



OMB CONTROL NO.: 3245-0185  
EXPIRATION DATE: 02-28-2027

Field Name	Description	Example
SBA Loan Number	The 10-digit numerical SBA loan identification number issued in ETRAN.	1234567890

**LENDER/BORROWER INFORMATION**

Field Name	Description	Example
Lender Name	7(a) lending institution that is selling the guaranteed interest of SBA loan for which they have entered into a guaranty agreement with SBA in the Capital Access Financial System (CAFS).  Lender name should match partner name for the Head Office Location ID in SBA's Partner Information Management System (PIMS).	Main Street Bank
Lender Address	Lender's Head Office Location ID street address in PIMS.	123 Main Street
City	Lender's Head Office Location ID city.	Anytown
State	Lender's Head Office Location ID state.	DC
Zip code	Lender's Head Office Location ID zip code.	20000
Lender Contact	Authorized officer, director, or key employee of the Lender.	Janet Monet
Lender Telephone	Phone number of the Lender contact.	123-456-7890
Lender Email	Email of the Lender contact.	janetmonet@mainstreetbank.com
Borrower Name	Loan Name as updated by the Lender in CAFS, ETRAN Servicing.	XYZ Small Business
Borrower Address	Project Address Street as updated by the Lender in CAFS, ETRAN Servicing.	100 State Street
City	Project Address City.	Anytown
State	Project Address State.	DC
Zip code	Project Address Zip code.	20000



**LOAN INFORMATION**

Field Name	Description	Example						
Date of Note (MM/DD/YYYY)	Date indicated on the Note (SBA Form 147 or Lender form of a note).  In accordance with SBA SOP 50 10, if a Lender uses its own form of a note, all terms and conditions in the SBA Form 147 must be included in the document.	06/20/2024						
SBA Loan Approval Date (MM/DD/YYYY)	The date the SBA loan number was issued in ETRAN.	04/25/2024						
Percent of SBA Guaranty (%)	The SBA Guaranty Percentage in CAFS, ETRAN Servicing and generated Terms and Conditions.	75.00000%						
Date SBA Guaranty Fee was Paid (MM/DD/YYYY) <i>or Not Applicable</i>	Date on which the SBA Guaranty Fee (Upfront fee) was paid by Lender to SBA. This fee must be paid before Form 1086 is sent to the FTA.  Lender must complete N/A check box if loan is eligible for authorized fee relief as determined by CAFS.	<table border="1" style="width: 100%;"> <tr> <td style="width: 33%;">06/20/2024</td> <td style="width: 33%;">N/A</td> <td style="width: 33%;"></td> </tr> </table> <p>Or</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%;">N/A</td> <td style="width: 33%; text-align: center;">√</td> </tr> </table> <p><i>* If N/A is checked, related field in CAFS, Settlement Express should be left blank.</i></p>	06/20/2024	N/A			N/A	√
06/20/2024	N/A							
	N/A	√						
Date of <b>INITIAL</b> Disbursement (MM/DD/YYYY)	Date when the first disbursement was made to the borrower on the loan.	06/20/2024						
Date of <b>FINAL</b> Disbursement (MM/DD/YYYY)	Date when the final disbursement was made to the borrower on the loan, such that the amount undisbursed is zero.	06/20/2024						
Original Face Amount (\$)	Approval Amount in CAFS, ETRAN Servicing and generated Terms and Conditions.  Loan approval amount should match Note (SBA Form 147 or Lender form of a note) or any attached modification or allonge.	\$250,000.00						
Outstanding Principal Amount of Loan (\$)	Gross outstanding balance amount at the time Form 1086 is completed. This may be subject to update immediately prior to settlement.	\$250,000.00						
Outstanding Principal Amount of Guaranteed Interest (Par Value) (\$)	Guaranteed portion of the outstanding balance amount listed in previous field. This may be subject to update immediately prior to settlement.	$\$250,000 * 75\% = \$187,500.00$						



Interest Paid to Date (MM/DD/YYYY)	The date to which interest has been paid as of the last borrower payment received. If no borrower payments have been received, report the date interest accrues from (e.g., Date of Initial Disbursement). This may be subject to update immediately prior to settlement. Loan can be paid no more than 60 days in arrears.	06/20/2024						
Guaranteed Portion (Fixed, WSJ Prime (Variable), or SBA Optional Peg (Variable))	Interest rate type, and base rate if variable, as stated in the Note (SBA Form 147 or Lender form of a note) for the guaranteed portion.	Check One: <table border="1"> <tr> <td>Fixed</td> <td>WSJ Prime (Variable)</td> <td>SBA Optional Peg (Variable)</td> </tr> <tr> <td></td> <td style="text-align: center;">√</td> <td></td> </tr> </table>	Fixed	WSJ Prime (Variable)	SBA Optional Peg (Variable)		√	
Fixed	WSJ Prime (Variable)	SBA Optional Peg (Variable)						
	√							
Unguaranteed Portion (Fixed, WSJ Prime (Variable), or SBA Optional Peg (Variable))	Interest rate type, and base rate if variable, as stated in the Note (SBA Form 147 or Lender form of a note) for the unguaranteed portion.	Check One: <table border="1"> <tr> <td>Fixed</td> <td>WSJ Prime (Variable)</td> <td>SBA Optional Peg (Variable)</td> </tr> <tr> <td></td> <td style="text-align: center;">√</td> <td></td> </tr> </table>	Fixed	WSJ Prime (Variable)	SBA Optional Peg (Variable)		√	
Fixed	WSJ Prime (Variable)	SBA Optional Peg (Variable)						
	√							
Interest Accrual Method (Choose One)	The calendar basis that is being used to calculate interest per diem. The calendar basis selected will be maintained for the life of the loan (30/360 or Actual/365)	Check One: <table border="1"> <tr> <td></td> <td>30/360</td> <td style="text-align: center;">√</td> <td>Actual/365</td> </tr> </table>		30/360	√	Actual/365		
	30/360	√	Actual/365					

**SALE & RATE INFORMATION**

Field Name	Description	Example
Price Paid by Purchaser (\$)	Dollar price agreed to be paid by first Registered Holder to Lender. Guaranteed outstanding balance multiplied by the percentage of par.	\$187,500 * 110.61% = \$207,393.75
Price Paid as a percent of Par Value of Guaranteed Interest (%)	Price in terms of percentage of par agreed to be paid by first Registered Holder to Lender.	110.61000%
SBA Program User Fee (%) – Fifty percent of any paid amount more than 110 percent of the par value of the guaranteed interest (See Section 1.7)	Percentage share to the SBA of the excess of 110 percent of the outstanding principal amount of the guaranteed portion of the loan.	0.30500%
If Fixed Rate Loan, Note Rate (%)	If loan has a fixed interest rate, the Borrower’s rate as stated in the Note (SBA Form 147 or Lender form of a note).	10.99000%
If Variable Rate Loan, Rate Spread (% +/- Based on Base Rate %)	If loan has a variable interest rate, the spread above the base rate as identified in the Note (SBA Form 147 or Lender form of a note).	2.49000%
Lender Initial Fee (%) (See Section 1.5)	Applies to sold portions of variable loans only. Fee is negotiated between Lender and the first Registered Holder prior to the settlement. Loan may have an initial Lender’s	1.00000%



	servicing fee during the period between final disbursement and the first interest adjustment date. *Must conform to minimum fee requirements described in field Lender's Permanent Fee.	
Lender Permanent Fee (%) (See Section 1.5)	Applies to sold portions of variable and fixed rate loans. Fee is negotiated between Lender and the first Registered Holder prior to the settlement. Fee remains constant for the life of the loan. Minimum fee is .40% for discount and par sales; 1.00% for premium sales.	1.00000%
SBA Annual Service Fee (%)	SBA Annual Service Fee as determined by CAFS.	0.00000%
FTA Fee (%)	FTA Servicing Fee	0.12500%
Certificate Interest Rate (Based on Permanent Lender Fee) (%)	If Variable Rate Loan: <i>Note Spread – Lender Permanent Fee – SBA Annual Service Fee – FTA Fee</i>  If Fixed Rate Loan: <i>Lender Permanent Fee – SBA Annual Service Fee – FTA Fee</i>	Variable: 2.490% - 1.00% - 0% - 0.125% = 1.36500%  Fixed: 1.00% - 0% - 0.125% = 0.87500%
Certificate Cap, if applicable (%)	If variable rate loan, cap or ceiling as stated in the Note, net of Lender's Servicing Fee, SBA's, and FTA's fees.  <i>Note Cap – Lender Permanent Fee – SBA Annual Service Fee – FTA Fee (%)</i>	Cap of 11.375% - 1.00% - 0% - 0.125% = 10.25000%
Certificate Floor, if applicable (%)	If variable rate loan with a floor as stated on the Note, net of Lender's servicing fee, SBA's fee, and FTA's fee.  <i>Note Floor – Lender Permanent Fee – SBA Annual Service Fee – FTA Fee (%)</i>	Floor of 8.375% - 1.00% - 0% - 0.125% = 7.25000%
Constant Prepayment Rate Assumption (%)	Information quoted by first Registered Holder to the Lender. CPR is the annualized percentage monthly prepayment rate. By selecting a CPR at which the principal is repaid, cash flows can be more accurately estimated, assuming prepayments are spread out over time.	14.00000 % per annum
Mortgage Equivalent Yield (%)	Yield quoted by first Registered Holder.	6.12900%
Bond Equivalent Yield (%)	Yield quoted by first Registered Holder.	6.20800%



**REGISTERED HOLDER INFORMATION**

Field Name	Description	Example
Name	Name of the Registered Holder purchasing the guaranteed interest of the loan.	ABC Securities
Address	Registered Holder's street address	60 Broad Street
City, State Zip Code	Registered Holder's city, state, and zip code	Anytown, TX 70000
Contact Person	Authorized officer, director, or key employee of the Registered Holder	Marie Investor
Telephone	Phone number of the Registered Holder contact	871-555-2222
Email Address	Email of the Registered Holder contact.	marieinvestor@abcsecurities
Taxpayer ID Number	TIN Number of the Registered Holder. Failure to provide a TIN will subject interest earned to backup withholding.	12-3456789

**CERTIFICATION**

Field Name	Description	Example
Day	Day date (DD) of signing	30
Month	Month of signing	July
Year	Year of signing (20YY)	2024
<b>Registered Holder:</b>		
Name	Registered Holder name. Same as indicated on page 3 of Form 1086.	ABC Securities
By	Electronic signature and printed name of authorized officer, director, or key employee of the Registered Holder.  Electronic signature must follow SOP 50 10, Appendix 10.	<i>Joe Purchaser</i> Joe Purchaser
Title	Title of the authorized officer, director, or key employee.	Vice President
<b>Lender:</b>		
Name	Lender Name. Same as indicated on page 1 of Form 1086.	Main Street Bank
By	Electronic signature and printed name of authorized officer, director, or key employee of the Lender.  Electronic signature must follow SOP 50 10, Appendix 10.	<i>Janet Monet</i> Janet Monet
Title	Title of the authorized officer, director, or key employee.	Controller