**Instructions for FSA-2205**

***GUARANTEED MICRO LENDER APPLICATION***

**Lenders submit the original of the completed form in hard copy, scanned via email or facsimile to the appropriate USDA servicing office.**

**Customers who have established electronic access credentials with USDA may electronically transmit this form to the USDA servicing office, provided that the customer submitting the form is the only person required to sign the transaction.**

**Features for transmitting the form electronically are available to those customers with access credentials only. If you would like to establish online access credentials with USDA, follow the instructions provided at the USDA eForms web site.**

***Lenders complete Items 1 through 27.***

| **Fld Name /Item No.** | **Instruction** |
| --- | --- |
| **Part A – Background Information**  |
| 1Lender Name and Address | Enter Lender Institution’s name and complete mailing address. Also include physical address if different from mailing address.  |
| 2Lender Tax ID | Enter Lender Institution’s 9 digit tax identification number.  |
| 3Telephone No. | Enter Lender Institution’s telephone number including area code. |
| 4Regulatory or Certifying Agency | Enter the name of the Lender’s regulatory or certifying agency. |
| 5Lender Type | Enter lender type. e.g. Credit union, CDFI, RRC, commercial bank, savings bank, etc. |
| 6Primary Contact Name | Enter the name of the primary contact for the Lender. |
| 7Primary Contact Title | Enter the title of the primary contact for the Lender. |
| 8Primary Contact Telephone No. | Enter the telephone number of the primary contact for the Lender*.* |
| 9Primary Contact Email Address | Enter email address of the primary contact for the Lender. |
| 10Lender Organizational Structure | Describe such things as type of entity, key positions, number of years of experience, vision, mission, stakeholders, target loan recipients, geographical territory covered, etc. |
| 11Source of Fund | Describe various sources of funding that will be used for FSA EZ Guarantees*. (Micro Lenders can underwrite FSA EZ Guarantees of $50,000 or less).* |
| 12Type of Loans | Check the box(s) that corresponds to the type of loans the Lender Institution anticipates submitting to FSA for guarantee. |
| **Part B – Lender Financial Information** |
| 13Total Assets | Enter the Lender Institution’s total assets. |
| 14Loans Receivable | Enter Lender Institution’s loans receivable principal balance. |
| 15Loan Loss Reserves | Enter amount Lender Institution is holding in reserve to cover losses. |
| 16Total Liabilities | Enter the amount of the Lender Institution’s total liabilities. |
| 17Net Assets | Enter amount of the Lender Institution’s net assets. |
| **Part C – Business Loan Activity and Portfolio** |
| 18Operating Lines of Credit | Enter total:* # of operating lines of credit closed.
* # of operating lines of credit $50,000 or less closed.
* $ amount of operating lines of credit $50,000 or less closed in the past 7 years.
 |
| 19Intermediate Term Loans | Enter total:* # of intermediate term loans closed.
* # of intermediate term loans $50,000 or less closed.
* $ amount of intermediate term loans $50,000 or less closed in the past 7 years.
 |
| 20Real Estate Loan | Enter total:* # of real estate loans closed.
* # of real estate loans $50,000 or less closed.
* $ amount of real estate loans $50,000 or less closed in the past 7 years.
 |
| 21Total | Enter total:* # of all loans closed.
* # of all loans $50,000 or less closed.
* $ amount of all loans $50,000 or less closed in the past 7 years.
 |
| **Part D – Business Loan Performance** |
| 22 Operating Lines of Credit | Enter total:* % of operating lines of credit that are currently delinquent.
* % of outstanding principal balance of operating lines of credit currently delinquent.
* $ amount settled or written off on operating lines of credit of $50,000 or less that were made in the past 7 years.
 |
| 23Intermediate Term Loans | Enter total:* % of intermediate term loans that are currently delinquent.
* % of outstanding principal balance of intermediate term loans currently delinquent.
* $ amount settled or written off on intermediate term loans of $50,000 or less that were made in the past 7 years.
 |
| 24Real Estate Loans | Enter total:* % of real estate loans that are currently delinquent
* % of outstanding principal balance of real estate loans currently delinquent.
* $ amount settled or written off on real estate loans of $50,000 or less that were made in the past 7 years.
 |
| 25Total | Enter total:* % of all business loans that are currently delinquent.
* % of outstanding principal balance of all business loans currently delinquent.
* $ amount settled or written off on all business loans of $50,000 or less that were made in the past 7 years.
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| **Part E – Staff** |
| 26Staff | Describe the staff that will be underwriting and servicing EZ guarantees. Include such things as number of staff, title, responsibility, years of experience. |
| **Part F – Lender Certification** |
| 27AName of Lender’s Representative | Print the legal name of the Lender’s representative. |
| 27BTitle of Lender’s Representative | Enter the title of the Lender’s representative.  |
| 28ARepresentative’s Signature | Enter the signature of the Lender’s representative. |
| 28BDate  | Enter date signed by the Lender’s representative. |