



U.S. Small Business
Administration

Paycheck Protection Program Lender Instructions

Lender Agreement thru Loan Application

Updated: 4/26/2020

Paycheck Protection Program

This document outlines the first three steps required by new lenders to participate in the Paycheck Protection Program:

Become an SBA Lender

- Identify Correct Application
- Complete and Submit Form
- Confirm Approval

Create SBA Systems Account

- Create CAFS Login System (CLS) Account
- Request System Roles

Submit Loan Applications in CAFS

- Verify Borrower
- Collect Applicant Data
- Submit Loan Application
- Approval notification



U.S. Small Business
Administration

First Things First...

Defining Key SBA Terms

Capital Access Financial System (CAFS)

Capital Access Financial System (CAFS) is the platform housing SBA's lending applications and related systems. You can reach CAFS using this link:

<https://caweb.sba.gov/cls/>

CAFS Login System (CLS)

Lender individuals need to create accounts in CAFS via the CAFS Login System (CLS). The login information for CLS will be applicable to all CAFS systems for which the user has requested access.

ETRAN

ETRAN (or “E-Lend”) is a group of lending systems housed within CAFS.

- **ETRAN Origination** – submit loan guaranty requests
- **ETRAN Servicing** – update/edit existing loans

Location ID

Each SBA Lender has a “Location ID” associated with their organization.

This is a public unique identifier, and individuals within a lending organization must know their Location ID in order to sign up for SBA systems with their CLS Account. Location IDs are usually between 4 and 6 digits.

Authorizing Official

Each Location ID must have at least one Authorizing Official associated with it in order to allow individual system sign-ups.

The role of the Authorizing Official (AO) is to approve other individuals signing up under a Location ID and re-confirm those users and their respective access levels biannually.

Other users cannot sign up under a Location ID until at least one Authorizing Official has been approved by SBA.



U.S. Small Business
Administration

Step 1: Becoming an SBA Lender

What types of lenders are eligible to make PPP loans?

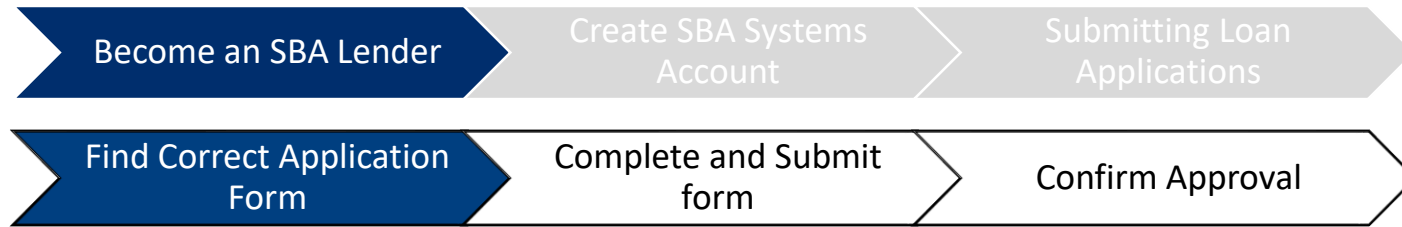
- 1) Any federally insured depository institution
- 2) Any federally insured credit union
- 3) Any Farm Credit System institution (other than the Federal Agricultural Mortgage Corporation) as defined in 12 U.S.C. 2002(a)
- 4) Any depository or non-depository financing provider that:
 - originates, maintains, and services business loans or other commercial financial receivables and participation interests
 - applies the requirements under the BSA as a federally regulated financial institution, or the BSA requirements of an equivalent federally regulated financial institution
 - has been operating since at least February 15, 2019, and has originated, maintained, and serviced more than \$50 million in business loans or other commercial financial receivables during a consecutive 12 month period in the past 36 months, or is a service provider to any insured depository institution that has a contract to support such institution's lending activities in accordance with 12 U.S.C. § 1867(c) and is in good standing with the appropriate Federal banking agency

Note: Institutions described in 1-3 will be automatically qualified upon transmission of SBA Form 3506 unless they currently are designated in Troubled Condition by their primary federal regulator or are subject to a formal enforcement action by their primary federal regulator that addresses unsafe or unsound lending practices

Resources:

- https://www.sba.gov/sites/default/files/2020-04/PPP--IFRN%20FINAL_0.pdf

Lenders: Apply Using Correct Form



Financial institutions that wish participate in the SBA lending program are required to **submit an application form**:

Banks

Potential SBA lenders that are federally insured depository institutions, federally insured credit unions, or Farm Credit System institutions will need to submit their [application](#) (form 3506) to DelegatedAuthority@sba.gov to apply.

Non-Banks

Potential SBA lenders that are non-bank or non-insured depository institution lenders will need to submit their [application](#) (form 3507) to NFRLOApplicationForPPP@sba.gov to apply.

Eligibility

- All existing SBA-certified lenders will be given delegated authority to speedily process PPP loans.
- All federally insured depository institutions, federally insured credit unions, and Farm Credit System institutions are eligible to participate in this program.
- Non-bank and non-insured depository institution lenders can also begin making loans as soon as they are approved and enrolled in the program.

Resources:

- [List of Existing SBA lenders](#)
- [PPP Application form for Banks \(SBA Form 3506\)](#)
- [PPP Application form for Non-Banks \(SBA Form 3507\)](#)

Lenders: Complete, Sign, and Submit Form

Become an SBA Lender

Create SBA Systems Account

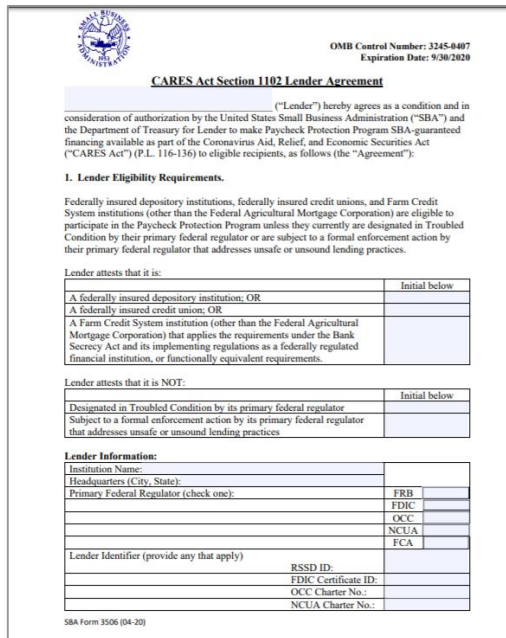
Submitting Loan Applications

Find Correct Application Form

Complete and Submit Form

Confirm Approval

Banks: SBA Form 3506



CARES Act Section 1102 Lender Agreement

OMB Control Number: 3245-0407
Expiration Date: 9/30/2020

("Lender") hereby agrees as a condition and in consideration of authorization by the United States Small Business Administration ("SBA") and the Department of Treasury for Lender to make Paycheck Protection Program SBA-guaranteed financing available as part of the Coronavirus Aid, Relief, and Economic Securities Act ("CARES Act") (P.L. 116-136) to eligible recipients, as follows (the "Agreement"):

1. Lender Eligibility Requirements.

Federally insured depository institutions, federally insured credit unions, and Farm Credit System institutions (other than the Federal Agricultural Mortgage Corporation) are eligible to participate in the Paycheck Protection Program unless they currently are designated in Troubled Condition by their primary federal regulator or are subject to a formal enforcement action by their primary federal regulator that addresses unsafe or unsound lending practices.

Lender attests that it is:

	Initial below
A federally insured depository institution; OR	
A federally insured credit union; OR	
A Farm Credit System institution (other than the Federal Agricultural Mortgage Corporation) that applies the requirements under the Bank Secrecy Act and its implementing regulations as a federally regulated financial institution, or functionally equivalent requirements.	

Lender attests that it is NOT:

	Initial below
Designated in Troubled Condition by its primary federal regulator	
Subject to a formal enforcement action by its primary federal regulator that addresses unsafe or unsound lending practices	

Lender Information:

Institution Name:	
Headquarters (City, State):	
Primary Federal Regulator (check one):	FRB ☐
	FDIC ☐
	OCC ☐
	NCUA ☐
	FCA ☐
Lender Identifier (provide any that apply)	
RSSD ID:	
FDIC Certificate ID:	
OCC Charter No.:	
NCUA Charter No.:	

SBA Form 3506 (04-20)

Complete Forms:

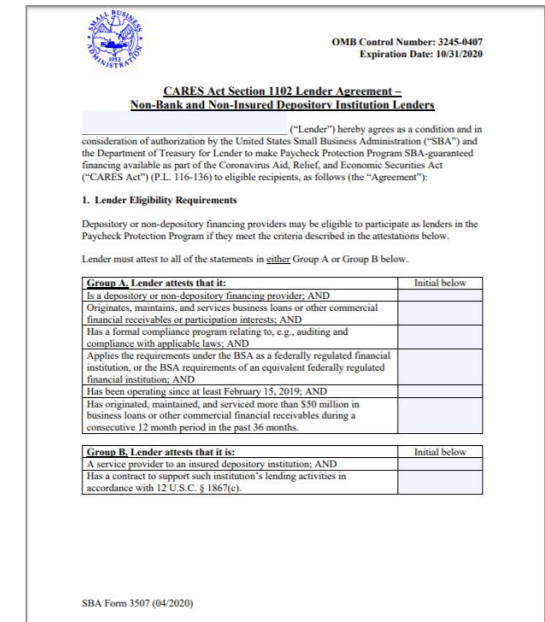
- Complete all required boxes
- Sign form

Note: 2 separate signatures are required:

1. Applicant
2. Officer or Secretary of institution

- Save form
- Attach completed and signed form to an email and send to:
 - Banks send form 3506 to:
DelegatedAuthority@sba.gov
 - Non-Banks send form 3507 to:
NFRLApplicationForPPP@sba.gov
- Within a few days a email will be sent to lenders to notify of approval

Non-Banks: SBA Form 3507



CARES Act Section 1102 Lender Agreement – Non-Bank and Non-Insured Depository Institution Lenders

OMB Control Number: 3245-0407
Expiration Date: 10/31/2020

("Lender") hereby agrees as a condition and in consideration of authorization by the United States Small Business Administration ("SBA") and the Department of Treasury for Lender to make Paycheck Protection Program SBA-guaranteed financing available as part of the Coronavirus Aid, Relief, and Economic Securities Act ("CARES Act") (P.L. 116-136) to eligible recipients, as follows (the "Agreement"):

1. Lender Eligibility Requirements

Depository or non-depository financing providers may be eligible to participate as lenders in the Paycheck Protection Program if they meet the criteria described in the attestations below.

Lender must attest to all of the statements in either Group A or Group B below.

Group A. Lender attests that it:

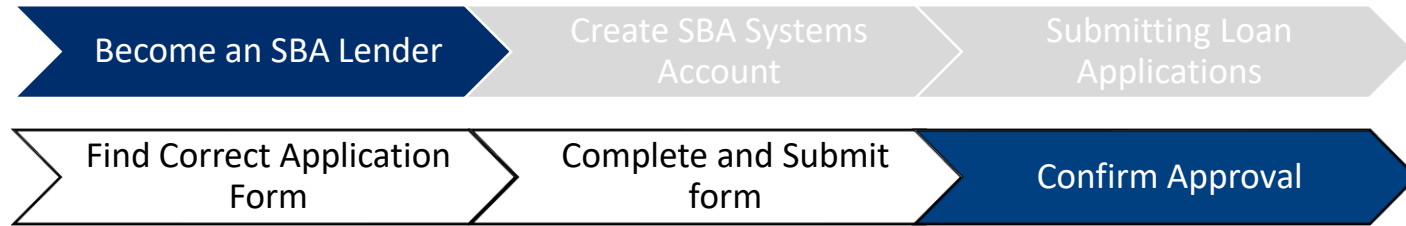
	Initial below
Is a depository or non-depository financing provider; AND	
Originates, maintains, and services business loans or other commercial financial receivables or participation interests; AND	
Has a formal compliance program relating to, e.g., auditing and compliance with applicable laws; AND	
Applies the requirements under the BSA as a federally regulated financial institution, or the BSA requirements of an equivalent federally regulated financial institution; AND	
Has been operating since at least February 15, 2019; AND	
Has originated, maintained, and serviced more than \$50 million in business loans or other commercial financial receivables during a consecutive 12 month period in the past 36 months.	

Group B. Lender attests that it is:

	Initial below
A service provider to an insured depository institution; AND	
Has a contract to support such institution's lending activities in accordance with 12 U.S.C. § 1867(c).	

SBA Form 3507 (04-20)

Lenders: Receive Approval from SBA



Upon receipt of lender application, SBA will:

- Verify materials supplied for correctness and completeness
- Verify lender eligibility
- Email lenders within a few days of approval for “Paycheck Protection Program 7(a) Loan Guaranty Agreement”. **Note:** Many applications are processed in under 24 hours.
 - If not approved because of incomplete or incorrect information on application – lenders may re-apply
 - If not approved for eligibility reasons, lenders may not re-apply

Once approved, lenders:

Can create an online account in 1 of the 2 systems available for submitting borrower applications (see next section for details)

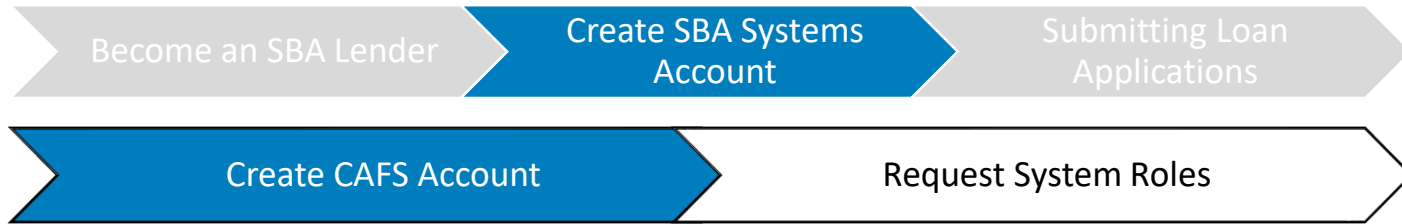
- CAFS
- SBA Connect



U.S. Small Business
Administration

Step 2: Create an Online Account

Lenders: Create Online Account in 1 of 2 Systems



In order for **approved lenders** to be able to submit borrower loan applications, they must establish access to ETRAN via one of two channels:

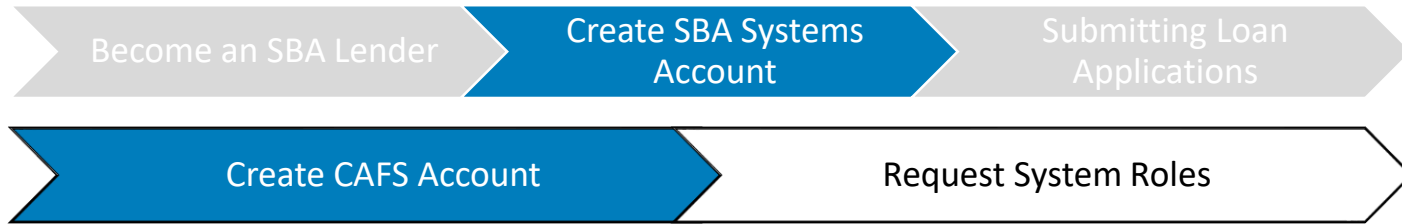
1. Directly through CAFS (CLS/PIMS/ETRAN):

- CAFS is the primary system for loan originations and servicing
- Screen-by screen instructions for creating a CAFS account are on the following pages

2. Lender Gateway:

- Lender Gateway is one example (of many) of a 3rd party software via which lenders can submit PPP loan applications
- To gain access to Lender Gateway, sign in via SBA Connect:
<https://connect.sba.gov/>

Lenders: Create Online Account in CLS



Lenders should start this process **after receiving confirmation** that they are an SBA-approved lender for PPP loans.

- Go to the **Capital Access Financial Systems (CAFS)** home page:
https://caweb.sba.gov/cls/dsp_login.cfm
- Press the **“Not Enrolled?”** link in the top left corner of the login box

The screenshot shows the 'SBA Account Login' page. At the top is a blue header with the text 'SBA Account Login'. Below the header, on the left, is a red arrow pointing to a red-bordered box containing the text 'Not Enrolled?'. Below this box are two links: 'Forgot Password?' and 'Forgot Username?'. Further down are two input fields: 'User ID' and 'Password'.

Lenders: Create Online Account in CLS

Become an SBA Lender

Create SBA Systems
Account

Submitting Loan
Applications

Create CAFS Account

Request System Roles

You will be taken to the page below where you need to complete all mandatory fields
(**bold** = mandatory)



Capital Access
Financial
System



Read

Welcome to CLS:Creating a New SBA CLS Account

ExpandCollapse



CLS



Return



CLS Login

Login Information

* User ID

[SBA User ID Rules](#)

Identity Information

* User Type

Not Yet Selected

▼

* Name:

(* First)

(Middle)

(* Last)

(Suffix)

Contact Information

* Country

UNITED STATES

▼

* Zip+4

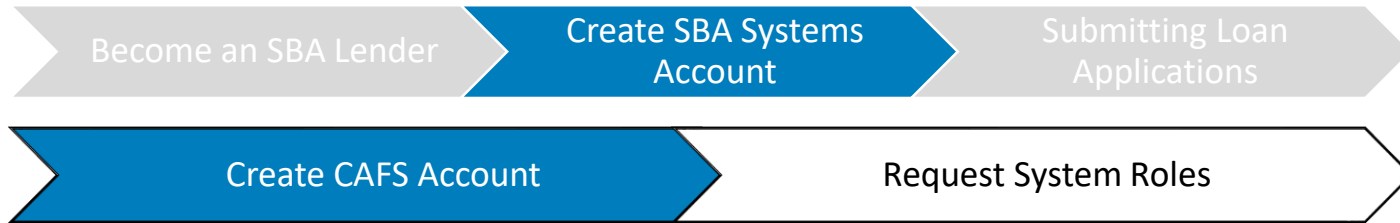
Lookup Zip

* Street Address Line 1

(Please add street number.)

Street Address Line 2

Lenders: Create Online Account in CLS



- **Choose and enter your User ID**
 - This User ID is how you will log into the system in the future
 - The User ID must be between 8 and 15 characters long
- **Choose and enter your Password (x2)**
 - Password must be at least 12 characters
 - Must use at least one lowercase letter, one uppercase letter, and at least one special character OR number

The screenshot shows a 'Login Information' form with three input fields. The first field is labeled '* User ID' and has a link 'SBA User ID Rules' to its right. The second field is labeled '* Password' and has a link 'SBA Password Rules' to its right. The third field is labeled '* Re-enter Password'. All fields are empty text boxes.

Lenders: Create Online Account in CLS

Become an SBA Lender

Create SBA Systems Account

Submitting Loan Applications

Create CAFS Account

Request System Roles

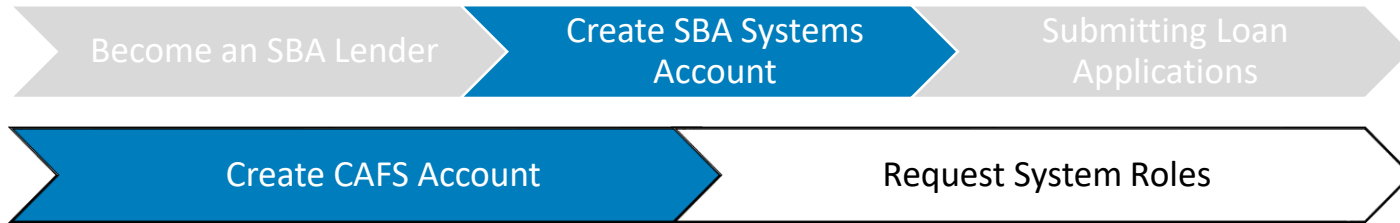
- Lenders should select the **“Partner”** user type from the drop-down list

The screenshot displays the SBA CLS account creation interface. The top navigation bar includes the SBA logo, 'catweb', and 'Capital Access Financial System'. A welcome message reads 'Welcome to CLS: Creating a New SBA CLS Account'. The left sidebar shows 'Expand | Collapse' and 'CLS' with sub-links 'Return' and 'CLS Login'. The main form is divided into four sections:

- Login Information:** Includes a 'User ID' field and a link to 'SBA User ID Rules'.
- Identity Information:** Includes a 'User Type' dropdown (currently 'Not Yet Selected'), a 'Name' field (split into First, Middle, Last, and Suffix), and a 'CDC Closing Counsel' checkbox.
- Contact Information:** Includes a 'Zip' field, a 'Street Address Line 1' field, a 'City/State' field, a 'Phone Number' field (split into Country, Area Code, and Phone Number), a 'Mobile Phone Number' field, a 'Fax Number' field, an 'E-Mail Address' field, and a 'Re-enter E-Mail Address' field.
- Security Questions:** Includes a 'First Question' dropdown (currently 'Select Question') and an 'Answer' field.

A red arrow points to the 'Partner' option in the 'User Type' dropdown menu. The bottom of the page shows the text 'Last modified: 09/11/2015 12:00:00 AM'.

Lenders: Create Online Account in CLS



- Fill in your name (first and last required; middle name is optional)
- Date of Birth must be filled out in the format of mm/dd/yyyy (e.g., November 1, 1980 = 11/01/1980)

Identity Information

* User Type	Partner			
* Name:	Jane	Josephine	Doe	
	(* First)	(Middle)	(* Last)	(Suffix)
* Date of Birth:	01/01/1990 			

Lenders: Create Online Account in CLS

Become an SBA Lender

Create SBA Systems
Account

Submitting Loan
Applications

Create CAFS Account

Request System Roles

Street Address:

- Use your **office address** for street address fields
- After entering your zip code, press the “**Lookup Zip**” button. This will populate the “City/State” field, so you will no longer need to fill in that portion

Contact Information

* Country

* Zip+4

* Street Address Line 1
(Please add street number.)

Street Address Line 2

* City/State

* Phone Number
(* Country) (* Area Code) (* Phone Number) (Extension)

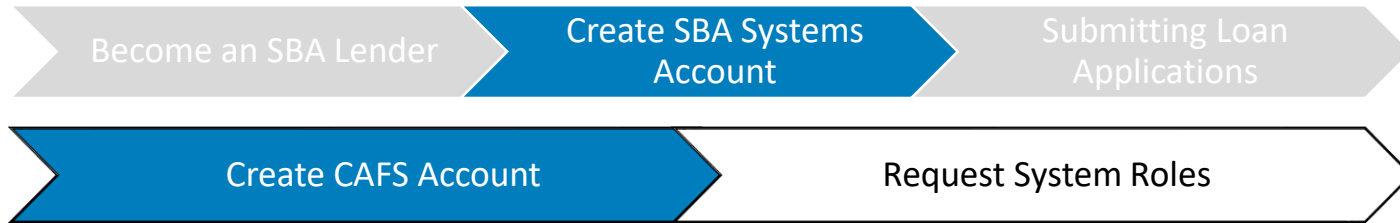
Mobile Phone Number
(Country) (Area Code) (Mobile Phone Number)

Fax Number
(Fax Country) (Area Code) (Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

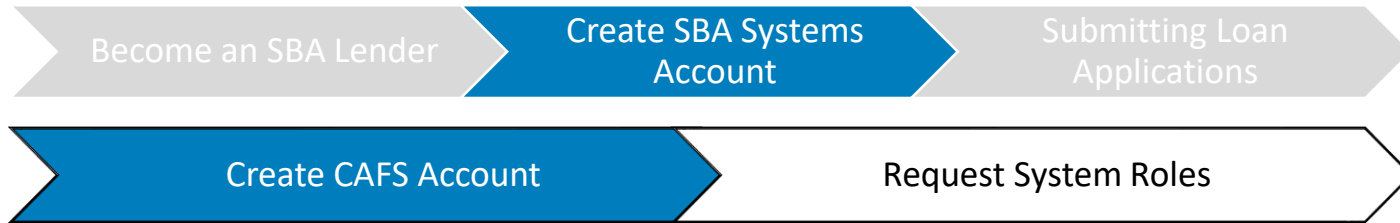
Lenders: Create Online Account in CLS



- **Enter your Landline AND Mobile Phone Numbers:**
 - U.S. country code = 1
 - **Include hyphen** in 7-digit phone number
 - **Only using your cell phone?** Put your mobile number under both landline and mobile.

* Phone Number	1	999	999-9999	
	(* Country)	(* Area Code)	(* Phone Number)	(Extension)
* Mobile Phone Number	1	999	888-8888	
	(* Country)	(Area Code)	(* Mobile Phone Number)	
Fax Number				
	(Fax Country)	(Area Code)	(Fax Number)	

Lenders: Create Online Account in CLS



Location ID: Enter your organization's **Headquarters Location ID**. If you do not know your organization's location ID, use the "Lookup" button. Do not use a branch/local ID.

* Headquarters Location ID

[Lookup](#)

Lookup Functionality: Search for your institution's name, or filter the list by selecting your Partner Type (e.g., Banking Institution or Credit Union) (1) and press the "Lookup by Name, Type, City, State, and/or Zip" button (2). When you find your institution in the list, press the blue Location ID link to auto-copy that into your CLS account sign-up (3).

Paged Search for Multiple Partners/Locations

(Note: It's possible to enter combinations that cannot be found, such as NY as the State and 78705 as the Zip. Spelling differences can also interfere with the search.)

Partner Name Starts With (scope)

Partner Type **1**

Location City Starts With (scope)

Location State

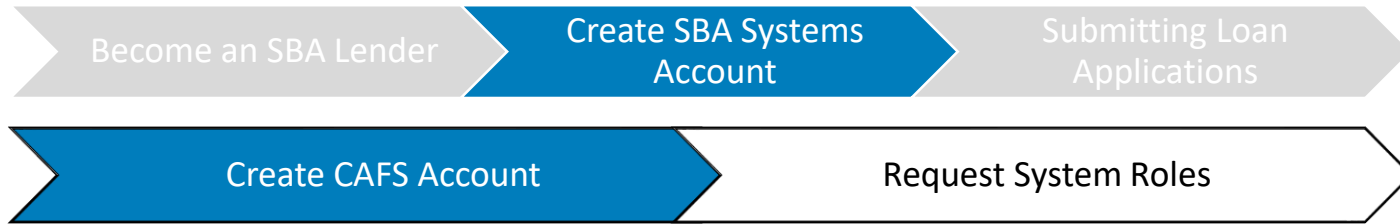
Location Postal/Zip Code Starts With (scope)

Max rows per page

2

Partner	Location	Name
201647	368689 3	Century Bank, National Association

Lenders: Create Online Account in CLS



What is an Authorizing Official (AO)?

AOs act as oversight for CLS related issues and is the first decision level for partner user accounts and role requests for the partner. AOs are also responsible for recertifying (verifying users and role permissions) for accounts biannually. **All institutions should designate at least one person (though a minimum of two are recommended) to be the AO.**

How Do I Select My AO?

Option 1: Automatic Selection

Happens when: There is already **one** authorizing official designated for your Location ID.

What to do: No action needed. Your AO will be automatically selected.

Option 2: Automatic Selection

Happens when: There are **multiple** AOs associated with your Location ID.

What to do: Select an AO from the “Choose your Lender’s Authorizing Official” dropdown.”

Lender's Authorizing Official (Lookup)

Also known as Lender's Authorizing Official, or "LAO". Your LAO will have the same "Headquarters Location ID" as you, so please enter that first (above).

Note: In the following, "Partial" means "starts with":

Lender's Authorizing Official's E-Mail

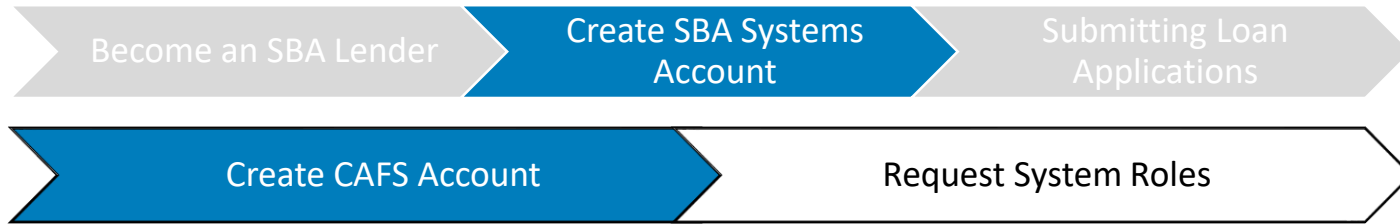
Lender's Authorizing Official's First Name

Lender's Authorizing Official's Last Name

Choose your Lender's Authorizing Official ▼ No Lender's Authorizing Officials found.

* Lender's Authorizing Official (ID) (First) (Middle) (Last) (Email)

Lenders: Create Online Account in CLS



What is an Authorizing Official (AO)?

AOs act as oversight for CLS related issues and is the first decision level for partner user accounts and role requests for the partner. AOs are also responsible for recertifying (verifying users and role permissions) for accounts biannually. **All institutions should designate at least one person (though a minimum of two are recommended) to be the AO.**

How Do I Become My Organization's AO?

Option 1: You Automatically Become AO

Happens when: You are the **first** person to sign up for a CLS account for your Location ID

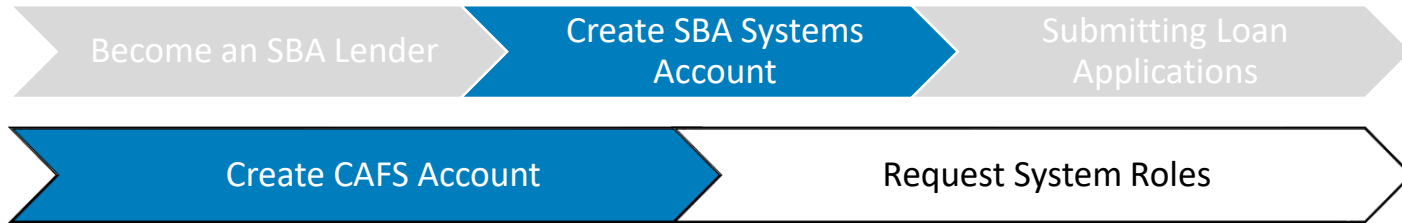
What to do: No action needed. When a Lender/User creates an account for a Location ID, the system will check for any AO available for that Location ID. If none are available, the system sends automatic AO role requests for that user. The requests will need to go through the SBA approval process, and then the user will gain access to the CAFS Security system for their Location ID.

Option 2: You Request the AO Role

Happens when: There is already an AO for your organization's Location ID, but you need to be signed up as a back-up AO for your organization.

What to do: Set up your account. Afterwards, **send an email to cls@sba.gov with subject "PRODUCTION Authorizing Official Approval Request."** In the email state that you are requesting to be a back-up authorizing official for your Location ID (include your Location ID in the email). You will receive an email from cls@sba.gov that your account has been approved.

Lenders: Create Online Account in CLS



- Select a question from the dropdown for which you will easily remember the answer
- You will have create answers for three security questions in total
- Verify the CAPTCHA
- Press submit at the bottom of the page

Note: If there are any errors in the previous fields you have to correct, you will be asked to re-write these security questions and verify a new CAPTCHA.

Security Questions

* First Question: What is the First Name of your mother's closest friend? ▼

* Answer: Jane Doe

* Second Question: What is the name of your funniest relative? ▼

* Answer: John Doe

* Third Question: Where were you on New Year's 2000? ▼

* Answer: Place Doe

Verify Captcha



Can't read? [Refresh image](#)

* Please enter text shown in the image (case sensitive)

dhf4J

Lenders: Log into CAFS, Create PIMS & ETRAN Accounts

Become an SBA Lender

Create SBA Systems Account

Submitting Loan Applications

Create CAFS Account

Request System Roles

- Go to the CAFS website: https://caweb.sba.gov/cls/dsp_login.cfm
- Enter your User ID and Password
- Check the box next to “I agree to these terms”
- Press “Login”

**SBA** U.S. Small Business Administration

CAPITAL ACCESS FINANCIAL SYSTEM



SBA Account Login

Not Enrolled?
Forgot Password?
Forgot Username?

Disclaimer
You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.

Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.

By using this information system, you understand and consent to the following:

You have no reasonable expectation of privacy regarding any communications or data transmitted or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transmitted or stored on this information system.

Any communications or data transmitted or stored on this information system may be disclosed or used for any lawful government purpose.

Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except SBA's Chief Information Officer.

☐ * I agree to these terms.

Login



News

Congressional Reports
[Activity by Congressional District Report](#)

Security Enhancement
2 Factor Authentication is coming to CAFS.
- PIN numbers will be available by email or text.
Users should verify that their Profile contains a mobile phone number.

SBA Today

Portfolio Size & Dollars (in Billions)	\$
686,554 instruments for	218
Financial Instruments Funded FY 2020	#
PSB Bid Bonds	418
PSB Final Bonds	208
Guaranteed Bid Bonds	1041
Guaranteed Final Bonds	566
7(a) Loans	12033
504 Debentures	1933
Disaster Loans	2536
Loans to Microborrowers	1154
Loans to Microlenders	0
SBC Commitments	20
Current Interest Rates	Rate
5-Yr Constant Maturity Treasury	1.625%
504 Note Rate for 10 years	2.64746%
504 Note Rate for 20 years	2.96978%
504 Note Rate for 25 years	2.96978%
LIBOR	4.73%
SBA Fixed Base Rate	10.75%

**formation**

Regulations.gov SBA.gov WhiteHouse.gov

U.S. Small Business Administration, 409 3rd St. SW, Washington DC 20416

Lenders: Create Online Account in CLS

Become an SBA Lender

Create SBA Systems Account

Submitting Loan Applications

Create CAFS Account

Request System Roles

After account creation:

- User needs to login to CAFS system with their newly created user name and password
- When the user logs in for the first time, they will be prompted with verification of a PIN

Lenders: Log into CAFS, Create PIMS & ETRAN Accounts

Become an SBA Lender

Create SBA Systems Account

Submitting Loan Applications

Create CAFS Account

Request System Roles

- Once logged in, you will see your information on the left-hand side
- After reaching this point, you will need to request specific system accesses within CAFS

 U.S. Small Business Administration
CATWEB

CAPITAL ACCESS FINANCIAL SYSTEM

Welcome CDCpartner1



Capital Access Dashboard

Welcome: CDCpartner1 CDCpartner1

Tuesday, August 20, 2019

Partner

Account at a Glance

HQ Location: 188146 - Los Angeles County Small Business Development Corporation

Email: cdcpartner1@gmail.com

Lender AO: CDC_partner CDC_partner

Lender AO Email: cdc_partner@gmail.com

Last Logged In: August 20, 2019, 08:51 AM



Program Information

Nov 1, 2015
SBG Surety conference
Surety Policies: 9:15AM (SBA HQ- Eisenhower room A)

News

Cafs Home News 2
NNNNNNNN

Report
Activity by Congressional District Report

Unilateral Action Matrix for 7(a) Loan Servicing-Liquidation V-14

SBA Today

Portfolio Size & Dollars (in Billions)	\$
572,463 instruments for	180

Financial Instruments Funded FY 2019	#
PSB Bid Bonds	1
PSB Final Bonds	1
Guaranteed Bid Bonds	0
Guaranteed Final Bonds	0
7(a) Loans	18
504 Debentures	3
Disaster Loans	4
Loans to Microborrowers	7
Loans to Microlenders	0
SBIC Commitments	0

Current Interest Rates	Rate
5-Yr Constant Maturity Treasury	6.7%
504 Note Rate for 10 years	2.64746%
504 Note Rate for 20 years	2.96978%
504 Note Rate for 25 years	2.96978%
LIBOR	9.7%

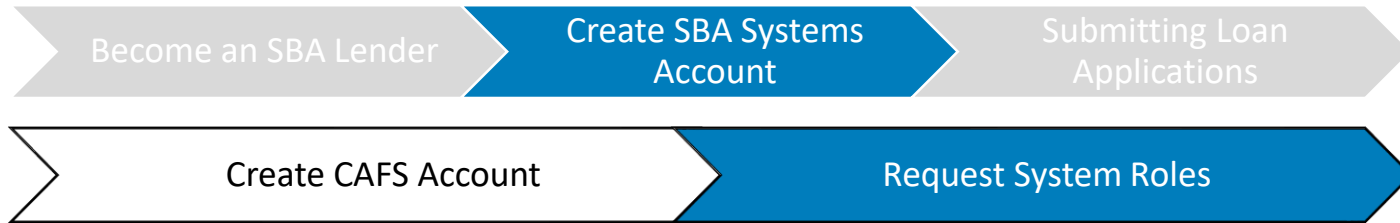


Regulations.gov SBA.gov WhiteHouse.gov

U.S. Small Business Administration, 409 3rd St., SW, Washington DC 20416.

Session timeout in 25 minutes.

Lenders: Request Roles



- At the top right, select the person icon.
- Select “Request Access to CAFS Systems” from the dropdown



Capital Access Financial System

Welcome UAT SBA

Admin ▾ Loans ▾

Capital Access Dashboard

Welcome: UAT SBA Reviewer 4
Closing

Thursday, December 12, 2019

SBA Employee
SBA Official

Account at a Glance

Assigned Office: 7100
Email: ccurryjr@sba.gov
SBA Official: Matthew Forman
SBA Official Email: matthew.forman@sba.gov
Last Logged in: December 12, 2019, 04:23 PM

News

Cafs Home News 2
NNNNNNNN

Settings Menu

- Update Profile
- Change Password
- Request Access to CAFS Systems**
- Accessibility and Other Preference
- Change Application Menu (Wide / Traditional)

Home Page Theme

- Gray Theme
- Breast Cancer Awareness Month Pink Theme
- Financial Green Theme
- Lighter Shade of Pale Blue Theme
- Text-Only Black and White Theme

Size & Dollars (in Billions)	\$
ments for	180

Instruments Funded FY 2020	#
PSB Bid Bonds	0
PSB Final Bonds	1
Guaranteed Bid Bonds	0
Guaranteed Final Bonds	0
7(a) Loans	1
504 Debentures	0
Disaster Loans	0
Loans to Microborrowers	46
Loans to Microlenders	8
SBIC Commitments	0

Current Interest Rates	Rate
5-Yr Constant Maturity Treasury	6.7%

Regulations gov SBA.gov WhiteHouse.gov

Session timeout in 29 minutes

Lenders: Request Roles

Become an SBA Lender

Create SBA Systems Account

Submitting Loan Applications

Create CAFS Account

Request System Roles

For each required access level, click on the folder, select the box, and enter your organization's Location ID (the same ID # you used when requesting your CLS Account)

Here are the specific accesses required for PPP Loans:

- 1) Under "Partner Information System (PIMS)," select "View Partner Information" and input your Location ID
- 2) Under "Electronic Lending – Origination (ETRAN)," select "Enter/Edit your SBA Loan Applications (includes Read)" and input your Location ID
- 3) Under "Electronic Lending – Servicing (ETRAN)," select "Update your Lender's SBA Loans (includes Read)" and input your Location ID

Then press submit at the bottom.

What happens next:

- You will receive an email that your account has been updated.
NOTE: THIS IS NOT AN APPROVAL FOR ACCESS
- After the access is approved by the AO (they will have 48 hours from your request), Program Office and the CLS security team, you will receive an email from cls@sba.gov.

The screenshot shows the SBA Lender Request Roles interface. It is divided into three main sections, each with a red arrow pointing to it:

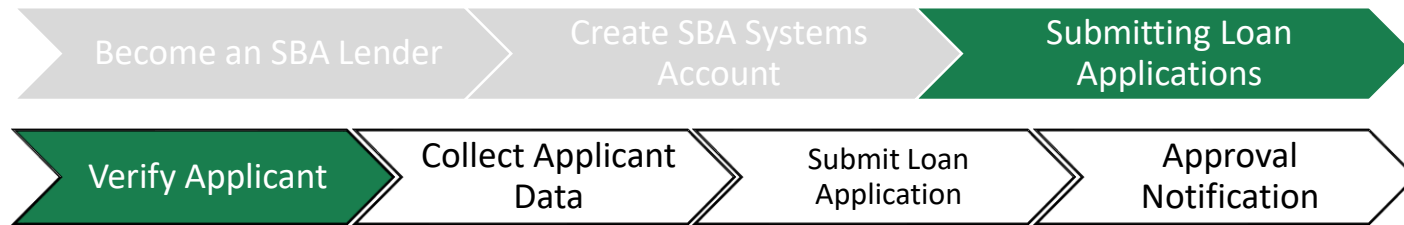
- Partner Information Management System (PIMS)**:
 - ☐ Update your partner information ([Show/Hide](#))
 - ☒ View Partner Information ([Show/Hide](#))
 - Location Id**:
 - Redacted box: Del: ☐ [Lookup](#)
 - Empty box: Del: ☐ [Lookup](#)
- Electronic Lending - Origination (ETRAN)**:
 - ☒ Enter/Edit your SBA Loan Applications (includes Read) ([Show](#))
 - Location Id**:
 - Redacted box: Del: ☐ [Lookup](#)
 - Empty box: Del: ☐ [Lookup](#)
 - ☐ View your SBA Loan Applications ([Show/Hide](#))
- Electronic Lending - Servicing (ETRAN)**:
 - ☒ Update your Lender's SBA Loans (includes Read) ([Show](#))
 - Location Id**:
 - Redacted box: Del: ☐ [Lookup](#)
 - Empty box: Del: ☐ [Lookup](#)
 - ☐ Upload Closing Documents Only ([Show/Hide](#))
 - ☐ View Lender Receivables Report ([Show/Hide](#))
 - ☐ View your SBA Loans ([Show/Hide](#))



U.S. Small Business
Administration

Step 3: Submitting Loan Applications in CAFS

For Lenders: Submitting SBA Loan Applications



Verify Loan Applicant (Borrower) Meets Underwriting Criteria

Before Submitting a borrower application, each lender shall verify the borrower meets the minimum underwriting requirements:

- Confirm receipt of borrower certifications contained in Paycheck Protection Program Application form issued by the Administration
- Confirm receipt of information demonstrating that a borrower had employees for whom the borrower paid salaries and payroll taxes on or around February 15, 2020;
- Confirm the dollar amount of average monthly payroll costs for the preceding calendar year by reviewing the payroll documentation submitted with the borrower's application; and
- Follow applicable BSA requirements:

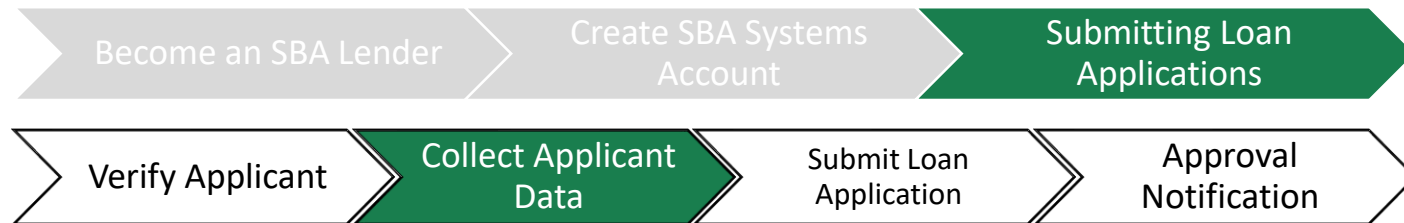
If such entities have questions with regard to meeting these requirements, they should contact the FinCEN Regulatory Support Section at FRC@fincen.gov.

Do lenders have to apply the “credit elsewhere test?” No. When evaluating an applicant's eligibility lenders will not be required to apply the “credit elsewhere test” (as set forth in section 7(a)(1)(A) of the Small Business Act (15 USC 636) and SBA regulations at 13 CFR 120.101))

Resources:

- Final Interim Rule: https://www.sba.gov/sites/default/files/2020-04/PPP--IFRN%20FINAL_0.pdf
- SBA Form 2484: <https://home.treasury.gov/system/files/136/PPP-Lender-Application-Form-Fillable.pdf>

For Lenders: Submitting SBA Loan Applications



Collect Data from Loan Applicant

- **Lenders are not required to use SBA Form 2484.** However, all of the information collected in SBA Form 2484 is required in the E-TRAN system in order to complete the loan application.
- SBA Form 2484 identifies information about lender, the Applicant, the loan guaranty request, sources and uses of funds, the proposed structure, and compliance with SBA Loan Program Requirements
- Lenders may consider using the form for their own documentation purposes
- All loan applications are entered electronically by the lender into E-TRAN.

Paycheck Protection Program
Lender Application Form - Paycheck Protection Program Loan Guaranty

OMB Control No.: 3245-0407
Expiration Date: 09/30/2020

The purpose of this form is to collect identifying information about the Lender, the Applicant, the loan guaranty request, sources and uses of funds, the proposed structure (which includes pricing and the loan term), and compliance with SBA Loan Program Requirements. This form reflects the data fields that will be collected electronically from lenders; no paper version of this form is required or permitted to be submitted. As used in this application, "Paycheck Protection Program Rule" refers to the rules in effect at the time you submit this application that have been issued by the Small Business Administration (SBA) implementing the Paycheck Protection Program under Division A, Title I of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act).

Instructions for Lenders
All Paycheck Protection Program (PPP) loans are processed by all Lenders under delegated authority from SBA. This application must be submitted and signed electronically in accordance with program requirements, and the information requested is to be retained in the Lender's loan file.

A. Lender Information

Lender Name: _____ Lender Location ID: _____
Address: _____ City: _____ St: _____ Zip: _____
Lender Contact: _____ Ph: () - _____ Cell or Ext: () - _____
Contact Email: _____ Title: _____

B. Applicant Information

Check One: ☐ Sole Proprietor ☐ Partnership ☐ C-Corp ☐ S-Corp ☐ LLC ☐ Independent contractor
☐ Eligible self-employed individual ☐ 501(c)(3) nonprofit ☐ 501(c)(19) veterans organization
☐ Tribal business (sec. 31(b)(2)(C) of Small Business Act) ☐ Other _____

Applicant Legal Name: _____ Business Tax ID: _____
DBA: _____ City, State, Zip: _____
Applicant Address: _____
Applicant Primary Contact: _____ Phone: () - _____

C. Loan Structure Information

Amount of Loan Request: \$ _____ Guarantee %: _____ 100% Loan Term in # of Months: 24 Payment: Deferred 6 mos.
Applicant must provide documentation to Lender supporting how the loan amount was calculated in accordance with the Paycheck Protection Program Rule and the CARES Act, and Lender must retain all such supporting documentation in Lender's file.
Interest Rate: 1%

D. Loan Amount Information

Average Monthly Payroll multiplied by 2.5 \$ _____
Refinance of Eligible Economic Injury Disaster Loan, net of Advance (if Applicable, see Paycheck Protection Program Rule) \$ _____
Total \$ _____

E. General Eligibility (If the answer is no to either, the loan cannot be approved)

- The Applicant has certified to the Lender that (1) it was in operation on February 15, 2020 and had employees for whom the Applicant paid salaries and payroll taxes or paid independent contractors, as reported on Form(s) 1099-MISC, (2) current economic uncertainty makes this loan request necessary to support the ongoing operations of the Applicant, (3) the funds will be used to retain workers and maintain payroll or make mortgage interest payments, lease payments, and utility payments, and (4) the Applicant has not received another Paycheck Protection Program loan. ☐ Yes ☐ No
- The Applicant has certified to the Lender that it (1) is an independent contractor, eligible self-employed individual, or sole proprietor or (2) employs no more than the greater of 500 or employees or, if applicable, meets the size standard in number of employees established by the SBA in 13 C.F.R. 121.201 for the Applicant's industry. ☐ Yes ☐ No

F. Applicant Certification of Eligibility (If not true, the loan cannot be approved)

- The Applicant has certified to the Lender that the Applicant is eligible under the Paycheck Protection Program Rule. ☐ True

G. Franchise/License/Jobber/Membership or Similar Agreement (If applicable and no, the loan cannot be approved)

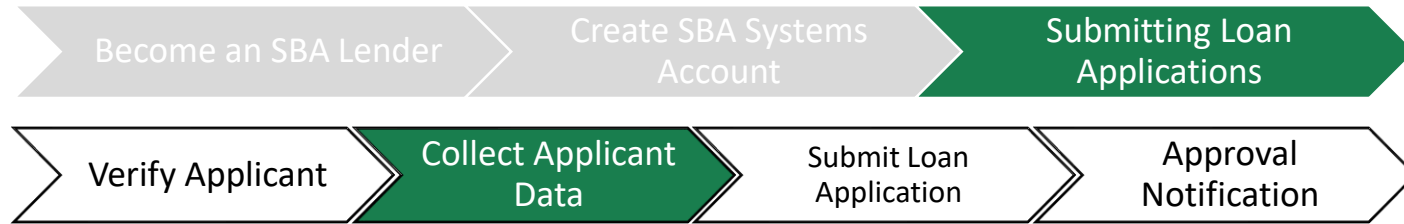
- The Applicant has represented to the Lender that it is a franchise that is listed in the SBA's Franchise Directory. ☐ Yes ☐ No

SBA Form 2484 (Revised 04/20) 1

Resources:

- SBA Form 2484: <https://home.treasury.gov/system/files/136/PPP-Lender-Application-Form-Fillable.pdf>

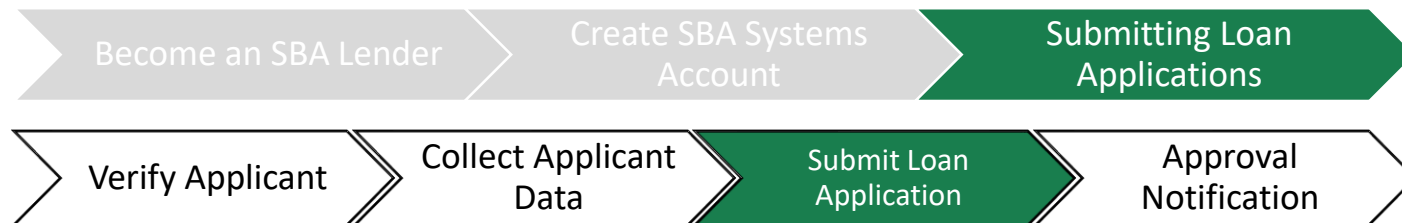
For Lenders: Submitting SBA Loan Applications



Agent Information

- An agent is an authorized representative (e.g., attorney, loan broker, accountant, consultant, someone who assists the applicant in the loan process).
- Agents are not permitted to collect any fees from the applicant.
- Agent fees will be paid out of the lenders' fees. The total amount that an agent may collect from the lender for assistance in preparing an application for a PPP loan cannot exceed:
 - 1% for loans less than \$350,000
 - .5 % for loans between \$350,000 and \$2 million
 - .25% for loans greater than \$2 million

For Lenders: Submitting SBA Loan Applications



Log Into E-Tran Origination – Complete Application

- Go to the CAFS website: https://caweb.sba.gov/cls/dsp_login.cfm
- Enter your User ID and Password
- Check the box next to “I agree to these terms”
- Press “Login”

SBA Account Login

Not Enrolled?
Forgot Password?
Forgot Username?

User ID

Password

Disclaimer

You are accessing a U.S. Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.

Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.

By using this information system, you understand and consent to the following:

You have no reasonable expectation of privacy regarding any communications or data transmitted or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transmitted or stored on this information system.

Any communications or data transmitted or stored on this information system may be disclosed or used for any lawful government purpose.

Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except SBA's Chief Information Officer.

☐ I agree to these terms.

Login

SBA Today

Portfolio Size & Dollars (in Billions)	\$
686,554 Instruments for	218

Financial Instruments Funded FY 2020	#
PSB Bid Bonds	418
PSB Final Bonds	208
Guaranteed Bid Bonds	1041
Guaranteed Final Bonds	566
7(a) Loans	12033
504 Debentures	1933
Disaster Loans	2536
Loans to Microborrowers	1154
Loans to Microlenders	0
SBC Commitments	20

Current Interest Rates	Rate
5-Yr Constant Maturity Treasury	1.625%
504 Note Rate for 10 years	2.64746%
504 Note Rate for 20 years	2.96978%
504 Note Rate for 25 years	2.96978%
LIBOR	4.73%
SBA Fixed Base Rate	10.75%

News

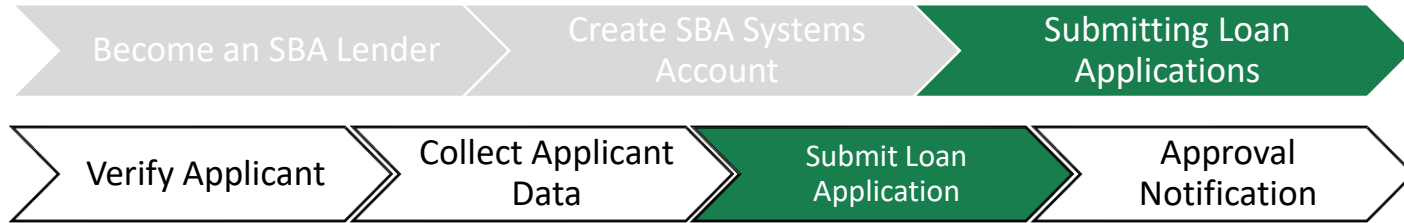
Congressional Reports
[Activity by Congressional District Report](#)

Security Enhancement
2 Factor Authentication is coming to CAFS.
- PIN numbers will be available by email or text.
Users should verify that their Profile contains a mobile phone number.

Regulations.gov SBA.gov WhiteHouse.gov

U.S. Small Business Administration, 409 3rd St., SW, Washington DC 20416.

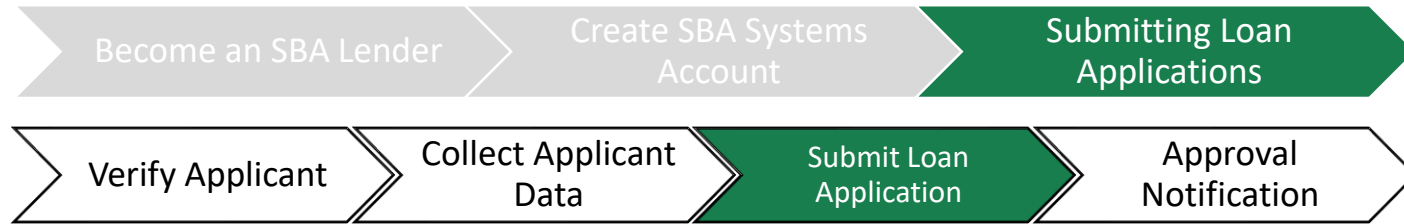
For Lenders: Submitting SBA Loan Applications



- Select: “Loans” dropdown
- Select: Electronic Lending - Originations (E-Tran)

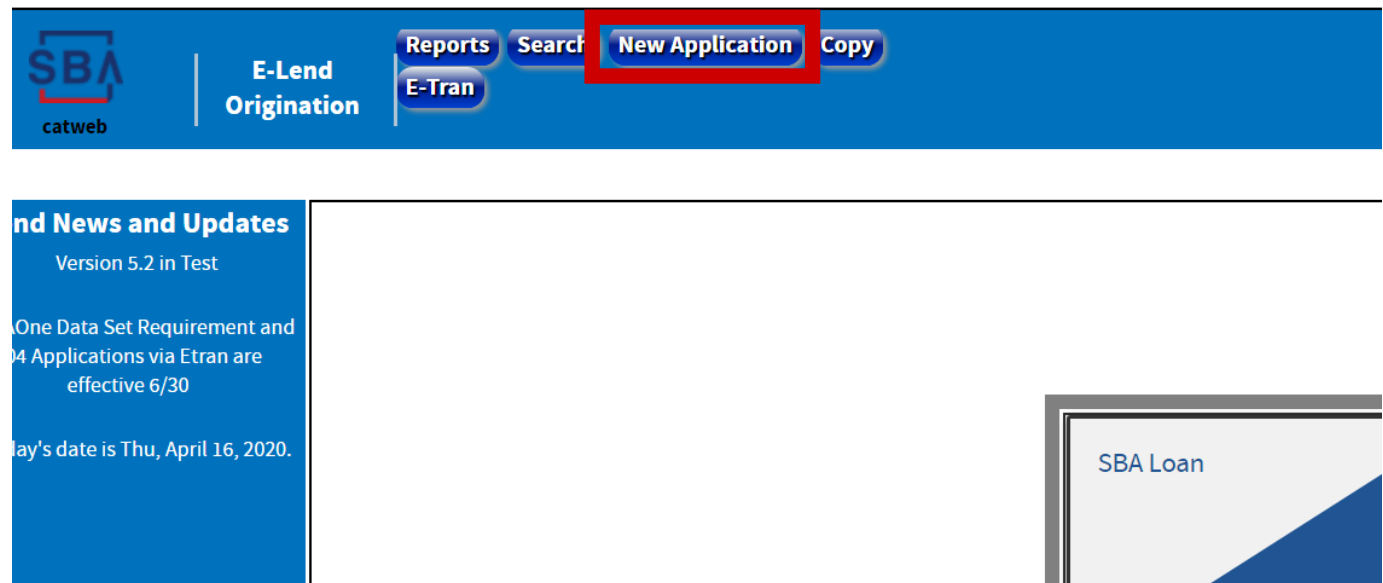


For Lenders: Submitting SBA Loan Applications

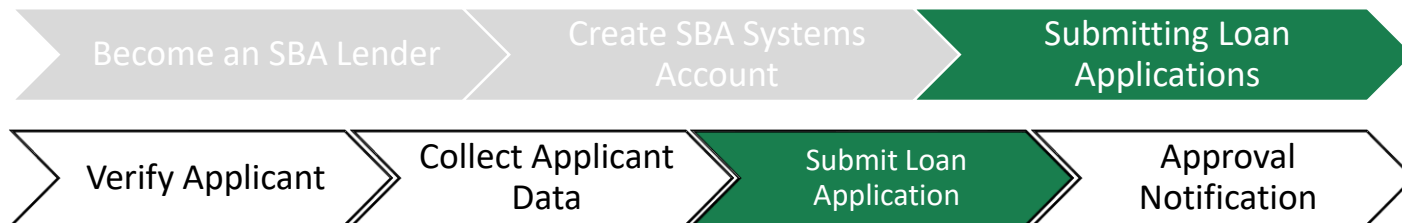


A screen with a menu of options listed across the top will appear

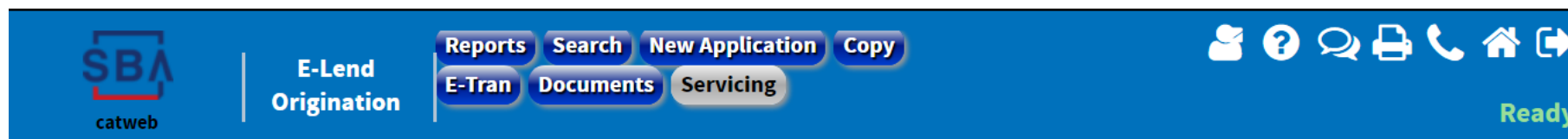
- Click: **“New Application”**



For Lenders: Submitting SBA Loan Applications



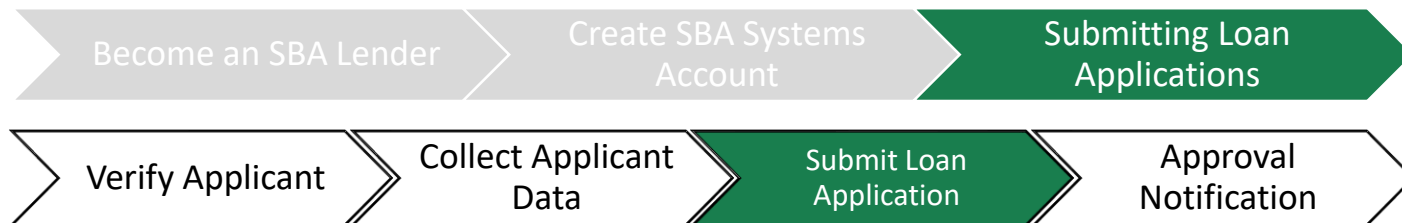
- Provide the **lender information** required on the form
- Click “Save/Next” to proceed to next screen



New Application

The screenshot shows the 'New Application' form. On the left is a blue sidebar with a tree view containing 'Current New Application' and 'Lender Info'. The main content area is titled 'Lender Information , Application' and contains several input fields for lender information. The fields are: 'SBA Partner ID', 'SBA Partner Location ID', 'Partner Name', 'Street1', 'Street2', and 'City / State / Zip'. Each field has a corresponding input box, some of which are currently empty or partially filled with placeholder text.

For Lenders: Submitting SBA Loan Applications



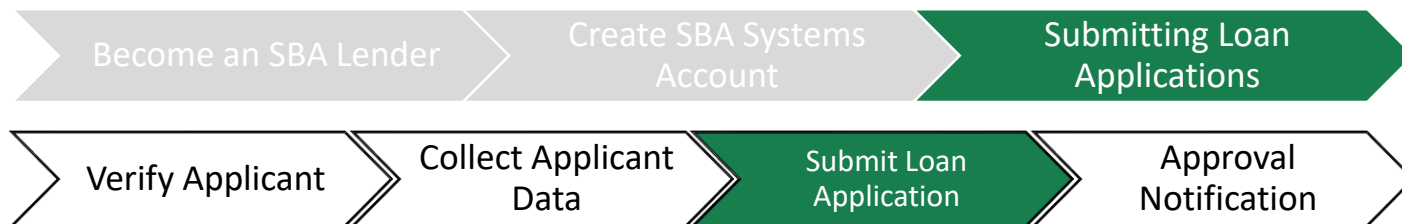
- Complete **Agent information**
- Click 'next' to proceed to next screen

The screenshot shows the SBA E-Lend Origination system interface. The top navigation bar includes the SBA logo, 'E-Lend Origination', and a series of buttons: Reports, Search, New Application, Copy, E-Trans, Documents, Loan Authorization, Validate, Guaranty Fee, Submit, Withdraw, Check Credit Score, and Servicing. The main content area is titled 'Paycheck Protection Program' and 'Agent Information, Application'. It contains several form fields and sections:

- Business Person Indicator:** Radio buttons for 'Business' and 'Person'. A note says: 'Note:- Click here to look up an existing agent'.
- Type Of Agent:** A dropdown menu currently showing 'Not Selected Yet'.
- Agent Address:**
 - * Zip * +4 Code:** Two input fields separated by a hyphen, with a 'Lookup Zip' button and a link 'Lookup for ZIP+4 code'.
 - * Street 1:** A single-line text input field.
 - Street 2:** A single-line text input field.
 - * City Name / * State:** A combined input field with a dropdown for the state.
 - * Country:** A dropdown menu currently showing 'US'.

A left sidebar contains a tree view of application sections: New Application's Loan Application, Lender Info, Agent Info (with sub-items New Agent, Eligibility, Application Info, Use of Proceeds, Lender Comments, Project Info, Repayment), Borrowers (with sub-item New Borrower), Guarantors (with sub-item New Guarantor), Collateral Register, and New Collateral.

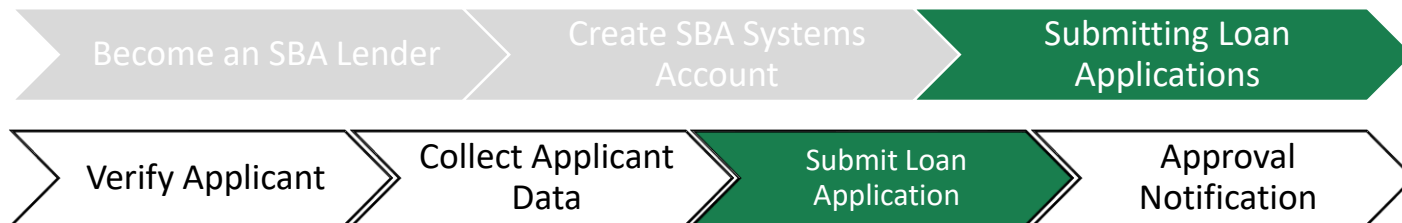
For Lenders: Submitting SBA Loan Applications



- **Confirm Eligibility**
- Click 'next' to proceed to next screen

The screenshot shows the SBA E-Lend Origination system interface. The top navigation bar includes the SBA logo, 'catweb', and 'E-Lend Origination'. A menu of buttons is visible: Reports, Search, New Application, Copy, E-Tran, Documents, Loan Authorization, Validate, GuarantyFee, Submit, Withdraw, Check Credit Score, and Servicing. The main content area displays 'New Application' with fields for 'Amount' and 'Status' (Application In-Process App 10784919). The left sidebar shows a tree view for 'Paycheck Protection Program' with options to 'Expand' or 'Collapse'. The tree view includes 'New Application's Loan Appli', 'Lender Info', 'Agent Info' (with sub-items '1.' and 'New Agent'), 'Eligibility', 'Application Info', 'Use of Proceeds', 'Lender Comments', 'Project Info', 'Repayment', 'Borrowers' (with sub-item 'New Borrower'), and 'New Borrower'. The main content area is titled 'Eligibility , Application' and contains a text box with the following text: '* Non-delegated Lender OR Lender hereby certifies that the loan information pertaining to the above l... to the best of its knowledge, and that it has exercised due diligence to obtain true and correct informa... and acknowledges that SBA will not review eligibility prior to issuing a loan number and that if an SBA... assigned and SBA later learns that the loan is not eligible, SBA may deny liability on its guaranty. Lend... application to SBA subject to the terms and conditions stated in the application and associated docum... participation of SBA to the extent applied for Lender would not be willing to make this loan, and in its... assistance approved is not otherwise available on reasonable terms. Lender certifies that none of the... including but not limited to its employees, officers, directors, or substantial stockholders (more than... interest in the Applicant. Lender approves and certifies that the Applicant is a small business accordin... CFR Part 121, the loan proceeds will be used for an eligible purpose, and the owners and managers of... are of good character.' Below this text box is a question: '* Has the size standard been met taking into consideration all affiliation concerns?'. At the bottom of the form are buttons for 'Reset', 'Clear', 'Save', and 'Save / Next'. The footer indicates 'Last modified: 11/05/2018 12:00:00 AM SBA Processing: 0.923 seconds Version: 5.2'.

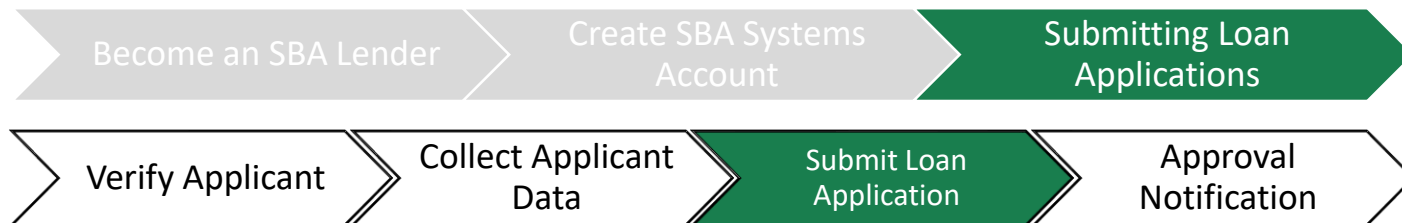
For Lenders: Submitting SBA Loan Applications



- Complete **loan application information**
- Click 'next' to proceed to next screen

The screenshot shows the SBA E-Lend Origination system interface. At the top, there is a navigation bar with the SBA logo and 'catweb' text. The main navigation area includes 'E-Lend Origination' and a series of buttons: Reports, Search, New Application, Copy, E-Trans, Documents, Loan Authorization, Validate, Guaranty Fee, Submit, Withdraw, Check Credit Score, and Servicing. Below this, there is a header for 'New Application' with fields for Amount, Status, Application In-Process, and App 10784919. The left sidebar shows a tree view of the application process, with 'Paycheck Protection Program' expanded. The main content area displays 'Application Information, Application' and 'Special Purposes' with a list of checkboxes: 'Is this a Community Adjustment & Investment Program loan?', 'Will the loan be used for Construction?', 'Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting p', and 'Is this a Revolving Line of Credit?'. Below this is the 'Underwriting' section with 'Underwriting Authority' set to 'Lender'. The bottom section shows 'Loan Name' as 'New Application', 'Amount Requested' as an empty field, and 'SBA Guaranty Percentage' as an empty field with a '%' symbol.

For Lenders: Submitting SBA Loan Applications

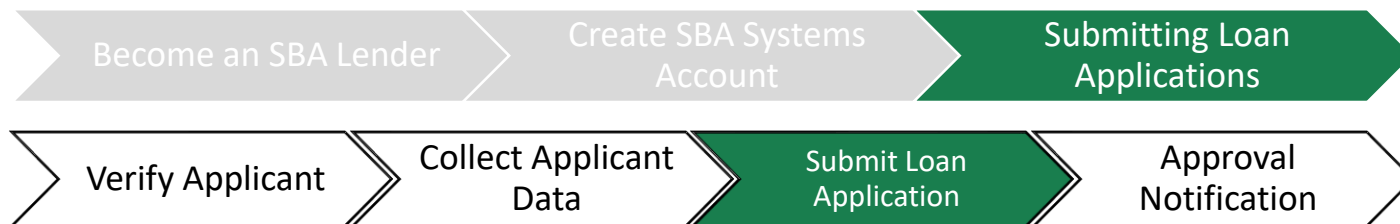


- **Insert the use of proceeds amounts**– ensure that all uses are documented and add up to total the total requested loan amount
- Click 'next' to proceed to next screen

The screenshot shows the SBA E-Lend Origination system interface. The top navigation bar includes the SBA catweb logo, 'E-Lend Origination', and a series of buttons: Reports, Search, New Application, Copy, E-Tran, Documents, Loan Authorization, Validate, GuarantyFee, Submit, Withdraw, Check Credit Score, and Servicing. Below the navigation bar, the 'New Application' section is active, showing 'Amount', 'Status', and 'Application In-Process App 10784919'. The left sidebar contains a tree view with 'Paycheck Protection Program' expanded, showing 'New Application's Loan Appli', 'Lender Info', 'Agent Info', '1.', 'New Agent', 'Eligibility', 'Application Info', and 'Use of Proceeds'. The main content area displays the 'Use of Proceeds , Application' table.

Code - Description	Proceed Reference	Value
A01 - Purchase Land only	Proceed Amount	
A02 - Purchase Land and Improvements	Proceed Amount	
A03 - Purchase Improvements only	Proceed Amount	
A04 - Construct a Building	Proceed Amount	

For Lenders: Submitting SBA Loan Applications



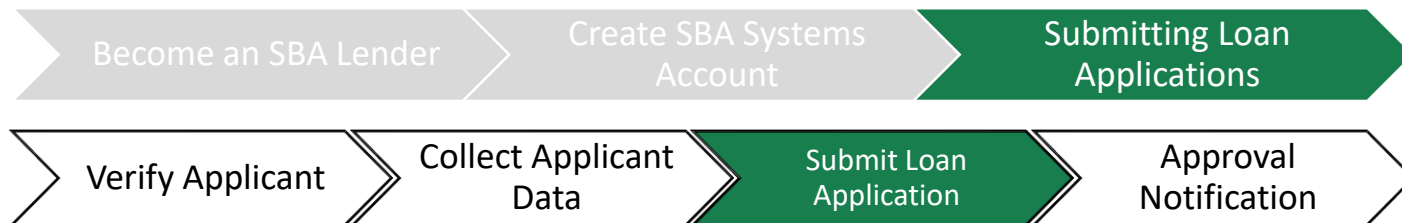
- Insert any **comments** on the loan application.
 - Keep in mind the comments become part of the permanent record.
- Click 'next' to proceed to next screen

The screenshot displays the SBA E-Lend Origination web application. The top navigation bar includes the SBA logo, 'catweb', and 'E-Lend Origination'. A series of buttons for various functions like 'Reports', 'Search', 'New Application', 'Copy', 'E-Tran', 'Documents', 'Loan Authorization', 'Validate', 'GuarantyFee', 'Submit', 'Withdraw', 'Check Credit Score', and 'Servicing' are visible. The main content area shows the 'New Application' status as 'Application In-Process' with ID 'App 10784919'. On the left, a sidebar lists various application components, with 'Paycheck Protection Program' expanded. The 'Lender Comments' section is active, displaying a text area with a rich text editor toolbar. The text area contains the following instructions:

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

Below the text area, the placeholder text '[Insert Comments Here]' is visible in red.

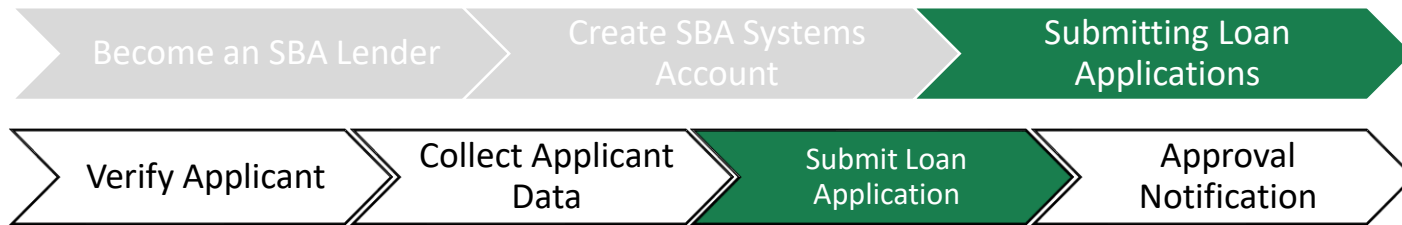
For Lenders: Submitting SBA Loan Applications



- Insert the appropriate information about the **project**
- Click 'next' to proceed to next screen

The screenshot shows the SBA E-Lend Origination system interface. The top navigation bar includes the SBA logo, 'catweb', and 'E-Lend Origination'. A secondary navigation bar contains buttons for Reports, Search, New Application, Copy, E-Tran, Documents, Loan Authorization, Validate, GuarantyFee, Submit, Withdraw, Check Credit Score, and Servicing. The main content area displays 'New Application' with a status of 'Application In-Process App 10784919'. A left sidebar lists various application components, including 'Paycheck Protection Program', 'New Application's Loan Appli', 'Lender Info', 'Agent Info', '1.', 'New Agent', 'Eligibility', 'Application Info', 'Use of Proceeds', 'Lender Comments', 'Project Info', 'Repayment', and 'Borrowers'. The 'Project Information, Application' section is active, showing a 'Project Address' form. The form includes fields for Country (US), Zip +4 Code, Street 1, Street 2, City Name / State, County, and Project Address. A 'Lookup Zip' button and a link 'Lookup for ZIP+4 code' are also present. At the bottom, there is a checkbox for 'This project is located in a HUBZone:'.

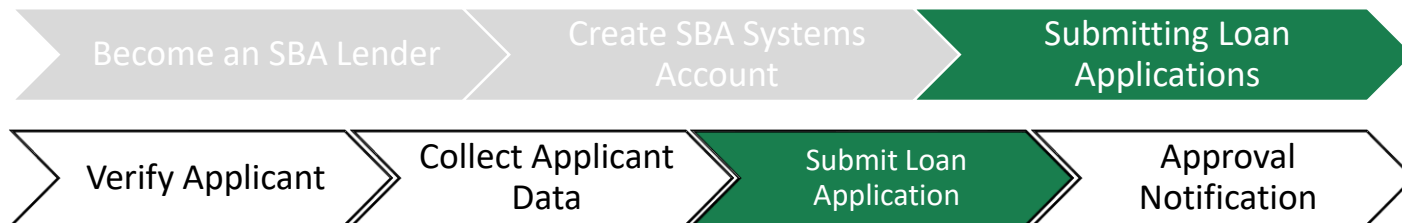
For Lenders: Submitting SBA Loan Applications



- Insert the appropriate information about the **repayment**
- Click 'next' to proceed to next screen

The screenshot shows the SBA E-Lend Origination system interface. The top navigation bar includes the SBA logo, 'catweb', and 'E-Lend Origination'. Below this, there are several buttons: Reports, Search, New Application, Copy, E-Tran, Documents, Loan Authorization, Validate, Guaranty Fee, Submit, Withdraw, Check Credit Score, and Servicing. The main content area displays 'New Application' with 'Amount' and 'Status' fields. The 'Status' field is set to 'Application In-Process' and the 'App' number is '10784919'. The left sidebar shows a tree view of the application process, with 'Repayment' selected. The main content area is titled 'Repayment Information, Application' and contains a section for 'P & I Payments'. This section includes a 'Repayment Option' dropdown menu set to 'Not Selected Yet', a required field for '* P & I Payment Amount', a 'Paid Every' dropdown menu set to 'Not Selected Yet', and a 'Payments Begin Month Number' field set to '1'. Below these fields, there are radio buttons for 'Payment Day of Month' options: 'Same as Disbursement', 'Unknown', and 'Day of Month' (which is selected). A 'Day of Month' input field is also present.

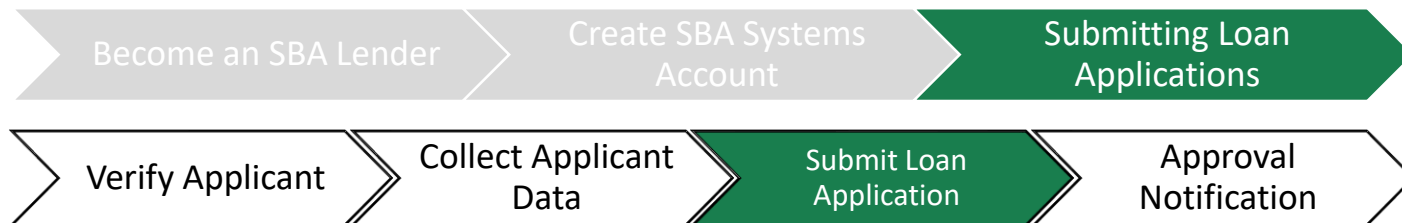
For Lenders: Submitting SBA Loan Applications



- Insert the appropriate information about the **borrower**
- Click 'next' to proceed to next screen

The screenshot shows the SBA E-Lend Origination web application. The top navigation bar includes the SBA logo, 'catweb', and 'E-Lend Origination'. A secondary bar contains various function buttons: Reports, Search, New Application, Copy, E-Tran, Documents, Loan Authorization, Validate, GuarantyFee, Submit, Withdraw, Check Credit Score, and Servicing. The main content area is titled 'New Application' and shows 'Amount' and 'Status Application In-Process App 10784919'. On the left is a sidebar menu with 'Paycheck Protection Program' (Expand/Collapse) and a tree view under 'New Application's Loan Appli' including Lender Info, Agent Info, Eligibility, Application Info, Use of Proceeds, Lender Comments, Project Info, Repayment, Borrowers, and New Borrower. The main panel, titled 'Business Borrower Information , Application', contains radio buttons for 'Business' (selected) and 'Person', and radio buttons for 'EIN' (selected) and 'SSN' next to a text input field containing '99-9999999'. Below this is a box with definitions: 'A borrower is defined as the primary business that the loan application is for and co-borrowers (pers...', 'A guarantor is defined as a non-owner & non-borrower person or business that is guarantying loan re...', and 'A principal is defined as a person or business with ownership interest in the loan application's primar...'. At the bottom are 'Reset', 'Clear', 'Save', and 'Save / Next' buttons. The footer shows 'Last modified: 11/21/2019 12:00:00 AM SBA Processing: 0.123 seconds Version: 5.2'.

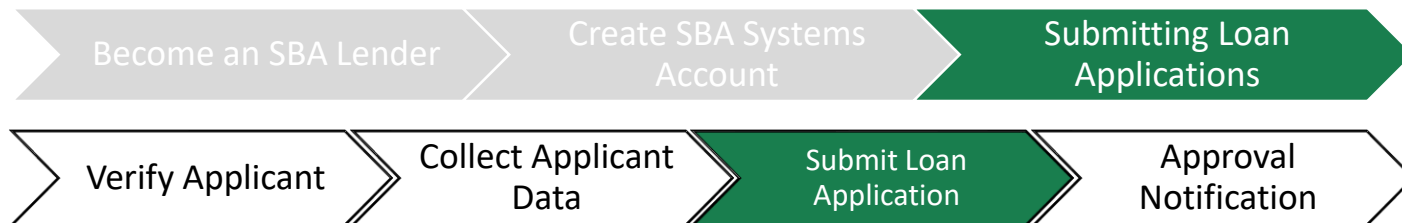
For Lenders: Submitting SBA Loan Applications



- Insert the appropriate information about the **guarantor**
- Click 'next' to proceed to next screen

The screenshot displays the SBA E-Lend Origination web application. The top navigation bar includes the SBA logo, 'E-Lend Origination', and a series of buttons: Reports, Search, New Application, Copy, E-Tran, Documents, Loan Authorization, Validate, GuarantyFee, Submit, Withdraw, Check Credit Score, and Servicing. Below this, a status bar indicates 'New Application', 'Amount', 'Status Application In-Process', and 'App 10784919'. The main content area is titled 'Paycheck Protection Program' and features a sidebar with a tree view of application sections: Lender Info, Agent Info (with sub-items 1. and New Agent), Eligibility, Application Info, Use of Proceeds, Lender Comments, Project Info, Repayment, and Borrowers. The main panel is titled 'Guarantor Information , Application' and contains radio buttons for 'Business' and 'Person'. A text box provides definitions: 'A borrower is defined as the primary business that the loan application is for and co-borrowers (per...', 'A guarantor is defined as a non-owner & non-borrower person or business that is guarantying loan r', and 'A principal is defined as a person or business with ownership interest in the loan application's prim...'. At the bottom, there are buttons for 'Reset', 'Clear', 'Save', and 'Save / Next', along with a footer note: 'Last modified: 11/21/2019 12:00:00 AM SBA Processing: 0.252 seconds Version: 5.2'.

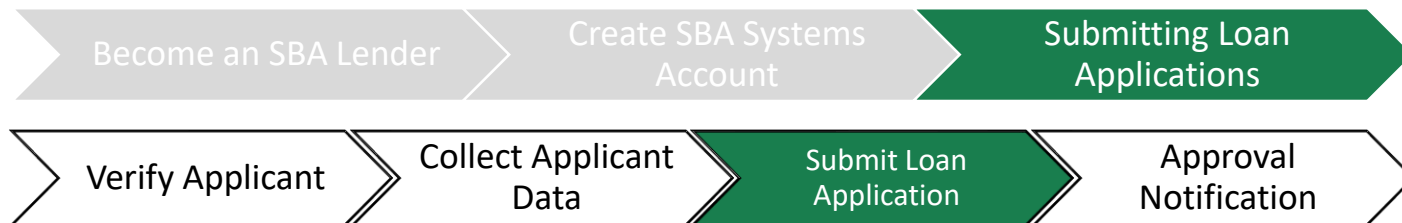
For Lenders: Submitting SBA Loan Applications



- Insert the appropriate information about the **collateral**
- Click 'next' to proceed to next screen

The screenshot shows the SBA E-Lend Origination system interface. The top navigation bar includes the SBA logo, 'catweb', and 'E-Lend Origination'. A menu of buttons is visible: Reports, Search, New Application, Copy, E-Tran, Documents, Loan Authorization, Validate, GuarantyFee, Submit, Withdraw, Check Credit Score, and Servicing. The main content area displays 'New Application' with a status of 'Application In-Process' and application number '10784919'. A left sidebar shows a tree view of application sections: Paycheck Protection Program, New Application's Loan Application, Lender Info, Agent Info, Eligibility, Application Info, Use of Proceeds, Lender Comments, Project Info, Repayment, and Borrowers. The main form area is titled 'Collateral Information, Application' and contains sections for 'Collateral Description' (with a text input field), 'Collateral pledged by following Guarantors:', and 'Property Address'. The 'Property Address' section includes fields for Country (US), Zip+4 Code, Street 1, Street 2, and City Name, along with a 'Lookup Zip' button and a link to 'Lookup for ZIP+4 code'.

For Lenders: Submitting SBA Loan Applications



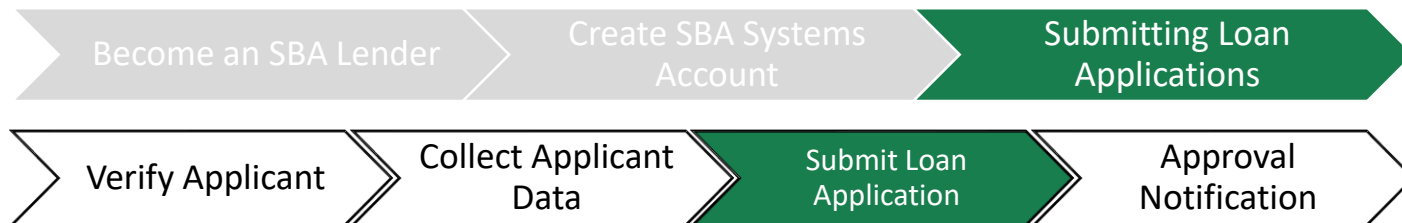
- Insert the appropriate **business financial information**
- Click 'next' to proceed to next screen

The screenshot displays the SBA E-Lend Origination interface. The top navigation bar includes links for Reports, Search, New Application, Copy, E-Tran, Documents, Loan Authorization, Validate, GuarantyFee, Submit, Withdraw, Check Credit Score, and Servicing. The main content area is titled 'Business Financials - Balance Sheet, Application'. It features a left sidebar with a tree view of application sections, including 'New Application's Loan Application', 'Lender Info', 'Agent Info', 'Eligibility', 'Application Info', 'Use of Proceeds', 'Lender Comments', 'Project Info', 'Repayment', 'Borrowers', 'Guarantors', and 'New Guarantor'. The main form area contains fields for 'Financial Statement Date', 'Financial Statement Actual' (with radio buttons for Actual and Proforma), and 'Source/Verification of Balance Sheet'. Below these fields is a table for 'ASSETS' and 'LIABILITIES'.

* ASSETS	
* Cash Equivalent:	
* Net Trade Receivables:	
* Total Inventory:	
* Other Current Assets:	
Total Current Assets:	
* Total Fixed Assets:	

* Accounts Payable:
* Current LTD (CP/LTD):
* Other Current Liabilities:
Total Current Liabilities:
* Long Term Debt:
* Other Long Term Liabilities:

For Lenders: Submitting SBA Loan Applications



Congratulations!

The screenshot shows the SBA E-Lend Origination system interface. The top navigation bar includes the SBA logo, 'E-Lend Origination', and a series of buttons: Reports, Search, New Application, Copy, E-Tran, Documents, Loan Authorization, Validate, GuarantyFee, Submit, Withdraw, Check Credit Score, and Servicing. Below the navigation bar, the main content area displays 'New Application' with fields for 'Amount' and 'Status' (Application In-Process App 10784919). A message box on the right says 'Congratulations. You've reached the end of input screens.' Below this message is a list of instructions: 'If you are ready to Submit your application, please press the Submit Button. Your application will be automat it for approval.' and 'If you simply want to validate your application while in the process of completing it, you can press the Validat'. A 'Resume from Top' button is located at the bottom right of the message box. On the left side, there is a sidebar with a tree view showing 'Paycheck Protection Program' and 'New Application's Loan Appli'.

SBA catweb | **E-Lend Origination**

Reports Search New Application Copy
E-Tran Documents Loan Authorization Validate GuarantyFee Submit Withdraw Check Credit Score Servicing

New Application Amount Status Application In-Process App 10784919

Paycheck Protection Program
Expand Collapse

New Application's Loan Appli

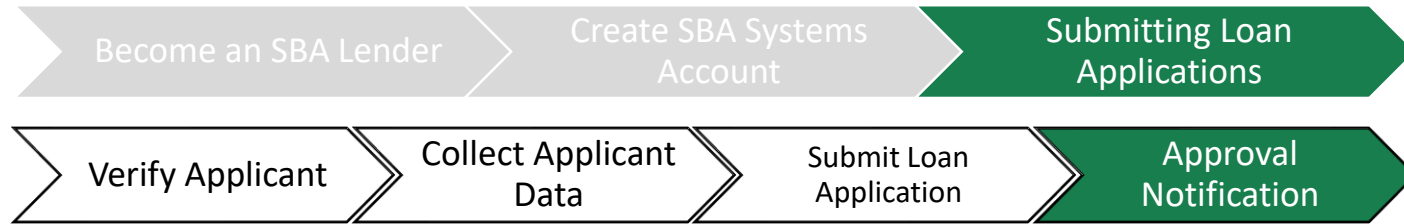
- Lender Info
- Agent Info
 - 1.
 - New Agent
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments

Congratulations. You've reached the end of input screens.

- If you are ready to Submit your application, please press the Submit Button. Your application will be automat it for approval.
- If you simply want to validate your application while in the process of completing it, you can press the Validat

Resume from Top

For Lenders: Submitting SBA Loan Applications



- **Upon Submission**, SBA will review the loan application.
- **Once Approved**, SBA will notify the lender and the lender can commence with loan funding.

Resources:

- SBA Form 147: <https://content.sba.gov/sites/default/files/2020-04/040720note.pdf>



U.S. Small Business
Administration

Need Help?



If You Need Help

Process Step	Issue	Self-Help Resources	SBA Routing Help
Become an Approved SBA Lender or LSP	Lender Agreements	• PPP Treasury Site • Lender Application Form • PPP SBA Site	• Delegated Authority: DelegatedAuthority@sba.gov
	Lender Service Provider	Not Applicable	• Lender Service Providers: LSP.Agreements@sba.gov
Submit Loan Applications (Loan Origination)	CLS / CAFS / ETRAN Systems	• PPP Lender Instructions	• PPP Lender Assistance Hotline: 1(833) 572-0502 • CLS: CLS@sba.gov
	Lender Gateway	• SBA Connect FAQs • SBA Connect User Guide	• PPP Lender Assistance Hotline: 1(833) 572-0502
	Loan Applications	• Interim Final Rule • Treasury Lender FAQs • PPP Lender Instructions	• PPP Lender Assistance Hotline: 1(833) 572-0502
	Loan Processing & Policy	• Interim Final Rule • Treasury Lender FAQs • PPP SBA Site	• PPP Lender Assistance Hotline: 1(833) 572-0502 • Loan Processing/Servicing Centers
Loan Servicing & Processing	Reporting	Not Applicable	To Be Decided



Policy Questions
(e.g., lender fees, reporting)

Self-Help Resources

- [PPP Treasury Site](#)
- [Treasury Lender FAQs](#)

SBA Routing Help

- 7aPaycheckLoanProgramQuestions@sba.gov

Comments on the Interim Final Rule should be directed to: PPP-IFR@sba.gov