U.S. Small Business Administration

E-TRAN Updates

America East Small Business Lending Conference

August 2023

U.S. Small Business Administration

ETRAN Implementation of SOP Updates

ETRAN Updates Effective as of August 1, 2023



7a Terms and Conditions

- Generate T&C from within ETRAN



504 Terms and Conditions

- Generate T&C from ETRAN



SBSS Score

- Increased threshold to $500k



Affiliation Rule

- Updates to ETRAN Affiliation table



PIMS and CA SBLC

- Enhanced PIMS table for tracking of CA SBLC



504 Job Creation & Retention Requirements

- Effective Date of May 12, 2023



STAR Compliance Codes

- Process flow impacts
- API and 3rd Party vendor updates



Hazard Insurance Requirement

- Removed validation for Hazard Insurance for loans $500k and below



Franchise

- Franchise questions are now optional
- Franchise validations removed



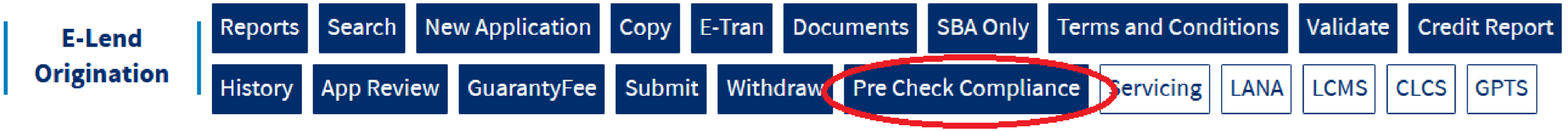
Credit Elsewhere

- Added options to align with SOP

U.S. Small Business Administration

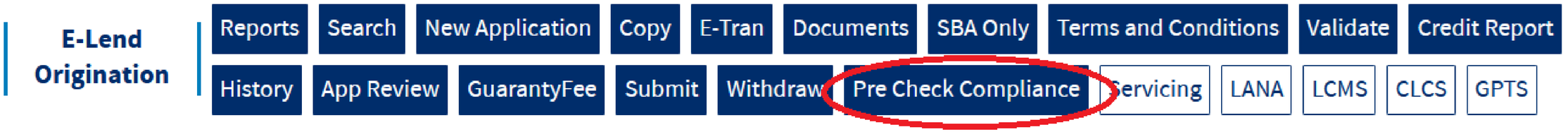
NEW: Compliance PreCheck

Compliance PreCheck Highlights



- Go-live date of August 18, 2023
- Applicable for any 7a and 504 loan
  - Lenders should only use this feature for potential SBA loans
- Smaller data-set sent to STAR
  - Similar in concept to SBSS pre-scoring lenders perform for potential SBA loans
- Purpose is to alert lenders of Compliance Check codes that will be issued at time of submission
  - *There is no clearing of codes at pre-check*
  - Informational only

Compliance PreCheck Highlights



- How to use:
  - Log into CAFS
  - Select ETRAN Origination
  - Search for your App Number
  - Click on the blue button labeled **Pre Check Compliance**

- **Reminder: There is NO CLEARING OF CODES at Pre Check**

U.S. Small Business Administration

New Validation

NEW: Validation Error 4363

Validation errors were detected

#	Error Code	Error Text
1	4363	Individual with tax id ending in xxxxx4[redacted]s an outstanding issue on prior loan. For further assistance with this error contact the SBA center at[redacted]

- Introduced August 1, 2023 to flag individuals/entities with potential compliance issues on existing SBA loans
- This error checks for hold codes on other SBA loans such as PPP and Covid EIDL
- **This validation must be resolved to proceed with the application**
- 7a Lenders and CDC's can contact 7aComplianceCheck@sba.gov to request resolution
- LGPC will coordinate with appropriate SBA offices to research and, if possible, resolve the issue

NEW: Validation Error 4363 – Processing Tips

- **Validate** your loan within ETRAN *before* you submit your application to SBA for Approval/Funding
  - Log into CAFS
  - Select ETRAN Origination
  - Search for your App Number
  - Click on the blue button labeled **Validate**
- When 7a Lenders and CDC's are requesting a resolution please use the following format in the email subject line:



  - Email: 7aComplianceCheck@sba.gov
  - Subject Line: Error 4363 – Application XXX (*enter your app number*)

U.S. Small Business Administration

New Fraud Risk Framework

Public Records and Do Not Pay Implementation

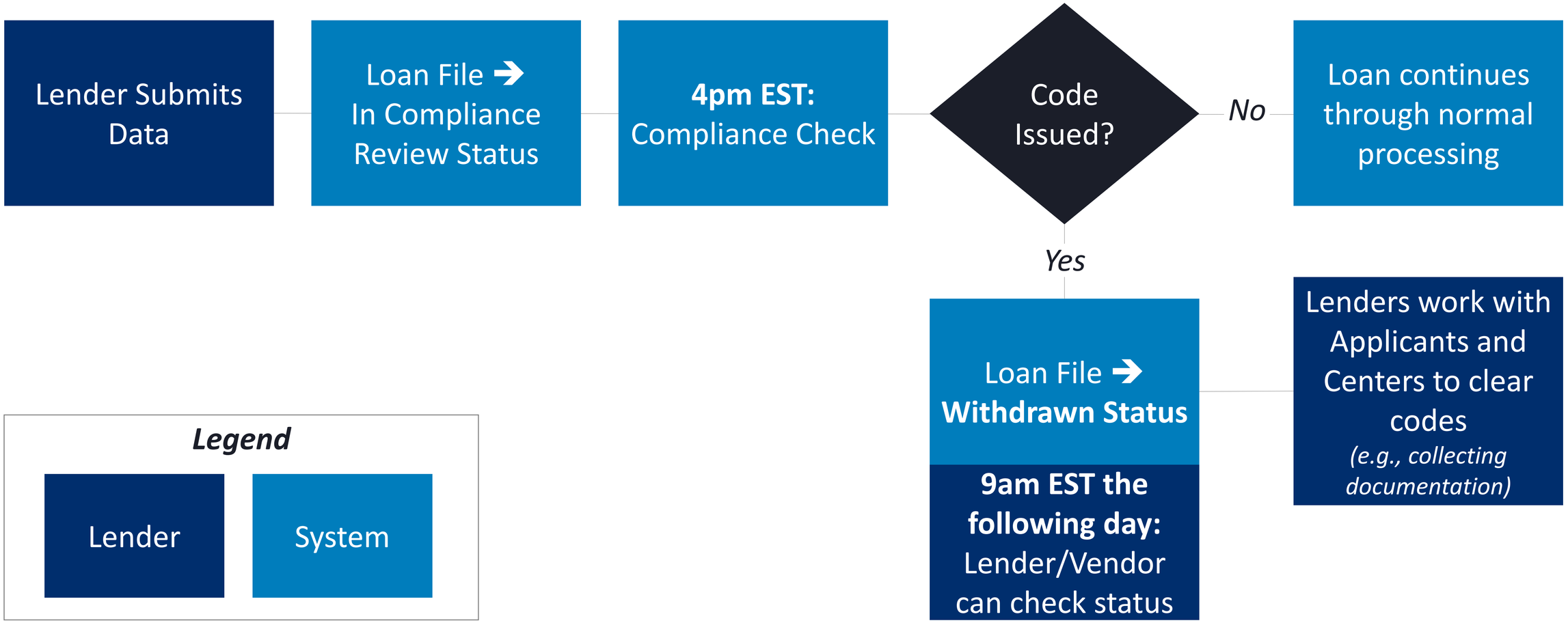
Compliance Reviews

SBA is changing their business model for all 7a and 504 loan guaranty products as part of the new SOP release:

- Treasury Do Not Pay (DNP)
- SBA History of Compliance
- Lexis Nexis evaluation of Business and Principals
- Business Credit Score

This business process is like PPP round 3.

High-Level Compliance Code Process



Steps to Review Compliance Check Codes

Checking for Codes within ETRAN

If your file is showing a a status of Withdrawn the following are steps to view compliance code checks **that** were issued

1) Log into ETRAN > Origination and pull up your Application
2) Click on the menu labeled **Application Info** on the left-hand side
3) Scroll to the bottom of the page to view **Compliance Codes**
4) Click on the hyperlinked **Details** within the **Star Comment**s column to view additional details



Check Code	Source	Description	Check Date	End Date	Created By	Created On	Certification Required Indicator	Certification Date	Updated By	Updated On	Star Comments
803	Star - Origination	NextGen Additional Business Affiliation	08/02/2023 2:27 PM		StarAI	08/02/2023 2:27 PM			StarAI	08/02/2023 2:27 PM	Details

BEFORE you proceed any further…

- Carefully review the application data in ETRAN
- If there are typos in any of the Tax ID’s, the Borrower Name or any Principal/Guarantor, *resubmit a new application with corrected data* (copy the app within ETRAN)
- SBA cannot clear alerts for applications with inaccurate data

If the data was input accurately, Lenders and CDCs can request for SBA to clear the compliance code.

Requesting Clearance of Compliance Code(s) from SBA

If the data was input accurately, Lenders and CDC's can request clearing of Compliance Codes from SBA.

Each code has a different set of instructions and/or documents

1) Upload supporting documentation via the **Documents** blue bubble and select **Compliance Support Documents**.
2) *AFTER* documents have been uploaded, send an email to appropriate processing center to request clearance:
   - 7(a) Loans: 7aComplianceCheck@sba.gov
   - 504 Loans: 504questions@sba.gov
   - Subject line: Compliance Code Resolution – Application XXX *(enter app number)*

Common Compliance Check Codes & Docs to Resolve

Compliance Code	Compliance Description	Alert Details	Supporting Documentation
801	NextGen Criminal Record	Individual currently incarcerated	**If no criminal record exists for the individual identified in the alert:** a signed and dated statement from the individual confirming that no criminal record exists or a background report that demonstrates no criminal record exists for this individual. **If a criminal record does exist for the individual identified in the alert:** court documentation or a signed and dated statement from the individual that describes the specific charge(s), offense date(s), final disposition(s), and disposition date(s).
802	NextGen Bankruptcy	Bankruptcy recorded within the past 10 years	**If neither the principal nor the business is currently in bankruptcy:** • Documentation (such as credit reports or search results from public records) demonstrating that [the business or individual referenced in the code] is not in bankruptcy, or • Court filings with the filing date and discharge date (where applicable), or • Additional court correspondence, or • Bankruptcy forms and documents. **If the principal or the business are in bankruptcy:** documentation demonstrating that the Bankruptcy Court approved the borrower to obtain additional debt along with a statement from you that you are aware of the bankruptcy proceeding and have made a credit decision that the applicant remains credit worthy.
803	NextGen Additional Business Affiliation	Principal associated with business(es) other than the borrower business of the loan: [X/Y/Z]	A copy of the Lender's credit memo or other document that demonstrates the Lender's affiliate analysis and the impact on loan eligibility
803	NextGen Additional Business Affiliation	The borrower business is owned by another business entity	
804	NextGen Other Adverse Information (OFAC)	Business identified on OFAC or other watchlist(s)	Documentation confirming the identified business or individual is not on the OFAC or other watchlist. Lender must search all OFAC lists for the names of the borrower and all owners of the borrower. For any matches, the Lender must compare the information on the OFAC lists, including age, address, nationality, gender and any other information available from the OFAC lists, against the information provided by the borrower and/or its owners to determine whether it is a true match or a false positive.
804	NextGen Other Adverse Information (OFAC)	The input name matches the OFAC file	
805	NextGen Potential Decedent Application	The input SSN is reported as deceased; Date of death: [YYYYMMDD]	Documentation confirming the identified individual is not deceased, such as: 1. A notarized Identity affidavit, signed and dated by the individual identified in the alert, and 2. Current proof of identity including a copy of the individual's Social Security Card and driver's license
805	NextGen Potential Decedent Application	The input identity is reported as deceased; Date of death: [YYYYMMDD]	

Common Compliance Check Codes & Docs to Resolve

Compliance Code	Compliance Description	Alert Details	Supporting Documentation
806	NextGen Inactive Business	Business no longer active based on available public records	Documentation confirming the business is active: 1. The Secretary of State formation filing, or 2. Filed DBA documents, or 3. A current business license verified by issuing municipal authority, or 4. A current official entity verification certificate from the state of registration, or 5. Filed current-year Income Tax Returns.
806	NextGen Inactive Business	Business no longer active based on Secretary of State registration filing	
807	NextGen Mismatch of TIN (EIN/SSN/ITIN)	The input SSN is invalid	Documentation confirming the validity of the SSN or EIN, such as: 1. A current Income Tax Return or other recently filed tax forms verifying the Name and Tax ID Number for the borrower and principals, or 2. An SS4 issuing EIN (IRS letter), or 3. Filed DBA document that include the EIN, or 4. A Business License or State License Registration that includes the EIN, or 5. The Social Security Card for the identified individual. ***Please note*** : *If the EIN or SSN was entered incorrectly in E-Tran, you must make a copy of the application in E-Tran (with all documents), correct the EIN/SSN and resubmit it as a new loan application.*
807	NextGen Mismatch of TIN (EIN/SSN/ITIN)	The input SSN/TIN may have been miskeyed	
807	NextGen Mismatch of TIN (EIN/SSN/ITIN)	The input SSN/TIN was missing or incomplete	
807	NextGen Mismatch of TIN (EIN/SSN/ITIN)	The input business TIN is potentially invalid	
807	NextGen Mismatch of TIN (EIN/SSN/ITIN)	The input business TIN may have been miskeyed	
807	NextGen Mismatch of TIN (EIN/SSN/ITIN)	The input business TIN was missing or incomplete	
808	NextGen Mismatch of Entity Name (Individual, Company or DBA)	Unable to verify name	Documentation confirming tithe business name is correct and is associated with the Tax ID entered in Etran, such as: 1. A current Income Tax Return, or other recently filed tax forms, verifying the Name and TIN for the borrower and principals, or 2. A Driver's license or current valid Identification Card with photo, or 3. The borrower's Social Security Card. ***Please note*** *: If the EIN or SSN was entered incorrectly in E-Tran, you must make a copy of the application in E-Tran (with all documents), correct the EIN/SSN and resubmit it as a new loan application.*
808	NextGen Mismatch of Entity Name (Individual, Company or DBA)	The input business TIN is associated with a different business name and address	
808	NextGen Mismatch of Entity Name (Individual, Company or DBA)	Unable to verify business name on business records	
816	NextGen Large Number of Employees at Residential Business Address	The input business address may be a residential address and has [X] number of employees.	Documentation confirming the business address and number of employees are correct: 1. Proof of an alternate operating address such as a current utility bill or recently filed Income Tax Return listing the correct business address and/or an explanation of why the alternate operating address was not listed on the application form, or 2. A signed statement by the borrower explaining how the borrower's operations and number of employees can be supported from a residential address, or 3. Proof that the borrower's address entered in E-TRAN is not a residential address.

Common Compliance Check Codes & Docs to Resolve

LOANHLDSTATCD	DESCRIPTION	Alert Details	Supporting Documentation
649	Do Not Pay - TOP Education	Applicant, Principal or Guarantor listed in Do Not Pay for delinquent or defaulted student loan	Documentation showing the loan has been paid in full or the borrower is in a payment plan for the full amount (not a settlement amount) and payments are current.
648	Do Not Pay - TOP and CAIVRS	Applicant, Principal or Guarantor listed in Do Not Pay for delinquent or defaulted federal debt	Documentation showing the debt that was reported to TOP or CAIVRS has been paid in full or the borrower is in a payment plan for the full amount (not a settlement amount) and payments are current.
647	Do Not Pay - SAM	Applicant, Principal or Guarantor appears to be on System for Award Management (SAM) Exclusion list	The application will remain Withdrawn until the identified individual is removed from SAM. Please work with your borrower to get this resolved. Once the borrower is no longer on the SAM report, the Lender can make a copy of the application in E-Tran and resubmit it as a new loan application.
646	Do Not Pay - Death Sources	Principal/Guarantor, as entered in ETRAN, appears to be deceased	Documentation confirming the identified individual is not deceased, such as: 1.A notarized Identity affidavit, signed and dated by the individual identified in the alert, and 2.Current proof of identity including a copy of the individual's Social Security Card and driver's license or current valid Identification Card with photo.

U.S. Small Business Administration

ETRAN Origination

Application Record

7(a) Terms & Conditions Implemented in ETRAN Origination

U.S. Small Business Administration

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TERMS AND CONDITIONS

SBA Loan #	[Not Yet Approved]
SBA Loan Name	The NAGGL, LLC
Approval Date	[Not Yet Approved]

U.S. SBA:
Small Business Administration
Standard 7a Loan Guaranty Processing Center
6501 Sylvan Road, Suite 100
Citrus Heights, CA 95610-5017

Lender:
Bank of America, National Association
100 N Tryon St, Ste 170
CHARLOTTE, NC 28202

As stated below, SBA's guaranty is subject to the terms and conditions digitally submitted in E-Tran (including any changes) and the Lender's compliance with all applicable SBA Loan Program Requirements as defined in 13 CFR 120.10. Lender must have a valid SBA Loan Guaranty Agreement (Form 750) applicable to the 7a General.

Borrower

1. Test 2 NAGGL Loan, LLC dba The NAGGL, LLC
   555 C US ROCKAWAY 46
   ROCKAWAY, NJ 07866-3806

SBA approves the Lender's request for SBA to guarantee 75.00%. of a loan ("Loan") in the amount of **$286,900.00.**

1. Lender must complete all disbursements of the loan no later than 48 months from the date of issuance of the SBA loan number. Any remaining undisbursed balance will be cancelled by SBA.

2. 7(a) Lender Fees payable to SBA:
   a. SBA Guaranty Fee (Upfront Fee) = $0.00
   b. Lender Annual Service Fee as a percentage of the outstanding principal balance of the guaranteed portion of the loan = 0.00

3. Repayment Terms:
   a. Loan Term: 123 months from the date of the first disbursement
   b. Interest Only Period: 3 months
   c. Starting Payment Amount: $3,185.18
   d. Frequency of Payments: Quarterly
   e. Interest
      i. Initial Rate: 3.00%
      ii. Interest Type: Variable
      iii. Base Rate: 2.00% source - Wall Street Journal Prime Rate
      iv. Spread: 1.00
      v. Frequency of Rate Adjustment: Every Calendar Month
      vi. Payment Amount: $3,185.18
   f. Loan Repayment
      Notwithstanding any provision in this Note to the contrary:
      Borrower may prepay this Note. Borrower may prepay 20 percent or less of the unpaid principal balance at any time without notice. If Borrower prepays more than 20 percent and the Loan has been sold on the secondary market, Borrower must:
      a. Give Lender written notice;
      b. Pay all accrued interest; and
      c. If the prepayment is received less than 21 days from the date Lender receives the notice, pay an amount equal to 21 days' interest from the date lender receives the notice, less any interest accrued during the 21 days and paid under subparagraph b., above.

      If Borrower does not prepay within 30 days from the date Lender receives the notice, Borrower must give Lender a new notice.

4. Use of Proceeds: Lender must ensure that proceeds of loan were used for the following eligible business purposes:

   a. $286,900.00 for working capital

   $286,900.00 is the total amount of proceeds.

5. Guarantors:

Name	Guaranty Type
Keve Stucharski	Full Secured Guarantee

6. Collateral:

Collateral Type	Description
Residential Real Property	**First Deed of Trust** (including due on sale clause) on land and improvements located at **1512 STONEWALL LANE FALLSTON, MD 21047 - 2625.** This property is Residential. a. Subject to no other liens.

In consideration of SBA's guarantee of the Loan to be made by Lender to Borrower, Lender accepts the above conditions.

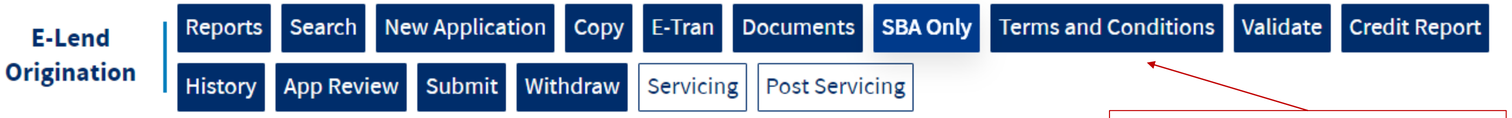
Bank of America, National Association

By: Date

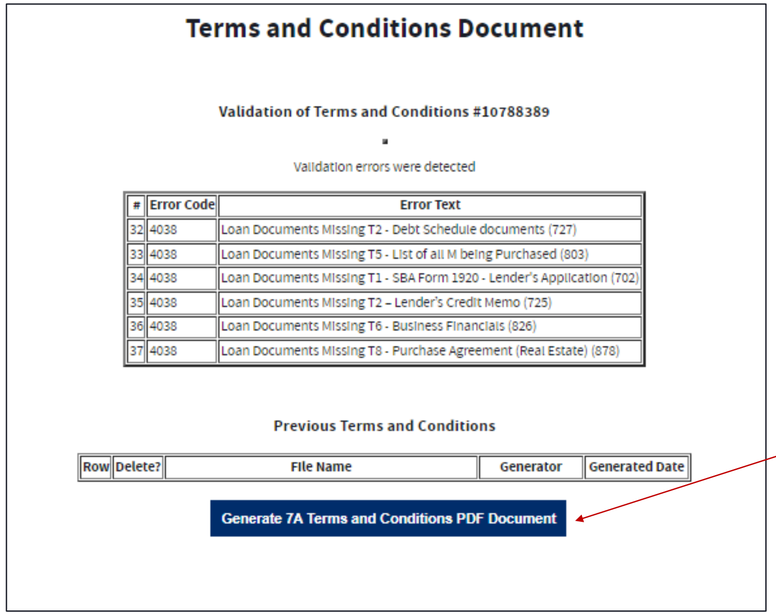
Terms and Conditions

The following pages cover a section-by-section breakdown of the **Terms and Conditions** (“T&C”) document (formerly Loan Authorization) and where those data fields are mapped in ETRAN.

ETRAN interface buttons and the document title shown below reflect ***Terms and Conditions***.



Step 1: Click T&C Button in header



Terms and Conditions Document

Validation of Terms and Conditions #10788389

Validation errors were detected

#	Error Code	Error Text
32	4038	Loan Documents Missing T2 - Debt Schedule documents (727)
33	4038	Loan Documents Missing T5 - List of all M being Purchased (803)
34	4038	Loan Documents Missing T1 - SBA Form 1920 - Lender's Application (702)
35	4038	Loan Documents Missing T2 – Lender's Credit Memo (725)
36	4038	Loan Documents Missing T6 - Business Financials (826)
37	4038	Loan Documents Missing T8 - Purchase Agreement (Real Estate) (878)

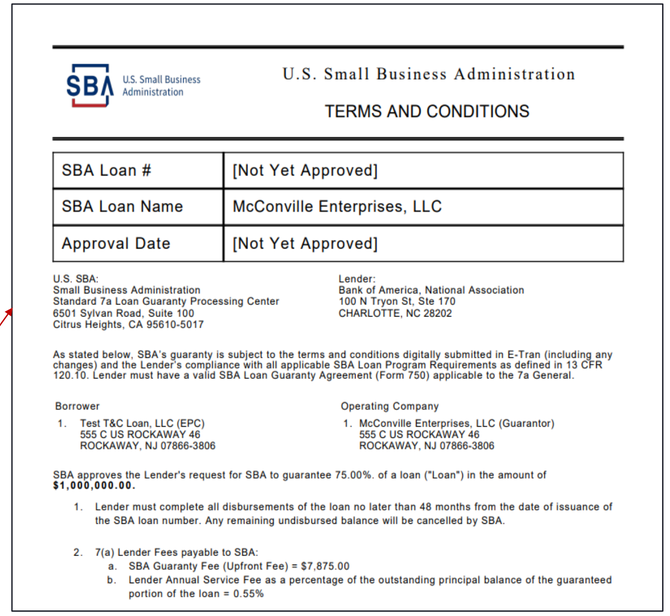
Previous Terms and Conditions

Row	Delete?	File Name	Generator	Generated Date

Generate 7A Terms and Conditions PDF Document

Step 1: Click Button to Generate PDF

PDF Document Generated



U.S. Small Business Administration

U.S. Small Business Administration

TERMS AND CONDITIONS

SBA Loan #	[Not Yet Approved]
SBA Loan Name	McConville Enterprises, LLC
Approval Date	[Not Yet Approved]

U.S. SBA:
Small Business Administration
Standard 7a Loan Guaranty Processing Center
6501 Sylvan Road, Suite 100
Citrus Heights, CA 95610-5017

Lender:
Bank of America, National Association
100 N Tryon St, Ste 170
CHARLOTTE, NC 28202

As stated below, SBA's guaranty is subject to the terms and conditions digitally submitted in E-Tran (including any changes) and the Lender's compliance with all applicable SBA Loan Program Requirements as defined in 13 CFR 120.10. Lender must have a valid SBA Loan Guaranty Agreement (Form 750) applicable to the 7a General.

Borrower
1. Test T&C Loan, LLC (EPC)
555 C US ROCKAWAY 46
ROCKAWAY, NJ 07866-3806

Operating Company
1. McConville Enterprises, LLC (Guarantor)
555 C US ROCKAWAY 46
ROCKAWAY, NJ 07866-3806

SBA approves the Lender's request for SBA to guarantee 75.00%. of a loan ("Loan") in the amount of **$1,000,000.00.**

1. Lender must complete all disbursements of the loan no later than 48 months from the date of issuance of the SBA loan number. Any remaining undisbursed balance will be cancelled by SBA.

2. 7(a) Lender Fees payable to SBA:
   a. SBA Guaranty Fee (Upfront Fee) = $7,875.00
   b. Lender Annual Service Fee as a percentage of the outstanding principal balance of the guaranteed portion of the loan = 0.55%

General Reminders / Tips

The document button and generation are only available from within **ETRAN Origination** for loans with the following statuses:

- *Application In Process (IP)*
- *Awaiting Documents (AD)*
- *Funded (FD)*

A loan with a status of In Review Reviewer 1 (R1) cannot be edited , nor can a T&C be generated.

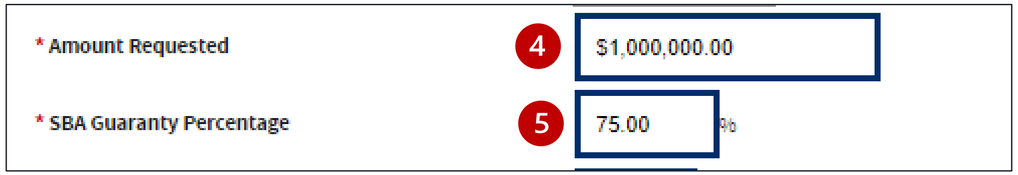
Any changes made to ETRAN Servicing will not be reflected in the T&C.
Changes or correction needed post-approval will follow the normal loan modification process.

General Loan Info & Preamble

T&C Language	ETRAN Category and/or Field Location
SBA loan name	*DBA name (if applicable) or Operating Company name*
Lender Office Address	*This information is tied to your Location ID in ETRAN. The*



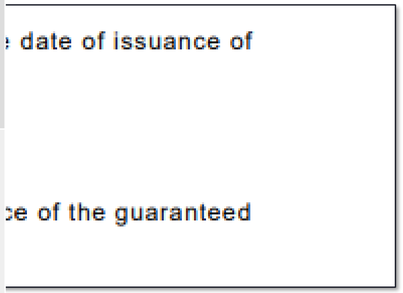




SBA Fees

T&C Language	ETRAN Category and/or Field Location
SBA Guaranty Fee (Upfront Fee)	Calculated automatically from ETRAN
Annual Service Fee	Calculated automatically from ETRAN

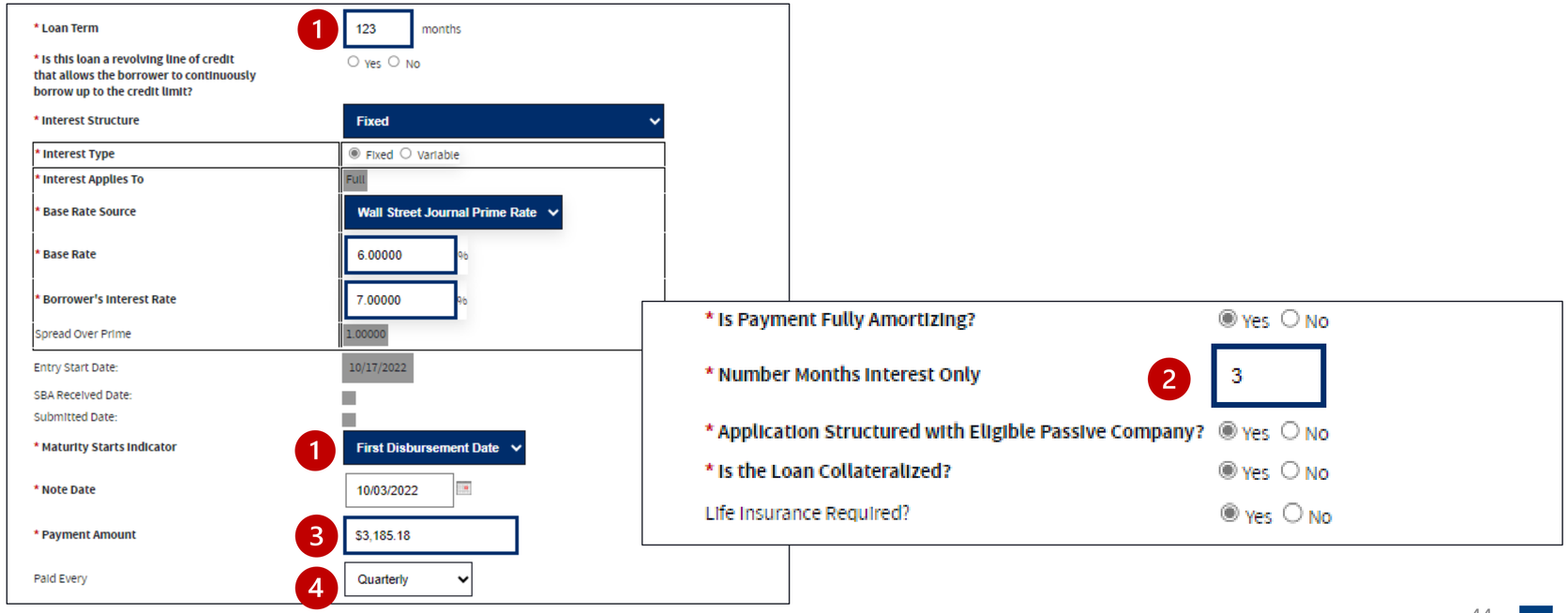
1
2



Repayment Terms

T&C Language	ETRAN Category and/or Field Location
Loan Term	Application Info > **Loan Term** & **Maturity Starts Indicator**
Interest Only Period	Application Info > **Number**

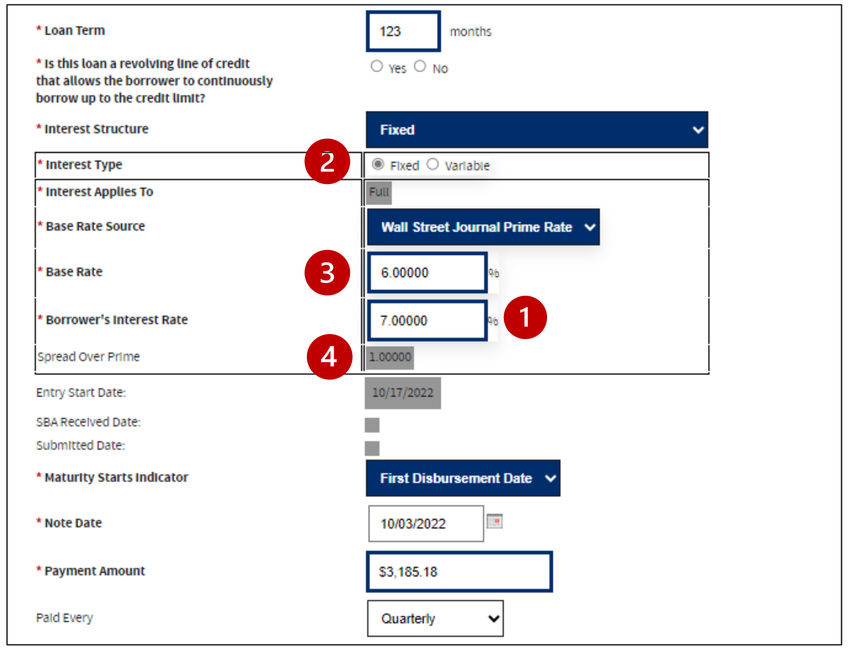
3. Repayment Terms:
   a. Loan Term: 123 months from the date of the first disbursement (1)
   b. Interest Only Period: 3 months (2)
   c. Starting Payment Amount: $3,185.18 (3)
   d. Frequency of Payments: Quarterly (4)
   e. Interest
      i. Initial Rate: 7.00%
      ii. Interest Type: Fixed
      iii. Base Rate: 6.00% source - Wall Street Journal Prime Rate
      iv. Spread: 1.00
      v. Payment Amount: $3,185.18
   f. Loan Repayment



Repayment Terms - Interest

T&C Language	ETRAN Category and/or Field Location
Initial Rate	Application Info > **Borrower's Interest Rate**
Interest Type	Application Info > **Interest Type**
Base Rate	Application Info > **Base Rate**

3. Repayment Terms:
   a. Loan Term: 123 months from the date of the first disbursement
   b. Interest Only Period: 3 months
   c. Starting Payment Amount: $3,185.18
   d. Frequency of Payments: Quarterly
   e. Interest
      i. Initial Rate: 7.00%
      ii. Interest Type: Fixed
      iii. Base Rate: 6.00% source - Wall Street Journal Prime Rate
      iv. Spread: 1.00
      v. Payment Amount: $3,185.18
   f. Loan Repayment



Use of Proceeds

T&C Language	ETRAN Category and/or Field Location
Use of Proceeds	**Use of Proceeds**

4. Use of Proceeds: Lender must ensure that proceeds of loan were used for the following eligible business purposes:

   a. $100,000.00 to purchase land located at 2022 NAGGL Drive, Denver, CO
   b. $86,900.00 to construct a building to be located at 4165 NAGGL Lane, Denver, CO Construction financing guaranteed by SBA
   c. $50,000.00 to purchase equipment
   d. $50,000.00 for working capital

   $286,900.00 is the total amount of proceeds.

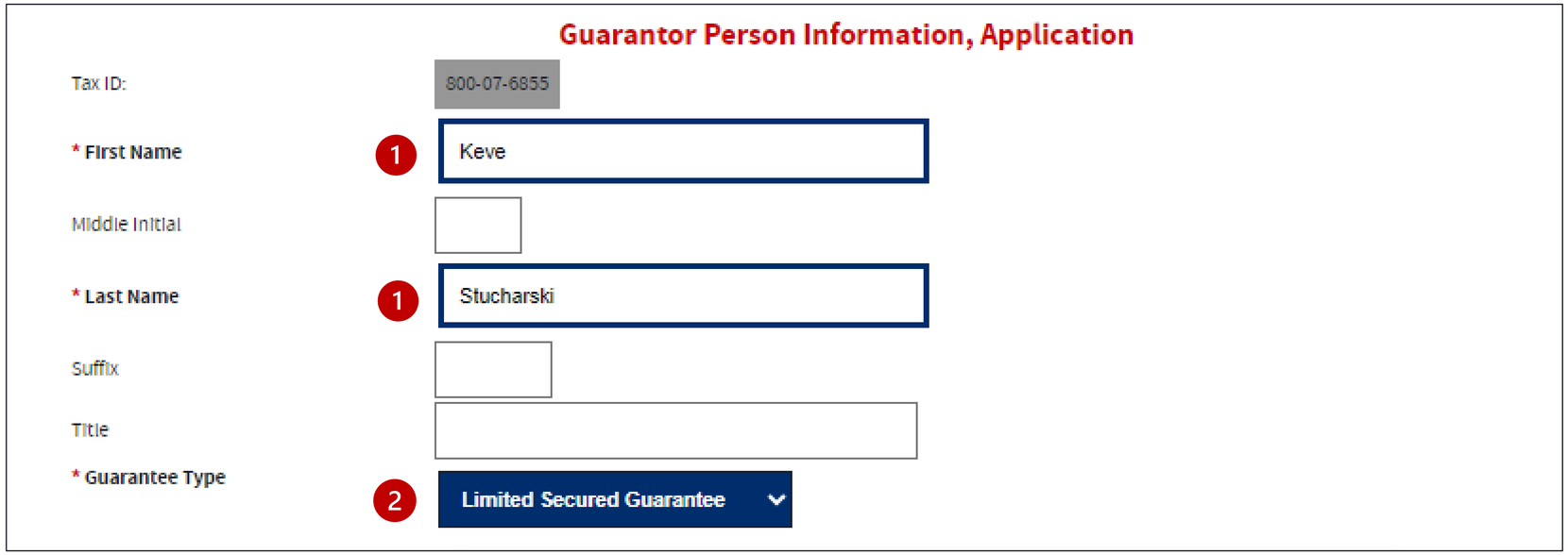
amount, and additional

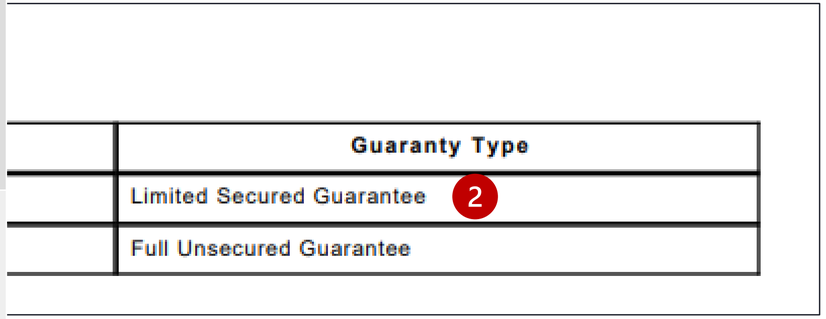
Use of Proceeds , Application

Code - Description	Proceed Reference	Value
A01 - TEST	Proceed Amount	$100,000.00
	Land Location	2022 NAGGL Drive, Denver CO
	Comment	
A02 - Purchase Land and Improvements	Proceed Amount	
A03 - Purchase Improvements only	Proceed Amount	
A04 - Construct a Building	Proceed Amount	$86,900.00
	Location	4165 NAGGL Lane, Denver, CO
	Comment	
A05 - Add an Addition to an Existing Building	Proceed Amount	
A06 - Make Renovations to an Existing Building	Proceed Amount	
A07 - Pay Off Interim Construction Loan	Proceed Amount	
A08 - Pay Off Lender's Interim Loan	Proceed Amount	
A09 - Leasehold Improvements	Proceed Amount	
A10 - Purchase Equipment	Proceed Amount	$50,000.00
	Comment	
A11 - Purchase Furniture and Fixtures	Proceed Amount	
A12 - Purchase Inventory	Proceed Amount	
A13 - Pay Trade or Accounts Payable	Proceed Amount	
A14 - Pay Notes Payable - not Same Institution Debt	Proceed Amount	
A15 - Pay Notes Payable - Same Institution Debt	Proceed Amount	
A16 - Purchase Business - Asset Purchase	Proceed Amount	
A17 - Purchase Business - Stock Purchase	Proceed Amount	
A18 - Refinance SBA Loan - Same Institution Debt	Proceed Amount	
A19 - Working Capital	Proceed Amount	$50,000.00
	Comment	
A20 - SBA Guaranty Fee	Proceed Amount	
A22 - Refinance SBA Loan - not Same Institution Debt	Proceed Amount	
A21 - Other	Proceed Amount	
	Total:	$286,900.00

Guarantors

T&C Language	ETRAN Category and/or Field Location
Name	Guarantors > **Guarantor Name**
Guaranty Type	Guarantors > Guarantor Name > **Guarantee**





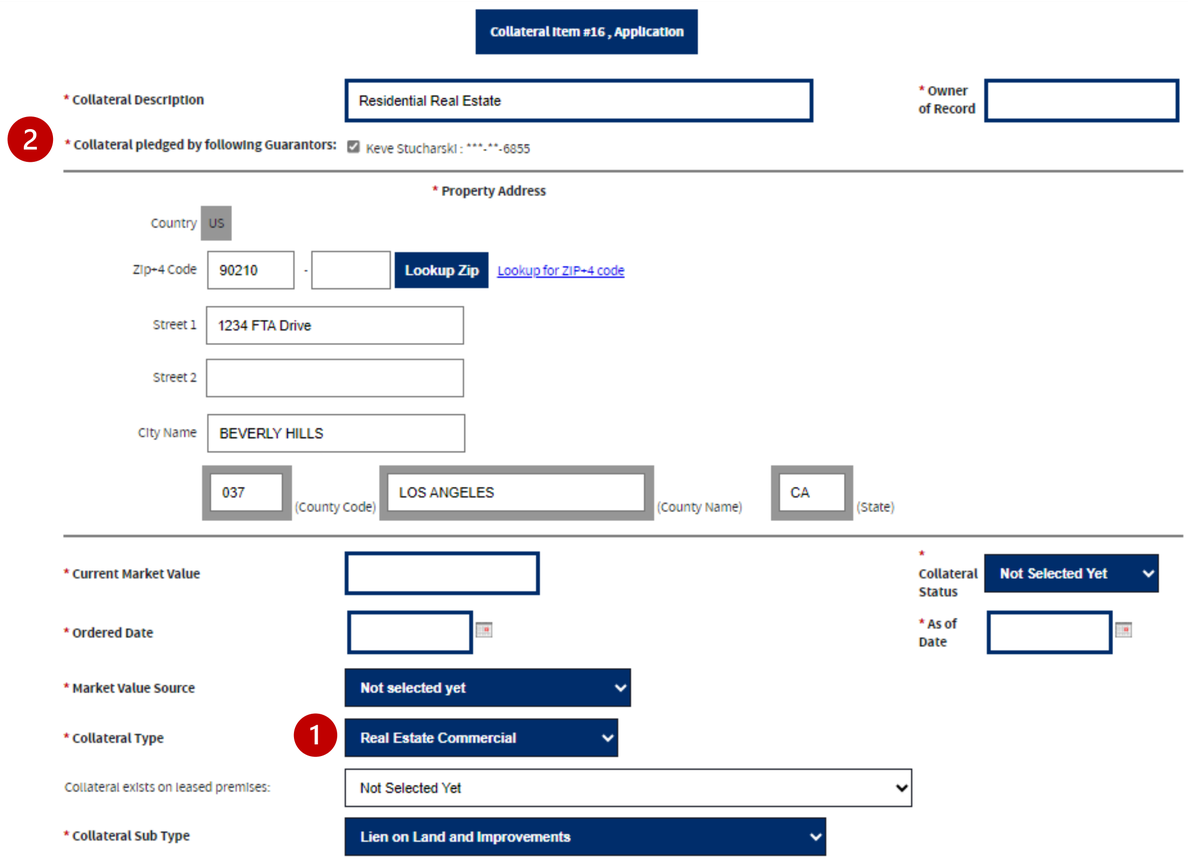
Collateral

	T&C Language	ETRAN Category and/or Field Location
1		
2		

6. Collateral:

Collateral Type	Description
Commercial Real Property (1)	**Fourth Deed of Trust** (including due on sale clause and assignment of rents) on land and improvements located at **1234 FTA DRIVE BEVERLY HILLS, CA 90210** . This property is Commercial. 1. The lien is limited to $50,000.00. 2. Subject only to prior lien(s) as follows: (a.) First: Bank ONE in the amount of $50,000.00. (b.) Second: Second BANK in the amount of $1,000.00. (c.) Third: 5th Third B&T in the amount of $50,000.00. (2) This collateral secures the guarantee of: Keve Stucharski
Security Interest	**First Security Interest on the following Vehicle** – Make or Model **Jaguar XJE** Year: **2000**. 1. Subject to no other liens. This collateral secures the guarantee of: Keve Stucharski

	Guarantee	Pledged by following Guarantors [*Check box*



★ ***Tip: Collateral Sub Type*** *must be selected to appear in the T&C*

Collateral – Prior Liens

T&C Language	ETRAN Category and/or Field Location
Prior Liens	Collateral > Collateral Type > **Lienholder Name, Position**

1

6. Collateral:

Collateral Type	Description
Commercial Real Property	**Fourth Deed of Trust** (including due on sale clause and assignment of rents) on land and improvements located at **1234 FTA DRIVE BEVERLY HILLS, CA 90210** . This property is Commercial. 1. The lien is limited to $50,000.00. 2. Subject only to prior lien(s) as follows: (a.) First: Bank ONE in the amount of $50,000.00. (b.) Second: Second BANK in the amount of $1,000.00. (c.) Third: 5th Third B&T in the amount of $50,000.00. This collateral secures the guarantee of: Keve Stucharski
Security Interest	**First Security Interest on the following Vehicle** – Make or Model **Jaguar XJE** Year: **2000**. 1. Subject to no other liens. This collateral secures the guarantee of: Keve Stucharski

1

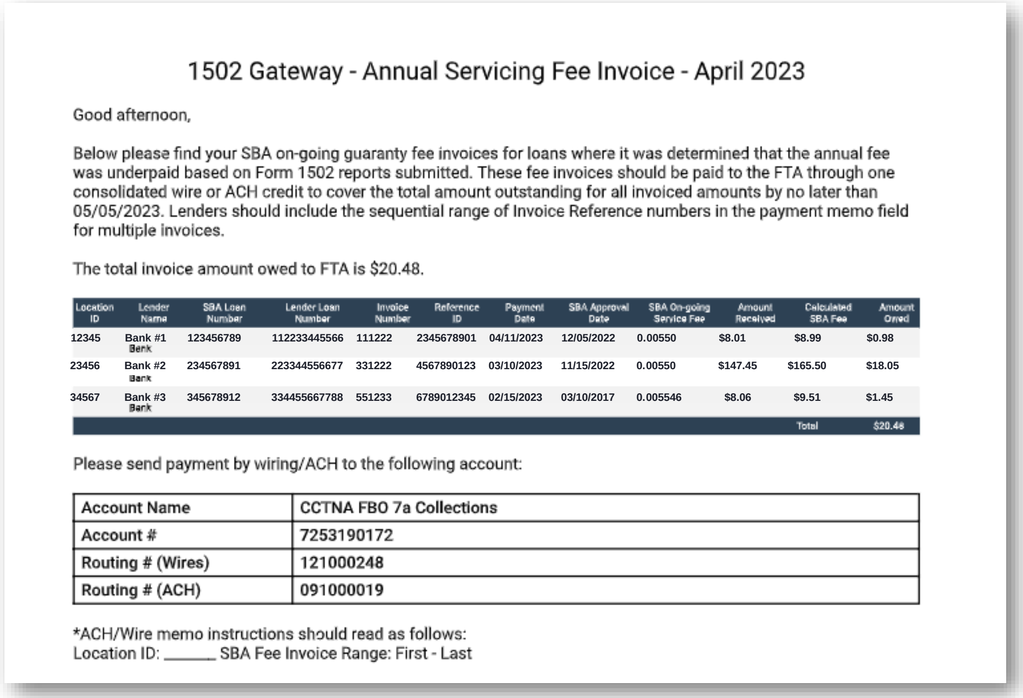
TITLE REPORT Ordered Date | Received Date

	Lienholder Name	Lien Position	Balance Owing	Lien Status	Lien Comment
1	Bank ONE	1	$50,000.00	Not Selec	
2	Second BANK	2	$1,000.00	Not Selec	
3	5th Third B&T	3	$50,000.00	Not Selec	
4				Not Selec	
5				Not Selec	

U.S. Small Business Administration

FTA Portal Updates

Annual Servicing Fee Invoice & Overpayments Statements in CAFS



1502 Gateway - Annual Servicing Fee Invoice - April 2023

Good afternoon,

Below please find your SBA on-going guaranty fee invoices for loans where it was determined that the annual fee was underpaid based on Form 1502 reports submitted. These fee invoices should be paid to the FTA through one consolidated wire or ACH credit to cover the total amount outstanding for all invoiced amounts by no later than 05/05/2023. Lenders should include the sequential range of Invoice Reference numbers in the payment memo field for multiple invoices.

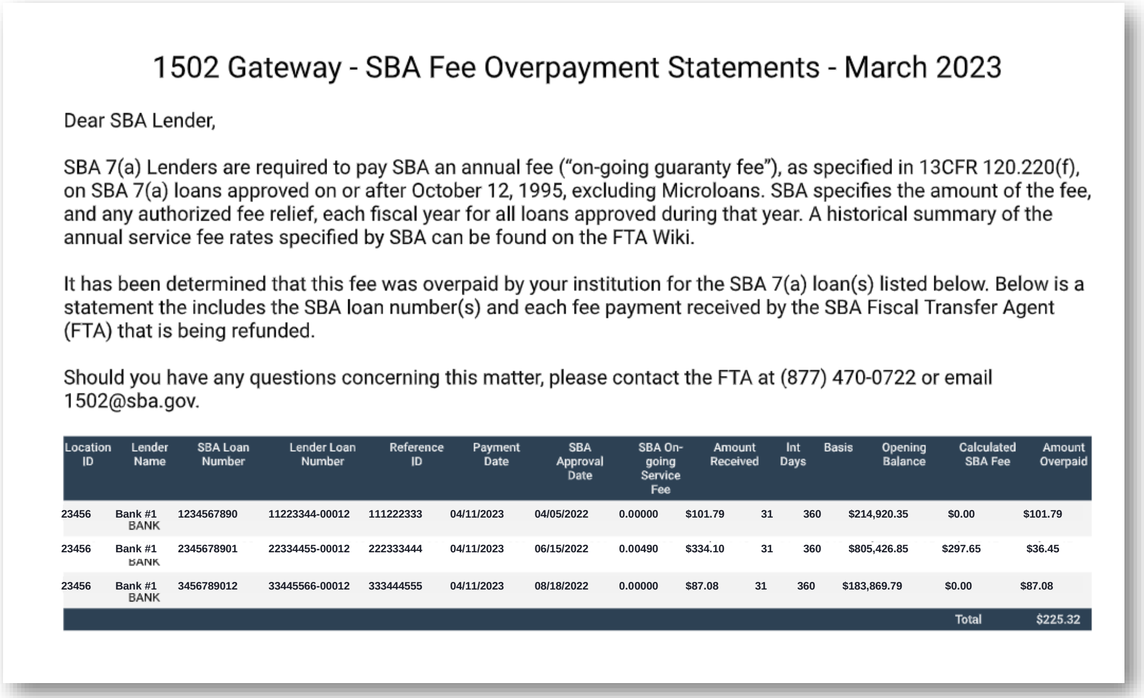
The total invoice amount owed to FTA is $20.48.

Location ID	Lender Name	SBA Loan Number	Lender Loan Number	Invoice Number	Reference ID	Payment Date	SBA Approval Date	SBA On-going Service Fee	Amount Received	Calculated SBA Fee	Amount Owed
12345	Bank #1 Bank	123456789	112233445566	111222	2345678901	04/11/2023	12/05/2022	0.00550	$8.01	$8.99	$0.98
23456	Bank #2 Bank	234567891	223344556677	331222	4567890123	03/10/2023	11/15/2022	0.00550	$147.45	$165.50	$18.05
34567	Bank #3 Bank	345678912	334455667788	551233	6789012345	02/15/2023	03/10/2017	0.005546	$8.06	$9.51	$1.45
										Total	$20.48

Please send payment by wiring/ACH to the following account:

Account Name	CCTNA FBO 7a Collections
Account #	7253190172
Routing # (Wires)	121000248
Routing # (ACH)	091000019

*ACH/Wire memo instructions should read as follows:
Location ID: _____ SBA Fee Invoice Range: First - Last



1502 Gateway - SBA Fee Overpayment Statements - March 2023

Dear SBA Lender,

SBA 7(a) Lenders are required to pay SBA an annual fee ("on-going guaranty fee"), as specified in 13CFR 120.220(f), on SBA 7(a) loans approved on or after October 12, 1995, excluding Microloans. SBA specifies the amount of the fee, and any authorized fee relief, each fiscal year for all loans approved during that year. A historical summary of the annual service fee rates specified by SBA can be found on the FTA Wiki.

It has been determined that this fee was overpaid by your institution for the SBA 7(a) loan(s) listed below. Below is a statement the includes the SBA loan number(s) and each fee payment received by the SBA Fiscal Transfer Agent (FTA) that is being refunded.

Should you have any questions concerning this matter, please contact the FTA at (877) 470-0722 or email 1502@sba.gov.

Location ID	Lender Name	SBA Loan Number	Lender Loan Number	Reference ID	Payment Date	SBA Approval Date	SBA On-going Service Fee	Amount Received	Int Days	Basis	Opening Balance	Calculated SBA Fee	Amount Overpaid
23456	Bank #1 BANK	1234567890	11223344-00012	111222333	04/11/2023	04/05/2022	0.00000	$101.79	31	360	$214,920.35	$0.00	$101.79
23456	Bank #1 BANK	2345678901	22334455-00012	222333444	04/11/2023	06/15/2022	0.00490	$334.10	31	360	$805,426.85	$297.65	$36.45
23456	Bank #1 BANK	3456789012	33445566-00012	333444555	04/11/2023	08/18/2022	0.00000	$87.08	31	360	$183,869.79	$0.00	$87.08
												Total	$225.32

In lieu of the monthly email from the FTA, lenders are now able to see their Annual Servicing Fee Invoice and SBA Fee Overpayment Statements directly in CAFS.

- **Annual Servicing Fee Invoice:**
  - Invoices are available monthly after new invoice generation.
  - All outstanding and new invoices are shown.
- **Overpayments:**
  - Records/fees closed and sent to the SBA on the 20th.
  - Refunds to be issued on the 21st of the month.

LoanLIST Enhancement

Look and Feel

FTAGP -				INITIAL (BEFORE FLOAT)		AS OF CURRENT INTEREST PTD		AS OF CURRENT BASE RATE	
Lender						Base Rate %	6.25000	Base Rate %	7.50000
Loan Name						Gross Margin %	2.75000	Gross Margin %	2.75000
NAICS Code	485999	Geography(city)	TROY			CAP %	0.00000	CAP %	0.00000
Geography(State)	MI	Geography(ZIP)	48083			Floor %	0.00000	Floor %	0.00000
Note Date	09/15/2017	Maturity Date	09/15/2027	Gross Rate %	7.00000	Gross Rate %	9.00000	Gross Rate %	10.25000
Certificate Face Amount	$127,500.00	GIC Cert Number				Net Margin %	-2.65000	Net Margin %	-2.65000
Settlement Date	10/12/2017	COOF Cert Number		Net Rate %	1.60000	Net Rate %	3.60000	Net Rate %	4.85000
Payment Frequency	Monthly	Basis	ACT/365	Float Date	10/01/2017				
SBA Fee %	0.54600	FTA Fee %	0.14500	Adjustment Frequency	001 - LWSJ - QUARTERLY				
Initial Lender Fee %	1.00000	Permanent Lender Fee %	1.00000						
Initial Originator Fee %	3.70900	Permanent Orig Fee %	3.70900						

Prepay Notice	NO	Prepay Expiry Date	

Posted Date	Paid Date	Originator Fee	Interest From Date	Interest To Date	Number of Days	Outstanding Balance
05/04/2021	05/17/2021	$321.03	03/01/2021	04/02/2021	32	$97,714.47
05/29/2021	06/16/2021	$287.95	04/02/2021	05/01/2021	29	$96,631.59

We built upon the existing view and added sections for the new data elements, with an emphasis on rate information before and after the date of first interest rate adjustment (Float). We also repositioned the data so it flows more logically, i.e., profile information on the left; rate details on the right.

Spotlight: Intuitive Rate Information

One of the key changes is the intuitive rate information. We now have 3 columns of rate data: “Initial (Before Float)”, “As of Current Interest Period To Date (PTD)”, and “As of Current Base Rate”. Certain fields will populate if applicable, for example, if the loan hasn’t floated, the “As of Current Interest PTD” column will have several blank fields. After the loan has floated, all applicable data will appear as displayed in the images below.

Before Float

INITIAL (BEFORE FLOAT)		AS OF CURRENT INTEREST PTD	
Gross Rate %	5.95000	Gross Rate %	5.95000
Net Rate %	4.30500	Net Rate %	4.30500
Float Date	09/01/2024		

Remain blank

After Float

INITIAL (BEFORE FLOAT)		AS OF CURRENT INTEREST PTD	
		Base Rate %	6.25000
		Gross Margin %	2.75000
		CAP %	0.00000
		Floor %	0.00000
Gross Rate %	7.00000	Gross Rate %	9.00000
		Net Margin %	-2.65000
Net Rate %	1.60000	Net Rate %	3.60000
Float Date	10/01/2017		

What’s new?

Thanks to welcomed feedback, we expanded LoanLIST to include improved rate information, expanded loan profile details, and transaction payment dates.

API Users

The API version called by existing users will still be supported. CAFS API documentation will be updated to reflect the latest method and expanded structured format. New users may reference the FTA Wiki for more information.

User Guide

There is now a Lender LoanLIST User Guide available on the FTA Wiki.