



U.S. Small Business  
Administration



# SBA One

**Preferred Lenders (PLP)**

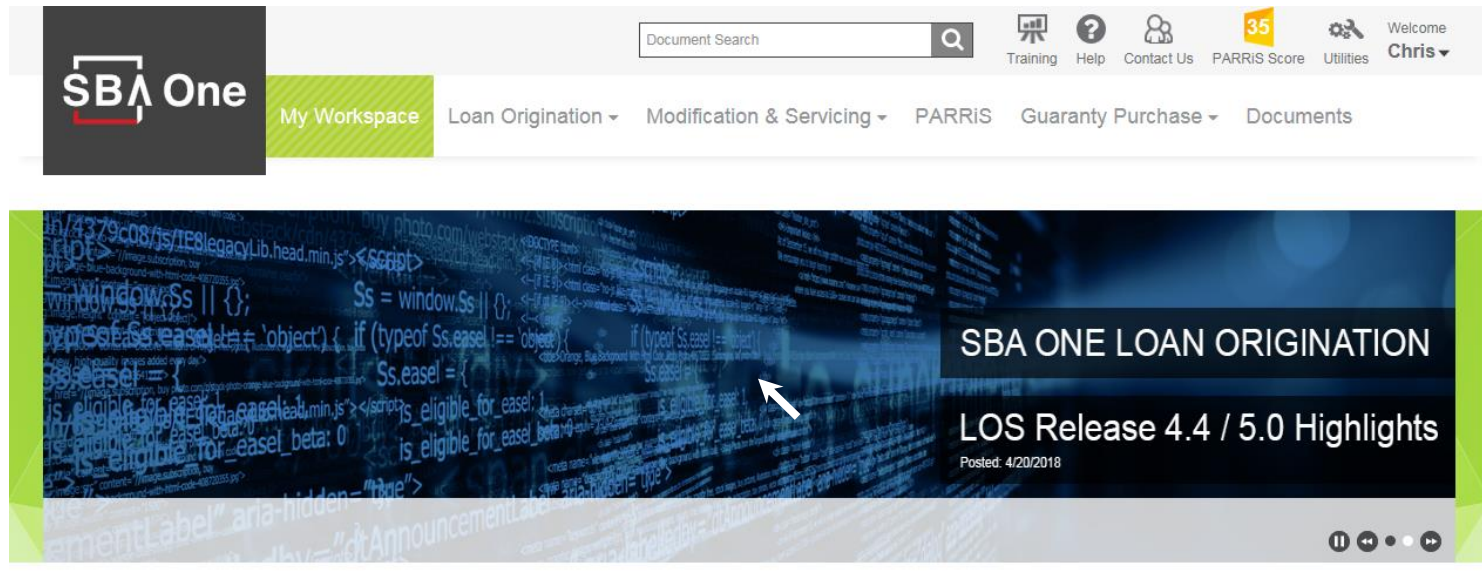
**SBA Express**

**Standard 7(a)**

**Community Advantage**

**CAPLines**

# Release Highlights and Program Announcements



- Click on the posted carousel images
- Monthly Scheduled Releases
  - Upcoming:
    - March 22, 2019 Release 6.5
    - April 26, 2019 Release 7.0

# Loan Origination

# How do I add Co-Borrowers?

The screenshot shows the SBAONE application interface. On the left is a navigation sidebar with sections: 'Eligibility' (8% completed, 2 of 25 pages), 'THE BASICS' (Alpha Company (Borrower)), 'ABOUT THE BUSINESS', 'ABOUT THE PRINCIPAL', 'FINANCIAL NEEDS', and 'ETHICAL REQUIREMENT'. The main content area is titled 'Borrower Information' and contains a table with the following structure:

Small Business Borrower Legal Name *	Legal Entity Type	Borrower Type *
Alpha Company	Corporation	Operating Concern / Loan Be...

Below the table is a '+ Add Co-Borrower' button, a 'Back' button, and a 'Continue' button. A dropdown menu is open under 'Legal Entity Type', listing: Individual, Sole Proprietorship, Partnership, Subchapter S Corporation, Limited Liability Company(LLC), Limited Liability Partnership, and Trust.

Callouts provide the following instructions:

- Top Left:** You will have the ability to add Co-Borrowers once you reach *The Basics* section under *Eligibility*.
- Top Center:** The *Small Business Borrower Legal Name* will auto-fill from what was previously entered in the *Primary Eligibility* section. Make edits here.
- Center:** Select the *Legal Entity Type* from the dropdown.
- Right:** Select the *Borrower Type* from the dropdown.
- Bottom Center:** Select to add additional Co-Borrower(s). Row(s) will be inserted for completion.
- Bottom Right:** Click the *Continue* button to save your work and progress to the next page.

# Borrowers' Grid

SOP 50 10 5(K) requirement planned for April 26, 2019 Release 7.0

- Legal Entity Type of “Cooperative” will be available to select
  - Loan must be processed under non-delegated authority

# Can a Borrower's Legal Entity Type be "Individual"?

- If the Primary Borrower's legal entity type is selected as "Individual", *Borrower Type* will default to "EPC".
- If an Operating Company for an EPC/OC or any Co-Borrower's legal entity type is selected as "Individual", then SBA One will require use of proceeds to include a change of ownership.
- In all cases, if legal entity type is selected as "Individual", then the legal entity type sent to E-Tran and populated on Form 1920 will be Sole Proprietorship.

The screenshot displays the SBA One loan origination system interface. The top navigation bar includes the SBA ONE logo, a search bar, and various utility icons. The main content area is titled "Loan Origination" and shows the "Borrower Information" section under "ELIGIBILITY". A progress indicator shows "0% of 24 Pages Completed". The "Borrowers" table lists the "Presentation Borrower" with a legal entity type of "Individual" and a borrower type of "EPC".

Small Business Borrower Legal Name *	Legal Entity Type	Borrower Type *
Presentation Borrower	Individual	EPC

Powered By BNY MELLON  
Last Logged in: September 07, 2017 at 14:10 PM EST

# Franchise Details

- *SBA Franchise Identifier Code* is case sensitive
- Multiple agreements may be added using + *Add Franchise* button
- Aggregate *Revenue %* must be > 50% of Applicant's revenue
- E-Tran will receive the first franchise entered

ace **Loan Origination** Modification & Servicing PARRIS Guaranty Purchase Documents

1400)

## ELIGIBILITY

### Let's Gather Some Information About The Business

\* Does the Small Business Applicant operate under a Franchise/Licensing/Distributor/Membership/Dealership/ Jobber or other type of Agreement? (If "Yes", provide copies of your agreement(s))

Yes  No

#### Franchise Details

Agreement Type *	Applicant is a *	SBA Franchise Identifier Code *	Franchise Name * Brand Name	Revenue % *	Franchise Type *	Addendum Type *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

+ Add Franchise

\* Please indicate any sections of the Agreement of Franchisor that you want included in the SBA Loan Authorization

- That Lender and SBA can have access to Franchisor's books and records relating to Borrower's billing, collections and receivables.
- Upon Loan payment default or deferment, to defer payment of franchise fees, royalties, advertising, and other fees until Borrower brings Loan payments current [OPTION-or for [months] months, whichever is less].
- To give Lender 30 days notice of intent to terminate the agreement



# Franchise Details

SOP 50 10 5(K) requirements planned for April 26, 2019 Release 7.0

- New question: “Is the Franchisee Applicant operating under a management agreement where the management company is, or is affiliated with, the Franchisor?” If “Yes”, then hard stop.
- SBA Franchise Identifier Code will be an optional field in SBA One.
  - Lenders should continue to enter code to avoid E-Tran validation error.
- Future determination will be made on any system changes required when lender determines that the Applicant’s brand is not on the SBA Franchise Directory and the brand does not meet the FTC definition of a franchise.

# How do I input Principal/Guarantor information?

“100” will default for Borrower Legal Entity Types Individual and Sole Proprietorships in the % Owned field.

Enter a number in % Owned by Spouse field to create spouse record. Leave blank otherwise.

✓ Primary Eligibility

Eligibility

93%

27 of 29 Pages Completed

✓ THE BASICS

✓ ABOUT THE BUSINESS

ABOUT THE PRINCIPALS / GUARANTORS

Demo Business

✓ Spouse1 Lastname  
Spouse2 Lastname

ELIGIBILITY  
Let's Gather Some Information About The Principals / Guarantors

Type *	First Name / Entity Name *	MI	Last Name *	% Owned *	% Owned by Spouse	
Individual	Spouse1		Lastname	100	0	
Spouse of...	Spouse2		Lastname	0	100	
Entity - Cor...						
				Subtotal	0	
				Total % Owned	100	

Buttons: Add Principal / Guarantor - Entity, Add Principal / Guarantor - Applicant

Fill out the Details Window for each Principal

Note: This can only be filled out once the % Owned has been completed.

Buttons to alternately add a Principal or Guarantor for the Applicant and Entity - Principal

# Principal Grid

- SBA One requires 100% ownership in the Principal Grid
- Principals repeated must be entered consistently:
  - First Name / Entity Name
  - MI
  - Last Name

SOP 50 10 5(K) requirements planned for April 26, 2019 Release 7.0

- *% Owned* may be entered up to 4 decimal places
- Principal *Type* “Entity – Cooperative” will be available to select
- Entity name will be appended with the entity’s principal’s name on Form 1919

# What are the *Capacity* rules for Principals/Guarantors in the Details Window?

- One controlling interest *Capacity*, other than “Manager” or “Guarantor” must be selected for principals whose % Owned is greater than “0”
  - “Manager” and “Guarantor” (if not already defaulted) may also be selected
- E-Tran **currently** requires information on principals that collectively own 90% or more of a respective borrower
- Principals with “0” % Owned cannot have a controlling interest *Capacity* which represents an “Owner of the Concern” (e.g. Shareholder on opposite image).

The screenshot shows the SBA ONE E-Tran interface. The main window is titled "Let's Gather Some Information About The Principals / Guarantors". A modal window titled "Detail (john d doe)" is open, showing a list of roles with checkboxes. The roles are: Officer, Director, Shareholder (checked), President, Chief Executive Officer (CEO), Chairman of the Board, Manager (checked), and Guarantor (checked). Below the roles are two radio button questions: "\* Form 1919 Required?" and "\* Include in E-Tran XML?". The SSN field is partially visible as "XXX-XX-XXXX".

# Principal Grid's Details Window

February 22, 2019 Release 6.4

- System validation message introduced:
  - “The guarantor capacity of Principals across borrowers is inconsistent. Please review and modify details of the below principals”
  - Principals associated with multiple borrowers within the application must have the same responses to:
    - Capacity: *Guarantor*
    - About the Principal – *Guaranty Type*
    - About the Principal – “Is the Guaranty Secured?”

**SOP 50 10 5(K) requirement planned for April 26, 2019 Release 7.0**

- E-Tran will require 100% ownership information for each borrower
  - “Include in E-Tran XML?” will be defaulted to “Yes” and read-only
  - Tax ID will be required for all principals

# When do I select the loan program type being proposed?

✓ Primary Eligibility

✓ Eligibility

100%

26 of 26  
Pages Completed

✓ THE BASICS

✓ ABOUT THE BUSINESS

✓ ABOUT THE PRINCIPALS / GUARANTORS

✓ FINANCIAL NEEDS

- ✓ Loan Amount
- ✓ Loan Proceeds

## ELIGIBILITY Financial Needs

\* What is the requested loan amount?

\$ 250,000

\* How is the loan being proposed to be submitted? ?

--- Please select ---

7a PLP  
7a Standard  
SBA Express

Purchase Land only	Amount (\$)
<input type="text" value="Location Description"/>	<input type="text" value="Amount (\$)"/>
<input type="button" value="+ Add Row"/>	0
Purchase Land and Improvements	Amount (\$)

If the loan is \$350K or less, an additional question will appear requesting how the loan is proposed to be submitted.

# How many times will SBA One request a credit score from E-Tran?

- For proposed non-SBA Express loans  $\leq$ \$350,000, SBA One will request a credit score from E-Tran in Financial Needs.
  - If the credit score request to E-Tran returns a credit score, then no subsequent credit score requests will be sent to E-Tran for the applicable SBA One application.
    - “Changes to the Borrower and/or Principal structure of this application may result in a different credit score upon submission to E-Tran”
  - If the credit score request to E-Tran did not return a credit score, then user can manually enter a score previously obtained from E-Tran or modify loan details to prompt SBA One to resend a credit score request to E-Tran.

# What steps can I take to ensure my application can be credit scored?

- Verify all Borrower and Principal Tax IDs
- Provide the Borrower's DUNS Number
- Enter address information on the appropriate line (i.e. Suite, Apt, Floor, etc. on Address Line 2)
- Remove directional references from addresses (e.g. North or N)
- Ensure at least one individual is included in the E-Tran XML



# How do I submit a non-delegated loan application for reconsideration?

## *In About the Business*

- Answer “Yes” to:
  - “Is the lender aware if the application was previously submitted to SBA under any SBA program, including SBA Express, Export Express, PLP, CLP, 7(a) Small Loan, Community Advantage or standard 7(a)?”

## *In Terms & Conditions*

- Select “SBA” for:
  - *Underwriting By*

# How do I submit a non-delegated loan application for reconsideration?

February 22, 2019 Release 6.4

- Lender response of “Yes” to previous question in *About the Business* will automatically change a returned E-Tran status of “Improper Score” to “Application In-Process”. The existing SBA One application can be resubmitted without using the *Copy* function.

# Change of Ownership

Particulars (Pertaining To Change Of Ownership Portion Of Project) *	Total Amount (\$)
Total Purchase Price to be paid to seller per purchase contract	\$ 300,000
Less down payment paid to Seller:	
Less buyer injection:	\$ 30,000
<a href="#">Equity Injection Details</a>	
Total Amount being Financed (including 7(a), 504, Seller or Other financing) (A):	\$ 270,000
<b>Sources:</b>	
7(a) Loan	\$ 235,000
<b>Seller Financing</b>	
Seller Financing (Amount on full standby)	\$ 35,000
Seller Financing (Amount not on full standby)	
<a href="#">Seller Financing Details</a>	
Assets Purchased: (Net Book Value except where indicated)	

If Less down payment paid to Seller > \$0.00 then Down Payment Details must be entered (not shown)

If Less Buyer injection > \$0.00 then Equity Injection Details must be entered

Total Amount being Financed must match Sources: [7(a) Loan + Seller Financing]

Assets Purchased must match Total Purchase Price to be paid to seller per purchase contract

If Seller Financing > \$0.00 then Seller Financing Details must be entered

# Change of Ownership

February 22, 2019 Release 6.4

- *Sources* categories were expanded to include *504 Loan* and *Other Financing*. Respective details hyperlinks were also added.

March 22, 2019 Release 6.5

- *Equity Injection Details* selections have been expanded to include “Cash – Gift”

SOP 50 10 5(K) requirement planned for April 26, 2019 Release 7.0

- Question changes will allow new owner to be a Cooperative

# How do I select the loan program type?

TERMS AND CONDITIONS

\* Loan Amount Requested. [Edit](#)  
\$ 45,000

\* Type of Loan  
 Term  Revolving

Loan Term (excluding Interest Only Period)

\* Years  \* Months

\* Interest Only Period (months)

Loan Maturity (in months)  \* From  \* Estimated Date of Note

\* Maximum maturity period cannot exceed (months)

Check Available Loan Program Types

----- Please select -----  
7a Standard  
SBA Express  
7a PLP

\* Underwriting By  
 Lender  SBA

\* Program Max Loan Amount

\* Guaranty %

\* Guaranty Amount (\$)

The *Loan Maturity (in months)* is a combination of *Loan Term* and *Interest Only Period*.

Note: SBA One does not support an *Interest Only Period* greater than 12 months for Term Loans.

*Estimated Date of Note* must be provided if *Maturity Period* is From "date of Note"

Select from the available loan program types. Contingent upon:

- PIMS
- Chosen Path
- Answers provided

# How do I confirm which application responses impacted the available Loan Program Types?

Check Available Loan Program Types

\* Select a Loan Program Type:

7a PLP

\* Underwriting By

Lender  SBA

Select "Check Available Loan Program Types"

## Program Types removal information

### Program Types Available from PIMS:

- 7a Standard
- 7a PLP
- SBA Express
- Community Advantage Delegated
- Community Advantage Non-Delegated

Section	Question Description	Condition	Compare value	Loan Program Types Removed
About the Business   GeneralPage3	Is the loan request for a Community Advantage Pilot Program loan?	!=	YES	<ul style="list-style-type: none"><li>• Community Advantage Delegated</li><li>• Community Advantage Non-Delegated</li></ul>
About the Business   GeneralPage4	Is the loan request for a CAPLine?	!=	YES	<ul style="list-style-type: none"><li>• All CAPLines Program Types</li></ul>

OK

# Terms & Conditions

February 22, 2019 Release 6.4

- *Maximum maturity period cannot exceed (months)* updated for Community Advantage loans per SBA Notice 5000-180014
- Updated maximum allowable fixed rates per Federal Register Notice and effective 11/6/2018. Base Rate Index for Fixed Rate loans is now Wall Street Journal Prime Rate.

SOP 50 10 5(K) requirements planned for April 26, 2019 Release 7.0

- *Loan Maturity (in months)* may be up to 132 months for Leasehold Improvements when the lender answers “Yes” to the question “Will the improvement require a significant construction or build-out?”
- *Maximum Allowable Spread (%)* over Prime on variable rate SBA Express loans will be:
  - Greater than \$50,000 and less than or equal to \$350,000      4.5%
  - \$50,000 or less      6.5%

# How do I complete the Project Information Grid?

Use of Funds will default read-only from Use of Proceeds in Financial Needs.

If age of business is a *Start-up* or *New Business* (1 year or less), or a *Change of Ownership* will result in a new owner, then  $\geq 10\%$  of total project cost must be from **eligible** *Other Financing Source(s)* or *Borrower Injection Source(s)*.

Project Information (Round To Dollars & Must Be Supported In Lender Credit Memo)						
Use of Funds	SBA Loan Amount (\$)	Other Financing Source	Amount (\$)	Borrower Injection Source	Amount (\$)	Total for Line Item (\$)
Acquire Business ( Asset or Ownership Interest)	\$ 900,000	Selle...	\$ 180,000	Cash...	\$ 65,000	\$ 1,145,000
Acquire Business ( Asset or Ownership Interest)		Dow...	\$ 55,000	-----	Amount (\$)	\$ 55,000
<a href="#">+ Add Source Of Funds</a>	\$ 900,000		\$ 235,000		\$ 65,000	\$ 1,200,000

*Other Financing Source(s)* and *Borrower Injection Source(s)* will default read-only from *Change of Ownership*, as applicable.

Additional Sources may be entered in line with available *Use of Funds* or by *+ Add Source of Funds*

Running grand total of *Total for Line Item (\$)* column represents the total project cost.





# What are some common issues with the Collateral Summary Grid in Underwriting?

- Application must include at least one *Collateral Type* if the answer to any of the following is “Yes”:
  - “Is the loan collateralized?” (About the Business)
  - “Is Guaranty Secured?” (About the Principals/Guarantors)
  - “Is the loan to finance the sale of the participating lender’s Other Real Estate Owned (OREO)?” (Financial Needs – based on Use of Proceeds)
- Each secured guarantor is required to be associated with a least one *Collateral Type* (see opposite error message)
- For each *Collateral Type* instance, a separate row must be inserted using the + *Add Collateral* button

There were validation errors with your submission. Please fix these errors.

There are secured guarantor(s) but no collateral is associated with those guarantor(s). Please update.

Ok

Collateral Type *	Lien Position *	Collateral Value *	Existing Lien Balance *	Val % *	Value *
Real Estate, Co...	1st	\$ 648,180	\$ 0	85	\$ 550,963
+ Add Collateral		\$ 648,180			\$ 550,963

Describe any additional collateral conditions that should be added to the Loan Authorization

# Document Management

# Documents

The screenshot shows the SBA One interface for the 'Documents' section. At the top, there is a navigation bar with the SBA One logo, a 'Document Search' input field, and several utility icons (Training, Help, Contact Us, PARRIS Score, Utilities) along with a user profile for Christopher. Below the navigation bar, the 'Documents' section is active, displaying a table of loan applications. A search box contains the text 'sample'. The table lists two 'Application In-Process' entries for 'Sample CPA & Associates, Inc.' with different ETRAN Application #s and Program Types. Callouts with red arrows point to various elements: 'Document Search.' points to the search input; 'Application Search. Aged Out loans will not appear.' points to the search box; 'Access application 10 Tab after completing application.' points to the first row; 'Copy loan.' points to the copy icon; 'Move loan to a different Location ID.' points to the location ID icon; 'View Date Logs.' points to the date logs icon; 'Delete an In-Process Application.' points to the delete icon; and 'Import Non-SBA One Loan for Form 159.' points to a button in the top right.

**Document Search.**

**Application Search. Aged Out loans will not appear.**

**Access application 10 Tab after completing application.**

**Copy loan.**

**Move loan to a different Location ID.**

**View Date Logs.**

**Delete an In-Process Application.**

**Import Non-SBA One Loan for Form 159.**

Business Legal Name	Application Status	SBA One Ref #	ETRAN Application #	ETRAN Loan #	Program Type	Actions
Sample Training CPA & Associates, Inc.	Application In-Process	10595			7a General	[Copy] [Move] [Date Logs] [Delete]
Sample CPA & Associates, Inc.	Application In-Process	10594	1504887730		7a Standard	[Copy] [Move] [Date Logs] [Delete]

# How does the *Copy loan* function work?

- Data will be copied from *Primary Eligibility* through *Lender Contact Information* (4 of 6 stages).
  - User is required to “Continue” through each stage to perform necessary edits and obtain completion checkmarks.
- Underwriting and Insurance stages must be completed for each copy.

Upon selecting *Copy loan*, user determines whether the data will be copied to Expert or Guided paths.

The screenshot shows the SBA One interface with a 'Documents' section. A modal dialog box is open for copying a loan. The dialog contains the following fields and options:

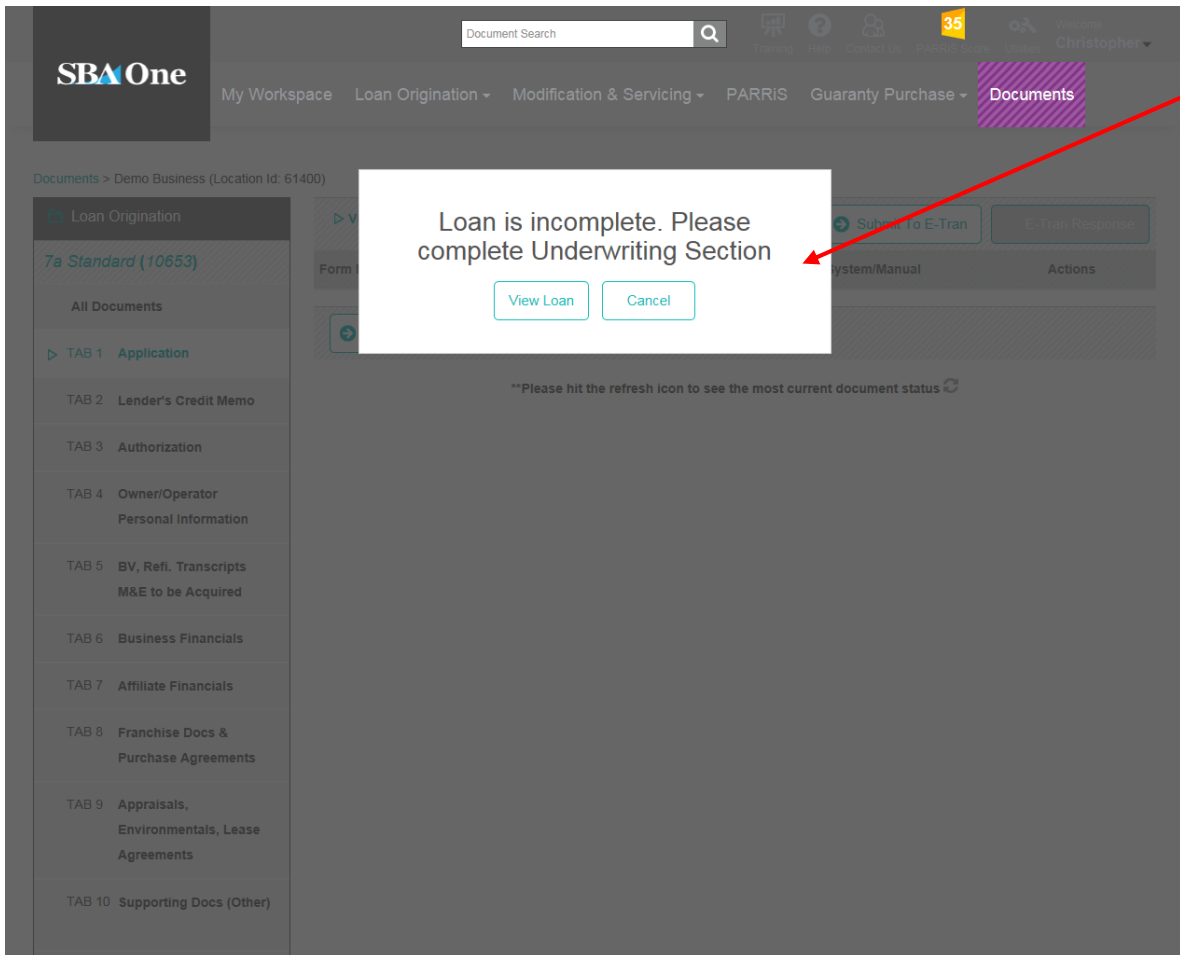
Field	Value
Business Legal Name	Toy Shop
SBA One Ref #	1031
Existing Processing Path	Guided
New Processing Path	Select (dropdown menu)

The dropdown menu for 'New Processing Path' is open, showing the following options:

- Select
- Guided
- Expert

Buttons at the bottom of the dialog are 'Copy' and 'Close'. A red box highlights the 'New Processing Path' dropdown, and a red arrow points from the text box above to it.

# When can I generate or manually upload documents?



SBA One will prompt users to complete all 6 stages of the application prior to accessing document or Submit to E-Tran functions.

# Loan and Credit Memo Detail Report

- Report automatically generates upon accessing an application's 10 Tab after completing the full application.
- Report will regenerate if loan details are modified.

The screenshot displays the SBA loan application interface. At the top, there is a navigation bar with a search box labeled 'Document Search' and icons for Training, Help, Contact Us, PARRIS Score (35), and Utilities. Below this is a menu with options: My Workspace, Loan Origination, Modification & Servicing, PARRIS, Guaranty Purchase, and Documents. The main content area shows a sidebar on the left with a list of tabs: Application (10653), Business Information (2), Lender's Credit Memo, Loan Origination (1), Lender/Operator Personal Information (1), Refl. Transcripts to be Acquired (0), Business Financials (2), State Financials (0), Choose Docs & Lease Agreements, Appraisals, Commitments, Lease Agreements (0), and Reporting Docs (Other). The main area is partially obscured by a modal dialog box that reads: 'Loan and Credit Memo Detail Report generation under progress. Please Wait.' with an 'Ok' button. Below the dialog, there is an 'Add Document' button and a note: '\*\*Please hit the refresh icon to see the most current document status'.

# Documents / 10 Tab

View application. Users are able to modify until the loan is submitted to E-Tran.






Optional validation of E-Tran errors and required documents prior submission

Submit your loan application to E-Tran.

View any responses from E-Tran here.

Loan Name > Chocolate Candies of Hawaii Inc. (Location Id: 81400)

Loan Origination	
7a PLP (10970)	
All Documents	
TAB 1 Application	3
TAB 2 Lender's Credit Memo	1
TAB 3 Authorization	1
TAB 4 Owner/Operator Personal Information	2
TAB 5 BV, Refi. Transcripts M&E to be Acquired	0
TAB 6 Business Financials	1
TAB 7 Affiliate Financials	0
TAB 8 Franchise Docs & Purchase Agreements	0
TAB 9 Appraisals, Environmental, Lease Agreements	0
TAB 10 Supporting Docs (Other)	2

Form Name	DocuSign Status	Created By	System/Manual	Actions
Form 1919_Chocolate Candies of Hawaii Inc._Joe_0000.pdf		Sansom Genevieve	System Generated	  
Form 1919_Chocolate Candies of Hawaii Inc._Josette_0000.pdf				
Form 1920 - Lender Application For Guaranty.pdf				

[Add Document](#)

Add additional pdf documents (<=30MB).

10 Tab folders will display respective document counts .

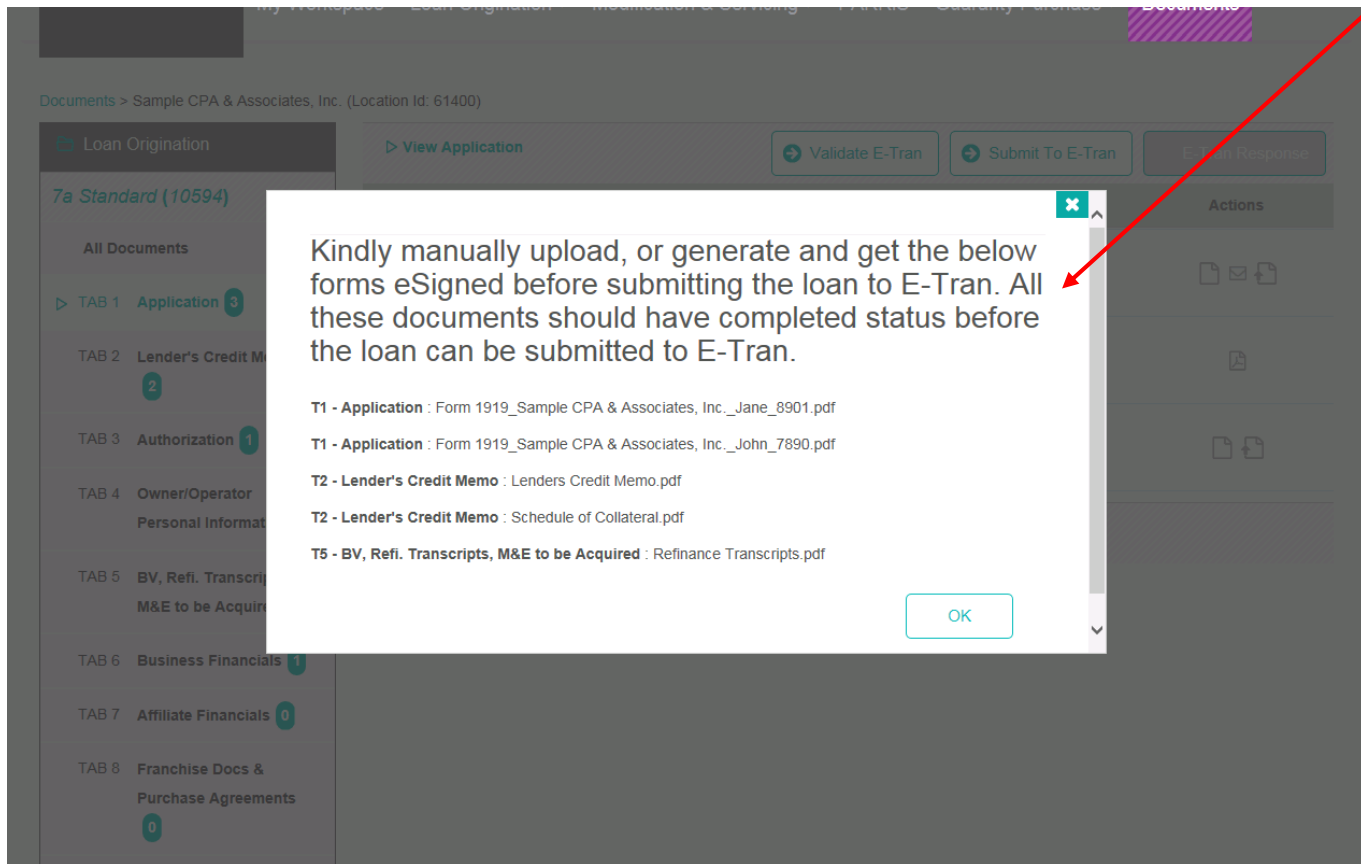
Refresh the ten tab display for latest generated documents and document statuses.

Once a document is generated, three icons appear: View Document, Send For DocuSign, & Edit and Upload (pdf documents <=30MB).

Generate System document in pdf .

\*\*Please hit the refresh icon to see the most current document status

# How do I know which documents are required by SBA One for my non-delegated submission?



SBA One enforces minimum LGPC 10 Tab document requirements before the *Submit to E-Tran* will work for non-delegated loans

Applications will qualify for reduced Small Loan document requirements :

- Loan Amount is  $\leq 350K$
- Credit Score is acceptable



# Minimum LGPC 10 Tab Document Requirements

SOP 50 10 5(K) requirement planned for April 26, 2019 Release 7.0

- Copies of Notes Refinanced will be required in Tab 5 for non-delegated submissions with the following *Use of Proceeds*:
  - Pay Notes Payable - Same Institution Debt
  - Pay Notes Payable - not Same Institution Debt
  - Refinance SBA Loan - Same Institution Debt
  - Refinance SBA Loan - not Same Institution Debt

# Can I drag and drop all of my documents in a single request?

The screenshot shows a 'Document Upload' window. At the top, there is a 'Doctype' dropdown menu set to 'T10 - Other Supporting Docs' and a 'SubDocType' dropdown menu set to 'Form 1971, Religious Eligibility'. Below these is a 'Tags' input field with the instruction 'Multiple tags should be separated by spaces'. A large dashed box labeled 'Drag & Drop Files Here' is positioned below the form. At the bottom of the window, there is a 'Done' button. A list of uploaded documents is shown below the drag-and-drop area:

Document Name	File Name	Size	Progress
T6 - Applicant's Business Financials	Sellers Current Business Financial Statement_Acquired Business.pdf	82.58 KB	100%
T10 - Other Supporting Docs	Form 1971 - Religious Eligibility.pdf	82.58 KB	100%

The *Add Documents* function allows for multiple *DocType* and *SubDocType* combinations to be added prior to selecting *Done*.

# Can I delete a document?

- Loan Processor or Underwriter roles can delete “Completed” documents for applications that are “Application In-Process”.
  - *Loan and Credit Memo Details Report* may not be deleted.
- Deletion will remove all versions of the document.
- System generated documents may be regenerated after deletion.

The screenshot shows the SBA One web application interface. At the top, there is a navigation bar with the SBA One logo, a search bar, and various utility icons. Below the navigation bar, there are tabs for 'My Workspace', 'Loan Origination', 'Modification & Servicing', 'PARRIS', 'Guaranty Purchase', and 'Documents'. The 'Documents' tab is currently selected. The main content area displays a list of documents for a specific application. A table with columns 'Form Name', 'Document Status', 'Created By', 'System/Manual', and 'Actions' is visible. The first row shows a document named 'Form 1971 - Religious Eligibility pdf' with a status of 'Completed' and 'Created By' 'Christopher Anthony'. In the 'Actions' column for this document, there is a trash icon. A red box labeled 'Document Delete' is positioned above the trash icon, with a red arrow pointing to it. Below the table, there is an 'Add Document' button and a refresh icon with the text: '\*\*Please hit the refresh icon to see the most current document status\*\*'.

# What happens after I Submit To E-Tran for a Non-Delegated Loan?

- *E-Tran Response* will return:
  - *Awaiting Documents (AD)* loan status
  - List of document types that are missing in E-Tran **before** receiving documents from SBA One
- SBA One will automatically begin uploading available documents to E-Tran.
  - Average completion time for  $\geq 10$  documents is 6 minutes (contingent on document counts and sizes).
- Applications with data errors will return to *Application In-Process (IP)* to be modified.

Your loan is currently in **Awaiting Documents – AD** status. Please upload missing documents (if any).

## Loan Summary

SBA Application Number: 16141

SBA Loan Number:

Program type: General 7(a)

Received From: BNY Mellon, National Association

Business name: Document Upload Prints

Primary Borrower: Document Upload Prints

Primary Borrower DUNS  
Number:

Loan Amount: 250000

SBA Guaranty Percent:

Current Status: Awaiting Documents  
Credit Score: 496

Funded Date:

SBA Servicing Office:







- 00007. **Loan Documents Missing T1 - SBA Form 1919 - Borrower's Information (700) (4038)**
- 00008. Loan Documents Missing T1 - SBA Form 1920 - Lender's Application (702) (4038)
- 00009. Loan Documents Missing T2 - Lender's Credit Memo (725) (4038)
- 00010. Loan Documents Missing T4 - SBA Form 413 - Personal Financial Statements (776) (4038)
- ETRAN Errors:
  - 00011. Loan Documents Missing T6 - Business Financials (826) (4038)
  - 00012. Loan Documents Missing T8 - Franchise Documents (875) (4038)
  - 00013. Loan Documents Missing T8 - Purchase Agreement (Real Estate) (878) (4038)
  - 00014. Loan Documents Missing T2 - Debt

Close

Print

# How can I manage the transition from *Awaiting Documents (AD)* to *In Review Reviewer 1 (R1)*?

[▶ View Application](#)
[Validate E-Tran](#)
[Submit To E-Tran](#)
[E-Tran Response](#)

Form Name	Document Status	Created By	System/Manual	Actions
Form 1919_Document Upload Prints_Paula_7828.pdf	Completed	Chris Anthony	Manual Upload	  
Form 1919_Document Upload Prints_Peter_5456.pdf	Completed	Chris Anthony	Manual Upload	
Form 1920 - Lender Application For Guaranty.pdf	Completed	Chris Anthony	Manual Upload	  

[Add Document](#)
[Submit Documents](#)
[Missing Documents](#)
[Documents Uploaded](#)

Dynamic list of documents which have been uploaded to E-Tran to that point.

Use *Add Document* to upload additional documents to SBA One.

Use *Submit Documents* to send additional documents to E-Tran once the SBA One document upload to E-Tran has completed. Button will be unavailable while previous document upload is in progress.

Dynamic list of missing E-Tran document types. Documents available in SBA One will be included on this list until the auto-upload is complete.

Document upload to E-TRAN is in progress. 0% complete.

Wait for % complete message to disappear before viewing any remaining documents.

Button will grey out once E-Tran has no missing document types. E-Tran Response will return R1 status.

\*\*Please hit the refresh icon to see the most current document status 

# Documents

March 22, 2019 Release 6.5

- Resolved issue with document upload to E-Tran for *SBA Form 2449 – Community Advantage Addendum*

Planned for May 2019 Release 7.1

- Revise the system generated 4506-T based on latest version

# Who should I contact if I have further questions?

## SBA One Client Service

Re: SBA One program functionality and applications in-process

- SBA.One@bnymellon.com
- 877-245-6159
  - Call Option 5

## CAFS Support

Re: CAFS user id access issues and other CAFS programs

- 888-484-2237
- [https://caweb.sba.gov/cls/dsp\\_contactus.cfm](https://caweb.sba.gov/cls/dsp_contactus.cfm)