

# 504 User Guide for Submitting Loan Applications

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## 504 User Guide for Submitting Applications

Community Development Corporations (CDCs) can originate 504 loans using the Capital Access Financial System (CAFS) Electronic Lending Origination (ETRAN Origination) platform or an integrated vendor solution.

### What is CAFS?

CAFS is a thin-client, web based application suite that encompasses functionality to support small businesses accessing capital. Key functionality that can be used by the 504 community includes:

- Electronic Transaction (ETRAN) Origination provides loan approvals for 504 Debentures.
- ETRAN Servicing provides full loan cycle servicing functionality which includes loan modifications.
- Partner Information System (PIMS) tracks partner agreements.

### Who can use CAFS?

CAFS is accessible by all CDCs who have a valid agreement on file with the SBA.

### Advantages of using CAFS

- It saves time: Applications are received by SBA real time and can be saved.
- It saves money: Completely eliminates mailing and copying expenses for loan applications.
- It's safe and secure: CAFS has a NIST Rev. 4 authority to operate (ATO) as a Federal system. NIST: <https://nvd.nist.gov/800-53/Rev4/>
- Scalable: CAFS can be used to access all SBA loans for origination and servicing.
- Web Service Integration for 3<sup>rd</sup> Party Vendors

## Registering for CAFS

The CDC has two options for loan application submission—CAFS ETRAN Origination web screens or an integrated vendor solution. Regardless of the option selected, the CDC must have a CAFS account for each person in the organization who submits 504 loans.

### **Create an Account**

The instructions for creating an account are at

<https://caweb.sba.gov/cls/help/CAFS%20NEW%20ACCOUNT%2021%20November%202015FINAL.pdf>

You must know your location ID and Authorizing Official in order to create an account. The location id is different from your 5-digit CDC number and your FIRS number. If you do not know your CDC's location ID, you can use the location ID lookup on the CAFS **Creating a New SBA CLS Account or your SBA agreement.**

When you enter the location ID on the screen to create an account, there is a dropdown of the Authorizing Officials associated with the location ID. If there is not an Authorizing Official associated with your location ID, you must set up an Authorizing Official using the instructions:

<https://caweb.sba.gov/cls/help/CAFS%20AO%2021%20November%202015FINAL.pdf>

### **Adding Roles**

The instructions for adding roles to your CAFS account are at:

<https://caweb.sba.gov/cls/help/CAFS%20ROLES%2021%20November%202015FINAL.pdf>

To originate loans, you must request access to the role ETRAN Origination Update. At Step 5, select both Electronic Lending – Originate ETRAN “Enter/Edit your SBA Loan Applications” and “View your SBA Loan Applications.”

To submit requests to SLPC after loan approval (such as 327 requests, closing requests, environmental reports, and appraisal reports); you must request access to the role ETRAN Servicing Update. At Step 5, select both Electronic Lending - Servicing (ETRA) “504, ALP & PCLP.”

### **Additional Information about CAFS accounts**

- After 3 unsuccessful login attempts, your account will be locked. Please contact the customer service team to unlock your account. Users will be issued new passwords via email every 90 days
- Accounts require a recertification every January/February and June/July.

## Getting Started

Before you can begin sending 504 electronic loan applications, you will need:

- A CAFS user name and password; and
- Access to ETRAN Origination.

Specialized software: If you are using a third party vendor, please contact the vendor for information on getting started.

Ensure that you will be able to receive the various notifications from the SBA: Add the following email addresses to your safe list:

- [SLPCNotificationSystem@sba.gov](mailto:SLPCNotificationSystem@sba.gov)
- [CLS@sba.gov](mailto:CLS@sba.gov)

Filter settings can vary. You may find that you do not need to do anything in order to receive ETRAN email notifications, but if you do not receive emails from us regarding your submission, your spam filter is the first place to check before contacting [CLS@sba.gov](mailto:CLS@sba.gov).

## Submitting a Loan using CAFS ETRAN Origination Screens

### Pre-Application

1. Pre-application requests can be submitted by starting a loan on the ETRAN Origination web screen at <https://caweb.sba.gov>. CDCs using a software package should contact their vendor for instructions on submitting pre-applications.
2. The ETRAN 504 presentation that was performed in April 2017 can be found here: [https://www.sba.gov/sites/default/files/504\\_Training.pdf](https://www.sba.gov/sites/default/files/504_Training.pdf).
3. Select New Application at top of screen.  
Enter the information on the Lender Information screen. Press Save/Next.

The screenshot displays the 'New Application' screen in the ETRAN Origination system. The interface includes a top navigation bar with 'New Application' highlighted. A left sidebar shows 'Current New Application' and 'Lender Info'. The main content area is titled 'Lender Information, Application' and contains the following fields:

SBA Partner ID	4834
SBA Partner Location ID	108322
Partner Name	Access Business Development & Finance, Inc.
Street1	7370 Liberty One Drive
Street2	
City / State / Zip	Liberty Township, OH 43044
Lender TaxID	31-1092206 (99-9999999)
Source Indicator	
Vendor Name	
Processing Method	504 Basic
* Contact Name	Sheri McConville
* Title	Tester
* Phone	202-401-4281 999-999-9999
* Fax	333-333-4444 999-999-9999
* E-Mail	sherimcconville@sba.gov

- Then at the top of the screen, select the Documents button. You are now on the Document Upload screen.

- Click on the Add files button.
- Upload the Franchise Agreement, Management Agreement and/ or Environmental Documents. *Documents greater than 250MB must be separated multiple documents. The system doesn't support uploads greater than 250MB.*
- Note the ETRAN application number. Your Pre-App request and documents will be queued and sent to SLPC. You will receive a confirmation email from SLPC two hours after SLPC receives the files.
- To respond to a screened out Pre-App, please return to the ETRAN application and upload the screen out response (refer to Steps 4 – 6 above).

## **New Application Using CAFS ETRAN Origination**

1. If the loan package did not require a pre-application, start a new loan application in ETRAN Origination at <https://caweb.sba.gov> by selecting New Application at top of screen. Enter loan application data by following on-screen prompts and navigation tree on left side of screen.
2. If there was a pre-application request, log into ETRAN Origination web screens, search for loan application number provided during the pre-application stage, and complete the application by following on-screen prompts and navigation tree on left side of screen.
3. After all required data is input and validated, the ETRAN application status will change to AD (Awaiting Document).
4. Select the Document Upload button at the top of the screen and upload all required application documents.
5. After documents required by ETRAN are uploaded, the application status will change to R1 and the application will be sent to Sacramento Loan Processing Center (SLPC). *Please note that ETRAN Origination requires the ASM document set. SLPC will validate non-ASM applications internally to ensure all required documentation was uploaded before accepting the application.*
6. Upon receipt of application by SLPC, the CDC will receive an automated email from [SLPCNotificationsystem@sba.gov](mailto:SLPCNotificationsystem@sba.gov). This email will serve as acknowledgement of receipt by SLPC and identify the individual documents received by the SLPC within the last 2 hours. (See Exhibit #1 for a sample email) This email will also reference a unique ETRAN Application Number. The ETRAN Application Number is very important as it is unique to each Project and must be used for all future documentation and communication related to the application for that same Project.
7. The loan request will enter the processing queue for review by an SBA loan officer.
8. If the SBA loan officer determines that additional information, documentation, or explanation is necessary, SLPC will email a screen out request to the CDC. All CDC responses to these SBA loan officer requests must be sent via ETRAN document upload using the ETRAN Application number for that Project. The SCREEN OUT CHECKLIST must be uploaded as its own document for the SBA system to log it back in for review.

## **SLPC submissions after loan approval**

Document submissions to SLPC after loan approval (such as 327 requests, closing requests, environmental reports, and appraisal reports) can be sent through ETRAN Servicing document upload utilizing the SBA Loan Number for that Project.

1. Log into CAFS
2. Select ETRAN Servicing
3. Enter SBA Loan Number and select Search
4. Once you are on the loan screen, select Documents at top of screen.
5. Click on the Add files button.
6. Upload the document you wish to submit. *Documents greater than 250MB must be separated into multiple documents. The system does not support uploads greater than 250MB.*



Below is a list of documents that should be submitted depending on if the CDC is submitting a pre-application vs. an application. Application document requirements vary depending on the type of CDC submitted the package and the type of loan. The CDC types are ASM or non-ASM and the loan types are new loan or refinance.

Document Type Name	MS Word	PDF	Pre-App	Etran Req	ASM Req	Refi Req	Non-ASM Req	Non-ASM Refi Req
Authorization from CDC	X			X	X	X	X	X
CDC Checklist		X						
Supplemental Datasheet		X		X	X	X	X	X
Electronic Credit Memo		X		X	X	X	X	X
Narrative Credit Memo		X						
Form 1244		X		X	X	X	X	X
EX 2 - Eligibility Checklist		X		X	X	X	X	X
Exception to Policy		X						
EX 3 - 912		X	Not via ETRAN					
EX 13 - Franchise Agreement		X	X					
Management Agreement		X	X					
EX 14 - Cost Documents		X			X		X	
EX 15 - Appraisal		X						
EX 16 - Environmental		X	X					
EX 17 - Bank Letter		X		X	X	X	X	X
EX 18 - INS / USCIS Verification		X						
EX 19 - Credit Report		X					X	X
EX 21 - Refinancing Documents		X				X		X
Correspondence / Chron		X						
327		X						
CDC Streamline Request		X						
Screen Out File		X						
Miscellaneous		X						
EX 4 – Personal Finance Statement		X					X	X
EX 6 – Historical Financial Statements		X						
EX 7 – Interim Statements		X						
EX 8 – Projections		X						
EX 9 – Monthly Cash Flow Analysis		X						
EX 10 – Debt Schedule		X						
EX 11 – Previous Government Financing		X						
EX 12 – Affiliates		X						
EX 20 – Compensation Agreement		X						
Fillable Point of Contact		X	X		X	X	X	X
EX 22 - CAIVRS		X						
Energy Documents		X						

## What additional documents can be included in a 504 loan origination request?

**Fillable Point of Contact:** CDCs can identify contacts to receive SLPC email notifications (i.e. Loan Officer Contact, Authorization contact, etc.) depending upon the status of the application/loan with the Point of Contact (POC.pdf) file. This file must be uploaded to ETRAN Origination with the loan application submission for CDCs to identify specific contacts. Otherwise, the default contact will be the person that submitted the application to ETRAN. The form can be found at:

<https://www.sba.gov/sites/default/files/POC.pdf>. Exhibit 3 is an example of what this fillable PDF form looks like.

## Important Considerations

A 504 loan application will not be reviewed by an SBA loan officer until the system verifies that all mandatory documents have been received. CDCs are responsible for ensuring that all mandatory loan application documents are received by the SLPC. For this reason, CDCs should pay careful attention to the ETRAN application status.

The CDCs must continue to obtain a 912 clearance using current methods. If you have questions about the 912 process, please review SBA Notice 5000-1401.

*The CDCs must continue to obtain alien verification using current methods.* If alien verification is required, it must be completed prior to the submission of the loan application. The loan application must include the verification of status as well as all supporting documentation.

Franchise, Management Agreements, and Environmental Report documents are the only documents that may be sent through ETRAN Origination or an integrated vendor solution for “pre-application” review. Please see above for detailed instructions on submitting subsequent loan application using your submission method (i.e. web screens or vendor solution). (See Exhibit #2 for a copy of the 504 Quick Start tip sheet summarizing the various submission types)

It is important that documents are not submitted multiple times. When submitting additional documentation related to a loan application, please be sure to submit only new or revised documents.

SLPC will be accepting colored, grayscale, and black and white for all PDF documents submitted. Prior to submitting a document, please make sure that the document is less than 250MB and doesn't contain any errors.

**If your application is screened out, you must submit the SCREEN OUT CHECKLIST as its own document in ETRAN for the SBA system to log it back in for review.**

**If the application was declined at SLPC, any additional documents submitted to ETRANs and forwarded to SLPC will be considered as a new reconsideration.**

The CDC may not use “placeholder” documents when submitting loan files. An example of a placeholder is a page that states “Appraisal Pending” or “Environmental Report has not yet been ordered.” The automated system will treat these placeholders as though they are the

actual documents and the documents will show in the system as being received when, in fact, they were not.

Do not send excessive documentation that is not necessary for a 504 review. (i.e. 1,200 pages of Cost Documents)

Finally, one last tip as you transition to electronic submissions, do not send in hard copies “just in case” ETRAN has not received the electronic documents. No paper submissions of loan applications or supporting documentation will be processed.

## Customer Service

- Phone Number: 888-HUG-CAFS (888-484-2237)
- Email: [CLS@sba.gov](mailto:CLS@sba.gov)
- Web contact: [https://caweb.sba.gov/cls/dsp\\_contactus.cfm](https://caweb.sba.gov/cls/dsp_contactus.cfm)

**For questions on how to submit a package using the software of your choice, you must contact your vendor.**

## Exhibit #1—Sample Email from SLPC

Sample email from the SLPC computer confirming the individual documents received.

This email, along with any error messages, will be sent to the contact type “Submission Confirmation/Receipt Notifications Contact” for the relevant Project. Just receiving this email does not guarantee everything is okay with your submission, you must read the email to see if there was a problem.

**From:** SLPC Notification System [mailto:SLPCNotificationSystem@sba.gov]  
**Sent:** Monday, April 24, 2017 1:19 PM  
**To:**  
**Subject:** 504 Loan Application for (Trade Name) - receipt acknowledgment (D:ZA S:296735 E:(ETRAN Application ID))

**SBA - Sacramento Loan Processing Center (SBA-SLPC)**

This email account is not monitored. Emails received at this account will not be read and will be automatically deleted. Please direct your email to a different account.

The Center has received your electronic loan application file(s) for Trade/Loan Name: (Trade Name)

**The following documents were just received:**

Authorization from CDC:	Received
CDC Checklist:	Received
Supplemental Datasheet:	Received
Electronic Credit Memorandum:	Received
CDC Credit Memorandum:	Received
Form 1244:	Received
Eligibility Checklist:	Received
CAIVRS:	Received
Cost Document(s):	Received
Bank Letter:	Received
Credit Report:	Received

Your ETRAN Application ID is: (ETRAN Application ID). We will use the loan application number as an identifier in all communications with you while the loan application is being processed. You should also include the loan application number when communicating with us about this loan application.

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This will be your Application/Loan Name

This will be your ETRAN Application ID

This will be your Application/Loan Name

This will be your ETRAN Application ID

## Exhibit #2—Quick Start Guide



### 504 quick start guide

	Function	Required	If Applicable
preApps	initial submission of PreApplication	<b>PREAPP</b> + <b>FRANCHISE/AGREEMENTS</b> and / or <b>ENVIRONMENTAL</b>	<b>PREAPP</b> must mark all subsequent PreApp submissions as PreApp also
new:App	new ASM application	<b>app #</b> + AUTHORIZATION, SUPPLEMENTAL DATASHEET, ELECTRONIC CREDIT MEMO, 1244, ELIGIBILITY CHECKLIST, COST DOCS, BANK LETTER	<b>app #</b> provide the <b>existing ETRAN app #</b> if anything came in as <b>PreApp</b>
	new non-ASM application	<b>app #</b> + AUTHORIZATION, SUPPLEMENTAL DATASHEET, ELECTRONIC CREDIT MEMO, 1244, ELIGIBILITY CHECKLIST, COST DOCS, BANK LETTER + <b>CREDIT RPT, PERSONAL FINANCIAL STMT and all other financial/affiliate documents if applicable</b>	various others Documents can be submitted  ENVIRON MENTAL  APPRAISAL  INS VERIFICATION
screen outs	responding to an application Screen Out	<b>app #</b> + <b>SCREEN OUT CHECKLIST</b> <small>You actually need to select "Screen Out Checklist" in your system. It is more than just a cover page, it is the only way the automated system logs the application back in!</small>	other Documents, if necessary, must be included as separate documents and must <b>accompany</b> the <b>SCREEN OUT CHECKLIST</b> document 1244 +  COST DOCUMENT
	responding to just an Appraisal Screen Out	<b>app #</b> + <b>APPRAISAL (only)</b>	for Appraisal, Franchise/Agreements or Environmental screen outs, you do not use the <b>SCREEN OUT CHECKLIST</b> or any other document types <b>app #</b> + <b>FRANCHISE (only)</b>   <b>app #</b> + <b>ENVIRONMENTAL (only)</b>
declines	requesting reconsideration of an application that was declined	<b>app #</b> + <b>DECLINE RECONSIDERATION</b>	documents to support request for reconsideration, each as separated documents + <b>CORRESPONDENCE</b> <b>BANK LETTER</b>
servicing	request for servicing aka a "327"	<b>app #</b> + <b>SERVICING REQUEST</b>	other Documents, if necessary, must be included as separate documents and must <b>accompany</b> the <b>SERVICING REQUEST</b> document Cost docs +  Bank Letter
closing	request for closing	<b>app #</b> + <b>CLOSING REQUEST</b> ← 1 page only	do not submit any other documents with a closing request

## Exhibit #3—Contact Information

### CONTACT INFORMATION

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

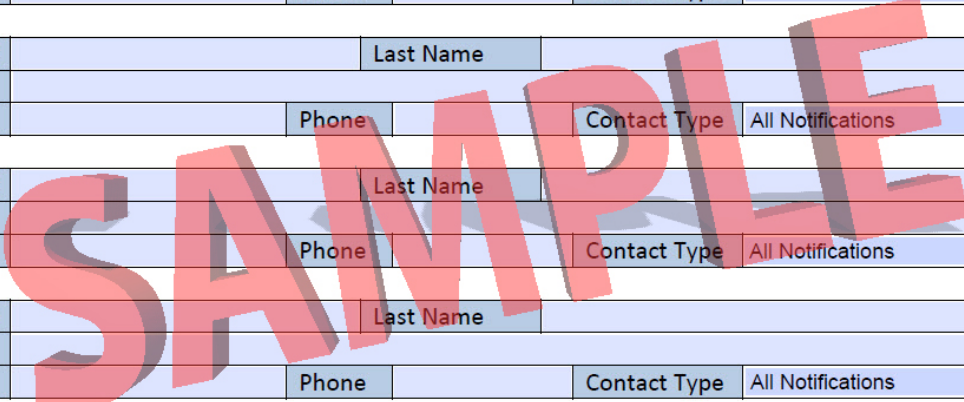
First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>

First Name		Last Name	
Email			
Title		Phone	
		Contact Type	All Notifications <input type="button" value="v"/>





CONTACT INFORMATION

Pre App ETRAN Application ID (If Applicable)	
Previous e504 Tracking Number (If Applicable)	

Companion ETRAN Application ID	
	OR
Companion SBA Loan Number	

Comments

Instructions for using this form:

1. First Name: The first name of the Point of Contact (POC)
2. Last Name: The last name of the POC.
3. Email Address: The email address of the POC.
4. Title: The corporate title of the POC. Examples are: CEO, COO, Loan Officer, etc.
5. Phone Number: The phone number of the POC
6. Contact Type. This determines what correspondence will be sent to the selected POC:
  - All Notifications: All communication about the application will be sent the selected POC.
  - Package Receipt: The POC will be sent a list of the documents received by the Sacramento Loan Processing Center (SLPC). The message will be sent within 2 hours of receipt.
  - Loan Officer: Any questions or concerns about the application or loan will be directed to this POC.
  - Final Authorization: The selected POC will receive the final authorization from SLPC.
  - Servicing: The selected POC will receive emails regarding all servicing correspondence.
  - Closing: The selected POC will receive emails about closings
  - Screen Out: The selected POC will receive all screen outs from the submitted application.
7. Pre App ETRAN Application ID: If a Pre-App was submitted and the Application ID is different than the one being submitted, please add the Pre-App Application ID so SLPC can associate the Pre-App Application ID to the current Application ID.
8. Previous e504 Tracking Number: If an application was submitted via the old e504 Process and there was a tracking number associated with it, please include the e504 Tracking Number. This number should be less than 600,000.
9. Companion ETRAN Application ID: If another application has been submitted related to this project (example: equipment loans), please add the Application ID. If an Application ID is unknown, then #10 should be filled.
10. Companion SBA Loan Number: If another application has been submitted for related to this project (example: equipment loans), please add the Loan Number. If a Loan Number is unknown, then #9 should be filled.
11. Comments: Any additional comments that the CDC wants to provide to the SLPC.
12. If there are multiple companion applications please use the comment section to list the additional ETRAN Application IDs or Loan Numbers