

Training  
and Implementation  
Best Practices

The logo for Total SBA is centered within a large white circle on a blue background. The word "Total" is in a dark blue serif font. Below it, "SBA" is in a larger, bold dark blue serif font. A gold-colored arc curves over the top of "Total" and under "SBA". A small gold star is positioned to the left of the "S" in "SBA".

Total  
SBA

# ABOUT US

- **HEADQUARTERS | LOS ANGELES**

- Total SBA is an LLC; subsidiary of **Mission Valley Bank**, a publicly traded company

- **EXPERT STAFF**

- All 25+ of our full-time employees have extensive SBA experience

- **NATIONWIDE REACH**

- Clients located throughout the United States
- Over \$300MM in SBA loans closed for our clients since 2021

Total SBA is the most experienced Lender Service Provider and consulting group in the SBA industry. In addition to providing a complete outsource solution, we assist our clients with loan due diligence, Underwriting, obtaining SBA loan approval, Underwriting, Processing/Closing, Loan Sales, Business Development and SBA training.



# TOTAL SBA SERVICES

- Up to date Lender Training on SBA rules, loan structuring and marketing for SBA loans
- Initial loan screening to determine loan eligibility, structure and terms
- Full Loan underwriting
- SBA loan application preparation and submission to SBA
- Loan processing, closing and documentation
- Loan servicing, 1502 reporting and post closing support.



# WHY IS IT IMPORTANT TO OFFER SBA LOANS?

- If your credit union is offering commercial loans, in many cases SBA financing is a better option for your member.
  - SBA loans offer more flexible terms, for example one SBA loan can be used to buy a building, refinance debt, buy equipment and get working capital.
  - SBA loans offer longer terms than typical conventional commercial loans. For example, a borrower can get 10 year loan term, for a start up or expansion, a business acquisition or partner buyout. The additional term can make a significant difference in the cash flow for the borrower.



## WHAT ARE THE BENEFITS TO THE CREDIT UNION

- Because an SBA loan has a 75% full faith government guarantee, the credit union is reducing its risk on the loan.
- SBA loan guarantees can be sold in an active secondary market for substantial premiums. For Example, on a \$2,000,000 SBA loan, the credit union can sell the \$1,500,000 unguaranteed portion, on for up to 12% in the current market. That equates to a **\$180,000** premium.
- In addition, the credit union gets to keep a 1.0% ongoing servicing fee on the sold portion of the loan, which in this case equals \$15,000 per year, plus interest on the unguaranteed portion of the loan.



# COST EFFECTIVE WAY TO OFFER SBA LOANS

- Total SBA cost structure & Benefits
  - No upfront fees
  - Variable cost, you only pay us for the services as you need them.
  - Access to a highly qualified staff with over 100 years of combined experience
  - We don't charge like attorneys; we answer questions and help you screen loans at no cost

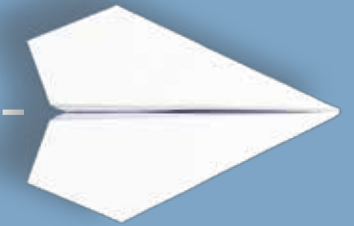


## SBA GUARANTEE PERFORMANCE

- Over the past 12 years, closing approximately 1,800 SBA loans, we have never had an SBA guarantee denial or partial denial
- The key is that we have very an experienced staff and an internal process that double checks the information through the closing
- Being able to rely on the collectability of the SBA guarantee is critical



# TOTAL SBA SERVICES FOR YOUR SUCCESS



- **Loan Sourcing**

Loans sourced through our network to help you generate other avenues of business

- **Marketing**

Print and digital collateral to help you market your SBA business

- **On-going training**

Training for your sales staff to help them identify potential SBA opportunities.

- **Eligibility & Structuring Analytics**

Call Total SBA to review preliminary loan information with our dedicated team to determine eligibility immediately and discuss appropriate loan structure options.

- Bank provides borrower with letter of intent or proposal
- Borrower accepts terms, signs, and provides a \$2,500 deposit to cover cost of searches and closing costs

- **Refer loans to Total SBA for a 1.0% referral fee**





# GETTING THE LOAN CLOSED



## Underwriting

- Total SBA underwrites loan, confirming SBA eligibility requirements
- Borrower introduced to our team, helping to ensure that a full SBA eligibility can be determined

## Packaging & Processing

- Total SBA handles everything from start to finish; at this stage we will prepare the SBA application
- We'll prepare and send the loan package to the SBA on behalf of your institution; act as liaison between you and SBA

## Approval & Closing

- Upon receipt of SBA approval, we'll coordinate attorney to prepare closing documents (cost to borrower)
- Documents will then be reviewed and approved by your institution prior to close. Attorney will provide bank with an opinion letter.
- Total SBA sets up loan closing and ensure all documents are executed prior to loan funding
- Post funding, loan will be boarded on our system and we'll handle serving the loan





# POST CLOSE SERVICES

## Loan Sales

- Total SBA can help should you decide to sell the guaranteed portion of the loan
- Utilizing our established relationships with the secondary market SBA loan poolers, we'll facilitate a quick and easy sale
- All bids will be presented for your review
- We'll prepare all paperwork to complete the sale once price is agreed

## Post-sale Accounting & Reporting

- Total SBA will handle all the accounting to Fiscal Transfer Agent (GuideHouse)
- 1502 Reporting

## Servicing

- Billing and payment collection
- Servicing actions with the SBA
- Tracking for final recording of all documents
- Ensure that your portfolio stays in compliance with SBA regulations

Questions?

Resources:

[www.total-sba.com/flyers](http://www.total-sba.com/flyers)

Thank you

Brian Carlson  
President

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