



# Agent User's Manual

*SBG UnderWriting System (Surety Bond Guarantee)*

*Phase 2*

*eApplications*

**U.S. Small Business Administration**

Version Number 2.4

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## **1.0 GENERAL INFORMATION**

# 1 General Information

## 1.1 System Overview

The Surety Bond Guarantee (SBG) Electronic Application (E-app) system is a web application used to apply for SBA bond guarantees. Agents can use the E-app System to enter SBG applications, completed required SBA forms, and forward information to the SBA. The system is available 7 days a week – 24 hours a day.

## 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. 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

### 1.1.1 Information

If you experience problems completing the application, please discuss the situation with SBA. Assistance is also available from the two Surety Bond Area directors listed below, according to the state in which you are located.

Mr. Darryl Bellamy  
 Area Office Director, Denver  
 Telephone: (303) 844-2607, Ext. 261

**Assigned States:**

Colorado	Maine	New Jersey	New York
Connecticut	Maryland	Ohio	Pennsylvania
Delaware	Massachusetts	South Dakota	Puerto Rico
District of Columbia	Michigan	Utah	Vermont
Illinois	Minnesota	Wyoming	Virgin Islands
Indiana	Missouri	North Dakota	Virginia
Iowa	Montana	Rhode Island	West Virginia
Kansas	Nebraska	New Hampshire	Wisconsin

Mr. Tom Ewbank  
 Area Office Director, Seattle  
 Telephone: (206) 553-0961

**Assigned States:**

Alabama	Georgia	Mississippi	South Carolina
Alaska	Guam	Nevada	Tennessee
Arizona	Hawaii	New Mexico	Texas
Arkansas	Idaho	North Carolina	Washington
California	Kentucky	Oklahoma	
Florida	Louisiana	Oregon	

**1.4 Terms and Abbreviations**

EIN – Employer Identification Number

NAICS – North American Industry Classification System

GIA – General Indemnity Agreement

## **2.0 SYSTEM SUMMARY**

## **2            SYSTEM SUMMARY**

### **2.1    System Configuration**

The application is developed for use with a minimum browser of Microsoft IE 6.0 or a compatible browser. You must use high level encryption (128 bit) when configuring your browser. You must enable support for JAVA script and applets. There is no use of client side COOKIES. In general, the font type is 9pt. Arial-style sheets are not used. The application is best viewed on an 800x 600 resolution screen. To avoid scrolling, use a minimum 15" screen.



## 3.0 GETTING STARTED

### 3 GETTING STARTED

The E-app system is accessed through the SBA General Login System (GLS). You must have an SBA GLS User ID and Password in order to submit applications and update information in the E-app system. You must be authorized to obligate a participating surety in the e-app system and issue bonds on its behalf.

Before SBA can issue you an Agent User ID and Password, each surety company for which you are authorized to write bonds must confirm with the Office of Surety Guarantees. After confirmation is received, OSG will send you an Electronic Data Certification to sign and return. With your signature, you are certifying that all information submitted to SBA electronically is true and accurate, and that you understand the consequences of making false statements or misrepresentations.

#### 3.1 Request an SBA GLS User ID and Password

To request an SBA User ID and Password, you should connect to the Internet and enter [https://eweb.sba.gov/gls/dsp\\_login.cfm](https://eweb.sba.gov/gls/dsp_login.cfm) as the URL. The General Log-in screen will display.

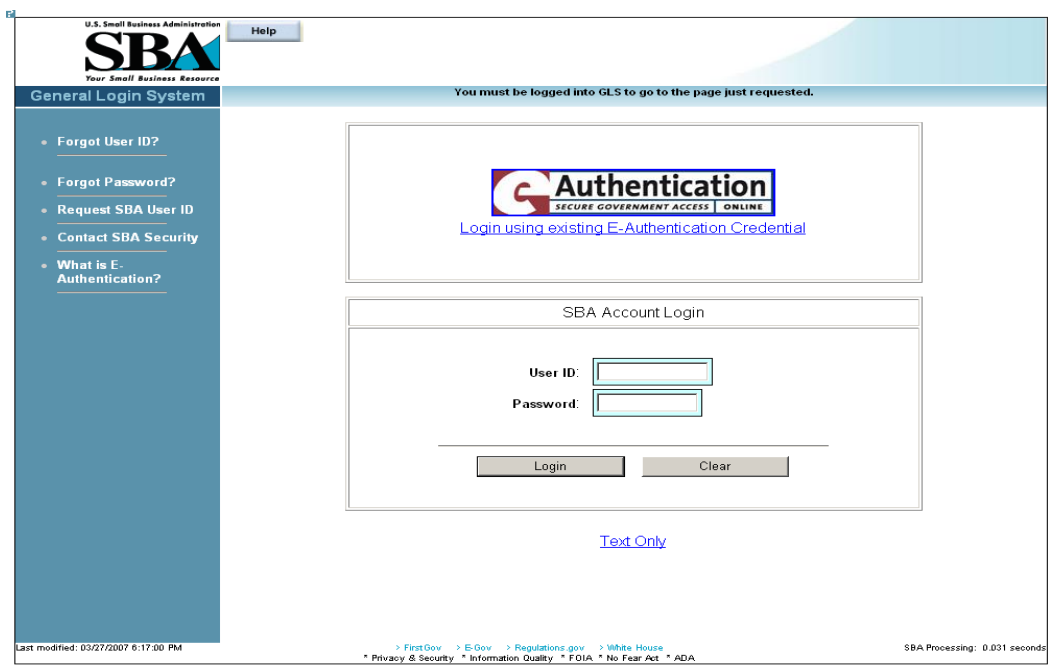


Figure 1

Click on the [Request SBA User ID](#) hotlink from the left-hand navigation tree to access the **Request SBA User ID** screen.

Figure 2

## Definition of Terms on Request SBA User ID screen

### Login Information

**User ID** – This field is used to enter a User ID of your choice, which must be between 8 and 15 characters.

### Identity Information

**Name (First)** – This field is used to enter your first name.

**Name (Middle)** – This field is used to enter your middle name, if any.

**Name (Last)** – This field is used to enter your last name.

**Suffix** – This field is used to enter a suffix, if any.

**Date of Birth** – This field is used to enter your date of birth.

**PIN** – This field is used to enter your PIN (Personal Identification Number).

**Note:** In the future, if you forget your user ID or password, you will need your DOB and PIN to retrieve the login credentials.

### Contact Information

**Country** – The drop-down list is used to enter the country of your address.

**Zip/Zip+4** – This field is used to enter the zip/zip+4 code.

**Lookup Zip** – Use this pushbutton to populate the “Choose Result”, “State”, and “City” fields.

**Choose Result** – Select your city from the drop-down list.

**State** – Select your state from the drop-down list.

**Street Address, Line 1** – This field is used to enter the first line of your street address.

Street Address, Line 2 – This field is used to enter the second line of your street address.

**Phone Number:**

**Country** – This field is used to enter the phone code of your country.

**Area Code** – This field is used to enter the area code of your phone number.

**Phone Number** – This field is used to enter your main phone number.

Extension – This field is used to enter your phone extension, if any.

**E-Mail Address** – This field is used to enter your e-mail address.

**Re-enter E-Mail** – This field is used to re-enter your e-mail address in order to check for accuracy.

**Reset** – Click on this pushbutton to reset all the fields to their original values.

**Clear** – Click on this pushbutton to clear (delete) all the fields on the screen.

**Submit** – Click on this pushbutton to submit your user ID request. You will receive an e-mail that will provide you with a temporary SBA GLS User Password. Use that password to log back into GLS. You will then be required to change your password.

## 3.2 Change Password

After you complete and submit the information on the **Request SBA User ID** screen you will receive an e-mail with your ID and a default password. Using the default password, log into the GLS system. On the **General Login System - Choose Function** screen, click on the

**Change Password** pushbutton and the following screen will appear:

**Figure 3**

### Definition of Terms on Change Password screen

1. **New Password** – Enter your new password in this field. It must have a minimum of eight characters and a maximum of 16 characters. The password must also contain at least three of the following four properties:
  - a. At least one upper-case letter (e.g. “A”, “B”, “C”... “Z”)
  - b. Lower-case letters (e.g. “a”, “b”, “c”, ...“z”)
  - c. Numericals (e.g. “0”, “1”, “2”, ...“9”)
  - d. Special characters (e.g. “{ }”, “[ ]”, “< >”, “:”, “?”, “\$”, or “%”)
2. **Retype New Password** – Retype the new password in this field.
3. Click on the **Change Password** pushbutton to change the password and advance to the **Welcome** screen.

### 3.3 Profile

Use the *Profile* screen to enter your business ID information.

The screenshot displays the SBA Profile screen. At the top, there is a navigation bar with buttons for Exit, Help, Profile, Access, Choose Function, Switch Location, and Change Password. Below this is a header for the General Login System, welcoming Agent SBG at location 584179 (ASAD Bonding Agency). The main section is titled 'Profile' and contains the following fields:

- Name:** (First) Agent, (Middle) [empty], (Last) SBG, (Suffix - Jr, Sr, I, II, etc) [empty]
- Country:** UNITED STATES
- Zip/Zip+4:** 20770 (99999 or 99999-9999) with a 'Lookup Zip' button.
- Choose Result:** Maryland / PRINCE GEORGES / GREENBELT
- State:** Maryland
- City:** GREENBELT
- Street Address, Line 1:** Test Address
- Street Address, Line 2:** [empty]
- Phone Number:** (Country) US is 1, (Area Code) 665, (Phone Number) 874-4578, (Extension) [empty]
- E-Mail Address:** asad.chaklader@sba.gov
- Re-enter E-Mail:** asad.chaklader@sba.gov
- Default Location Id:** 584179
- Business Information:** EIN 20-2205751, with a 'Remove Business?' checkbox.

At the bottom, there is a footer with 'Last modified: 05/03/2007 2:16:00 PM', navigation links for First Gov, E-Gov, Regulations.gov, and White House, and a status bar showing 'SBA Processing: 0.107 seconds'.

**Figure 4 – Agent Contractor Profile Screen showing an active Business ID**

#### Definition of Terms on Profile screen

1. **First Name** – Your first name
2. **Middle Initial** – Your middle initial, if any
3. **Last Name** – Your last name
4. **Suffix** – The suffix, if any
5. **Country** – The country where you reside.
6. **Zip/Zip+4** – The zip code of your address. Click on **Lookup Zip** after entering the zip code to populate the location options.
7. **Choose Result** – The result set generated by selecting the **Lookup Zip** pushbutton.
8. **State** – The state where you reside.
9. **City** – The city where you reside.
10. **Street Address, Line 1** – The first line of your street address
11. **Street Address, Line 2** – The second line of your street address
12. **Home Phone Number** – Your home phone number (First enter the country code, then the area code, then the actual phone number, and finally the extension, if any.)
13. **E-Mail Address** – Your e-mail address
14. **Re-enter E-Mail** – Your e-mail address entered a second time. If they do not match, the system will return an error message.
15. **Default Location ID** – This display-only field shows the default location ID.
16. **Business Information** – This display-only field indicates whether there is any business information.
17. **Add New Business?** – Use these radio buttons to add a new business, if needed.

Note: The following three fields will only appear if “Yes” is selected in #17 “Add New Business?”

**EIN/SSN** – Enter the EIN/SSN in this field, then select the corresponding radio button to the right to identify the number you have entered.

**DUNS** – Enter the DUNS (Data Universal Numbering System) number. This number is used to identify businesses.

Click on the **Reset** pushbutton to reset all the fields to their original values.

Click on the **Clear** pushbutton to delete an entry. This will clear all the fields on the screen.

Click on the **Submit** pushbutton to submit the information to the database and continue to the **General Login System – Choose Function** screen.

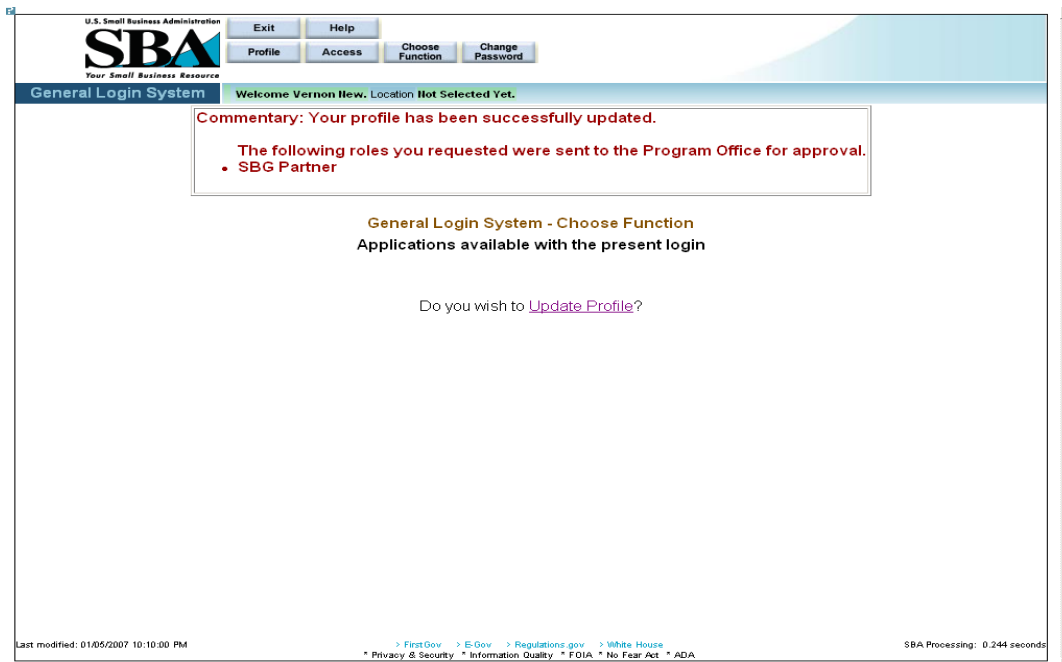


Figure 5 – Screen showing a successfully updated profile.

### 3.4 Access (System Selection)

Click on the **Access** pushbutton (from the **Profile** screen) to reach the **System Selection** screen shown below. Use this screen to request access to the SBG E-app system in the GLS system.

To request access, click on the “Surety Bond Guarantee System” (SBG/PSB) folder and select SBG Agent Application.

Note: Once the request is submitted, it must be approved by the program office for activation.

The screenshot shows the SBA General Login System interface. At the top, there is a navigation bar with buttons for Exit, Help, Profile, Access, Choose Function, Switch Location, and Change Password. Below this is a header for the General Login System, welcoming the user as Agent SBG, Location 58-4179: ASAD Bonding Agency. The main content area displays a list of system folders: MicroLoan Program Electronic Reporting System (MPERS), Native American Project Proposals (NAPP), Partner Information Management System (PIMS), SBSS / DSBS, Sub-Net, Surety Bond Guarantee Applications (with a note that only one role can be selected), and TECH-Net. Under the Surety Bond Guarantee Applications folder, there are four radio button options: PSB Partner, SBG Partner, SBG Contractor (Create/submit bond application to agent), and SBG Agent (Create/submit Contractor's bond application to SBA). The SBG Agent option is selected. Below these options, there is a section for Location ID with two rows of input fields and Look Up buttons. The first row has two fields with values 571342 and 584179. The second row has three empty fields. At the bottom of the form are Reset and Submit buttons. The footer contains copyright information and a processing time of 1.135 seconds.

Figure 6 – Screenshot of the SBG Agent Access request with a linked Location ID.

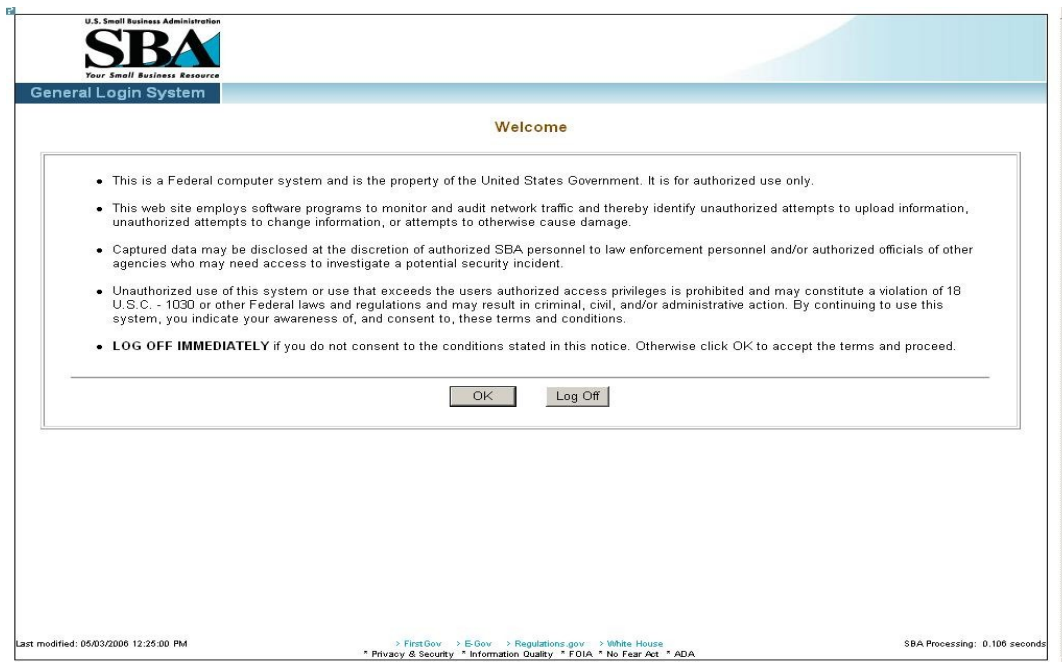
Click on the **Reset** pushbutton to reset all the fields to their original values.

Click on the **Submit** pushbutton to submit the information to the database and forward it to the approving authority.



## 4 Logging In

Once you have your ID and password, you may log into the GLS SBG system. Connect to the Internet and enter <https://eweb.sba.gov/gls/dsplogin.cfm> in the URL. Input your User ID and Password and click on the “Login” pushbutton. After doing so, you will see the screen shown below:

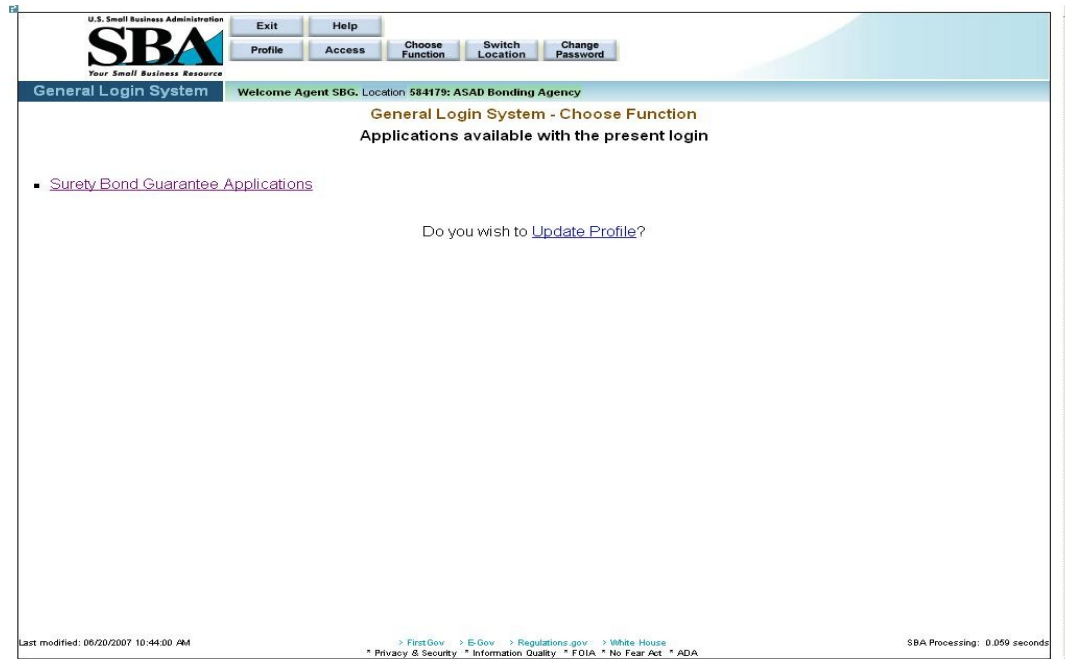


Read the terms and conditions on the **Welcome** screen and either click on the  pushbutton to accept them or click on the  pushbutton to exit the system.

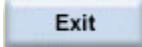
## 4.1 General Login System – Choose Function

The *General Login System – Choose Function* specifies the functions that you are able to access.

Select the “Surety Bond Guarantee Applications” hotlink.

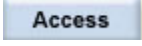


The pushbuttons at the top of the screen have the following functions:

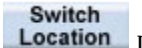
Use the  pushbutton to exit this screen.

Use the  pushbutton to obtain screen advice.

Use the  pushbutton to examine user information.

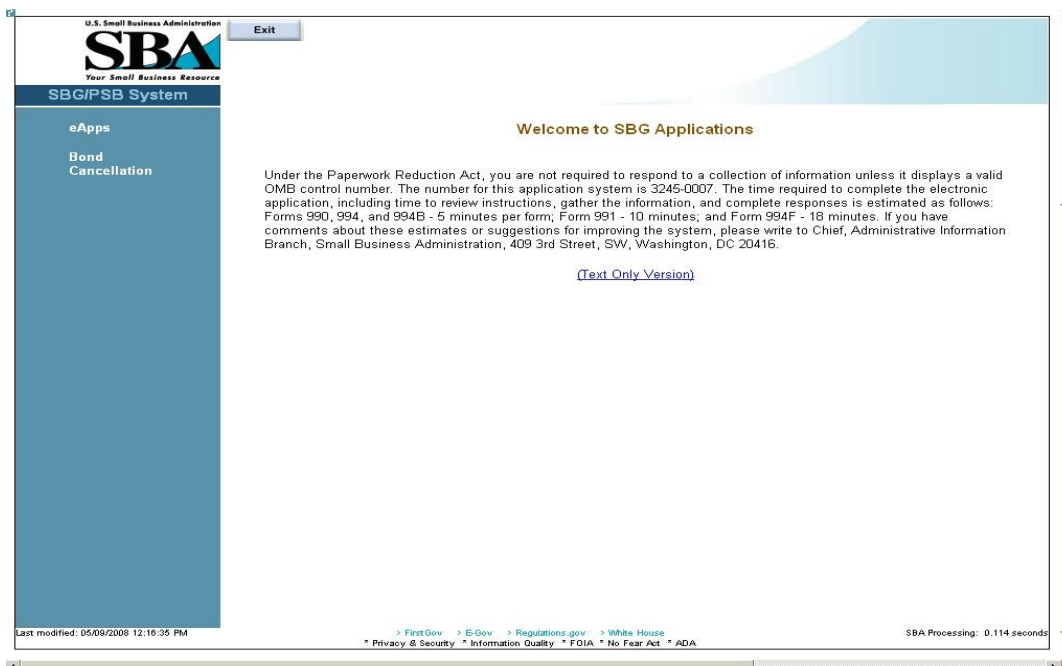
Use the  pushbutton to proceed to the screen that lists all the applications under GLS.

Use the  pushbutton to return to the application list.

Use the  pushbutton to proceed to the Switch *Location* screen where you can choose a different location ID.

Use the  pushbutton to access the *Change Password* screen.

After selecting the “Surety Bond Guarantee Applications hotlink, you will see the screen shown below:



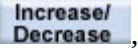
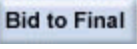


## 4.2 General Instructions

The following are guidelines that apply throughout the Web application:

- The application includes a security process that requires prior identification and approval of users. Security routines are used to check for password aging - passwords must be changed every 90 days. Users are validated up front, to determine permission and access rights.
- The application uses redundant emphasis; color-based prompting is applied to the input/view boxes and text formatting features are applied to the labels i.e. (Color & Bold or Color & Italics). Alternative descriptions are available for images and summaries/labels for tables and input/view boxes supporting most reader software.
  - a) Required Data = Blue background box & Bold Arial Label
  - b) Optional Data = White background box & Regular Arial Label
  - c) View Only Data = Gray background box & Regular Arial Label

The formatting and emphasis may change for a given screen field depending upon the type of bond (bid/final) selected.

- Both Browser and Application Server-side Data Validation occurs, in general:
  - a) At the Browser - simple validation within a screen is performed, i.e. numbers, text, and dates where required.
  - b) At the Server - Table lookup and Database validation, Complex Validation, and Cross editing between screens occurs.
- If you do not see any  pushbuttons on the screen and you need to save information, you will need to re-enter that particular screen via the , , or  pushbuttons.
- The small question mark at the upper left-hand corner of the screen can be used to do the following:
  - Get information about Template Help (“SBA Look and Feel”)
  - Print
  - Show/Hide Navigation (hotlinks on the left-hand side of the screen) to view the full screen.
  - Close the menu

#### Left Navigation Menu

The contractor is responsible for inputting data on the screens under “Business” and “Apply for a Bond Guarantee”. If the contractor does not input data in the before-mentioned screens, the Agent has to enter the data.

The contractor is responsible for inputting data on the screens under “Agent Operation”.

## 5 Pushbuttons

### 5.1 Search Application - Edit

The *Search Application (Edit)* screen allows you to search for bond applications by business ID. The drop-down will only list those businesses associated with the agent.

#### Definition of Terms on Search Application (Edit) Screen

**Business ID** – Use the drop-down list to select a business ID.

Click on the **Submit** pushbutton to submit the information to the database and proceed to the **Edit List** screen, which will display a list of applications associated with that business.

Click on the **Reset** pushbutton to reset values.

## 5.2 Edit List

The **Edit List** screen allows you to select a particular bond application that is associated with the business selected.

The screenshot displays the SBA eApps interface for the 'Edit List' screen. At the top, there is a navigation bar with buttons for Reports, Search, New App, Exit, and Help. Below this, a secondary bar contains buttons for Edit, New Business, Bid to Final, and Increase/Decrease. The main content area shows a table of bond applications. The table has the following columns: SBG#, Description, Bond Type, App. Date, Office, City, and State. The data in the table is as follows:


SBG#	Description	Bond Type	App. Date	Office	City	State
<a href="#">07E12121210139</a>	test	Performance Bond	05/24/2007	BALTIMORE DISTRICT OFFICE (0373)	ODENTON	MD
<a href="#">07E12121210138</a>	JC 05/15/2007	Bid Bond		BALTIMORE DISTRICT OFFICE (0373)	WASHINGTON	DC
<a href="#">07E12121210134</a>	test	Bid Bond		BALTIMORE DISTRICT OFFICE (0373)	GREENBELT	MD
<a href="#">07E12121210131</a>	test by Asad	Bid Bond		BALTIMORE DISTRICT OFFICE (0373)	ODENTON	MD

Below the table, it states: Last modified: 05/24/2007 2:47:00 PM SBA Processing: 0.094 seconds. At the bottom of the screen, there are links for First Gov, E-Gov, Regulations.gov, White House, Privacy & Security, Information Quality, FOIA, No Fear Act, and ADA.

### Definition of Terms on Edit List Screen

1. **SBG#** – Click on this hotlink number to access a particular surety bond guarantee.
2. **Description** – A description of the surety bond guarantee
3. **Bond Type** – The type of bond
4. **App. Date** – The date the application was created.
5. **Office** – The SBA district office that is associated with the contractor's location.
6. **City** – The city where the contractor is located
7. **State** – The state where the contractor is located

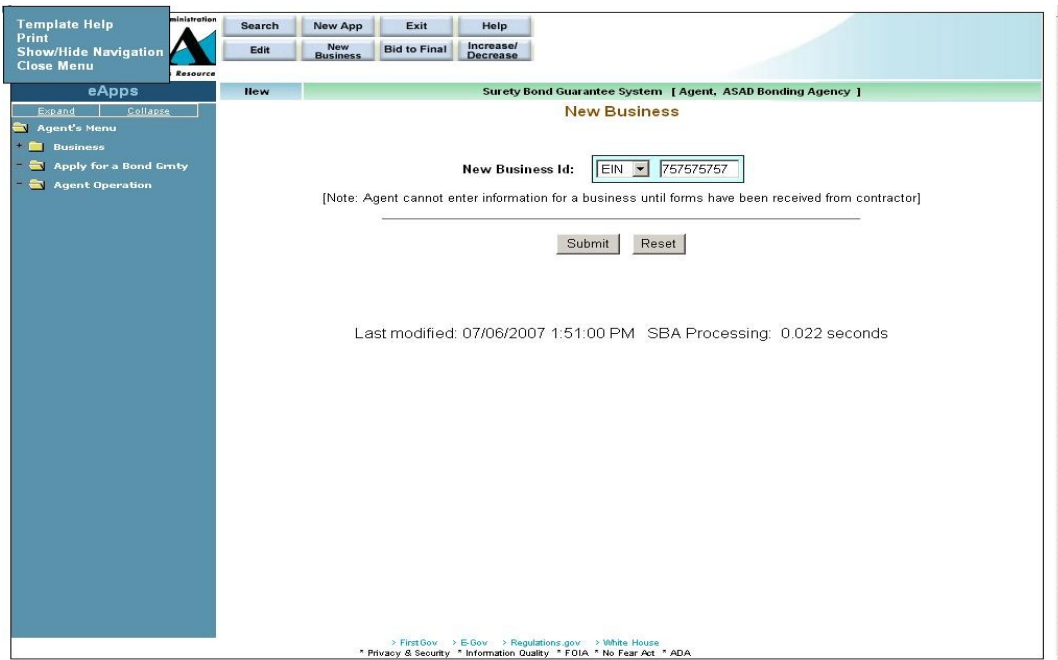
## 5.3 New Business

Select the  pushbutton at the top of the **Welcome** screen in order to access it.

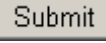
The **New Business** screen allows you to enter a new business into the system to either complete the contractor initialization process or to begin inputting a contractor's application.

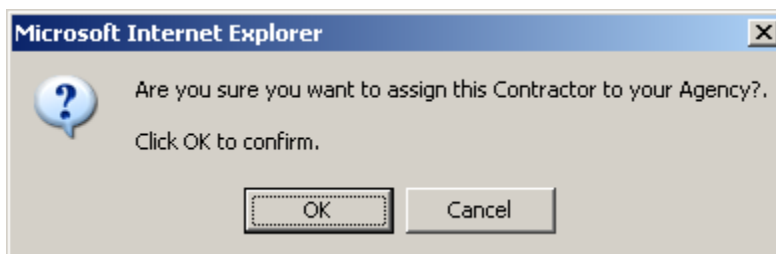
The agent must complete the contractor initialization process for those contractors that want to submit their applications electronically. The agent must associate the contractor with their agency in the system. This screen also enables the agent to enter a business or bond application, if needed.

Note: You cannot enter information for a business until the forms have been received from the contractor.



### Definition of Terms on New Business screen

**New Business ID** – Enter a nine-digit code to identify the business. Then click on the drop-down list to specify if this code is an EIN or an SSN. Once you click on the  pushbutton, the system will display the pop-up message below:



**Submit** – Click on this pushbutton to submit the information to the database and proceed to the **Business Information** screen. At this point, the contractor initialization process has been completed and the contractor can input their application.

**Reset** – Click on this pushbutton to reset all the fields to their original values.

## 5.1 Business Information

The **Business Information** screen allows you to enter supporting information regarding the business that is applying for the bond (if not existing) or to update existing business information.

**Note:** Once the contractor updates **Business Info**, **Principal Info**, or **Schedule of Work in Process**, you will no longer be able to update any information on these three screens.

The screenshot shows the SBA eApps interface for the 'Business Information' screen. The top navigation bar includes buttons for Search, New App, Exit, Help, Edit, New Business, Bid to Final, and Increase/Decrease. The left sidebar shows a menu with options like Business, Apply for a Bond Entry, Agent Operation, GIA, Financial Statements, Bonding Line, and Bus Bank Line of Credit. The main content area is titled 'Business Information' and contains several sections of input fields:

- Business Information:** Business Id (EIN 654321667), Business Name, Business Trade Name.
- Business Address:** Zip/Zip+4 (with a 'Lookup Zip' button), Choose Result (a dropdown menu), State, City, County, Street Address, Line 1, Street Address, Line 2, Phone Number, and Fascimile Number.
- Business Demographic Information:** Date Formed (MM/DD/YYYY), Type of Business (Select One), Number of Employees, Type of Organization (Select One), Average Annual Receipts over Last 3 Years, and Business Indicator (Select One).

### Definition of Terms on Business Information Screen

**Business Id** – The business Id; either EIN or SSN (display-only)

**Business Name** – The name of the business that is applying for the bond.

**Business Trade Name** – The name under which the entity conducts business.

**Business Address**

- Zip/Zip+4** – The zip code. Enter the zip code and click on the **Lookup Zip** pushbutton to populate the “State” and “City” fields. For multiple locations within the same zip code, the “Choose Result” drop-down list will be populated with options. Please select the most appropriate location.
- Choose Result** – The result set generated by selecting the **Lookup Zip** pushbutton. Select the most relevant option.
- State** – The state in which the business is located.
- City** – The city in which the business is located.



5. **County** – The county in which the business is located.
6. **Street Address, Line 1** – The first line of the business street address.
7. **Street Address, Line 2** – The second line of the street address.
8. **Phone Number** – The phone number of the business.
9. **Facsimile Number** – The facsimile number of the business.

Business Demographic Information

10. **Date Formed** – The date on which the business was formed.
11. **Type of Business** – Use the drop-down list to indicate the type of business it is (“Construction”, “Services”, etc.)
12. **Number of Employees** – The number of employees that are employed by the business.
13. **Type of Organization** – Use the drop-down list to indicate the legal type of organization the business is (“Cooperative”, “Corporation”, etc.)
14. **Average Annual Receipts** – The Average Annual receipts over Last 3 Years, including Affiliates, for the Business.
15. **Is the Business located in a Rural or Urban area?**
16. **Are you currently debarred from doing business with the Federal Government?**
17. **Have you ever received SBA assistance under another business name? If so (Yes), enter name and business.**
18. **Business Name** – Enter the name of the business under which you received SBA assistance. (Note: this field only displays if the “Yes” radio button is clicked in # 17.)
19. **Have you ever defaulted on any previous surety bonds (SBA or other)?**
20. **Explain** – Describe the circumstances surrounding prior defaults. (Note: this field only displays if the “Yes” radio button is clicked in # 19.)
21. **Have you ever failed to complete a job?**
22. **Explain** – Describe the circumstances surrounding the failure to complete a prior job. (Note: this field only displays if the “Yes” radio button is clicked in # 21.)
23. **Is the contractor requesting SBA assistance?**
24. **Have you updated SBA form 994F (Schedule of incomplete work) in the last 3 months?** (Note: this question will not appear on your first application.)

Small Business Certifications (Display-only; for SBA use):

Business 8A: Indicates whether or not the business has 8a status.

HubZone Certified: Indicates whether or not the business has HubZone certification status.

SBA Loan Information – This field will display any SBA loan information.

## 6 Principal Information

Use the **Principal Information** screen to view information on an existing principal or add a new one, if necessary. Click on the “Add New Principal” hotlink to proceed to the **Add New Principal** screen.

**Note:** Once the contractor updates **Business Info**, **Principal Info**, or **Schedule of Work in Process**, you will no longer be able to update any information on these three screens.

U.S. Small Business Administration  
**SBA**  
 Your Small Business Resource

Reports Search New App Exit Help  
 Edit New Business Bid to Final Increase/Decrease

eApps  
 Expand Collapse  
 Agent's Menu  
 Business  
 Apply for a Bond Gmty  
 Contract Info  
 Agent Operation  
 CIA  
 Financial Statements  
 Bonding Line  
 Bus Bank Line of Credit

Bus ID EIII 121212121 Bus Name BTI Corp12 Bus Info By SBA

Business Id: EIN 121212121  
 Business Name: BTI Corp12  
 Partner Name: 1st National Insurance Company of Amer  
[Add New Principal](#)

**Principal Information:**

EIN/SSN	Principal Id	First Name	Last Name	MI	Indemnitor Code	Financial Stmt Dt	NetWorth	Spouse First Name	Spouse Last Name	MI	Indemnitor Code	Spous Financial Stmt Dt
SSN 111222333	testdfdfss	testdfdf	testdfdf			01/01/2000	\$0.00					
SSN 111444777	Hey1	Hey	Hey		Individual	12/12/2005	\$23,432.00					
EIN 43143143	First	Last										
SSN 992057664	FName P1	LNName P1										
SSN 123123241	NirTest	NAmtes	u									
SSN 123456789	b	brown										
SSN 126712132	NirTest	NamTest										
SSN 131231232	NirTest	NamTest										
SSN 153153153	Name	Name										
SSN 205333333	Susan	White	L									
SSN 215903456	Fred	White	S									
SSN 326436634	NirTest	NamTest										
SSN 343223433	tes	te										
SSN 444556666	Caylee	Ernest	R									
SSN 462792345	Barry	White	L									
SSN 523432234	FNTTest	LNTTest										
SSN 543545455	Susan	White	L									

[First Gov](#) [E-Gov](#) [Regulations.gov](#) [White House](#)  
[Privacy & Security](#) [Information Quality](#) [FOIA](#) [No Fear Act](#) [ADA](#)

## 6.1 Add New Principal

The **Add New Principal** screen allows you to view/update supporting information regarding the principal of the business that is applying for the bond, as well as to enter additional principals. This information is required prior to entering GIA information.

### Definition of Terms on Identification Screen

1. **Business ID** – This display-only field shows the Business EIN
2. **Principal SSN** – The social security number associated with the principal.
3. **First Name** – The first name of the principal
4. **Middle Initial** – The middle initial, if any, of the principal
5. **Last Name** – The last name of the principal
6. **Suffix** – The suffix, if any, of the principal

### Principal Address

7. **Principal Title** – The title of the principal
8. **Start Date** – The date that the principal became associated with the business.
9. **% of Ownership** – The percentage of ownership interest the principal has in the business. The termination date is taken into consideration for summing up all the %s.
10. **Termination Date** – The date on which the principal terminated his/her association with the business. This has an effect on the % of ownership.
11. **Zip/Zip+4** – The zip code of the principal’s address. Click on the **Lookup Zip** pushbutton after entering the zip code to populate the location options.
12. **Choose Result** – The result set generated by selecting the **Lookup Zip** pushbutton.
13. **State** – The state where the principal resides.

14. **City** – The city where the principal resides.
15. **Street Address, Line 1** – The first line of the principal’s street address
16. **Street Address, Line 2** – The second line of the principal’s street address
17. **Home Phone Number** – The principal’s home phone number

Principal Demographic Information

18. **Date of Birth** – The principal’s date of birth
19. **Ethnicity** – Use the drop-down list to specify the principal’s ethnicity.
20. **City** – The city where the principal resides.
21. **Veteran Code** – Use the drop-down list to specify the principal’s veteran status.
22. **State** – The state where the principal resides.
23. **Country** – The country where the principal resides.
24. **Gender** – Use the drop-down list to indicate the principal’s gender
25. **Handicap** – Use the drop-down list to indicate the principal’s handicap status.
26. **US Citizen** – Use the drop-down list to indicate if the principal is a U.S. citizen.
27. **Alien Registration Number** – If applicable, the principal’s alien registration number.  
Mandatory information, if not a US Citizen
28. **Race** – Select one or more of the checkboxes to designate the principal’s race(s).

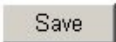
912 Responses

Use the drop-down lists to indicate the principal’s responses to the following three questions:

29. **Yes Response to 912’s: Indictment, Charged, Convicted?** – The principal’s legal status with regard to 912’s.

**Print 912 Form** – Click on this hotlink to be directed to another window where you will be able to view/print the completed SBA Form 912 (Statement of Personal History).

**Print 413 Form** – Click on this hotlink to be directed to another window where you will be able to print SBA Form 413 (Personal Financial Statement). This form will be empty; the contractor must enter the details, and then print it out.

Click on the  pushbutton to update the data and continue to the **GIA (General Indemnity Agreement)** screen.

Note: This pushbutton will only be available if the record is owned by the agent.

## 7 General Indemnity Agreement (GIA)

The **GIA (General Indemnity Agreement)** screen allows you to capture the GIA information needed to establish the relationship between the contractor (applicant) and the participating surety (SBA Resource Partner). It allows you to enter financial information on the principal and the principal's spouse. The most current GIA will be listed on the main page.

If a GIA is not entered for a business, no further work can be completed on the bond application.

This screen is accessed by clicking on the "GIA" hotlink in the left-hand navigation tree.

U.S. Small Business Administration  
**SBA**  
 Your Small Business Resource

Search New App Exit Help  
 Edit New Business Bid to Final Increase/Decrease

Search || MF OA Business Name (EIN 202205633)|| Info By: Cntr || Bid Bond|| SBG # 07E2022056330042|| Info By: Cntr || Status : Active||

**General Indemnity Agreement**

Partner Name: United States Fidelity and Guaranty  
 Add GIA History

Principals that have been associated with this GIA

Delete ?	Principal SSN	First Name	Last Name	% ownership	Indemnitor Code	Financial Stmt Dt	NetWorth	Spouse First Name	Spouse Last Name	Indemnitor Code
<input type="checkbox"/>	217414071	Ruth	Forman	30.0	Individual	01/01/2007	\$12,345.00			
<input type="checkbox"/>	803354222	NirTestFN	NirTestLN	31.0	Individual	06/19/2007	\$50,000.00			

Save

Principals to be associated with GIA

Principal SSN	First Name	Last Name	% ownership	Indemnitor Code	Financial Stmt Dt	NetWorth	Spouse First Name	Spouse Last Name	Indemnitor Code
111559999	12	12	0.0						
123412423	asdf	asdf	0.0						
218662601	Matthew	Forman	60.0						
336502202	Test	MultiRace (Not Act)	0.0						
664499774	Principal	Seventh (Not Act)	0.0						
789789789	Test	Principal (NotAct)	0.0						

First Gov > E-Gov > Regulations.gov > White House  
 \* Privacy & Security \* Information Quality \* FOIA \* No Fear Act \* ADA

### Definition of Terms on GIA screen

Partner Name – This field displays the partner name.

You can add a new record by selecting a partner and clicking on the **Add GIA** pushbutton. The most recent GIA (if any) will be listed in the drop-down list. Note: As the SBG agent, only those sureties to which the agency has power of attorney will appear in this drop-down list.

Click on the **History** pushbutton to view a list of principals that have been associated with this GIA.

**Principals that have been associated with this GIA** (All the fields in this section are display-only, with the exception of the "Delete" checkbox and the hotlink in the "Principal SSN" column:

Delete? – Select this checkbox if you wish to delete the line record.

Principal SSN – The Principal Social Security Number

First Name – The first name of the principal

Last Name – The last name of the principal

% Ownership – The principal’s ownership percentage of the business.

Indemnitor Code – The indemnitor code indicates if the principal is an individual or corporate indemnitor or both.

Financial Stmt Dt – The date of the principal’s financial statement

Net Worth – The net worth of the principal

Spouse First Name – The spouse’s first name


Spouse Last Name – The spouse’s last name

Indemnitor Code – The indemnitor code indicates if the principal is an individual or corporate indemnitor or both.


Spouse Financial Stmt Dt – The date of the spouse’s financial statement

Spouse Net Worth – The spouse’s net worth

Termination Date – The termination date

 – Use this pushbutton once you have selected a line record to delete.

**Principals to be associated with GIA** – Please see the “GIA” section above for a list of fields and accompanying documentation.

 – Use this pushbutton to proceed either to the ***Surety Review (994B)/Annual Surety Review*** screen (if this is the first bond application of the contractor for the fiscal year) or the ***Surety Agreement (990)*** screen if it is not. If this is a brand-new business, you will be directed to the ***Financial Statements*** screen.

## 7.1 Add GIA

The **Add New General Indemnity Agreement** screen allows you to establish a new relationship between the contractor (applicant) and an additional participating surety (SBA Resource Partner). Note: An agency may have a relationship with more than one business, but a business can have a relationship with only one agency.

This screen is accessed by selecting the **Add GIA** pushbutton from the **GIA (General Indemnity Agreement)** screen.

### Definition of Terms on Add New General Indemnity Agreement screen

**Partner Name** – Use the drop-down list to select a partner name. The most recent GIA (if any) will be listed in the drop-down list.

Note: As the SBG agent, only those sureties to which the agency has power of attorney will be listed in this drop-down list.

You can add a new record by selecting a partner and clicking on the **Add GIA** pushbutton.

Click on the **History** pushbutton to display older GIAs.

### 7.1.1 Principals to be associated with GIA (GIA – Details)

The *GIA – Details* screen is used to review the supporting details for the principals.

This screen is accessed by selecting the **Add GIA** pushbutton from the *Add New General Indemnity Agreement* screen.

The screenshot shows the SBA eApps interface. At the top, there are navigation buttons: Search, Admin, New App, Exit, Help, Edit, New Business, Bid to Final, Increase/Decrease, and Home. Below these, there are status indicators: Edit, JG TEST1 (EIN 202205764) Info By: SBA, Final Bond SBG # 07E2022057640091 Info By: SBA, and Status: Cntr-OutStd. The Partner Name is set to 'Westchester Fire Insurance Company'.

The main section is titled 'Principals to be associated with GIA' and contains a table with the following data:

Principal SSN	First Name	Last Name	% Ownership	Indemnitor Code	Financial Stmt Dt	NetWorth	Spouse First Name	Spouse Last Name	Indemnitor Code	Spouse Financial Stmt Dt	Spouse NetWorth
	Silver	Surfer	5.0								
	First	Last	30.0								
000000001	Prin	Prin									
100998766	FName	LName	2.0								
111111110	Test	Test 101	8.0								
111112222	JG	JG	5.0								
111112447	JG	Test23	1.0								
111222333	Done	Done edit	1.0								
111444777	Hey1	Hey	1.0								
202205764	JG	TEST 2	5.0								
473266403	May 29	May 29	8.0								
543143149	Still	Testing	50.0								
700700700	JG	No Last Name	10.0								
759796565	Hello	Hello	9.0								
990088990	prin 2	prin lname	1.0								

**Definition of Terms on the GIA-Details screen (All fields on this screen are display-only with the exception of the “Principal ID” hotlink column.)**

Partner Name – The partner selected in the *GIA (General Indemnity Agreement)* screen.

EIN/SSN – The EIN or SSN; click on a hotlink in this column to go to the *GIA - (General Indemnity Agreement) Principal/Spouse Information* screen to update any details.

First Name – The first name of the principal

Last Name – The last name of the principal

% Ownership – The principal’s ownership percentage of the business.

Indemnitor Code – The indemnitor code (principal) indicates if the principal is an individual or corporate indemnitor or both.

Financial Stmt Dt – The date of the financial statement



Net Worth – The principal’s net worth

Spouse First Name – The first name of the principal’s spouse

Spouse Last Name – The last name of the principal’s spouse

Indemnitor Code – The indemnitor code (spouse) indicates if the principal is an individual or corporate indemnitor or both.

Spouse Financial Stmt Dt – The date of the spouse’s financial statement

Spouse Net worth – The spouse’s net worth

### 7.1.1.1 GIA – Principal/Spouse Information

The **GIA - (General Indemnity Agreement) Principal/Spouse Information** screen allows you to enter financial information on the principal and the principal’s spouse.

This screen is accessed by clicking on a hotlink in the Principal EIN/SSN column of the **GIA – Details** screen.

U.S. Small Business Administration  
**SBA**  
 Your Small Business Resource

Search New App Exit Help  
 Edit New Business Bid to Final Increase/Decrease

Search || MF OA Business Name (EIN 202205633)|| Info By: Cntr || || Bid Bond|| SBG # 07E2022056330042|| Info By: Cntr || Status : Active||

**General Indemnity Agreement**

Principal ID:

**Principal Information**

First Name:  %Ownership:

Last Name:

Indemnitor:  Financial Stmt Date:

Net Worth:

**Principal Spouse Information**

First Name:

Last Name:

Indemnitor:  Financial Stmt Date:

Net Worth:

Last modified: 07/06/2007 2:45:00 PM SBA Processing: 0.028 seconds  
 > FirstGov > E-Gov > Regulations.gov > White House  
 \* Privacy & Security \* Information Quality \* FOIA \* No Fear Act \* ADA

### Definition of Terms on GIA screen – Principal/Spouse Information Screen

1. **Principal ID** – Use the drop-down list to specify if the ID is an SSN or EIN then enter the ID in the field to the right.

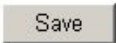
#### Principal Information


2. **First Name** – Enter the principal’s first name.
3. **%Ownership** – The principal’s ownership percentage of the business (display-only)
4. **Last Name** – Enter the principal’s last name.
5. **Indemnitor** – Use the drop-down list to specify the indemnitor (e.g. “both”, “individual”, etc.)

6. **Financial Statement Date** – Enter the date of the financial statement.
7. **Net Worth** – Enter the principal’s net worth.

Principal Spouse Information

8. **First Name** – Enter the first name of the principal’s spouse.
9. **Last Name** – Enter the last name of the principal’s spouse.
10. **Indemnitor** – Use the drop-down list to specify the indemnitor (e.g. “both”, “individual”, etc.)
11. **Financial Stmt Date** – Enter the date of the financial statement.
12. **Net Worth** – Enter the net worth of the principal’s spouse.

Click on the  pushbutton to update the data and continue to the **GIA (General Indemnity Agreement)** screen.

Click on the  pushbutton to go back to the initial GIA screen.

## 5.2 Financial Statements (Optional)

Access this screen by selecting “Financial Statements” from the left-hand navigation tree.

The **Financial Statements** screen allows you to enter important financial information regarding the business that is applying for the bond, in order to gauge its financial health. The agent enters the information on the left side of the screen while the SBA enters the information on the right side. (Note: As an agent, the right-hand side of the screen will be inaccessible to you.)

Note: This screen is optional. All dollar figures should be round figures; i.e. if any cents are entered, they will either be rounded up or rounded down to the nearest dollar by the system.

The screenshot shows the SBA eApps interface for the 'Financial Statements' screen. The top navigation bar includes 'Reports', 'Search', 'New App', 'Exit', and 'Help'. Below this is a secondary bar with 'Edit', 'New Business', 'Bid to Final', and 'Increase/Decrease'. The main header displays 'Bus ID: EHI 954872361', 'Bus Name: Excellent Enterprise', and 'Bus Info By: Agency'. The left-hand navigation tree is expanded to show 'Financial Statements'. The main content area is titled 'Balance Sheet' and contains the following fields:

- Date:** [Text Input]
- Year End:** [January] / [1]
- Statement Type:** [Compilation]
- Interim Ind:** [Yes]
- No of Months:** [1]

The 'Balance Sheet' section includes the following fields:

- Cash: [Text Input]
- Adjusted Cash: [Text Input]
- Current Assets: [Text Input]
- Adjusted Current Assets: [Text Input]
- LT Assets: [Text Input]
- Adjusted LT Assets: [Text Input]
- Total Assets: [Text Input]
- Adjusted Total Assets: [Text Input]
- Current Liabilities: [Text Input]
- Adjusted Current Liabilities: [Text Input]
- LT Liabilities: [Text Input]
- Adjusted LT Liabilities: [Text Input]
- Total Liabilities: [Text Input]
- Adjusted Total Liabilities: [Text Input]
- Net Worth: [Text Input]
- Adjusted Net Worth: [Text Input]
- Debt to Net Worth: [Text Input]
- Adjusted Debt to Net Worth: [Text Input]

The 'Income Statement' section includes the following fields:

- Total Revenue: [Text Input]
- Adjusted Total Revenue: [Text Input]
- Cost of Revenue: [Text Input]
- Adjusted Cost of Revenue: [Text Input]
- Gross Profit: [Text Input]
- Adjusted Gross Profit: [Text Input]
- Gen & Admin: [Text Input]
- Adjusted Gen & Admin: [Text Input]
- Operating Income: [Text Input]
- Adjusted Operating Income: [Text Input]

At the bottom of the screen, there are links for 'First Gov', 'E-Gov', 'Regulations.gov', and 'White House', along with a footer containing 'Privacy & Security', 'Information Quality', 'FOIA', 'No Fear Act', and 'ADA'.

### Definition of Terms on Financial Statements Screen

1. **Date** – Use this field to enter the date of the financial statements.
2. **Year End** – Use the drop-down lists to indicate the last date of the period that is reflected on the financial statement.
3. **Statement Type** – Use the drop-down list to indicate the type of statement prepared (e.g. “compilation”, “audit”, etc).
4. **Interim Ind** – Use the drop-down list to indicate if this is an interim financial statement.

5. **No of Months** – Use the drop-down list to indicate the number of months included on the financial statement.

#### Balance Sheet

6. Cash – The amount of cash on hand
7. Adjusted Cash – The amount of adjusted cash on hand
8. Current Assets – The amount of current assets
9. Adjusted Current Assets – The amount of adjusted current assets
10. LT Assets – The amount of long-term assets
11. Adjusted LT Assets – The amount of adjusted long-term assets
12. Total Assets – The amount of total assets
13. Adjusted Total Assets – The amount of adjusted total assets
14. Current Liabilities – The amount of current liabilities
15. Adjusted Current Liabilities – The amount of adjusted current liabilities
16. LT Liabilities – The amount of long-term liabilities
17. Adjusted LT Liabilities – The amount of adjusted long-term liabilities
18. Net Worth – The amount of net worth
19. Adjusted Net Worth – The amount of adjusted net worth
20. Debt to Net Worth – The amount of debt to net worth
21. Adjusted Debt to Net Worth – The amount of adjusted debt to net worth

#### Income Statement

22. Total Revenue – The amount of total revenue
23. Adjusted Total Revenue – The amount of adjusted total revenue
24. Cost of Revenue – The amount of cost of revenue
25. Adjusted Cost of Revenue – The adjusted amount of cost of revenue
26. Gross Profit – The amount of gross profit
27. Adjusted Gross Profit – The adjusted amount of gross profit
28. Gen. & Admin – The amount of general and administrative expense
29. Adjusted Gen. & Admin – The adjusted amount of general and administrative expense
30. Operating Income – The amount of operating income
31. Adjusted Operating Income – The adjusted amount of operating income
32. Net Income – The amount of net income
33. Adjusted Net Income – The adjusted amount of net income

#### Analysis Data

34. Net Quick – The amount of net quick
35. Adjusted Net Quick – The adjusted amount of net quick
36. Net Worth – The net worth
37. Adjusted Net Worth – The adjusted net worth

#### Other

38. Cash Flow – The amount of cash flow
39. Adjusted Cash Flow – The amount of adjusted cash flow
40. Depreciation – The amount of depreciation
41. Adjusted Depreciation – The adjusted amount of depreciation
42. Additional Entry – An additional entry, if applicable
43. Adjusted Additional Entry – An adjusted additional entry, if applicable
44. **Statement prepared by** – The name of the person or firm that prepared the financial statements.

Click on the **Calculate** pushbutton to determine the numerical values.

Click on the **Add Remarks** pushbutton to enter additional remarks.

Click on the **Save** pushbutton to update the data.

Click on the **Return** pushbutton to return to the top of this screen.

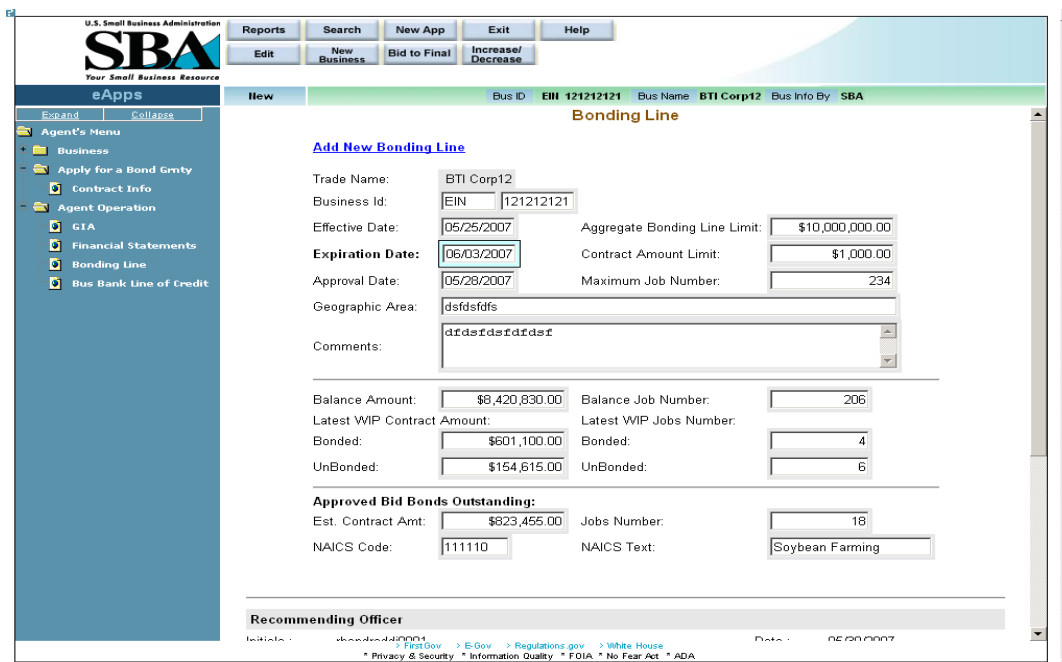
## 5.3 Bonding Line (Optional)

Access this screen by selecting “Bonding Line” from the left-hand navigation tree.

The **Bonding Line** screen allows you to examine the details of the bonding line amount.

Only one active bonding line is available at any given time. Either a new bonding line can be created or the expiration date on an existing bonding line can be changed. This screen defines the maximum job number, the individual Contract amount limit, and the expiration date for the Bonding Line.

Note: All dollar figures should be round figures; i.e. if any cents are entered, they will either be rounded up or rounded down to the nearest dollar by the system.



The screenshot displays the SBA eApps interface for the 'Bonding Line' screen. The top navigation bar includes buttons for Reports, Search, New App, Exit, Help, Edit, New Business, Bid to Final, and Increase/Decrease. The left-hand navigation tree shows 'Agent's Menu' with sub-items: Business, Apply for a Bond Gmty, Contract Info, Agent Operation, GIA, Financial Statements, Bonding Line, and Bus Bank Line of Credit. The main content area is titled 'Add New Bonding Line' and contains the following fields:

- Trade Name: BTI Corp12
- Business ID: EIN 121212121
- Effective Date: 05/25/2007
- Expiration Date: 06/03/2007
- Approval Date: 05/28/2007
- Geographic Area: dsfdfsdfs
- Comments: dsfdfsdfs
- Aggregate Bonding Line Limit: \$10,000,000.00
- Contract Amount Limit: \$1,000.00
- Maximum Job Number: 234

Summary statistics are displayed below the form:

- Balance Amount: \$8,420,830.00
- Balance Job Number: 206
- Latest WIP Contract Amount: \$601,100.00
- Latest WIP Jobs Number: 4
- Bonded: \$601,100.00
- Bonded: 4
- UnBonded: \$154,615.00
- UnBonded: 6

**Approved Bid Bonds Outstanding:**

- Est. Contract Amt: \$823,455.00
- Jobs Number: 18
- NAICS Code: 111110
- NAICS Text: Soybean Farming

At the bottom, there is a 'Recommending Officer' field and a footer with navigation links and a date of 05/20/2007.

### Definition of Terms on Bonding Line screen

1. Trade Name – The name under which the company is doing business. (display-only)
2. Business ID – The business ID number of the company (display-only)
3. Effective Date – The effective date of the bonding line (display-only)
4. **Aggregate Bonding Line Limit** – Enter the aggregate (total) amount of the bonding line.
5. Expiration Date – The expiration date of the bonding line (display-only)
6. **Contract Amount Limit** – Enter the maximum single contract amount.


7. Approval Date – The date on which the bonding line was approved. (display-only)
8. **Maximum Job Number** – The maximum jobs allowed under the bonding line.
9. **Geographic Area** – The geographic area in which the work can be performed.
10. Comments – Enter relevant information regarding the bonding line.
11. Balance Amount – The balance amount (amount remaining) of the bonding line (display-only)
12. Balance Job Number – The balance job number (amount of jobs remaining) on the bonding line (display-only)
13. Latest WIP Contract Amount – The latest work in progress contract amount (display-only)
  - a. Bonded – The cumulative total amount of the bonded jobs
  - b. UnBonded – The cumulative total amount of the unbonded jobs
14. Latest WIP Jobs Number – The latest work in progress jobs number (display-only)
  - a. Bonded – The number of jobs that are bonded
  - b. UnBonded – The number of jobs that are unbonded

Approved Bid Bonds Outstanding (display-only)


15. Est. Contract Amt – The estimated amount of the contract
16. Jobs Number – The total number of approved but outstanding jobs

Click on the  pushbutton to select a NAICS code.

17. **NAICS Code** – The NAICS code of the bid bond.

Click on the  pushbutton to insert new NAICS code and text.

18. **NAICS Text** – The NAICS text of the bid bond.

Click on the  pushbutton to update the data.

## 5.4 Business Bank Line of Credit (Optional)

The **Business Bank Line of Credit** screen allows you to view the bank line of credit information of a business.

Access this screen by selecting “Business Bank Line of Credit” from the left-hand navigation tree.

The screenshot displays the SBA eApps interface for the 'Business Bank Line of Credit' screen. The left-hand navigation tree includes options like 'Business', 'Contract Info', 'Agent Operation', 'GIA', 'Financial Statements', 'Bonding Line', and 'Bus Bank Line of Credit'. The main content area shows a table with the following data:

Bank Name	Amount Issued	Amount of Balance	Secured By	Issued Date	Last Updated	Expiration date	Remarks
<a href="#">Test Bank</a>	\$1,000,000.00	\$600,000.00	Secure Test, Inc.	01/01/2007	05/29/2007	12/31/2007	These are test remarks.

Additional information on the screen includes: 'Add New Bank Line of Credit' hotlink, 'Last modified: 05/22/2007 5:15:00 PM SBA Processing: 0.146 seconds', and footer links for 'First Gov', 'E-Gov', 'Regulations.gov', 'White House', 'Privacy & Security', 'Information Quality', 'FOIA', 'No Fear Act', and 'ADA'.

### Definition of terms on Business Bank Line of Credit screen

All of the fields in this screen are display-only with the exception of the “Add New Bank Line of Credit” hotlink and the hotlinks displayed in the “Bank Name” column.

1. Add New Bank Line of Credit – Click on this hotlink to add an additional line of credit.
2. Bank Name – Displays the name of the bank extending the line of credit.
3. Amount Issued – Displays the amount issued.
4. Amount of Balance – Displays the balance amount
5. Secured By – Displays the name of the entity securing the line of credit.
6. Issued Date – Displays the date the line of credit was issued.
7. Last Updated – Displays the latest date the line of credit was updated.
8. Expiration date – Displays the expiration date of the line of credit.
9. Remarks – Displays descriptive remarks on the line of credit.

## 5.5 New Bank Details


The **New Bank Details** screen allows you to enter additional supporting details regarding a line of credit.


Access this screen by clicking on the [Add New Bank Line of Credit](#) hotlink in the **Business Bank Line of Credit** screen.

### Definition of terms on New Details screen

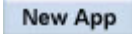

1. **Bank Name** – The name of the bank
2. **Amount Issued** – The amount that was issued.
3. **Issued Date** – The date on which the credit was issued.
4. **Amount of Balance** – The balance amount of the line of credit
5. **Last Updated Date** – The last date on which the line of credit details were updated.
6. **Secured By** – The name of the entity that is securing the line of credit.
7. **Expiration Date** – The expiration date of the line of credit
8. **Remarks** – Any remarks containing details on the line of credit



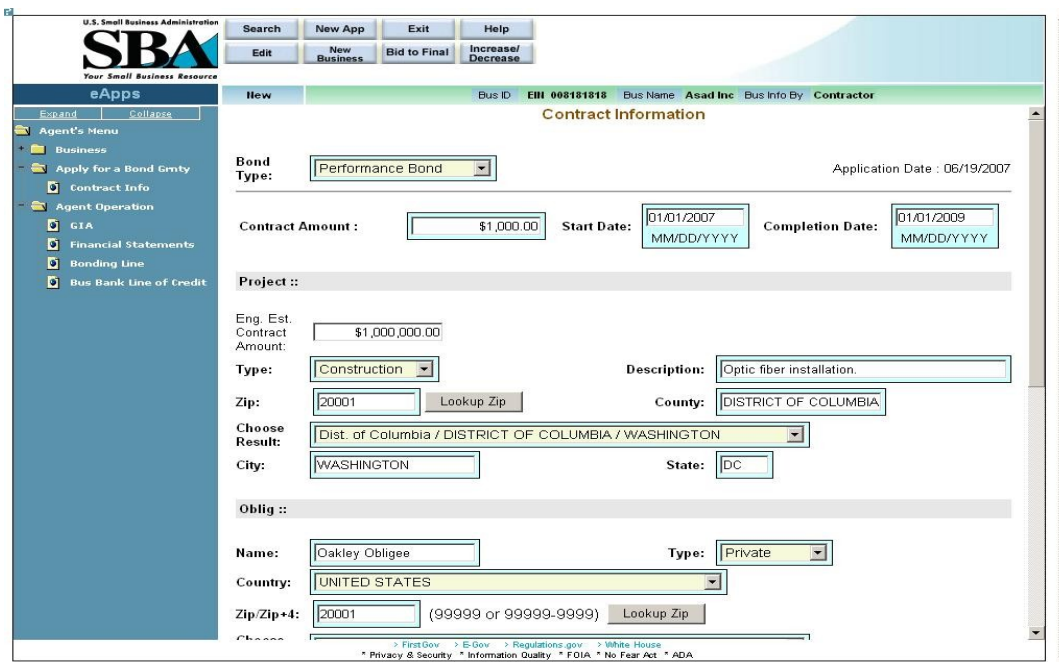
Click on the  pushbutton to update the data and return to the **Business Bank Line of Credit** screen.

Click on the  pushbutton to discard changes and return to the **Business Bank Line of Credit** screen.

## 5.6 Contract Information

Select the  pushbutton at the top of the **Welcome** screen to access the **New Application** screen. Once in the **New Application** screen, use the drop-down list to select a “Business ID”. Clicking on the  pushbutton will direct you to the **Contract Information** screen.

The **Contract Information** screen allows you to enter relevant contract information details.



The screenshot shows the SBA eApps interface for the 'Contract Information' screen. The top navigation bar includes buttons for Search, New App, Exit, Help, Edit, New Business, Bid to Final, and Increase/Decrease. The main content area is titled 'Contract Information' and contains the following fields:

- Bond Type:** Performance Bond (dropdown menu)
- Application Date:** 06/19/2007
- Contract Amount:** \$1,000.00
- Start Date:** 01/01/2007 (MM/DD/YYYY)
- Completion Date:** 01/01/2009 (MM/DD/YYYY)
- Project:**
  - Eng. Est. Contract Amount: \$1,000,000.00
  - Type:** Construction (dropdown menu)
  - Description:** Optic fiber installation.
  - Zip:** 20001 (with Lookup Zip button)
  - County:** DISTRICT OF COLUMBIA
  - Choose Result:** Dist. of Columbia / DISTRICT OF COLUMBIA / WASHINGTON (dropdown menu)
  - City:** WASHINGTON
  - State:** DC
- Oblig:**
  - Name:** Oakley Obligee
  - Type:** Private (dropdown menu)
  - Country:** UNITED STATES (dropdown menu)
  - Zip/Zip+4:** 20001 (with 99999 or 99999-9999 and Lookup Zip buttons)

At the bottom of the screen, there are links for First Gov, E-Gov, Regulations.gov, White House, Privacy & Security, Information Quality, FOIA, No Fear Act, and ADA.

### Definition of terms on Contract Information screen

1. **Bond Type** – Use the drop-down list to specify the bond type (e.g. “Bid Bond”, “Payment Bond”, etc.) The field options will vary as a function of the bond type chosen.
2. **Application Date** – This display-only field shows the date the application was made.
3. **Contract Amount** – Use this field to enter the amount of the contract.

4. **Start Date** – Use this field to enter the start date of the contract.
5. **Completion Date** – Use this field to enter the date of the contract completion. Note: The Contract Amount, Start Date, and Completion Date appear for both Bind Bonds and Final Bonds. For Bid Bonds, the field names have the word “Estimated” in front of them.

## Project

6. **Type** – Use the drop-down list to specify the type of contract (e.g. “construction”, “services”, etc.)
7. **Contract Description** – Enter a description of the contract work to be performed.
8. **Zip** – This field is used to enter the zip code where the contract will be performed.
9. **Lookup Zip** – Click on this pushbutton to populate the “State” and “City” fields. For multiple locations within the same zip code, the “Choose Result” drop-down list will be populated with options. Please select the most appropriate location.
10. **County** – This field indicates the county where the contract will be performed.
11. **Choose Result** – This field displays the result set generated by selecting the **Lookup Zip** pushbutton. Select the most relevant option.
12. **City** – This field indicates the city where the contract will be performed.
13. **State** – This field indicates the state where the contract will be performed.

## Obligee/Owner

14. **Name** – Use this field to enter the name of the obligee/owner.
15. **Type** – Use the drop-down list to specify the obligee type (e.g. “Federal”, “State”, etc.)
16. **Country** – Use the drop-down list to specify the country of the obligee.
17. **Zip/Zip+4** – Use this field to enter the zip code of the obligee.
18. **Lookup Zip** – Click on this pushbutton to populate the “State” and “City” fields. For multiple locations within the same zip code, the “Choose Result” drop-down list will be populated with options. Please select the most appropriate location.
19. **Choose Result:** – This field displays the result set generated by selecting the **Lookup Zip** pushbutton. Use the drop-down list to select the most relevant option.
20. **State** – The state of the obligee
21. **City** – The city of the obligee
22. **Street Address, Line 1** – The first line of the obligee’s street address
23. **Street Suffix** – The suffix of the obligee’s street address
24. **Street Address, Line 2** – The second line of the obligee’s street address

## Applicant

25. **Applicant is** – Use the radio button to specify whether the applicant is a prime contractor or a subcontractor.
26. **Subcontractor’s percentage** – Use this field to enter the amount of the job that the contractor is subcontracting out.
27. **Project similar to previous work** – Use the radio button to indicate if this project is similar to previous work performed by the contractor.
28. **Pertains to an 8(a) contract?** – Use the radio button to indicate if this project pertains to an 8(a) contract.
29. **Liquidated Damages?** – Use the radio button to indicate if there are any liquidated damages involved. If you select “Yes”, this will enable the “Timeframe” drop-down list where you will select either “Daily”, “Weekly”, etc. and the “Dollar Amount” field where you will enter the monetary amount of the damages.
30. **Contractor Job Started**– Use the radio buttons to indicate whether or not the contractor started the job. If “Yes” is chosen, you will be directed to the **Job In Progress** screen when the **Save/Next** pushbutton is selected. If “No” is chosen, you will be directed to the **Welcome** screen.

Click on the **Reset** pushbutton to reset values.

Click on the **Clear** pushbutton to clear (delete) all the fields on the screen.

Click on the **Save/Next** pushbutton to save the data to the database and advance to the **Agreements and Certifications** screen.

## 5.7 Job in Progress

If you selected the “Yes” radio button in the **Contract Information** screen, you will be directed to the **Job in Progress** screen.

If you selected the “No” radio button in the **Contract Information** screen, you will be directed to the **Agreements and Certifications** screen.

The **Job in Progress** screen is used to enter relevant details about the job if the contractor has already started it. You must input information in all of the fields for each subcontractor or supplier that has been used on this job.

U.S. Small Business Administration  
**SBA**  
 Your Small Business Resource

Search Admin New App Exit Help  
 Edit New Business Bid to Final Increase/Decrease Home

eApps  
 Expand Collapse  
 SBC Program Office Menu  
 Business  
 Apply for a Bond Gmty  
 Contract Info  
 Job in Progress  
 Agmnts & Certification  
 Agent Operation  
 SBA Operation  
 Remarks

EDIR || 00000034 (EH 00000034)|| Info By: Agent || || Bid Bond|| SBG # 07E00000034003|| Info By: SBA || Status : Agent-OutStd ||

**Job In Progress**

Contract Information has been successfully saved.

Job Started Info:

SubContractor/Supplier	Name	Billed to Date	Paid to Date	Is there a Waiver of Lien?	Remarks-Including explanation if no Waiver of Lien
Select		\$0.00	\$0.00	<input type="radio"/> Yes <input type="radio"/> No	

**Caution:** You have now successfully completed the documentation needed when a job had already begun. Please print and sign the form. You must also have the obligee/owner sign and date the SBA form 991, Surety Bond Guarantee Agreement addendum, and attach all lien waivers, if applicable. Please mail the completed form to your agent.

[Print 991 Form](#)

Add Supplier/Subcontractor Save

Last modified: 07/23/2007 2:24:00 PM SBA Processing: 0.636 seconds

[FirstGov](#) [E-Gov](#) [Regulations.gov](#) [White House](#)  
 \* Privacy & Security \* Information Quality \* FOIA \* No Fear Act \* ADA

### Definition of terms on Job in Progress screen

1. Job Started Info – Use this field to enter relevant comments.
2. Subcontractor/Supplier – Use the drop-down list to specify if the row pertains to a subcontractor or a supplier.
3. Name – Enter the name of the subcontractor or supplier.
4. Billed to Date –Enter the amount that the subcontractor or supplier has billed you to date.
5. Paid to Date – Enter the amount that you have paid the subcontractor or supplier to date.
6. Is there a Waiver of Lien? – Select the appropriate radio button to indicate a Waiver of Lien.
7. Remarks-Including explanation if no Waiver of Lien – Use this field to enter any relevant comments.

[Print 991 Form](#) – Click on this hotlink and you will be directed to another window where you can view/print the completed SBA Form 991. You must print, sign, and date the SBA Form 991 (Surety Bond Guarantee Agreement Addendum) and have the obligee sign and date. Attach all lien waivers and mail the completed form to your agent.

Click on the **Add Job in Progress** pushbutton to enter an additional Job in Progress.

The corresponding information will be placed at the bottom of this screen.

Click on the **Save** pushbutton to update the data and continue to the **Agreements and Certifications** screen.

## 5.8 Agreements and Certifications

The *Agreements and Certifications* screen allows you to input the contractor's responses to the certifications on the SBA Form 994.

U.S. Small Business Administration  
**SBA**  
Your Small Business Resource

Reports Search New App Exit Help  
Edit New Business Bid to Final Increase/Decrease

U.S. Small Business Administration  
**eApps**  
Expand Collapse  
Agent's Menu  
Business  
Apply for a Bond Gmty  
Contract Info  
Agmmts & Certification  
Agent Operation  
GIA  
Financial Statements  
Bonding Line  
Bus Bank Line of Credit  
Surety Review  
Surety Agreement (990)

|| Bus : BTI Corp12 (EIN 121212121) || Info By : SBA || || Bond : Final Bond || SBG #: 07E12121210139 || Info By : SBA ||

**Agreements and Certifications**

Contract Information has been successfully saved.

Agreements: In consideration of assistance from SBA, I agree to comply with the nondiscrimination requirements of Title 13, Code of Federal regulations, Part 113 and Executive Order 11246. I agree to pay the applicable contractor fee and submit my check with any application for a final (payment and performance) bond.

Certification : I Certify:

(a) A bid, payment, or performance bond is required by the bid solicitation or the original contract for this project.  Yes  No

(b) Applicant business has attempted and failed to obtain the required bond without SBA's guarantee.  Yes  No

(c) Percentage of work that applicant has subcontracted is accurate.  Yes  No

(d) Information submitted to SBA, any agent, broker, or surety company for their evaluation as to my bond ability is complete and accurate and that applicant's Statement of Personal History (SBA Form 912) remains complete and accurate.  Yes  No

(e) I authorize any agent, broker, surety company, or financial institution in possession of credit, financial or work experience information concerning the undersigned applicant and the applicant's business to release the information to SBA, in order that SBA may evaluate the information for the purpose of bond guarantee assistance.  Yes  No

> First Gov > E-Gov > Regulations gov > White House  
\* Privacy & Security \* Information Quality \* FOIA \* No Fear Act \* ADA

### Definition of terms on Agreements and Certifications screen

Certification: I Certify:

For the following, use the radio buttons to indicate the contractor's responses:

1. **A bid, payment, or performance bond is required by the bid solicitation or the original contract for this project.**
2. **Applicant business has attempted and failed to obtain the required bond without SBA's guarantee.**
3. **Percentage of work that applicant has subcontracted is accurate.**
4. **Information submitted to SBA, any agent, broker, or surety company for their evaluation as to my bond ability is complete and accurate and that applicant's Statement of Personal History (SBA Form 912) remains complete and accurate.**
5. **I authorize any agent, broker, surety company, or financial institution in possession of credit, financial, or work experience information concerning the undersigned applicant and the applicant's business to release the information to SBA, in order that SBA may evaluate the information for the purpose of bond guarantee assistance.**

Click on the  pushbutton to update the data and return to the *GIA (General Indemnity Agreement)* screen.

Click on the **Submit to Agent** pushbutton to submit the data, then return to the **GIA (General Indemnity Agreement)** screen. Note: You **must** answer “**Yes**” to all of the statements in order to be able to submit the application to an agent.

Click on the **Print Application (SBA 994)** pushbutton to be directed to another window where you will be able to print SBA Form 994.

## 5.9 Annual Surety Review

Access this screen by selecting “Surety Review (994B)” from the left-hand navigation tree. The **Annual Surety Review** screen allows you to answer detailed questions about the contractor.

Note: This screen only needs to be completed for the first bond application of the contractor in the fiscal year.

U.S. Small Business Administration  
**SBA**  
 Your Small Business Resource

Search New App Exit Help  
 Edit New Business Bid to Final Increase/Decrease

eApps Search || MF OA Business Name (EIH 202205633)|| Info By: Cntr || Bid Bond|| SBG # 07E2022056330042|| Info By: Cntr|| Status: Active||

Annual Surety Review

Have you checked with current suppliers?  Yes  No

Do any suppliers show past due 60 days or more?  Yes  No

Surety Verified the bank balance?  Yes  No

Contractor has a bank line of credit?  Yes  No

Are all company Indemnities posted?  Yes  No

Are all personal Indemnities posted?  Yes  No

Has the surety required extra security?  Yes  No

Does the surety recommend financial management/technical assistance by SBA?  Yes  No

Are the resume(s) of officers, owners, and/or key employees on file?  Yes  No

Is contractor's questionnaire attached or on file?  Yes  No

Is there a business plan attached or on file?  Yes  No

Largest previous contract successfully undertaken?

Largest previous work program successfully undertaken?

Adequate equipment?  Yes  No

Taxes current?  Yes  No

- Taxes current comment

Sufficient insurance coverage?  Yes  No

\* Privacy & Security \* Information Quality \* FOIA \* No Fear Act \* ADA

### Definition of terms on Surety Review screen

For the following, use the radio buttons to answer “yes” or “no” to the following questions:

1. Have you checked with current suppliers?
2. Do any suppliers show past due 60 days or more?
3. Surety Verified the bank balance?
4. Contractor has a bank line of credit?
5. Are all company Indemnities posted?
6. Are all personal Indemnities posted?
7. Has the surety required extra security?
8. Does the surety recommend financial/management/technical assistance by SBA?
9. Are the resume(s) of officers, owners, and/or key employees on file?
10. Is contractor’s questionnaire (s/b “questionnaire”) attached or on file?
11. Is there a business plan attached or on file?
12. Largest previous contract successfully undertaken?
13. Largest previous work program successfully undertaken?
14. Adequate equipment?
15. Taxes current?
16. Taxes current comment
17. Sufficient insurance coverage?
18. Are all receivables(less retention) 90 days current?
19. Are all payables 90 days current?

Click on the  pushbutton to update the data.

## 15 Surety Contract Review Agreement

Access this screen by selecting “Surety Agreement (990)” from the left-hand navigation tree.

The **Surety Contract Review Agreement** screen allows you to enter supporting details regarding the contractor’s application.

The screenshot shows the SBA eApps interface for the 'Surety Contract Review Agreement' screen. The top navigation bar includes 'Search', 'New App', 'Exit', 'Help', 'Edit', 'New Business', 'Bid to Final', and 'Increase/Decrease'. The left-hand navigation tree is expanded to show 'Surety Agreement (990)'. The main content area displays the following information:

- Agency/Branch:** ASAD's Bonding Agency
- Attorney In Fact:** Select One (dropdown menu)
- Lead Surety Percentage:** 100
- Co-Surety?:** Yes (radio), No (radio)
- Questions:**
  - Work in progress current and reviewed for accuracy? (Yes/No radio buttons)
  - Is there a current company financial statement on file? (Yes/No radio buttons)
  - Is there a maintenance provision in the contract that exceeds 2 years? (Yes/No radio buttons)
  - Phased Project? (Yes/No radio buttons)
  - Is a separate maintenance bond required? (Yes/No radio buttons)
  - Is there a current company financial statement on file? (Yes/No radio buttons)
  - Is this bond negotiated? (Negotiated/Bid radio buttons)
- Bond Type:** Payment&Performance Guaranty % (90.0)
- Current Contract Amount:** \$41,000.00
- Original Contract Amount:** \$41,000.00
- Low Bid Amount:** (empty field)
- 2nd Low Bid Amount:** (empty field)

### Definition of terms on Surety Agreement screen

#### Agent

1. **Surety** – The name of the surety. The most current surety with whom the contractor has a GIA will display here.
2. **Agency/Branch** – The name of the bonding agency to whom the business is assigned.
3. **Attorney In Fact** – Use the drop-down list to select the name of the attorney-in-fact. This drop-down lists all the agents from the bonding agency who are authorized to enter applications on behalf of the surety.
4. **Lead Surety Percentage** – Enter the percentage coverage by the lead surety. Note: If there are no co-sureties, the value in the “Lead Surety Percentage” field will default to 100%.
5. **Co-Surety?** – Use this field to indicate if there is a co-surety. Note: If there are no co-sureties, the value in the “Lead Surety Pct” field will default to 100%.
6. **Co-Surety Percentage** – Enter the percentage coverage by the co-surety.
7. **Co-Surety Name** – Enter the name of the co-surety.

#### Questions

Use the radio buttons to answer “yes” or “no” to the following questions, with the exception of the question asking “Is this bond negotiated?” In that instance, select either “Negotiated” or “Bid”.


8. **Work in progress current and reviewed for accuracy?**
9. **Is there a current company financial statement on file?**

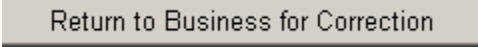


10. Is there a Current personal financial statement on file?
11. Is this bond negotiated?
12. Is there a maintenance provision in the contract that exceeds 2 years?
13. Phased Project?
14. Is a separate maintenance bond required?

## Bond

15. Bond Type – This display-only field shows the bond type.
16. Guaranty % – This display-only field shows the guaranty %.
17. **Current Contract Amount** – Enter the amount of the current contract.
18. Original Contract Amount – This display-only field shows the original contract amount.
19. **Performance Bond Number** – Enter the performance bond number.
20. Original Performance Bond Amount – This display-only field shows the original performance bond amount.
21. **Performance Bond %** - Enter the performance bond percentage.
22. Current Performance Bond Amount – This display-only field shows the current performance bond amount.
23. **Premium Charged** – Enter the premium that was charged.
24. SBA Share of Contract – This display-only field shows the SBA share of the contract amount.
25. **Contract Award Date** – Enter the date on which the contract was awarded.
26. SBA Surety Fee Amount – This display-only field shows the amount of the SBA surety fee.
27. **Under Bonding Line? – Is this bond under the bonding line?**
28. SBA Contractor Fee – This display-only field shows the amount of the SBA contractor fee.

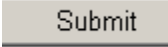
Click on the  pushbutton to update the data.

 – Select this pushbutton to return the application to the contractor for correction.

## Submit Application to SBA

In my opinion the principal appears to have the financial management/technical abilities to successfully complete this contract. However, I feel this subcontractor falls below the normal underwriting standard of this surety, who will not issue this bond without SBA guarantee. – Select a radio button that reflects your decision.

Note: The two buttons below will only appear if the “I Agree” radio button is selected.

 – Click on this pushbutton to submit the application to the SBA. Note: once this application is submitted, it can no longer be changed.

**Print SBG Agreement (SBA 990)** – Click on this pushbutton to print your SBA Form 990, which will be populated with information that you inputted. Mail the signed SBA Form 990 with the contractor's fee check (for final bonds) to SBA.

## 16 New Application

Use the *New Application* screen to enter a new application for a business. The screen below appears when the **New App** pushbutton is selected from the top of the *Welcome* screen.

The screenshot displays the SBA eApps interface for a 'New Application'. At the top, there are navigation buttons: Reports, Search, New App, Exit, Help, Edit, New Business, Bid to Final, and Increase/Decrease. The main content area is titled 'New Application' and features a dropdown menu for 'Business Id:' with the value 'BTI Corp12 (E-121212121)'. Below this are 'Submit' and 'Reset' buttons. The page footer indicates 'Last modified: 05/04/2007 11:52:00 PM SBA Processing: 0.031 seconds' and includes a navigation bar with links for 'FirstGov', 'E.Gov', 'Regulations.gov', 'White House', 'Privacy & Security', 'Information Quality', 'FOIA', 'No Fear Act', and 'ADA'.

Once a Business ID has been entered, and the **Submit** pushbutton has been selected, the system will prompt you to complete the following screens:

- ✓ **Contract Information** (Please see the documentation in section 11.)
- ✓ **Job In Progress** (Please see the documentation in section 12.)
- ✓ **Agreements & Certifications** (Please see the documentation in section 13.)

## 17 Increase/Decrease (Search Application)

Access this screen by selecting the **Increase/Decrease** pushbutton at the top of the screen.

Use the *Search Application (Increase/Decrease)* screen to select a particular Business ID.

### Definition of term on Search Application (Increase/Decrease) screen

- **Business ID** – Use the drop-down list to select a particular Business ID.

Click on the **Submit** pushbutton to submit the information to the database and proceed to the *Increase/Decrease List* screen.

Click on the **Reset** pushbutton to reset values.

## 17.1 Increase/Decrease List

Use the *Increase/Decrease List* screen to select a particular bond.

All the fields in this screen are display-only with the exception of the hotlinks in the “SBG#” column.

SBG#	Description	Bond Type	App. Date	Office	City	State
<a href="#">07E2022057640083</a>	test	Bid Bond	05/31/2007	WASHINGTON DISTRICT OFFICE (0353)	ODENTON	MD
<a href="#">07E2022057640082</a>	test log table	Bid Bond	05/31/2007	WASHINGTON DISTRICT OFFICE (0353)	GREENBELT	MD
<a href="#">07E2022057640080</a>	1st App	Payment&Performance	05/29/2007	WASHINGTON DISTRICT OFFICE (0353)	GREENBELT	MD
<a href="#">07E2022057640078</a>	test	Bid Bond	05/27/2007	WASHINGTON DISTRICT OFFICE (0353)	GREENBELT	MD
<a href="#">07E2022057640075</a>	test	Bid Bond	05/23/2007	WASHINGTON DISTRICT OFFICE (0353)	ODENTON	MD
<a href="#">07E2022057640073</a>	Test	Performance Bond	05/23/2007	WASHINGTON DISTRICT OFFICE (0353)	ODENTON	MD
<a href="#">07E2022057640072</a>	test	Payment&Performance	05/22/2007	WASHINGTON DISTRICT OFFICE (0353)	ODENTON	MD
<a href="#">07E2022057640036</a>	25000	Payment&Performance	01/01/2000	WASHINGTON DISTRICT OFFICE (0353)	FALLS CHURCH	VA
<a href="#">07E2022057640034</a>	25000	Payment&Performance	01/01/2000	WASHINGTON DISTRICT OFFICE (0353)	FALLS CHURCH	VA
<a href="#">07E2022057640033</a>	08/08/2000	Bid Bond	08/08/2000	WASHINGTON DISTRICT OFFICE (0353)	WASHINGTON	DC
<a href="#">07E2022057640028</a>	05/05/2006	Payment&Performance	05/05/2006	WASHINGTON DISTRICT OFFICE (0353)	FALLS CHURCH	VA
<a href="#">07E2022057640023</a>	02/02/2006	Payment&Performance	02/02/2006	WASHINGTON DISTRICT OFFICE (0353)	FALLS CHURCH	VA
<a href="#">07E2022057640018</a>	07/07/2006	Payment&Performance	07/07/2006	WASHINGTON DISTRICT OFFICE (0353)	FALLS CHURCH	VA

### Definition of terms on Increase/Decrease List screen

1. SBG# - Click on a bond’s hotlink in this column to continue to the *Surety Agreement (990)* screen where you can modify various fields (e.g. “Current Contract Amount”, various bond amounts, etc.)
2. Description – A description of the contract
3. Bond Type – The bond type (e.g. “Bid”, “Performance”, etc.)
4. App. Date – The application date
5. Office – The SBA district office that is associated with the contractor’s location
6. City – The city where the contractor is located.
7. State – The state where the contractor is located.

## Surety Contract Review Agreement (Increase/Decrease)

Access this screen by clicking on a hotlink in the “SBG#” column of the **Increase/Decrease List** screen.

Use this screen to modify various fields (e.g. “Current Contract Amount”, various bond amounts, etc.)

The screenshot shows the SBA eApps interface for the 'Surety Contract Review Agreement' screen. The page title is 'Increase / Decrease' and the application ID is 'JG TEST1 (EIH 202205764)'. The screen displays the following information and fields:

- Final 990 Received/Submitted on:** 06/12/2007
- Surety:** American Bonding Company
- Agency/Branch:** B D H Associates, Inc.
- Attorney In Fact:** Select One (dropdown menu)
- Lead Surety Percentage:** 30.0
- Co-Surety?:** Yes (selected), No
- Co-Surety Percentage:** 40.0
- Co-Surety Name:** T-2
- Questions:**
  - Work in progress current and reviewed for accuracy? Yes (selected), No
  - Is there a Current personal financial statement on file? Yes (selected), No
  - Is there a maintenance provision in the contract that exceeds 2 years? Yes (selected), No
  - Phased Project? Yes (selected), No
  - Is a separate maintenance bond required? Yes (selected), No
  - Is there a current company financial statement on file? Yes (selected), No
  - Is this bond negotiated? Negotiated (selected), Bid
- Bond:** [Business : Minority-Owned : Yes Woman-Owned : Yes SA-Certified : Yes HubZone-Certified : No ]
- Bond Type:** Payment&Performance Guaranty % : 90.0

### Definition of terms on Surety Agreement screen

1. **Surety** – The name of the surety; the most current surety with whom the contractor has a GIA agreement will display here. (display-only)
2. **Agency/Branch** – The name of the bonding agency to whom the business is assigned. (display-only)
3. **Attorney In Fact** – Use the drop-down list to select the name of the attorney-in-fact. This drop-down lists all the agents from the bonding agency who are authorized to enter applications on behalf of the surety.
4. **Lead Surety Percentage** – Enter the percentage coverage by the lead surety. Note: If there are no co-sureties, the value in the “Lead Surety Percentage” field will default to 100%.
5. **Co-Surety?** – Use this field to indicate if there is a co-surety. Note: If there are no co-sureties, the value in the “Lead Surety Pct” field will default to 100%.
6. **Co-Surety Percentage** – Enter the percentage coverage by the co-surety. (Note: This field will only appear if you selected “Yes” in Question #5 “Co-Surety”.)
7. **Co-Surety Name** – Enter the name of the co-surety. (Note: This field will only appear if you selected “Yes” in Question #5.)

### Questions

Use the radio buttons to answer “yes” or “no” to the following questions, with the exception of the question asking “Is this bond negotiated?” In that instance, select either “Negotiated” or “Bid”.

8. **Work in progress current and reviewed for accuracy?**

9. **Is there a current company financial statement on file?**
10. **Is there a Current personal financial statement on file?**
11. **Is this bond negotiated?**
12. **Is there a maintenance provision in the contract that exceeds 2 years?**
13. **Maintenance provision explanation** – Enter an explanation of the maintenance provision in the contract. (Note: This field will only appear if you selected “Yes” in Question #12.)
14. **Phased Project?**
15. **Phased project explanation** – (Note: This field will only appear if you selected “Yes” in Question #14.)
16. **Is a separate maintenance bond required?**
17. **Maintenance bond explanation** – Enter an explanation of the maintenance bond explanation. (Note: This field will only appear if you selected “Yes” in Question #16.)
18. **Maintenance bond Amount** – Enter the amount of the maintenance bond. (Note: This field will only appear if you selected “Yes” in Question #16.)
19. **Number of Years** – Enter the number of years the maintenance bond will be in effect. (Note: This field will only appear if you selected “Yes” in Question #16.)

Bond (Note: The agent can only enter values in fields on the left-hand side of the screen; the fields on the right-hand side of the screen are reserved for use by the SBA and are display-only.)

20. **Bond Type** – This display-only field shows the bond type.
21. **Guaranty %** – This display-only field shows the guaranty %.
22. **Current Contract Amount** – Enter the amount of the current contract.
23. **Original Contract Amount** – This display-only field shows the original contract amount.
24. **Payment Bond Number** – Enter the number of the payment bond.
25. **Original Payment Bond Amount** – Enter the original payment bond amount.
26. **Current Payment Bond Amount** – Enter the current payment bond amount.
27. **Payment Bond %** – Enter the payment bond percentage.
28. **Performance Bond Number** – Enter the performance bond number.
29. **Original Performance Bond Amount** – This display-only field shows the original performance bond amount.
30. **Current Performance Bond Amount** – This display-only field shows the current performance bond amount.
31. **Performance Bond %** - This display-only field shows the performance bond percentage.
32. **Premium Charged** – Enter the premium that was charged.
33. **SBA Share of Contract** – This display-only field shows the SBA share of the contract amount.
34. **Contract Award Date** – Enter the date on which the contract was awarded.
35. **SBA Surety Fee Amount** – This display-only field shows the amount of the SBA surety fee.
36. **Under Bonding Line?** – Use the appropriate radio button to indicate if this bond is under the bonding line.
37. **SBA Contractor Fee** – This display-only field shows the amount of the SBA contractor fee.

Print SBG Agreement (SBA 990)

– Select this pushbutton to be directed to another window where you will be able to print SBA Form 990. This PDF will be populated with the

details entered. The agent must then print it, sign it, and send it to SBA with the contractor's fee check if additional fees associated with an increase are due.

Checks: The information below reflects the checks previously sent by the surety to SBA.

Date, Number, Serial Number, Amount, Received Date

## 18 Bid to Final (Search Application)

Use the *Search Application (Bid to Final)* screen to select a particular Business ID.

Access this screen by selecting the **Bid to Final** pushbutton at the top of the screen.

The screenshot shows the SBA eApps interface for the 'Search Application (Bid to Final)' screen. The top navigation bar includes buttons for Reports, Search, New App, Exit, and Help. Below this is a secondary bar with buttons for Edit, New Business, Bid to Final, and Increase/Decrease. The main content area features a search form with a dropdown menu for Business ID, currently displaying 'JG TEST 2 (E-202205764)'. Below the dropdown are Submit and Reset buttons. The page also displays 'Last modified: 05/24/2007 2:36:00 PM' and 'SBA Processing: 0.064 seconds'. A footer contains links to FirstGov, E.Gov, Regulations.gov, and White House, along with privacy and accessibility notices.

### Definition of terms on Search Application (Bid to Final) screen

- **Business ID** – Use the drop-down list to select a particular Business ID.

Click on the **Submit** pushbutton to submit the information to the database and proceed to the *Bid to Final List* screen.

Click on the **Reset** pushbutton to reset values.

## 18.1 Bid to Final List

Use the **Bid to Final List** screen to select a particular bond.

All the fields in this screen are display-only with the exception of the fields in the “SBG#” column.

U.S. Small Business Administration  
**SBA**  
 Your Small Business Resource

Reports Search New App Exit Help  
 Edit New Business Bid to Final Increase/Decrease

eApps  
 Bid to Final Bus ID EIH 202205764 Bus Name JG TEST 2 Bus Info By SBA

Expand Collapse  
 Agent's Menu  
 Business  
 Apply for a Bond Gmty  
 Agent Operation

**Bid to Final List**

SBG#	Description	Bond Type	App. Date	Office	City	State
<a href="#">07E2022057640062</a>	test log table	Bid Bond	05/31/2007	WASHINGTON DISTRICT OFFICE (0353)	GREENBELT	MD
<a href="#">07E2022057640078</a>	test	Bid Bond	05/27/2007	WASHINGTON DISTRICT OFFICE (0353)	GREENBELT	MD
<a href="#">07E2022057640075</a>	test	Bid Bond	05/23/2007	WASHINGTON DISTRICT OFFICE (0353)	ODENTON	MD
<a href="#">07E2022057640033</a>	08/08/2000	Bid Bond	08/08/2000	WASHINGTON DISTRICT OFFICE (0353)	WASHINGTON	DC
<a href="#">07E2022057640012</a>	05/05/2006	Bid Bond	05/05/2006	LOUISIANA DISTRICT OFFICE (0679)	FALLS CHURCH	VA

Last modified: 05/29/2007 3:39:00 PM SBA Processing: 0.147 seconds

> FirstGov > E.Gov > Regulations.gov > White House  
 \* Privacy & Security \* Information Quality \* FOIA \* No Fear Act \* ADA

### Definition of terms on Bid to Final List screen

1. SBG# - Click on a bond’s hotlink in this column to continue to the **Surety Agreement (990)** screen. Note: Once any field in **Surety Agreement (990)** screen is changed and resubmitted, the bond will need to go through the approval process again (by an SBA employee).
2. Description – A description of the contract type
3. Bond Type – The bond type (e.g. “Bid”, “Performance”, etc.)
4. App. Date – The application date
5. Office – The SBA district office that is associated with the contractor’s location.
6. City – The city where the contractor is located.
7. State – The state where the contractor is located.



### 18.1.1 Surety Contract Review Agreement (Bid to Final)

Use the **Surety Contract Review Agreement** screen to perform the bid to final function. (Note: The actual Bid to Final function may be performed by an agent if they were the agent that submitted the bond.

Access this screen by clicking on a hotlink in the “SBG#” column of the **Bid to Final List** screen.

The screenshot shows the SBA eApps interface for the 'Surety Contract Review Agreement' screen. The page title is 'Bid to Final' and the sub-header is 'Surety Contract Review Agreement'. The main content area includes the following fields and questions:

- Surety:** Washington International Insurance Co
- Agency/Branch:** B D H Associates, Inc.
- Attorney In Fact:** Select One (dropdown menu)
- Lead Surety Percentage:** 100 (text box)
- Co-Surety?:** Yes (radio), No (radio)
- Questions:**
  - Work in progress current and reviewed for accuracy? Yes (radio), No (radio)
  - Is there a Current personal financial statement on file? Yes (radio), No (radio)
  - Is there a maintenance provision in the contract that exceeds 2 years? Yes (radio), No (radio)
  - Phased Project? Yes (radio), No (radio)
  - Is a separate maintenance bond required? Yes (radio), No (radio)
  - Is there a current company financial statement on file? Yes (radio), No (radio)
  - Is this bond negotiated? Negotiated (radio), Bid (radio)
- Bond Type:** Select (dropdown menu)
- Guaranty %:** 90 (text box)

#### Definition of terms on Surety Agreement (990) Bid to Final screen

1. **Surety** – The name of the surety; the most current surety with whom the contractor has a GIA agreement will display here. (display-only)
2. **Agency/Branch** – The name of the bonding agency to whom the business is assigned. (display-only)
3. **Attorney In Fact** – Use the drop-down list to select the name of the attorney-in-fact. This drop-down lists all the agents from the bonding agency who are authorized to enter applications on behalf of the surety.
4. **Lead Surety Percentage** – Enter the percentage coverage by the lead surety. Note: If there are no co-sureties, the value in the “Lead Surety Percentage” field will default to 100%.
5. **Co-Surety?** – Use this field to indicate if there is a co-surety. Note: If there are no co-sureties, the value in the “Lead Surety Pct” field will default to 100%.
6. **Co-Surety Percentage** – Enter the percentage coverage by the co-surety. (Note: This field will only appear if you selected “Yes” in Question #5 “Co-Surety”.)
7. **Co-Surety Name** – Enter the name of the co-surety. (Note: This field will only appear if you selected “Yes” in Question #5.)

#### Questions

Use the radio buttons to answer “yes” or “no” to the following questions, with the exception of the question asking “Is this bond negotiated?” In that instance, select either “Negotiated” or “Bid”.

8. **Work in progress current and reviewed for accuracy?**
9. **Is there a current company financial statement on file?**
10. **Is there a Current personal financial statement on file?**
11. **Is this bond negotiated?**
12. **Is there a maintenance provision in the contract that exceeds 2 years?**
13. **Maintenance provision explanation** – Enter an explanation of the maintenance provision in the contract. (Note: This field will only appear if you selected “Yes” in Question #12.)
14. **Phased Project?**
15. **Phased project explanation** – (Note: This field will only appear if you selected “Yes” in Question #14.)
16. **Is a separate maintenance bond required?**
17. **Maintenance bond explanation** – Enter an explanation of the maintenance bond explanation. (Note: This field will only appear if you selected “Yes” in Question #16.)
18. **Maintenance bond Amount** – Enter the amount of the maintenance bond. (Note: This field will only appear if you selected “Yes” in Question #16.)
19. **Number of Years** – Enter the number of years the maintenance bond will be in effect. (Note: This field will only appear if you selected “Yes” in Question #16.)

Bond (Note: The agent can only enter values in fields on the left-hand side of the screen; the fields on the right-hand side of the screen are reserved for use by the SBA and are display-only.)

20. **Bond Type** – Use the drop-down list to specify the bond (e.g. “Payment Bond”, “Performance Bond”, or “Payment & Performance”).
21. **Guaranty %** – This display-only field shows the guaranty %.
22. **Current Contract Amount** – Enter the amount of the current contract.
23. **Original Contract Amount** – This display-only field shows the original contract amount.
24. **Low Bid Amount** – Enter the amount of the low bid.
25. **2<sup>nd</sup> Low Bid Amount** – Enter the amount of the second lowest bid.
26. **Premium Charged** – Enter the premium that was charged.
27. **SBA Share of Contract** – This display-only field shows the SBA share of the contract amount.
28. **Contract Award Date** – Enter the date on which the contract was awarded.
29. **SBA Surety Fee Amount** – This display-only field shows the amount of the SBA surety fee.
30. **Under Bonding Line?** – This display-only field indicates if this bond is under the bonding line.
31. **SBA Contractor Fee** – This display-only field shows the amount of the SBA contractor fee.

**Print SBG Agreement (SBA 990)**

– Select this pushbutton to be directed to another window where you will be able to print SBA Form 990. This PDF will be populated with the details entered. You must then print it, sign it, and send it to SBA with the contractor’s fee check.