

Why banc-serv PARTNERS?

Over 11 years in business as an SBA Loan Service Provider

Significant expertise and staffing in every area of the SBA realm

banc-serv has packaged over 1,900 loans totaling \$950,000,000 in SBA 7(a) and USDA loans

Currently we service over 1,250 SBA 7(a) and USDA loans on an annual basis

Why SBA Lending?

- Reduce Portfolio Risk
- Expand business Banking Markets
- Generate Profit with Less Risk
- Create Liquidity
- Reduce Capital Requirements
- Increase Lending Limits
- Mitigate Turbulent Times

What we will discuss?

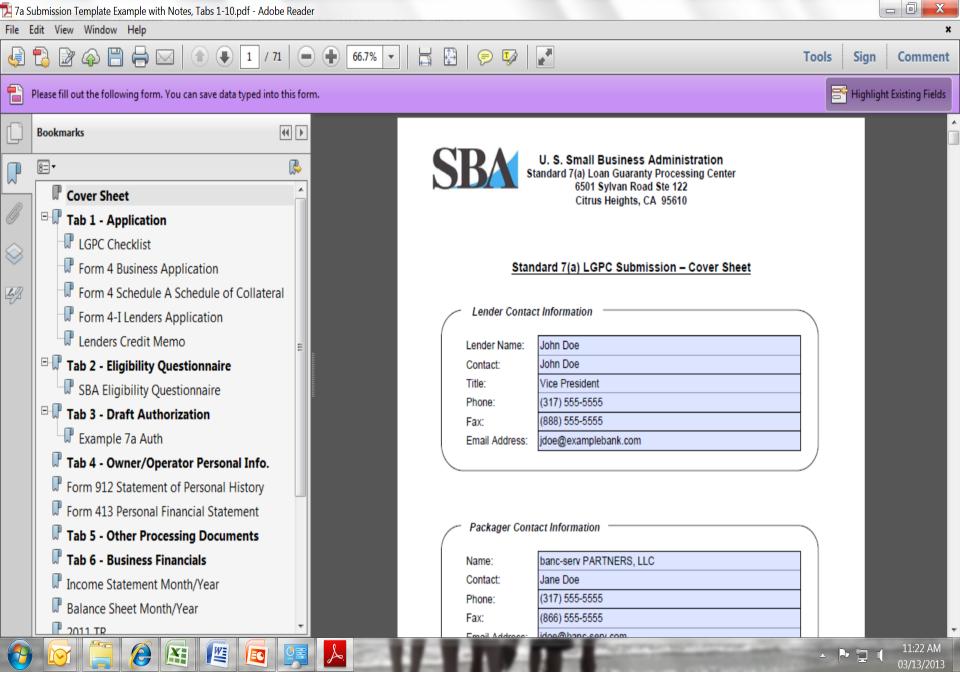


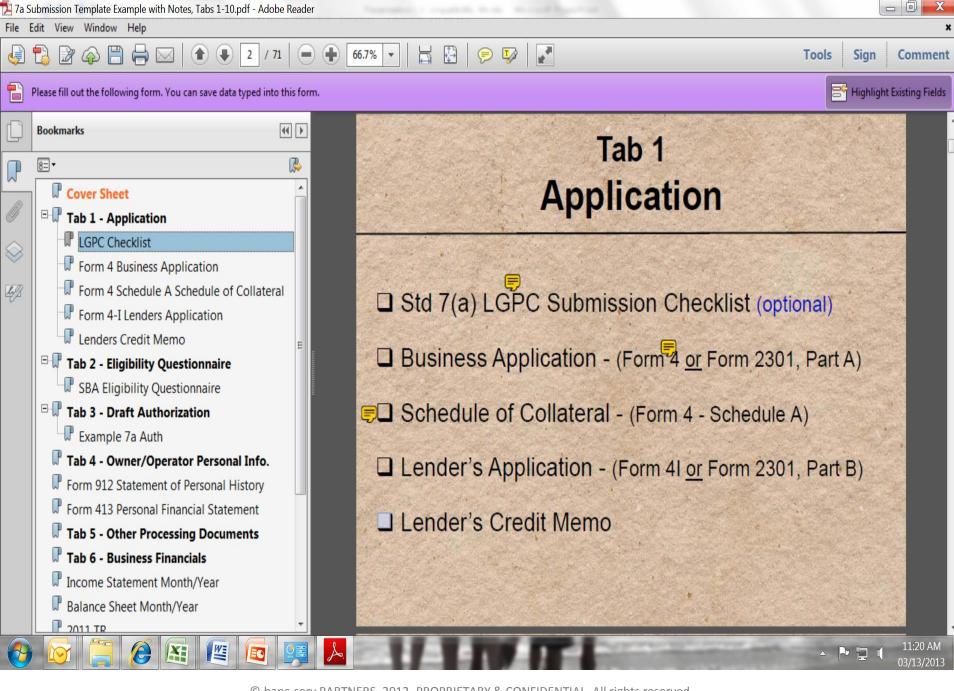
- 1. What is the LGPC's 10-tab Submission System?
- 2. What do I need to use it?
- 3. Where can I find it?
- 4. How do I submit the application?
- **5.** SBA processing centers:
 - What they are for.
 - Who you need to know.
 - Processing timelines.

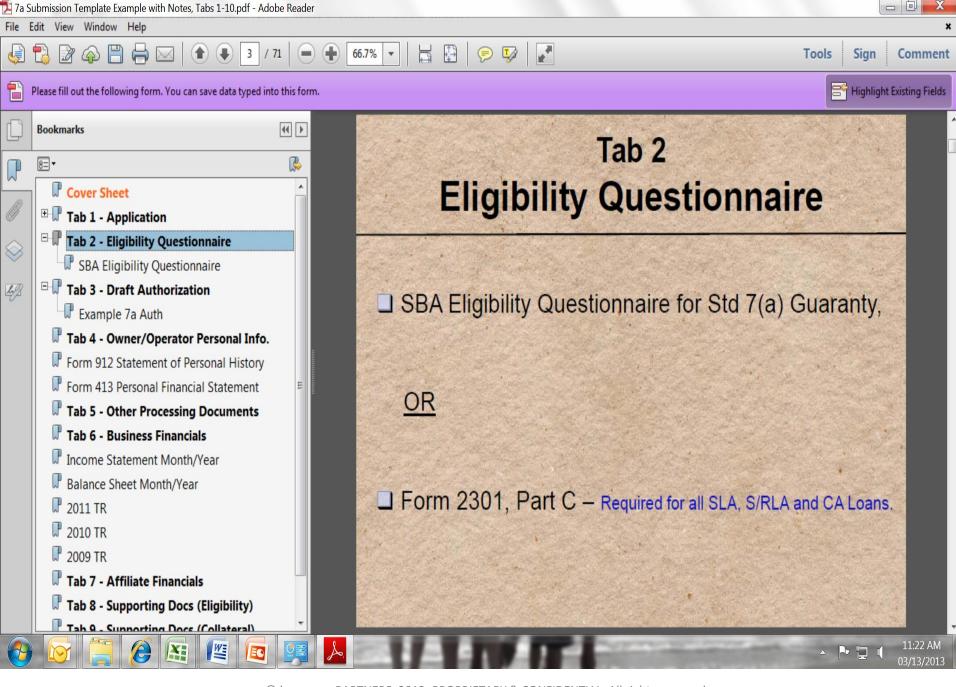
Where do I find the tabs?

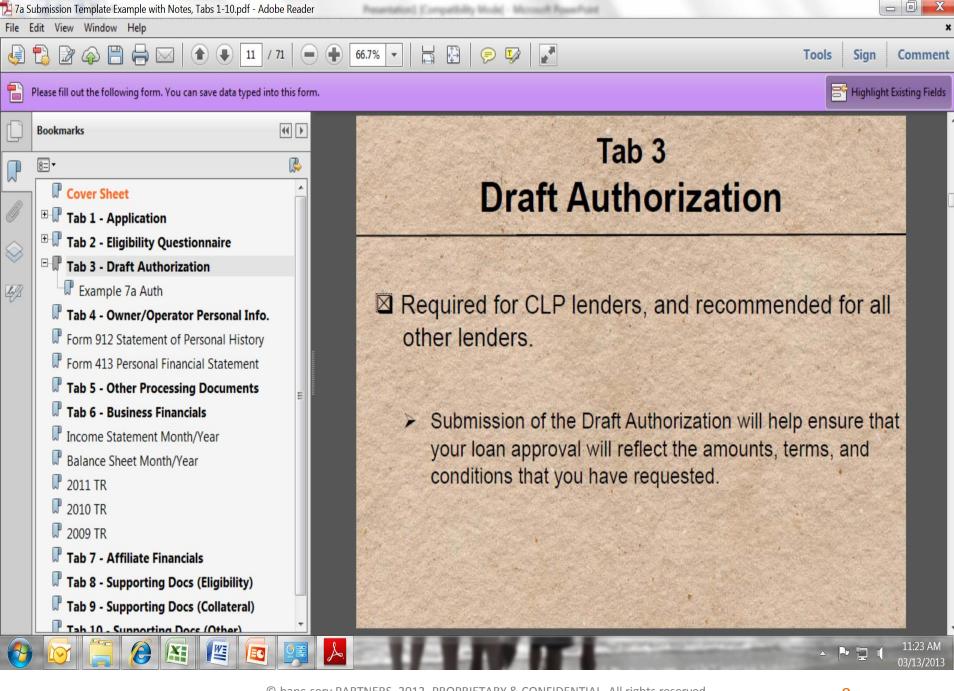
You'll start by visiting the Standard 7a Loan Guaranty Processing Center (LGPC) Website http://www.sba.gov/CitrusHeightsLGPC

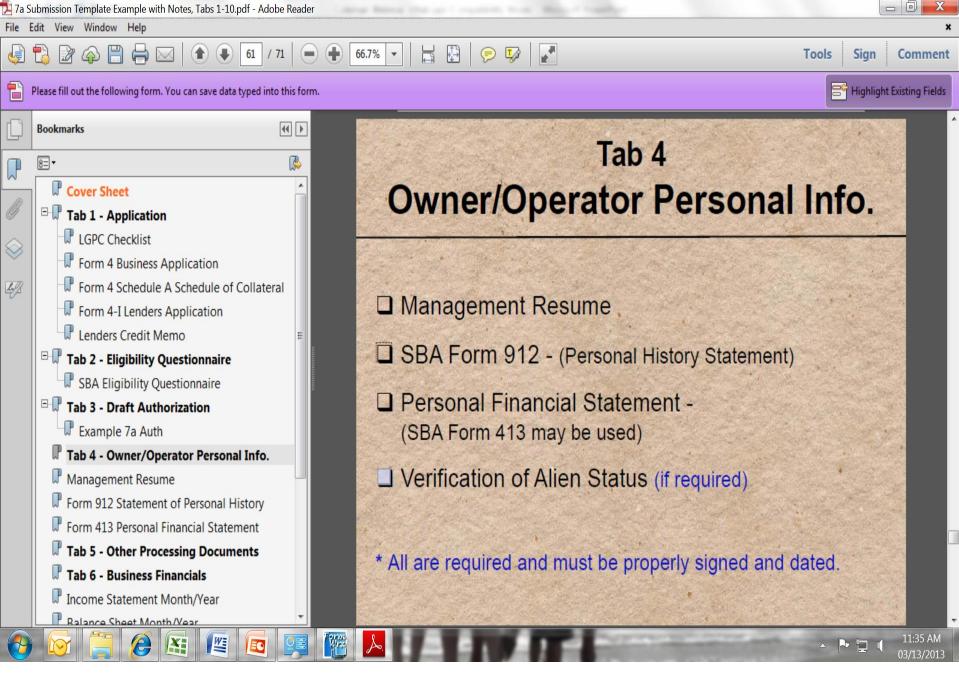
Then under the heading Resources and then Center Forms you'll choose 7(a) Submission Instructions and Checklist. You'll then have the option to download the templates.

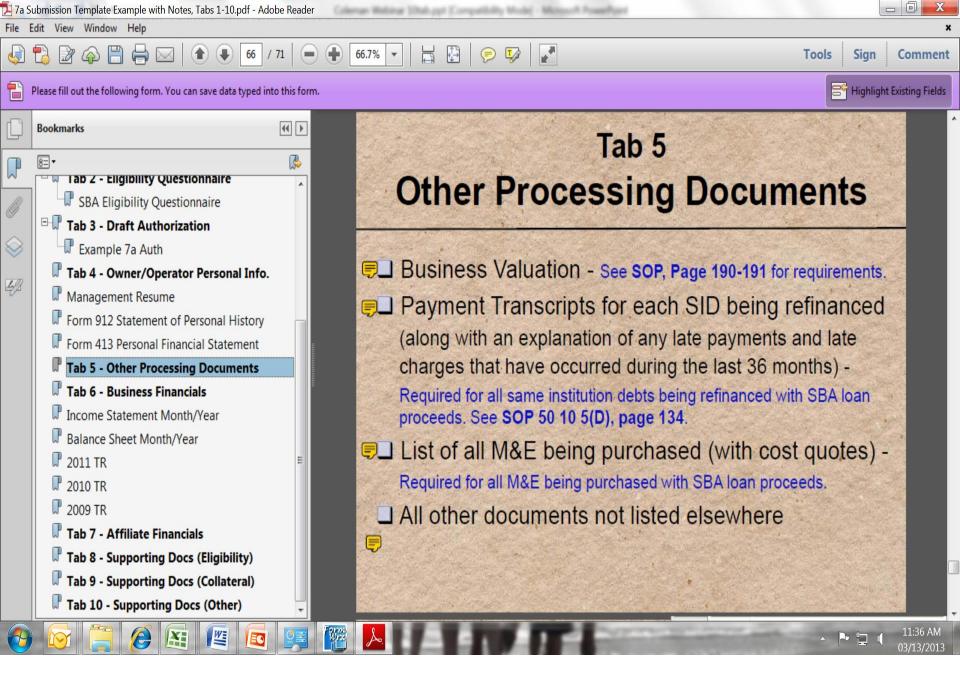


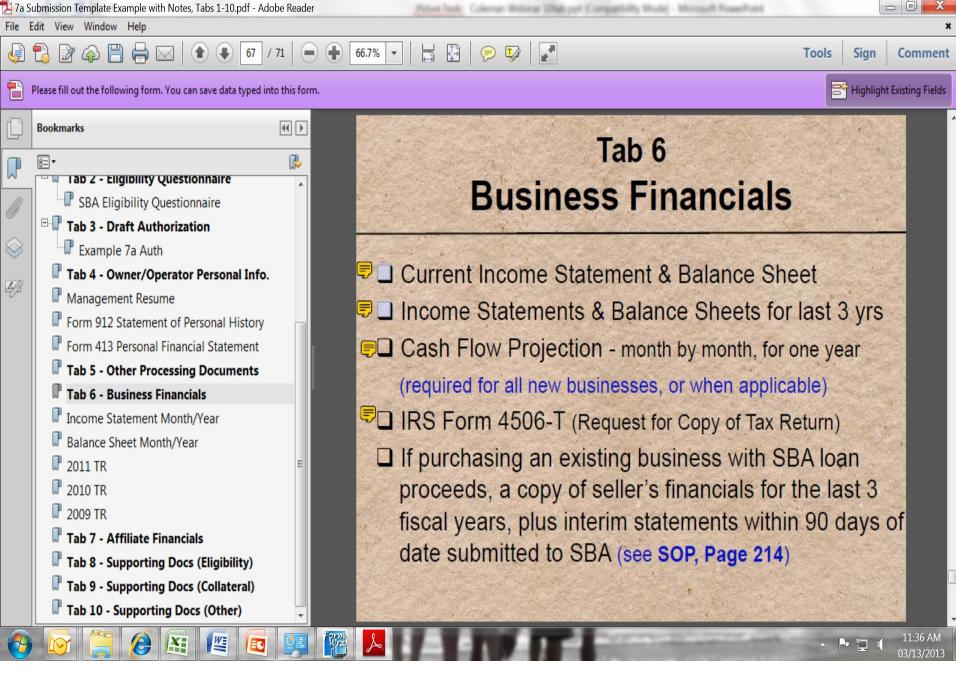


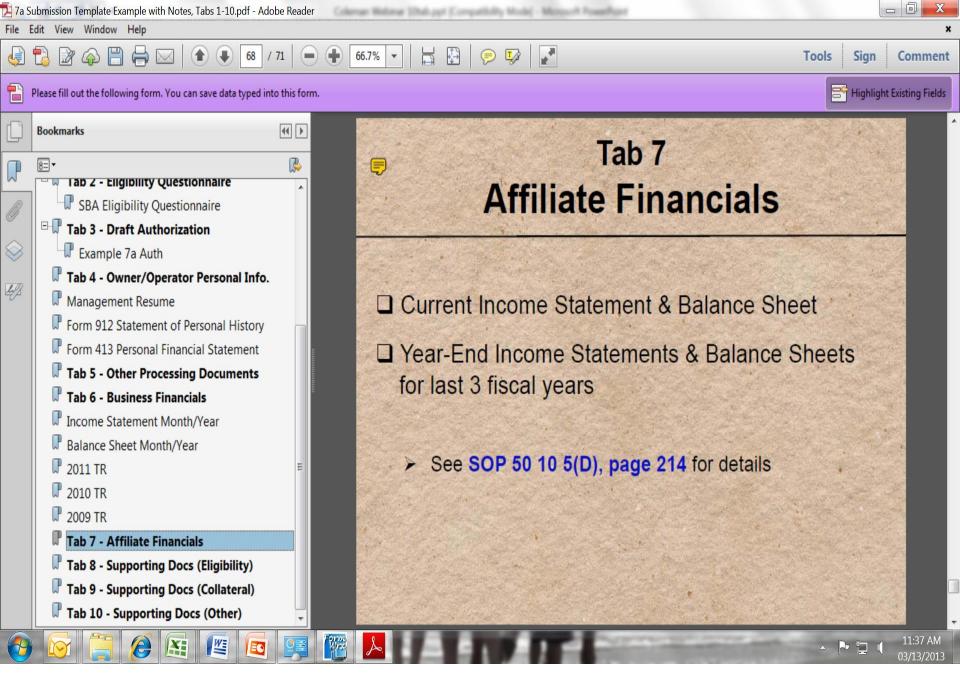


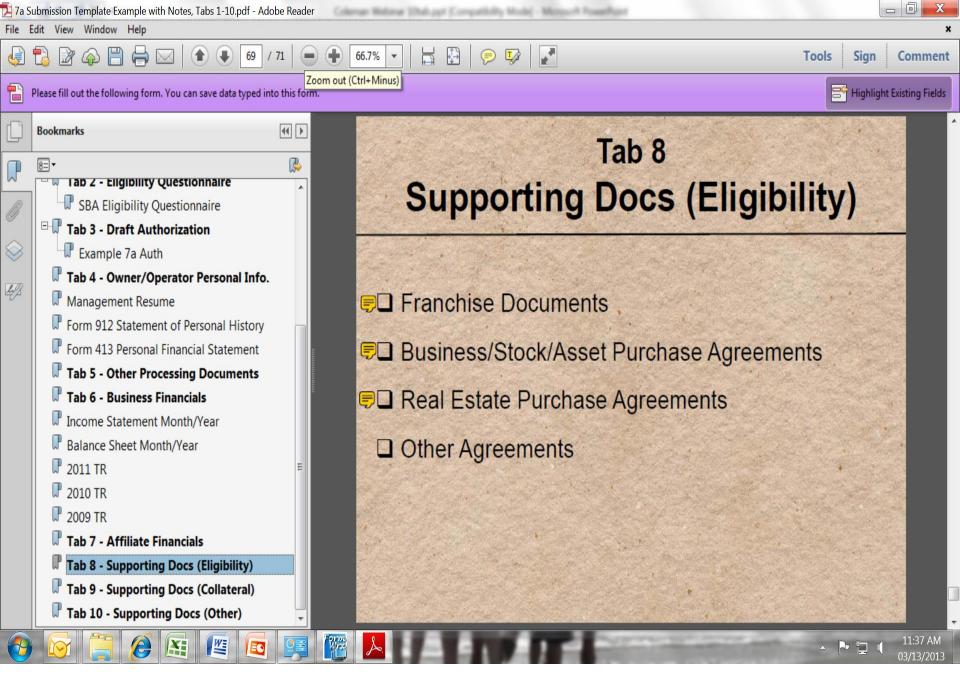


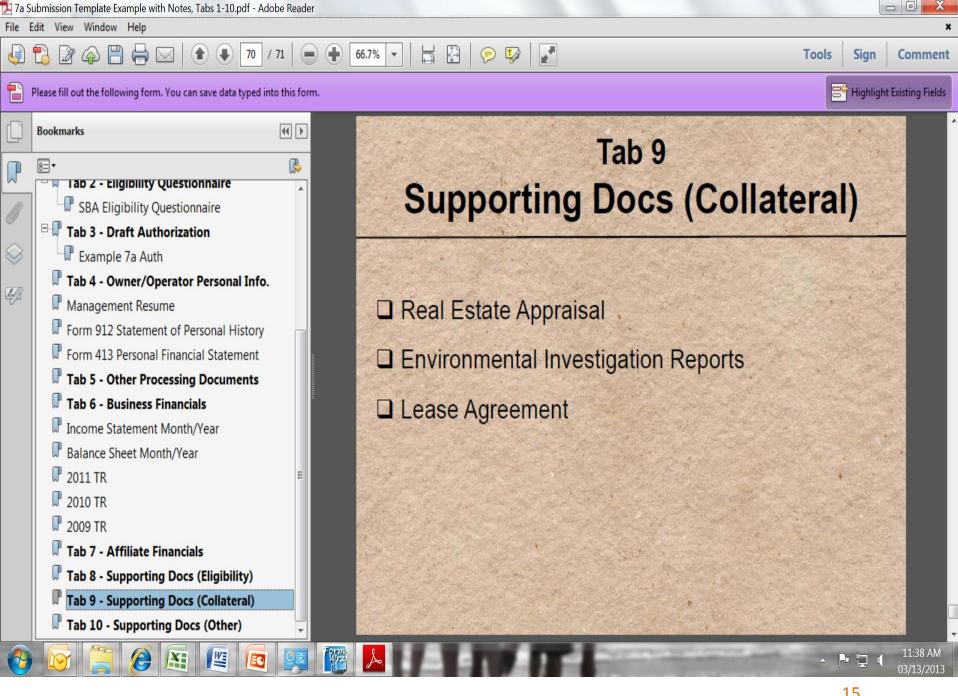


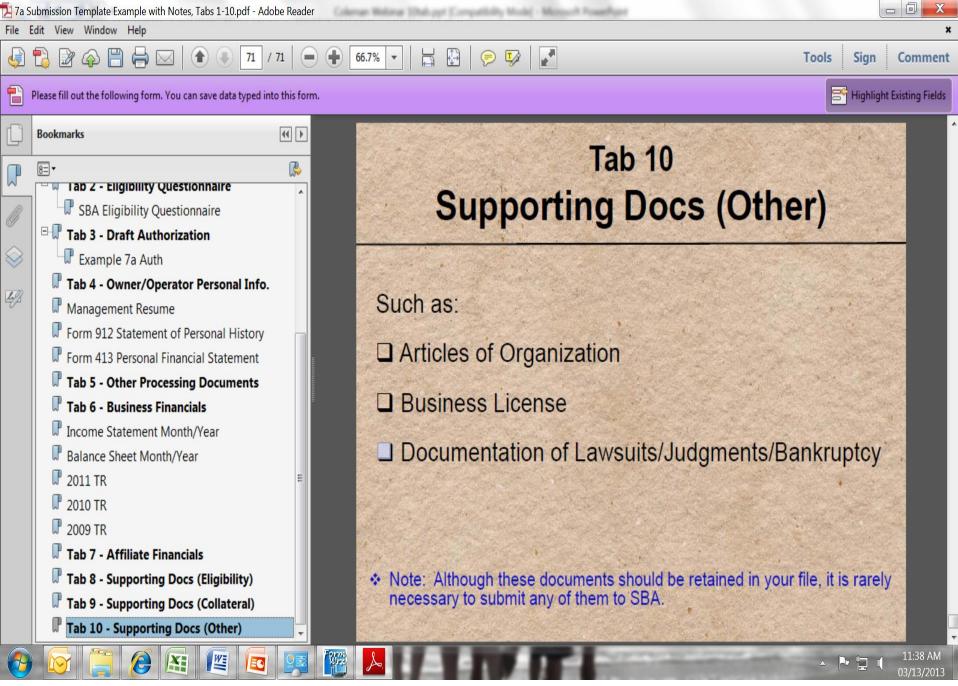






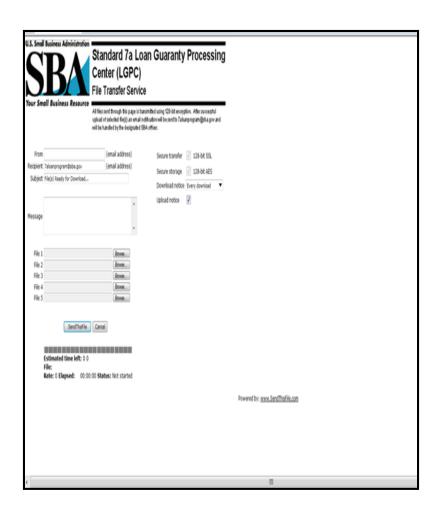






How to submit the file?

Send the application electronically through sendthisfile with 7aLoanProgram@sba.gov as the recipient



SBA Processing Centers

- ☐ Commercial Loan Service Center (Little Rock, AR)
- ☐ Commercial Loan Service Center (Fresno, CA)
- National Guaranty Purchase Center (Herndon, VA)
- ☐ Sacramento Loan Processing Center (SLPC)
- ☐ 7a Loan Guaranty Processing Center (Citrus Heights, CA)



7a Loan Guaranty Processing Center (Citrus Heights, CA)

 The Loan Guaranty Processing Center is responsible for the processing of 7a loan guaranty applications and loan modifications up to disbursement.

6501 Sylvan Road

Suite 122

Citrus Heights, CA, 95610

Phone: 877-475-2435

Fax: 916-735-1975

Email: 7aquestions@sba.gov

Two Commercial Loan Servicing Centers

Commercial Loan Servicing Center Fresno, CA

801 R Street

Suite 101

Fresno, CA, 93721

Phone: 800-347-0922

Fax: 202-481-0483

Commercial Loan Servicing Center Little Rock, AR

2120 Riverfront Drive

Suite 100

Little Rock, AR, 72202

Phone: 501-324-5871

Fax: 202-292-3878

Commercial Loan Servicing Centers

- The commercial loan servicing centers are responsible for servicing actions post disbursement.
- The type of change your making will determine the type of action your required to take. For example certain actions may require SBA approval, Notifying the SBA or simply to document the file.
- The SBA provides a Servicing and Liquidation Actions 7(a) Lender Matrix to assist the Lender in determining which action is needed. This can be found on the SBA's website at http://www.sba.gov/FresnoCLSC under resources.

National Guaranty Purchase Center (Herndon, VA)

 Process guaranty purchase requests and to provide assistance and oversight, as necessary, to lenders during loan liquidation.

1145 Herndon Parkway

Suite 900

Herndon, VA, 20170

Phone: 703-487-9283

Fax: 202-481-4674

Email: <u>loanresolution@sba.gov</u>

SBA's E-Tran

SBA's E-Tran: Electronic Loan Processing/Servicing E-Tran is an SBA loan guaranty origination/servicing solution:

Who is Eligible to Use E-Tran?

All delegated loan program lenders are eligible for loan origination (SBAExpress, PLP, Community Express, Patriot Express, and Export Express)

All loan programs are eligible for loan servicing.

2 methods to use E-TRAN

Utilizing your loan origination software to interface with E-TRAN or

Using your institutions internet capability. This will not interface with your loan origination software. You'll have to log into the E-TRAN using your SBA authenticated username and password.

E-TRAN can only be accessed by lenders who have active Express Agreements.

Send This File

To submit files online, visit SBA's file transfer service using the links below for each loan center. All files sent through this page are transmitted using 128-bit encryption. After successful upload of selected file(s) an email notification will be sent to the selected recipient and will be handled accordingly.

Top ten reasons loans get screened out



- 1. Insufficient analysis/documentation to demonstrate repayment ability
- 2. Not pledging adequate available collateral
- 3. Line of Credit information
- 4. 912 information lacking/incomplete
- 5. Lack of Affiliate Information
- Incomplete SBA Form 4
- 7. Business valuation information lacking
- 8. Interest rate adjustment period lacking
- 9. Lack of Proforma Balance Sheet
- 10. No SBA Form 4-i

QUESTIONS

For more information on bsP...

Contact:

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Or visit us on the web at www.banc-serv.com.