

E-Tran

Electronic Loan Transfer Origination & Servicing

Accessing E-Tran

There are 2 options to access the E-Tran System:

- 1) Loan data file transfer in XML format from a software provider**
(or from a bank's proprietary system to the SBA's E-Tran database)
- 2) Access directly (web application) --- lenders can enter loan information on individual loans**

****Helpful to know if lender is interacting directly with E-Tran or if they are using software vendor.**

Software vendor: **Benefit** -completion of some SBA forms

Challenge- second system to navigate

Step 1- Register for Global Login System (GLS)

Apply on-line at <https://eweb.sba.gov/gls>

Tips:

- **User ID:**

Select your own ID (must be between 8 and 15 characters long)

- **Password:**

Select password (must be at least 8 characters) this must contain 3 unique character types, such as: uppercase, lowercase, numeric or a symbol.

*This password will need to be replaced on a quarterly basis.

Registration

The screenshot shows a web browser window displaying the SBA registration form. The browser's address bar shows the URL: `://eweb.sba.gov/gls/dsp_addcustomer.cfm?IMAppSysTypNm=HubZone`. The page title is "Small Business Administration Login System". The form is divided into several sections: "Login Information", "Identity Information", and "Contact Information". A callout bubble with a blue border points to the form fields, containing the text "Fill out all fields with blue borders".

Login Information

User ID:

Identity Information

Name: (First) (Middle) (Last) (Suffix - Jr, Sr, I, II)

Date of Birth: (mm/dd/yyyy)

PIN: (Personal Identification Number, Last 4 Digits of SSN)

Contact Information

Country:

Zip/Zip+4: (99999 or 99999-9999)

Choose Result:

State:

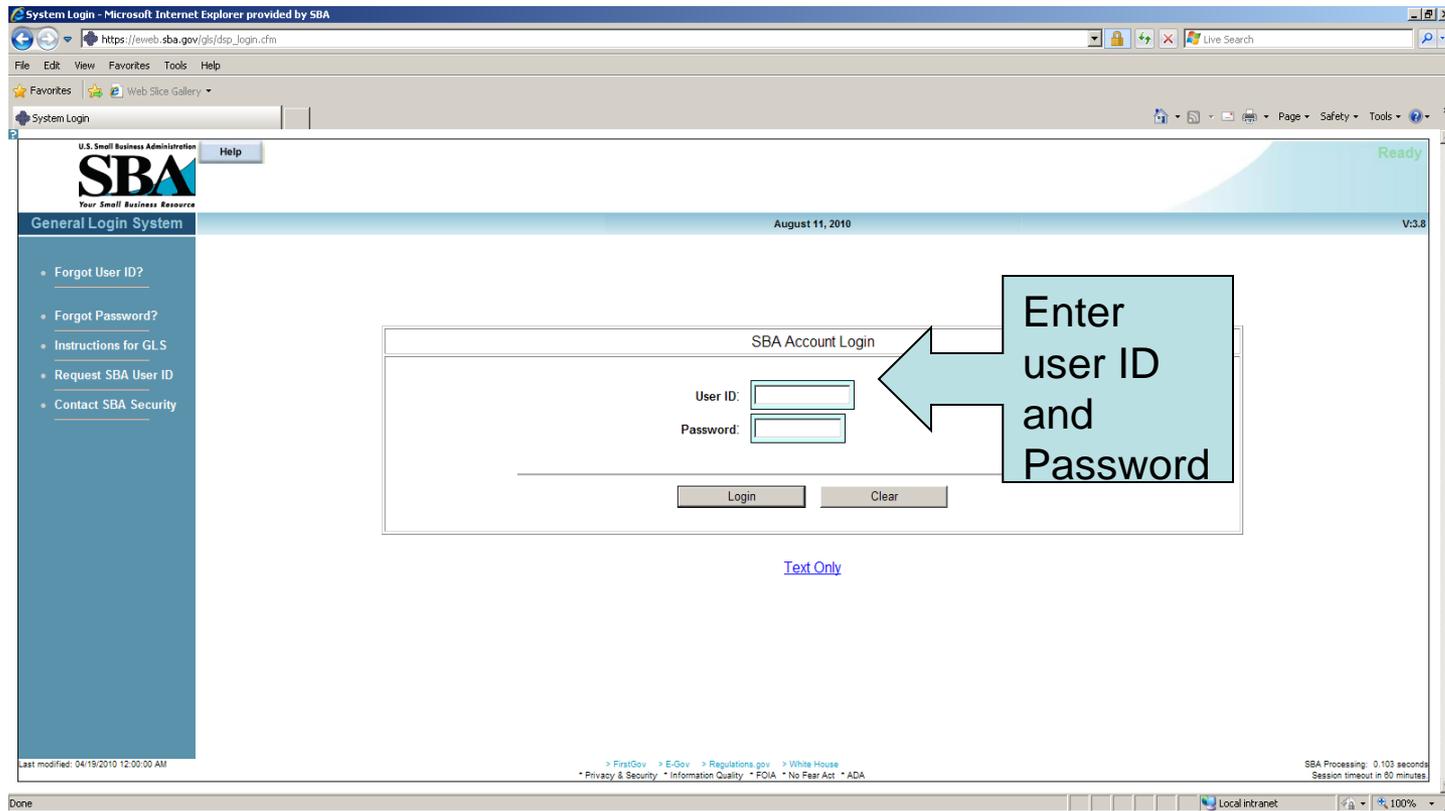
City:

Street Address, Line 1:

©2006 4:44:30 PM [First Gov](#) [E-Gov](#) [Regulations.gov](#) [White House](#) SBA Processing

Step 2 – Log In

Once you have your User ID and Password, you are able to log into GLS.



Step 3- Request Access

Click the **Access** tab at top of the screen:

-Select the appropriate box for Access:

E-Tran Origination, E-Tran Servicing and PIMS.

-Location ID (Main Bank) must be entered (Make certain this correct)

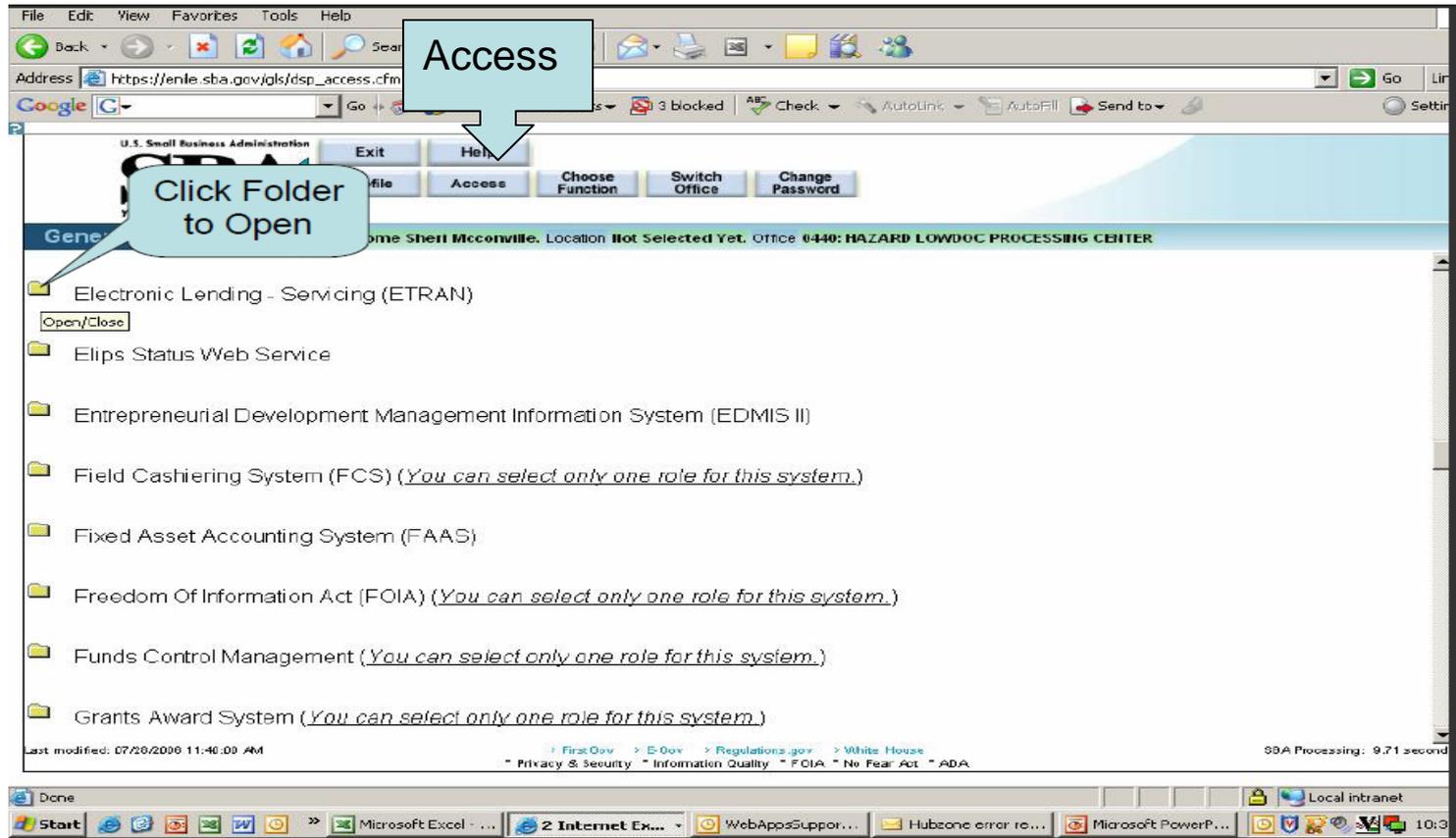
NOTE:

- Delegated lenders may access **E-Tran Origination** and **Servicing**

- Non-delegated lenders may only access **E-Tran Servicing**

****Gaining access may take up to 72 hours to be approved. Expect an email from IT Security.**

Use Toggle Bar at the top to Click Access



Request E-Tran Servicing Access

Help

18 82% Find

Edit View Favorites Tools Help

Back Search Favorites

https://enile.sba.gov/gls/dsp_access.cfm

U.S. Small Business Administration

SBA
Your Small Business Resource

Exit Help
Profile Access Choose Function Switch Office Change Password

General Login System Welcome Sheri Mcconville. Location **Not Selected Yet.** Office **0440: HAZARD LOWDOC PROCESSING CENTER**

Electronic Lending - Servicing (ETRAN)

- Update Configuration Parameters In Loan Servicing System
- View Loan & Guaranty Portfolio Servicing
- Update Loan & Guaranty Portfolio Servicing
 - 504
 - Micro
 - PLP
 - Reg7a
 - Disaster
 - Cancellation Only

Office Code

0992 [Look Up] [Look Up] [Look Up]
[Look Up] [Look Up] [Look Up]

Elips Status Web Service

modified: 07/29/2006 11:40:00 AM

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SBA Processing: 0.045 seconds

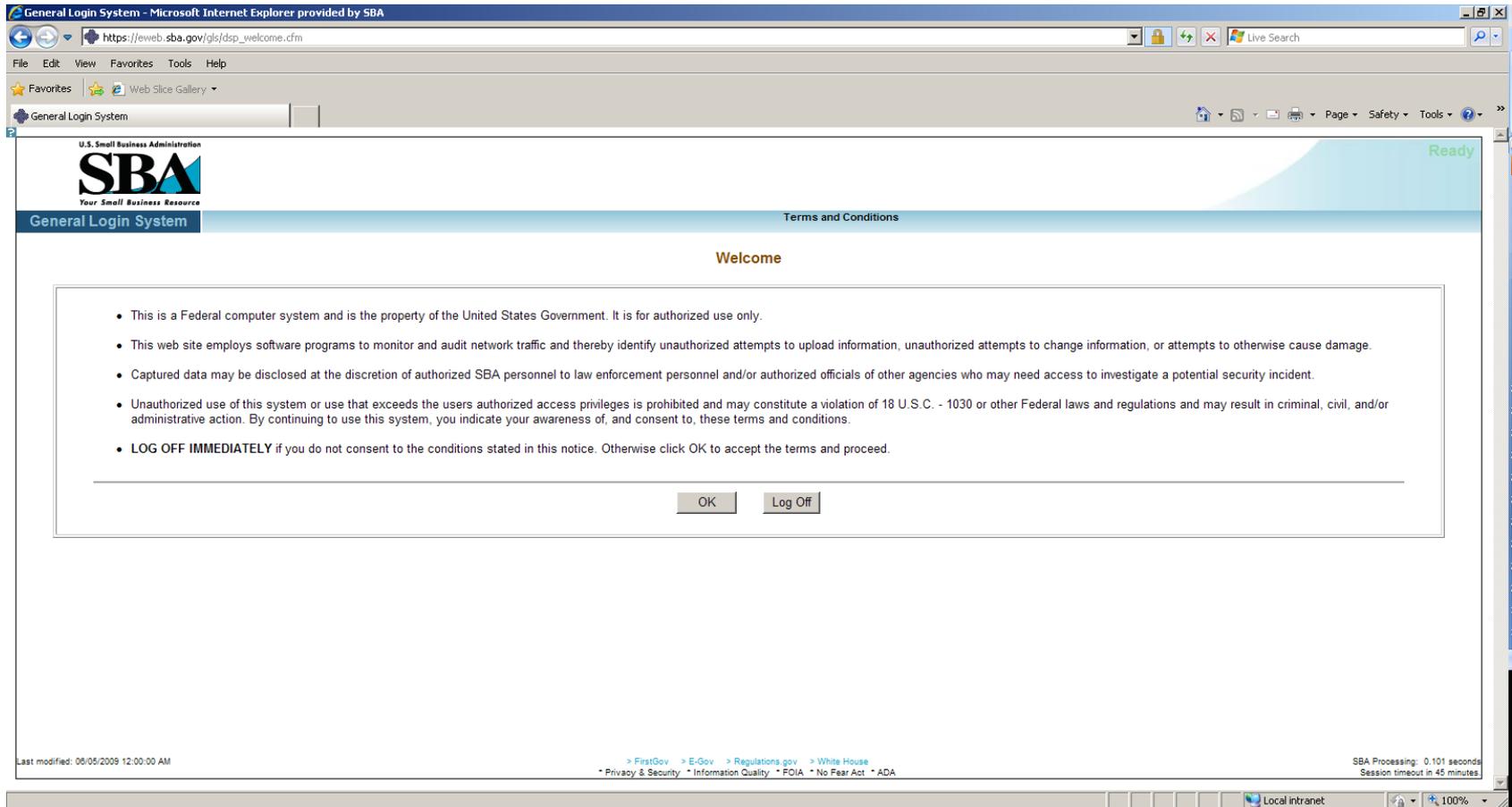
Local intranet

To begin E -Tran Origination process...

- Access the GLS system with your user ID and password
- Select Electronic Lending – “Origination” (E-Tran) to enter a new loan or the “Servicing” tab for modifications

*Each individual within that lending institution should request and maintain their own user ID and Password.

Welcome Screen



The screenshot shows a Microsoft Internet Explorer browser window displaying the SBA General Login System. The address bar shows the URL https://eweb.sba.gov/gls/dsp_welcome.cfm. The page content includes the SBA logo, the text "General Login System", and a "Welcome" message. A central box contains a list of terms and conditions, followed by "OK" and "Log Off" buttons. The footer contains navigation links and technical information.

General Login System - Microsoft Internet Explorer provided by SBA

https://eweb.sba.gov/gls/dsp_welcome.cfm

File Edit View Favorites Tools Help

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General Login System

Terms and Conditions

Ready

Welcome

- This is a Federal computer system and is the property of the United States Government. It is for authorized use only.
- This web site employs software programs to monitor and audit network traffic and thereby identify unauthorized attempts to upload information, unauthorized attempts to change information, or attempts to otherwise cause damage.
- Captured data may be disclosed at the discretion of authorized SBA personnel to law enforcement personnel and/or authorized officials of other agencies who may need access to investigate a potential security incident.
- Unauthorized use of this system or use that exceeds the users authorized access privileges is prohibited and may constitute a violation of 18 U.S.C. - 1030 or other Federal laws and regulations and may result in criminal, civil, and/or administrative action. By continuing to use this system, you indicate your awareness of, and consent to, these terms and conditions.
- **LOG OFF IMMEDIATELY** if you do not consent to the conditions stated in this notice. Otherwise click OK to accept the terms and proceed.

OK Log Off

Last modified: 06/05/2009 12:00:00 AM

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SBA Processing: 0.101 seconds
Session timeout in 45 minutes

Local intranet 100%

Choose Function - Microsoft Internet Explorer provided by SBA
https://eweb.sba.gov/gls/dsp_choosefunction.cfm

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Exit Help
Profile Access Choose Function Switch Office Change Password

General Login System Welcome Heather Fern-Luzzi, Location 924: Compass Bank Office 7030: OFFICE OF FINANCIAL PROGRAM OPERATIONS

General Login System - Choose Function

Currently Available Applications

- [Centralized Loan Chron System \(CLCS\)](#)
- [Code Tables](#)
- [Electronic Lending - Origination \(ETRAN\)](#)
- [Electronic Lending - Servicing \(ETRAN\)](#)
- [ELIPS](#)
- [Loan Accounting Online Reports System \(LAORS\)](#)
- [Loan Associated Names and Addresses \(LANA\)](#)
- [Partner Information Management System \(PIMS\)](#)
- [SBA's Online Phone Directory](#)

Do you wish to [Update Profile?](#)

Choose Origination or Servicing tab as appropriate

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SBA Processing: 0.318 seconds
Session timeout in 60 minutes

Local intranet 100%

Getting started.....

- New Application
- Loan programs currently available in E-Tran:
 - Americas Recovery Capital (ARC)
 - Community Express
 - Export Express
 - Preferred Lenders Program
 - Patriot Express Loans
 - SBA Express Program

*Other programs listed are not fully functional yet, but will be soon!



U.S. Small Business Administration

THE LENDER'S ADVANTAGE



- Reports
- Search
- Admin
- New App
- Copy
- Exit
- Help
- E-Tran

Ready

Select to start a new application

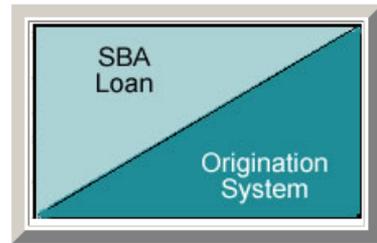
Electronic Lending

ELead News and Updates
Version 3.9 in Production

Dealer Floor Plan Loans are Available

soon
504 1st Lien Holder Pools
will be available

Today's date is Tue, March 09, 2010.



[Text Only](#)

it modified: 12/04/2009 12:00:00 AM

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[* ADA](#)

SBA Processing: 0.252 seconds
 Session timeout in 80 minutes.

August 2010

<https://eweb.sba.gov/gls>

Navigating the E-Tran Application

- Complete each tab, then advance to next screen using “save/next” button at the bottom of each page (all blue highlighted fields are mandatory)
- E-Tran will automatically advance through the complete application
- To move within application
 - Use navigation tree on left
 - Expand tab by opening the file folders

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Reports Search Exit Help

Credit Report

Ready

Electronic Lending

Preferred Lenders Program

Expand Collapse

Navigation tree

- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Borrowers
- Guarantors
- Business Financials

Application Information , Application

SPECIAL PURPOSE CATEGORIZATION
(You may select more than one box)

- This is a Recovery Act Loan
- Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting pursuant to this loan?
- Does the Primary Borrower currently do any international trade or will the Primary Borrower start international trade pursuant to this loan?
- Is this a DELTA loan?
- Will the loan be used for Construction?
- No special purposes apply

Select all that apply.

Loan Name [REDACTED]

Amount Requested \$600,000.00

SBA Guaranty Percentage 75.00 %

Loan Term 60 months

Interest Type Fixed Variable

Base Rate Source SBA Fixed Base Rate

Base Rate 6.68 %

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Session timeout in 60 minutes.

Application Information

interest rates-fixed vs. variable THE LENDER'S ADVANTAGE



U.S. Small Business Administration
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Reports
Search
Exit
Help

Electronic Lending

Preferred Lenders Program

Expand Collapse

- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- + Borrowers
- + Guarantors
- Business Financials

Loan term	<input type="text" value="120"/> months
Interest Type	<input checked="" type="radio"/> Fixed <input type="radio"/> Variable
Base Rate Source	<input type="text" value="SBA Fixed Base Rate"/>
Base Rate	<input type="text" value="6.68"/> %
Spread Over Prime	<input type="text" value="0.820"/> %
Initial Interest Rate	<input type="text" value="7.50"/> %
Payment Amount	<input type="text" value="\$9,202.00"/>
Is Payment Fully Amortizing?	<input checked="" type="radio"/> Yes <input type="radio"/> No
Months Interest Only	<input type="text" value="0"/>
Application Structured with Eligible Passive Company?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Is the Loan Collateralized?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Injection Required?	<input checked="" type="radio"/> Yes <input type="radio"/> No

#	Type of Injection	Amount	Comment/Description
1	Non-cash Assets		

Fixed rate options

- Wall Street Journal Prime
- Libor

Fixed Base Rate

- Lenders Variable base rate

Variable rate options

- Wall Street Journal Prime
- SBA Peg Rate
- Libor
- Lender's variable rate



U.S. Small Business Administration

Eligible Passive Company (EPC)

THE LENDER'S ADVANTAGE

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Reports Search Exit Help Credit Report

Ready

Electronic Lending

Preferred Lenders Program

Expand Collapse

- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Borrowers
- Guarantors
- Business Financials

Loan term: 120 months

Interest Type: Fixed Variable

Base Rate Source: SBA Fixed Base Rate

Base Rate: 6.68 %

Spread Over Prime: 0.820 %

Initial Interest Rate: 7.50 %

Payment Amount: \$9,202.00

Is Payment Fully Amortizing? Yes No

Months Interest Only: 0

Application Structured with Eligible Passive Company? Yes No

Is the Loan Collateralized? Yes No

Injection Required? Yes No

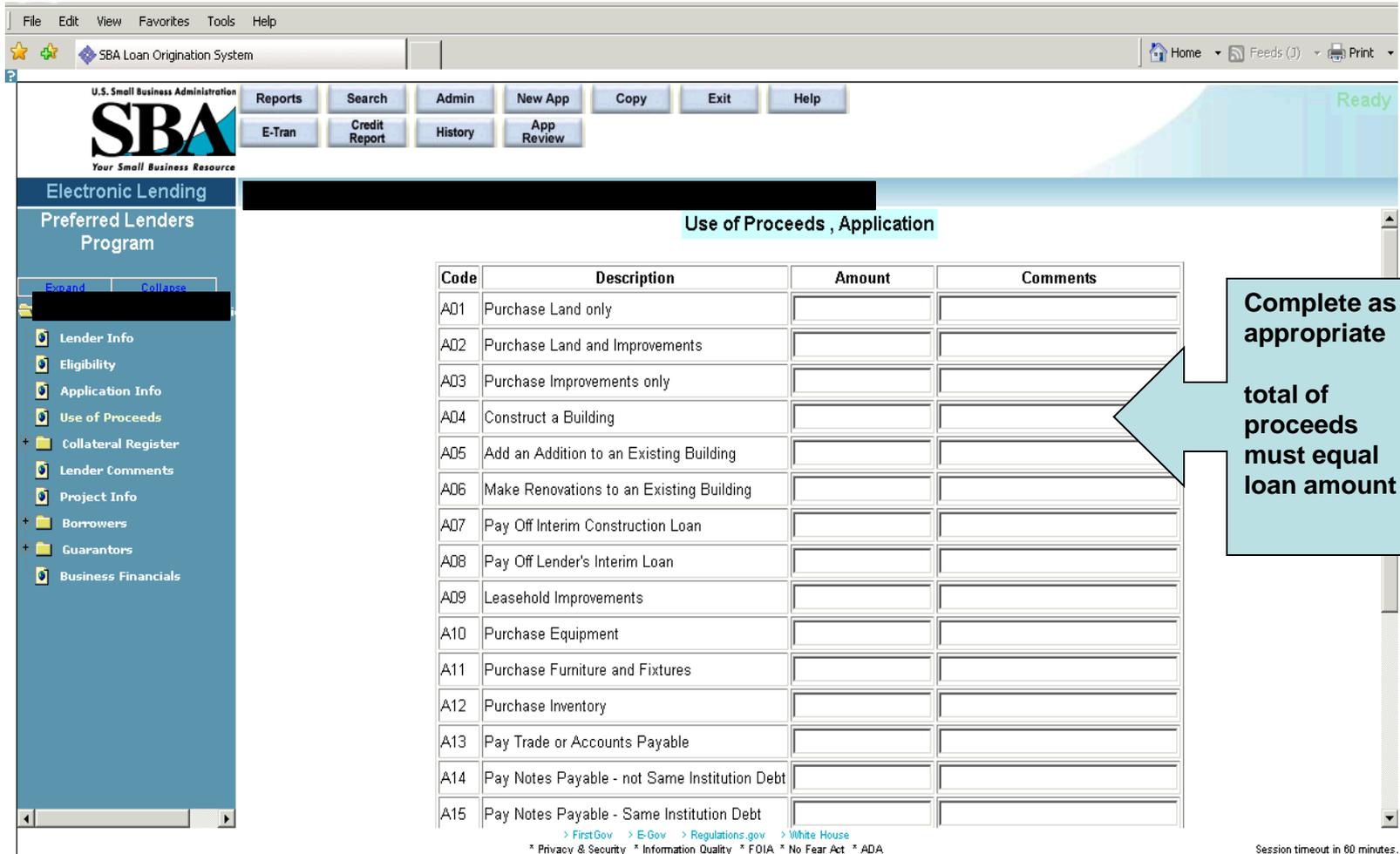
select "Yes" if loan proceeds will be used by EPC to acquire or renovate R/E

Type of Injection	Amount	Comment/Description
1 Non-cash Assets		

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Session timeout in 47 minutes.



The screenshot shows a web browser window with the SBA Loan Origination System interface. The main content area displays the 'Use of Proceeds, Application' form, which is a table with 15 rows and 4 columns: Code, Description, Amount, and Comments. The table is currently empty, with only the headers filled in. A callout box on the right side of the table points to the 'Amount' column and contains the text: 'Complete as appropriate total of proceeds must equal loan amount'. The left sidebar contains a navigation menu with various options like 'Lender Info', 'Eligibility', 'Application Info', 'Use of Proceeds', 'Collateral Register', 'Lender Comments', 'Project Info', 'Borrowers', 'Guarantors', and 'Business Financials'. The top navigation bar includes buttons for Reports, Search, Admin, New App, Copy, Exit, Help, E-Tran, Credit Report, History, and App Review. The status bar at the bottom indicates 'Session timeout in 60 minutes.'

Code	Description	Amount	Comments
A01	Purchase Land only		
A02	Purchase Land and Improvements		
A03	Purchase Improvements only		
A04	Construct a Building		
A05	Add an Addition to an Existing Building		
A06	Make Renovations to an Existing Building		
A07	Pay Off Interim Construction Loan		
A08	Pay Off Lender's Interim Loan		
A09	Leasehold Improvements		
A10	Purchase Equipment		
A11	Purchase Furniture and Fixtures		
A12	Purchase Inventory		
A13	Pay Trade or Accounts Payable		
A14	Pay Notes Payable - not Same Institution Debt		
A15	Pay Notes Payable - Same Institution Debt		

**Complete as appropriate
total of
proceeds
must equal
loan amount**

U.S. Small Business Administration



Your Small Business Resource

Ready

Electronic Lending

SBA Express Program

[Expand](#) [Collapse](#)

- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Collateral Register
 - 1. ABA
- Lender Comments
- Project Info
- Borrowers
- Guarantors
- Business Financials

Collateral Information , Application

Collateral Type:

Collateral Description:

Owner of Record:

Current Market Value:

Market Value Source:

Market Value Date:

Liquidation Value:

	Lienholder Name	Lien Position	Balance Owing
1	SBA		
2			
3			

SBA highly recommends completing the collateral section within the E-Tran system. This information is currently not mandatory. However, it should match the lender's file.

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Session timeout in 60 minutes.

The screenshot shows the SBA Loan Origination System interface. At the top, there is a navigation bar with buttons for Reports, Search, Admin, New App, Copy, Exit, and Help. Below this is a secondary navigation bar with buttons for E-Tran, Credit Report, History, and App Review. The main content area is titled "Electronic Lending" and "Preferred Lenders Program". A sidebar on the left contains a list of menu items: Lender Info, Eligibility, Application Info, Use of Proceeds, Collateral Register, Lender Comments, Project Info, Borrowers, Guarantors, and Business Financials. The "Lender Comments" section is active, displaying a text area with a rich text editor toolbar. A callout box provides instructions on what to include in the comments. At the bottom, there are "Reset", "Clear", and "Next" buttons, along with system status information.

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Reports Search Admin New App Copy Exit Help
E-Tran Credit Report History App Review

Electronic Lending
Preferred Lenders Program

Expand Collapse

- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Collateral Register
- Lender Comments
- Project Info
- Borrowers
- Guarantors
- Business Financials

Lender Comments , Application

- For an **existing business**, comments generally describe management's character and the financial strength of the business, including repayment ability and projections.
- For a **new businesses and purchases**, comments generally cover management's qualifications, business location, competitive factors and feasibility of the business plan.

Lenders should utilize this area to explain the transaction. This area should include information from the lender's credit memorandum pertinent to the file.

Reset Clear Next

Last modified: 05/21/2010 12:00:00 AM SBA Processing: 0.741 seconds Version: 3.10

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Session timeout in 56 minutes.

File Edit View Favorites Tools Help

SBA Loan Origination System

Home Feeds (J) Print

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Your Small Business Resource

Reports Search Admin New App Copy Exit Help

E-Tran Credit Report History App Review

Electronic Lending

Preferred Lenders Program

Project Information - Application

Country:

Zip+4 Code: -

Street 1:
(Number) (Street Name)

Street 2:

City Name:
(State)

Is the Project Address: Rural? or Urban?

NAICS Code: (lookup) All Other Professional, Scientific, and Technical Services

Business Age:

Franchise?: Yes No

No. of Current Employees:

Number of Jobs Created:

Number of Jobs Retained:

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Session timeout in 59 minutes.



U.S. Small Business Administration

Borrowers

THE LENDER'S ADVANTAGE

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Reports Search Exit Help Credit Report

Ready

Electronic Lending

SBA Express Program

Expand Collapse

- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Collateral Register
 - 1. ABA
- Lender Comments
- Project Info
- Borrowers
 - Principals
 - Prev Govt Financing
- Guarantors
- Business Financials

Borrower Information . Application

Business Person

99-9999999 999-99-9999

EIN SSN

- A borrower is defined as the primary person or business).
- A guarantor is defined as a non-owner who provides repayment.
- A principal is defined as a person or business.

Reset Clear Next

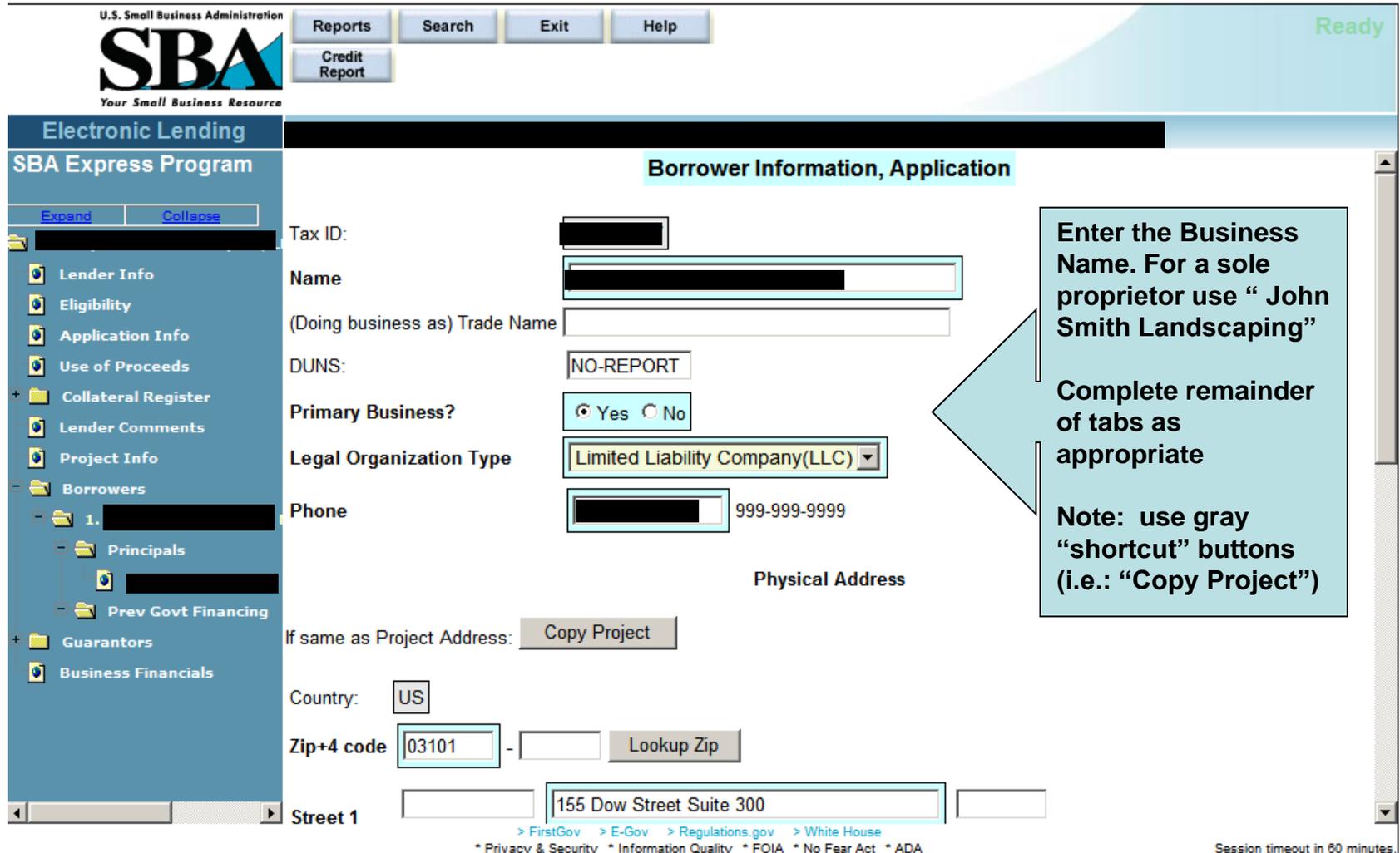
Last modified: 03/09/2010 12:00:00 AM SBA Processing: 0.334 seconds Version: 3.9

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ALWAYS select "Business" 1st! Remember SBA guarantees loans to Businesses, not individuals.
(this is also how your loan will be named in the system)

2nd click on the appropriate radio button, include the dashes "-" in the EIN or SSN.

***NEVER** use a "FAKE" EIN or SSN



The screenshot shows the SBA Express Program interface. At the top, there are navigation buttons for Reports, Search, Exit, and Help, along with a 'Credit Report' button. The main content area is titled 'Borrower Information, Application'. On the left, a sidebar contains a tree view with folders for Lender Info, Eligibility, Application Info, Use of Proceeds, Collateral Register, Lender Comments, Project Info, Borrowers (with sub-folders for Principals and Prev Govt Financing), Guarantors, and Business Financials. The main form fields include: Tax ID (redacted), Name (redacted), (Doing business as) Trade Name (empty), DUNS (NO-REPORT), Primary Business? (Yes selected, No unselected), Legal Organization Type (Limited Liability Company(LLC) selected), Phone (redacted), and 999-999-9999. A 'Physical Address' section includes a 'Copy Project' button, Country (US), Zip+4 code (03101), and Street 1 (155 Dow Street Suite 300). A callout box on the right contains instructions: 'Enter the Business Name. For a sole proprietor use "John Smith Landscaping"', 'Complete remainder of tabs as appropriate', and 'Note: use gray "shortcut" buttons (i.e.: "Copy Project")'. At the bottom, there are links for FirstGov, E-Gov, Regulations.gov, and White House, along with session information: 'Session timeout in 60 minutes.'

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Reports Search Exit Help Credit Report

Ready

Electronic Lending

Preferred Lenders Program

Expand Collapse

- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Borrowers
 - 1. [REDACTED]
 - Principals
 - 1. [REDACTED]
 - 2. [REDACTED]
 - Prev Govt Financing
 - 1. SBA
- Guarantors
- Business Financials

Principal Information , Application

Business Person

99-9999999 999-99-9999

EIN SSN

Complete for each 20% owner of the business (up to 80%), selecting Business or Person and EIN or SSN as appropriate

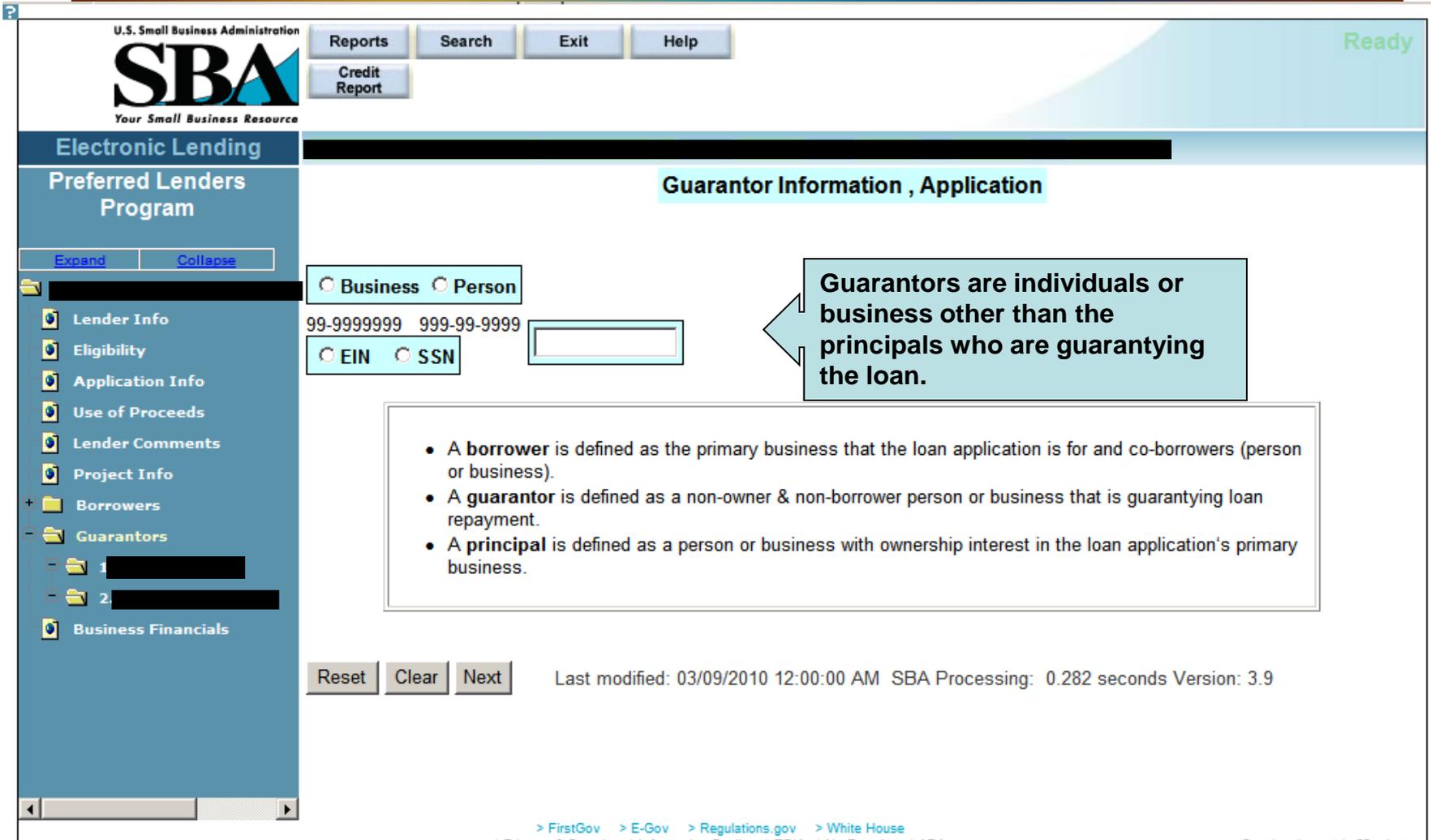
- A **borrower** is defined as the primary business that the loan application is for and co-borrowers (person or business).
- A **guarantor** is defined as a non-owner & non-borrower person or business that is guarantying loan repayment.
- A **principal** is defined as a person or business with ownership interest in the loan application's primary business.

Reset Clear Next

Last modified: 03/09/2010 12:00:00 AM SBA Processing: 0.281 seconds Version: 3.9

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Session timeout in 59 minutes.



The screenshot shows the SBA Electronic Lending Preferred Lenders Program interface. At the top, there are navigation buttons for Reports, Search, Exit, and Help, along with a Credit Report button. The main content area is titled "Guarantor Information, Application". It features a form with radio buttons for "Business" and "Person", and "EIN" and "SSN". There are also input fields for identification numbers. A callout box on the right explains that guarantors are individuals or businesses other than the principals who are guarantying the loan. Below this, a list of definitions for borrower, guarantor, and principal is provided. The footer includes a "Reset" button, a "Clear" button, a "Next" button, and a timestamp: "Last modified: 03/09/2010 12:00:00 AM SBA Processing: 0.282 seconds Version: 3.9".

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Reports Search Exit Help
Credit Report

Ready

Electronic Lending
Preferred Lenders Program
Expand Collapse

Guarantor Information, Application

Business Person
99-9999999 999-99-9999
 EIN SSN

Guarantors are individuals or business other than the principals who are guarantying the loan.

- A **borrower** is defined as the primary business that the loan application is for and co-borrowers (person or business).
- A **guarantor** is defined as a non-owner & non-borrower person or business that is guarantying loan repayment.
- A **principal** is defined as a person or business with ownership interest in the loan application's primary business.

Reset Clear Next Last modified: 03/09/2010 12:00:00 AM SBA Processing: 0.282 seconds Version: 3.9

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File Edit View Favorites Tools Help

SBA Loan Origination System Home Feeds (1) Print

U.S. Small Business Administration
SBA
 Your Small Business Resource

Reports Search Admin New App Copy Exit Help
 E-Tran Credit Report History App Review

Electronic Lending
 Preferred Lenders Program
 Expand Collapse

- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Collateral Register
- Lender Comments
- Project Info
- Borrowers
- Guarantors
- Business Financials

Business Financials - Balance Sheet, Application

Financial Statement Date:

Financial Statement Actual: Actual Proforma

Source/Verification of Balance Sheet:

Currently this section is not mandatory to complete.

ASSETS		LIABILITIES	
Cash Equivalent:	<input type="text"/>	Accounts Payable:	<input type="text"/>
Net Trade Receivables:	<input type="text"/>	Current LTD (CP/LTD):	<input type="text"/>
Total Inventory:	<input type="text"/>	Other Current Liabilities:	<input type="text"/>
Other Current Assets:	<input type="text"/>	Total Current Liabilities:	<input type="text"/>
Total Current Assets:	<input type="text"/>	Long Term Debt:	<input type="text"/>
Total Fixed Assets:	<input type="text"/>	Other Long Term Liabilities:	<input type="text"/>
Total Other Assets:	<input type="text"/>	Stand-by Debt:	<input type="text"/>
Total Assets:	<input type="text"/>	Total Liabilities:	<input type="text"/>

[> First Gov](#) > [E.Gov](#) > [Regulations.gov](#) > [White House](#)
3. 2010 & 2009

E-Tran application input is now complete.....

- Select blue “validate” button at the top of the page for error check
- All errors must be corrected before application can be submitted
- To navigate through application, use the navigation tree on left hand side of the screen
- Once loan passes validation, the return message will say “no errors detected”

Validation of Loan Application #10344624 - Microsoft Internet Explorer provided by SBA

Validation of Loan Application #10344624

/validation errors were

****Disregard Error Code Numbers**

-Based on Error Text, navigate to appropriate section of the loan, correct error, then click the save button on the toggle bar at the top of the screen.

5 327	For Application, Must have one and only one Primary Business
6 356	For Application, Must have Business Principal Information for Primary Business
7 354	For Application, One of the Primary Business Principal must guaranty the loan

For example: "For Application", go to the Application section to correct error.

- Select validate to verify error has been corrected.**
- Continue in this manner until all errors are corrected**

Final steps.....

- Once all errors are corrected select “Submit” from the toggle bar at the top of screen.
- Loan application electronically sent to SBA.
- Once funding is obtained, E-Tran will respond with an SBA loan number, guaranty fee and servicing contact point.
- Loan submission process is now complete and lender may prepare loan authorization and all closing documents.

America's Recovery Capital (ARC)

Additional E-Tran screens required for ARC:

- Use of Proceeds
- Financial Hardship
- Eligibility/Credit Criteria Certification

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Reports Search Admin New App Copy Exit Help

E-Tran Credit Report

Ready

Electronic Lending

Americas Recovery Capital (ARC) Stabilization Loan

Expand Collapse

- Lender Info
- Application Info
- Use of Proceeds**
- Lender Comments
- Project Info
- Eligibility
- Borrowers

Use of Proceeds , Application

Code	Description	Amount	Comments
R01	Pay Notes Payable - Trade, etc.*		
R02	Pay Notes Payable - Mortgage - not Same Institution Debt (SID)		
R03	Pay Notes Payable - Mortgage - Same Institution Debt (SID)		
R04	Pay Notes Payable - Secured Lender Debt - not SID		
R05	Pay Notes Payable - Secured Lender Debt - SID		
R06	Pay Notes Payable - Unsecured Lender Debt (except credit card debt) - not SID	\$35,000.00	
R07	Pay Notes Payable - Unsecured Lender Debt (except credit card debt) - SID		
R08	Pay Credit Card Debt		
R09	Pay Capital Lease		
R10	Pay SBA Loan made on or after 2/17/09		
R11	Pay Home Equity Loan		
	Total:	\$35,000.00	

Reset Clear Next

Last modified: 04/06/2009 12:00:00 AM SBA Processing: 0.375 seconds Version: 3.81
[FirstGov](#) [E-Gov](#) [Regulations.gov](#) [White House](#)
 * Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

**Select all that apply:
The use of proceeds
must match the loan
amount.**

U.S. Small Business Administration

Reports Search Admin New App Copy Exit Help

E-Tran Credit Report

Ready

Electronic Lending

Americas Recovery Capital (ARC) Stabilization Loan

Expand Collapse

Lender Info

Application Info

Use of Proceeds

Lender Comments

Project Info

Eligibility

Borrowers

Eligibility check list complete and filed in Loan Folder? Yes No

Lender hereby certifies that above information is true and correct, to the best of its knowledge, and that it has exercised due diligence to obtain the true and correct information.

ARC Reasons
(You may select more than one box)

- Loss/Reduction of customer base (or loss/reduction of revenue of 20% or more over the preceding 6 months)
- Loss/Reduction of Working Capital
- Loss/Reduction of Credit Facilities
- Loss/Reduction of Employees (intellectual capital)
- Increase in Costs of doing business of 20% or more in the preceding 6 months. (again the numbers are arbitrary as well a
- Inability to restructure existing debts due to credit restrictions within the preceding 6 months
- Loss/Reduction of Major Suppliers (major suppliers out of business)

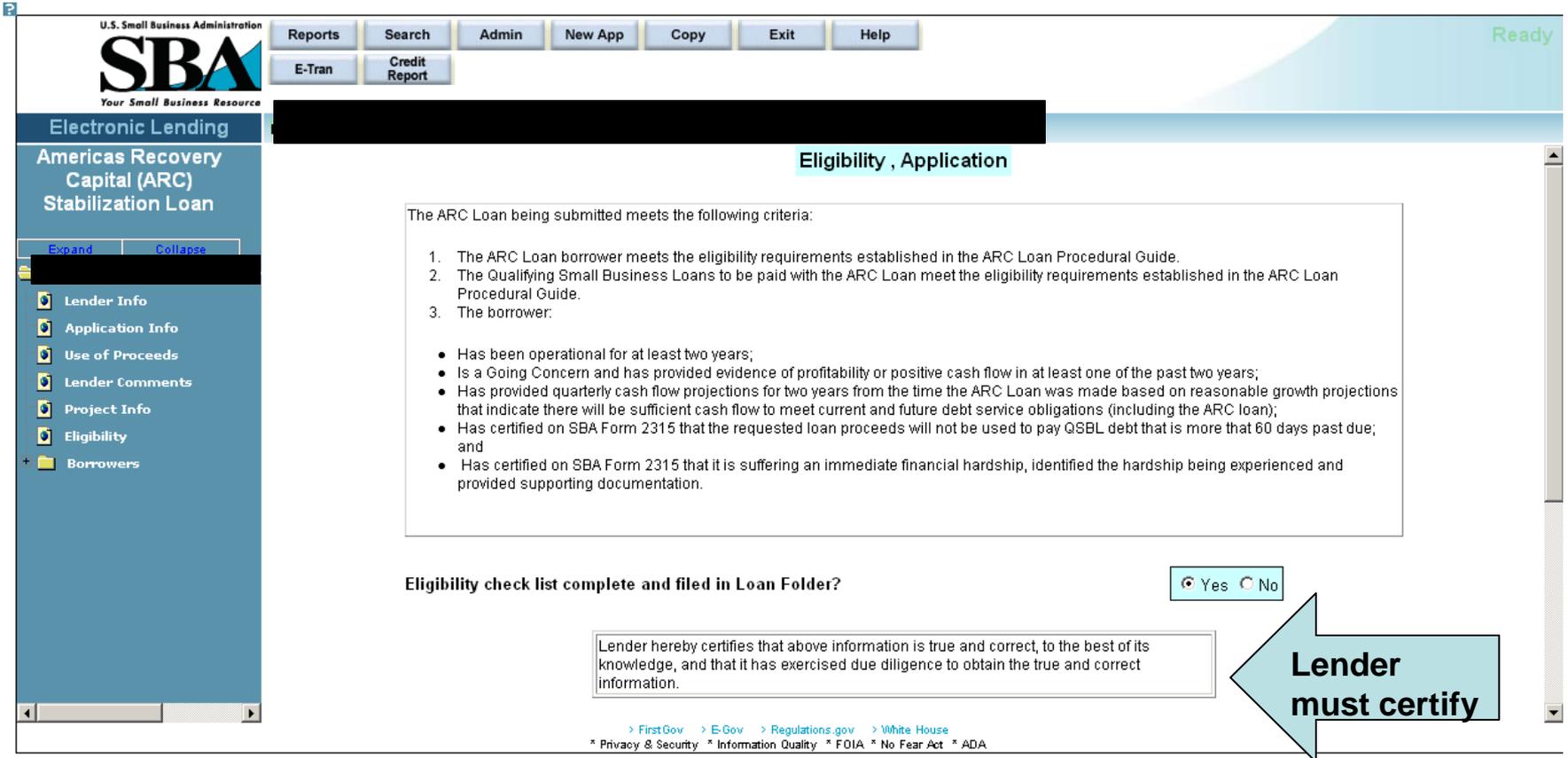
Select all that apply

Reset Clear Next

Last modified: 06/11/2009 12:00:00 AM SBA Processing: 0.394 seconds Version: 3.81

[First Gov](#) [E Gov](#) [Regulations.gov](#) [White House](#)

* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA



The screenshot shows the SBA Credit Criteria Certification web application. At the top left is the SBA logo and "U.S. Small Business Administration". A navigation bar contains buttons for Reports, Search, Admin, New App, Copy, Exit, and Help. Below this is a secondary bar with E-Tran and Credit Report buttons. The main content area is titled "Eligibility, Application" and contains a text box stating: "The ARC Loan being submitted meets the following criteria:" followed by a list of three items. The first two items refer to the ARC Loan Procedural Guide. The third item, "The borrower:", is followed by a bulleted list of five requirements. Below the list is a question: "Eligibility check list complete and filed in Loan Folder?" with radio buttons for "Yes" (selected) and "No". At the bottom, a text box states: "Lender hereby certifies that above information is true and correct, to the best of its knowledge, and that it has exercised due diligence to obtain the true and correct information." A large blue arrow points to this text box with the text "Lender must certify". At the bottom of the page are links for FirstGov, E-Gov, Regulations.gov, White House, Privacy & Security, Information Quality, FOIA, No Fear Act, and ADA.

U.S. Small Business Administration

Reports Search Admin New App Copy Exit Help

E-Tran Credit Report

Ready

Electronic Lending

Americas Recovery Capital (ARC) Stabilization Loan

Expand Collapse

Lender Info

Application Info

Use of Proceeds

Lender Comments

Project Info

Eligibility

Borrowers

Eligibility, Application

The ARC Loan being submitted meets the following criteria:

1. The ARC Loan borrower meets the eligibility requirements established in the ARC Loan Procedural Guide.
2. The Qualifying Small Business Loans to be paid with the ARC Loan meet the eligibility requirements established in the ARC Loan Procedural Guide.
3. The borrower:
 - Has been operational for at least two years;
 - Is a Going Concern and has provided evidence of profitability or positive cash flow in at least one of the past two years;
 - Has provided quarterly cash flow projections for two years from the time the ARC Loan was made based on reasonable growth projections that indicate there will be sufficient cash flow to meet current and future debt service obligations (including the ARC loan);
 - Has certified on SBA Form 2315 that the requested loan proceeds will not be used to pay QSBL debt that is more than 60 days past due; and
 - Has certified on SBA Form 2315 that it is suffering an immediate financial hardship, identified the hardship being experienced and provided supporting documentation.

Eligibility check list complete and filed in Loan Folder? Yes No

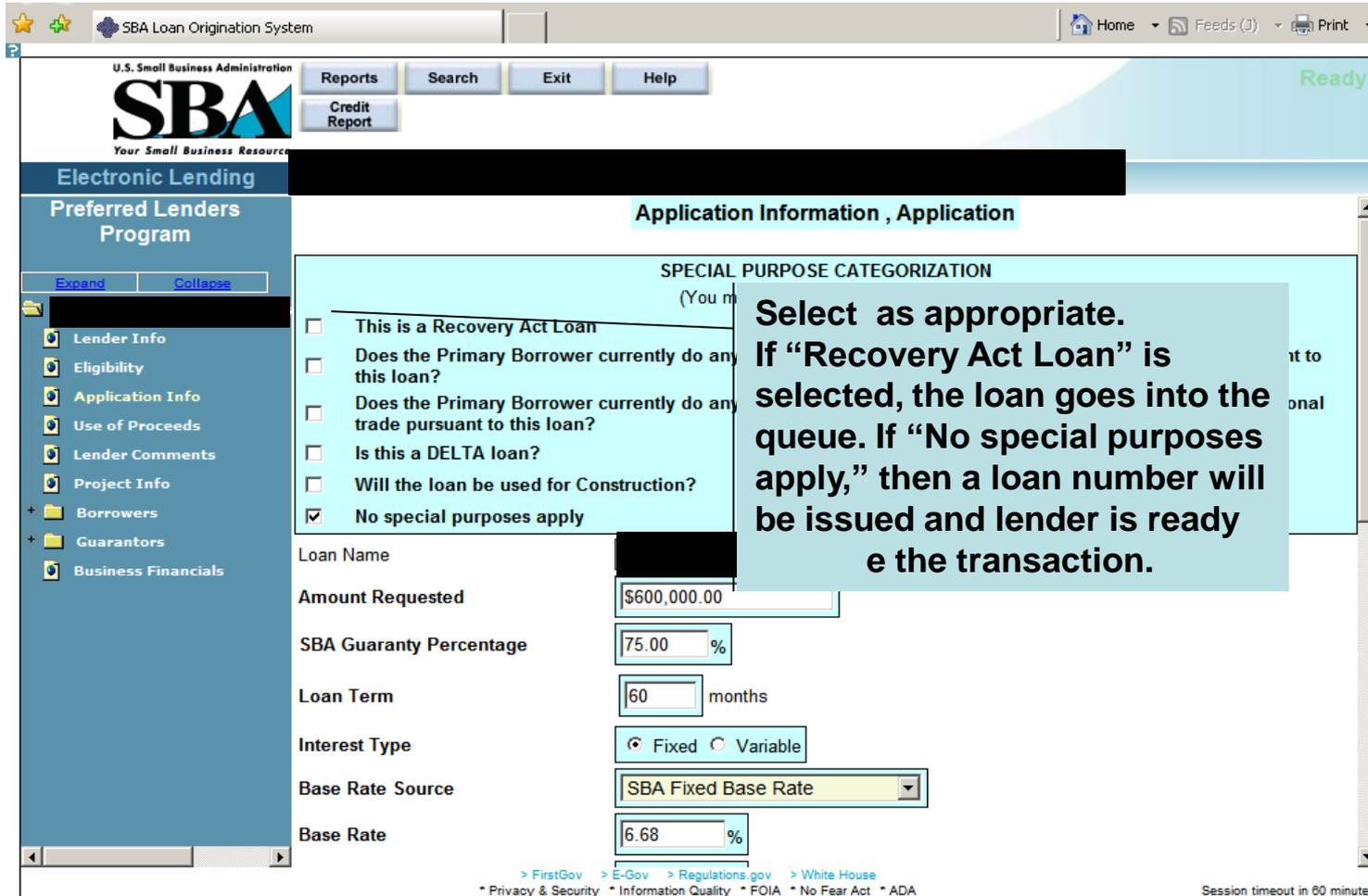
Lender hereby certifies that above information is true and correct, to the best of its knowledge, and that it has exercised due diligence to obtain the true and correct information.

Lender must certify

[FirstGov](#) [E-Gov](#) [Regulations.gov](#) [White House](#)
* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

Delegated lenders may use E-Tran to....

- add loans to queue
- withdraw loans from queue
- submit non-Recovery Act loans



The screenshot shows the SBA Loan Origination System interface. The browser title is 'SBA Loan Origination System'. The page header includes 'U.S. Small Business Administration' and 'SBA Your Small Business Resources'. Navigation buttons for 'Reports', 'Search', 'Exit', 'Help', and 'Credit Report' are visible. A 'Ready' status indicator is in the top right. The left sidebar shows the 'Electronic Lending Preferred Lenders Program' with a tree view containing: Lender Info, Eligibility, Application Info, Use of Proceeds, Lender Comments, Project Info, Borrowers, Guarantors, and Business Financials. The main content area is titled 'Application Information, Application' and contains a 'SPECIAL PURPOSE CATEGORIZATION' form. The form has a heading '(You must select one of the following categories)' and a list of checkboxes:

- This is a Recovery Act Loan
- Does the Primary Borrower currently do any other business with this loan?
- Does the Primary Borrower currently do any other trade pursuant to this loan?
- Is this a DELTA loan?
- Will the loan be used for Construction?
- No special purposes apply

 Below the form are input fields for: Loan Name, Amount Requested (\$600,000.00), SBA Guaranty Percentage (75.00%), Loan Term (60 months), Interest Type (Fixed selected, Variable unselected), Base Rate Source (SBA Fixed Base Rate), and Base Rate (6.68%). A callout box on the right of the form contains the text: 'Select as appropriate. If "Recovery Act Loan" is selected, the loan goes into the queue. If "No special purposes apply," then a loan number will be issued and lender is ready to complete the transaction.' The footer includes navigation links for FirstGov, E-Gov, Regulations.gov, and White House, along with session information: 'Session timeout in 60 minutes.'

The screenshot shows the SBA Express Program application interface. At the top, there is a navigation bar with buttons for Reports, Search, Admin, New App, Copy, Exit, and Help. Below this is another row of buttons: E-Tran, Credit Report, History, App Review, and Withdraw. A callout box points to the 'Withdraw' button with the text 'Withdraw loan from queue' and a 'Ready' status indicator.

The main content area is titled 'Application Information, Application'. It features a 'SPECIAL PURPOSE CATEGORIZATION' section with the following options:

- This is a Recovery Act Loan
- Does the Primary Borrower currently do any exporting or importing pursuant to this loan?
- Does the Primary Borrower currently do any international trade or commerce pursuant to this loan? Ever start international trade pursuant to this loan?
- Will the loan be used for Construction?
- Is this a Revolving Line of Credit?
- No special purposes apply

A callout box points to the 'This is a Recovery Act Loan' option with the text: 'This message indicates the loan is in the Recovery Queue.'

Below the categorization section, there are several input fields for loan details:

- Loan Name: [Redacted]
- Amount Requested: \$15,000.00
- SBA Guaranty Percentage: 50.00 %
- Loan Term: 84 months
- Interest Type: Fixed Variable
- Base Rate Source: Wall Street Journal Prime Rate
- Base Rate: 3.25 %
- Spread Over Prime: 2.500 %

At the bottom right, a large callout box contains the text: 'Lender may withdraw and re-submit as a non-Recovery Act loan!! Notice the "Copy" button on the toggle bar, use this for a re-submission.'

At the bottom of the page, there are links for FirstGov, E-Gov, Regulations.gov, and White House, along with a footer for Privacy & Security, Information Quality, FOIA, No Fear Act, and ADA. A session timeout notice is also present: 'Session timeout in 60 minutes.'

The Recovery Queue

<http://www.sba.gov/recoveryq/7a/index.html>

Internet Explorer provided by SBA

recoveryq/7a/index.html

7a Recovery Loan Queue

help in the decision-making process and includes information on those loans currently in the Recovery Loan Queue and information on funds available via the Transition Phase Alert system. ([How to withdraw your Recovery Act application and re-submit it as a non-Recovery Act application.](#))

7(a) Recovery Loan Queue:

- > [How To Use This Site](#)
- > [Important FAQs](#)
- > [Instructions For Lenders](#)
- > [Your Position In The Queue](#)



Daily Transition Phase Alert

Yellow Phase

Funding Likelihood: **Moderate**

Recovery Queue Open

[Learn about the Transition Phase Alert](#)

SBA Recovery Loan Queues	No.	Dollars
Recovery Act loans funded since 11/23/2009*	23,794	6,311,946,781
Increase Requests funded the previous day	1	10,000
Increase Requests pending (for existing, approved Recovery Loans)*	56	7,781,447
New Recovery Loan Applications funded the previous day	0	0
New Recovery Loan Application requests pending*	590	235,795,000

[Resource Guides](#) | [Census.GOV](#) | [FOIA](#) | [Recovery Act](#) | [Inspector General](#) | [SBA RESOURCE PARTNERS](#)

> [USA.Gov](#) > [E-Gov](#) > [Regulations.gov](#) > [White House](#) > [SBW 2010](#) > Follow us on: [Twitter](#) [Facebook](#) [YouTube](#)

• [Privacy & Security](#) • [Information Quality](#) • [ADA](#) • [SBA Jobs](#) • [No Fear Act](#) • [About Site](#) • [Contact SBA](#) • [Site Map](#)

To begin using E-Tran Servicing...

- Access the GLS system with your personal user ID and password
- Select Electronic Lending – Servicing (E-Tran)
- Lenders can run a number of reports with the “Reports” function

Servicing Actions Currently Available in E-Tran Servicing

- Cancel undisbursed loans
- Terminate guaranty on disbursed loans
- Decrease undisbursed loans
- Change the use of proceeds (providing loan is not being increased)
- Change maturity date or months which have not matured
- Change loan from revolver to term or vice versa
- Change legal/trade name or address
- Change project from rural to urban or vice versa
- Change principal(s) gender, race, veteran status, citizenship

File Edit View Favorites Tools Help

SBA Loan Servicing System Home Feeds (0) Print

U.S. Small Business Administration
SBA
Your Small Business Resource

Reports Search Admin Exit Help
Edit E-Tran Cancel SBA Only Chron Guaranty Fee What If ? History ELIPS Save

Ready

Electronic Lending
SBA Express Program

Loan Information, Guaranty

SPECIAL PURPOSE CATEGORIZATION
(You may select more than one box)

- This is a Recovery Act Loan
- Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting?
- Does the Primary Borrower currently do any international trade or will the Primary Borrower start international trade?
- Will the loan be used for Construction?
- Is this a Revolving Line of Credit?
- No special purposes apply

Loan Name [REDACTED]

Partner ID

Location ID Partner Name [REDACTED]

Servicing Location ID Servicing Location Name [REDACTED]

SBA Servicing Office

Cohort Code

Bank Information

[FirstGov](#) [E.Gov](#) [Regulations.gov](#) [White House](#)
* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

Session timeout in 80 minutes.



U.S. Small Business Administration

THE LENDER'S ADVANTAGE

U.S. Small Business Administration



Your Small Business Resource

- Reports
- Search
- Admin
- Exit
- Help
- Edit
- E-Tran
- Cancel
- SBA Only
- Chron
- Guaranty Fee
- What If ?
- History
- ELIPS
- Save

Ready



Electronic Lending

SBA Express Program

Loan Information , Guaranty

Expand Collapse

- Loan Info
- Use of Proceeds
- 1502 Info
- Lender Comments
- Project Info
- + Borrowers
- + Guarantors
- + Associates
- + Business Financials
- LAS Information

SPECIAL PURPOSE CATEGORIZATION

(You may select more than one box)

- This is a Recovery Act Loan
- Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting pursuant to this loan?
- Does the Primary Borrower currently do any international trade or will the Primary Borrower start international trade pursuant to this loan?
- Will the loan be used for Construction?
- Is this a Revolving Line of Credit?
- No special purposes apply



Cancel an undisbursed loan



Change revolver to term or vice versa

Loan Name



Partner ID

4649

File Edit View Favorites Tools Help

SBA Loan Servicing System

Home Feeds (1) Print

U.S. Small Business Administration
SBA
Your Small Business Resource

Reports Search Admin Exit Help
Edit E-Tran Cancel SBA Only Chron Guaranty Fee What If ? History ELIPS Save

Electronic Lending
SBA Express Program

Expand Collapse

- Loan Info
- Use of Proceeds
- 1502 Info
- Lender Comments
- Project Info
- Borrowers
- Guarantors
- Associates
- Business Financials
- LAS Information

Loan Amount **3** Original Loan Amount

Guaranty Fee Original Guaranty Fee

SBA Guaranty Fee Paid

SBA Guaranty Percentage Original SBA Guaranty Percentage

Loan Term months Original Loan Term

Maturity Date: **4** Original Maturity Date

Loan Status Comment: Gross Amount Deferred:

Number of Months Deferred: Defer to Date:

Interest Type Fixed Variable

Base Rate Source

Base Rate %

Spread Over Prime %

Initial Interest Rate %

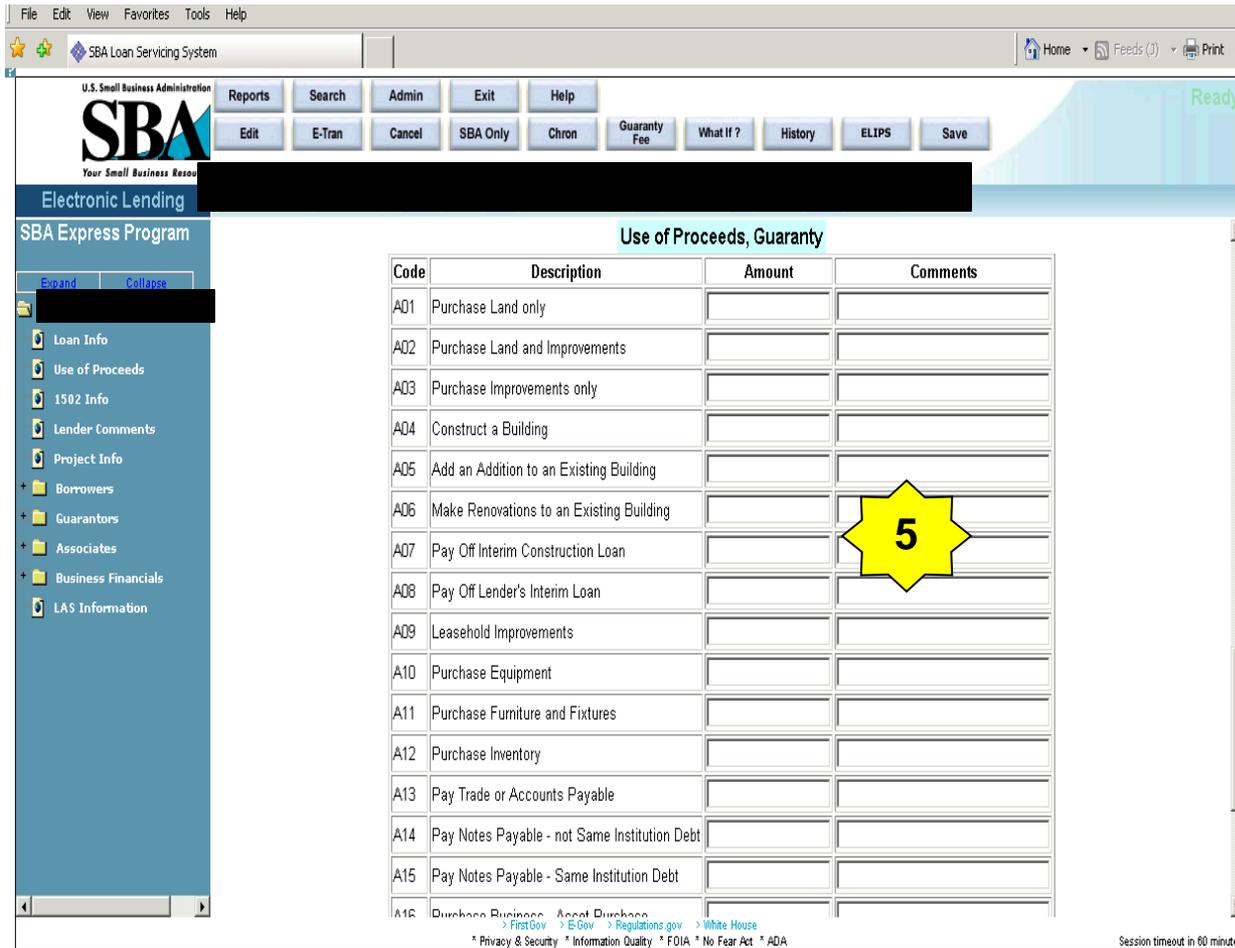
Adjustment Period &

[FirstGov](#) [E.Gov](#) [Regulations.gov](#) [White House](#)
* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

Session timeout in 59 minutes.

3 Decrease undisbursed loan.
*Lender must also reduce proceeds on "use of proceeds" tab

4 Change maturity date for non-matured loan or deferred payment loans.
(No Balloon Payments)



U.S. Small Business Administration
SBA
Your Small Business Reason

Electronic Lending
SBA Express Program

Use of Proceeds, Guaranty

Code	Description	Amount	Comments
A01	Purchase Land only		
A02	Purchase Land and Improvements		
A03	Purchase Improvements only		
A04	Construct a Building		
A05	Add an Addition to an Existing Building		
A06	Make Renovations to an Existing Building		
A07	Pay Off Interim Construction Loan		
A08	Pay Off Lender's Interim Loan		
A09	Leasehold Improvements		
A10	Purchase Equipment		
A11	Purchase Furniture and Fixtures		
A12	Purchase Inventory		
A13	Pay Trade or Accounts Payable		
A14	Pay Notes Payable - not Same Institution Debt		
A15	Pay Notes Payable - Same Institution Debt		
A16	Purchase Business Asset		

Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

Session timeout in 60 minutes.

5

The "Use of Proceeds tab" gives the ability to reallocate funds.

For a loan decrease, reduce proceeds as applicable.

****For loan increases, please contact the Service Center for your area.**

SBA Loan Servicing System

Home Feeds (0) Print

U.S. Small Business Administration
SBA
Your Small Business Resource

Reports Search Admin Exit Help
Edit E-Tran Cancel SBA Only Chron Guaranty Fee What If ? History ELIPS Save

Electronic Lending

SBA Express Program

Expand Collapse

Loan Info
Use of Proceeds
1502 Info
Lender Comments
Project Info

New Borrower
Guarantors
Associates
Business Financials
LAS Information

Borrower Business Information, Guaranty

Tax ID: [Redacted]

Name [Redacted] **6**

(Doing business as) Trade Name [Redacted]

DUNS: [Redacted]

Primary Business? Yes

Legal Organization Type:

Do Not Refer Code: [Redacted]

Primary Phone: [Redacted] 999-999-9999

Alternate Phone: [Redacted] 999-999-9999

Primary E-Mail: [Redacted]

Alternate E-mail: [Redacted]

Physical Address

If same as Project Address:

Ready

6
Change legal/trade name

[First Gov](#) [E Gov](#) [Regulations gov](#) [White House](#)
* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

Session timeout in 00 minutes

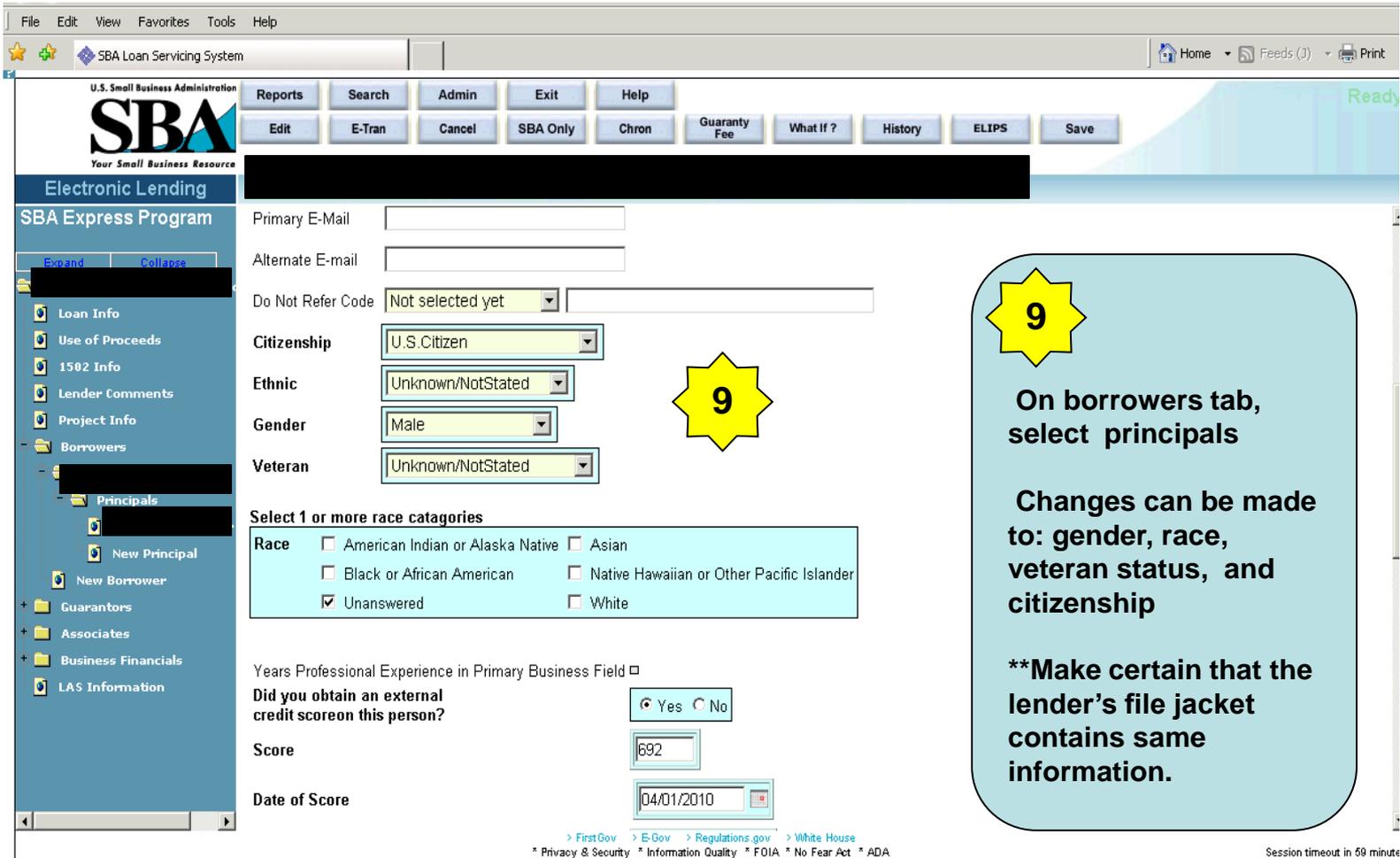
The screenshot shows the SBA Loan Servicing System interface. The top navigation bar includes buttons for Reports, Search, Admin, Exit, Help, Edit, E-Tran, Cancel, SBA Only, Chron, Guaranty Fee, What If?, History, ELIPS, and Save. The left sidebar lists navigation options: Loan Info, Use of Proceeds, 1502 Info, Lender Comments, Project Info, Borrowers, Guarantors, Associates, Business Financials, and LAS Information. The main content area displays the Project Info tab with the following fields:

- Country: US
- Zip+4 Code: [Redacted] [Lookup Zip]
- Street 1: 6 [Redacted] Route 145 (Number) (Street Name) (Suffix) **7**
- Street 2: [Redacted]
- City Name: [Redacted] (State)
- Is the Project Address: Rural? or Urban? **8**
- NAICS Code: 442110 (lookup) Furniture Stores
- Business Age: Less than 5 years old but at least 4
- Franchise? Yes No
- No. of Current Employees: 2
- Number of Jobs Created: 0
- Number of Jobs Retained: 2

At the bottom of the page, there are links for First Gov, E-Gov, Regulations.gov, and White House, along with a footer for Privacy & Security, Information Quality, FOIA, No Fear Act, and ADA. A small note indicates a session timeout in 60 minutes.

On the project info tab...

- 7** Change address
- 8** Change rural to urban or vice versa



File Edit View Favorites Tools Help

SBA Loan Servicing System Home Feeds (1) Print

U.S. Small Business Administration
SBA
Your Small Business Resource

Reports Search Admin Exit Help
Edit E-Tran Cancel SBA Only Chron Guaranty Fee What If ? History ELIPS Save

Electronic Lending
SBA Express Program

Expand Collapse

Loan Info
Use of Proceeds
1502 Info
Lender Comments
Project Info
Borrowers
Principals
New Principal
New Borrower
Guarantors
Associates
Business Financials
LAS Information

Primary E-Mail
Alternate E-mail
Do Not Refer Code Not selected yet
Citizenship U.S. Citizen
Ethnic Unknown/Not Stated
Gender Male
Veteran Unknown/Not Stated

Select 1 or more race categories

Race American Indian or Alaska Native Asian
 Black or African American Native Hawaiian or Other Pacific Islander
 Unanswered White

Years Professional Experience in Primary Business Field
Did you obtain an external credit score on this person? Yes No
Score 692
Date of Score 04/01/2010

> First Gov > E Gov > Regulations.gov > White House
* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

Session timeout in 59 minutes

9

**On borrowers tab,
select principals**

**Changes can be made
to: gender, race,
veteran status, and
citizenship**

****Make certain that the
lender's file jacket
contains same
information.**



U.S. Small Business Administration

THE LENDER'S ADVANTAGE

SBA Loan Servicing System

Home Feeds (3) Print

U.S. Small Business Administration
SBA
 Your Small Business Resource

Reports Search Exit Help
 Chron Guaranty Fee What If ? History ELIPS

Ready

Electronic Lending

Low Documentation Program

Expand Collapse

- Loan Info
- Use of Proceeds
- 1502 Info**
- Lender Comment
- Project Info
- Borrowers
- Guarantors
- Associates
- Business Financials
- LAS Information

Loan 1502 Information

Current Data:

Loan Status: Active Un-Disbursed Disbursed Current Lender Disbursed Delinquent Disbursed Paid in Full

Process Effective Date: 05/31/2010 **Status Date:** 06/04/2010 **Disbursement Ind:** Y

Total Amount Undisbursed: \$0.00 **Date of First Disbursement:** 09/30/2001

SBA Outstanding Balance Amount: \$0.00 **Balance As Of Date:** 03/23/2007

Month-Ending Information

Loan Disbursed Amount:

Prin Paid Amount: **Next Installment Due Date:**

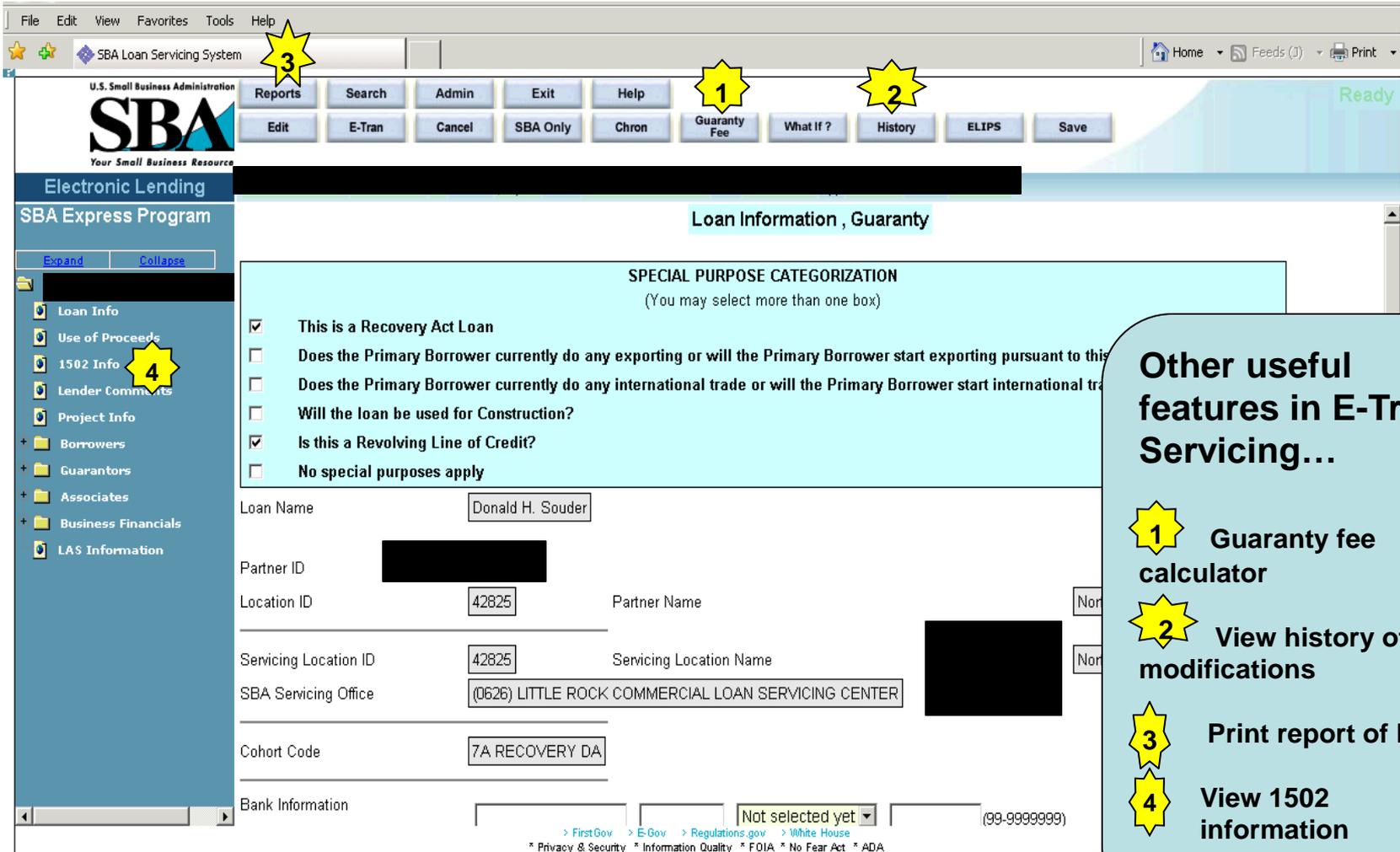
Interest Paid Amount: \$0.00 **Interest Paid Date:** 08/31/2003

Reset Clear Next

1502 History

1502 info

Terminate the guaranty on a disbursed loan



The screenshot shows the SBA Loan Servicing System interface. At the top, there is a navigation bar with buttons for Reports, Search, Admin, Exit, Help, Edit, E-Tran, Cancel, SBA Only, Chron, Guaranty Fee, What If?, History, ELIPS, and Save. Callout 1 points to the 'Guaranty Fee' button. Below this is a 'Loan Information, Guaranty' section with a 'SPECIAL PURPOSE CATEGORIZATION' form. Callout 2 points to the 'History' button. The form includes checkboxes for 'This is a Recovery Act Loan', 'Does the Primary Borrower currently do any exporting...', 'Does the Primary Borrower currently do any international trade...', 'Will the loan be used for Construction?', 'Is this a Revolving Line of Credit?', and 'No special purposes apply'. Below the form are fields for Loan Name (Donald H. Souder), Partner ID, Location ID (42825), Partner Name, Servicing Location ID (42825), Servicing Location Name, SBA Servicing Office ((0626) LITTLE ROCK COMMERCIAL LOAN SERVICING CENTER), Cohort Code (7A RECOVERY DA), and Bank Information. Callout 3 points to the 'Print' button in the top right. Callout 4 points to the '1502 Info' link in the left sidebar. At the bottom, there are links for FirstGov, E-Gov, Regulations.gov, and White House, along with a footer containing privacy and security information.

Other useful features in E-Tran Servicing...

- 1** Guaranty fee calculator
- 2** View history of loan modifications
- 3** Print report of loan
- 4** View 1502 information

Loan Servicing Matrix



Servicing and Liquidation Actions 7(a) Lender Matrix

Please see Footnotes at end of document. All lender actions must comply with loan program requirements.

Approved Loans Prior to Initial Disbursement - See SOP 50 10 5, Subpart B

	Use E-Tran	Unilateral Actions Notify SBA?		Requires prior SBA Approval	Form 223
		Yes	No		
Increase loan amount or SBA's guaranty percentage					
Change initial disbursement date		X			
Change maturity date	X	X			
Change interest rate ¹			Not		
Other changes to loan authorization:					
Loan submitted and approved under delegated authority ²			X		
Loan approved by the Standard 7(a) Loan Guaranty Processing Center				X	
Change EIN or SSN		X			
Change borrower's address or legal/trade name of business	X	X			X
Cancel loan	X	X			X

Actions after Initial Disbursement - Loans in Servicing or Liquidation Status

See SOP 50 50, SOP 50 51 and 13 CFR 120.535 and 120.536

Indicates actions that may be accomplished in E-Tran.

*Modification in E-Tran is the notification to SBA.

E-Tran Help

- Steve Kucharski- 202-205-7551
stephen.kucharski@sba.gov
- Glenn Hannon- 202-205-7122 glenn.hannon@sba.gov
- Amy Bassett- 603-225-1606 amy.bassett@sba.gov
- Heather Fern-Luzzi- 916-735-1982
heather.fern-luzzi@sba.gov