

and prevent, minimize, or remedy such harm.

**POLICIES AND PRACTICES FOR STORING, RETRIEVING, ACCESSING, RETAINING AND DISPOSING OF RECORDS:**

**STORAGE:**

Paper and electronic files.

**RETRIEVAL:**

By recipient and claimant name.

**SAFEGUARDS:**

Access to and use limited to those persons with official need to know; computers are protected by password and user identification codes.

**RETENTION AND DISPOSAL:**

In accordance with SOP 00 41 2 70:09 and 70:13.

**SYSTEM MANAGER(S) AND ADDRESS:**

DLMC and DHLSC Directors and Counsel to the Inspector General. *See* Appendix A.

**NOTIFICATION PROCEDURES:**

Individuals may make record inquiries in person or in writing to the Systems Manager or PA Officer.

**ACCESS PROCEDURES:**

Systems Manager or PA Officer will determine procedures.

**CONTESTING PROCEDURES:**

Notify officials listed above and state reason(s) for contesting and proposed amendment(s) sought.

**RETENTION AND DISPOSAL:**

In accordance with Standard Operating Procedure 00 41 2 Item Nos. 70:07, 70:08, 70:09, 70:10, 70:11, 70:13, 70:14 and 70:15, OGC NI-309-88-1, OGC NI 309-99-1, OGC NI-309-88-1. In accordance with National Archives and Records Administration General Records Schedule 14.11.

**SYSTEM MANAGER(S) AND ADDRESS:**

Office of General Counsel and Field Office Systems Manager. *See* Appendix A.

**SOURCE CATEGORIES:**

Subject employee, Agency personnel, the public, DOJ, bankruptcy notices, court records, title companies, and loan case files.

**SYSTEMS EXEMPTED FROM CERTAIN PROVISIONS OF THE ACT:**

(1) Pursuant to 5 U.S.C. 552a(j)(2), this system of records is exempt from the application of all provisions of section 552a except sections (b), (c)(1) and (2), (e)(4)(A) through (F), (e)(6), (7), (9), (10), (11), and (i), to the extent that it consists of (A) information compiled for the

purpose of identifying individual criminal offenders and alleged offenders and consisting only of identifying data and notations of arrests, confinement, release, and parole and probation status; (B) information compiled for the purpose of criminal investigation, including reports of informants and investigators, and associated with an identifiable individual; or (C) reports identifiable to an individual compiled at any stage of the process of enforcement of the criminal laws from arrest or indictment through release from supervision. This system is exempted in order to maintain the efficacy and integrity of the OIG's criminal law enforcement function.

(2) Pursuant to 5 U.S.C. 552a(k)(2) and (k)(5), all investigatory material in the record compiled for law enforcement purposes or for the purpose of determining suitability, eligibility, or qualifications for Federal civilian employment, Federal contracts, or access to classified information is exempt from the notification, access, and contest requirements under 5 U.S.C. 552a(c)(3), (d), (e)(1), (e)(4) (G), (H), and (I), and (f) of the Agency regulations. This exemption is necessary in order to fulfill commitments made to protect the confidentiality of sources and to protect subjects of investigations from frustrating the investigatory process.

**SBA 20**

**SYSTEM NAME:**

DISASTER LOAN CASE FILE—SBA 20

**SYSTEM LOCATION:**

Office of Disaster Assistance, DCMS Operations Center, Herndon, Virginia, SBA Disaster Loan Making Centers and SBA Loan Servicing Offices. Data hosting by contractor off site in secure locations per SBA Office of the Chief Information Officer standards. *See* Appendix A.

**CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM INCLUDES:**

Applicants and recipients of disaster home loans.

**CATEGORIES OF RECORDS IN THE SYSTEM INCLUDES:**

Information relating to pre-application registrants, disaster home and business loan applicants and recipients of a disaster home and business loans from the time of pre-application registration. Included are: Loan applications, supporting documents, personal history, financial statements, credit information, investigative reports, appraisers' reports, waivers, loan record transfers,

correspondence, recommendations, authorizations, disbursement amount, term and rate, payment history, collateral, UCC filings and re-filings, collection and liquidation activities, financial statements, settlements and compromises, participating bank information, field visit reports, borrowers insurance information and loan accounting information.

**AUTHORITY FOR MAINTENANCE OF THE SYSTEM:**

15 U.S.C. 634(b)(6), 44 U.S.C. 3101.

**ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND THE PURPOSES OF SUCH USES, THESE RECORDS MAY BE USED, DISCLOSED OR REFERRED:**

a. To the public on approved loans, information is limited to recipient name and address, term and rate of the loan, and the apportioned amount of the loan for real or personal property loss.

b. To provide information to potential investors who are interested in bidding on loans made available by the Agency in a sale of assets. Investors will be required to execute a confidentiality agreement prior to reviewing any record or information.

c. To the public, under certain conditions, on losses incurred by the government due to non-payment of obligations by individuals. In these cases, the name and address of the obligator and amount incurred (amount written-off from Agency assets) will not be released to the public unless the borrower consents to disclosure or is required pursuant to the Freedom of Information Act.

d. To the Federal, State, local or foreign agency or professional organization which has responsibility for investigating, prosecuting or enforcing violations, statute rules, regulations or orders issued when the Agency locates a violation or potential violation of law whether arising by general or program statute, or by regulation, rule or order.

e. To request information from a Federal, State or local agency or a private credit agency maintaining civil, criminal or other information relevant to determining an applicant's suitability for a loan; this may be requested individually or part of a computer match.

f. In response to a request from a State or Federal agency in connection with the issuance of a grant, loan or other benefit by that agency which is relevant to their decision on the matter; this may be requested individually or part of a computer match.

g. To other Federal agencies to conduct computer matching programs to locate delinquent SBA borrowers who

are receiving Federal salaries or benefit payments and programs to identify delinquent SBA borrowers receiving federal salaries or benefit payments. Disclosure will be made if the records indicate the loan is in default, at least 30 days past due or to update a previous disclosure. SBA will make disclosures to obtain repayments of debts under the provisions of the Debt Collection Act of 1982 by voluntary repayment, or administrative or salary offset procedures.

h. To a consumer reporting agency.

i. To provide the Internal Revenue Service (IRS) with access to an individual's records for an official audit to the extent the information is relevant to the IRS's function.

j. To a court, magistrate, grand jury or administrative tribunal, opposing counsel during such proceedings or in settlement negotiations when presenting evidence.

k. To a Congressional office from an individual's record, when that office is inquiring on the individual's behalf; the Member's access rights are no greater than the individual's.

l. To SBA volunteers, contractors, interns, grantees, experts and who have been engaged by SBA to assist in the performance of a service related to this system of records and who need access to the records in order to perform this activity. Recipients of these records shall be required to comply with the requirements of the Privacy Act of 1974, *as amended*, 5 U.S.C. 552a.

m. To the Department of Justice (DOJ) when any of the following is a party to litigation or has an interest in such litigation, and the use of such records by DOJ is deemed by SBA to be relevant and necessary to the litigation, provided, however, that in each case, SBA determines the disclosure of the records to DOJ is a use of the information contained in the records that is compatible with the purpose for which the records were collected: SBA, or any component thereof; any SBA employee in their official capacity; any SBA employee in their individual capacity where DOJ has agreed to represent the employee; or The United States Government, where SBA determines that litigation is likely to affect SBA or any of its components.

n. In a proceeding before a court, or adjudicative body, or a dispute resolution body before which SBA is authorized to appear or before which any of the following is a party to litigation or has an interest in litigation, provided, however, that SBA determines that the use of such records is relevant and necessary to the litigation, and that, in each case, SBA

determines that disclosure of the records to a court or other adjudicative body is a use of the information contained in the records that is a compatible purpose for which the records were collected: SBA, or any SBA component; any SBA employee in their official capacity; any SBA employee in their individual capacity where DOJ has agreed to represent the employee; or The United States Government, where SBA determines that litigation is likely to affect SBA or any of its components.

o. To appropriate agencies, entities, and persons when: SBA suspects or has confirmed that the security or confidentiality of information in the system records has been compromised; SBA has determined that as a result of the suspected or confirmed compromise there is a risk of harm to economic or property interests, identify theft or fraud, or harm to the security of integrity of this system or other systems or programs (whether maintained by the Agency or entity) that rely upon the compromised information; and the disclosure made to such agencies, entities and persons is reasonably necessary to assist in connection with SBA's efforts to respond to the suspected or confirmed compromise and prevent, minimize, or remedy such harm.

p. To transmit data to U.S. Department of the Treasury to effect issuance of loan funds to borrowers.

q. To the Federal Emergency Management Agency (FEMA) to coordinate the issuance of federal disaster assistance to disaster victims and monitor for duplication.

**POLICIES AND PRACTICES FOR STORING, RETRIEVING, ACCESSING, RETAINING AND DISPOSING OF RECORDS:**

**STORAGE:**

Paper and electronic files.

**RETRIEVAL:**

By applicant/recipient name, cross-referenced loan number or borrower's Social Security Number or Employer Identification Number.

**SAFEGUARDS:**

Access and use limited to persons with official need to know; computers are protected by password and user identification codes.

**RETENTION AND DISPOSAL:**

In accordance with Standard Operating Procedure 00 41 2 Appendix 18.

**SYSTEM MANAGER(S) AND ADDRESS:**

Disaster Loan Making Center Directors. Director, DCMS Operations Center. *See* Appendix A.

**NOTIFICATION PROCEDURES:**

Individuals may make record inquiries in person or in writing to the Systems Manager or PA Officer.

**ACCESS PROCEDURES:**

Systems Manager or PA Officer will determine procedures.

**CONTESTING PROCEDURES:**

Notify officials listed above and state reason(s) for contesting and proposed amendment(s) sought.

**SOURCE CATEGORIES:**

Subject, individuals, SBA employees, financial institution, law enforcement agencies, IRS and FEMA.

**SBA 21**

**SYSTEM NAME:**

LOAN SYSTEM—SBA 21

**SYSTEM LOCATION:**

Headquarters, Regional Offices, District Offices, Branch Offices, Processing Centers, and Servicing Centers. *See* Appendix A.

**CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:**

Individuals (*i.e.*, borrowers, guarantors, principals of businesses named in loan records), throughout the life of SBA's interest in a loan, under all of the Agency's business (non-disaster) loan programs.

**CATEGORIES OF RECORDS IN THE SYSTEM:**

Personal and commercial information (*i.e.*, credit history, financial information, identifying number or other personal identifier) on individuals named in business loan files, throughout the life of SBA's interest in the loan, under all of the Agency's business (non-disaster) loan programs.

**AUTHORITY FOR MAINTENANCE OF THE SYSTEM:**

Public Law 85-536, 15 U.S.C. 631 *et seq.* (Small Business Act, all provisions relating to loan programs); 44 U.S.C. 3101 (Records Management by Federal Agencies); and Public Law 103-62 (Government Performance and Results Act).

**ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USES AND THE PURPOSES OF SUCH USES, THESE RECORDS MAY BE USED, DISCLOSED, OR REFERRED:**

a. To SBA Resource Partner, its successors or assigns, (*i.e.* participating lender, certified development company, micro lender) who initially collected the