

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
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Part A – Background Information

1 Lender Name and Address	Enter Lender Institution's name and complete mailing address. Also include physical address if different from mailing address.
2 Lender Tax ID	Enter Lender Institution's 9 digit tax identification number.
3 Telephone No.	Enter Lender Institution's telephone number including area code.
4 Regulatory or Certifying Agency	Enter the name of the Lender's regulatory or certifying agency.
5 Lender Type	Enter lender type. e.g. Credit union, CDFI, RRC, commercial bank, savings bank, etc.
6 Primary Contact Name	Enter the name of the primary contact for the Lender.
7 Primary Contact Title	Enter the title of the primary contact for the Lender.

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8 Primary Contact Telephone No.	Enter the telephone number of the primary contact for the Lender.
9 Primary Contact Email Address	Enter email address of the primary contact for the Lender.
10 Lender 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.
11 Source of Fund	Describe various sources of funding that will be used for FSA EZ Guarantees. <i>(Micro Lenders can underwrite FSA EZ Guarantees of \$50,000 or less).</i>
12 Type 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

13 Total Assets	Enter the Lender Institution’s total assets.
14 Loans Receivable	Enter Lender Institution’s loans receivable principal balance.
15 Loan Loss Reserves	Enter amount Lender Institution is holding in reserve to cover losses.
16 Total Liabilities	Enter the amount of the Lender Institution’s total liabilities.
17 Net Assets	Enter amount of the Lender Institution’s net assets.

Part C – Business Loan Activity and Portfolio

18 Operating Lines of Credit	Enter total: <ul style="list-style-type: none"> • # 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.
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Fld Name / Item No.	Instruction
19 Intermediate Term Loans	Enter total: <ul style="list-style-type: none"> • # 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.
20 Real Estate Loan	Enter total: <ul style="list-style-type: none"> • # 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.
21 Total	Enter total: <ul style="list-style-type: none"> • # 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: <ul style="list-style-type: none"> • % 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.
23 Intermediate Term Loans	Enter total: <ul style="list-style-type: none"> • % 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.
24 Real Estate Loans	Enter total: <ul style="list-style-type: none"> • % 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.
25 Total	Enter total: <ul style="list-style-type: none"> • % 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.

Fld Name / Item No.	Instruction

Part E – Staff

26 Staff	Describe the staff that will be underwriting and servicing EZ guarantees. Include such things as number of staff, title, responsibility, years of experience.
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Part F – Lender Certification

27A Name of Lender's Representative	Print the legal name of the Lender's representative.
27B Title of Lender's Representative	Enter the title of the Lender's representative.
28A Representative's Signature	Enter the signature of the Lender's representative.
28B Date	Enter date signed by the Lender's representative.