

## KEY SBA INFORMATION

### Maximum Guaranty Percentages (Temporary increase)

Regular 7(a) loans of \$150,000 or less.....	<b>85%</b>	Sm./Rural Lender Adv. (\$350,000).....	<b>85/75%</b>
Regular 7(a) loans greater than \$150,000.....	<b>75%</b>	SBAExpress (\$350,000 maximum).....	<b>50%</b>
Export Working Capital Program.....	<b>90%</b>	SBA Export Express (\$350,000).....	<b>85/75%</b>
		SBA Patriot Express (\$500,000).....	<b>85/75%</b>

**Guaranty Fees on loans exceeding 12 months in maturity.** The Lender pays the fee and may pass it on to the borrower after first disbursement.

	<i>Based on SBA Guaranteed Portion</i>	<i>Based on Total Loan with Standard SBA Guarantees</i>	<i>Based on Total Loan with Express</i>
Loans of \$150,000 or less (Lender may keep .25% of fee)	<b>2.00%</b>	1.70%	1.0%
Loans between \$150,001 & \$700,000	<b>3.00%</b>	2.25%	1.5%
Loans greater than \$700,000	<b>3.50%</b>	2.625%	n.a.

Loans with a guaranteed portion in excess of \$1 million add an additional **.25%** guaranty fee on that portion.

The guaranty fee on a \$2,000,000 SBA loan is now \$53,750 with term > 1 yr; \$3,750 with term ≤ 1 year.

Guaranty Fee on all loans up to 12 months in maturity is only .25%, but must be submitted with the application

**Lender Annual Service Fee:** 0.55% of the outstanding balance of the SBA guaranteed portion of the loan. The fee is prorated and submitted monthly with your 1502 report (See Colson Services below for contact information). This fee may not be passed on to the borrower.

### Interest Rate Limits

**Term less than 7 yrs** – WSJ Prime, \*LIBOR base or SBA Peg + 2.25%  
**Term of 7 yrs or more** – WSJ Prime, \*LIBOR base or SBA Peg + 2.75%  
 (\*LIBOR base calculated at LIBOR + 3%)  
 Loan of \$25,000 or less may add 2%  
 Loans of \$25,001 to \$50,000 may add 1%  
**SBAExpress limits are:**  
**Your prime rate + 4.5% for loans over \$50,000**  
**Your prime rate + 6.5% for loans of \$50,000 or less**

### West Virginia District Office Lender Relations Contacts

	Telephone	Individual Fax	e-mail addresses
Dave Manley	(304) 623-5631 ext. 231	(202) 481-2617	<a href="mailto:david.manley@sba.gov">david.manley@sba.gov</a>
Emma Wilson	(304) 347-5220	(202) 481-1864	<a href="mailto:emma.wilson@sba.gov">emma.wilson@sba.gov</a>

### Key Web Sites

SBA Lender Homepage	<a href="http://www.sba.gov/aboutsba/sbaprograms/elending/index.html">www.sba.gov/aboutsba/sbaprograms/elending/index.html</a>
West Virginia District Office Homepage	<a href="http://www.sba.gov/wv/">www.sba.gov/wv/</a>
SIC, NAICS codes and Size Standards	<a href="https://eweb1.sba.gov/naics">https://eweb1.sba.gov/naics</a>
Franchise Registry Homepage	<a href="http://www.franchiseregistry.com/registry/">www.franchiseregistry.com/registry/</a>
Immigration and Naturalization	<a href="http://www.uscis.gov">www.uscis.gov</a>
Exporting	<a href="http://www.export.gov">www.export.gov</a>

### Important Addresses

**West Virginia District Office**  
 Federal Building  
 320 West Pike Street, Suite 330  
 Clarksburg, WV 26301  
 (304) 623-5631  
 Fax (304) 623-0023

**SBAExpress & PLP Loan**  
 6501 Sylvan Road, Suite 111  
 Citrus Heights, CA 95610  
**Fax (916) 735-0640**

**Colson Services**  
 2 Hanson Place, 7<sup>th</sup> Floor  
 Brooklyn, NY 11217  
 (877) 245-6159  
[info@colsonservices.com](mailto:info@colsonservices.com)  
[www.colsonservices.com](http://www.colsonservices.com)

**Charleston Branch Office**  
 405 Capitol Street, Suite 412  
 Charleston, WV 25301  
 (304) 347-5220  
 Fax (304) 347-5350

**Little Rock Commercial Loan Servicing Center**  
 2120 Riverfront Dr., Ste100  
 Little Rock, AR 72202  
 (501) 324-5871  
 Fax (202) 292-3878  
[Lrsc.servicing@sba.gov](mailto:Lrsc.servicing@sba.gov)

**National Guaranty Purchase**  
 1145 Herndon Parkway  
 Herndon, VA 20170  
 (703) 487-9283  
 Fax (202) 481-4674  
[loanresolution@sba.gov](mailto:loanresolution@sba.gov)  
 Hours: Monday to Friday  
 7:30 am to 6:30 pm

**7(a) Processing Center**  
 6501 Sylvan Road, Suite 111  
 Citrus Heights CA 95610  
 (916) 735-1960  
 Fax (916) 735-1554 (until 8/20/09)  
**(916) 735-1975 as of 8/20/09**  
 or  
 262 Black Gold Blvd.  
 Hazard, KY 41701  
 (606) 436-0801  
 Fax: (606) 435-2400  
[7aloanprogram@sba.gov](mailto:7aloanprogram@sba.gov)

**Guaranty Fee Payments**  
 Small Business Administration  
 Denver Finance Center  
 Denver, CO 80259

**Questions? Call WVDO at  
 (800) 767-8052 ext. 8**

*Updated 9/9/10*