

OMB Control # 3245-0352  
Expiration Date:



# LENDER'S USER'S MANUAL

*Microloan Program Electronic  
Reporting System (MPERS)*

**U.S. Small Business Administration**

March, 2007

The estimated burden for responding to this collection of information is 15 minutes per response including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed and completing and reviewing the collection of information. You are not required to respond to this collection of information unless it displays a currently valid OMB approval number. The OMB control number for this collection of information is 3245-0352. Comments on the burden estimates should be sent to the U.S. Small Business Administration, Chief, AIB 409 3<sup>rd</sup> Street, S.W. , Washington, D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10201, Washington, D.C. 20503

## Table of Contents

1.1	System Overview.....	1
1.2	Authorized Use Permission.....	1
1.3	Points of Contact.....	2
1.3.1	Information.....	2
1.3.2	Help Desk.....	2
1.4	Terms and Abbreviations.....	3
2.1	System Configuration.....	1
3.1	Logging On.....	1
3.1.1	Choose Function Menu.....	1
3.2	System Menu.....	2
3.2.1	Lender Portfolio.....	2
3.2.2	Portfolio Status.....	2
3.2.3	Help.....	3
3.2.4	Exit.....	3
3.3	Changing User ID and Password.....	3
3.4	Exit System.....	4
4.1	Lender Functions.....	1
4.1.1	Lender Detail.....	1
4.1.2	Add Loan.....	3
4.1.3	Edit Loan.....	7
4.1.4	Add Additional Borrower.....	12
4.1.5	Edit Additional Borrower.....	14
4.1.6	Loan Search.....	15
4.1.7	Loan Search Results.....	17
4.1.8	Borrower Search.....	17
4.1.9	Borrower Search Results.....	18
4.1.10	Snapshot Summary.....	19
4.1.11	Update Portfolio.....	21
4.1.12	No Change Certification Reason.....	23
4.1.13	Snapshot Detail.....	24
4.1.14	Reason for No Change Certification.....	25
4.1.15	CO/PIF Loans.....	26
4.2	Special Instructions for Error Correction.....	27
4.3	Caveats and Exceptions.....	27

## 1.0 GENERAL INFORMATION

## **1.1 System Overview**

MPERS is a web enabled system accessed with the General Login System (GLS). The menu is dynamically built based on the function that a user's role may have access to.

This system broadly keeps track of the following information about Microlenders, Microloans and Microborrowers:

- Microlender Information – Lender Name, Address, Phone and Fax Numbers, Program Start Date, and Program End Date.
- Microloan Information – Identifying information about loans that the Microlender makes. This includes Portfolio status information, percent of woman ownership in business, Loan Amount, Interest Rate and Terms, Number of Hours, Organization Type, NAICS Code, Urban/Rural Code, Number of Employees Created and Retained, SBA Loan Number and Lender Loan Number.
- Microborrower Information – Identifying information about borrowers (businesses or people) who receive loans from Microlenders. This includes Tax Id number, Name, Address, Phone and Fax Numbers, Date the Business was formed, Veterans Status, and Ethnicity.

The system will be completely redesigned using Cold Fusion 5.0, accessing a Sybase database.

## **1.2 Authorized Use Permission**

This is a Federal computer system and is the property of the United States Government. It is for authorized use only. Users (authorized or unauthorized) have no explicit or implicit expectation of privacy in anything viewed, created, downloaded, or stored on this system, including e-mail, Internet, and Intranet use. Any or all uses of this system (including all peripheral devices and output media) and all files on this system may be intercepted, monitored, read, captured, recorded, disclosed, copied, audited, and/or inspected by authorized Small Business Administration (SBA) personnel, the Office of Inspector General (OIG), and/or other law enforcement personnel, as well as authorized officials of other agencies, both domestic and foreign. Access or use of this computer by any person, whether authorized or unauthorized, constitutes consent to such interception, monitoring, reading, capturing, recording, disclosure, copying, auditing, and/or inspection at the discretion of authorized SBA personnel, law enforcement personnel (including the OIG), and/or authorized officials of other agencies, both domestic and foreign. Unauthorized use of, or exceeding authorized access to, this system is prohibited and may constitute a violation of 18 U.S.C. § 1030 or other Federal laws and regulations and may result in criminal, civil, and/or administrative action. By using this system, users indicate awareness of, and consent to, these terms and conditions and acknowledge that there is no reasonable expectation of privacy in the access or use of this computer system.

## 1.3 Points of Contact

### 1.3.1 Information

Individuals with questions or concerns regarding these instructions should contact the SBA Microenterprise Development Branch at 202-205-6495 or the individual indicated below:

Jan Blackwell-Robinson  
Financial Analyst  
Microenterprise Development Branch  
(202) 205-7134 (voice)  
(202) 481-6083 (fax)  
[Janet.blackwell-robinson@sba.gov](mailto:Janet.blackwell-robinson@sba.gov)

### 1.3.2 Help Desk

Contact Name	Department/Division	Telephone Number	E-mail address
N/A	Network Integration Branch	202-205-6400	<a href="mailto:hqhelpdesk@sba.gov">hqhelpdesk@sba.gov</a>

## 1.4 Terms and Abbreviations

GLS - General Login System – Also referred to as SSII; Controls access to MPERS  
Location ID - Identifies a physical address of a Partner or Microlender in PIMS; The primary Location ID is often times used in place of the Partner ID as a means of identifying a Partner

Microborrower - Small business concern that receives a Microloan

Microlender - SBA approved intermediary lender working in the Microloan Program

Microlender ID - SBA manually generated intermediary lender identification number utilized in the LAM system

Microloan - Loan under \$35,000 made by a Microlender to a small business concern

Microloan Number - Also referred to as the Lender Loan Number; A unique number sometimes assigned by the Microlender used to identify a Microloan within their portfolio

*MDB - Microloan Development Branch - Also referred to as the Program Office*

MLS – Microloan System

MPERS - Microloan Program Electronic Reporting System

*MPPO - Microloan Program Participating Organization*

OISS – Office of System Support

*Partner ID - Identifies a Partner or Microlender in PIMS*

*PIMS - Partner Identification Management System*

SBA – Small Business Administration

SBA Loan - Loan made by SBA to the Microlender

SBA Loan Number – Number generated by SBA LAM System used to identify an SBA Loan

Sequence Number - Unique number generated by MPERS that identifies microloan to Microborrower.

*SSII-Security System II – also referred to as GLS*

## 2.0 SYSTEM SUMMARY

## 2.1 System Configuration

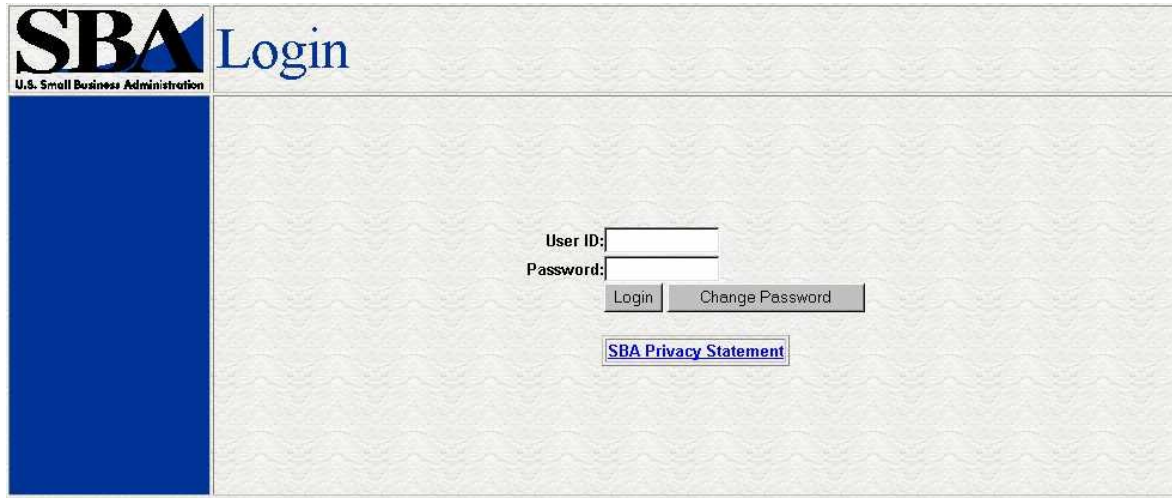
The application is developed for use with a minimum browser configuration of Netscape 4.7, Microsoft IE 4.0 or greater. You must use High level encryption (128 bit) when configuring your browser. You must enable support for JAVA script. There is no use of client side COOKIES. In general the font type is 10pt. Arial, style sheets are not used. The application is best viewed at an 800x 600 resolution screen to avoid scrolling using a minimum 15" screens.



## 3.0 GETTING STARTED

### 3.1 Logging On

Connect to the internet and enter [https://eweb.sba.gov/gls/dsp\\_login.cfm](https://eweb.sba.gov/gls/dsp_login.cfm) in the URL. You will be presented with the Log-In screen. Enter the User Id and Password provided to you by the Small Business Administration's Security Officer.



**SBA** Login  
U.S. Small Business Administration

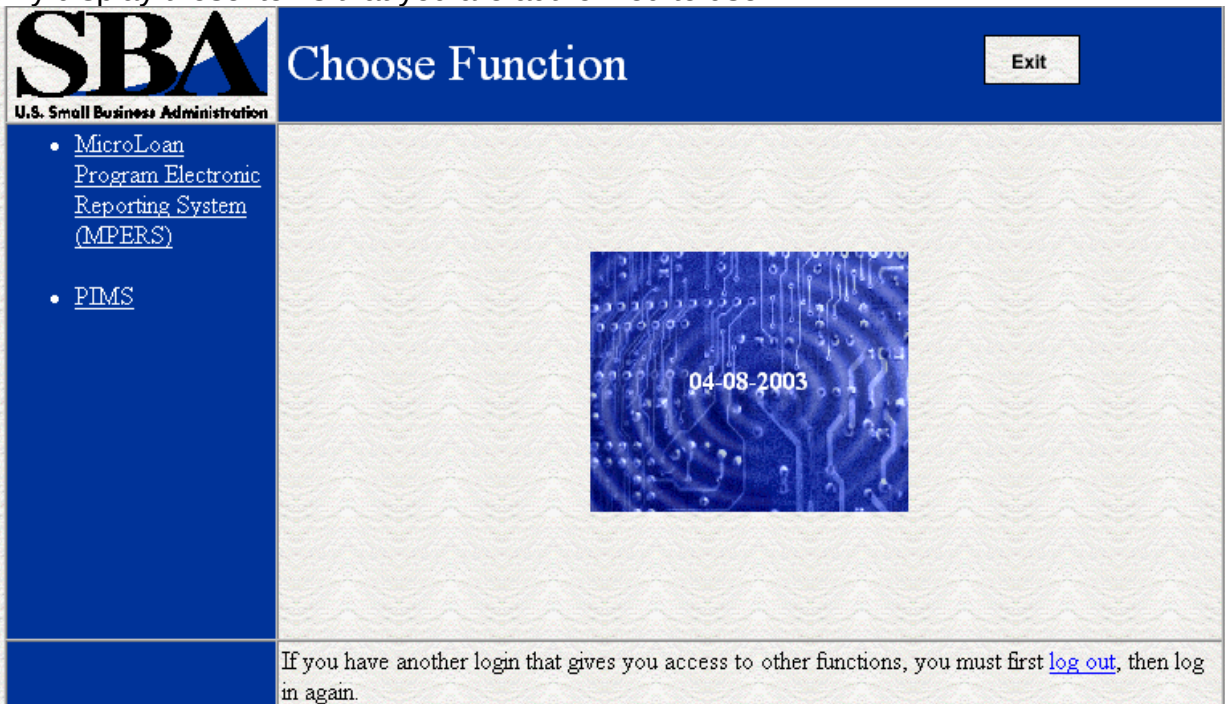
User ID:   
Password:

Login Change Password

[SBA Privacy Statement](#)

#### 3.1.1 Choose Function Menu

Not all items listed on this sample menu are available to all personnel. The menu will only display those items that you are authorized to use.



**SBA** Choose Function  
U.S. Small Business Administration

Exit

- [MicroLoan Program Electronic Reporting System \(MPERS\)](#)
- [PIMS](#)

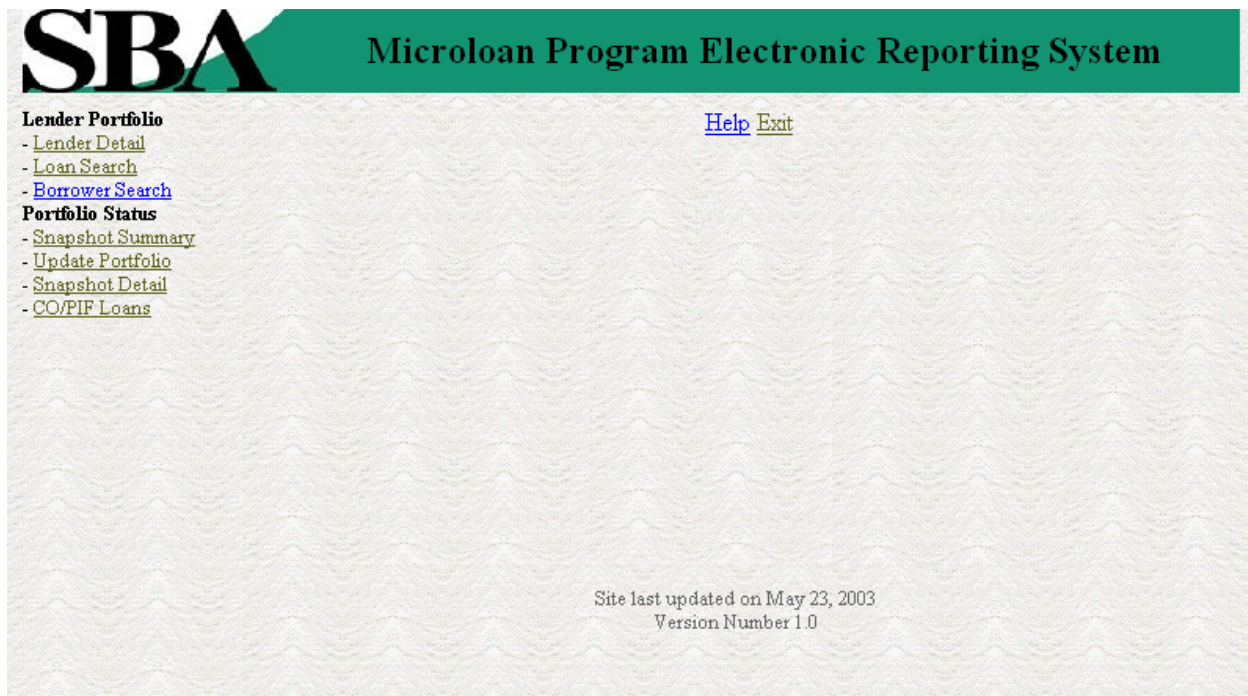
04-08-2003

If you have another login that gives you access to other functions, you must first [log out](#), then log in again.

Possible selections include;

- Microloan Program Electronic Reporting System (MPERS) - Allows a user the ability to enter the MPERS System.
- PIMS - This will take you to the Partner Identification and Management System.

## 3.2 System Menu



### 3.2.1 Lender Portfolio

- Lender Detail – Provides detailed information on a lender and displays a list of the lenders loans.
- Loan Search – Allows a user to search for a loan by Lender Loan Number, SBA Loan Number, Loan Sequence Number or by Loan Amount, Closing Date, and Complete or Incomplete status.
- Borrower Search – Allows a user to search for a borrower by EIN/SSN Number, Borrower Name, or Trade Name.

### 3.2.2 Portfolio Status

- Snapshot Summary – Displays the portfolio summary information for a lender.
- Update Portfolio – Displays the current status information for a lenders portfolio and allows the lender to update the status information.
- Snapshot Detail – Displays a snapshot of a lenders portfolio.
- CO/PIF Loans – Displays the Charged Off and Paid In Full Loans for a lender.

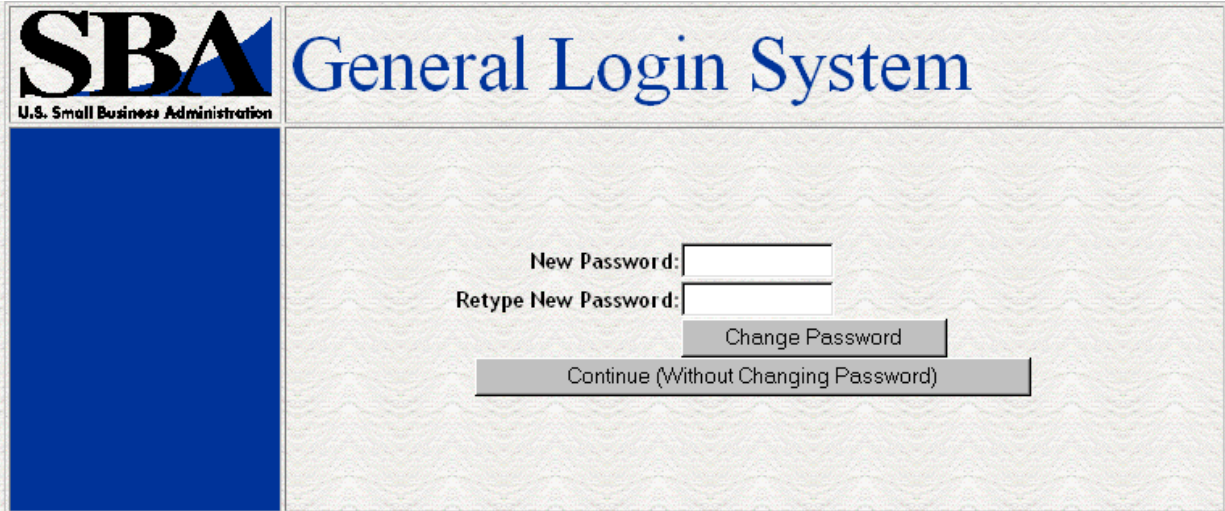
### 3.2.3 Help

Displays information to help the user with the application in a new window.

### 3.2.4 Exit

Allows the user to exit the application.

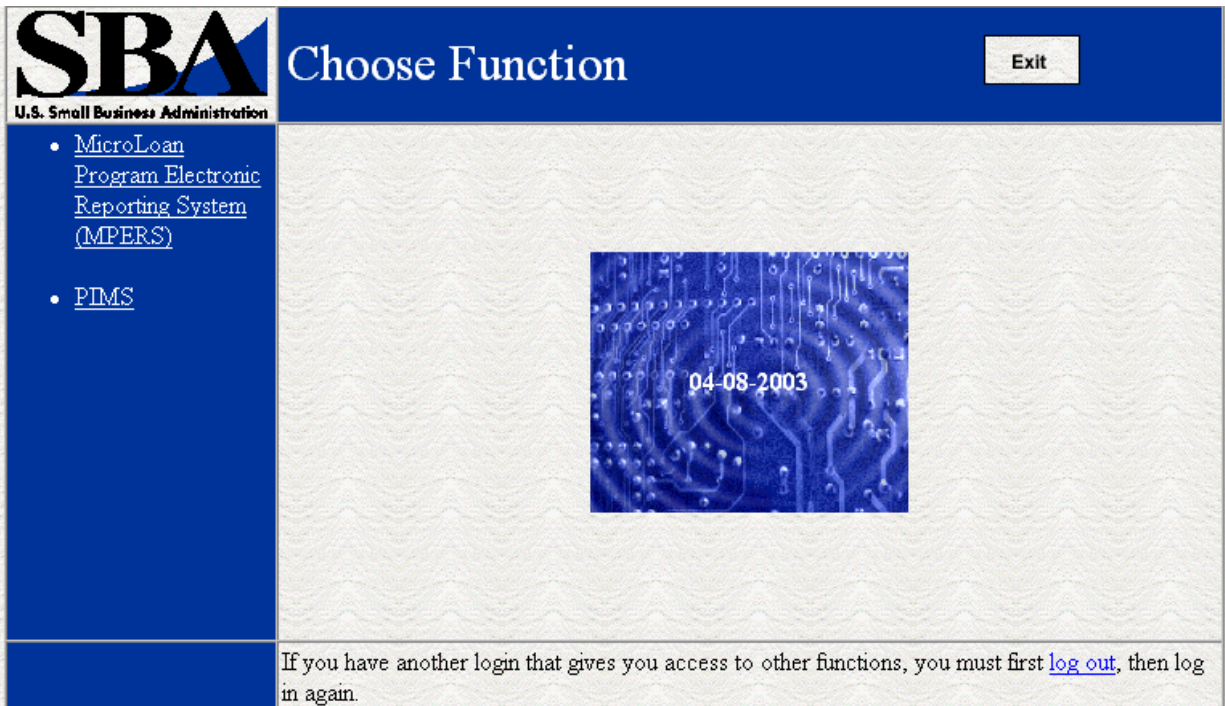
## 3.3 Changing User ID and Password



The screenshot shows the 'General Login System' interface for the SBA. On the left is the SBA logo with the text 'U.S. Small Business Administration'. The main area has a light blue background with a wavy pattern. It contains two text input fields: 'New Password:' and 'Retype New Password:'. Below these fields are two buttons: 'Change Password' and 'Continue (Without Changing Password)'. A solid blue vertical bar is on the left side of the form area.

This screen provides the end user the ability to change the password provided to them, by the SBA's Security Office or to continue on to the application without changing the password.

### 3.4 Exit System



The screenshot shows the SBA website interface. At the top left is the SBA logo with the text "U.S. Small Business Administration". To the right of the logo is the heading "Choose Function". In the top right corner, there is a button labeled "Exit". Below the logo, there is a list of menu items:

- [MicroLoan](#)
- [Program Electronic Reporting System \(MPERS\)](#)
- [PIMS](#)

In the center of the page, there is a blue square graphic with a circuit board pattern and the date "04-08-2003" overlaid on it. At the bottom of the page, there is a note: "If you have another login that gives you access to other functions, you must first [log out](#), then log in again."

To Exit the system, press the Exit Button. You will be returned to the General Login System.

## 4.0 USING THE SYSTEM (ONLINE)

## 4.1 Lender Functions

### 4.1.1 Lender Detail

SBA
Microloan Program Electronic Reporting System

[Help](#) [Exit](#)

**Lender Portfolio**

- [Lender Detail](#)
- [Loan Search](#)
- [Borrower Search](#)

**Portfolio Status**

- [Snapshot Summary](#)
- [Update Portfolio](#)
- [Snapshot Detail](#)
- [CO/PIF Loans](#)

Lender Detail						
Lender Id:	99999999	Location Id:	430790			
Lender Name:	ABC Company					
Address:	123 First Street					
City:	LAKE COLBY	State:	NY	Zip Code:	12983	
Phone Number:		Fax Number:				
Program Start Dt:	05/01/1990	Program End Dt:				
SBA Loans:	11111111					
Microloans						
<a href="#">Add New Loan</a>						
Loan Seq#	Closing Dt	Loan Status	Loan Amount	Lender's Loan	C/I	Borrower
<a href="#">15241</a>	05/22/03	Delinquent (121 days & over)	\$3,800.00	7	C	Jill Sorano
<a href="#">15240</a>	05/05/03	Delinquent (61 - 90 days)	\$5,800.00	5	C	April Nenter
<a href="#">15246</a>	05/05/03	Delinquent (61 - 90 days)	\$6,500.00	12	C	Joe Ploward
<a href="#">15248</a>	06/20/01	Delinquent (31 - 60 days)	\$16,500.00	14	C	Bob Rosman
<a href="#">15237</a>	05/05/01	Delinquent (31 - 60 days)	\$10,000.00	1	C	John Smith
<a href="#">15238</a>	05/05/01	Current (30 days & under)	\$10,000.00	2	I	Lance Jones
<a href="#">15243</a>	04/25/00	Current (30 days & under)	\$25,000.00	9	C	Wilma Donnelly
<a href="#">15247</a>	11/12/99	Paid in Full	\$19,000.00	13	C	Josh Hart
<a href="#">15239</a>	04/12/99	Current (30 days & under)	\$12,625.00	3	C	Sam Sham
<a href="#">15245</a>	02/02/98	Charged Off	\$24,000.00	11	C	Bob Holson
<a href="#">15242</a>	04/25/89	Delinquent (61 - 90 days)	\$28,000.00	8	C	Mary Bernstein
<a href="#">15249</a>	03/26/89	Current (30 days & under)	\$10,000.00	15	C	Steve Schmidt
<a href="#">15244</a>	04/01/87	Delinquent (61 - 90 days)	\$34,000.00	10	C	Frank Caple

Site last updated on May 23, 2003  
Version Number 1.0

The Lender Detail Page Displays the following information about the lender:

- Lender ID
- Location ID
- Name
- Address
- City
- State
- Zip Code
- Phone Number
- Program Start Date
- Program End Date
- SBA Loans

The user can create a new loan by selecting the Add New Loan link.

The Lender Detail Page displays the following information about all loans for the lender:

- Sequence Number - This is a link that will redirect the user to the Loan Detail Page.
- Closing Date
- Loan Status
- Loan Amount
- Lender's Loan Number
- C/I - For Complete or Incomplete Loan
- Borrower Name



### 4.1.2 Add Loan



# Microloan Program Electronic Reporting System

[Help](#) [Exit](#)

**Lender Portfolio**

- [Lender Detail](#)
- [Loan Search](#)
- [Borrower Search](#)

**Portfolio Status**

- [Snapshot Summary](#)
- [Update Portfolio](#)
- [Snapshot Detail](#)
- [CO/PIF Loans](#)

**Bold text preceded by "\*" indicates minimum required information.**  
**All bold text fields are required for completion and counted towards performance goals.**

Loan Detail			
Loan Seq Nmb:	New	Lender Name:	ABC Company
Loan Purpose:	<input type="checkbox"/> Materials <input type="checkbox"/> Equipment	Status:	
	<input type="checkbox"/> Supplies <input type="checkbox"/> Inventory <input type="checkbox"/> Working Capital	*Closing Dt:	<input type="text" value="[m/d/yyyy]"/>
*Loan Amt:	<input type="text"/>	Interest Rate:	<input type="text"/>
Installment Amt:	<input type="text"/>	Jobs Created:	<input type="text"/>
Annual Income:	<input type="text"/>	Jobs Retained:	<input type="text"/>
Low Income:	<input type="radio"/> Yes <input type="radio"/> No	Maternity Mos:	<input type="text"/>
Woman Owned:	<input type="text" value="Select one"/>		
NAICS Code:	<input type="text" value="NAICS look-up"/>		
Guarantor Req:	<input type="radio"/> Yes <input type="radio"/> No	Guarantor ID:	<input type="radio"/> EIN <input type="radio"/> SSN <input type="text"/>
Collateral Req:	<input type="radio"/> Yes <input type="radio"/> No	Gross Ann Rcpts:	<input type="text"/>
Business Status:	<input type="radio"/> Start-up <input type="radio"/> Existing	Location:	<input type="radio"/> Rural <input type="radio"/> Urban
Organization:	<input type="text" value="Select one"/>	Child Care:	<input type="checkbox"/>
*SBA Loan No.:	<input type="text" value="11111111"/>	Lender's Loan:	<input type="text"/>

Hours(One of the following is required for completion)						
Class Instr	Site Visit	1 on 1	Bus Plan	Mult Gen	Issues	Peer
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Borrower Detail for Additional Borrower			
<input type="radio"/> *EIN <input type="radio"/> *SSN	<input type="text"/>	Loan Seq Nmb:	New
*Borrower Name:	<input type="text"/>	Trade Name:	<input type="text"/>
Street Number:	<input type="text"/>	Street Address:	<input type="text"/>
Additional Address:	<input type="text"/>	Zip Code:	<input style="width: 50px;" type="text" value=" - "/>
City:	<input type="text"/>	State:	<input type="text"/>
County:	<input type="text"/>		
Phone Number:	<input type="text"/>	Fax Number:	<input type="text"/>
Date Business Formed:	<input type="text" value="[m/d/yyyy]"/>	Veteran Status:	<input type="text" value="Select one"/>
Ethnicity:	<input type="text" value="Select One"/>		

Site last updated on May 23, 2003  
Version Number 1.0

The following fields are available to create a new loan:

- Loan Seq Nmb
  - This field is pre-populated with the word “New”, signifying that this is a new loan and does not have a Loan Sequence Number.
- Lender Name
  - This field is pre-populated with the name of the lender.
  - This is a link that will redirect the user to the Lender Detail Page.
- Loan Purpose
  - One or more of the following options can be selected:
    - o Materials
    - o Equipment
    - o Supplies
    - o Inventory
    - o Working Capital
- Status - Complete or Incomplete
- Closing Dt
- Loan Amt
- Interest Rate
- Installment Amt
- Jobs Created
- Annual Income
- Jobs Retained
- Low Income
- Maturity Mos
- Woman Owned – One of the following options can be selected:
  - o 100% Female Owned
  - o 51 - 99% Female Owned
  - o 0 - 50% Female Owned
- NAICS Code - The code description will be displayed below the code. The user can select the "NAICS look-up" link for help selecting the NAICS Code.
- SIC - The code description will be displayed below the code. This field will only be displayed if a value has been previously entered for it.
- Guarantor Req
- Guarantor ID - This field will only be displayed if yes has been selected for Guarantor Req.

- Collateral Req
- Gross Ann Rcpts
- Business Status - Start-up or Existing
- Location: Rural or Urban
- Organization - One of the following options can be selected:
  - o Proprietorship
  - o Partnership
  - o Corporation
  - o Joint Venture
  - o LLC
  - o Non-Profit
- Child Care - This can only be selected if "Non-Profit has been selected for Organization.
- SBA Loan No.
- Lender Loan No.
- Hours – The user can enter hours for any of the following options:
  - o Class Instr
  - o Site Visit
  - o 1 on 1
  - o Bus Plan
  - o Mult Gen
  - o Issues
  - o Peer

The following fields are for the primary borrower to create a new loan:

- SSN/EIN Number
- Loan Seq Nmb
  - o This field is pre-populated with the word "New", signifying that this is a new loan and does not have a Loan Sequence Number.
- Borrower Name
- Trade Name
- Street Number
- Street Address

- Additional Address
- ZIP
- City - This field is automatically populated when the Zip is entered.
- ST - This field is automatically populated when the Zip is entered.
- County - This field is automatically populated when the Zip is entered.
- Phone No
- Fax No
- Date Business Formed
- Veteran Status - One of the following options can be selected:
  - o Veteran
  - o Service Disabled Veteran
  - o Non Veteran
- Ethnicity - One of the following options can be selected:
  - o Hispanic or Latino
  - o Non Hispanic or Latino
- Race - One or more of the following options can be selected:
  - o American Indian or Alaska Native
  - o Black or African American
  - o Asian
  - o Native Hawaiian or other Pacific Islander
  - o White

Any fields which are bold and preceded by an asterisk are required and must be completed to create the loan.

Any fields which are bold but are not preceded by an asterisk are required for the loan to be complete and counted towards performance goals. If any of these fields have not been filled in, the loan will be saved as an incomplete loan.

The user will have the ability to create a new loan by inputting the appropriate information into the form and selecting the Save button.

### 4.1.3 Edit Loan





## Microloan Program Electronic Reporting System

[Help](#) [Exit](#)
**Lender Portfolio**

- [Lender Detail](#)
- [Loan Search](#)
- [Borrower Search](#)

**Portfolio Status**

- [Snapshot Summary](#)
- [Update Portfolio](#)
- [Snapshot Detail](#)
- [CO/PIF Loans](#)

**Bold text preceded by "\*" indicates minimum required information.**
**All bold text fields are required for completion and counted towards performance goals.**

Loan Detail						
Loan Seq Nmb:	<b>15237</b>	Lender Name:	<a href="#">ABC Company</a>			
Loan Purpose:	<input checked="" type="checkbox"/> Materials <input checked="" type="checkbox"/> Equipment	Status:	<b>Complete</b>			
	<input checked="" type="checkbox"/> Supplies <input checked="" type="checkbox"/> Inventory	*Closing Dt:	5/5/2001 [m/d/yyyy]			
	<input checked="" type="checkbox"/> Working Capital					
*Loan Amt:	\$10,000.00	Interest Rate:	10.0000			
Installment Amt:	\$100.00	Jobs Created:	10			
Annual Income:	\$0.00	Jobs Retained:	1			
Low Income:	<input type="radio"/> Yes <input type="radio"/> No	Maturity Mos:	60			
Woman Owned:	< 51% Female Owned					
NAICS Code:	111160 <a href="#">NAICS look-up</a> Rice Farming					
Guarantor Req:	<input type="radio"/> Yes <input type="radio"/> No	Guarantor ID:	<input type="radio"/> EIN <input type="radio"/> SSN			
Collateral Req:	<input checked="" type="radio"/> Yes <input type="radio"/> No	Gross Ann Rcpts:	\$0.00			
Business Status:	<input checked="" type="radio"/> Start-up <input type="radio"/> Existing	Location:	<input checked="" type="radio"/> Rural <input type="radio"/> Urban			
Organization:	Proprietorship	Child Care:	<input type="checkbox"/>			
*SBA Loan No.:	11111111	Lender's Loan:	1			
Hours(One of the following is required for completion)						
Class Instr	Site Visit	1 on 1	Bus Plan	Mult Gen	Issues	Peer
1						
Borrower Detail for Additional Borrower						
<input type="radio"/> *EIN <input checked="" type="radio"/> *SSN	121-31-5485	Loan Seq Nmb:	15237			
*Borrower Name:	John Smith	Trade Name:	Smith's Place			
Street Number:	585	Street Address:	Maple Avenue			
Additional Address:		Zip Code:	12983 -			
City:	SARANAC LAKE	State:	NY			
County	FRANKLIN					
Phone Number:	555-1212	Fax Number:	555-1111			
Date Business Formed:	5/5/2001 [m/d/yyyy]	Veteran Status:	Non Veteran			
Ethnicity:	Asian					



Additional Borrowers:

[Sarah Smith](#)

 Site last updated on May 23, 2003  
 Version Number 1.0

The following fields are available to modify an existing loan if the loan is incomplete:

- Loan Seq Nmb
  - This field is pre-populated with the Loan Sequence Number and can not be modified.
- Lender Name
  - This field is pre-populated with the name of the lender.
  - This is a link that will redirect the user to the Lender Detail Page.
- Loan Purpose
  - One or more of the following options can be selected:
    - o Materials
    - o Equipment
    - o Supplies
    - o Inventory
    - o Working Capital
- Status - Complete or Incomplete
- Closing Dt
- Loan Amt
- Interest Rate
- Installment Amt
- Jobs Created
- Annual Income
- Jobs Retained
- Low Income
- Maturity Mos
- Woman Owned – One of the following options can be selected:
  - o 100% Female Owned
  - o 51 - 99% Female Owned
  - o 0 - 50% Female Owned
- NAICS Code - The code description will be displayed below the code. The user can select the "NAICS look-up" link for help selecting the NAICS Code.
- SIC - The code description will be displayed below the code. This field will only be displayed if a value has been previously entered for it.
- Guarantor Req
- Guarantor ID - This field will only be displayed if yes has been selected for Guarantor Req.



- Collateral Req
- Gross Ann Rcpts
- Business Status - Start-up or Existing
- Location: Rural or Urban
- Organization - One of the following options can be selected:
  - o Proprietorship
  - o Partnership
  - o Corporation
  - o Joint Venture
  - o LLC
  - o Non-Profit
- Child Care - This can only be selected if "Non-Profit has been selected for Organization.
- SBA Loan No.
- Lender Loan No.
- Hours – The user can enter hours for any of the following options:
  - o Class Instr
  - o Site Visit
  - o 1 on 1
  - o Bus Plan
  - o Mult Gen
  - o Issues
  - o Peer

The Loan Detail Page Displays the following information about the primary borrower for the loan:

- SSN/EIN Number
- Loan Seq Nmb
  - o This field is pre-populated with the Loan Sequence Number and can not be modified.
- Borrower Name
- Trade Name
- Street Number

- Street Address
- Additional Address
- ZIP
- City
- ST
- County
- Phone No
- Fax No
- Date Business Formed
- Veteran Status - One of the following options can be selected:
  - o Non Veteran
  - o Service Disabled Veteran
  - o Veteran
- Ethnicity - One of the following options can be selected:
  - o Hispanic or Latino
  - o Non Hispanic or Latino
- Race - One or more of the following options can be selected:
  - o American Indian or Alaska Native
  - o Black or African American
  - o Asian
  - o Native Hawaiian or other Pacific Islander
  - o White

If the loan is currently a complete loan, the user will not be able to modify the loan.

If the loan is currently an incomplete loan, any fields which are bold but are not preceded by an asterisk are required for the loan to be complete and counted towards performance goals. If any of these fields have not been filled in, the loan will be saved as an incomplete loan.

The user will have the ability to edit the loan by modifying the appropriate field(s) and selecting the "Save" button if the loan is incomplete.

The user will have the ability to add an additional borrower by selecting the "Additional Borrower" button. This will open the Borrower Detail page.

The user will have the ability to view the loan information in a printable format by selecting the "Print" button. This will be displayed in a new window.

Additional borrowers will also be displayed with a link to the Borrower Detail page.

#### 4.1.4 Add Additional Borrower

The screenshot shows the SBA Microloan Program Electronic Reporting System interface. The header includes the SBA logo and the text "Microloan Program Electronic Reporting System". Below the header, there are navigation links for "Lender Portfolio" and "Portfolio Status". The main content area is titled "Borrower Detail for Additional Borrower" and contains a form with the following fields:

Borrower Detail for Additional Borrower			
<input type="radio"/> *EIN	<input type="radio"/> *SSN	<input type="text"/>	Loan Seq Nmb: <a href="#">15237</a>
*Borrower Name:	<input type="text"/>	*Trade Name:	<input type="text"/>
Street Number:	<input type="text"/>	*Street Address:	<input type="text"/>
Additional Address:	<input type="text"/>	*Zip Code:	<input type="text"/> - <input type="text"/>
City:	<input type="text"/>	State:	<input type="text"/>
County:	<input type="text"/>		
*Phone Number:	<input type="text"/>	Fax Number:	<input type="text"/>
*Date Business Formed:	<input type="text"/> [m/d/yyyy]	*Veteran Status:	Select one <input type="text"/>
*Ethnicity:	Select One <input type="text"/>		

Below the form is a "Save" button. At the bottom of the page, it says "Site last updated on May 23, 2003" and "Version Number 1.0".

The following fields are available to create an additional borrower:

- SSN/EIN Number
- Loan Seq Nmb
  - o This field is pre-populated with the Loan Sequence Number and can not be modified.
  - o This is a link that will redirect the user to the Lender Detail Page.
- Borrower Name

- Trade Name
- Street Number
- Street Address
- Additional Address
- ZIP
- City - This field is automatically populated when the Zip is entered.
- ST - This field is automatically populated when the Zip is entered.
- County - This field is automatically populated when the Zip is entered.
- Phone No
- Fax No
- Date Business Formed
- Veteran Status - One of the following options can be selected:
  - o Non Veteran
  - o Service Disabled Veteran
  - o Veteran
- Ethnicity - One of the following options can be selected:
  - o Hispanic or Latino
  - o Non Hispanic or Latino
- Race - One or more of the following options can be selected:
  - o American Indian or Alaska Native
  - o Black or African American
  - o Asian
  - o Native Hawaiian or other Pacific Islander
  - o White

Any fields which are bold and preceded by an asterisk are required and must be completed to create the additional borrower.

The user will have the ability to create an additional borrower by inputting the appropriate information into the form and selecting the "Save" button.

## 4.1.5 Edit Additional Borrower

The screenshot shows the SBA Microloan Program Electronic Reporting System interface. The header includes the SBA logo and the text 'Microloan Program Electronic Reporting System'. On the left, there are navigation links for 'Lender Portfolio' (Lender Detail, Loan Search, Borrower Search) and 'Portfolio Status' (Snapshot Summary, Update Portfolio, Snapshot Detail, CO/PIF Loans). The main content area is titled 'Borrower Detail for Additional Borrower' and contains a form with the following fields:

Borrower Detail for Additional Borrower			
*SSN:	583-25-6114	Loan Seq Nmb:	<a href="#">15237</a>
*Borrower Name:	Sarah Smith	*Trade Name:	Smith's Place
Street Number:	585	*Street Address:	Maple Avenue
Additional Address:		*Zip Code:	12983 -
City:	SARANAC LAKE	State:	NY
County:	FRANKLIN		
*Phone Number:	(518) 555-1212	Fax Number:	
*Date Business Formed:	5/5/2001 [m/d/yyyy]	*Veteran Status:	Non Veteran
*Ethnicity:	Hispanic		

Below the form is a 'Save' button. At the bottom right, it states 'Site last updated on May 23, 2003' and 'Version Number 1.0'.

The following fields are displayed for an additional borrower:

- SSN/EIN Number
- Loan Seq Nmb
  - o This field is pre-populated with the Loan Sequence Number and can not be modified.
  - o This is a link that will redirect the user to the Lender Detail Page.
- Borrower Name
- Trade Name
- Street Number
- Street Address
- Additional Address
- ZIP
- City - This field is automatically populated when the Zip is entered.
- ST - This field is automatically populated when the Zip is entered.
- County - This field is automatically populated when the Zip is entered.

- Phone No
- Fax No
- Date Business Formed
- Veteran Status - One of the following options can be selected:
  - o Non Veteran
  - o Service Disabled Veteran
  - o Veteran
- Ethnicity - One of the following options can be selected:
  - o Hispanic or Latino
  - o Non Hispanic or Latino
- Race - One or more of the following options can be selected:
  - o American Indian or Alaska Native
  - o Black or African American
  - o Asian
  - o Native Hawaiian or other Pacific Islander
  - o White

The user will not have the ability to edit the additional borrower.

#### 4.1.6 Loan Search

The screenshot shows the SBA Microloan Program Electronic Reporting System interface. At the top, there is a green header with the SBA logo and the text "Microloan Program Electronic Reporting System". Below the header, there are navigation links for "Lender Portfolio" (Lender Detail, Loan Search, Borrower Search) and "Portfolio Status" (Snapshot Summary, Update Portfolio, Snapshot Detail, CO/PIF Loans). A "Help Exit" link is also present. The main content area is titled "Loan Search Criteria" and contains a form with the following fields:

<input type="radio"/> Lender's Loan:	
<input type="radio"/> SBA Loan Number:	
<input type="radio"/> Loan Sequence Number:	
<input checked="" type="radio"/> Other:	Loan Amount: <input type="text" value="10000"/>
	Closing Date: <input type="text" value=""/> [M/D/YYYY]
	<input checked="" type="radio"/> Complete <input type="radio"/> Incomplete
<input type="button" value="Search"/>	

At the bottom of the page, it states: "Site last updated on May 23, 2003" and "Version Number 1.0".

The user can search for a loan by Lender Loan Number, SBA Loan Number, Loan Sequence Number, or Other Options.

- To search by Lender Loan Number:
  1. Select the radio button for Lender Loan Number
  2. Enter the Lender Loan Number in the text field provided
  3. Select the Search button
- To search by SBA Loan Number:
  1. Select the radio button for SBA Loan Number
  2. Enter the SBA Loan Number in the text field provided
  3. Select the Search button
- To search by Loan Sequence Number:
  1. Select the radio button for Loan Sequence Number
  2. Enter the Loan Sequence Number in the text field provided
  3. Select the Search button
- To search by other options:
  1. Select the radio button for Other Options
  2. Enter the Closing Date and/or Loan Amount in the fields provided
  3. Select the radio button for "Complete" or "Incomplete"
  4. Select the Search button

If no loans match the search criteria the user will be notified and advised to try again.

### 4.1.7 Loan Search Results

The screenshot displays the SBA Microloan Program Electronic Reporting System interface. On the left, there is a navigation menu with links for Lender Portfolio, Loan Search, Borrower Search, Portfolio Status, Snapshot Summary, Update Portfolio, Snapshot Detail, and CO/PIF Loans. A 'Help Exit' link is located at the top right. The main content area features a table titled 'Loan Search Results' with the following data:

Loan Seq#	Lender Name	Closing Dt	Loan Amount	Lender's Loan	C/I	Borrower
<a href="#">15237</a>	ABC Company	05/05/01	\$10,000.00	1	C	John Smith
<a href="#">15249</a>	ABC Company	03/26/89	\$10,000.00	15	C	Steve Schmidt

Below the table, it states: Site last updated on May 23, 2003  
Version Number 1.0

The loans will be listed with the Loan Sequence Number, Lender Name, Closing Date, Loan Amount, Lender's Loan, C/I (Complete or Incomplete), and Borrower Name being displayed. To view a loan, select the Loan Sequence Number. This will open the Loan Detail page for the selected loan.

### 4.1.8 Borrower Search

The screenshot displays the SBA Microloan Program Electronic Reporting System interface for the Borrower Search section. On the left, there is a navigation menu with links for Lender Portfolio, Loan Search, Borrower Search, Portfolio Status, Snapshot Summary, Update Portfolio, Snapshot Detail, and CO/PIF Loans. A 'Help Exit' link is located at the top right. The main content area features a form titled 'Borrower Search Criteria' with the following fields:

<input checked="" type="radio"/> TaxId:	<input type="radio"/> EIN <input checked="" type="radio"/> SSN   121315485
<input type="radio"/> Borrower's Name:	
<input type="radio"/> Trade Name:	
<input type="button" value="Search"/>	

Below the form, it states: Site last updated on May 23, 2003  
Version Number 1.0

The user can search for a borrower by Tax ID, Borrower Name, or Trade name.

- To search by Tax ID:
  1. Select the radio button for Tax ID
  2. Select the radio button for EIN or SSN
  3. Enter the Tax ID in the text field provided
  4. Select the Search button
- To search by Borrower Name:
  1. Select the radio button for Borrower Name
  2. Enter the Borrower Name in the text field provided
  3. Select the Search button
- To search by Trade name:



1. Select the radio button for Trade name
2. Enter the Trade name in the text field provided
3. Select the Search button

If no borrowers match the search criteria the user will be notified and advised to try again.

#### 4.1.9 Borrower Search Results

The screenshot displays the SBA Microloan Program Electronic Reporting System interface. At the top, there is a green header with the SBA logo and the text "Microloan Program Electronic Reporting System". Below the header, there are navigation links for "Lender Portfolio" and "Portfolio Status". The main content area is titled "Borrower Search Results (Quality Control Check)" and contains a table with the following data:

Loan Seq#	EIN/SSN	Borrower Name	Trade Name	Lender Name	Loan Amount	Closing Date
<a href="#">15237</a>	121315485	John Smith	Smith's Place	ABC Company	10000.00	5/5/2001

Below the table, it states "Site last updated on May 23, 2003" and "Version Number 1.0".

The loans will be listed with the Loan Sequence Number, EIN/SSN Number, Borrower Name, Trade Name, Lender Name, Loan Amount, and Closing Date being displayed. To view a loan, select the Loan Sequence Number. This will open the Loan Detail page for the selected loan.

## 4.1.10 Snapshot Summary

SBA
Microloan Program Electronic Reporting System

**Lender Portfolio** [Help](#) [Exit](#)

- [Lender Detail](#)

- [Loan Search](#)

- [Borrower Search](#)

**Portfolio Status**

- [Snapshot Summary](#)

- [Update Portfolio](#)

- [Snapshot Detail](#)

- [CO/PIF Loans](#)

Snapshot Summary			
Lender Id:	99999999	Location Id:	430790
Lender Name:	ABC Company		
Address:	123 First Street		
City:	LAKE COLBY	State:	NY
		Zip:	12983
Phone Number:		Fax Number:	
Program Start Dt:	05/01/1990	Program End Dt:	
SBA Loan Number:	<input type="text" value="All SBA Loans"/>	Months to compare:	<input type="text" value="4/30/2003"/> <input type="text" value="4/30/2003"/>
<input type="button" value="Submit"/>			

	Number	Dollar Amount	
4/30/2003 Default Ratio:	11.11 %	2.67 %	
	4/30/2003 Snapshot	4/30/2003 Snapshot	Percentage of Variance
Total All Status	9	9	0.00 %
Current # Loans	2	2	0.00 %
Current % Loans	22.22 %	22.22 %	
31-60 # Loans	2	2	0.00 %
31-60 % Loans	22.22 %	22.22 %	
61-90 # Loans	4	4	0.00 %
61-90 % Loans	44.44 %	44.44 %	
91-120 # Loans	0	0	0.00 %
91-120 % Loans	0.00 %	0.00 %	
Over 120 # Loans	1	1	0.00 %
Over 120 % Loans	11.11 %	11.11 %	
PIF # Loans	0	0	0.00 %
PIF % Loans	0.00 %	0.00 %	
CO # Loans	0	0	0.00 %
CO % Loans	0.00 %	0.00 %	
Outstanding Principle Balance	\$142,225.00	\$142,225.00	0.00 %
Principle Balance of CO	\$0.00	\$0.00	0.00 %
Certify No Change	1	1	0.00 %

Site last updated on May 23, 2003  
Version Number 1.0

The Snapshot Summary Page displays the following information about the lender:

- Lender ID

- Location ID
- Name
- Address
- City
- State
- Zip Code
- Phone Number
- Program Start Date
- Program End Date

The user will have the ability to select a summary of all loans for a lender or loans for a specific SBA Loan Number and which two dates to compare.

The default ratio percentage for the number of loans and the dollar amount of loans is displayed.

The following information is displayed for each date:

- Total All Status
- Current # Loans
- Current % Loans
- 31-60# Loans
- 31-60% Loans
- 61-90# Loans
- 61-90% Loans
- 91-120# Loans
- 91-120% Loans
- Over 120# Loans
- Over 120% Loans
- PIF# Loans
- PIF% Loans
- CO# Loans
- CO% Loans
- Outstanding Principal Balance
- Principal Balance of CO
- Certify No Change

The user will have the ability to select from all available snapshot dates to compare two snapshots.

4.1.11 Update Portfolio



Microloan Program Electronic Reporting System

Lender Portfolio

- [Lender Detail](#)
- [Loan Search](#)
- [Borrower Search](#)
- Portfolio Status**
- [Snapshot Summary](#)
- [Update Portfolio](#)
- [Snapshot Detail](#)
- [CO/PIF Loans](#)

[Help](#) [Exit](#)

Update Portfolio									
Lender Id:		99999999			Location Id:		430790		
Lender Name:		ABC Company							
Address:		123 First Street							
City:		LAKE COLBY		State:		NY		Zip: 12983	
Phone Number:					Fax Number:				
Program Start Dt:		05/01/1990			Program End Dt:				
SBA Loan Number: <input type="text" value="11111111"/> <input type="button" value="Retrieve"/>									

Page Number 1 of 1.

Microloans for SBA Loan # 11111111											
		Default Ratio Count:				Default Ratio Amount:					
		8.33 %				2.50 %					
TOTALS: 12		3	2	4	0	1	1	1	\$152,225.00	0	
Loan Seq #	Borrowers	0 to 30	31 to 60	61 to 90	91 to 120	over 120/ Def	PIF	CO	Outstanding Pricipal Balance	No Chg	
15237	John Smith	30	60	90	120	DEF	PIF	CO	\$10,000.00	<input type="checkbox"/>	
15239	Sam Sham	30	60	90	120	DEF	PIF	CO	\$12,625.00	<input type="checkbox"/>	
15240	April Nenter	30	60	90	120	DEF	PIF	CO	\$5,800.00	<input type="checkbox"/>	
15241	Jill Sorano	30	60	90	120	DEF	PIF	CO	\$3,800.00	<input type="checkbox"/>	
15242	Mary Bernstein	30	60	90	120	DEF	PIF	CO	\$28,000.00	<input type="checkbox"/>	
15243	Wilma Donelly	30	60	90	120	DEF	PIF	CO	\$25,000.00	<input type="checkbox"/>	
15244	Frank Caple	30	60	90	120	DEF	PIF	CO	\$34,000.00	<input type="checkbox"/>	
15246	Joe Ploward	30	60	90	120	DEF	PIF	CO	\$6,500.00	<input type="checkbox"/>	
15248	Bob Rosman	30	60	90	120	DEF	PIF	CO	\$16,500.00	<input type="checkbox"/>	
15249	Steve Schmidt	30	60	90	120	DEF	PIF	CO	\$10,000.00	<input type="checkbox"/>	

\*\* and grey background indicates that this loan has not been updated for over 30 days.

Site last updated on May 23, 2003  
Version Number 1.0

The Snapshot Summary Page displays the following information about the lender:

- Lender ID
- Location ID
- Name
- Address
- City
- State
- Zip Code
- Phone Number
- Program Start Date
- Program End Date

The user will have the ability to select an SBA Loan Number to display all current loans.

Once the user chooses an SBA Loan Number and selects the "Retrieve" button, the following information will be displayed about all microloans for that SBA Loan Number which have not been paid in full or charged off prior to the last snapshot:

- Loan Seq#
- Borrowers
- Loan Status - these will be a series of radio buttons with the following options:
  - o 0 - 30
  - o 31 - 60
  - o 61 - 90
  - o 91 - 120
  - o Over 120/Def
  - o PIF
  - o CO
- Outstanding Principal Balance
- No Chg

Any loan which has not been updated in the last 30 days will be displayed with an asterisk preceding the Loan Sequence Number and the row background color will be grey.

The user will have the ability to update the loan status, loan outstanding balance, or no

change indicator and then submit the changes

#### 4.1.12 No Change Certification Reason

The screenshot displays the SBA Microloan Program Electronic Reporting System interface. At the top, there is a green header with the SBA logo and the text 'Microloan Program Electronic Reporting System'. Below the header, there are navigation links for 'Lender Portfolio' and 'Portfolio Status'. The main content area features a table titled 'Reasons for No Change Certification' with five columns: 'SBA Seq #', 'Borrowers', 'Status', 'Outstanding Pricipal Balance', and 'No Change Comment'. Two rows of data are visible in the table, each with a text input field in the 'No Change Comment' column. Below the table is a 'Submit' button and a footer indicating the site was last updated on May 23, 2003, with version number 1.0.

Reasons for No Change Certification				
SBA Seq #	Borrowers	Status	Outstanding Pricipal Balance	No Change Comment
15240	April Nenter	Delinquent (61 - 90 days)	\$5,800.00	New Extension.
15246	Joe Ploward	Delinquent (61 - 90 days)	\$6,500.00	One month extension.

Site last updated on May 23, 2003  
Version Number 1.0

After submitting the changes, if the no change indicator has been selected for one or more of the loans, a new screen will be displayed for the user to insert or update a reason for all loans selected "certify no change". Once the user is finished he/she must select the submit button to update the loans.

## 4.1.13 Snapshot Detail

**SBA** Microloan Program Electronic Reporting System

[Help](#) [Exit](#)

**Lender Portfolio**  
[Lender Detail](#)  
[Loan Search](#)  
[Borrower Search](#)

**Portfolio Status**  
[Snapshot Summary](#)  
[Update Portfolio](#)  
[Snapshot Detail](#)  
[CO/PIF Loans](#)

**Snapshot Detail 4/30/2003**

<b>Lender Id:</b>	99999999	<b>Location Id:</b>	430790
<b>Lender Name:</b>	ABC Company		
<b>Address:</b>	123 First Street		
<b>City:</b>	LAKE COLBY	<b>State:</b>	NY
<b>Phone Number:</b>		<b>Fax Number:</b>	
<b>Program Start Dt:</b>	05/01/1990	<b>Program End Dt:</b>	

SBA Loan Number:  End Date:

**Microloans for SBA Loan # 11111111**

TOTALS: 9      2   2   4   0   1   0   0   \$142,225.00   1

Loan Seq#	Borrowers	0 to 30	31 to 60	61 to 90	91 to 120	over 120/ Def	PIF	CO	Outstanding Pricipal Balance	No Chg
15237	John Smith		60						\$10,000.00	
15239	Sam Sham	30							\$12,625.00	
15240	April Nenter			90					\$5,800.00	
15241	Jill Sorano					DEF			\$3,800.00	
15242	Mary Bernstein			90					\$28,000.00	
15243	Wilma Donelly	30							\$25,000.00	<a href="#">VIEW</a>
15244	Frank Caple			90					\$34,000.00	
15245	Bob Holson							CO	\$24,000.00	
15246	Joe Ploward			90					\$6,500.00	
15247	Josh Hart						PIF		\$0.00	
15248	Bob Rosman		60						\$16,500.00	

Site last updated on May 23, 2003  
Version Number 1.0

The Snapshot Detail Page displays the following information about the lender:

- Lender ID
- Location ID
- Name
- Address
- City
- State
- Zip Code



- Phone Number
- Program Start Date
- Program End Date

The user will have the ability to select an SBA Loan Number and a date to display all loans for that snapshot.

Once the user chooses an SBA Loan Number and selects the "Retrieve" button, the following information will be displayed about all microloans for the selected snapshot of the SBA Loan Number:

- Loan Seq#
- Borrowers
- Loan Status
  - o 0 - 30
  - o 31 - 60
  - o 61 - 90
  - o 91 - 120
  - o Over 120/Def
  - o PIF
  - o CO
- Outstanding Principal Balance
- No Chg

If any loans had been certified No Change, the user will have the ability to select on a link to display the reason for the certification.

#### 4.1.14 Reason for No Change Certification

The screenshot shows the SBA Microloan Program Electronic Reporting System interface. At the top, there is a green header with the SBA logo and the text "Microloan Program Electronic Reporting System". Below the header, there is a navigation menu on the left with links for "Lender Portfolio", "Lender Detail", "Loan Search", "Borrower Search", "Portfolio Status", "Snapshot Summary", "Update Portfolio", "Snapshot Detail", and "CO/PIF Loans". A "Help Exit" link is also visible. The main content area displays a table titled "Reasons for No Change Certification for SBA Loan Number 11111111". The table has two columns: "Sequence Number" and "Reason for No Change Certification". The first row shows the sequence number 15243 and the reason "Borrower given one month extension." At the bottom of the screenshot, there is a footer that reads "Site last updated on May 23, 2003" and "Version Number 1.0".

Reasons for No Change Certification for SBA Loan Number 11111111	
Sequence Number	Reason for No Change Certification
15243	Borrower given one month extension.

Displays the reason for the No Change Certification.

#### 4.1.15 CO/PIF Loans

**SBA** Microloan Program Electronic Reporting System

[Help](#) [Exit](#)

**Lender Portfolio**

- [Lender Detail](#)
- [Loan Search](#)
- [Borrower Search](#)

**Portfolio Status**

- [Snapshot Summary](#)
- [Update Portfolio](#)
- [Snapshot Detail](#)
- [CO/PIF Loans](#)

**Charged Off and Paid In Full Loans**

<b>Lender Id:</b>	99999999	<b>Location Id:</b>	430790
<b>Lender Name:</b>	ABC Company		
<b>Address:</b>	123 First Street		
<b>City:</b>	LAKE COLBY	<b>State:</b>	NY
		<b>Zip:</b>	12983
<b>Phone Number:</b>		<b>Fax Number:</b>	
<b>Program Start Dt:</b>	05/01/1990	<b>Program End Dt:</b>	

**SBA Loan Number:**

**Microloans**

Loan Seq#	Borrowers	PIF	CO	Charge Off Amount
15245	Bob Holson		CO	\$24,000.00
15247	Josh Hart	PIF		\$0.00

Site last updated on May 23, 2003  
Version Number 1.0

The Charged Off/Paid In Full Page displays the following information about the lender:

- Lender ID
- Location ID
- Name
- Address
- City
- State
- Zip Code
- Phone Number
- Program Start Date
- Program End Date

The user will have the ability to select an SBA Loan Number or to view Charged Off and Paid in Full Loans for the lenders total portfolio.

The following information will be displayed:

- Loan Seq#
- Borrowers
- Loan Status
  - o PIF
  - o CO
- Charge Off Amount

## **4.2 Special Instructions for Error Correction**

Pressing the Save button will cause the data on the screen to be validated. If there is an error, a message box will be displayed, with information on the cause of the error. Correct the invalid data and press the Save button again.

## **4.3 Caveats and Exceptions**

There are no caveats or exceptions