



Financial & Corporate Compliance

User Guide

TSoftPlus™

2023.4

Financial & Corporate Compliance

This publication was written for TSoftPlus™

Publication Information / Version

Document Title: TSoftPlus User Guide

Date Edited: January 2024

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Introduction

Welcome to the TSoftPlus User Guide. Here you will find procedures and instructions for the basic operation of the program as well as helpful tips and troubleshooting aids.

For further details about logging into TSoftPlus or changing passwords, please consult the Administration User Guide found under the TSoftPlus home page Help menu.

Screens

Common Screen Features

Throughout the various Wolters Kluwer Financial Services applications, the pages are designed to provide a familiar and consistent interface, and include certain common features.

- Header
- Transaction workflow
- Expanders
- Footer
- Navigation

Header

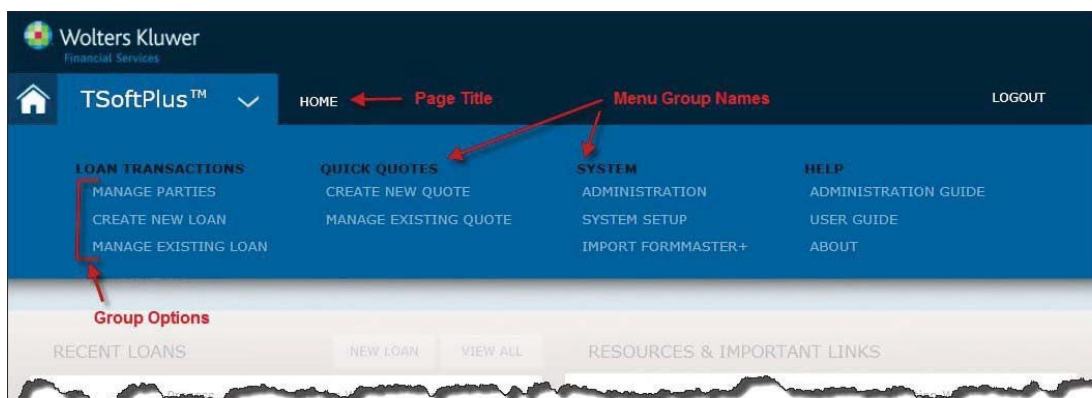
Each screen of the application has a common header that is the starting location for all tasks within the application.



- **Home Button** - Returns you to the home page
- **Menu Button** - Displays the Submenu (see below)
- **Page Title** - Displays the name of the page you are currently viewing. When you are within the transaction it shows the Name of the Borrower and the product/policy name.
- **Your Name/Username** - Displays your name as a link to your user account information.
- **Log Off Link** - When you log off, you will be redirected to a log out page:



Selecting the text of the menu button (or hovering the mouse cursor over the arrow) displays the menu.



- **Menu Group Name** - The name of a group is displayed at the top of each group.
- **Group Options** - Displays each option under each group name. The following list describes the Group Options located under each Group Name.

Loan Transactions

- **Manage Parties** - Displays the Manage Parties page, allowing you to add a party or search for a party to review or modify.
- **Create New Loan** - Displays Create New Transaction page to begin creating a new transaction.
- **Manage Existing Loan** - Displays the Manage Existing Loan page, allowing you to search for existing loans to review or modify.

Quick Quotes

- **Create New Quote** - Displays Create New Quote page to begin entering information for a new quote.
- **Manage Existing Quote** - Displays the Manage Existing Quote page, allowing you to search for existing quotes to review or modify.

System

- **Administration** - Launches the **Administration** screen, allowing you to define the organizational structure, policy and product setup, as well as other administrative functions. This menu item is available only to administrators and is not visible to loan processors.
- **System Setup** - Displays the **System Settings** screen, providing access to various preferences and system settings.

Note

You will not see System Settings as a menu choice if you are running TsoftPlus in a hosted environment.

- **Import Loans** - Displays the Import Loans page with options for selecting files to import into TSoftPlus.

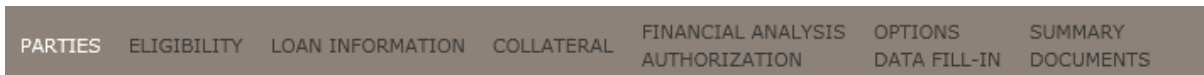
Help

- **Administration Guide** - Opens a PDF of the TSoftPlus Administrator Guide.
- **User Guide** - Links to a PDF of the TSoftPlus User Guide.
- **About** - Displays a message box providing the application and content version numbers of your installed TSoftPlus, as well as your primary organization name and customer number. Your assigned customer number only represents the top level of your organization.



Transaction Workflow

Various screens have a transaction in addition to the main header.



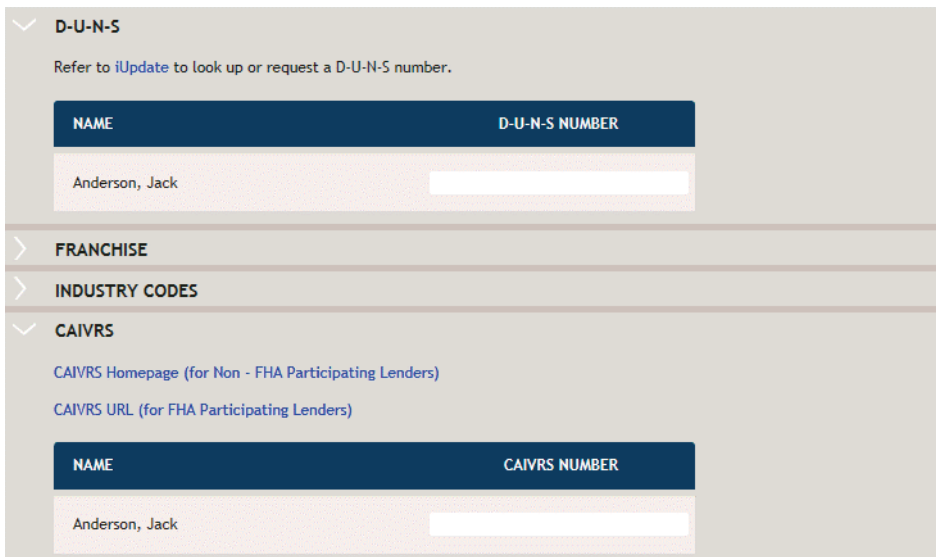
This menu appears only while working with a transaction. It serves as a visual sequential order of working with a transaction as well as allows you to navigate to an individual page within a transaction by selecting on the individual items.

Note

- The application contains an auto-save feature that automatically saves your data when you move between pages of the Transaction Workflow.
- If you attempt to close the transaction without recent changes being saved, a warning message is displayed, prompting you to save your changes.

Expanders

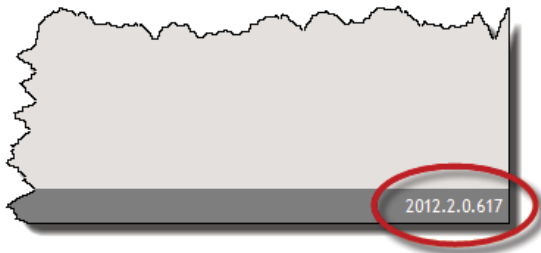
Expanders are used to hide or show more information under a specific screen area.



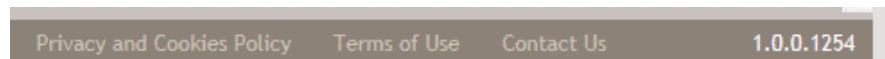
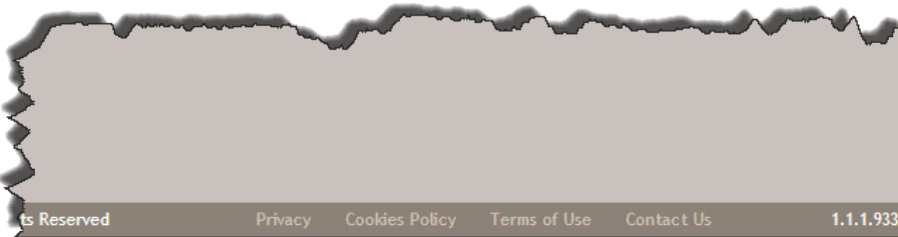
- A right-facing arrow button indicates that it can be expanded to show more related information.
- A down-facing arrow button indicates that it can be collapsed to hide the related information.

Footer

The footer of TSoftPlus contains the version number of your current installation.



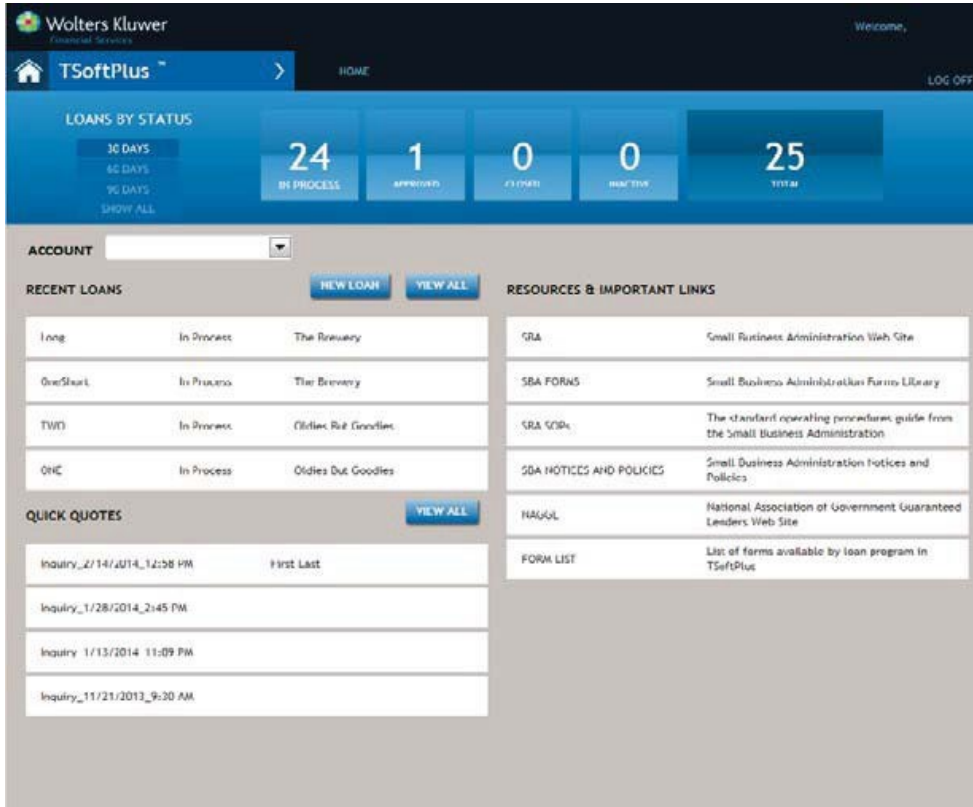
The footer (below) contains the following information:



- **Privacy and Cookies Policy:** Wolters Kluwer Financial Services use of cookies and use of information statements.
- **Terms of Use:** Very brief Terms of Use statement.
- **Contact Us:** Provides quick access to contact information via the Internet.
- **Version number:** Provides the version number of the current installation.

Home Screen (Dashboard)

The **Home** Screen, also referred to as the **Dashboard**, is the first screen displayed after a successful login.



If you are assigned to more than one user account in TSoftPlus, you can select any account and its associated transactions from the **Home** screen. After selecting an account, any later selected screen or tab will only reflect transactions associated with that account.

Loans By Status

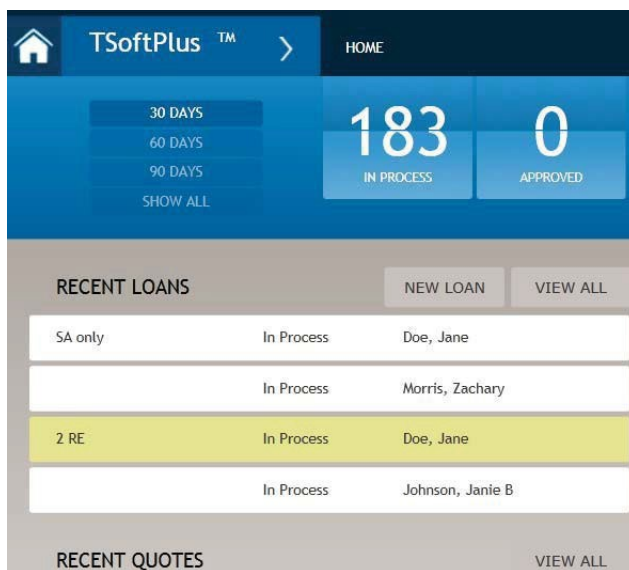
The **Loans by Status** section displays the total number of transactions by each status per time-frame selected.



30 Days is selected by default. Selecting any of the time-frame options causes the status totals to update accordingly.

Recent Loans

The Recent Loans section of the Dashboard displays the four most recently modified loans, based on the last modified date and time.



Each item in the Recent Loans list provides a summary of:

- Transaction Name
- Status (In Process, Approved, Closed, or Inactive)
- Borrower Name (Entity or Individual)

Hovering over a list item highlights the item. Selecting an item displays the appropriate page for that item based on the status of the loan. The following table indicates which page is displayed based on loan status.

<i>Loan Status</i>	<i>Page Displayed</i>
In Process	Parties
Approved	Document Options
Closed	Loan Summary
Inactive	Parties

Selecting **NEW LOAN** displays the **Create New Transaction** screen. Selecting the **VIEW ALL** button displays the Transaction Search page.

Quick Quotes

The Quick Quotes section of the Dashboard displays the four most recently created quotes.

QUICK QUOTES		VIEW ALL
Inquiry_2/18/2014_2:31 PM		
Inquiry_2/18/2014_9:55 AM		
Inquiry_2/14/2014_8:56 AM	First Last	
Inquiry_2/14/2014_8:55 AM		

Each item in the Quick Quotes list provides a summary of:

- Name of the Quick Quote
- Name of Borrower

Hovering over a list item highlights the item. Selecting an item displays the Quick Quote page for that item. Selecting the **VIEW ALL** button displays the Quick Quote Search page.

Resources and Important Links

This section of TSoftPlus provides links to the SBA and other resources and the Forms List:

- SBA- Launches the Small Business Administration website
- SBA Forms - Launches the Small Business Administration Forms Library website
- SBA SOPs - Launches the SBA website at the SOP Page
- SBA Notices and Policies - Launches the SBA Lender Documentation Tool page
- NAGGL- Link to the National Association of Government Guaranteed Lenders homepage
- Form List - Displays a list of forms available by loan program within TSoftPlus

Active links can be found in the program.




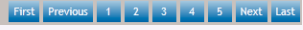


Party Management Screen

This **Party Management** screen allows you to create and delete Individual, Entity and Sole Proprietorship parties, and is used to select parties during various tasks.

+ INDIVIDUAL + ENTITY + SOLE PROPRIETORSHIP		
Show <input type="text" value="10"/> entries		
Name	SSN/EIN	Primary Phone
ABC 123 Association	32-6599745	(320) 255-2152
ABC 123 Corporation	32-6599745	(320) 255-2153
ABC 123 LLC	21-3212654	(612) 555-5555
ABC Association	32-6599745	(320) 255-2152
> ABC Cooperative	32-6599745	(320) 255-2152
ABC Coropration	32-6599745	(320) 255-2152
ABC Corporation	32-6599745	(320) 255-2152
ABC Dom Govt Unit	32-6599745	(320) 255-2152
ABC Estate	32-6599745	(320) 255-1254

Showing 1 to 10 of 163 entries

[First](#)
[Previous](#)
[1](#)
[2](#)
[3](#)
[4](#)
[5](#)
[Next](#)
[Last](#)

Feature	Description
	Allows you to create a new Individual party by displaying the Add Individual Page The Add Individual page allows you to create a new Individual party.
	Allows you to create a new Entity party using the Add Entity Page The Add Entity page allows you to create a new Entity party.
	Allows you to create a new Sole Proprietorship party using the Add Sole Proprietorship Page The Sole Proprietorship page allows you to create a new Sole Proprietorship party.
	Allows you to browse to the next consecutive entries and select how many entries to display at a single time.
	Provides a full text search of the party database. Partial words are permissible.
	Allows you to define how many parties you would like to display.
Cancel	Cancels any current activity on the screen and returns you to the previous screen.

Add Individual Page

The Add Individual page allows you to create a new Individual party.

INDIVIDUAL INFORMATION

Party ID

Prefix First Name Middle Name Last Name Suffix

Alias +

SSN Date of Birth

Marital Status

CONTACTS

Home Primary

Cell

Business ext.

Fax

Work Phone ext.

Email Address

PHYSICAL ADDRESS

Physical Street Address

City State Postal Code

Mailing Address is the same as Physical Address

OTHER DETAILS

Citizenship Alien Registration #

Veteran Status

Relationship to the bank: Not Applicable Insider Correspondent

ID INFORMATION

ID Type ID Number ID Issued State

ID Issue Date ID Expiration Date

EMPLOYMENT AND INCOME

EMPLOYMENT ADD

PREVIOUS ADDRESSES

+ PREVIOUS ADDRESS

Select +Previous Address brings up Previous Address detail.

The following table describes some of the less common features.

Feature	Description
Not Applicable / Insider / Correspondent	<p>Allows you to categorize the party as an Insider, a Correspondent, or neither. Selecting Insider or Correspondent displays a Type and Title selection for each.</p> <div style="border: 1px solid blue; padding: 5px; margin-top: 10px;"> <p>Note: The Insider/Correspondent fields are related to Regulation O, Guidelines for Banking Relationships with Executive Officers, but they are not used by SBA at this time.</p> </div>
ID Type	<p>If 'Other' is selected from the dropdown list, a new field appears where you can enter a description. Other choices for this field include driver's license, military ID card, passport, state ID, and immigration documentation (USCIS).</p>

If any fields contain invalid information when tabbing away from the field or selecting **Save**, you are notified, as in the following example.

Employment data for Individuals that are owners of the borrowers is collected at the bottom after Related Parties.

Selecting **+Employer** brings up Employer Information Detail.

EMPLOYMENT INFORMATION
✕

Employment Type

Current Employment Previous Employment

Start Date

Years & Months on this Job
Years - Months

Is the Party the Business Owner or Self Employed?

Employment Verification

Verification of Employment

Verbal Verification of Employment

Employer Information

Employer Name

Employer's Address

Address Line 1

Address Line 2

City

- Select State - Postal Code

Contact Name

Employer's Phone Number

Employment Information

Job Title

Occupation

Years & Months in this Profession
Years - Months

Base Income Overtime

Bonus Commission

Total: \$0.00

Add Entity Page

The **Add Entity** page allows you to create a new Entity party.

✓ ENTITY INFORMATION

Party ID

Entity Type Land Trust Trustee or a Land Trust

Business Name US Business

DBA Name

EIN Date Established Established State

✓ CONTACTS

Business ext. Primary

Business ext.

Cell

Fax

Work Phone ext.

Email Address

✓ PHYSICAL ADDRESS

Physical Street Address

City State Postal Code

Mailing Address is the same as Physical Address

✓ OTHER DETAILS

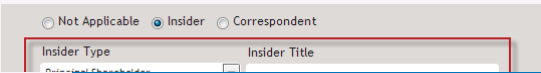


Relationship to the bank: Not Applicable Insider Correspondent

✓ RELATED PARTIES

✓ PREVIOUS ADDRESSES

Select +Previous Address brings up Previous Address detail.

The following table describes some of the less common features.

Feature	Description
Land Trust Trustee or a Land Trust	
Not Applicable / Insider / Correspondent	<p>Allows you to categorize the party as an Insider, a Correspondent, or neither. Selecting Insider or Correspondent displays a Type and Title selection for each.</p>  <div style="border: 1px solid blue; padding: 5px; margin-top: 10px;"> <p>Note: The Insider/Correspondent fields are related to Regulation O, Guidelines for Banking Relationships with Executive Officers, but they are not used by SBA at this time.</p> </div>
	Allows you to copy the address information from an existing party to the party you are currently creating or modifying.
	Allows you to associate an existing party.

If any fields contain invalid information when tabbing away from the field or selecting **Save**, you are notified, as in the following example.

Add Sole Proprietorship Page

The Sole Proprietorship page allows you to create a new Sole Proprietorship party.

▼ **SOLE PROPRIETORSHIP INFORMATION**

Party ID

Prefix First Name Middle Name Last Name Suffix

Alias

DBA Name

SSN EIN Date of Birth

Date Established Established State Marital Status

CONTACTS

Home Primary

Cell

Business ext.

Fax

Work Phone ext.

Email Address

PHYSICAL ADDRESS

Physical Street Address

City State Postal Code

Mailing Address is the same as Physical Address

OTHER DETAILS

Citizenship Alien Registration #

Veteran Status

▼ **ID INFORMATION**

ID Type ID Number ID Issued State

ID Issue Date ID Expiration Date

▼ **RELATED PARTIES**



▼ **EMPLOYMENT AND INCOME**

EMPLOYMENT

▼ **PREVIOUS ADDRESSES**

Select +Previous Address brings up Previous Address detail.

The following table describes some of the less common features.

Feature	Description
	Allows you to copy the address information from an existing party to the party you are currently creating or modifying.
ID Type	If 'Other' is selected from the dropdown list, a new field appears where you can enter a description. Other choices for this field include driver's license, military ID card, passport, state ID, and immigration documentation (USCIS).
	Allows you to associate an existing party.

If any fields contain invalid information when tabbing away from the field or selecting **Save**, you are notified, as in the following example.

Employment data for Sole Proprietors that are owners of the borrowers is collected at the bottom after Related Parties.

Selecting **+Employer** brings up Employer Information Detail.

EMPLOYMENT INFORMATION
✕

Employment Type

Current Employment Previous Employment

Start Date

Years & Months on this Job

Years - Months

Is the Party the Business Owner or Self Employed?

Employment Verification

Verification of Employment

Verbal Verification of Employment

Employer Information

Employer Name

Employer's Address

Address Line 1

Address Line 2

City

- Select State - Postal Code

Contact Name

Employer's Phone Number

Employment Information

Job Title

Occupation

Years & Months in this Profession

Years - Months

Base Income Overtime

Bonus Commission

Total: \$0.00

Eligibility Screen

Selecting **ELIGIBILITY** from the submenu displays the **Loan Eligibility** screen.

PARTIES
ELIGIBILITY
LOAN INFORMATION
COLLATERAL
FINANCIAL ANALYSIS AUTHORIZATION
OPTIONS DATA FILL-IN
SUMMARY DOCUMENTS

D-U-N-S

Refer to iUpdate to look up or request a D-U-N-S number.

NAME	D-U-N-S NUMBER
Doe, Jane	<input type="text"/>

FRANCHISE

SBA Franchise Directory

Franchise Name

Franchise Identifier

INDUSTRY CODES

NAICS CODE No Code Selected

RMA CODE No Code Selected

RMA LOOKUP TYPE Non Contractor Sales

RMA BASE YEAR ProForma 1

CAIVRS

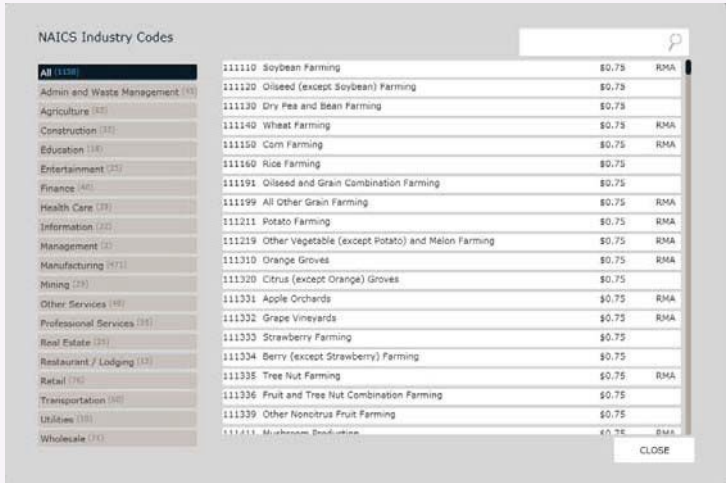
CAIVRS Homepage (for Non - FHA Participating Lenders)

CAIVRS URL (for FHA Participating Lenders)

NAME	CAIVRS NUMBER
Doe, Jane	<input type="text"/>

The following table describes the features of the Eligibility Screen.

Feature	Description
D-U-N-S	Enter the D-U-N-S number for each borrower. An iUpdate link to the Dun and Bradstreet (D&B) web site is provided to look up or request a D-U-N-S number. The number is used for credit scoring all loans in ETran.
Franchise	Displays the name of the franchise you enter as well as the franchise identifier. Both fields are initially blank.
Industry Codes	<p>Allows you to indicate the following types of industry codes:</p> <ul style="list-style-type: none"> • NAICS Code (North American Industry Classification System) <ul style="list-style-type: none"> – Search - displays a pop-up list of NAICS industry codes (see below) for you to search and select from to associate with the loan – Clear - removes any NAICS code currently associated with the loan



<i>Feature</i>	<i>Description</i>
Industry Codes (cont'd)	<ul style="list-style-type: none"> • RMA Code (Risk Management Association) <ul style="list-style-type: none"> – Search - displays a pop-up list of NAICS industry codes (see above) for you to search and select from to associate with the loan – Clear - removes any RMA code currently associated with the loan – Match NAICS - If the chosen NAICS code includes RMA data, selecting the Match NAICS button matches the RMA code with the chosen NAICS code and the RMA is automatically set to the selected NAICS code. This button is disabled if the chosen NAICS code does not include RMA data. • RMA Lookup Type - allows you to select one of the following to apply to the borrower: <ul style="list-style-type: none"> – Non Contractor Assets – Non Contractor Sales – Contractor Revenue • RMA Base Year - Allows you to select what you would like to make comparisons to. Options are: <ul style="list-style-type: none"> – Hist Yr 3 – Hist Yr 2 – Hist Yr 1 – Interim – ProForma1 <p>Note: The first time the Financial Analysis spreadsheets are opened, there will be 0 for Assets and 0 for Sales, so it will use the RMA data from the 0- xxx,xxx record. In order to update the Financial Analysis spreadsheets with the RMA data applicable to your specific Assets or Sales amounts, values need to be entered in the appropriate Assets or Sales cells in the spreadsheet. Then you must save, close and then re-open the spreadsheet. This triggers the correct RMA data to populate based on your entered Assets or Sales amounts.</p>
CAIVRS	<p>Selecting the first link, CAIVRS Homepage (for Non - FHA Participating Lenders) displays the HUD website, allowing you to obtain CAIVRS numbers.</p> <p>The second link, CAIVRS URL (for FHA Participating Lenders) opens a new window and displays the FHA Connection site. There you can request a User ID and access to CAIVRS.</p> <p>The Name column is automatically populated with the names of any parties for the transaction: borrower, owner, guarantor, standby creditor, affiliates, and subject individuals.</p> <p>The CAIVRS Number column allows you to enter the CAIVRS number for the party.</p>

Loan Information Screen

Selecting **LOAN INFORMATION** from the submenu displays the **Loan Information** screen, displaying all calculations pertaining to the selected loan.

The screenshot shows the 'Loan Information' screen in TSoftPlus. It includes sections for:

- LOAN TERM:** Years with, Periods, LOAN TERM (YEARS), NUMBER OF PERIODS.
- USE OF PROCEEDS:** Total \$0.00, with sub-sections for Purchase Land, Land and Improvements, Leasehold Improvements, Purchase Equipment, Purchase Furniture and Fixtures, Pay Trade or Accounts Payable, Pay Notes Payable, Purchase Business Asset, Purchase Business Stock, Refinance SEA Loan, Refinance SEA Loan, Working Capital, SEA Guaranty Fee, and Other.
- LOAN PAYMENTS:** \$1,818.35 Monthly, with fields for REPAY METHOD, ACCRUAL METHOD, PAYMENT FREQUENCY, INTEREST ONLY PERIOD, INTEREST RATE TYPE, INDEX TYPE, and INTEREST RATE.
- CAPITAL INJECTION:** NON-CASH ASSETS, CASH - PERSONAL, CASH - DEBT, EASH - DEBT, EASH - DEBT, STANDBY DEBT, OTHER, OTHER DESCRIPTION.
- REQUESTED TAX FORMS:** Includes checkboxes for 4098-T TRANSCRIPT, 4098-TAX RETURN, and W-9.
- ELIGIBLE PASSIVE COMPANY/OPERATING COMPANY:** Includes checkboxes for EPC and OC.
- DEBTS:** A section with a 'NEXT' button.
- GENERAL INFORMATION:** A note about SEA Form 709(a) - Fee Disclosure.

All sections are expanded by default allowing for immediate viewing of all information.

The **Summary** button is located at the top right of the screen:

- **SUMMARY** - Displays the Loan Information summary pop-up window providing a summary of the loan term.

The 'Loan Information Summary' window displays the following data:

LOAN INFORMATION	
Total Proceeds:	\$23,356,803.00
Number of Periods:	240
Rate Type:	Variable
Applied Interest Rate:	5.750
Number of Interest Only Periods:	6
Index Type:	LIEOR Base Rate
Index Rate:	2.250
Margin:	3.500
Rate Adjustment:	Annually
Repay Method:	Installment
Accrual Method:	Actual/365
Payment Frequency:	Monthly
Payments:	\$166,294.79
Annual Debt Service:	\$1,667,437.08
Current Obligation:	\$324,613.97
Long Term Obligation:	\$23,032,189.03
First Year Interest:	\$1,342,823.11
Second Year Interest:	\$1,306,118.47
Max Guaranty %:	75.000

Purchase Land:	\$10.00
Purchase Land and Improvements:	\$10.00
Purchase Improvements:	\$10.00
Construct Building:	\$101.00
Add to Existing Building:	\$101.00
Renovate Existing Building:	\$101.00
Pay Off Interim Construction Loan:	\$1,001.00
Pay Off Lenders Interim Loan:	\$1,001.00
Leasehold Improvements:	\$1,001.00
Purchase Equipment:	\$10,001.00
Purchase Furniture and Fixtures:	\$10,001.00
Purchase Inventory:	\$10,001.00
Pay Trade or Accounts Payable:	\$100,001.00
Notes Payable (not Same Institution Debt):	\$100,001.00
Pay Notes Payable (Same Institution Debt):	\$100,001.00
Purchase Business Asset:	\$1,000,001.00
Purchase Business Stock:	\$1,000,001.00
Refinance SEA Loan:	\$1,000,001.00
Working Capital:	\$10,000,001.00
SEA Guaranty Fee:	\$10,000,001.00
Other: Stuff:	\$23,456.00

The **PRINT** button allows you to send the information on the screen to a printer.

Loan Term

When determining the maturity of a loan, a lender must consider the borrower's ability to repay, the use of loan proceeds and the useful life of assets being financed. When considering these things, the maturity should be the shortest appropriate term. The Maximum Maturity of a loan is based on Use of Proceeds.

Note

- In TSoftPlus, the default Payment Frequency is Monthly, so when the "Loan Term (Years)" is first entered, the number of periods will be the result of the Loan Term multiplied by 12. When the user changes the Payment Frequency in the Loan Payments section, then the period will recalculate to reflect new frequency calculation.
- The Use of Proceeds section and Loan Term must be completed so the applicant's SBA loan payment can be computed.
- The Maximum Maturity on Revolving Lines of Credit (SBA Express) is 7 years.

The **Loan Term** section (below) is part of the **Loan Information** screen, viewable when you select **LOAN INFORMATION** from the submenu. The left side of the screen contains the user input area while the right side displays the results.

The following table describes the features within the Loan Term section.

<i>Feature</i>	<i>Description</i>
Heading section	To the immediate right of the Loan Term heading is the term in both years and periods (the example above shows 10 Years with 120 Periods) allowing the information to be visible if the sections are expanded or collapsed.
Loan Term (Years)	Enter the loan term in years
CALCLUATE WEIGHTED AVERAGE TERM	This button allows you use the Weighted Average Term Calculation to assist with figuring the Loan Term. Once Use of Proceeds have been entered, those amounts will default over. There are certain default term values automatically entered, but they can be overwritten, and the term will recalculate accordingly. Note: If the Weighted Average Term calculation is used to determine the Loan Term (Years) and the amount of the loan or the distribution of the Use of Proceeds changes, you must go back into the Weighted Average Term area and Select APPLY to get the new term of the loan.
Number of Periods	Displays the number of periods calculated from the loan term entered

Use of Proceeds

The text fields allow you to enter dollar amounts for one or more of the following use of proceeds:

<ul style="list-style-type: none"> • Purchase Land • Purchase Land and Improvements • Construct Building • Add to Existing Building • Renovate Existing Building • Leasehold Improvements • Purchase Equipment • Purchase Furniture and Fixtures • Purchase Inventory • Pay Trade or Accounts Payable • Pay Notes Payable (not Same Institution Debt) 	<ul style="list-style-type: none"> • Pay Notes Payable (Same Institution Debt) • Purchase Business Asset • Purchase Business Stock • Refinance SBA Loan (Not Same Institution Debt) • Refinance SBA Loan (Same Institution Debt) • Working Capital • SBA Guaranty Fee • Other
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The Use of Proceeds section must be completed so the applicant's SBA loan payment can be computed.

7(a) loan proceeds may be used to establish a new business or to assist in the operation, acquisition or expansion of an existing business. Eligible use of proceeds include, but are not limited to:

- purchase of land or buildings, to cover new construction as well as expansion or conversion of existing facilities
- acquiring equipment, machinery, furniture, fixtures, supplies, or materials
- long-term working capital, including the payment of accounts payable and/or for the purchase of inventory
- refinancing existing business indebtedness that is not already structured with reasonable terms and conditions
- short-term working capital needs, including:
 - seasonal financing
 - contract performance
 - construction financing
 - export production
 - financing against existing inventory and receivable under special conditions
- purchasing an existing business

Total Proceeds

Total Proceeds calculates the sum of all **Use of Proceeds** fields. Total Proceeds is also known as Total Loan Amount or Loan Principal.

Fee Schedule

When you select the **Fee Schedule** button, the **Guaranty Fee Calculation** screen is displayed.

Guaranty Fee Calculation			
Gross Loan Amount	1,500,000	Loan Term In Years	10.000
Maximum Guaranty	3,750,000.00		
Guaranty Previously Used			
Available Guaranty Before Loan	3,750,000.00		
Current Guaranty	1,125,000.00		
Available Guaranty After Loan	2,625,000.00		
Guaranty Percentage	75.000		
Gross Loan Range	SBA Guaranty	Rate	SBA Fee
0 to 150,000	0.00	0.0000	0.00
150,001 to 700,000	0.00	0.0300	0.00
700,001 and up	1,000,000.00	0.0350	35,000.00
Guaranty > 1,000,000	125,000.00	0.0375	4,687.50
Total	1,125,000.00		39,687.50
<input type="button" value="PRINT"/> <input type="button" value="EXIT"/>			

The following table describes the features within the Guaranty Fee Calculation screen.

<i>Feature</i>	<i>Description</i>
Gross Loan Amount	Total Proceeds amount.
Loan Term in Years	Loan term in years.
Maximum Guaranty	Dollar amount; see above image for Amount Guaranteed.
Guaranty Previously Used	Dollar amount.
Guaranty Before Loan	Equals the value of "Maximum Guaranty" minus the value of "Guaranty Previously Used". Defaults to \$0.00.
Current Guaranty	Equals the value of "Total Proceeds" times the value of "Actual Guaranty" or "Guaranty before the loan", whichever is less. Defaults to \$0.00.
Guaranty After Loan	Equals the value of "Guaranty Before Loan" minus the value of "Current Guaranty". Defaults to \$0.00.
PRINT	Displays a Print dialog allowing you to print the Guaranty Fee Calculation.
EXIT	Closes the Guaranty Fee Calculation screen.

The following table describes the cells of the table within the Guaranty Fee Calculation screen for one type of loan.

<i>Gross Loan Range</i>	<i>SBA Guaranty</i>	<i>Rate</i>	<i>SBA Fee</i>
0-150,000	Current Guaranty when loan amount is less than \$150,000	0%	= Current Guaranty if less than \$150,000 * 0
150,001 to 700,000	Current Guaranty amount when loan amount is between 150,001 and 700,000	3.0%	= Current Guaranty amount when between 150,001 and 700,000 * .03
700,001 to 1,000,000	Current Guaranty amount when loan amount is between 700,001 and 1,000,000	3.5%	=Current Guaranty amount between 700,001 and 1,000,000 * .035
Guaranty > 1,000,000	Current Guaranty portion over 1,000,000	3.75%	= Current Guaranty portion over 1,000,000 * .0375
Total	Populated from "Total SBA Guaranty"	Exact:	Exact sum of the above rows
		Rounded Up:	Exact amount rounded up to nearest dollar (ex. 100.01 becomes 101)

Other loan ranges and guaranty fee rates may be seen depending on selections you make within the program. The program is updated as needed to include the latest range and rate changes specified by the SBA for different loan types.

Loan Payments

The Loan Payments section (below) is part of the Loan Information screen, viewable when you select **LOAN INFORMATION** from the submenu.

LOAN PAYMENTS \$92.02 Monthly

<p>FUNDING DATE: 01/28/2015</p> <p>REPAY METHOD: <input type="text" value="Installment"/></p> <p>ACCRUAL METHOD: <input type="text" value="Actual/365"/></p> <p>PAYMENT FREQUENCY: <input type="text" value="Monthly"/></p> <p>INTEREST ONLY PERIODS: <input type="text" value=""/></p> <p>INTEREST RATE TYPE: <input type="text" value="Fixed"/></p> <p>INDEX TYPE: <input type="text" value="SBA Fixed Base Rate"/></p> <p>INTEREST RATE: <input type="text" value="2.000"/></p>	<p>APPLIED INTEREST RATE: 2.000</p> <p>PAYMENTS: \$92.02</p> <p>ANNUAL DEBT SERVICE: \$1,104.24</p> <p>CURRENT OBLIGATION: \$912.61</p> <p>LONG TERM OBLIGATION: \$9,087.39</p> <p>FIRST YEAR INTEREST: \$191.63</p> <p>SECOND YEAR INTEREST: \$173.70</p>
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[COMPUTE PAYMENT](#)

[AMORTIZATION](#)

The following table describes the features within the Loan Payments section.

<i>Feature</i>	<i>Description</i>
Funding Date	Initially defaults to the current date but can be edited. A fly-out calendar is also available for entering the date.
Repay Method	<p>You can select from the following options:</p> <ul style="list-style-type: none"> Installment - An installment loan is a loan that is repaid with a fixed number of periodic equal-sized payments. It is the most common method of amortizing an interest-bearing loan. Each payment pays the interest on the outstanding balance and also repays a part of the principal. Over the term of the loan, as the outstanding balance decreases, the interest portion of each payment decreases and the principal portion increases. This shifting distribution is shown in an amortization schedule. <p>Note: Principal and Interest can also be referred to as Installment or Standard Amortization.</p> <ul style="list-style-type: none"> Principal Reduction - In a Principal Reduction loan the principal portion of the installments remains constant for the whole term of the loan. Each payment consists of the interest on the outstanding balance and a fixed fraction of the principal i.e. the loan amount divided by the number of payments. As the outstanding balance decreases, the interest portion of each payment decreases. In combination with the fixed principal portion, this results in higher payments at the start of the loan, and lower payments towards the end of the loan. Compared to interest only loans and standard loans, principal reduction loans generate the lowest total interest charge over the term of the loan. <p>Note: Principal plus Interest can also be referred to as Principal Reduction or Fixed Principal. This is when interest payments and fixed principal payments are made at the same frequencies on the same payment date.</p>

Feature	Description
Repay Method (cont'd)	<ul style="list-style-type: none"> • Revolving - In a revolving loan, the borrower can take multiple advances on the loan and may not have the whole loan amount advanced at all times. Payment of interest only are usually made and may also include payments of a percent of the amount advanced. <p>Since we do not know how much will be outstanding on the loan at any given time, the TSoftPlus assumes that the whole of the proceeds is advanced in the beginning and calculates interest only payment (not accounting for any principal payment at the time) based on the whole proceeds and the entered accrual method, payment frequency, and interest rate information.</p> <p>This option is only available for the SBA Express, Export Express, and CAPLine. This is not available for the other program types.</p> <p>Note: CAPLines only offer Revolving, they do not offer Installment or Principal Reduction.</p> <p>The following items are different for Revolving:</p> <ul style="list-style-type: none"> • Payment - First month's interest • Annual Debt Service - Sum of all payments for first year. No change -- for "Revolving" it would be the sum of the first-year interest only payments. • Current Obligation - Sum of all principal for the first year. Will always be zero for "Revolving" since there is no principal. • Long Term Obligation - Loan balance remaining after first year. Will always be the full loan amount for "Revolving" since it's interest only until the final payment. • First Year Interest - Sum of interest for first year. No change. • Second Year Interest - Sum of interest for second year. No change.
Accrual Method	<p>The Accrual Method is used by investors for counting the number of days in each month and in the year. It is used in the calculation of the amount of interest payable. Options include:</p> <ul style="list-style-type: none"> • 30/360 • Actual/360 • Actual/365 • Actual/Actual
Payment Frequency	<p>The Payment Frequency is used to determine how often the payment will be made. Options include:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Annually

Feature	Description
Interest Only Periods	<p>Interest only payments is when the borrower agrees to pay the minimum monthly due (interest) for a limited number of periods.</p> <p>Any amount of interest only periods can be entered, ranging from 0-999</p>
Interest Rate Type	<p>By SBA definition, a fixed rate loan is one that bears the same interest rate for the entire term of the loan. A variable rate loan is one where the interest charged, over the life of the loan, may vary in accordance with an index.</p> <p>Options are:</p> <ul style="list-style-type: none"> Fixed - when Fixed Rate is selected, Index Type and Index Rate fields appear. <div data-bbox="572 562 1086 703" data-label="Form"> </div> <ul style="list-style-type: none"> – Index Type - For Fixed Rate, the only index type option available is SBA Fixed Base Rate. Variable - when Variable Rate is selected, the following fields appear. <div data-bbox="572 855 1067 1061" data-label="Form"> </div> <ul style="list-style-type: none"> – Index Type - For Variable Rate, options are: Wall Street Journal Prime Rate, SBA Optional Peg Rate. For SBA Express and Export Express variable rate loans, an additional option of Other is available. – Index Rate - Index Rate is also known as Base Rate. – Margin - This is the amount over the Index Rate that will be used to establish the Interest Rate for each rate period. Margin is also known as the Spread. – Rate Adjustment - Options offered are: Annually, Bi-monthly, Each Calendar Quarter, Each Calendar Year, Every Month, Every Year, Every N Years, Semi-annually, Quarterly and Monthly
Interest Rate	Interest Rate only appears when the Interest Rate Type chosen is "Fixed" Rate.

Feature	Description																																																																																																																																																																								
COMPUTE PAYMENT	<p>Interest only payments is when the borrower agrees to pay the minimum monthly due (interest) for a limited number of periods.</p> <p>Any amount of interest only periods can be entered, ranging from 0-999</p>																																																																																																																																																																								
Interest Rate Type	<p>Select COMPUTE PAYMENT to compute the Payment, Annual Debt Service, Current Obligation, Long Term Obligation, First Year Interest and Second Year Interest based on the criteria previously entered.</p> <div data-bbox="676 488 1458 636" style="border: 1px solid black; padding: 5px;"> <p>Note: Anytime information changes in Use of Proceeds, Loan Term or items in the Loan Payment section, you will need to click COMPUTE PAYMENT again to recompute the values based on the new changes.</p> </div> <p>In order for a Payment to be computed, a Loan Term, Use of Proceeds and Interest Rate must be entered. If one of these variables is not entered, a message is displayed detailing what items are missing, as shown in the following example.</p> <div data-bbox="501 801 764 1088" style="border: 1px solid gray; padding: 10px; background-color: #f0f0f0;"> <p>REQUIRED FIELDS</p> <p>Required fields are missing</p> <p>Loan Term Interest Rate</p> <p style="text-align: center;"><input type="button" value="CLOSE"/></p> </div>																																																																																																																																																																								
AMORTIZATION	<p>An amortization schedule is a table that shows the periodic payment, interest and principal requirements, and unpaid loan balance for each period of the life of a loan.</p> <p>Select the AMORTIZATION button to view the Amortization Schedule window.</p> <div data-bbox="501 1261 1402 1765" style="border: 1px solid gray; padding: 10px;"> <p>AmortizationSchedule</p> <p>Loan Amount: \$4,391,000.00 Loan Term: 15.000 years. Interest Rate: 8.5% Payment Frequency: Monthly Number of Payment Periods: 180 Amortization Method: Installment Number of Interest Only Periods: 0 Accrual Method: Actual365</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>NUMBER</th> <th>TYPE</th> <th>PERIODS</th> <th>AMOUNT</th> <th>INTEREST</th> <th>TOTAL INTEREST</th> <th>REM PRIN</th> </tr> </thead> <tbody> <tr><td>1</td><td>Regular</td><td>1</td><td>\$43,246.36</td><td>\$31,659.41</td><td>\$31,659.41</td><td>\$4,379,453.05</td></tr> <tr><td>2</td><td>Regular</td><td>2</td><td>\$43,246.36</td><td>\$28,556.43</td><td>\$60,255.84</td><td>\$4,364,763.12</td></tr> <tr><td>3</td><td>Regular</td><td>3</td><td>\$43,246.36</td><td>\$31,510.00</td><td>\$91,765.84</td><td>\$4,353,026.76</td></tr> <tr><td>4</td><td>Regular</td><td>4</td><td>\$43,246.36</td><td>\$30,411.56</td><td>\$122,177.40</td><td>\$4,340,191.96</td></tr> 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PRIN	1	Regular	1	\$43,246.36	\$31,659.41	\$31,659.41	\$4,379,453.05	2	Regular	2	\$43,246.36	\$28,556.43	\$60,255.84	\$4,364,763.12	3	Regular	3	\$43,246.36	\$31,510.00	\$91,765.84	\$4,353,026.76	4	Regular	4	\$43,246.36	\$30,411.56	\$122,177.40	\$4,340,191.96	5	Regular	5	\$43,246.36	\$31,332.62	\$153,510.02	\$4,328,278.22	6	Regular	6	\$43,246.36	\$30,238.66	\$183,748.68	\$4,315,270.52	7	Regular	7	\$43,246.36	\$31,152.71	\$214,901.39	\$4,303,176.87	8	Regular	8	\$43,246.36	\$31,065.40	\$245,966.79	\$4,290,995.91	9	Regular	9	\$43,246.36	\$29,978.19	\$275,944.98	\$4,277,727.74	10	Regular	10	\$43,246.36	\$30,881.68	\$306,826.66	\$4,265,363.06	11	Regular	11	\$43,246.36	\$29,799.11	\$336,625.77	\$4,251,915.81	12	Regular	12	\$43,246.36	\$30,695.34	\$367,321.11	\$4,239,364.79	13	Regular	13	\$43,246.36	\$30,604.73	\$397,925.84	\$4,226,723.16	14	Regular	14	\$43,246.36	\$27,560.55	\$425,486.39	\$4,211,037.35	15	Regular	15	\$43,246.36	\$30,400.23	\$455,886.62	\$4,198,191.22	16	Regular	16	\$43,246.36	\$29,329.83	\$485,216.45	\$4,184,274.69	17	Regular	17	\$43,246.36	\$30,207.02	\$515,423.47	\$4,171,235.35	18	Regular	18	\$43,246.36	\$29,141.51	\$544,564.98	\$4,157,130.50	19	Regular	19	\$43,246.36	\$30,011.07	\$574,576.05	\$4,143,895.21	20	Regular	20	\$43,246.36	\$29,915.52	\$604,491.57	\$4,130,564.37	21	Regular	21	\$43,246.36	\$28,857.37	\$633,348.94	\$4,116,175.38	22	Regular	22	\$43,246.36	\$29,715.40	\$663,064.34	\$4,102,644.42	23	Regular	23	\$43,246.36	\$28,662.31	\$691,726.65	\$4,088,060.37
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7	Regular	7	\$43,246.36	\$31,152.71	\$214,901.39	\$4,303,176.87																																																																																																																																																																			
8	Regular	8	\$43,246.36	\$31,065.40	\$245,966.79	\$4,290,995.91																																																																																																																																																																			
9	Regular	9	\$43,246.36	\$29,978.19	\$275,944.98	\$4,277,727.74																																																																																																																																																																			
10	Regular	10	\$43,246.36	\$30,881.68	\$306,826.66	\$4,265,363.06																																																																																																																																																																			
11	Regular	11	\$43,246.36	\$29,799.11	\$336,625.77	\$4,251,915.81																																																																																																																																																																			
12	Regular	12	\$43,246.36	\$30,695.34	\$367,321.11	\$4,239,364.79																																																																																																																																																																			
13	Regular	13	\$43,246.36	\$30,604.73	\$397,925.84	\$4,226,723.16																																																																																																																																																																			
14	Regular	14	\$43,246.36	\$27,560.55	\$425,486.39	\$4,211,037.35																																																																																																																																																																			
15	Regular	15	\$43,246.36	\$30,400.23	\$455,886.62	\$4,198,191.22																																																																																																																																																																			
16	Regular	16	\$43,246.36	\$29,329.83	\$485,216.45	\$4,184,274.69																																																																																																																																																																			
17	Regular	17	\$43,246.36	\$30,207.02	\$515,423.47	\$4,171,235.35																																																																																																																																																																			
18	Regular	18	\$43,246.36	\$29,141.51	\$544,564.98	\$4,157,130.50																																																																																																																																																																			
19	Regular	19	\$43,246.36	\$30,011.07	\$574,576.05	\$4,143,895.21																																																																																																																																																																			
20	Regular	20	\$43,246.36	\$29,915.52	\$604,491.57	\$4,130,564.37																																																																																																																																																																			
21	Regular	21	\$43,246.36	\$28,857.37	\$633,348.94	\$4,116,175.38																																																																																																																																																																			
22	Regular	22	\$43,246.36	\$29,715.40	\$663,064.34	\$4,102,644.42																																																																																																																																																																			
23	Regular	23	\$43,246.36	\$28,662.31	\$691,726.65	\$4,088,060.37																																																																																																																																																																			

Capital Injection

Equity injection is a practice whereby borrowers are required to invest some of their own assets in their businesses, so they have some of their own money at risk. This practice enables the SBA to provide loans to borrowers who would not otherwise be eligible for business loans.

Because an SBA borrower may not have all of the collateral or proven cash flow required by the private sector, the SBA can require its borrowers to inject their own assets (including but not limited to cash) into the project.

The Capital Injection section (below) is part of the Loan Information screen, viewable when you select Loan Information from the submenu.

The following table describes the features within the Loan Payments section.

<i>Feature</i>	<i>Description</i>
Non-Cash Assets	Enter a dollar amount for non-cash assets to be included for capital injection
Cash - Personal	Enter a dollar amount for personal cash
Cash - Debt	Enter a dollar amount for cash debt
Cash - Gifts	Enter a dollar amount for cash gift
Standby Debt	Enter a dollar amount for standby debt
	<p>Note: SBA is expecting Standby Debt to be 'new' standby debt. Existing Standby Debt should not be included here as it is not considered a capital injection.</p>
Other	Enter a dollar amount for any other assets to be included for capital injection
Other Description	Enter a description for any amount entered in the Other field

Requested Tax Forms

The Requested Tax Forms section (below) allows the user to choose which tax form requests they need for the parties associated to the loan.

There are 3 different government related tax forms:

- **4506-C Request for Transcript of Tax Return IVES:** This version of the 4506-C Request for Transcript of Tax Form is intended to be used with the Income Verification Express Service (IVES) program.
- **4506 Request for Copy of Tax Return:** When a borrower signs this form, it allows the lender to obtain a copy of his tax returns from the IRS.

- W9 Request for Taxpayer Identification Number and Certification:** A person required to report certain information to the IRS (such as income paid to you, real estate transactions, mortgage interest you paid, IRA contributions you made) must have your correct taxpayer identification number (TIN). Form W-9 is an IRS form that the requester gives to you to fill out. The requester thus has your correct TIN in reporting these transactions. The following table describes the features of the Requested Tax Forms screen.

<i>Feature</i>	<i>Description</i>
Name	This field populates with all parties associated with the loan (borrowers, owners, and guarantors).
4506-C Transcript IVES	Enter the tax form number you want to request for the 4506-CIVES for the associated party (ie. 1040, 1040A, 1040EZ, 1065,1120, 1120A, 1120H, 1120L, 1120S). By entering a value, the corresponding form is generated for that party with the tax form populated. If the form is not desired, delete any information entered within this text box.
4506 Tax Return	Enter the tax form number you want to request for the 4506 for the associated party (ie. 1040, 1040A, 1040EZ, 1065,1120, 1120A, 1120H, 1120L, 1120S). By entering a value, the corresponding form is generated for that party with the tax form populated. If the form is not desired, delete any information entered within this text box.
W9	Select this option to indicate you want the W9 to select for that party. Note: The W9 form is not available for Other parties added as they are not parties to the transaction.

Eligible Passive Company/Operating Company

The EPC/OC section is available when the total of borrowers and guarantors exceeds one.

ELIGIBLE PASSIVE COMPANY/OPERATING COMPANY	
NAME	
ABC Corporation - Borrower	<input checked="" type="checkbox"/> EPC
Al's Burgers - Unlimited Guarantor	<input type="checkbox"/> OC

EPC (Eligible Passive Company): This option appears when there are multiple borrowers as an option for each borrower. Clicking this check box for a particular borrower indicates that they are an Eligible Passive Company and will be indicated as such on various documents with EPC specific information.

Note

Only the first borrower should have this EPC check box selected. The first borrower EPC information defaults to the Loan Authorization. Setting the first borrower as the EPC also generates language on various documents to indicate EPC borrowers accurately (that is, Borrower's Certification, Eligibility Questionnaire, etc).

OC (Operating Company): This option appears for each borrower and guarantor when the number of borrowers plus guarantors exceeds one. If selected, the documents will print guarantors which are operating companies in addition to borrowers who are operating companies. The documents will also print all operating companies except for static documents which only have room for the first operating company.

Debts

The Debts section is available for all transactions and primarily used for 7a loan documents.

DEBT INFORMATION

TO WHOM PAYABLE

ACCOUNT NUMBER

ORIGINAL AMOUNT

ORIGINAL DATE

PRESENT BALANCE

MONTHLY PAYMENT

INTEREST RATE

MATURITY DATE

SECURITY

STATUS

REFINANCE

Information entered into Debt flows to the Debt Summary worksheet in Financial Analysis.

- **To Whom Payable:** Enter the name to whom the debt is payable
- **Account Number:** Enter the account number
- **Original Amount:** Enter the original amount of the debt
- **Original Date:** Enter the original date that the debt incurred
- **Present Balance:** Enter the present balance of the debt
- **Monthly Payment:** Enter the monthly payment amount of the debt
- **Interest Rate:** Enter the interest rate of the debt
- **Maturity Date:** Enter the maturity date of the debt
- **Security:** Enter items by which the debt is secured
- **Status:** Choose the status of the debt, Current or Past Due
- **Refinance:** Select this box if the debt is for Refinance purposes

General Information

This section requests the number of copies of Form 159.

✓ GENERAL INFORMATION
 How many SBA Form 159s (i.e. Fee Disclosure) should be created?

How many SBA Form 159s (that is, Fee Disclosures) should be created? The default value=1 but you may override if more 159s are needed. The value represents how many 159 Fee Disclosure documents are generated which can then be filled out by the user for each agent charging for services rendered or to be rendered to the Applicant or Lender.

Private Lender

The Private Lender section is displayed on the Loan Information tab when the current transaction is a 504 product.

✓ PRIVATE LENDER

LOAN TERM (YEARS)	<input type="text"/>	LOAN AMOUNT	<input type="text"/>	NUMBER OF PERIODS	
REPAY METHOD	Installment	INTEREST RATE TYPE	Fixed	APPLIED INTEREST RATE	
ACCRUAL METHOD	Actual/365	INTEREST RATE	<input type="text"/>	PAYMENT	
PAYMENT FREQUENCY	Monthly	<input type="button" value="COMPUTE PAYMENT"/>		ANNUAL DEBT SERVICE	
INTEREST ONLY PERIODS	<input type="text"/>			CURRENT OBLIGATION	
				LONG TERM OBLIGATION	
				FIRST YEAR INTEREST	
				SECOND YEAR INTEREST	
				<input type="button" value="AMORTIZATION"/>	

This section allows you to calculate the loan terms of the Private Lender portion of the Total Project Cost. The values here transfer to the Financial Analysis section in order to perform spreading on both the Private Lender and CDC portions of the loan.

Proposed Use of Funds

The Proposed use of Funds screen is displayed on the Loan Information tab when the current transaction is a 504 product.

The Proposed Use of Funds section is used to determine the overall Total Project Cost (including Private Lender, CDC and Borrower Injections). This section is a replica of the Part B - Section VII on the Form 1244 - Application for Section 504 Loan.

Debenture Pricing

The Debenture Pricing screen is displayed on the Loan Information tab when the current transaction is a 504 product.

The Debenture Pricing section is used to calculate the loan terms of the CDC portion of the Total Project Cost. This section is a replica of the Part B - Section VIII on the Form 1244 - Application for Section 504 Loan. The values here transfer to the Financial Analysis section in order to perform spreading on both the Private Lender and CDC portions of the loan.

Collateral Screen

The Collateral screen, shown below, allows you to assign multiple types of collateral to a loan.



For procedures on adding collateral to a loan, refer to Adding Collateral. The only fields needed by the program are the collateral description, address and owners.

Note

The collateral data fields other than description, address, and owners will be needed when support for the commercial closing documents is added to TSoftPlus in the future.

Selecting **+ALL ASSETS** for commercial use displays some or all of the following:

The following table describes the features of the All Assets Collateral Information screen.

<i>Feature</i>	<i>Description</i>
Landlord Consent and Waiver of Lien check box	Selects this document for this collateral item.
Description of Commercial Tort Claims	Only displays if the Landlord Consent and Waiver of Lien check box is selected.
+OWNER	Displays a list of parties to select from to assign as the owner of the collateral. Multiple owners may be assigned by clicking the +Owner button again. New parties can also be detailed and assigned.
+LANDLORD	Displays a list of parties to select from to assign as the landlord. Multiple landlords may be assigned by clicking the +LANDLORD button again. New parties can also be detailed and assigned.
FARM PRODUCTS	Clicking '+' lets you add details for each farm product.
+BUYER	Only displays for farm products.

Selecting **+NON-RESIDENTIAL REAL ESTATE** displays the following:

The following table describes the features:

<i>Feature</i>	<i>Description</i>
Location	Additional address lines can be added by clicking '+'
Collateral Information section	Document choices and the insurance agency.
+OWNER	Displays a list of parties to select from to assign as the owner of the Real Estate collateral. Multiple owners may be assigned by clicking the +OWNER button again. New parties can also be detailed and assigned.

+LIENHOLDER	Displays a list of parties to select from to assign as the lien holder of the Real Estate collateral. Multiple lien holders may be assigned by clicking the +LIENHOLDER button again. New parties can also be detailed and assigned.
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Clicking **+SINGLE FAMILY** displays the following:

The following table describes the features of the Collateral Information screen.

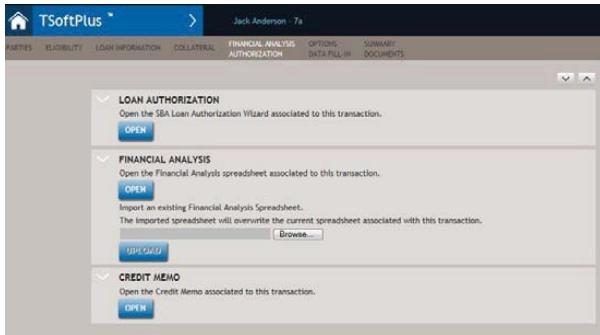
Features	Description
Location	Additional address lines can be added by clicking '+'
+OWNER	Displays a list of parties to select from to assign as the owner of the Real Estate collateral. Multiple owners may be assigned by clicking the +OWNER button again. New parties can also be detailed and assigned.
+LIENHOLDER	Displays a list of parties to select from to assign as the lien holder of the Real Estate collateral. Multiple lien holders may be assigned by clicking the +LIENHOLDER button again. New parties can also be detailed and assigned.

Selecting **+OTHER COLLATERAL** displays the following:

Access more specific collateral types by clicking '+.' Fields and information required by each collateral type will vary. Make sure collateral descriptions are completed.

Financial Analysis and Authorization Screen

The Financial Analysis and Authorization screen (shown below) allows you to view or modify the Financial Analysis of the borrower and affiliates, to view or modify the 7a or 504 Loan Authorization, and to view or modify the Credit Memo.



Each time a loan is created, a Financial Analysis spreadsheet is created for the specifics of that loan. This spreadsheet can be viewed or modified after the loan is created. For more information, refer to [Opening the Financial Analysis Spreadsheet](#).

Optionally, you can import an existing spreadsheet that you wish to associate with the loan. For more information, refer to [Importing a Financial Analysis Spreadsheet](#).

The following table describes the features of the Financial Analysis and Authorization screen.

<i>Feature</i>	<i>Description</i>
Financial Analysis	
OPEN	Allows you to open a Financial Analysis spreadsheet in order to carry out financial spreading. Data saved any time during the spreading process will be reflected in TSoftPlus. For more information, refer to Working With Financial Analysis Spreadsheets .
IMPORT	Allows you to upload a Financial Analysis spreadsheet that has already had financial work either partially or wholly completed. For more information, refer to Working With Financial Analysis Spreadsheets .
<p>Note:</p> <ul style="list-style-type: none"> Financial Analysis spreadsheets are associated with the borrower record. Therefore, a borrower must be present on the loan before the Financial Analysis spreadsheets can be opened. If you attempt to open or import a spreadsheet without a borrower, the following message appears. <div style="border: 1px solid gray; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">BORROWER REQUIRED</p> <p style="text-align: center;">At least one borrower must be associated with the transaction to open Financial Analysis</p> <p style="text-align: right;"><input type="button" value="CLOSE"/></p> </div> <ul style="list-style-type: none"> If changes are made to any data that is populated from TSoftPlus down to the Financial Analysis spreadsheets (ex. Use of Proceeds, Payment, etc.), then the Financial Analysis spreadsheets need to be closed and reopened to reflect the new changes. 	
Loan Authorization	
	<p>Important:</p> <p>If you experience trouble opening the Loan Authorization Wizard, refer to Loan Authorization Wizard within the Troubleshooting section for assistance.</p>
<i>Feature</i>	<i>Description</i>

<i>Feature</i>	<i>Description</i>
OPEN	<p>Allows you to open the Loan Authorization Wizard in Microsoft Word. For more information, refer to Using the Loan Authorization Wizard.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Note: If the transaction is a CapLines loan, the CapLines Loan Authorization is displayed.</p> </div> <p>For Microsoft Word, if you select Disable all Macros with notification, you must perform the following steps:</p> <ol style="list-style-type: none"> 1. Within the Trust Center, click Trusted Locations and select Allow Trusted Locations on my network. 2. Click the Add new location... button. 3. Enter the path of the URL used to access your installation of TSoftPlus. Include http:// as part of the path. Example: http://machinename/wkfs_sba/ 4. Click OK. 5. Close Microsoft Word and launch the Loan Authorization from TSoftPlus.
REMOVE	<p>This button is enabled when an existing loan authorization has been opened or saved to the transaction. If a Loan Authorization has not been opened or saved, this button is disabled. This feature may be useful for the following circumstances:</p> <ul style="list-style-type: none"> • During this time of transition to the new updated loan authorization, existing transactions may have been started using the prior version of the loan authorization. Click REMOVE to delete the prior version (which permanently deletes it and any data entered/saved - see the Important Note below). The Open buttons can be clicked to launch the latest version of the loan authorization template. • If you inadvertently launched the wrong version of the loan authorization (clicked the wrong OPEN button), use the Remove button to remove it and start over by clicking the correct Word version OPEN button <p>If you inadvertently launched the wrong version of the loan authorization (click the wrong Open button), use the Delete button to remove it and start over by clicking the correct the Word version open button.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Note: This button does not enable or disable until the page is refreshed by navigating to another page and returning.</p> </div> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Important: Clicking REMOVE permanently deletes the Loan Authorization. Any data previously entered is lost. To keep a copy for your records, open the Loan Authorization and perform a Save-As to save it locally.</p> </div>

<i>Feature</i>	<i>Description</i>
Credit Memo	
Open	Allows you to open a Credit Memo document. For more information, refer to Working with the Credit Memo.

REMOVE	This button is enabled when an existing Credit Memo has been opened and saved to the transaction. If a Credit Memo has not been opened or saved, this
SAVE	Allows you to save any information or data entered on the screen.
CANCEL	Allows you to return to the previously viewed screen without saving any information or data.

Note

If the transaction is a 504 transaction, then the 504 Loan Authorization Wizard will be presented when opening the Word document. Loan Authorizations for all other products are found under **Options Data Fill-In**.

When work on the Credit Memo is complete, you can save the data back to TSoftPlus in one of two ways:

- Select **File > Save** to automatically save all data to TSoftPlus.
- Select the Close button (**X**). You are prompted with the message: Do you want to save the changes you made to TSoftPlus™?. Select **Yes**.

When use of Financial Analysis is complete, you can save the data back to TSoftPlus in one of two ways:

- Select **File > Save** to automatically save all data in Financial Analysis to TSoftPlus.
- Select the Close button (**X**). You are prompted with the message:
Do you want to save the changes you made to TSoftPlus™?. Select **Yes**.

When use of Financial Analysis is complete and you want to save the spreadsheet locally (not directly to TSoftPlus):

- Select **File > Save As** to automatically save the file to the location of your choice. You can name the file anything and still be able to import it back into TSoftPlus at a later time.

Document Options Screen

Selecting **Options Data Fill-In** on the submenu displays the Document Options screen, as shown below.

The screenshot shows the 'DOCUMENT OPTIONS' screen. At the top, there is a navigation bar with tabs: 'RATES', 'ELIGIBILITY', 'LOAN INFORMATION', 'COLLATERAL', 'FINANCIAL ANALYSIS AUTHORIZATION', 'OPTIONS DATA FILL-IN', and 'SUMMARY DOCUMENTS'. The 'OPTIONS DATA FILL-IN' tab is selected. Below the navigation bar, the screen displays 'DOCUMENT OPTIONS'. There are two dropdown menus: 'Select a Phase:' with 'Application Documents' selected, and 'Form to View First:' with 'Form 1920 Part B Supplemental Information for SBAExpress, Pilot Loan Programs and PLP Processing' selected. A blue 'VIEW DOCUMENTS' button is located to the right of the second dropdown menu. At the bottom of the screen, there is a section labeled 'Transaction Data'.

The following table describes the features of the Document Options screen.

Feature	Description
Select a Phase	Provides a list of the various phases documents are associated with. This allows you to change the phase of the document to work with. Each document is associated to a phase. Phases for 7a loan transactions are Application Documents, Closing Documents, and Post-Closing Documents. When the Document Phase is changed, the Document Options expanders and questions dynamically change and reflect those questions pertinent to the documents associated to the phase selected. For Express Loan, an additional phase, Authorization, is available for the express loan authorization document. For more information, refer to Document Phases .
Form to View First	Allows you to select a default form to load in the document view to quickly review or create a PDF. This drop list displays all forms available for the phase selected based on the options specified. Selecting a form causes that form to load first and is displayed in Document View upon clicking VIEW DOCUMENTS . <ul style="list-style-type: none"> The first form seen in the Document Drawer for that phase/options selected is the default. Once a different form is selected, that selection remains while working within different pages of the transaction. Once exited and recalled, the selection reverts back to the default. If a form is selected to load and either a change to the data within the transaction or a change to document options causes that form to no longer select, the form to load reverts back to the default.
Document Options Expanders	Contains data fill-in questions. Clicking the row, for instance, Transaction Data, expands and list one or more set of questions for you to answer which is used to determine what documents to auto-select (see example below). The questions and values entered may also drive language required for certain documents depending upon the answers to the questions.
VIEW DOCUMENTS	Evaluates all documents needed and presents the Documents page.


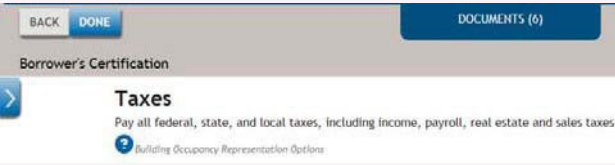
Each question can be reviewed, and you can enter or edit information. Some questions are indicators which are presented as a check box, some are drop down lists where you can choose from a list of pre- defined values and some are text fields which require you to enter a value. For more information, refer to Document Phases.

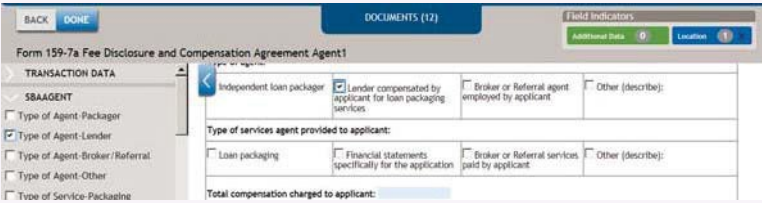
Once all questions are reviewed and answered per what is needed for the loan transaction, you can selecting **VIEW DOCUMENTS** to access the documents for that phase. The first document on the list is previewed.

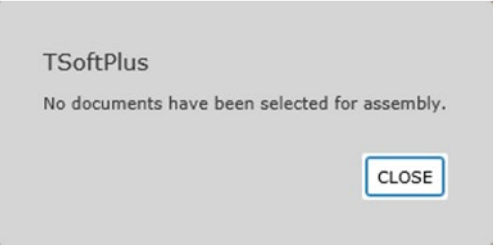
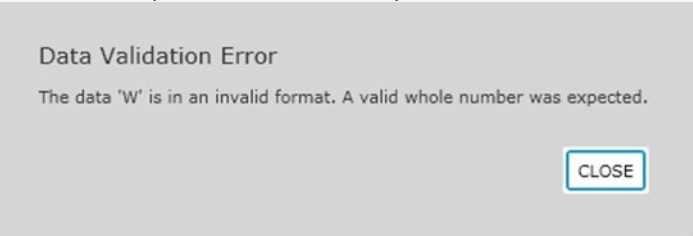

Note

- In addition to using the standard scroll bar to navigation up and down for a single document, the following keyboard shortcuts may be used as well: Page Up, Page Down, Ctrl+Home, Ctrl+End, Enter key (for a carriage return).
- The document must have focus for keyboard shortcuts to function. To gain focus, click in any editable field.

The Documents page has the following features:

<i>Feature</i>	<i>Description</i>
Document Name	The name of the currently viewed document
Document View	<p>The main part of the page which renders the document in the format/layout designed and allows you to enter data directly in the document.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Note:</p> <ul style="list-style-type: none"> • By default, the first document listed in the Document Drawer is loaded in Document View for each phase. • Fields that are editable to enter data are highlighted with blue background. When tabbing through fields, the field with focus changes to white with a blue outline. • When a check box has the focus, it changes to a blue highlight. </div>
Expand/Collapse	<p>Some documents may have an expand/collapse function. Clicking on the expand symbol expands the section and includes the language associated to the item being expanded. Clicking the collapse button (-) hides the language.</p> 
Conditions	<p>Some documents may include conditions which are represented with a question mark (?) in document view. Clicking the question mark displays a prompt to answer a question or input data that is used in determining the language and formatting the text in relation to that section of text.</p> 

Feature	Description
Data Entry Drawer	<p>Organizes all data fields available on the document in a list view to the left of the document. Click the gray area of any labeled expander to display or hide the data items. Click the Data Entry expander arrow (positioned at the top left of the body of the displayed document) to hide or show the section.</p> <p>Data can be entered using the data entry view. The field selected in data entry highlights with a blue border all corresponding fields in the Document View that relate to the field in focus.</p>  <div data-bbox="587 741 1369 1223" style="border: 1px solid blue; padding: 10px;"> <p>Note:</p> <ul style="list-style-type: none"> • The field in Document View is highlight based on the field that has focus in Data Entry (see above). • Right Pane-Scroll Indicator: Hovering over the colored bar in the right document scrollbar displays additional information about the scroll location of the fields highlighted. The bar lines up with the scrollbar when the page that relates to the field in focus in data entry is in view . • Field Indicators: Click the green Additional Data or the blue Location boxes to temporarily remove the location indicators from Document View. The indicators display again once a field is in focus in data entry. </div>
Documents	Also called the document drawer. Displays the total number of documents auto- selected in parentheses. Click the tab to open or close the document drawer. For more information, refer to the following section, Document Drawer .
Back to Document Options	Saves any information entered and returns you to the Document Options page.
DONE	<p>Assembles all information and generates all documents in a PDF format, and then presents the Summary page.</p> <p>Upon clicking DONE, if there any documents with an In-Progress status, a message is displayed informing you of all incomplete documents, defined as those with an In-Progress status (see below). You can click Yes to continue with generating the PDFs or click No to return to the Document page.</p> <div data-bbox="507 1608 1011 1995" style="border: 1px solid gray; padding: 10px;"> <p>INCOMPLETE DOCUMENTS</p> <p>The following documents have not been marked as complete:</p> <ul style="list-style-type: none"> - Form 1920 Lender's Application For Guaranty for All 7(a) Programs - Form 1919-Borrower Information Form- John Q Public - Form 159-7a Fee Disclosure and Compensation Agreement Agent1 - Form 1624-Debarment Certificate- John Q Public - Form 1346-Statement Regarding Lobbying - Form 413-Personal Financial Statement - John Q Public - Excess Personal Resources- John Q Public - Management Resume- John Q Public - CIP Adequate Notice- John Q Public - Credit Elsewhere Rules Statement - Application Submission Checklist - E-Tran-Additional Required Data <p>Press YES to continue to generate these documents.</p> <p style="text-align: right;">NO YES</p> </div>


Feature	Description
DONE (cont'd)	<p>Upon clicking DONE, if documents have already been created to PDF, a message displays asking you if you want to overwrite the documents that have already been created. You can click Yes to continue with generating PDFs or click No to return to the document page.</p> <p>If no documents are selected in the Document Drawer, you will receive the following message.</p> 
Data Entry Validation	<p>TSoftPlus validates a value entered and matches the required data type format. If a value is entered that is an invalid data type format for a given field, a message is displayed indicating the data type entered and the valid data type that is required.</p> <p>Clicking the CLOSE button clears the invalid value entered and returns the cursor to the field to input a new value. Example:</p> 
Default Data with Override Ability - Cannot Restore	<p>Some fields in the documents will default with data but can be overridden if preferred.</p> <p>Clicking in a field presents text area to enter a new value that overrides the existing default. To restore the original value, press the Esc key before leaving the field.</p> <p>Concatenate Business Applicant Borrower Names: The following documents have been modified to concatenate borrower's names and print all in the Applicant Business fields (see example below). The defaulted value may be overridden.</p> <ul style="list-style-type: none"> • Form 1920-Lender's Application for Guaranty • Form 159-7a Fee Disclosure and Compensation Agreement • PLP Loan Authorization Transmittal • Form 413-Personal Financial Statement 

Note

For a listing of the documents available in TSoftPlus, refer to Forms List in the Appendices.

Document Phases

The various options in the **Document Phase Selection** List displays different expanders and questions, based on your selection. The following table summarizes the displayed information for each option.

<i>Selected Phase</i>	<i>Displayed Features</i>
Application Documents	 <ul style="list-style-type: none"> • CAPLine Program: This question appears for CAPLine loan transactions, identifying the type of CAPLine transaction. Values are: <ul style="list-style-type: none"> – Working Capital – Builder – Contact – Seasonal <p>This question is required for E-Tran processing.</p> • Change of Ownership Transaction: Checking this box indicates that the transaction is a change of ownership and will generate the Change of Ownership Guidance document.
Authorization Documents	<p>The Authorization Phase is available for Express loans. No options are available, but the selected document can be viewed, and its fields edited by clicking DATA FILL-IN.</p>
Closing Documents	<ul style="list-style-type: none"> • Form 601-Compliance Agreement for Construction Loan Required: Checking this box indicates that the loan is for Construction and generates the Form 601. • Other collateral related questions may appear as well.
Post-Closing Documents (not applicable to 504 transactions)	<ul style="list-style-type: none"> • 2237-Post Approval Action Checklist: Checking this box generates Form 2237. • Guaranteed Interest Being Sold: Checking this box generates Form 1086-Secondary Participation Guaranty. • Transfer of Participation Agreement is Required: Checking this box generates the Transfer of Participation Agreement.

Summary

Clicking **SUMMARY DOCUMENTS** from the submenu displays the Summary page.

The screenshot shows the TSoftPlus Summary page for loan transaction 'Roo's Outdoors - 7a'. The page is divided into two main sections. The left section contains general information about the loan transaction, including SBA Loan Number, Transaction Name (Doc Upload Demo #2), Organization Name (GP BoA), Loan Type (7a), Credit Score (530), E-Tran Status (Awaiting Documents), SBA Loan Auth (SBA Loan Authorization), Upload Documents (Document Upload Status), E-Tran Homepage Submission Tools (In Process), Total (\$200,000.00), Payment Terms (2 Years), Created (kris.mroska 5/16/2017 10:38:55 AM), and Last Modified (kris.mroska 5/16/2017 10:44:31 AM). The right section displays the Borrower (Roo's Outdoors, Corporation, 233 Main St, Sartell, MN 56377, (232) 342-3423) and the Guarantor (Roo, Joey, Individual, 838 Main St, Sartell, MN 56377, (234) 245-3463). The page also includes navigation tabs (PARTIES, ELIGIBILITY, LOAN INFORMATION, COLLATERAL, FINANCIAL ANALYSIS AUTHORIZATION, OPTIONS DATA FILL-IN, SUMMARY DOCUMENTS), a user welcome message (Welcome, Kris Mroska), and a LOG OFF button.

The Summary page is divided into two sections:

- **SUMMARY** - lists the following general information about the loan transaction
 - SBA Loan Number
 - Transaction Name
 - Credit Score
 - E-Tran Status
 - SBA Loan Auth
 - Upload Documents
 - Status
 - Total (loan amount)
 - Loan Type
 - Payment Terms
 - Created by name, date and time
 - Last Modified by name, date and time

It also displays the borrowers and guarantors associated to the loan transaction and their corresponding name and address information.

- **DOCUMENTS** - lists all loan documents organized by document phase.

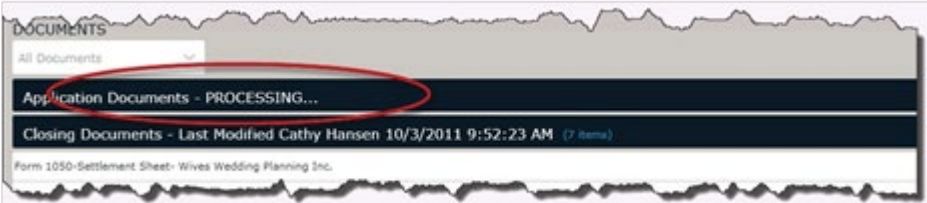

The following table describes the features of the Summary page.

Features	Description
Status	<p>Allows you to change the status of the loan. Options are:</p> <ul style="list-style-type: none"> • In-Process • Approved • Closed • Active <div data-bbox="587 533 1369 651" style="border: 1px solid black; padding: 5px;"> <p>Note: This setting affects how the loan is reported in Loans by Status on the Dashboard.</p> </div>
Credit Score	Blank before submission. Otherwise lists the numerical credit score.
E-Tran Status	Displays the current E-Tran status. The E-TranStatus is a hyperlink and can be clicked at any time to display the E-Tran response page.
SBA Loan Auth	After E-Tran submission, click Submit , login, and upon successful submission the loan authorization PDF will open. Once obtained, a link, SBA Loan Authorization, is displayed, giving you access to the loan authorization PDF at any time. Note that SBA Loan Auth is not available for SBA Express, Export Express or CAPLine loans.
Upload Documents	Allows you to send documents to the SBA after the ETRAN RESULTS screen shows a returned status of Awaiting Documents for non-delegated 7a loans.
CHANGE ORG/LOAN	<p>This feature allows you to change the organization, jurisdiction, or loan program type for the transaction currently being viewed.</p> <div data-bbox="587 1086 1369 1729" style="border: 1px solid black; padding: 10px;"> <p>Note:</p> <ul style="list-style-type: none"> • Any previously generated PDFs are deleted and must be re-created when using this feature. • Clicking this button displays the Organization/Loan Type Update Transaction page. The Organization, Transaction Jurisdiction and Loan Type default with the choices that are currently selected for the transaction. <div data-bbox="662 1384 1134 1682" style="border: 1px solid gray; padding: 10px; background-color: #f0f0f0;"> <p>Update Transaction Type</p> <p>ORGANIZATION TRANSACTION JURISDICTION</p> <p>Sample Bank Minnesota</p> <hr/> <p>7a Product</p> <p>CAPLines Product</p> <p>Export Express Product</p> <p>SBA Express Product</p> <p>Small Loan Advantage Product</p> <p>OK CANCEL</p> </div> </div>

<i>Features</i>	<i>Description</i>
CHANGE ORG/LOAN (cont'd)	<p>Note:</p> <ul style="list-style-type: none"> • Organization: The organization options include only those options available to the you as a user, based on the setup in Administration. If you do not have access to the organization currently associated to the transaction, the organization does not default and a different organization must be selected. The organization currently used for the transaction can be found on the Summary page - Organization Name. • Transaction Jurisdiction: If the organization is changed, the jurisdiction changes and defaults to the address state of the organization selected but can be overridden. • Products: The product of the current transaction is highlighted in blue. Select the new product by clicking the product in the list of choices. Selecting a different product (loan program) can not be done for 504 loan transactions. If the loan transaction is 504, the CHANGE ORG/LOAN button is not available. If the loan transaction is a program other than 504, the product listing excludes 504 products, preventing changing the transaction to a 504 product. <p>Important: Changing the loan program does not automatically recompute payment results. If you are changing the loan program, it is important to review and adjust all options on the Loan Information page (for example, some payment options are not available for all programs. Revolving is an option only for Express programs.) Click the COMPUTE button so results update and calculate accurately per the rules for the loan program selected.</p>

Features	Description
CHANGE ORG/LOAN (cont'd)	<p>E-Tran Status Check: Clicking OK initiates a check of the E-Tran status of the transaction.</p> <ul style="list-style-type: none"> This feature can not be used if the transaction was previously submitted to E-Tran with an approved status if there is an SBA Loan Number populated for the transaction. The following message displays informing the user of this scenario. <div data-bbox="571 448 1279 663" style="border: 1px solid #ccc; padding: 10px; background-color: #f0f0f0; margin: 10px 0;"> <p>Unable to change Org/Loan Type</p> <p>Org/Loan Type can not be changed if the transaction has been approved through E-Tran or has a Loan Number entered.</p> <p style="text-align: right;"><input type="button" value="CLOSE"/></p> </div> <p>Click CLOSE to close the dialogue box and return to the Summary page.</p> <ul style="list-style-type: none"> If the E-Tran status is acceptable, the following dialogue box is displayed. <div data-bbox="571 790 1297 985" style="border: 1px solid #ccc; padding: 10px; background-color: #f0f0f0; margin: 10px 0;"> <p>Confirm</p> <p>Changing Organization/Loan Type will cause previously generated documents to be deleted. Proceed?</p> <p style="text-align: right;"><input type="button" value="YES"/> <input type="button" value="NO"/></p> </div> <p>Click YES to continue or NO to return to the Summary page.</p>
SUBMIT (Credit Score)	Allows you to submit the loan application for a credit score. For more information, refer to Using Credit Scoring.
SUBMIT (E-Tran)	Allows you to submit the loan application using E-Tran. For more information, refer to Submitting a Loan Using E-Tran.
EXPORT XML	Allows you to export the transaction information into an XML file to save locally and then send electronically (email, etc) to another user of TSoftPlus.
IMPORT XML	Allows you to import transaction information (including E-Tran results and SBA number if applicable) that you received from another user of TSoftPlus.
Documents Filter	<div data-bbox="507 1361 1098 1601" style="border: 1px solid #ccc; padding: 5px; background-color: #f0f0f0; margin: 10px 0;"> <p>DOCUMENTS</p> <p>All Documents ▾</p> <p>Application Documents - Last Modified Cathy Hansen 1/23/2012 1:07:33</p> <p>Form 1846-Statement Regarding Lobbying</p> <p>Form 1624-Debarment Certificate- Wives Wedding Planning Inc.</p> </div> <p>This filter contains a list of only the phases for documents that were created. Possible phases include Application, Authorization, Closing, and Post-Closing. This list allows you to filter on a given phase (or all phases) and only those documents in that phase can be selected to print using the Print by Phase feature. The default is All Documents.</p>

Features	Description
CHANGE ORG/LOAN (cont'd)	<p>E-Tran Status Check: Clicking OK initiates a check of the E-Tran status of the transaction.</p> <ul style="list-style-type: none"> This feature cannot be used if the transaction was previously submitted to E-Tran with an approved status if there is an SBA Loan Number populated for the transaction. The following message displays informing the user of this scenario. <div data-bbox="571 434 1278 651" style="border: 1px solid #ccc; background-color: #f0f0f0; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">Unable to change Org/Loan Type</p> <p style="text-align: center;">Org/Loan Type can not be changed if the transaction has been approved through E-Tran or has a Loan Number entered.</p> <p style="text-align: right;"><input type="button" value="CLOSE"/></p> </div> <p>Click CLOSE to close the dialogue box and return to the Summary page.</p> <ul style="list-style-type: none"> If the E-Tran status is acceptable, the following dialogue box is displayed. <div data-bbox="571 763 1297 958" style="border: 1px solid #ccc; background-color: #f0f0f0; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">Confirm</p> <p style="text-align: center;">Changing Organization/Loan Type will cause previously generated documents to be deleted. Proceed?</p> <p style="text-align: right;"><input type="button" value="YES"/> <input type="button" value="NO"/></p> </div> <p>Click YES to continue or NO to return to the Summary page.</p>
SUBMIT (Credit Score)	Allows you to submit the loan application for a credit score. For more information, refer to Using Credit Scoring.
SUBMIT (E-Tran)	Allows you to submit the loan application using E-Tran. For more information, refer to Submitting a Loan Using E-Tran.
EXPORT XML	Allows you to export the transaction information into an XML file to save locally and then send electronically (email, etc.) to another user of TSoftPlus.
IMPORT XML	Allows you to import transaction information (including E-Tran results and SBA number if applicable) that you received from another user of TSoftPlus.
Documents Filter	<div data-bbox="507 1384 1098 1621" style="border: 1px solid #ccc; background-color: #f0f0f0; padding: 10px; margin: 10px 0;"> <div style="border: 1px solid #ccc; background-color: #f0f0f0; padding: 5px; margin-bottom: 5px;"> <p>DOCUMENTS</p> <p>All Documents ▼</p> </div> <div style="border: 1px solid #ccc; background-color: #f0f0f0; padding: 5px;"> <p>Application Documents - Last Modified Cathy Hansen 1/23/2012 1:07:33</p> <p>Form 1846-Statement Regarding Lobbying</p> <p>Form 1624-Debarment Certificate- Wives Wedding Planning Inc.</p> </div> </div> <p>This filter contains a list of only the phases for documents that were created. Possible phases include Application, Authorization, Closing, and Post-Closing. This list allows you to filter on a given phase (or all phases) and only those documents in that phase can be selected to print using the Print by Phase feature. The default is All Documents.</p>

Features	Description
Documents Header Bar	<p>Shows the phase of documents, last modified by name and last modified by date/time.</p> <p>There is a process that continues to check if the PDFs are generated with a message PROCESSING . . . until they are generated (see below); once completed, the documents will be listed for that phase and the dark blue header bar will update the status.</p>  <p>If PDFs previously existed for the phase generating PDFs, they will be cleared (removed) and the dark blue header bar for that phase will update and include a status message stating PROCESSING . . . until the new docs are generated. While documents are processing, you can go to other areas in the transaction to continue working.</p> <p>When documents are created, the most recent documents appear at the top of the list.</p>
Loan Documents	<p>Click any document name in the list to open the document in PDF format.</p>
UPLOAD (PDF)	<p>Allows you to add additional PDF documents to the Documents list. Any documents added in this manner are placed in the Additional Documents category. for more information, refer to Adding Additional Documents to a Loan.</p> <div style="border: 1px solid blue; padding: 5px; margin-top: 10px;"> <p>Note: The maximum size for a file upload is 5MB.</p> </div>
DELETE (PDF)	<p>Provides the ability to select one or more documents to delete.</p>
PRINT (PDF)	<p>When PRINT (PDF) is clicked, TSoftPlus creates and displays a PDF containing the documents selected using the check boxes along the far right of each document.</p>  <ul style="list-style-type: none"> • Select All: Selects all documents. When PRINT (PDF) is clicked, this feature causes all documents to print to a single PDF and opens it within Adobe Reader, allowing you to view, print or save the file.

E-Tran

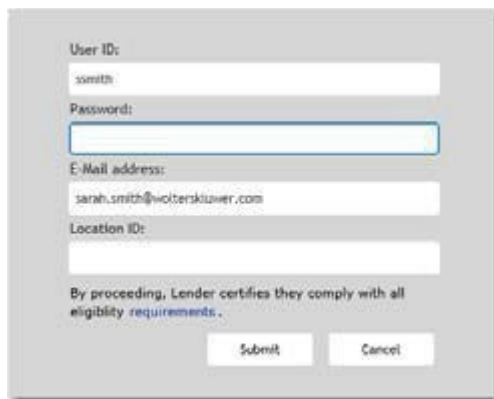
Loan Origination System Electronic Transfer, or E-Tran, is part of the SBA's On-Line Loan Application process. With E-Tran SBA lenders can now quickly and easily transmit loan information and receive responses from the SBA. An SBA lender can submit a loan application electronically from within TSoftPlus and receive an immediate response from the SBA, either a loan approval or reasons why an approval was not granted. An approved request is assigned a loan number.

If the lender is a Preferred Lender Participant or the loan transaction is for an Express loan, the user may want to submit the loan application for approval using the E-Tran feature.

Submitting a Loan Using E-Tran

To utilize E-Tran, you must first sign up with the SBA. For information on E-Tran and how to obtain a user name and password, refer to <http://www.sba.gov/aboutsba/sbaprograms/elending/etran/index.html>.

1. From the Summary page, click **SUBMIT**. The following screen appears.



Note

- The User ID, E-Mail address, and Location ID fields appear blank if no submissions have previously been made. Once populated and submitted, the values are stored locally and automatically populate for subsequent submissions.
 - The Location ID identifies a Lender's physical location. Each lender has a Location ID for each location when applicable. Your Location ID was part of your institution's SBA GLS authorization registration.
 - Clicking the requirements link displays the eligibility questions set forth by the SBA.
-

2. Enter your user name, password, email, and location ID in the provided fields. Then click **Submit**. The E-Tran response page is displayed.



If the status is Approved, the E-Tran response page is displayed, and the status is **Approved**. The page also returns an approval date and SBA Loan Number, as well as the Loan Amount approved, the Guaranty Fee and Borrower's Name. The SBA Loan Number displays on the Summary page in the Loan Summary section. Click **PRINT** to send the Approval message to a printer for paper record keeping.

Click **XML** to save the XML file to a location on your computer. This feature is useful if troubleshooting with the Help Desk is necessary.

If an application is missing key information, or has other problems, the loan submission may be returned as an error. If errors are encountered, you will see the following message and the E-Tran status on the Summary page will change to Error. You will need to correct any errors and then resubmit the transaction.

The screenshot shows a window titled "ETRAN RESULTS" with a close button. It contains two columns: "ERROR" and "LOCATION".

ERROR	LOCATION
ETran Status: Approved	SBA Loan Number: 8035145005
Approval Date: 2/12/2015 12:21:35 PM	Loan Amount Approved: \$375,000.00
Guaranty Fee Amount: \$10,546.88	Borrower Name: America Real Estate Company
Credit Score: 430	DUNS Number:

Errors were detected in your e-tran file application 1 of 1: Review the following information to resolve

00001. For 45209 1, Tax ID 1292409820, State Code CA not Party record - State match Zip Code 45209 for Physical Address (337)

00002. For 45209 1, Tax ID 1292409820, State Code CA not Party record - State match Zip Code 45209 for Mailing Address (331)

Buttons: OK, PRINT, XML

The Error column on the left is the error as received back from E-Tran. The Location column on the right is the location you can go to correct the error. It can either be a document name with page number and field, or a screen with expander and field names in TSoftPlus. If there is no applicable location available to correct the error, a message is displayed stating

No location available.

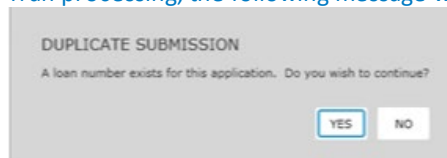
Click **PRINT** to print the Error messages and Locations.

Click **XML** to save the XML file to a location on your computer. This feature is useful if troubleshooting with the Help Desk is necessary.

3. Click **OK** to return to the Summary and Documents page.

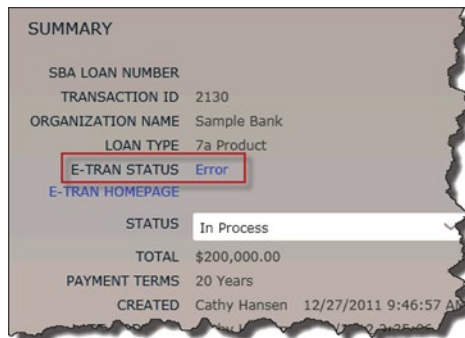
Note

- If a user attempts to Submit a loan that has already been approved by E-Tran processing, the following message will display.



The system checks to see if a SBA Loan Number has previously been returned from the E-Tran service. If the SBA Loan Number was manually entered by the user on a document and the user attempts to Resubmit, the system will not display the Duplicate Submission message because it wasn't originally submitted/approved via E-Tran service.

- If an error was returned, the Summary and Documents page reflects the error, as shown below. The blue text shown is a hyperlink that allows you to view the error from the E-Tran response page.



- Another link, E-TRAN HOMEPAGE, allows you to view the E-Tran web site in another browser window, where you can log on and view your submission.

Tip

For information tips pertaining to E-Tran, refer to E-Tran-Specific Tips in the Appendices.

Upload Documents

Functionality was added so documents for 7a loans can be sent to the SBA from TSoftPlus instead of using the SBA website. For non-delegated 7a loans, you can now send documents to the SBA after the ETRAN RESULTS screen shows a returned status of Awaiting Documents.

After you receive an Awaiting Documents status on the ETRAN Results page, UPLOAD DOCUMENTS displays under the E-TRAN STATUS line. Click the **SUBMIT** button next to UPLOAD DOCUMENTS to send documents to the SBA.

Wolters Kluwer Financial Services

TSoftPlus

Welcome, Kris Mroska

Roos Outdoors - 7a

LOG OFF

PARTIES ELIGIBILITY LOAN INFORMATION COLLATERAL FINANCIAL ANALYSIS AUTHORIZATION OPTIONS DATA FILL-IN SUMMARY DOCUMENTS

SBA LOAN NUMBER

TRANSACTION NAME Doc Upload Demo #2

ORGANIZATION NAME GP BoA [CHANGE ORG/LOAN](#)

LOAN TYPE 7a

CREDIT SCORE 530 [SUBMIT](#)

E-TRAN STATUS Awaiting Documents [SUBMIT](#)

SBA LOAN AUTH SBA Loan Authorization [SUBMIT](#)

UPLOAD DOCUMENTS Document Upload Status [SUBMIT](#)

E-TRAN HOMEPAGE

SUBMISSION TOOLS

STATUS In Process

TOTAL \$200,000.00

PAYMENT TERMS 2 Years

CREATED kris.mroska 5/16/2017 10:38:55 AM

LAST MODIFIED kris.mroska 5/16/2017 10:44:31 AM

[EXPORT XML](#) [IMPORT XML](#)

All Phases

[PREVIEW](#) [UPLOAD \(PDF\)](#) [DELETE](#) Select All

BORROWER (1 Item)

Roos Outdoors Corporation
233 Main St
Sartell, MN 56377
(232) 342-3423

GUARANTOR (1 Item)

Roos, Joey Individual
838 Main St
Sartell, MN 56377
(234) 245-3463

Complete the information on the DOCUMENT UPLOAD screen including adding the documents to upload. Click the **SUBMIT** button to send the documents or the **CANCEL** button to cancel the upload.

The DOCUMENT UPLOAD STATUS screen will display after documents have been successfully uploaded.

You can view the status of the uploaded documents by selecting the **DOCUMENT UPLOAD STATUS** link. Click the **PRINT** button to print the status or the **CLOSE** button to close the screen. If you did not upload all the documents, the DOCUMENT UPLOAD STATUS screen will display both the uploaded documents and the remaining documents needed uploading as shown below.

DOCUMENT UPLOAD STATUS

ETran Status: Awaiting Documents

Approval Date:

Guaranty Fee Amount:

Credit Score: 155

SBA Loan Number:

Loan Amount Approved:

Borrower Name: ABC Corp

DUNS Number:

PREVIOUSLY UPLOADED DOCUMENTS

DOCUMENT NAME	DOCUMENT TYPE
Doc1.pdf	as T10 - Lien Position Evidence
Doc2.pdf	as T3 - Borrower's Certification

DOCUMENTS REQUIRING UPLOAD

DOCUMENT TYPE
T2 - Schedule of Collateral

PRINT **CLOSE**

If more documents need uploading, return to the Summary Documents page and click the **SUBMIT** button again on the **UPLOAD DOCUMENTS** line. The **DOCUMENT UPLOAD** screen will display allowing you to upload the remaining documents. The previously uploaded documents will also display. Complete the information including adding the remaining documents to upload. Click the **SUBMIT** button.

DOCUMENT UPLOAD

User Id:

Password:

E-Mail Address:

Location ID:

PREVIOUSLY UPLOADED DOCUMENTS

DOCUMENT NAME	DOCUMENT TYPE
Doc1.pdf	T10 - Lien Position Evidence
Doc2.pdf	T3 - Borrower's Certification

DOCUMENTS REQUIRING UPLOAD

DOCUMENT TO UPLOAD	DOCUMENT TYPE
<input type="text"/>	T2 - Schedule of Collateral
<input type="text"/>	T2 - Lender's Credit Memo
<input type="text"/>	T1 - SBA Form 1920 - Lender's Applicatio
<input type="text"/>	T1 - SBA Form 1919 - Borrower's Informa
<input type="text"/>	T10 - SBA Form 160 - Resolution of Boar
<input type="text"/>	T10 - Settlement Sheet 1050 / Document
<input type="text"/>	T10 - Articles of Organization
<input type="text"/>	T10 - Business License
<input type="text"/>	T10 - Certificate of Good Standing
<input type="text"/>	T10 - CAIVRS Report
<input type="text"/>	T10 - SBA Form 1059 - Security Agreeeme
<input type="text"/>	T9 - M Appraisal Documents
<input type="text"/>	T8 - Purchase Agreement (Real Estate)
<input type="text"/>	T6 - Transcript of Tax Return for Business
<input type="text"/>	T6 - Business Financials
<input type="text"/>	T6 - Current A/R and A/P

CANCEL **SUBMIT**

After all documents are uploaded, the Summary Documents page will display with Review for the E-Tran status. And the **UPLOAD DOCUMENTS** line disappears.

The screenshot displays the TSoftPlus web application interface. At the top, the Wolters Kluwer logo and 'Financial Services' are visible, along with a user greeting 'Welcome, Kris Mroska' and a 'LOG OFF' link. The main navigation bar includes 'PARTIES', 'ELIGIBILITY', 'LOAN INFORMATION', 'COLLATERAL', 'FINANCIAL ANALYSIS AUTHORIZATION', 'OPTIONS DATA FILL-IN', and 'SUMMARY DOCUMENTS'. The current page is titled 'ABC Corp - 7a'.

The interface is divided into several sections:

- Loan Information:** Fields for SBA LOAN NUMBER, TRANSACTION NAME (KrisDemo), ORGANIZATION NAME (GP BoA), LOAN TYPE (7a), CREDIT SCORE (155), E-TRAN STATUS (Review), SBA LOAN AUTH (SBA Loan Authorization), and UPLOAD DOCUMENTS (Document Upload Status). Buttons for 'CHANGE ORG/LOAN', 'SUBMIT', and 'EXPORT XML' are present.
- Submission Tools:** A dropdown menu for STATUS (In Process), a field for TOTAL (\$200,000.00), and fields for PAYMENT TERMS (2 Years), CREATED (4/18/2017 2:40:59 PM), and LAST MODIFIED (5/16/2017 11:31:48 AM). Buttons for 'IMPORT XML' and 'SUBMIT' are also shown.
- Borrower and Guarantor:** Two summary boxes. The 'BORROWER (1 item)' box lists 'ABC Corp' with address '2322 St Sarzell, MN 56377' and phone '(464) 564-5645'. The 'GUARANTOR (1 item)' box lists 'Ellen, Sue' with address '333 St Sarzell, MN 56377' and phone '(654) 432-1312'.
- Application Documents Phase:** A table listing 13 documents, including 'CIP Adequate Notice- Sue Ellen', 'Credit Elsewhere Rules Statement', 'E-Tran-Additional Required Data', and various forms (159-7a, 160, 1624, 1846). Each entry includes a timestamp of '5/2/2017 12:57:47 PM' and a checkbox.

At the bottom, there are links for 'PREVIEW', 'UPLOAD (PDF)', and 'DELETE', along with a 'Select All' checkbox. The footer contains the URL 'sactionParties/Parties?transactionId=45719', copyright information, and version '1.0.0.960'.

Using Credit Scoring

Use the Credit Score capability to pre-score a loan without having to submit the loan for approval. You can use this information to evaluate a loan and decide if it is worthwhile to submit.

1. To begin the credit scoring submission process, click **SUBMIT** to open the details screen.

The screenshot shows a modal window titled 'CREDIT SCORING'. It contains the following fields:

- User Id: [Text input field]
- Password: [Text input field]
- E-Mail Address: [Text input field]
- Location ID: [Text input field]

Below the fields, there is a disclaimer: 'By proceeding, Lender certifies they comply with all eligibility requirements.' At the bottom of the modal, there are two buttons: 'CANCEL' and 'SUBMIT'.

Note

- The **User ID**, **E-Mail address**, and **Location ID** fields appear blank if no submissions have previously been made. Once populated and submitted, the values are stored locally and automatically populate for subsequent submissions.
- Clicking the **requirements** link displays the eligibility questions set forth by the SBA.
- The Location ID identifies a Lender's physical location. Each lender has a Location ID for each location when applicable. Your Location ID was part of your institution's SBA GLS authorization registration.

2. Enter your user name, password, email, and location ID in the provided fields. Then click **SUBMIT**. A numerical credit score will be returned.

The screenshot shows a web interface with a navigation bar at the top containing tabs: PARTIES, ELIGIBILITY, LOAN INFORMATION, COLLATERAL, FINANCIAL ANALYSIS AUTHORIZATION, and OPTIONS DATA FILL-IN. The main content area is titled 'LOAN INFORMATION' and contains the following fields and buttons:

- SBA LOAN NUMBER: (empty)
- TRANSACTION NAME: test
- ORGANIZATION NAME: Child
- LOAN TYPE: 7a
- CREDIT SCORE: 150
- E-TRAN STATUS: Not Submitted
- E-TRAN HOMEPAGE: (link)
- Buttons: CHANGE ORG/LOAN, SUBMIT, SUBMIT

Quick Quote Screen

Quick Quotes provide you with the ability to create a quote for a customer with minimal information, allowing you to check NAICS eligibility as well as compute a payment. The quote can then be managed (viewed, edited, deleted) separate from loan transactions or converted to a loan transaction. The following screen displays the Quick Quote screen with all sections expanded.

The screenshot shows the 'QUICK QUOTE' screen with the following sections and fields:

- Quote Name:** Inquiry_5/22/2012_7:59 AM
- Name:** (empty)
- Phone:** (empty)
- E-mail:** (empty)
- LOAN TERM:** Years with Periods. Includes fields for LOAN TERM (YEARS) and NUMBER OF PERIODS, with a CALCULATE WEIGHTED AVERAGE TERM button.
- USE OF PROCEEDS:** \$0.00 Total. Includes a list of categories (Purchase Land, Purchase Land and Improvements, etc.) and a summary table for GUARANTY FEE and GUARANTY USED.
- LOAN PAYMENTS:** Monthly. Includes fields for REPAY METHOD, ACCRUAL METHOD, PAYMENT FREQUENCY, INTEREST ONLY PERIODS, INTEREST RATE TYPE, INDEX TYPE, and INTEREST RATE. Includes a COMPUTE PAYMENT button and a table for APPLIED INTEREST RATE.
- INDUSTRY CODES:** Includes fields for NAICS CODE, RMA CODE, RMA LOOKUP TYPE, and RMA BASE YEAR, with SEARCH and CLEAR buttons.

Clicking **SUMMARY** displays the Quick Quote Summary page (below) with the name of the TSoftPlus user printing the quote, the printing date and other general information collected in the top section of the Quick Quote page, including:

- Quote Name
- Name
- Phone
- Email

QUOTATION

Printed By:
May 22, 2012

Quote Name: Fashion House for Brides and Grooms
Name: Aisha Centurty
Phone: (320) 255-4568
Email: Aisha@FashionHouse.com

Loan Information:

Total Proceeds:	\$2,600,000.00
Number of Periods:	12
Rate Type:	Fixed
Index Type:	Prime Rate
Applied Interest Rate:	7.000
Number of Interest Only Periods:	12

Repay Method:	Installment
Accrual Method:	Actual/365
Payment Frequency:	Monthly

Payment:	\$30,188.42
Annual Debt Service:	\$182,499.58

Purchase Land:	
Purchase Land and Improvements:	
Purchase Improvements:	
Construct Building:	
Add to Existing Building:	\$100,000.00
Renovate Existing Building:	
Pay Off Interim Construction Loan:	
Pay Off Lenders Interim Loan:	
Leasehold Improvements:	
Purchase Equipment:	
Purchase Furniture and Fixtures:	\$2,500,000.00
Purchase Inventory:	
Pay Trade or Accounts Payable:	
Notes Payable (not Same Institution Debt):	
Pay Notes Payable (Same Institution Debt):	

PRINT EXIT

PRINT displays the standard Windows Print dialog, allowing you to print the Quick Quote Summary. **Exit** closes the Quick Quote Summary window and returns you to the Quick Quote page.

Lastly, a short description of the NAICS code and Notes are displayed on the Quick Quote Summary screen. You can print this letter to add in the borrower's loan file.

For more information on the individual sections, refer to the following:

- Loan Term
- Use of Proceeds
- Loan Payments
- Eligibility Screen (for Industry Codes information)

Manage Existing Transactions Screen

The Manage Existing Transactions screen allows you to search for loan transaction.

Wolters Kluwer Financial Services | TSoftPlus | MANAGE TRANSACTIONS | Welcome, Kris Mroska | LOG OFF

ACCOUNT: TSP*

Transaction Name Party User SBA Loan Number Organization Program

Status ETran Status Date: Modified

SEARCH EXPORT

Show 10 entries

Modified Date Range

- Last 30 Days
- Last 60 Days
- Last 90 Days
- Last 365 Days
- All Dates

Created Date Range

- Last 30 Days
- Last 60 Days
- Last 90 Days
- Last 365 Days
- All Dates

Transaction Name	SBA Loan #	Program	Loan Amount	ETran Status	Modified
deb test	8675451025	ina Paycheck Protection Program	\$31,250.00	Not Submitted	01/05/2021 deb.goenner
		red, II Paycheck Protection Program	\$0.00	Not Submitted	12/30/2020 brandon.libbesmeier
Export Express1...		Export Express	\$0.00	Not Submitted	12/30/2020 kathy.schendzielos
SLA 12.20		Small Loan Advantage	\$0.00	Not Submitted	12/30/2020 kathy.schendzielos
CAPLines		CAPLines	\$0.00	Not Submitted	12/30/2020 kathy.schendzielos
504 12.20		504	\$0.00	Not Submitted	12/30/2020 kathy.schendzielos
7a 12.20		7a	\$250,000.00	Not Submitted	12/30/2020 kathy.schendzielos
Export		Export Express	\$350,000.00	Not Submitted	12/30/2020 kathy.schendzielos
		Paycheck Protection			12/30/2020

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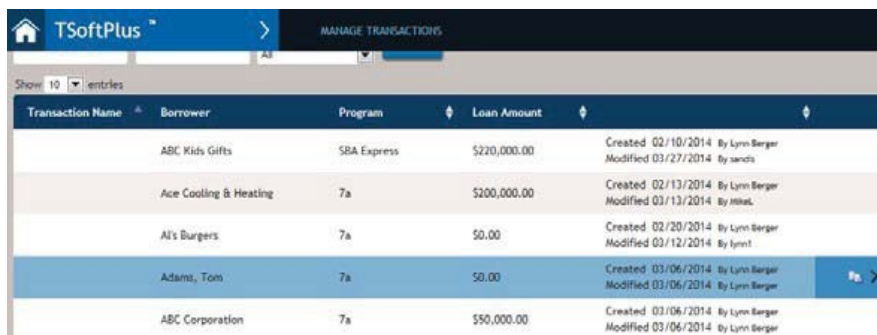
The following table describes the features of the Transaction screen.

<i>Feature</i>	<i>Description</i>
Party	<p>Allows you to enter a partial or full name of a party. The search function is not case sensitive and returns any transactions where the party is assigned any role to the transaction; borrower, owner, guarantor, signer, affiliate or creditor.</p> <p>If multiple text strings are entered, the function searches the string in the entity's business name field and combinations of the multiple strings in the individuals first and last name fields (excludes middle name).</p> <p>Examples:</p> <ul style="list-style-type: none"> • Two strings entered: John Doe entered in the party field returns the following transactions: <ul style="list-style-type: none"> – "John Doe" is found in the Entity's business name, OR – "John" is found in the first name and "Doe" is found in the last name, OR – "Doe" is found in the first name and "John" is in found in the last name • Three Strings entered: John George Doe entered in the party field returns the following transactions: <ul style="list-style-type: none"> – "John George Doe" is found in the Entity's business name, OR – "John" is found in first name and "George Doe" is found in the last name, OR – "George Doe" is found in first name and "John" is found in the last name, OR – "John George" is found in first name and "Doe" is found in the last name, OR – "Doe" is found in first name and "John George" is found in last name.
Organization	<p>Provides a list of all organizations that exist in Administration. The default is no organization selected (blank).</p>
Status	<p>Allows you to select the status of a loan to search for. Options are:</p> <ul style="list-style-type: none"> • In Process • Inactive • Approved • Closed

<i>Feature</i>	<i>Description</i>
Dates	<p>Allows you to select a date limit to search for. Options are:</p> <p>Modified</p> <ul style="list-style-type: none"> • Date Range • Last 30 Days • Last 60 Days • Last 90 Days • Last 365 Days • All Dates <p>Created</p> <ul style="list-style-type: none"> • Date Range • Last 30 Days • Last 60 Days • Last 90 Days • Last 365 Days • All Dates <p>Selecting Date Range displays fields for you to specify the To and From date range to search on.</p> <p>If searching on Created dates, you can hover over the Created Date/By in your search results to view the Modified Date/By.</p> <p>If searching on Modified dates, you can hover over the Modified Date/By in your search results to view the Created Date/By.</p>
Transaction Name	Allows you to enter a transaction Name for the search. The search returns only an exact match.
User	Allows you to search for transactions created or modified by a specific user. Users are created in Administration.
Program	Allows you to search for a specific program (created in Administration). If an Organization is selected, the list of Programs is filtered and shows only those applicable for the Organization selected.
SBA Loan Number	Allows you to search for a loan with a specified SBA Loan Number.
Sort By	Clicking on the up/down arrows for a column allows you to sort the results based on the data in that column.
ETran Status	Allows you to search for loans in a specific ETran Status.
Search	Begins the search for transactions, returning results based on your criteria. Pressing Enter on your keyboard when the cursor is in any of the fields invokes the search.
Export	<p>Visible if user has the “Download Manage Transactions Report” permission. Clicking on this button will download the results of the search as a CSV file. NOTE: Only the first 1000 results will be included. Results will include the following fields:</p> <ul style="list-style-type: none"> · Transaction ID · Org Short Name · Org Legal Name · Program · First Entity Borrower Name · First Individual Borrower Name · First Owner Email · First Signer Email

Feature	Description
Export cont'd	<ul style="list-style-type: none"> · SBA Loan Number · Transaction Name · Transaction Status · ETran Status · ETran Submission Date · PPP Status (PPP Only) · Form ID (PPP only) · Forgiveness Submission Date (PPP Only) · Loan Amount · Date Created · Created By · Date Modified · Modified By

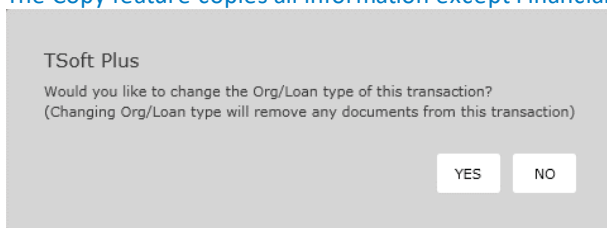
Hovering over a record, displays icons on the far right for copying or deleting.



- **Delete Icon** - Deletes the record from the system. A message is displayed to confirm your choice.
- **Copy Icon** - Creates a new transaction and copies data from the selected transaction. After confirming your choice, the following message is displayed, allowing you to choose to change the Org/Loan type.

Note

- The Copy feature copies all information except Financial Analysis and the Loan



Authorization (7a and 504). All data entered on the workflow pages (Parties, Eligibility, Loan Information, Collateral) and all data entered directly on the documents are copied to the new transaction.

- If you do not change the Organization/Loan Type, the Organization/Loan Type from the existing transaction is copied to the new transaction. This includes Organization, Transaction Jurisdiction, and Loan Type.
- When copying from a transaction where the Financial Analysis Excel template was used to populate the Form 1244 (504), the financial spread information on this form copies to the new transaction. The financial spread information on this form resets once the Financial Analysis Excel template is opened and saved when modifying the new copied transaction.

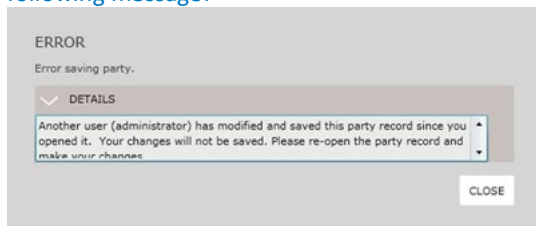
- The Created By and Modified By Username and Date/Time update with the user performing the copy.
- The SBA Loan Number from the existing transaction does not copy to the new transaction.
- The ETran status is reset to Not Submitted.
- The Status of the Transaction is reset to In Process.

Clicking a record opens the loan transaction to a specific page based on the loan status:

<i>If the Record Status is:</i>	<i>Clicking the Record Opens:</i>
In Process and Inactive	Loan Parties Page
Approved	Document Criteria Page
Closed	Loan Summary Page

Note

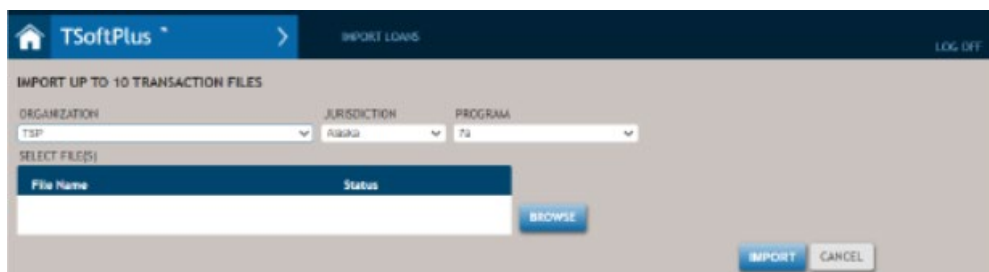
If multiple users are modifying the same party record, the first user to Save the record takes precedence and the party record is updated with the edits they made. When the secondary users attempt to save the record, the party record closes and the user will receive the following message:



The second user must reopen the party record to enter and save new information.

Import Loans Screen

The Import Loans feature allows you to import loan information into TSoftPlus. The import process utilizes an XML file, which includes Applicant and Principal information, as well as some loan information. This XML file must conform to our Import schema, which can be found on our Software Support web site. More details can be found in the Importing Loans topic in this guide.



The following table describes the features of the Import FormMaster+ screen.

<i>Feature</i>	<i>Description</i>
Organization	Allows you to select the organization to which the imported data will be associated. Only organizations that you are associated with are provided as options.
Jurisdiction	Allows you to select the state of jurisdiction for the imported data. This feature defaults to the address state for the selected Organization.

Program	Allows you to select the type of program for the imported data. Options include the policies that are configured for the selected Organization.
Selected File(s)	Displays the files currently selected to import, as well as the status of the active import. Clicking the arrow expands and contracts the list to display or hide the files.

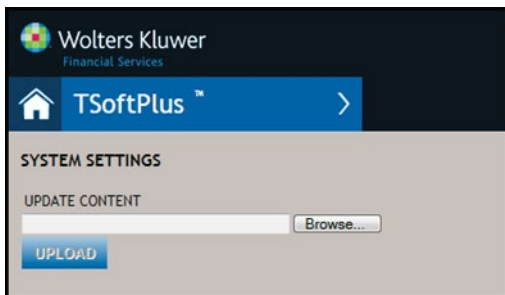
System Settings

You can access the System Settings by hovering over the menu button and clicking **System Setup** from the **System** group.

Note

You will not see System Settings as a menu choice if you are running TsoftPlus in a hosted environment.

The System Settings page is displayed.



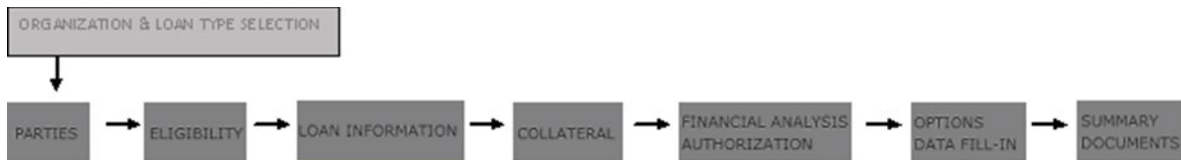
The following table describes the features of the System Settings Screen.

<i>Feature</i>	<i>Description</i>
Access Code	Enter the Access code provided to you. The Access code provides access to specific documents, based on the features your organization purchased. Click VALIDATE after your code is entered.
Update TSoftPlus content	Allows you to update the TSoftPlus content. Browse to the location of the content update file and click UPATE CONTENT to initiate the update.

Procedures

New Loan Workflow

Create New Loan is the function used to create a new SBA loan transaction within TSoftPlus. The Create New Loan feature has several components to it with a general workflow of steps once the Organization and Loan type selections are made. This workflow is flexible in that the user is not forced to complete each step and can easily jump from one step to another if desired.

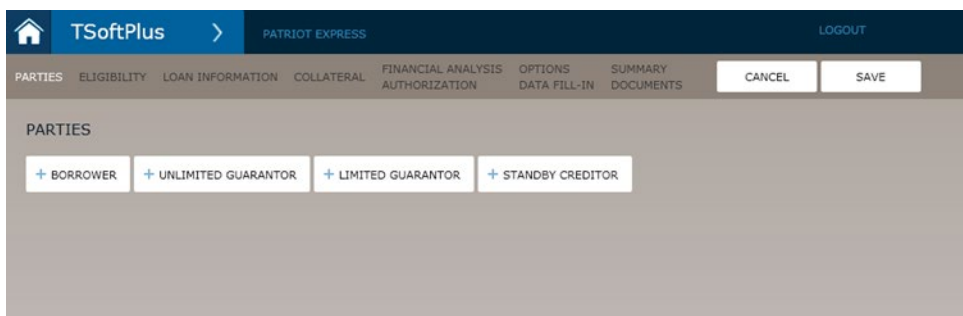


The following list summarizes each step of the workflow.

- **Parties:** This step allows you to assign parties to a particular role for the transaction. Transaction roles include:
 - Borrower
 - Guarantors (Limited or Unlimited)
 - Creditors
- **Eligibility:** This page allows you to define Franchise information and set the Industry Code (NAICS) and RMA code for financial analysis.
- **Loan Information:** This page has multiple expander sections. You can enter use of proceeds and terms of the loan and can view the amortization schedule. Additional expanders include capital injection information and selection for government documents needed for parties on the transactions (4506-C IVES, 4506 and W9 form selection).
- **Collateral:** This page allows you to define all collateral and owners, including real estate and non-real estate.
- **Financial Analysis & Authorization:** This page includes options for working with the Financial Analysis spreadsheet templates to perform spreading. This includes worksheets to do affiliate analysis and global cash flow. The second expander allows you to launch the SBA Loan Authorization wizard. For more information, refer to Using the Loan Authorization Wizard.
- **Options & Data Fill-In:** This page allows you to work with the various documents that were auto-selected and populate the data needed for each document, and well as generate final documents in PDF format.
- **Summary & Documents:** This page summarizes key information about the loan transaction. It allows you to review generated documents organized by phase. It also provides functionality for you to submit loan applications to the SBA using the E-Tran service.

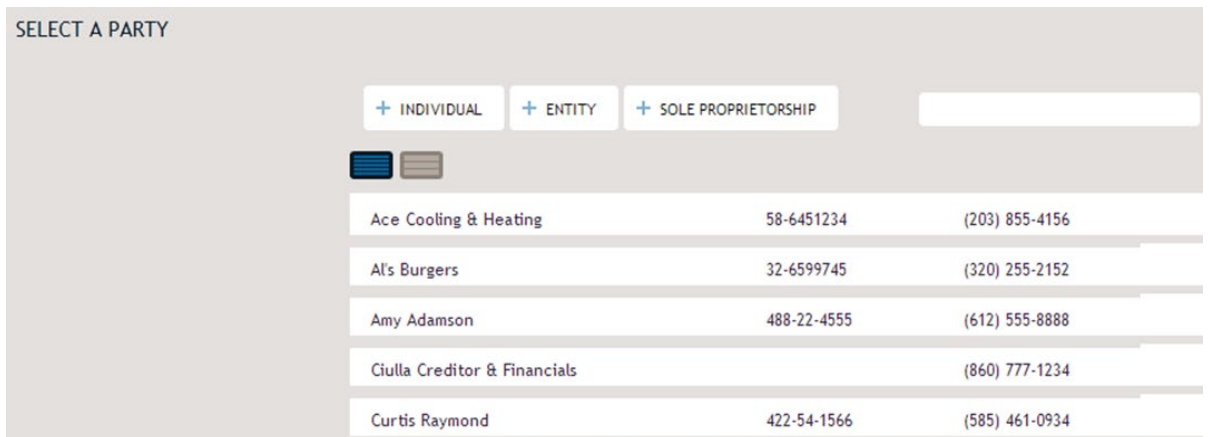
Adding a Loan Party

1. While working with a loan, click **PARTIES** from the menu.



2. Select and click one of the following:
 - +BORROWER
 - +UNLIMITED GUARANTOR
 - +LIMITED GUARANTOR
 - +CREDITOR

The Select a Party screen is displayed.



3. Browse or search for a party you wish to add for your loan party.

Note

You can also create a new party from this screen.

4. When you have located the party, click the party listing to select it. You are returned to the Loan Parties screen with the new party in the chosen party type list. For example, if +BORROWER was selected in step 2, the party selected would be added to the Borrowers list on the Loan Parties screen.

Adding an Individual Party

The Manage Parties screen allows you to add an individual party. An individual party is a party comprised of a single person.


Note

You will no longer be able to create a new loan or view all loans when hovering over a party in the Manage Party screen.


1. From the **Loan Transactions** section of the main menu, click **MANAGE PARTIES**. The Manage Parties screen is displayed.



2. Click **+INDIVIDUAL**. The Create Party screen is displayed. The **Party ID** field is not utilized in TSoftPlus.

✓ **INDIVIDUAL INFORMATION**
 Party ID
 Prefix First Name Middle Name Last Name Suffix
 Alias 
 SSN Date of Birth
 Marital Status

CONTACTS
 Home Primary
 Cell
 Business ext.
 Fax
 Work Phone ext.
 Email Address

PHYSICAL ADDRESS
 Physical Street Address 

 City State Postal Code
 Mailing Address is the same as Physical Address

OTHER DETAILS
 Citizenship Alien Registration #
 Veteran Status
 Relationship to the bank: Not Applicable Insider Correspondent

✓ **ID INFORMATION**
 ID Type ID Number ID Issued State
 ID Issue Date ID Expiration Date


✓ **EMPLOYMENT AND INCOME**
 EMPLOYMENT

✓ **PREVIOUS ADDRESSES**

3. Enter as much information on the new party as possible

Party Information:





- Copy** button - Use this button,  , to copy an address from another party record. After clicking this button, you can search on the list of existing parties using a search box or increase the number of entries to display and scroll through the list.

Party Name	SSN	Phone Number
12-16-05b 09:04 Carmen Medrano dba Medrano's Paving Co.	399-82-8491	760-244-5331
ABC Corporation	32-6599745	(320) 255-2152
ABC Corporation	32-6599745	(320) 255-2152

- SSN: Social Security Number. A business needs an EIN in order to pay employees and to file business tax returns. To be considered a Partnership, LLC, Corporation, S Corporation, Non-profit, etc a business must obtain an EIN. Those business that do not are considered proprietorships and the Owner / Operator SSN is used on any tax documents. Field has mask for format of SSN with dashes.

Note

The system does not prevent creating multiple parties with the same SSN.

- Expand and collapse sections of the screen using  and  .
4. Click **SAVE**. The new party is created.

Adding an Entity Party

The Manage Parties screen allows you to add an entity party. An entity party is a party comprised of a company or group and not a single person.

1. From the **Loan Transactions** section of the main menu, click **MANAGE PARTIES**. The Manage Parties screen is displayed.

Note

To see more party detail, click the expander to the left of a party name.

Party Name	SSN	Phone Number
Walter Peters	89-9348348	(848) 490-2904
West Alpine Ski and Board Shop	27-2948417	(364) 985-5434
William Smith	757-57-7728	(800) 741-3344
WXY Equipment Rental	87-1120-485	(987) 434-3626

123 Birch St
Millerville, NC 28688-8048 Entity

2. Click **+ENTITY**. The Party Information screen is displayed. **Note:** The **Party ID** field is not utilized in TSoftPlus.

▼ ENTITY INFORMATION

Party ID

Entity Type Land Trust Trustee or a Land Trust

Business Name US Business

DBA Name

EIN Date Established Established State

CONTACTS

Business ext. Primary

Business ext.

Cell

Fax

Work Phone ext.

Email Address

PHYSICAL ADDRESS

Physical Street Address

City State Postal Code

Mailing Address is the same as Physical Address

OTHER DETAILS

Relationship to the bank: Not Applicable Insider Correspondent

▼ RELATED PARTIES

[+ RELATED](#)

▼ PREVIOUS ADDRESSES

[+ PREVIOUS ADDRESS](#)

3. Enter as much information on the new party as possible.

The fields within this screen include a number of unique fields:

- The **Land Trust Trustee OR A Land Trust** checkbox is not selected by default. You should check this checkbox when borrower has a Real Estate Collateral and the State location is Illinois. The data to show that the borrower is Illinois Land Trustee flows to the Note. Previously this question was answered when viewing the Note in Document View.
- The **US Business** checkbox is currently not functional.
- **Date Established:** Date in which the business was established.
- **Established State:** The state in which the business was formed.

Clicking **+RELATED** allows you to associate one or more existing related parties to this Entity. Click the **+RELATED** button for each related party you wish to add.

Note

If there are more than four Related Parties, the scroll bar is enabled for the related parties section, allowing you to scroll to view and edit all related parties.

Related Party Data:

- **Party Name:** Displays the name of the party (Individual, Sole Proprietor or Entity name)
- **Owner checkbox:** Indicates the related party is an owner of the business entity.
- **Ownership %:** Conditional - Field is enabled when Ownership check box is checked. Enter the percent ownership this related party has in relationship to the business entity.
- **Signer checkbox:** Indicates the related party is a signer of the business entity.
- **Signer Title:** Conditional - Field is enabled when Signer Title check box is checked. Enter the title of signer.
- **Affiliate check box:** Indicates that the related party is an affiliate of the business entity

Note

You will need to set the Affiliate checkbox as needed to meet the SBA Affiliates rule and that at least 1 owner needs to be an affiliate.

- **Subject Individual check box:** Indicates the related party is a subject individual. The system automatically creates a Form 912-Statement of Personal History and 1919- Borrower Information Form for any individual flagged as a Subject Individual even if they are not an Owner. Only individuals and sole proprietors can be a subject individual.

Note

When the entity borrower is owned by another entity, create entity parties for both the entity borrower and the owning entity. To obtain a Form 912 for the owning entity, select the Subject Individual check box for that entity.

4. Click **SAVE**. The new party is created, and you are returned to the Manage Parties screen

Adding a Sole Proprietorship Party

The Manage Parties screen (as well as the Select a Party screen) allows you to add a sole proprietorship party. A sole proprietorship party is a type of entity that is an unincorporated business owned and operated by one person or, in some jurisdictions, by a husband and wife.

1. Click **+SOLE PROPRIETORSHIP**. The Create Party screen is displayed.

SOLE PROPRIETORSHIP INFORMATION
 Party ID

Prefix First Name Middle Name Last Name Suffix

Alias

DBA Name

SSN EIN Date of Birth

Date Established Established State Marital Status

CONTACTS

Home Primary

Cell

Business ext.

Fax

Work Phone ext.

Email Address

PHYSICAL ADDRESS

Physical Street Address

City State Postal Code

Mailing Address is the same as Physical Address

OTHER DETAILS

Citizenship Alien Registration #

Veteran Status

ID INFORMATION
 ID Type ID Number ID Issued State

ID Issue Date ID Expiration Date

RELATED PARTIES

EMPLOYMENT AND INCOME
 EMPLOYMENT

PREVIOUS ADDRESSES

Note: The **Party ID** field is not utilized in TSoftPlus.

2. Enter as much information on the new party as possible.

Clicking **+RELATED** allows you to associate one or more existing parties to this Sole Proprietorship. Click the **+RELATED** button for each related party you wish to add.

3. Click **SAVE**. The new party is created.

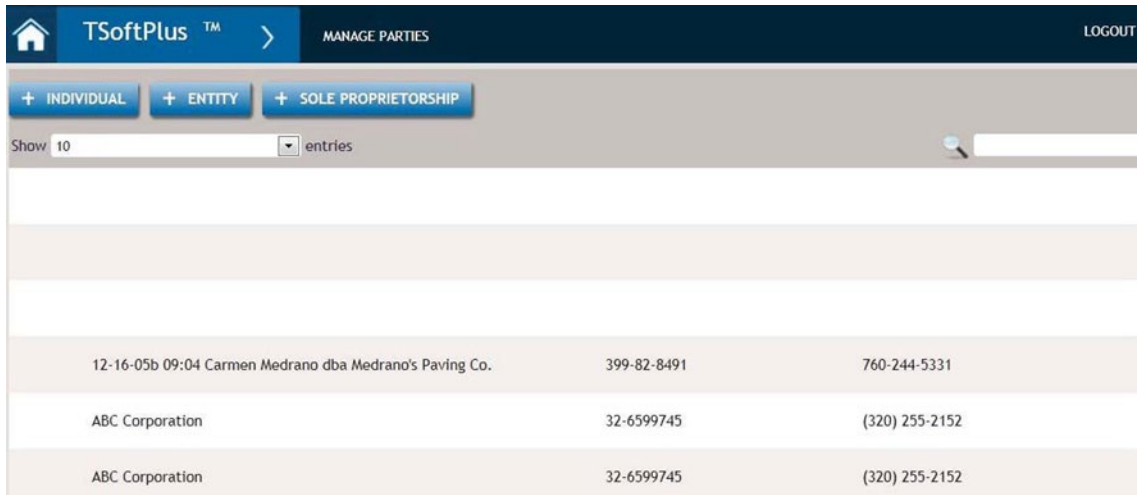
Adding a Related Party

This screen allows you to associate an existing party with the party you are creating or editing.

To add a related party:


1. Click **+RELATED** to see the list of existing parties as well as use the ability to create a brand new party.

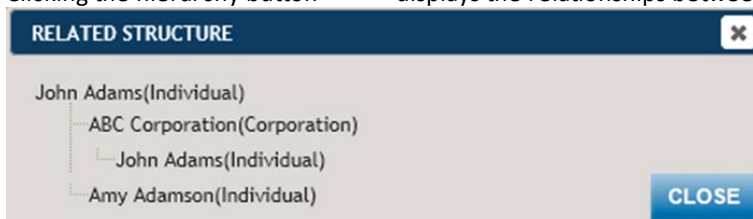
The Related Parties screen is displayed.



2. Browse or search existing parties for a party you wish to add as a related party. Select to add the party.
3. To add a new related party, click **+INDIVIDUAL**, **+ENTITY**, or **+SOLE PROPRIETORSHIP** and fill out the related party information as you would for any other party.
4. As you add related parties, you will see a new hierarchy button next to **+RELATED**.



5. Clicking the hierarchy button  displays the relationships between all of the parties.



Related Party Details

When you select a related party, the details of the relationship are defined in Related Party Details.

RELATED PARTY DETAILS

ABC Trust, Entity

Owner Ownership Percentage: 0

Signer/Trustee Title: Beneficiary

Beneficiary

SBA Specific

Affiliate Subject Individual

CLOSE

Select those fields appropriate for the related party. The **Signer/Trustee** checkbox only shows for Entities that are Trusts, that is, Trust has been selected from the **Entity Type** dropdown, or the **Land Trust Trustee** or **Land Trust** checkbox has been selected. For all other entities the checkbox is **Signer**. Note that for Signer/Trustee, the title Trustee will default as the title, but it can be edited. The **Beneficiary** checkbox only displays for Trusts. A related party cannot be both a signer and a beneficiary. TSoftPlus does not use the beneficiary data at this time but Beneficiary is displayed in the Related Party Relationship column.

Using Nested Entities

A transaction must have at least one entity borrower or guarantor to use nested entities.

Up to three levels of entity signatures are supported.

1. To support multiple levels a **SIGNERS** button displays on the Parties screen whenever there is at least one entity borrower or guarantor in the transaction.

TSoftPlus ABC GP Regression - 7a

PARTIES ELIGIBILITY LOAN INFORMATION COLLATERAL FINANCIAL ANALYSIS AUTHORIZATION OPTIONS DATA FILL-IN SUMMARY DOCUMENTS

PARTIES

+ BORROWER + UNLIMITED GUARANTOR + LIMITED GUARANTOR + STANDBY CREDITOR **SIGNERS**

BORROWER (1 item)

ABC GP Regression General Partnership (320) 255-2152
 112 Bayside Road 32-6599745 info@ABCGP.com
 St. Cloud, MN 55306

UNLIMITED GUARANTOR - Parent Nested Company

Parent Nested Company Corporation
 1254 Main
 Minneapolis, MN 55403

2. A list of the entity borrowers and guarantors and their signers is shown in a hierarchy structure with check boxes in front of each non-entity signer, individuals and sole proprietors, when **SIGNERS** is clicked.

TRANSACTION SIGNERS

Select who will be signing for this transaction:

ABC GP Regression (Borrower)

Parent Nested Company (Unlimited Guarantor)

- Lynn Test Party as CEO
- Nested Company One as President
 - Amy Adamson as CIO
- Nested Company Two as Vice President
 - Greg B Hanson as VP of Finance
- Nested Company Three as Sister Company
 - Betty Bensen as Owner

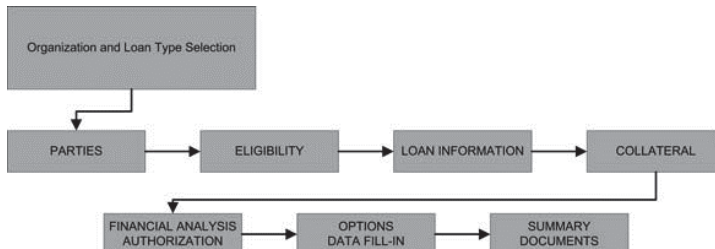
CANCEL SAVE

3. Select check boxes to choose the signers to use in the transaction and click **SAVE**.

Working With Loans

Loan Workflow Overview

Create New Loan is the function used to create a new SBA loan transaction. This feature has several components to it with a general workflow of steps once the Organization and Loan Type selections are made. This workflow is flexible in that the user is not forced to complete each step and can easily jump from one step to another if desired.



The proceeding are the steps following Organization and Loan Type Selection.

Parties: This step allows the user to assign parties to a particular role for the transaction. Transaction roles include: Borrower, Guarantors (Limited or Unlimited) and Creditors.

Eligibility: This page allows the user to define Franchise information and set the Industry Code (NAICS) and RMA code for financial analysis.

Loan Information: This page has multiple expander sections. The user enters use of proceeds and terms of the loan and can view the amortization schedule. Additional expanders include capital injection information and selection for government documents needed for parties on the transactions (4506-C IVES, 4506 and W9 form selection).

Collateral: This page allows the user to define all collateral and owners, including real estate and non- real estate.

Financial Analysis & Authorization: This page includes options for working with the Financial Analysis spreadsheet templates to perform spreading. Includes worksheets to do affiliate analysis and global cash flow. The second expander allows the user to launch the SBA Loan Authorization wizard.

Options Data Fill-In: This page allows the user to work with the various documents auto-selected and populate the data needed for each document and well as generate final documents in PDF format.

Summary Documents: This page summarizes key information about the loan transaction. It allows the user to review documents generated organized by phase. It also provides functionality for the user to submit loan applications to the SBA using the E-Tran service.

Creating a Loan

1. From the **Main menu**, select **CREATE NEW LOAN** under the Loan Transactions menu group. The Create New Transaction screen provides a list of all configured transaction types.

The screenshot shows the 'CREATE NEW TRANSACTION' interface in TSoftPlus. At the top, there is a navigation bar with a home icon, 'TSoftPlus™', and a 'CREATE NEW TRANSACTION' button. Below this, the main form area is titled 'CREATE NEW TRANSACTION'. It contains a 'TRANSACTION NAME' text input field. Below that are two dropdown menus: 'ORGANIZATION' (set to 'Sample Bank') and 'TRANSACTION JURISDICTION' (set to 'Minnesota'). Underneath these are several product options listed: '504 Product', '7a Product', 'CAPLines Product', 'Export Express Product', 'SBA Express Product', and 'Small Loan Advantage Product'. At the bottom of the form are two buttons: 'CREATE' and 'CANCEL'.

2. The **TRANSACTION NAME** can be entered now or later in the loan on the summary page.
3. From the **ORGANIZATION** list, associate an organization with this new loan.

Tip

The Organization list contains all organizations that are setup in Administration. The organization defaults to the one assigned to a particular user. If that user is assigned to a parent organization, they will be able to see and select from all child organizations from the list.

4. The Transaction Jurisdiction list defaults from the Jurisdiction values entered in Administration. If no value was entered for the jurisdiction field in Administration, the transaction jurisdiction defaults to Alaska. If this is not correct, you will need to select a state from the transaction jurisdiction dropdown list when you create a new loan.

Note

When a transaction is created, the Document Execution State (a Document Options question and primarily needed for the Note) defaults with the Transaction Jurisdiction State. It can be overridden within **Options --> Data Fill-In.**

5. Select a product from the **Transaction** list.
 - Any product created in Administration is listed.
 - Selecting a transaction type enables the **CREATE** button.
6. Click the **CREATE** button to move to the Loan Parties page.

The **SAVE** button can be used at any time to save this transaction. You can return to this transaction at any time using the Manage Existing Loan feature.

Adding a Borrower

Note

Adding a Sole Proprietor or Individual borrower as a guarantor is not required.

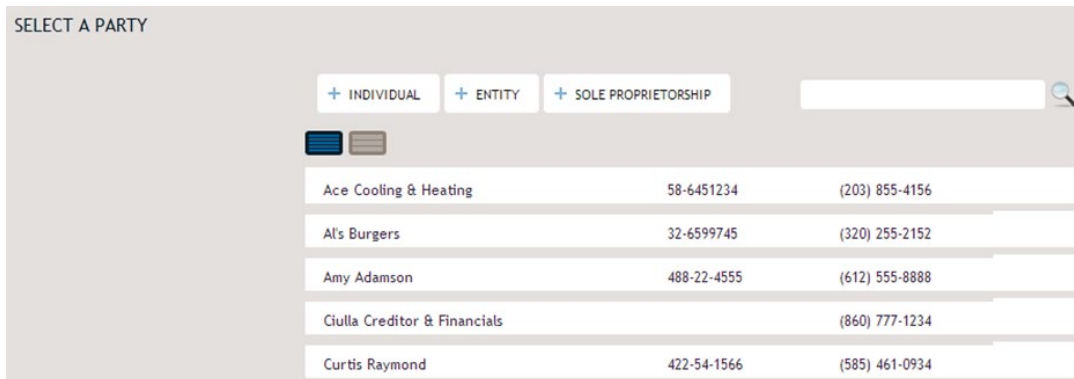
1. Access the Borrowers information by:
 - clicking the **BORROWERS** link on the Parties screen, or
 - clicking the **PARTIES** link on the Submenu at any time that the Submenu is visible

Note

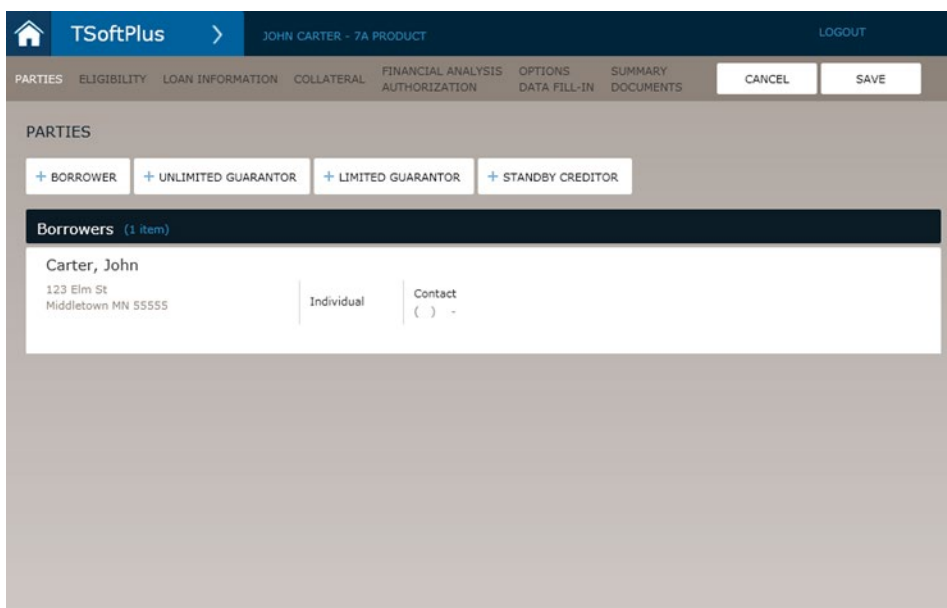
- If the loan is for an EPC/OC (Eligible Passive Company/Operating Company) situation, the EPC borrower must be added as the first borrower in order for documents to generate accurately. This is because there are various documents that only have fields for one EPC or one OC, not multiple. Also, for the 7a loan authorization wizard, it only allows for one EPC and OC. Therefore, structuring the EPC as the first borrower will default the information appropriately in the loan authorization wizard. Individual borrowers and guarantors can be each designated as operating companies when needed.

- If the borrower is an individual/sole proprietorship, they are automatically defined as an owner with the ownership percent defaulted (calculated as 100 divided by number of individual/sole prop borrowers) and the user may override this default percentage in the program.

2. Click the **+BORROWER** button. The Select a Party popup is displayed allowing you to select an existing party as borrower or create a new one.



3. Select or create a new party. When selected, you are returned to the Borrowers page with the party displayed as a borrower.



Note:

- If the loan is for an EPC/OC (eligible passive company/operating company) situation, the EPC borrower must be added as the first borrower in order for documents to generate accurately. Individual borrowers and guarantors can be each designated as operating companies when needed.
- If the borrower is an individual/sole proprietorship, they are automatically defined as an owner with the ownership percent defaulted (calculated as 100 divided by number of individual/sole prop borrowers) and the user may override this default percentage in the program.

You can:

- Add another borrower by again clicking the **+BORROWER** button.
- Edit the associated borrower's information by clicking the party.
- Remove the party from the Borrowers list by hovering over the party and clicking **-REMOVE**

Adding a Guarantor

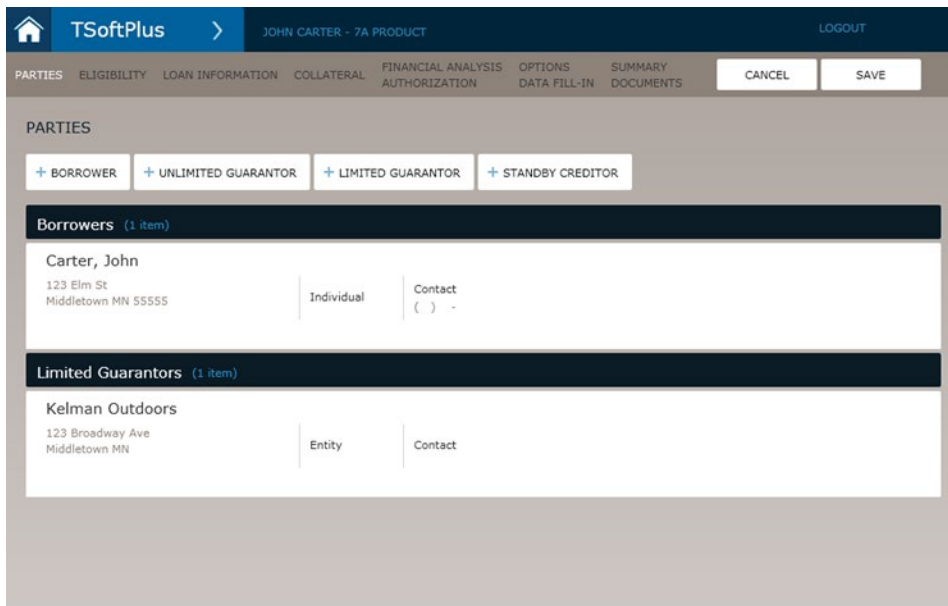
Note

Adding a Sole Proprietor or Individual borrower as a guarantor is not required.

1. You can add Guarantor information by clicking the **+UNLIMITED GUARANTOR** or the **+LIMITED GUARANTOR** button. These buttons are available on the Parties page when creating a new transaction or editing an existing one.

Select an existing party as guarantor or create a new one. Search capability is present.

2. Selecting a new or existing party returns you to the Loan Parties page with the selected party displayed as a Guarantor.

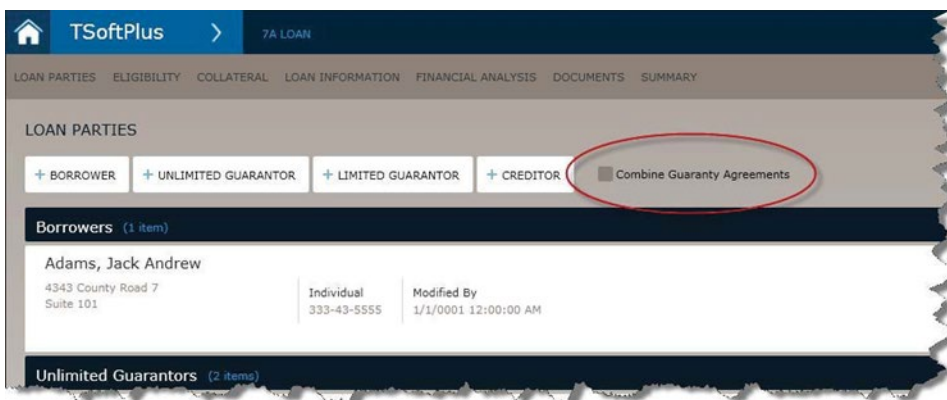


You can:

- Add another guarantor by again clicking **+UNLIMITED GUARANTOR** or **+LIMITED GUARANTOR**.
- Remove a Guarantor by hovering over a party and clicking **-REMOVE**.

Combine Guaranty Agreements

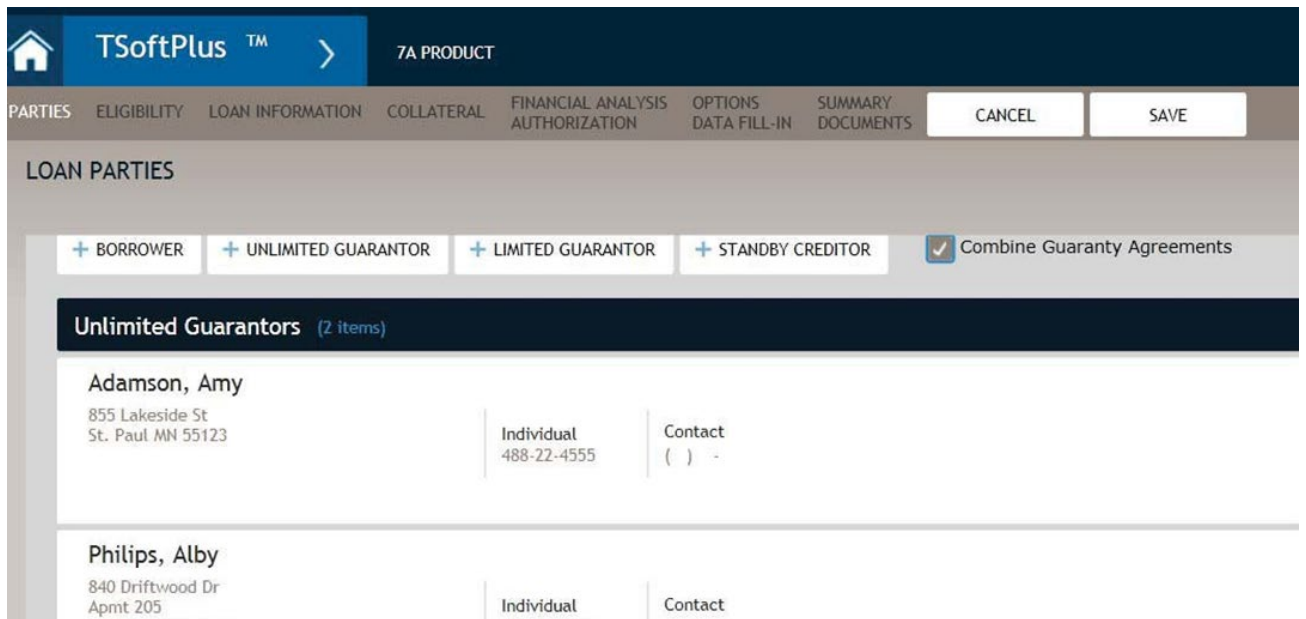
When you add multiple guarantors to a loan, the Combine Guaranty Agreements option is made visible but is unselected by default.



Note

Guarantors must be of the same type, that is, all limited or all unlimited, so they appear on same type of guaranty.

When the **Combine Guaranty Agreements** check box is selected, each guarantor item is numerated as shown in the example below.

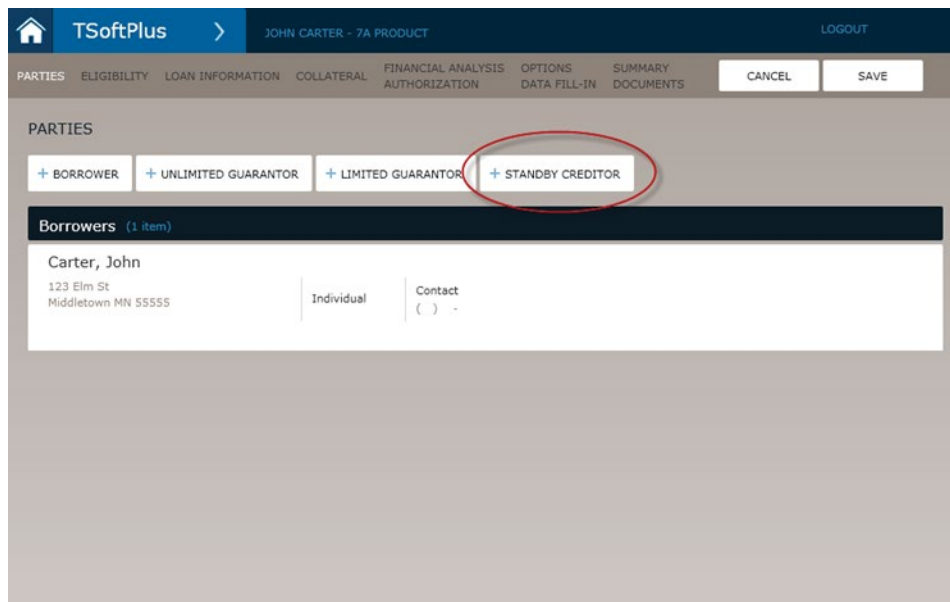


Note

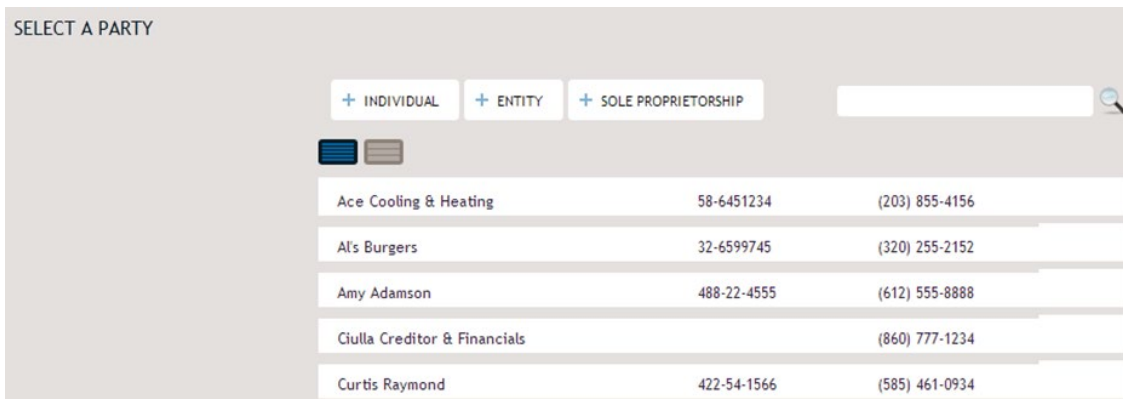
Clicking on a guarantor in the list displays the Party Information popup screen allowing you to edit and save that party's information.

Adding a Creditor

1. Click **+STANDBY CREDITOR** on the Parties screen to add a Creditor.

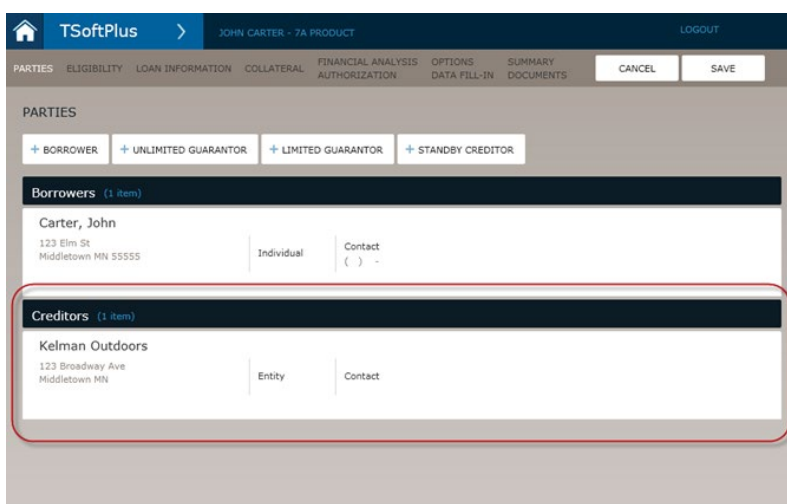


Select an existing party as creditor or create a new one. Search capability is present.



2. Selecting a new or existing party returns you to the Loan Parties page with the selected party displayed as a Creditor.

The Parties screen is updated with the new creditor.



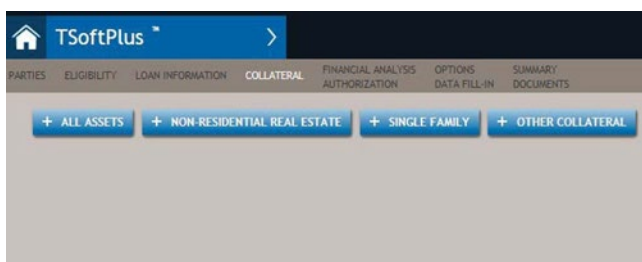
You can add more creditors by again clicking **+STANDBY CREDITOR**.

Note

- If there are multiple borrowers associated to the transaction, you are presented with a list of borrowers to select which one is associated to the Standby Creditor.
- Form 155-Standby Creditor Agreement is auto-selected for any Standby Creditor added to the transaction.
- Removing a Standby Creditor also removes the association to the borrower that was selected for the Standby Creditor.

Adding Collateral

1. Access the Collateral page by clicking the **COLLATERAL** link on the Submenu. Choose real estate or security agreement collateral types.

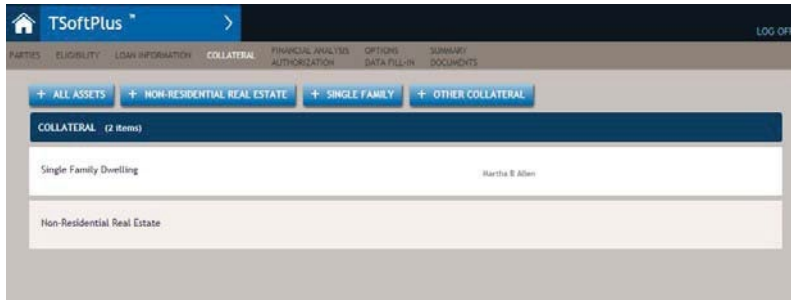


- Click one of the four buttons that most closely matches the collateral you wish to add: **+ALL ASSETS**, **+NON-RESIDENTIAL REAL ESTATE**, **+SINGLE FAMILY**, or **+OTHER COLLATERAL**.

You will be asked to add the collateral information details for the desired collateral including address, description and owner as well as other information needed to define the collateral.

- When finished, click **SAVE**.

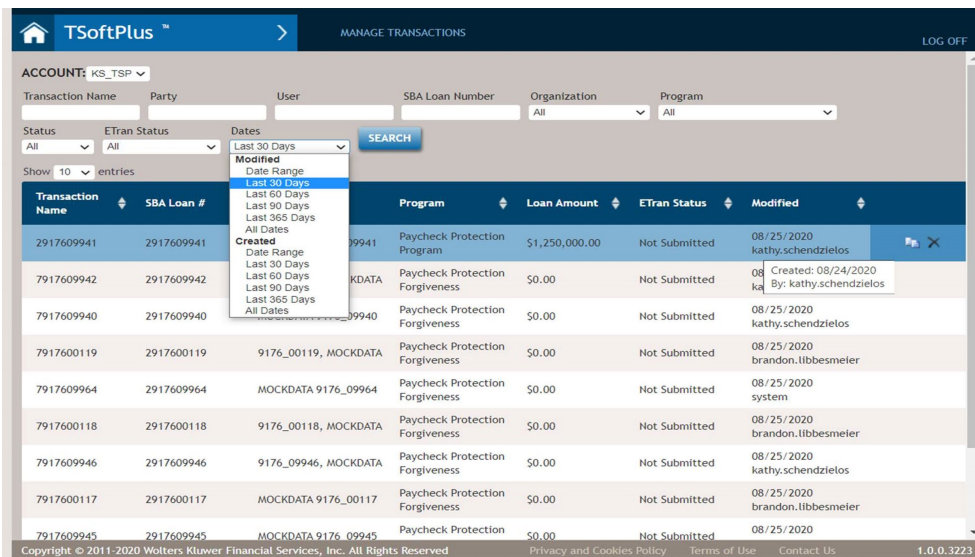
All the collateral selected for the transaction will be listed.



- To add more collateral, once more click one of the four buttons that most closely matches the collateral you wish to add and enter the details for the collateral.

Managing an Existing Loan

- Within the Loan Transactions section of the main menu, select **MANAGE EXISTING LOANS** or choose **View All** in Recent Loans. The Manage Transactions screen is displayed.



Note

Any transactions created without a borrower added are displayed in the results list with a blank borrower name.

- Either:

- Enter criteria in any of the search fields and click **SEARCH** to limit the number of transactions displayed, or
- Browse through the list of all transactions by using the page navigation buttons.



- Click on the desired transaction to begin managing the loan. The Loan Parties screen is displayed.
- To delete a transaction, hover over it and click the Delete icon on the left.



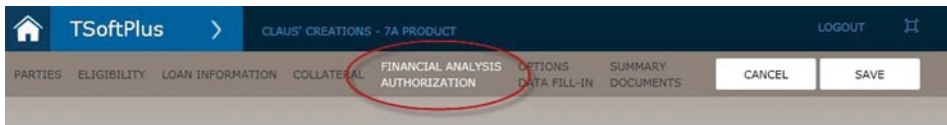
- To copy a transaction, hover over it and click the Copy icon on the left.



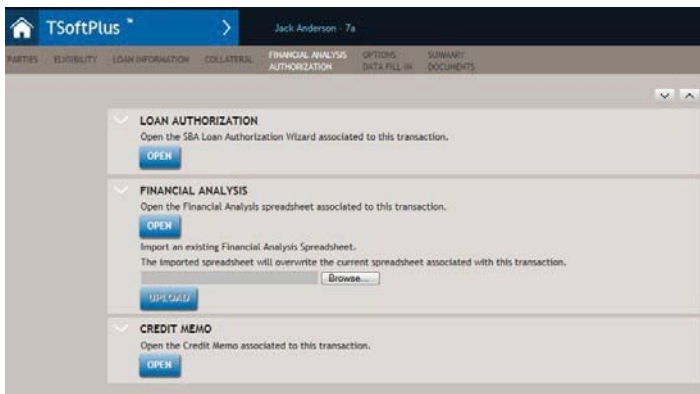
- Sort columns in ascending or descending order using the up/down arrows by the column headers.

Using the Loan Authorization Wizard

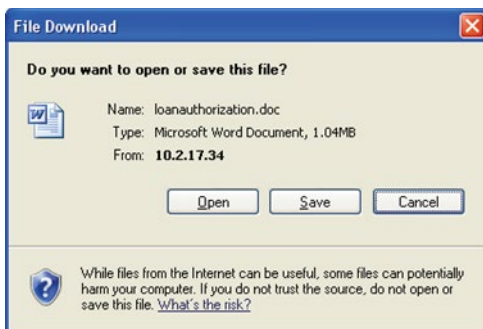
- While working with the desired loan, from the submenu, click **FINANCIAL ANALYSIS/ AUTHORIZATION**.



The Financial Analysis / SBA Authorization Wizard screen is displayed.



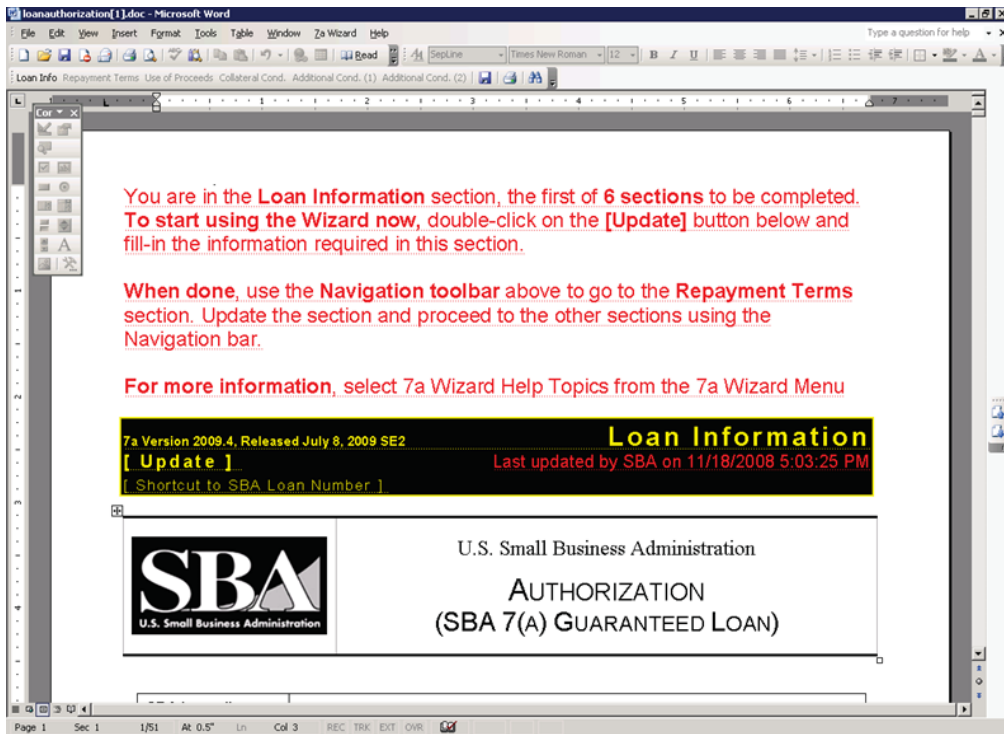
- Click the **OPEN** button. A file download dialog appears.



Note

- If the File Download dialog does not appear, you will need to adjust your browser security settings to allow for the download. For more information refer to Using the Loan Authorization Wizard in the Troubleshooting section.
- Word Macro Security setting must be set to either Medium or Low in order for the Loan Authorization Wizard to work properly.

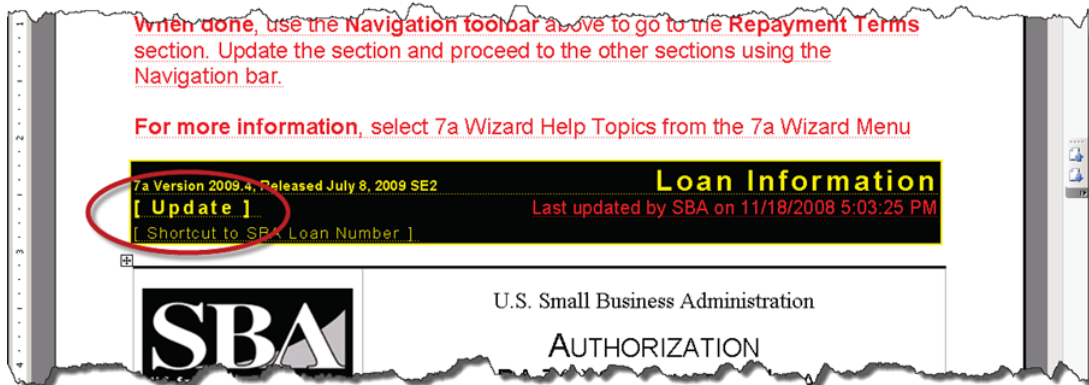
- Click **Open** from the File Download dialog to open the document within Microsoft Word.



Note

If you receive a message stating, "The macros in this project are disabled", edit the macro security within Word to allow for the macro functionality. If you need assistance, refer to the pertinent section in Troubleshooting.

4. Double-click the **Update** link.



The SBA Wizard is displayed.

SBA 7a Authorization Wizard Version 2009.4

This Loan is subject to ARRA 2009 Section(s) 501 DFP 502 ???

Lender Information

Name: Bank *

Address: 3896 Sunset Blvd. *

Suite 9 *

City, State and Zip+: Cincinnati, OH 45209-1417

* Name and title of person signing on behalf of Lender: Jerry K. Jones

SBA District Office

Name: ...

Address: *

City, State and Zip+: , ,

* Note: Items marked with a * can be left blank.

Default Import Data Navigator

Help ? Cancel Restart Back Next Finish

Note

For CapLines, the Operating Company Information section is replaced by CAPLines Loan Classification/Use of Proceeds/Project Collateral Options section.

SBA CAPLines Authorization Wizard 2012

Loan Information

Borrower Information

Name: U2

DBA: *

Address: *

City, State and Zip+: , ,

New Delete ??? < >

CAPLines Loan Classification/Use of Proceeds/Project Collateral Options

Contract Seasonal Builder's Working Capital

Single Multiple

Use of Proceeds Options

All Costs Selected Costs

Contract Assignment

US Government Non-US Government Subcontract Purchase Order

No Contract Assignment -- Additional Worthwhile Collateral Taken

Performance Bond is Required

???

Help Cancel Restart Back Next Finish

The following information is carried over from TSoftPlus to this page of the wizard:

- Lender Information
 - Lender Name
 - Lender Street Address (lines 1 and 2)
 - Lender City, State and Zip
 - Lender authorizing officer contact name
5. Click **Next** to continue to the next page.

SBA 7a Authorization Wizard Version 2009.4

Loan Information

Borrower Information

Name: John Carter
 DBA: *
 Address: 123 Elm St
 *
 City, State and Zip+: Middletown, MN 55555

Borrower is an Eligible Passive Company

New Delete ??? < >

Operating Company Information

Name:
 DBA: * Kelman Outdoors
 Address: 123 Main St
 *
 City, State and Zip+: Middletown, MN 55555

This Operating Company is a co-Borrower

New Delete ??? < >

Help Cancel Restart Back Next Finish

1

The following information is carried over from TSoftPlus to this page of the wizard:

- **Borrower Information**
 - Borrower Name
 - Borrower DBA
 - Borrower Street Address (lines 1 and 2)
 - Borrower City, State and Zip
 - **Operating Company Information**
 - Operating Company
6. Click **Next** to continue to the next page.

SBA 7a Authorization Wizard Version 2009.4

Loan Information

Loan Data

Amount: \$ 5,130,000.00 % Guaranteed 73.10 % ???

Guarantee Fee: \$ 138,125.00 Automatic Calculation Σ

Maturity: 20 Year(s) and 0 Month(s) from date of Note

CAIP Loan Application (Non-PLP Loans)

Ongoing Servicing Fee

Ongoing Servicing Fee equal to 0.550 of one percent per year ???

Disbursement Information

Final disbursement no later than months from approval date ???

Loan Specifics

SBA Loan Number: -- -- (i.e., 12345678-12) ???

SBA/PLP Receipt Date: -- Signature Block/Loan Type
 Non-PLP PLP

Approval Date: --

SBA Administrator

Name and title of person signing on behalf of SBA Administrator (non-PLP):
 No Employee List Available Default

Help Cancel Restart Back Next Finish

2

The following information is carried over from TSoftPlus to this page of the wizard:

- Loan Data
 - Loan Amount
 - Actual SBA Guaranty %
 - Guaranty Fee
 - Term in Years
 - Loan Specifics
 - SBA Loan Number
7. When finished entering information, click **Finish** to complete the wizard. The information is processed, and the last screen is displayed indicating completion.

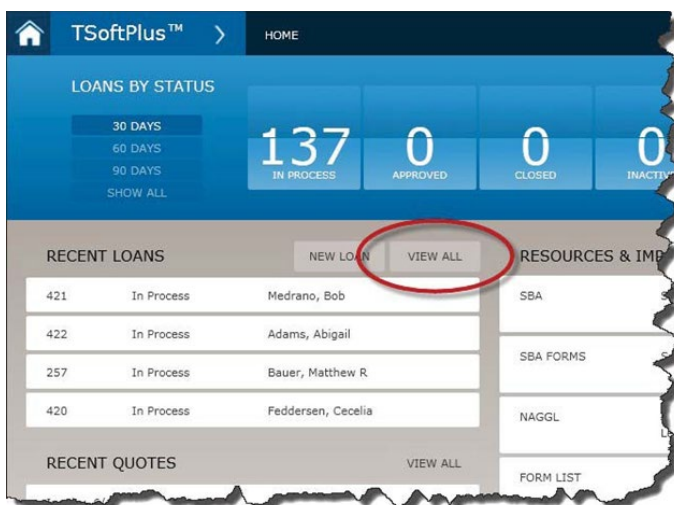


8. Click **Cancel** to close the wizard. you are returned to the Word document.
9. Close the document. When prompted, save the document. You are returned to TSoftPlus.

Deleting a Transaction

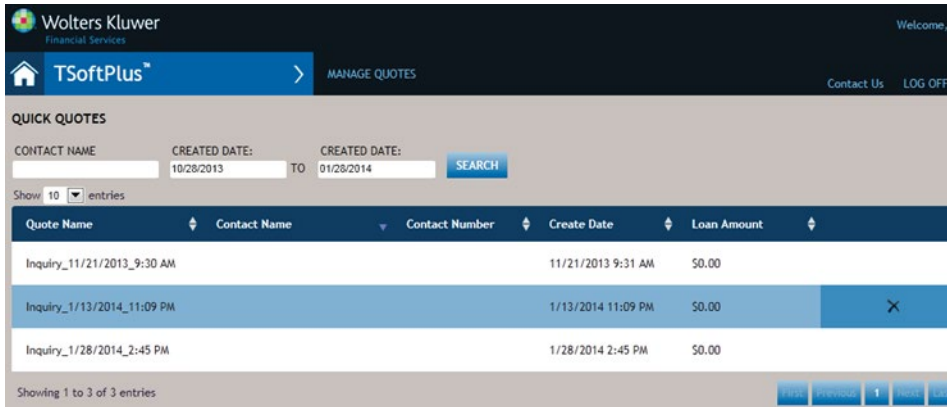
To delete a transaction:

1. From the Dashboard, click the **VIEW ALL** button.

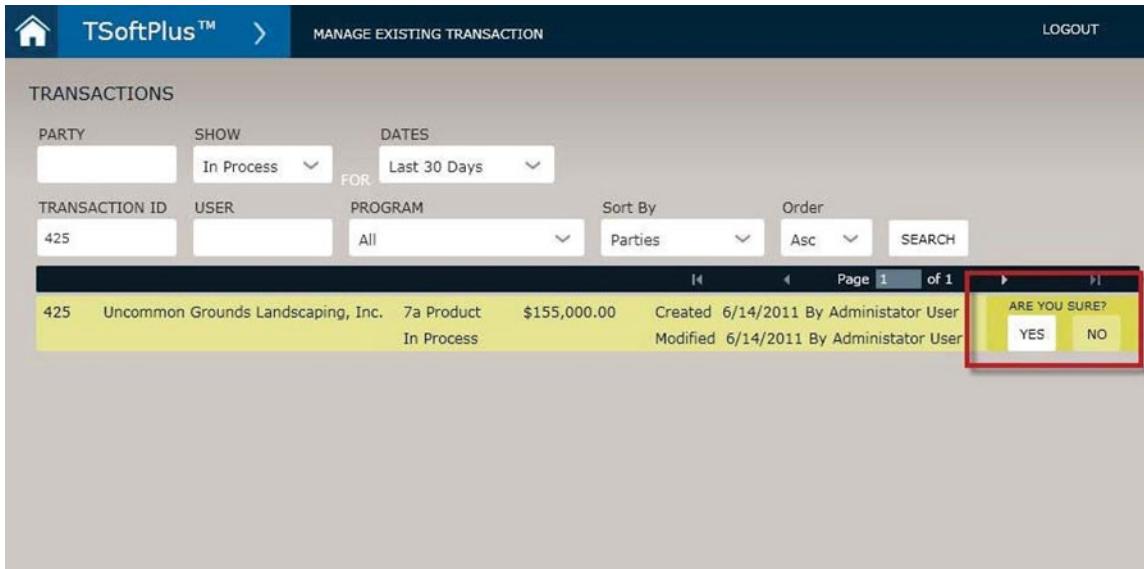


The Transactions screen is displayed.

2. Locate and move the cursor over the transaction you wish to delete. The **-REMOVE** and **+COPY** buttons are displayed on the right side of the transaction listing.



3. Click **-REMOVE**. The buttons are replaced with confirmation buttons.

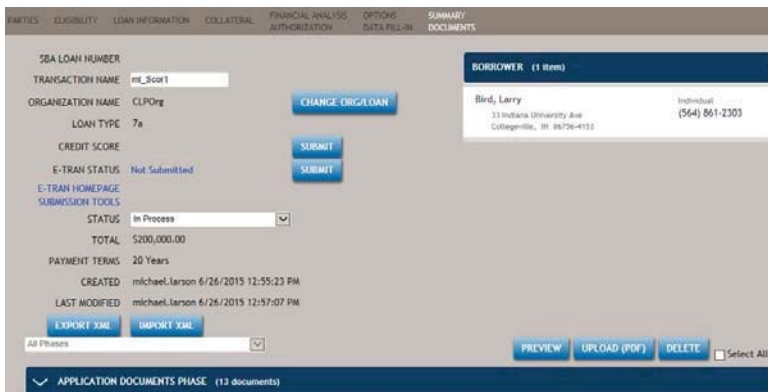


4. Click **YES**. The transaction is removed from the system.

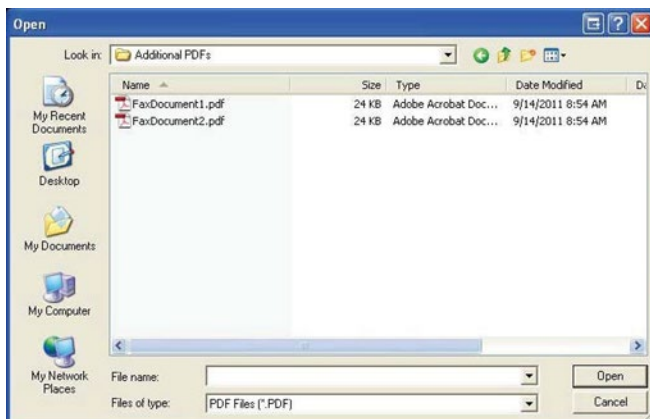
Adding Additional Documents to a Loan

To add additional documents to a loan:

1. Click **SUMMARY DOCUMENTS** from the Submenu. The Summary page is displayed.

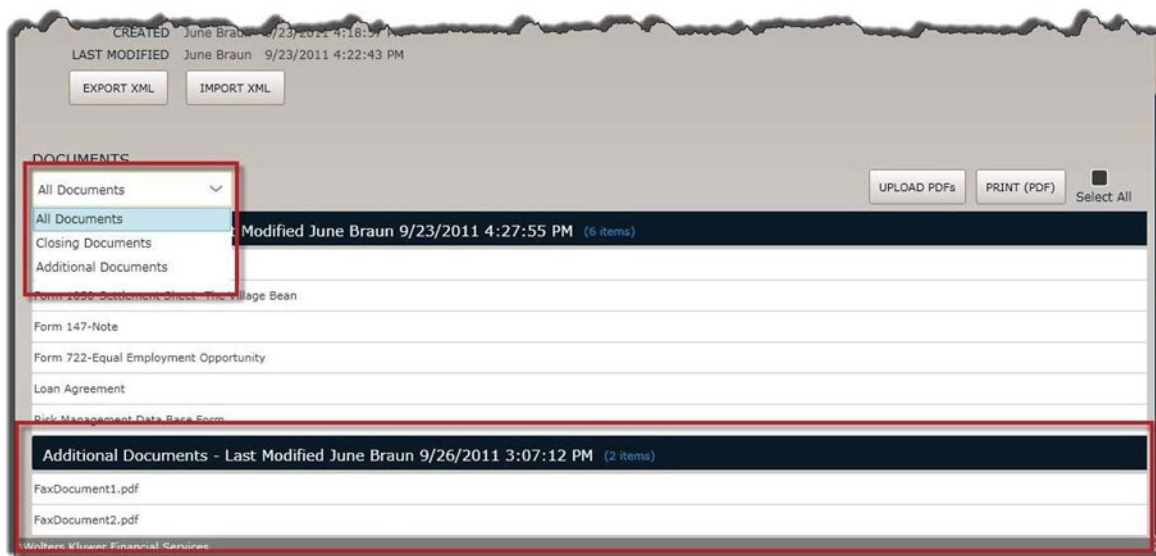


2. Click **UPLOAD PDFs**. The Windows Open dialog is displayed.
3. Browse to and select the documents you wish to add to the loan.



Note

- Multiple files can be added simultaneously using the **Ctrl+Click** or **Shift+Click** combinations.
- The maximum size for a file upload is 5MB.



Note

If the document you are uploading already exists within the load, a message is displayed asking you for confirmation to overwrite or cancel.

Quick Quotes

Creating a Quick Quote

1. From the Quick Quotes section of the main menu, select **CREATE NEW QUOTE**. The Quick Quote screen is displayed.

QUICK QUOTE SUMMARY SAVE CONVERT CLOSE

Quote Name: Inquiry_5/22/2012_7:59 AM

Name: _____

Phone: _____ E-mail: _____

Notes: _____

LOAN TERM Years with _____ Periods _____

LOAN TERM (YEARS) CALCULATE WEIGHTED AVERAGE TERM NUMBER OF PERIODS

USE OF PROCEEDS \$0.00 Total

Purchase Land	Pay Notes Payable (Same Institution Debt)	TOTAL PROCEEDS \$0.00
Purchase Land and Improvements	Purchase Business Asset	GUARANTY FEE
Purchase Improvements	Purchase Business Stock	<input type="checkbox"/> INTERNATIONAL TRADE
Construct Building	Refinance SBA Loan	GUARANTY USED <input type="text"/>
Add to Existing Building	Working Capital	DESIRED GUARANTY % <input type="text"/>
Renovate Existing Building	SBA Guaranty Fee	MAX GUARANTY % 85.000
Pay Off Interim Construction Loan	Other <input type="text"/>	AMOUNT GUARANTEED 0.00
Pay Off Lenders Interim Loan		ACTUAL GUARANTY 0.000
Leasehold Improvements		GUARANTY FEE 0.00
Purchase Equipment		FEE SCHEDULE
Purchase Furniture and Fixtures		
Purchase Inventory		
Pay Trade or Accounts Payable		
Pay Notes Payable (not Same Institution Debt)		

LOAN PAYMENTS Monthly

REPAY METHOD	Installment	INTEREST RATE TYPE	Fixed	APPLIED INTEREST RATE PAYMENT ANNUAL DEBT SERVICE CURRENT OBLIGATION LONG TERM OBLIGATION FIRST YEAR INTEREST SECOND YEAR INTEREST AMORTIZATION
ACCRUAL METHOD	Actual/365	INDEX TYPE		
PAYMENT FREQUENCY	Monthly	INTEREST RATE		
INTEREST ONLY PERIODS				

COMPUTE PAYMENT

INDUSTRY CODES

NAICS CODE No Code Selected

SEARCH CLEAR

RMA CODE No Code Selected

SEARCH CLEAR MATCH NAICS

RMA LOOKUP TYPE Non Contractor Sales

RMA BASE YEAR ProForma 1

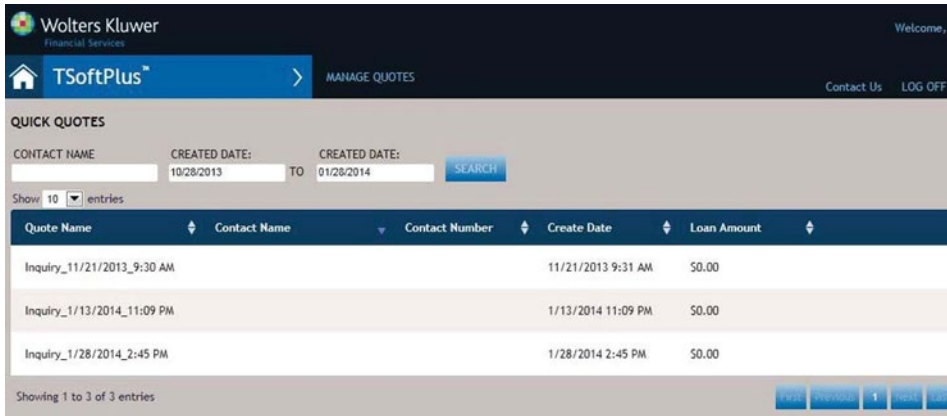
Note

The Quote Name is automatically populated by the system but can be changed during the creation of the Quick Quote.

2. Enter as much information as possible. For information on the various features of the Quick Quotes screen, refer to Quick Quote Screen.
3. Click **SAVE** when finished to save the new Quick Quote.
4. Click **CLOSE** to return to the previously viewed screen.

Managing an Existing Quote

1. Within the Quick Quotes section of the main menu, select **MANAGE EXISTING QUOTE**. The Quick Quotes screen is displayed.



2. Either:

- Enter criteria in any of the search fields and click Search to limit the number of transactions displayed, or
- Browse through the list of all quotes by using the page navigation buttons.



3. Sort columns in ascending or descending order using the arrows by the column headers.

4. Delete a column by highlighting it and selecting the Delete symbol to the right.

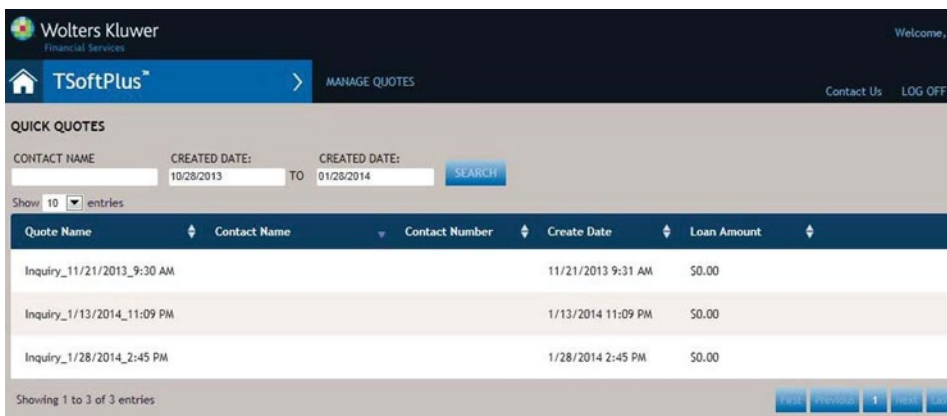


5. Click on the desired quote to begin managing the quote. The selected quote is displayed in the Quick Quote screen.

Converting a Quote

This procedure explains how to convert a quote to a loan.

1. Within the Quick Quotes section of the main menu, select **MANAGE EXISTING QUOTE**. The Quick Quotes screen is displayed.



2. Either:

- Enter criteria in any of the search fields and click Search to limit the number of transactions displayed, or
- Browse through the list of all transactions by using the page navigation buttons.



3. Click on the desired quote. The selected quote is displayed in the Quick Quote screen.

4. Click **CONVERT**.

The screenshot shows the 'QUICK QUOTE' interface in TSoftPlus. At the top, there are buttons for 'SAVE', 'CONVERT', 'DELETE', and 'CLOSE'. The 'CONVERT' button is highlighted with a red rectangular box. Below the buttons, there are input fields for 'Quote Name' (containing 'Inquiry_9/3/2010_12:05 PM'), 'Name' (containing 'Creature Comforts'), 'Phone', and 'E-mail'. To the right of these fields is a 'Notes' area. Below the input fields, there are several expandable sections: 'USE OF PROCEEDS \$45,000.00 Total', 'LOAN TERM 15 Years with 180 Periods', 'LOAN PAYMENTS Monthly', and 'INDUSTRY CODES'.

5. Enter the information you need to convert the quick quote into a new transaction and click **CREATE**.

The screenshot shows the 'CREATE NEW TRANSACTION' interface in TSoftPlus. It features a 'TRANSACTION NAME' input field. Below it are two dropdown menus: 'ORGANIZATION' (set to 'Sample Bank') and 'TRANSACTION JURISDICTION' (set to 'Minnesota'). Underneath these are several product options: '504 Product', '7a Product', 'CAPLines Product', 'Export Express Product', 'SBA Express Product', and 'Small Loan Advantage Product'. At the bottom, there are 'CREATE' and 'CANCEL' buttons.

Working With Financial Analysis Spreadsheets

This section is provided to help you while working with the financial spreadsheets for the [Financial Analysis and Authorization Screen](#).

Note

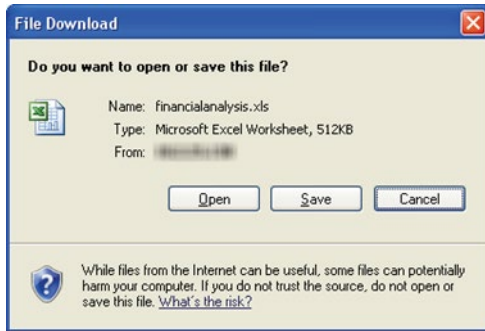
Use **Copy and Paste** commands rather than **Cut and Paste** commands when moving data in the [Financial Analysis](#) spreadsheets. If you cut information from a cell, you may remove validation information as well as data.

Opening the Financial Analysis Spreadsheet

1. After creating a new loan or opening an existing loan, select **FINANCIAL ANALYSIS** from the submenu. The [Financial Analysis and Authorization](#) screen appears.

The screenshot shows the 'FINANCIAL ANALYSIS AND AUTHORIZATION' screen in TSoftPlus. The user is logged in as 'Jack Anderson 7a'. The screen has a navigation bar with tabs: 'FINANCIAL ANALYSIS', 'AUTHORIZATION', 'OPTIONS', and 'SUMMARY'. Below the navigation bar, there are three main sections: 'LOAN AUTHORIZATION' with an 'OPEN' button, 'FINANCIAL ANALYSIS' with an 'OPEN' button and a 'Browse...' button, and 'CREDIT MEMO' with an 'OPEN' button.

2. Click **OPEN**. The File download dialog appears prompting you to open or save the spreadsheet.



3. If you wish to view the file, click **Open**. If you wish to save the document to your local machine for editing, click **Save**.

For this example, we have selected **Open**. The spreadsheet opens in Microsoft Excel and displays the **Spread Setup** tab.

Important:

The Financial Analysis workbook should not be locked while in use with TSoftPlus. If you do, one of the following messages is displayed.

- If you selected
File -->
>
Save:

This workbook appears to be password protected. It cannot be saved and no data can be sent to TSoftPlus. Please remove protection and save again or choose Save As.
- If you selected
File -->
Close or
File -->
Exit:

This workbook appears to be password protected. Closing the workbook will cause any data to be lost and not sent to TSoftPlus. Are you sure you want to continue?
 - If you select **Yes**, any changes made since the last Save before the workbook was protected will be lost.

If you need assistance opening the Financial Analysis Spreadsheet, refer to:

- Cannot Open the Financial Analysis Spreadsheet
- Enabling Macros in Excel 2010

Importing a Financial Analysis Spreadsheet

Important

The Financial Analysis workbook cannot be locked while in use with TSoftPlus. If you lock it and try to import into the workbook into TSoftPlus, the following error message is displayed upon leaving the Financial Analysis page or clicking **Save** in TSoftPlus:

An error occurred while importing the spreadsheet. The data was not imported. Please ensure the workbook is not encrypted or write protected.

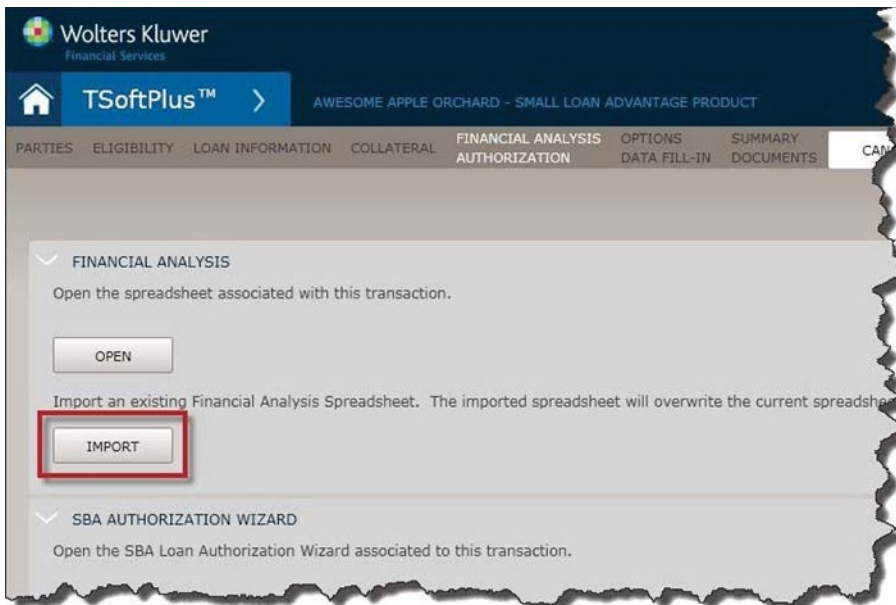
Once you unprotect the workbook, you can import into TSoftPlus normally.

1. Locate and select your desired loan.
2. Click the **FINANCIAL ANALYSIS** link in the submenu.



The Financial Analysis screen is displayed.

3. Click the **IMPORT** button.



The Windows Open dialog box is displayed.

4. Locate and select the Excel spreadsheet you wish to import and click **OPEN**.

The spreadsheet is associated with the loan and you are returned to the Financial Analysis screen.

Spread Setup

The **Spread Setup** spreadsheet allows you to enter information for each period that you plan to enter financial information.

	A	B	C	D	E
		Statement Type Copy Down	Statement Date Fill-in Years	Number of Months	Percentage Increase
1					
2	Historical Year 3				
3	Historical Year 2				
4	Historical Year 1				
5	Interim				
6	Proforma Year 1				
7	Proforma Year 2				
8	Proforma Year 3				
9				Show/Hide Affiliates	
10	Unlock	How many affiliates? (max 20)	0	Show/Hide Principals	
11		How many principals? (max 10)	0		
12					
13					
14	REMINDER: The Financial Analysis Template uses Excel Macros. For Excel 2003 Macro Security must be set to Low. For Excel 2007 Macro Security must be set to Enabled. Consult the User Guide for assistance.				
15					

The following table describes the features of the **Spread Setup** tab.

<i>Feature</i>	<i>Description</i>
Statement Type	The statement type for the historical and interim periods. Options are: <ul style="list-style-type: none"> • Audited • Reviewed • Compiled • Income Tax Records • Generated by Borrower • Generated by Lender • Generated by Loan Packager • Generated by Third Party
Statement Date	The date for which the financial statements are prepared. The date format is MM/DD/ YYYY. Note: You can type out the date as Month Day, Year (for example: August 8, 2010) and TSoftPlus will automatically convert it to MM/DD/YYYY.
Number of Months	The number of months these statements cover. Enter a number from 0 to 12
Percentage Increase	Indicates the Proforma periods, the estimated percentage increase from the previous year. Enter a number from 0.00-100.00
Copy Down	Once the Historical Year 3 Statement Type is selected, clicking this button copies the same Statement Type down for the rest of the years.
Fill-In Years	Once the Historical Year 3 Statement Date is entered, clicking this button copies the same date, plus one year, for the rest of the years. It also populates "12" for all of the Number of Months .

Feature

Description

Unlock/Lock button

Removes the protection for all cells and worksheets of the current spreadsheet, allowing them to be edited.

After removing protection, a message appears on the screen confirming the file has been unlocked.

	A	B	C	D	E
		Statement Type Copy Down	Statement Date Fill-in Years	Number of Months	Percentage Increase
1					
2	Historical Year 3				
3	Historical Year 2				
4	Historical Year 1				
5	Interim				
6	Proforma Year 1				
7	Proforma Year 2				
8	Proforma Year 3				
9				Show/Hide Affiliates	
10	Lock	How many affiliates? (max 20)	0		
11		How many principals? (max 10)	0	Show/Hide Principals	
12					
13		<p>This file has been unlocked. Please be careful. Do not delete any rows highlighted in yellow with a red asterisk. The data in these rows is imported to SBA Form 4i. If you delete these rows or edit formulas the data imported into SBA Form 4i may not be correct!!!!</p>			
14		<p>REMINDER: The Financial Analysis Template uses Excel Macros. For Excel 2003 Macro Security must be set to Low. For Excel 2007 Macro Security must be set to Enabled. Consult the User Guide for assistance.</p>			
15					

Note:

- When finished editing the spreadsheet, click the **Lock** button to protect all new and existing spreadsheets.
- TSoftPlus imports exact row/column locations of data to print on documents. As a result, if you add or remove a specific row/column combination that TSoftPlus is looking for, it will result in errors or problems in bringing information back into TSoftPlus and printing of information on documents.

<i>Feature</i>	<i>Description</i>
Show/Hide Affiliates	<p>After entering the number of desired affiliates for the current record, you must click the Show/Hide Affiliates button to alter the number of Affiliate tabs within the spreadsheet that are configured for the record.</p> <p>Note:</p> <ul style="list-style-type: none"> • If you reduce the number of affiliates shown in the spreadsheet, the information within the hidden tabs is not deleted; the tab is merely hidden. • If you delete a sheet from within the spreadsheet manually, the sheet is deleted permanently and you cannot retrieve the information.
Show/Hide Principals	<p>This feature allows you to create a Personal Cash Flow spreadsheet for the desired number of principals. After entering the number of desired principals for the current record, you must click the Show/Hide Principals button to alter the number of Principal tabs within the spreadsheet that are configured for the record.</p> <p>Note:</p> <ul style="list-style-type: none"> • If you reduce the number of principals shown in the spreadsheet, the information within the hidden tabs is not deleted; the tab is merely hidden. • If you delete a sheet from within the spreadsheet manually, the sheet is deleted permanently, and you cannot retrieve the information.

The information entered on this tab will flow over as headers on the following spreadsheet tabs:

- Balance Sheet - Historical
- Balance Sheet - Pro Forma
- Profit and Loss - Historical
- Balance Sheet - Pro Forma
- Sales Schedule
- COGS Schedule
- Other Schedule - Historical
- Other Schedule - Pro Forma
- Executive Summary
- Financial Ratios
- Net Worth Reconciliation

Note:
To help in navigation or management of the large number of worksheets, you can right-click on the any of the arrows in the bottom worksheet bar.



This displays 14 worksheets with options for more. Clicking **More Sheets** opens the Activate window allowing you to see a list of every worksheet in the template.



Balance Sheet – Historical

Use the Balance Sheet spreadsheet to enter the applicant's historical balance sheet information including up to three years of historical balance sheet information and one interim period.

	A	B	C	D	E	F	G	H	I	J
1	BALANCE SHEET - HISTORICAL									
2	STATEMENT TYPE:	Audited		Reviewed		Compiled		Income Tax		
3	DESCRIPTION:	Hist Yr 3		Hist Yr 2		Hist Yr 1		Interim		RMA %
4	STATEMENT DATE:	12/31/2007		11/30/2008		10/31/2009		5/31/2010		
5	MONTHS:	12	%	11	%	10	%	5	%	
7	Cash & Equivalents									
8	Net Receivables: Trade									
9	Inventory									
10	Notes Receivable									
11	Other:									
12	Other:									
13	Total Other Current Assets	0		0		0		0		
14	Total Current Assets	0		0		0		0		
16	Land									
17	Buildings									
18	Machinery & Equipment									
19	Vehicles & Rolling Stock									
20	Furniture and Fixtures									
21	Other:									
22	Other:									
23	Less: Accumulated Depreciation									
24	Net Fixed Assets	0		0		0		0		
26	Intangibles									
27	Investments, Affl & Subs									
28	Loans to Stockholders									
29	Notes Receivable (Non-Current)									
30	Other:									
31	Other:									
32	Total Other Non-Current Assets	0		0		0		0		

If only two years of historical data is available, enter the oldest data in the column headed **(Year 2)**. Similarly, if only one year's data is available, begin with the column headed **(Year 1)**. Always move from left to right, oldest to most recent.

- RMA% (column J) - Displays RMA data if an applicable RMA code was chosen in TSoftPlus.
- Interim (Column H) - transfers to Column B, Interim, on the Balance Sheet-ProForma worksheet.
- If the transaction is a 504 loan, then 4 new rows are created:
 - Current Maturities - SBA L/T/D
 - Current Maturities - Priv Lndr L/T/D
 - LongTermDebt-SBA
 - LongTermDebt-PrivLndr

Balance Sheet - Pro Forma

The Balance Sheet - Pro Forma tab is provided to compile the information from the Lender's Guaranty page.

1	A	B	C	D	E	F	G	H	I	J
2	BALANCE SHEET - PROFORMA									
3	SBA Balance Sheet Adjustments									
4	Show YE ProForma 1-3									
5	DESCRIPTION:	Interim Yr.	Debit	Credit	Pro Forma	RMA %				
6	STATEMENT DATE:				At Closing					
7	MONTHS:									
8		Ftnote	Ftnote	Ftnote						
7	Cash & Equivalents	0			0					
8	Net Receivables: Trade	0			0					
9	Inventory	0			0					
10	Notes Receivable	0			0					
11	Other:	0			0					
12	Other:	0			0					
13	Total Other Current Assets	0	0	0	0					
14	Total Current Assets	0	0	0	0					
15										
16	Land	0			0					
17	Buildings	0			0					
18	Machinery & Equipment	0			0					
19	Vehicles & Rolling Stock	0			0					
20	Furniture and Fixtures	0			0					
21	Other:	0			0					
22	Other:	0			0					
23	Less: Accumulated Depreciation	0	0	0	0					
24	Net Fixed Assets	0	0	0	0					
25										
26	Intangibles	0			0					
27	Investments, Affl & Subs	0			0					
28	Loans to Stockholders	0			0					
29	Notes Receivable (Non-Current)	0			0					
30	Other:	0			0					
31	Other:	0			0					
32	Total Other Non-Current Assets	0	0	0	0					
33	Total Non-Current Assets	0	0	0	0					
34	Total Assets	0	0	0	0					
35										
36	Notes Payable - Short Term	0			0					
37	Current Maturities - L/T/D	0			0					
38	Current Maturities - SBA	0			0					
39	Accounts Payable - Trade	0			0					
40	Income Taxes Payable	0			0					
41	Accrued Expenses	0			0					
42	Other:	0			0					
43	Other:	0			0					

Note the following:

- Data entered on the Interim data on the Balance Sheet- Historical tab, will transfer over to column B.
- Items in the Footnotes (Ftnote) columns next to the Interim Period, Debit, and Credit adjustments are available for you to enter a footnote reference you wish to make to SBA or to the credit file.
- **RMA% (column J)** - Displays RMA data if an applicable RMA code was chosen in TSoftPlus

Note

If 0 (zero) is entered as a value, it will simply annualize the previous periods numbers.

- **Credit/Current Maturities - L/T/D:** Populates from the TSoftPlus field "Current Obligation" found on the Loan Payments screen in the **Loan Information** tab. This field cannot be edited.
- **Credit/Long Term Debt SBA:** Populates from the TSoftPlus **Long Term Obligation** field located on the Loan Payments screen in the **Loan Information** tab. This field cannot be edited.
- If the transaction is a 504 loan, the following 4 new rows will be created with the corresponding defaults:
 - **Credit/Current Maturities - SBA L/T/D** populates from the TSoftPlus field **Current Obligation** found on the Debenture Pricing screen on the **Loan Information** tab. This field cannot be edited.
 - **Credit/Current Maturities-Priv Lndr L/T/D** populates from the TSoftPlus field **Current Obligation** found on the Private Lender screen on the **Loan Information** tab. This field cannot be edited.

- **Credit/Long Term Debt - SBA** populates from the TSoftPlus field **Long Term Obligation** found on the Debenture Pricing screen on the **Loan Information** tab. This field cannot be edited.
- **Credit/Long Term Debt - Priv Lndr.** populates from the TSoftPlus field **Long Term Obligation** found on the Private Lender screen on the **Loan Information** tab. This field cannot be edited.
- The YE Pro Forma 1, YE Pro Forma 2 and YE Pro Forma 3 columns allow you to calculate the end of year Pro Forma Balance Sheets for 3 years, based off the P&L at Closing numbers. Text to the right describes how the items are calculated. These columns are hidden by default and can be shown or hidden again using the Show/Hide YE ProForma 1-3 button located at the upper right of the spreadsheet.

Note

Note the following about defaulted fields:

- Defaulted fields are disabled (non-editable) with their values rounded up to a whole dollar.
- All fields defaulted from TSoftPlus have a blue background.
- The **Footnotes** text box at the bottom of the page allows for text detailing the footnotes denoted in the above sections. (Note: a carriage return in an Excel text box is ALT+ENTER.)

Profit and Loss – Historical

The Profit and Loss - Historical spreadsheet, like the Historical Balance Sheet, is provided to enter the three-year Historical P&L information and the interim information.

1	A	B	C	D	E	F	G	H	I	J
2	PROFIT & LOSS - HISTORICAL									
3	STATEMENT TYPE:									
4	INCOME STATEMENT:	Hist Yr 3	Hist Yr 2	Hist Yr 1	Interim	RMA %				
5	STATEMENT DATE:									
6	MONTHS:	%	%	%	%					
7	Cash Sales									
8	Credit Sales									
9	Total Sales	0	0	0	0					
10	Less Returns & Allowances									
11	Net Sales	0	0	0	0					
12	Cost of Goods Sold	0	0	0	0					
13	Gross Profit	0	0	0	0					
14										
15	Compensation of Officers Salaries									
16	Salaries & Compensation									
17	Payroll Taxes									
18	Total Salaries & Compensation	0	0	0	0					
19	Repairs & Maintenance									
20	Bad Debts									
21	Rents									
22	Taxes & Licenses									
23	Depreciation & Amortization									
24	Advertising & Selling Expenses									
25	Pension, Profit Sharing, Etc. Plans									
26	Employee Benefit Programs									
27	Other:									
28	Other:									
29	Other:									
30	Other:									
31	Other:									
32	Other:									
33	Other: (from Other Expense Schedule)	0	0	0	0					
34	Total Other Operating Expenses	0	0	0	0					
35	Total Operating Expenses	0	0	0	0					
36										
37	Total Operating Profit (Loss)	0	0	0	0					
38	Interest on Bonds									

This form is broken down into three years with the oldest information in the left-side column marked **Income Statement Hist Yr 3**. If only two years of historical data is available, enter the oldest data in the **Hist Yr 2** column.

Similarly, if only one year's data is available, begin with the **Hist Yr 1** column. Always move from left to right, oldest to most recent.

If your applicant's business is a corporation, partnership or sole proprietorship, you may have some dividends or withdrawals. On the final line of the spreadsheet, enter the dividends or withdrawals. These amounts are reflected in the **Net Worth Reconciliation**.

- **Cash Sales** - If there are values present in the **Total Cash Sales** rows on the Sales Schedule, these values automatically default. If these values are not wanted, you can edit them. Once they have been either typed over or deleted, they will not default again from the Sales Schedule.
- **Credit Sales** - If there are values present in the **Total Credit Sales** rows on the Sales Schedule, these values automatically default. If these values are not wanted, you can edit them. Once they have been either typed over or deleted, they will not default again from the Sales Schedule.
- **Total Sales** - If there are values present in the **Total Sales** rows on the Sales Schedule, these values automatically default. If these values are not wanted, you cannot edit them. You will need to make sure your **Cash Sales** and **Credit Sales** values on the Profit and Loss - Historical sum to the **Total Cash Sales** that originated from the Sales Schedule.
- **Cost of Goods Sold** - If there are values present in the **Total Cost of Goods Sold** rows on the COGS Schedule, these values automatically default. If these values are not wanted, then you can edit them. Once they have been either typed over or deleted, they will not default again from the COGs Schedule.
- **Other:** (from Other Expense Schedule):- If there are values present in the **Total Other** row on the Other Expense Schedule - Hist, these values automatically default.
- **Add Other Row** - Allows you to add one or more extra rows, which in turn allows you to enter values to each column of each row (Hist Yr 3, 2, 1). These values are included in the Total Other Operating Expenses and Total Operating Expenses.

Note

Additional "Other" rows added will be automatically added to the Profit & Loss- Pro Forma worksheet.

Nothing in columns B through I is carried over from TSoftPlus unless there are values present in the **Total Cash Sales**, **Total Credit Sales** and **Total Sales** rows on the Sales Schedule. These values are automatically carried over to the Profit and Loss - Historical sheet. If these values are not wanted, type over them or delete them. Once they have been either typed over or deleted, they will not default again from the Sales Schedule.

Information entered into Column H, Interim, will transfer over to Column B, Interim, on the Profit & Loss - Pro Forma worksheet.

If the transaction is a 504 loan, then 2 new rows are created:

- Interest Expense: Priv Lender
- Interest Expense: SBA Loan

Profit and Loss - Pro Forma

The Balance Sheet - Pro Forma tab is provided to compile the information from the Lender's Guaranty page.

	A	B	C	D	E	F	G	H	I	J	L	M
1	PROFIT & LOSS - PROJECTIONS											
2	INCOME STATEMENT:											
3	STATEMENT DATE:											
4	MONTHS:											
5	PROJECTION % / PERCENTAGE (%) CHANGE:											
6			%	Proj. %	%	Proj. %	%	Proj. %	%			
7		Recalc ProForma1		Recalc ProForma2		Recalc ProForma3						
7	Cash Sales											
8	Credit Sales											
9	Total Sales	0	0	0	0	0	0	0	0	0	0	0
10	Less Returns & Allowances	0	0	0	0	0	0	0	0	0	0	0
11	Net Sales	0	0	0	0	0	0	0	0	0	0	0
12	Cost of Goods Sold	0	0	0	0	0	0	0	0	0	0	0
13	Gross Profit	0	0	0	0	0	0	0	0	0	0	0
14												
15	Compensation of Officers Salaries	0	0	0	0	0	0	0	0	0	0	0
16	Salaries & Compensation	0	0	0	0	0	0	0	0	0	0	0
17	Payroll Taxes	0	0	0	0	0	0	0	0	0	0	0
18	Total Salaries & Compensation	0	0	0	0	0	0	0	0	0	0	0
19	Repairs & Maintenance	0	0	0	0	0	0	0	0	0	0	0
20	Bad Debts	0	0	0	0	0	0	0	0	0	0	0
21	Rents	0	0	0	0	0	0	0	0	0	0	0
22	Taxes & Licenses	0	0	0	0	0	0	0	0	0	0	0
23	Depreciation & Amortization	0	0	0	0	0	0	0	0	0	0	0
24	Advertising & Selling Expenses	0	0	0	0	0	0	0	0	0	0	0
25	Pension, Profit Sharing, Etc. Plans	0	0	0	0	0	0	0	0	0	0	0
26	Employee Benefit Programs	0	0	0	0	0	0	0	0	0	0	0
27	Other:	0	0	0	0	0	0	0	0	0	0	0
28	Other:	0	0	0	0	0	0	0	0	0	0	0
29	Other:	0	0	0	0	0	0	0	0	0	0	0
30	Other:	0	0	0	0	0	0	0	0	0	0	0
31	Other:	0	0	0	0	0	0	0	0	0	0	0
32	Other:	0	0	0	0	0	0	0	0	0	0	0
33	Other: (from Other Expense Schedule)	0	0	0	0	0	0	0	0	0	0	0
34	Total Other Operating Expenses	0	0	0	0	0	0	0	0	0	0	0
35	Total Operating Expenses	0	0	0	0	0	0	0	0	0	0	0
36												
37	Total Operating Profit (Loss)	0	0	0	0	0	0	0	0	0	0	0

- Income Statement Type (column B):** The value of this drop-down box defaults to **Interim** but allows you to select **Historical Year**. This functionality allows you to be able to decide on a case by case basis if the starting year is the "Interim" or last full "Historical Year".
 - Interim** defaults all the values from the Interim column on the **Profit and Loss - Historical** tab.
 - Historical Year** defaults all the values from the Historical Year 1 column on the **Profit and Loss - Historical** tab.
- Recalc Pro Forma 1, Recalc Pro Forma 2, ReCalc Pro Forma 3 buttons** provide the ability to gross up the Interim period and do projections for Proforma Year 1, Proforma Year 2 and Proforma Year 3 periods. This is completed by entering a number (i.e. for 10%, type in 10) in the **Percentage Increase** column on the **Spread Setup** tab, then click Recalc Pro Forma one through three. The application annualizes your interim year based on the number of months in the previous year and multiplies that by the percentage changed. The application performs the same function for Year Two and Year Three.
- RMA% (column J)** - Displays RMA data if an applicable RMA code was chosen in TSoftPlus.
- Proforma 1/ Interest Expense SBA Loan:** Populates from the TSoftPlus field **First Year Interest** found on the Loan Payments screen in the **Loan Information** tab.
- Proforma 2/ Interest Expense SBA Loan:** Populates from the TSoftPlus field **Second Year Interest** found on the Loan Payments screen in the **Loan Information** tab.
- Proforma 3/ Interest Expense SBA Loan:** Populates from the TSoftPlus Amortization Schedule. It is the total of all interest paid from periods 25 through 36.
- Other: (from Other Expense Schedule):** - If there are values present in the **Total Other** row on the Other Expense Schedule - Project, these values automatically default.
- Add Other Row** - Allows you to add one or more extra rows, which in turn allows you to enter values to each column of each row (ProForma Yr 1, 2, 3). These values are summed into the Total Other Operating Expenses and Total Operating Expenses.

Note

Additional "Other" rows added will be automatically added to the Profit & Loss- Historical worksheet.

- **Proj %** - When a value is entered in the **Proj %** column and the **Recalc** button is pressed, the system uses that value instead of the value entered in the **Percentage Increase** column on the Spread Setup tab. The values entered can be positive, negative or 0. If a zero is entered, then the projection amount remains unchanged (i.e., it will not be changed based on the **Percentage Increase** value on the Spread Setup tab). If no value is entered in the **Proj %** column, then the system uses the value entered in the **Percentage Increase** column on the Spread Setup tab.
 - **Proforma 1/Interest Expense: Priv Lender:** Populates from the TSoftPlus field **First Year Interest** found on the Private Lender screen in the **Loan Information** tab. This cannot be edited.
 - **Proforma 2/Interest Expense: Priv Lender:** Populates from the TSoftPlus field **Second Year Interest** found on the Private Lender screen in the **Loan Information** tab. This cannot be edited.
 - **Proforma 3/Interest Expense: Priv Lender:** Populates from the TSoftPlus Amortization Schedule in the Private Lender screen. It is the total of all interest paid from periods 25 through 36. This cannot be edited.
 - **Proforma 1/Interest Expense: SBA Loan:** Populates from the TSoftPlus field **First Year Interest** found on the Debenture Pricing screen in the **Loan Information** tab. This cannot be edited.
 - **Proforma 2/Interest Expense: SBA Loan:** Populates from the TSoftPlus field **Second Year Interest** found on the Debenture Pricing screen in the **Loan Information** tab. This cannot be edited.
 - **Proforma 3/Interest Expense: SBA Loan:** Populates from the TSoftPlus Amortization Schedule in the Debenture Pricing screen. It is the total of all interest paid from periods 25 through 36. This cannot be edited.

Sales Schedule

If there is more than one revenue source within the borrower's business, the Sales Schedule spreadsheet can be used to enter the cash and credit sales from each of the separate profit centers.

	A	B	C	D	E
1	PROFIT & LOSS - SALES				
2	STATEMENT TYPE:	0	0	0	0
3	INCOME STATEMENT:	Historical Year 3	Historical Year 2	Historical Year 1	Interim
4	STATEMENT DATE:	1/0/1900	1/0/1900	1/0/1900	1/0/1900
5	MONTHS:	0	0	0	0
6					
7	Sales Type #1				
8	Cash Sales				
9	Credit Sales				
10	Total Sales #1	0	0	0	0
11					
12	Sales Type #2				
13	Cash Sales				
14	Credit Sales				
15	Total Sales #2	0	0	0	0
16					
17	Sales Type #3				
18	Cash Sales				
19	Credit Sales				
20	Total Sales #3	0	0	0	0
21					
22	Total Cash Sales	0	0	0	0
23	Total Credit Sales	0	0	0	0
24	Total Sales	0	0	0	0
25					

Note the following:

- The Statement Type, Statement Date and Months headers are automatically populated by information in the **Spread Setup** tab and cannot be edited.
- You are able to enter information in:
 - Historical Year 3 (column B)
 - Historical Year 2 (column C)
 - Historical Year 1 (column D)

- Interim (Column E)
- All Total Sales values are calculated by TSoftPlus.

Note

If there are values present in the **Total Cash Sales, Total Credit Sales** and **Total Sales** rows, these values will automatically default to the Profit and Loss - Historical sheet.

COGS Schedule

If there is more than one revenue source within the borrower's business, the Cost of Goods Sold (COGS) Schedule spreadsheet can be used to enter the additional COGS from each of the separate profit centers.

	A	B	C	D	E
1	COGS				
2	STATEMENT TYPE:	0	0	0	0
3	INCOME STATEMENT:	Historical Year 3	Historical Year 2	Historical Year 1	Interim
4	STATEMENT DATE:	1/01/1900	1/01/1900	1/01/1900	1/01/1900
5	MONTHS:	0	0	0	0
6					
7	Cost of Goods Sold #1				
8	Inventory at Beginning of				
9	Purchases				
10	Costs of Labor				
11	Other Costs				
12	Depreciation & Amortization				
13	Subtotal	0	0	0	0
14	Less: Inventory at End				
15	Cost of Goods Sold	0	0	0	0
16					
17	Cost of Goods Sold #2				
18	Inventory at Beginning of				
19	Purchases				
20	Costs of Labor				
21	Other Costs				
22	Depreciation & Amortization				
23	Subtotal	0	0	0	0
24	Less: Inventory at End				
25	Cost of Goods Sold	0	0	0	0
26					
27	Cost of Goods Sold #3				

Note the following:

- The Statement Type, Statement Date and Months headers are automatically populated by information in the **Spread Setup** tab and cannot be edited.
- You are able to enter information in:
 - Historical Year 3 (column B)
 - Historical Year 2 (column C)
 - Historical Year 1 (column D)
 - Interim (Column E)
- All Subtotal, Cost of Goods Sold and Total Cost of Goods Sold values are calculated by TSoftPlus.

Note

If there are values present in **Total Cost of Goods Sold**, these values are automatically carried over to the Profit and Loss - Historical sheet.

Other Expense Schedule – Historical

If there is a need for additional fields for other historical expenses, the Other Schedule - Historical spreadsheet can be used to enter those additional expenses.

	A	B	C	D	E
1	PROFIT & LOSS				
2	STATEMENT TYPE:	0	0	0	0
3	INCOME STATEMENT:	Historical Year 3	Historical Year 2	Historical Year 1	Interim
4	STATEMENT DATE:	1/0/1900	1/0/1900	1/0/1900	1/0/1900
5	MONTHS:	0	0	0	0
6					
7	Other:	<input type="text"/>			
8	Other:				
9	Other:				
10	Other:				
11	Other:				
12	Other:				
13	Other:				
14	Other:				
15	Other:				
16	Other:				
17	Other:				
18	Other:				
19	Other:				
20	Other:				
21	Other:				
22	Other:				
23	Total Other	0	0	0	0
24					

Note the following:

- The Statement Type, Statement Date and Months headers are automatically populated by information in the **Spread Setup** tab and cannot be edited.
- You are able to enter information in:
 - Historical Year 3 (column B)
 - Historical Year 2 (column C)
 - Historical Year 1 (column D)
 - Interim (Column E)
 - Other descriptions (column A)
- The Total Other values are calculated by TSoftPlus.

Note

If there are values present in **Total Other**, these values are automatically carried over to the Profit and Loss - Historical sheet.

Other Expense Schedule – Projections

If there is a need for additional fields for other pro-forma expenses, the Other Schedule - Projections spreadsheet can be used to enter those additional expenses.

	A	B	C	D	E
1	PROFIT & LOSS				
2	INCOME STATEMENT:	Interim	Proforma Year 1	Proforma Year 2	Proforma Year 3
3	STATEMENT DATE:	1/01/1900	1/01/1900	1/01/1900	1/01/1900
4	NUMBER OF MONTHS:	0	0	0	0
5	PERCENTAGE (%):		0	0	0
6					
7	Other:	<input type="text"/>			
8	Other:				
9	Other:				
10	Other:				
11	Other:				
12	Other:				
13	Other:				
14	Other:				
15	Other:				
16	Other:				
17	Other:				
18	Other:				
19	Other:				
20	Other:				
21	Other:				
22	Other:				
23	Total Other	0	0	0	0

Note the following:

- The Statement Type, Statement Date and Months headers are automatically populated by information in the **Spread Setup** tab and cannot be edited.
- You are able to enter information in:
 - Interim (column B)
 - Proforma Year 1 (column C)
 - Proforma Year 2 (column D)
 - Proforma Year 3 (Column E)
 - Other descriptions (column A)
- The Total Other values are calculated by TSoftPlus.

Note

If there are values present in the **Total Other**, these values are automatically carried over to the Profit and Loss - Pro Forma sheet.

Executive Summary

The Executive Summary spreadsheet is a central collection point for the balance sheet, financial ratios, cash flow coverage calculations and debt summary.

EXECUTIVE SUMMARY								
Year	1/0/1900	1/0/1900	1/0/1900	1/0/1900	1/0/1900	1/0/1900	1/0/1900	1/0/1900
Months	0	0	0	0	0	0	0	0
Use of Proceeds	Lender	Applicant	Other	Total				
Land Acquisition	200,000			200,000				
Construction	0			0				
Machinery and Equipment	0			0				
Inventory	0			0				
Working Capital	0			0				
Acquisition of Business	0			0				
Payoff SBA Loan	0			0				
Payoff Bank Loan	0			0				
Other Debt Repayment	0			0				
Other	0			0				
Total	200,000	0	0	200,000				
Balance Sheet	Year 3	Year 2	Year 1	Interim	Prfrma Yr 1			
Total Current Assets	0	0	0	0	0			
Net Fixed Assets	0	0	0	0	0			
Total Other Assets	0	0	0	0	0			
Total Assets	0	0	0	0	0			
Total Current Obligations	0	0	0	0	4,766			
Long Term Debt	0	0	0	0	195,234			
Total Liabilities	0	0	0	0	200,000			
Net Worth	0	0	0	0	0			
Total Liabilities and Net Worth	0	0	0	0	200,000			
Ratios	Year 3	Year 2	Year 1	Interim	Prfrma Yr 1	RMA High	Med	Low
Current Ratio					0.0	4.3	1.3	0.2
Debt to Tangible Net Worth						0.2	2.7	-3.5
Quick Ratio					0.0	2.7	0.4	0.1
Days Receivable								9.0
Days Payable								
Days Inventory Turnover								
Working Capital	0	0	0	0	-4,766	N/A	N/A	N/A
Gross Profit %						N/A	100.0	N/A
Cost of Sales %						N/A	N/A	N/A
Cash Flow / Coverage	Year 3	Year 2	Year 1	Interim	Prfrma Yr 1	Prfrma Yr 2		
Net Profit After Tax NPAT	0	0	0	0	-13,846	-13,541		
Depreciation / Amortization	0	0	0	0	0	0		
Interest Expense	0	0	0	0	0	0		
SBA Interest Expense	0	0	0	0	13,846	13,541		
Other:								
Other:								
Total Cash Available	0	0	0	0	0	0		
New SBA Loan (P + I)					18,612	18,612		
Existing Debt (P + I)								
Other:								
Other:								
Other:								
Other:								
Other:								
Total Cash Required	0	0	0	0	18,612	18,612		
Cash Flow	0	0	0	0	-18,612	-18,612		
Coverage Ratio					0.00	0.00		
Debt Summary	Total							
Participating Lender								
Other Lenders								
Unclassified								
Total Debt	0							

Note the following:

- The **Use of Proceeds/Lender** is automatically populated by TSoftPlus and cannot be edited. It is a combination of the following different Use of Proceeds found on the Loan Information tab.
 - Land Acquisition
 - Purchase Land only
 - Land and Improvements
 - Purchase Improvements
 - Construction
 - Construct a Building
 - Add to Existing Building
 - Renovate Existing Building
 - Pay Off Interim Construction Loan
 - Pay Off Lender's Interim Loan
 - Leasehold Improvements
 - Machinery & Equipment
 - Purchase Equipment
 - Purchase Furniture and Fixtures

- Inventory Purchase
 - Purchase Inventory
 - Pay Trade or Accounts Payable
- Working Capital
 - Working Capital
 - SBA Guaranty Fee
- Acquisition of Business
 - Purchase Business Asset
 - Purchase Business Stock
- Payoff SBA Loan
 - Refinance SBA Loan (Not Same Institution Debt)
 - Refinance SBA Loan (Same Institution Debt)
- Payoff Bank Loan
 - Pay Notes Payable (not same Institution Debt)
- Other Debt Repayment
 - Pay Notes Payable (Same Institution Debt)
- Other
 - Other
- You are able to enter information in:
 - Use of Proceeds/Applicant
 - Use of Proceeds/Other
 - Cash Flow/Coverage/Other
 - Cash Flow/Coverage/Other
 - Cash Flow/Coverage/New SBA Loan (P&I)
 - Cash Flow/Coverage/Existing Debt (P&I)
 - Cash Flow/Coverage/Other
 - Cash Flow/Coverage/Other
 - Debt Summary
- The following are calculated by TSoftPlus:
 - Use of Proceeds/Total
 - Use of Proceeds/Total (Column E)
 - Total Cash Available
 - Total Cash Required
 - Cash Flow
 - Coverage Ratio
 - Total Debt

If the transaction is a 504 loan, the following rows will be created with the corresponding defaults:

- **Use of Proceeds/Lender:** populates from the TSoftPlus. The Total Project Cost will populate the "Other" cell.
- **Private Lender Interest Expense:** defaults from Profit & Loss Pro Forma "Interest Expense: Priv Lender"
- **SBA Interest Expense:** defaults from Profit & Loss Pro Forma "Interest Expense: SBA Loan"
- **Prfma Yr 1/New SBA Loan (P + I):** Populates from the TSoftPlus Amortization Schedule found on the Debenture Pricing screen in the Loan Information tab. It is the Total Payment for Period 12 (or sum of Payments from periods 1 through 12).
- **Prfma Yr 2/New SBA Loan (P + I):** Populates from the TSoftPlus Amortization Schedule found on the Debenture Pricing screen in the Loan Information tab. It is the sum of Payments from periods 13 through 24.
- **Prfma Yr 1/Private Lender (P + I):** Populates from the TSoftPlus Amortization Schedule found on the Private Lender screen in the Loan Information tab. It is the Total Payment for Period 12 (or sum of Payments from periods 1 through 12).
- **Prfma Yr 2/Private Lender (P + I):** Populates from the TSoftPlus Amortization Schedule found on the Private Lender screen in the Loan Information tab. It is the sum of Payments from periods 13 through 24.

Financial Ratios

The financial ratios calculated on this spreadsheet are the same financial ratio tracked by the Risk Management Association (RMA) Statement Studies.

	A	B	C	D	E	F	G	H	I
1	FINANCIAL RATIO								
2						Projections	RMA Code :		
3		(Year 3)	(Year 2)	(Year 1)	Interim	Prof Yr 1	NAICS Code :		
4	STATEMENT TYPE:	Audited	Reviewed	Compiled	Income Tax				
5	STATEMENT DATE:	12/31/2007	11/30/2008	10/31/2009	5/31/2010	2/12/2012	High	Medium	Low
6	MONTHS:	12	11	10	5	1	RMA	RMA	RMA
7									
8	Current Ratio								
9	Quick Ratio								
10	Sales / Receivable	0.0							
11	Days' Receivable								
12	Cost of Sales / Inventory	0.0							
13	Days' Inventory								
14	Cost of Sales / Payables								
15	Days' Payables								
16	Sales / Working Capital	0.0							
17	EBIT / Interest								
18	Net Profit - Depr - Amort / Cur Mat LT								
19	Net Fixed Assets / Tangible Net Worth								
20	Debt / Tangible Net Worth								
21	% Profit Before Taxes / Tangible NW								
22	% Profit Before Taxes / Total Assets	0.0							
23	Sales / Net Fixed Assets								
24	Sales / Total Assets	0.0							
25	% Depreciation - Amortization / Sales					0.0			
26	% Officers Compensation / Sales					0.0			
27	Working Capital	2582	0	0	0	0	N/A	N/A	N/A
28	Gross Profit %					100.0	N/A	N/A	N/A
29	Cost of Sales %					0.0	N/A	N/A	N/A
30	Breakeven Point					0.0	N/A	N/A	N/A
31	Contribution Margin					100.0	N/A	N/A	N/A
32	Z-Score	6.51	0.00	0.00	0.00	0.00	N/A	N/A	N/A
33									
34	RMA Code								
35	NAICS Code								

The following table provides a brief definition for each ratio.

Ratio	Definition
Liquidity Ratios	
Current ratio	Total Current Assets / Total Current Liabilities
Quick Ratio	(Cash & Equivalents + Trade Receivables) / Total Current Liabilities
Sales/Receivables	Net Sales / Trade Receivables
Days/Receivables	365 / (Sales/Receivables)
Cost of Sales/Inventory	Cost of Sales / Inventory
Days Inventory	365 / (Cost of Sales/Inventory)
Cost of Sales/Payables	Cost of Sales / Payables
1 Days Payable	365 / (Cost of Sales/Payables)
Sales/Working Capital	Net Sales / Net Working Capita
Coverage Ratios	
Earnings before Interest and Taxes (EBIT)/Interest	Earnings Before Interest & Taxes / Annual Interest Expense
Net Profit + Depreciation, Depletion, Amortization/ Current Maturities Long-Term Debt	(Net Profit + Depreciation + Amortization Expenses) / Current Portion of Long-Term Debt
Leverage Ratios	
Fixed Assets / Tangible Net Worth	Net Fixed Assets / Tangible Net Worth

<i>Ratio</i>	<i>Defnition</i>
Debt / Tangible Net Worth	Total Liabilities / Tangible Net Worth
Operating Ratios	
% Profits Before Taxes/Tangible Net Worth	(Profit Before Taxes / Tangible Net Worth) x 100
% Profit Before Taxes/Total Assets	(Profit Before Taxes / Total Assets) x 100
Sales/Net Fixed Assets	Net Sales / Net Fixed Assets
Sales / Total Assets	Net Sales / Total Assets
Expense to Sales Ratios	
% Depreciation, Depletion, Amortization/Sales	((Depreciation + Amortization + Depletion Expenses) / Net Sales) x 100
% Officers, Directors, Owners' Compensation/Sales	((Officers' + Directors + Owners' Compensation) / Net Sales) x 100

Note the following:

- The Statement Type, Statement Date and Months headers are automatically populated by information in the **Spread Setup** tab and cannot be edited.
- If an applicable RMA code was chosen in TSoftPlus, you are able to enter information in High RMA, Medium RMA, Low RMA (columns G, H, I): RMA data.
- **RMA Code** - populates from RMA Code chosen in TSoftPlus on the NAICS screen on the **Eligibility** tab
- **NAICS Code** - populates from NAICS Code chosen in TSoftPlus on the NAICS screen on the **Eligibility** tab
- **Description** - populates from NAICS Code Description chosen in TSoftPlus on the NAICS screen on the **Eligibility** tab

Note

If all zeros (0) appear in the RMA columns, an RMA did not receive enough information for the SIC Code and Sizes Standard. To resolve, try one of the following:

- Use Sales as the base method versus Assets and vice-versa
- Try changing the base year

Net Worth Reconciliation

The Reconciliation of Net Worth spreadsheet measures the difference in the Balance Sheet Net Worth Amounts between the current year and the previous year.

	A	B	C	D
1	RECONCILIATION OF NET WORTH			
2	STATEMENT TYPE:	0	0	0
3	RECONCILIATION OF NET WORTH:	Year 2	Year 1	Interim
4	YEAR:	1/0/1900	1/0/1900	1/0/1900
5	MONTHS:	0	0	0
6				
7	Beginning Net Worth	0	0	0
8	Net Profit (Loss)	0	0	0
9	Less: Dividends or Withdrawals	0	0	0
10	Stock Issued	0	0	0
11	Paid in Capital	0	0	0
12	Other NW Changes	0		
13	Other NW Changes	0	0	0
14				
15				
16	Ending Net Worth	0	0	0
17	Actual Ending Net Worth	0	0	0
18	Unexplained Variance	0	0	0
19				

Note the following:

- Year 2 (column B) populates from data entered in the **Balance Sheet - Historical** and **Profit and Loss - Historical** tabs.
- Year 1 (column C) populates from data entered in the **Balance Sheet - Historical** and **Profit and Loss - Historical** tabs.
- Interim (column D) populates from data entered in the **Balance Sheet - Historical** and **Profit and Loss - Historical** tabs.
- You are able to enter information in the blank descriptions and values under Other N/W Changes.

UCA Cash Flow

UCA Cash Flow is highly structured and reveals the actual cash inflow or outflow of each item on the income statement. Its calculation of cash net income begins with cash receipts from sales and then makes deductions for payments to suppliers, employees, creditors, stockholders, and to the government for taxes. With its focus on actual cash flows and its specific identification of such items as cash flow from sales activity, cost of goods sold, and mandatory debt retirement, it yields additional information on the structure of cash flow that cannot be found in an indirect approach. Also, its standardized format facilitates comparisons across firms.

	A	B	C	D
1	UCA CASH FLOW			
2		Year 2	Year 1	Interim
3	STATEMENT DATE:	1/0/1900	1/0/1900	1/0/1900
4	MONTHS:	0	0	0
5				
6	OPERATING FLOWS			
7	Net Sales	0	0	0
8	Change in Accounts Receivable - Trade	0	0	0
9	Cash Flow From Sales Activity	0	0	0
10				
11	Cost of Goods Sold	0	0	0
12	Change In Inventories	0	0	0
13	Change In Accounts Payable	0	0	0
14	Cash Cost of Goods Sold	0	0	0
15	Cash Gross Profit	0	0	0
16				
17	Advertising and Selling Expenses	0	0	0
18	Payroll Expenses	0	0	0
19	General and Administrative Expenses	0	0	0
20	Change In Accrued Expenses	0	0	0
21	Change In Other Current Assets	0	0	0
22	Change In Other Current Liabilities	0	0	0
23	Cash Operating Expenses	0	0	0
24	Cash Operating Income	0	0	0
25				
26	Interest and Dividends	0	0	0
27	Other Income	0	0	0
28	Other Expense	0	0	0
29	Miscellaneous Cash Income (Expense)	0	0	0
30				
31	Income Taxes	0	0	0
32	Change In Income Taxes Payable	0	0	0
33	Change In Deferred Income Taxes	0	0	0
34	Cash Income Taxes	0	0	0
35	Net Cash Flow From Operations	0	0	0
36				
37	Financing Costs			
38	Interest Expense	0	0	0
39	Dividends / Withdrawals	0	0	0
40	Total Financing Costs	0	0	0
41	Cash Net Income	0	0	0
42				
43	Current Maturities L/T/D	0	0	0

All other fields default from either the Balance Sheet - Historical or the Profit and Loss - Historical, except the following System Calculated fields:

- Cash Flow From Sales Activity
- Cash Cost of Goods Sold
- Cash Gross Profit

- Cash Operating Expenses
- Cash Operating Income
- Miscellaneous Cash Income (Expense)
- Cash Income Taxes
- Net Cash Flow From Operations
- Total Financing Costs
- Cash Net Income
- Mandatory Debt Retirement
- Cash Flow After Debt Retirement
- Total Investment Activity Cash Flow
- Cash Flow Before Financing
- Total Financing Cash Flow
- Change in Cash
- Beginning Cash
- Ending Cash

Debt Refinancing Eligibility

	A	B	C	D	E	F	G	H
1	DEBT REFINANCING ELIGIBILITY							
2								
3	NAICS Code		0					
4	Business		0					
5								
6	DEBT WITH MATURITY IN NEXT YEAR							
7	DEBT WITH A BALLOON PAYMENT (REGARDLESS OF MATURITY)							
8								
9	Description	Balance	Monthly Payment	Annual Payment	Percent of Loan			
10				0				
11				0				
12				0				
13				0				
14				0				
15				0				
16				0				
17				0				
18				0				
19				0				
20								
21	FULLY AMORTIZED DEBT WITH MATURITY BEYOND NEXT YEAR							
22	(DEBT WITHOUT A BALLOON PAYMENT)							
23								
24	Description	Balance	Monthly Payment	Annual Payment	Percent of Loan	Refinance Payment	Percent Change	
25				0				
26				0				
27				0				
28				0				
29				0				
30				0				
31				0				
32				0				
33				0				
34				0				
35	TOTAL REFINANCE	0		0		0		
36								
37	New Money	0	Eligibility Status					
38	Total Loan	0						
39								
40	Monthly Payment on Loan			Annual Payment		0.00		
41	Reti Percent of Loan							
42	Monthly Payment, Refinance			Annual Payment				
43								

Note the following:

- **NAICS Code** - populates from the NAICS Code chosen in the NAICS screen on the **Eligibility** tab.
- **Description** - populates from NAICS Code Description chosen in the NAICS screen on the **Eligibility** tab.
- **Total Loan** - populates from Total Proceeds on the **Loan Information** screen.
- **Monthly Payment on Loan** - populates from **Payment** amount on the Loan Information screen.

The following items are editable:

- Debt With Maturity in Next Year
 - Description
 - Balance
 - Monthly Payment

- Fully Amortized Debt With Maturity Beyond Next Year
 - Description
 - Balance
 - Monthly Payment

The following items are system generated:

- Debt With Maturity in Next Year
 - Annual Payment
 - Percent of Loan
- Fully Amortized Debt With Maturity Beyond Next Year
 - Annual Payment
 - Percent of Loan
 - Refinance Payment
 - Percent Change
- New Money
- Eligibility Status: If **Total Refinance Percent Change** > 20, the loan is eligible for refinancing. Otherwise, the loan is ineligible.
- Refi Percent of Loan
- Monthly Payment, Refinance
- Annual Payment

Business Valuation Tab 1

	A	B	C	D	E	F	G	H
1	VALUATION OF A							
2								
3	BOOK METHOD							
4		DATA	ADJUST	VALUE				
5	Book Value Net Worth							
6	Less: Current Assets Not							
7	Cash							
8	Accts Receivable							
9	Inventory							
10	Other Current Assets							
11	Plus: Market Value of Fixed							
12	Less: Book Value of Fixed							
13	Less: Other Assets Not							
14	Plus: Liabilities Not Assumed							
15	Plus: Avg Net Worth							
16	Value of the Business			0				
17								
18	CASH FLOW ANALYSIS							
19		Amount	Percent	Yearly Rate	Term In Payment Years	Per Year	Factor	Required Cash
20	SBA Loan	0	#DIV/0!					
21	Seller Loan		#DIV/0!					0
22	Equity		#DIV/0!				0	0
23	Other Financing		#DIV/0!					0
24	Total	0	#DIV/0!					0
25								
26	Expected Cash Flow							
27	Net Income							
28	Depreciation							
29	Interest							
30	Total	0						
31								
32	Calculation of Value Based On							
33	SBA Loan Factor Times			#DIV/0!				
34	Plus Seller Loan Factor			#DIV/0!				
35	Plus Buyer Equity Factor			#DIV/0!				
36	Plus Other Financing Factor			#DIV/0!				
37	Total			#DIV/0!				
38								
39	Value Based On Required			#DIV/0!				
40	Value Based On Expected			#DIV/0!				
41								

Note the following:

- Book Method
 - **Liabilities Not Assumed** - populates from **Balance Sheet - Pro Forma**.

- Cash Flow Analysis
 - **SBA Loan Amount** - populates from **Total Proceeds** on the Loan Information screen.
 - **Yearly Rate** - populates from **Loan Term (Years)** on the Loan Information screen.
 - **Term in Years** - populates from **Number of Periods** on the Loan Information screen.
 - **Payments per Year** - populates from **Payment Frequency** on the Loan Information screen.

The following items are editable:

- Book Method
 - Adjust
- Cash Flow Analysis
 - Seller Loan
 - Equity
 - Other Financing
 - Net Income
 - Depreciation
 - Interest

The following items are system generated:

- Book Method
 - Value
- Cash Flow Analysis
 - Percent
 - Required Cash Flow
 - Factor
 - Total
 - Calculation of Value Based on Cash Flow
 - Value Based on Required
 - Value Based on Expected

Business Valuation Tab 2

	A	B	C	D	E	F	G
1	VALUATION OF A BUSINESS						
2	CAPITALIZATION OF ADJUSTED HISTORICAL EARNINGS						
3							
4	ADJUSTED HISTORICAL						
5		YEAR	YEAR	YEAR			
6							
7	Net Income						
8	Add: Seller Salaries, Draws, Perquisites						
9	Total	0	0	0			
10	Deduct: Buyer Salaries, Draws, Perquisites						
11	Adjusted Earnings	0	0	0			
12							
13	Weighted Average Adjusted Earnings						
14	Weight						
15	Weighted Value	0	0	0			
16	Weighted Average	0					
17							
18	FAIR RETURN ON NET WORTH (US		(percent)				
19	CAPITALIZATION RATE OF EXCESS		(percent)				
20							
21	Expected Return On Net 'worth						
22	Net 'worth						
23	Adjust for Seller Loan to Business						
24	Adjusted Net 'worth	0					
25	Expected Return on Net 'worth (Adj Net	0					
26							
27	EXCESS EARNINGS						
28	Weighted Average Earnings	0					
29	Less Expected Return on Net 'worth	0					
30	Excess Earnings	0					
31							
32	Value of Excess Earnings (Excess	#DIV/0!					
33	Plus: Net 'worth	0					
34	Value of Business	#DIV/0!					
35							
36	DISCOUNTED FUTURE						
37							
38	Growth Rate		(percent)				
39	Discount Rate		(percent)				
40				Percent	Adjusted	Presen	
41		Year	Earnings	Growth	Earnings	Discoun	Value
42		1	0	0	0	1	0
43		2	0	0	0	1	0
44		3	0	0	0	1	0
45		4	0	0	0	1	0
46		5	0	0	0	1	0
47		Plus 5	Residual Value		0	0	#DIV/0!
48	Value of Discounted Future Earnings						#DIV/0!
49							
50	CAPITALIZATION OF LATEST						
51							
52	Latest Year Adjusted Earnings	0					
53	Capitalized at Risk Rate	0					
54							

Note the following:

- The Adjusted Historical year values populate from the **Spread Setup** tab.
- **Net Worth** - populates from the **Balance Sheet - Pro Forma** tab

The following items are editable:

- Adjusted Historical Earnings
 - Net Income
 - Add: Seller Salaries, Draws, Prerequisites
 - Deduct: Seller Salaries, Draws, Prerequisites
 - Weight
 - Fair Return on Net Worth
 - Capitalization of Excess
 - Adjust for Seller Loan to Business
- Discounted Future Earnings
 - Growth Rate
 - Discount Rate
- Purchase of Years Excess Earnings
 - Number of Years

The following items are system generated:

- Adjusted Historical Earnings
 - Total
 - Adjusted Earnings
 - Weighted Value
 - Weighted Average
 - Adjusted Net Worth
 - Expected Return on Net Worth
 - Weighted Average Earnings
 - Less Expected Return on Net Worth
 - Excess Earnings
 - Value of Excess Earnings
 - Plus: Net Worth
 - Value of Business
- Discounted Future Earnings
 - Earnings
 - Percent Growth
 - Adjusted Earnings
 - Discount
 - Present Value
 - Value of Discounted Future Earnings
- Capitalization of Latest Year Adjusted Earnings

Latest Year Adjusted Earnings

 - Capitalized at Risk Rate
 - Capitalized Latest Year Adjusted Earnings
- Purchase of Years Excess Earnings
 - Excess Earnings
 - Value of Earnings
 - Net Worth
 - Total

Monthly Profit and Loss

This spreadsheet allows you to spread the Proforma Year 1 annual profit and loss over a monthly basis.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	MONTHLY PROFIT & LOSS													
2		1	2	3	4	5	6	7	8	9	10	11	12	Total
3	MONTH:	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	
4	DATE:													
5		Click here for AutoSpread (Evenly spread the P & L Proforma Year 1 Figures)												
6	Cash Sales													0
7	Credit Sales													0
8	Total Sales	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Less: Returns & Allowances													0
10	Net Sales	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Cost of Goods Sold													0
12	Gross Profit	0	0	0	0	0	0	0	0	0	0	0	0	0
13														
14	Compensation: Officer Salaries													0
15	Salaries & Compensation													0
16	Payroll Taxes													0
17	Total Salaries & Comp.	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Repairs & Maintenance													0
19	Bad Debts													0
20	Rents													0
21	Taxes & Licenses													0
22	Depreciation & Amortization													0
23	Advertising & Selling Expenses													0
24	Pension, Prof Sharing, Etc. Plans													0
25	Employee Benefit Programs													0
26	Other:													0
27	Other:													0
28	Other:													0
29	Other:													0
30	Other:													0
31	Other:													0
32	Other:													0
33	Total Other Operating Exp.	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Total Operating Exp.	0	0	0	0	0	0	0	0	0	0	0	0	0
35														
36	Total Operating Profit (Loss)	0	0	0	0	0	0	0	0	0	0	0	0	0
37														
38	Interest & Dividends													0

- The **Interest Expense: SBA Loan** value is populated from the Amortization Schedule. It is the interest paid for each period of periods 1 through 12.
- Date - defaults with today's date shown in "Month-Year" format.

Note

If the dates do not come over properly, then you need to install the Analysis ToolPak. This can be installed in Excel by selecting **Tools # Add-Ins** and selecting Analysis ToolPak. Click **OK** to confirm and install.

- If the transaction is a 504 loan, the following 2 new rows will be created with the corresponding defaults:
 - **Interest Expense: Priv Lender:** populates from the TSoftPlus Amortization Schedule in the Private Lender screen. It is the interest paid for each period of periods 1 through 12. This cannot be edited.
 - **Interest Expense: SBA Loan:** populates from the TSoftPlus Amortization Schedule in the Debenture Pricing screen. It is the interest paid for each period of periods 1 through 12. This cannot be edited.

The following items are editable:

- Date
- Cash Sales
- Credit Sales
- Less: Returns & Allowances
- Cost of Goods Sold
- Compensation: Officer Salaries
- Salaries and Compensation
- Payroll Taxes
- Repairs & Maintenance
- Bad Debts
- Rent Taxes & Licenses
- Depreciation & Amortization
- Advertising & Selling Expenses
- Pension, Profit Sharing, Etc. Plans
- Employee Benefit Programs
- Other (7 rows)
- Interest & Dividends
- Other Income
- Interest Expense (2 rows)
- Income Taxes
- Withdrawals/Dividends

The following items are system generated:

- Total Sales
- Net Sales
- Gross Profit
- Total Salaries & Comp.
- Total Other Operating Exp.
- Total Operating Exp.
- Total Operating Profit (Loss)
- Total Other Income
- Total Interest Expense
- Net Other Income (Expense)
- Earnings (Loss) Before Taxes
- Profit (Loss) After Taxes

- **Beginning Cash** - populates from **Cash& Equivalents/Interim** on the **Balance Sheet- Historical** tab and cannot be edited (must be edited on the **Balance Sheet - Historical** tab).
- **SBA Loan: Principal** - populates from the Amortization Schedule. It is the principal paid for each period of periods 1 through 12. This cannot be edited.
- If the transaction is a 504 loan, the following 2 new rows will be created with the corresponding defaults:
 - **Private Lender: Principal:** populates from the TSoftPlus Amortization Schedule in the Private Lender screen. It is the principal paid for each period of periods 1 through 12. This cannot be edited.
 - **SBA: Principal:** populates from the TSoftPlus Amortization Schedule in the Debenture Pricing screen. It is the principal paid for each period of periods 1 through 12. This cannot be edited.

The following items are editable:

- Month
- A/R Collected (# Days)
- Loan Proceeds
- Cash Injection
- Beginning Cash
- Other (5 rows)
- Fixed Assets Purchase
- Other (6 rows)
- Other Debt: Principal (3 rows)
- Beginning Cash - Year 2

The following items are system-calculated:

- A/R Collected
- Cash Inflows
- Total Disbursements
- Cash From Operations
- Cash on Hand
- Total Principal Reduction
- Cash Ending Balance
- Total (column P)
- **Click here for Accounts Receivable Spread - Year 1** button - To the right of the AR Collected (# Days) row heading is a field (in white) which you can enter your applicant's projected number of days to collect. After entering the projected number of days to collect, click the **Click here for Accounts Receivable Auto spread** button and the Credit Sales numbers will spread across. These numbers are derived from the Proforma accounts receivable amount on the Balance Sheet - Pro Forma and any Credit Sales amounts from the Monthly Profit and Loss.
- **Click here for Accounts Receivable Spread - Year 2** button - Spreads the Credit Sales amount from the Profit & Loss Pro Forma - Year 2 evenly across 12 months. Also spreads Cash Sales, Cost of Goods Sold, Total Expenses, Depreciation and SBA Principal evenly across 12 months.

Accts Receivable/ Pay Aging

The purpose of the Accts Receivable/ Pay Aging form is to provide an exhibit to detail the age of the borrower's accounts receivable and accounts payable.

	A	B	C
1	AGING OF ACCOUNTS RECEIVABLE & PAYABLE		
2			
3		ACCOUNTS RECEIVABLE	ACCOUNTS PAYABLE
4	DATE OF AGING		
5	Under 30 days		
6	30-59 days		
7	60-89 days		
8	90-119 days		
9	120-180 days		
10	Other		
11	TOTALS	0.00	0.00
12			
13			
14	Applicant Signature	John Adams	
15	Date		
16			
17			
18	Listing of Large Accounts over \$5,000	Amount	
19			
20			
21			
22			
23			
24			
25			
26			
27			
28			
29			
30			

All fields except Applicant Signature and Totals are generated by TSoftPlus.

Statement of Financial Need

This spreadsheet provides lenders in SBA Region 4 with the required SBA form for detailing the sources and uses of funds for startup businesses that are applying for a SBA loan.

	A	B	C	D	E	F
1	STATEMENT OF FINANCIAL NEED					
2		Funds Provided by Owners	Use of Loan Proceeds	Total Funds Required		
3						
4						
5						
6	A. Fixed Assets Acquisition /					
7	Automotive			0		
8	Machinery and Equipment			0		
9	Furniture and Fixtures			0		
10	Land			0		
11	Building Construction / Purchase			0		
12	Building Improvements			0		
13	Leasehold Improvements			0		
14	1. Other:			0		
15	2. Other:			0		
16	Total Fixed Asset Acquisition	0	0	0		
17						
18						
19	B. Debt Payment					
20	Accounts Payable (Attach List)			0		
21	Notes Payable (Complete)			0		
22	Total Debt Payment			0	0	
23						
24						
25	C. Working Capital					
26	Operating Cash			0		
27	Inventory			0		
28	Prepaid Expenses (Attach List)			0		
29	Advertising			0		
30	Deposits (Attach Lists)			0		
31	Training			0		
32	Accounts Receivable Financing			0		
33	Organizational Costs (Attach List)			0		
34	Other (Specify) Soft Costs			0		
35	1. Other:			0		
36	2. Other:			0		
37	3. Other:			0		
38	Total Working Capital	0	0	0		
39						
40	Total Funds	0	0	0		
41						
42						
43	Source of funds provided by					
44	1.					
45	2.					

The following values are system-calculated:

- Total Funds Required (column D)
- Total Fixed Asset Acquisition
- Total Debt Payment
- Total Working Capital
- Total Funds

All other fields are editable.

Schedule of Fixed Obligations

	A	B	C	D	E
1	SCHEDULE OF FIXED OBLIGATIONS				
2					
3		Year 1	Year 2	Year 3	Year 4
4	New SBA Loan				
5	Existing SBA Loan				
6	Notes				
7	Rent/Lease				
8					
9					
10					
11					
12	Total Fixed Obligations	0	0	0	0

Note the following:

- **Year 1/New SBA Loan** - populates from the Amortization Schedule. It is Total Payment for Period 12 (or sum of Payments from periods 1 through 12).
- **Year 2/New SBA Loan** - populates from the Amortization Schedule. It is the sum of Payments from periods 13 through 24.
- **Year 3/New SBA Loan** - populates from the Amortization Schedule. It is the sum of Payments from periods 25 through 36.
- **4/New SBA Loan** - populates from the Amortization Schedule. It is the sum of Payments from periods 37 through 48.

The following items are editable:

- Existing SBA Loan
- Notes
- Rent/Lease
- Blank descriptions and values (multiple rows)

The following items are system-calculated:

- Total Fixed Obligations

BalSheet-Hist-Affiliate1-20

The purpose of this form is to enter an Affiliate's historical balance sheet information. This form provides the capability to enter three years of historical balance sheet information and one interim period.

Note

No RMA Information is available for Affiliates, and header information will have to be manually input. Nothing defaults in from TSoftPlus.

P&L-Hist-Affiliate1-20

The purpose of this form, like the Historical Balance Sheet, is to enter an Affiliate's three-year Historical P&L information and the interim information.

Note

No RMA Information is available for Affiliates and header information will have to be manually input. Nothing defaults in from TSoftPlus.

Executive Summary - Affiliate 1-20

The Executive Summary is a central collection point for the balance sheet, financial ratios, cash flow coverage calculations and debt summary for an Affiliate.

Note the following:

- The **Use of Proceeds/Lender** is automatically populated by TSoftPlus and cannot be edited. It is a combination of the following different Use of Proceeds found on the **Loan Information** tab.
 - Land Acquisition
 - Purchase Land only
 - Land and Improvements
 - Purchase Improvements
 - Construction
 - Construct a Building
 - Add to Existing Building
 - Renovate Existing Building
 - Pay Off Interim Construction Loan
 - Pay Off Lender's Interim Loan
 - Leasehold Improvements
 - Machinery & Equipment
 - Purchase Equipment
 - Purchase Furniture and Fixtures
 - Inventory Purchase
 - Purchase Inventory
 - Pay Trade or Accounts Payable
 - Working Capital
 - Working Capital
 - SBA Guaranty Fee
 - Acquisition of Business
 - Purchase Business Asset
 - Purchase Business Stock
 - Payoff SBA Loan
 - Refinance SBA Loan (Not Same Institution Debt)
 - Refinance SBA Loan (Same Institution Debt)
 - Payoff Bank Loan
 - Pay Notes Payable (not same Institution Debt)
 - Other Debt Repayment
 - Pay Notes Payable (Same Institution Debt)
 - Other
 - Other
- **Prfma Yr 1/New SBA Loan (P + I)** - Populates from the SBA Lending Amortization Schedule. It is the Total Payment for Period 12 (or sum of Payments from periods 1 through 12).
- **Prfma Yr 2/New SBA Loan (P + I)** - Populates from the SBA Lending Amortization Schedule. It is the sum of Payments from periods 13 through 24.
- **Balance Sheet** - populates from data entered in the "Bal Sheet - Hist- Affiliate 1-20"
- **Cash Flow/Coverage** - populates from data entered in the "P & Loss- Hist - Affiliate 1-20"

Personal Cash Flow - Principal 1-10

The Personal Cash Flow - Principals 1-10 is a collection point for up to ten different principal's personal cash flow information based on Historical tax returns and current estimated year. These numbers flow over to the Global Cash flow.

	A	B	C	D	E	F
1	PERSONAL CASH FLOW					
2			Historical Year 3	Historical Year 2	Historical Year 1	Estimated
3						
4		NAME:				
5		TAX YEAR:				
6	Description	Source				
7	Wages, Salaries	1040 - 7				
8	Interest Income	1040 - 8a & 8b				
9	Dividend Income (if ongoing)	1040 - 9a				
10	Social Security	1040 - 20a				
11	Other: (if ongoing)	1040 - 21				
12	Distrib. - IRA, Pension (if ongoing)	1040 - 15a & 16a				
13	Business Inc/(Loss)	Sch C - 29				
14	Add: Depreciation	Sch C - 13				
15	Add: Interest	Sch C - 16a & b				
16	Capital Gains (if ongoing)	Sch D				
17	S-Corp, Ptshp distrib (contrib)	From K-1's				
18	Estates/Trust distrib (contrib)	From K-1's				
19	Rents	Sch E - 26				
20	Add: Depreciation	Sch E - 20				
21	Add: Interest	Sch E - 12				
22	Less: Rental Debt Service					
23	Farm Inc/(Loss)	Sch F - 36				
24	Add: Depreciation	Sch F - 16				
25	Add: Interest	Sch F - 23a & b				
26	Other Income:					
27	Total Annual Income		0	0	0	0
28	Less: Real Estate Taxes					
29	Less: Federal Taxes					
30	Less: State, Local & Other					
31	Less: Living expense 25% of total annual income					
32	Total Deductions		0	0	0	0
33	Net Cash Available to Service Debt		0	0	0	0
34						
35	Debt Service:					
36	Mortgage					
37	Home Equity					
38	Revolving Debt					
39	Auto Loan					
40						

Global Cash Flow

The Global Cash Flow includes the sum of the Borrower and any Affiliate Cash Flows as found on their respective Executive Summaries. It also includes the Personal Cash Flow Cash and Debt from all principals entered.

	A	B	C	D	E	F	G
1	GLOBAL CASH FLOW						
2	Cash Flow / Coverage	Year 3	Year 2	Year 1	Interim	Prfrma Yr 1	Prfrma Yr 2
3	Net Profit After Tax: NPAT Total:	0	0	0	0	0	0
4	Depreciation / Amortization Total:	0	0	0	0	0	0
5	Interest Expense Total:	0	0	0	0	0	0
6	SBA Interest Expense Total:	0	0	0	0	0	0
7	Other Total:	0	0	0	0	0	0
8	Other Total:	0	0	0	0	0	0
9	Other Total:	0	0	0	0	0	0
10	Other Total:	0	0	0	0	0	0
11	Other Total:	0	0	0	0	0	0
12	Net Cash Available (from Per Cash Flow)	0	0	0			
13	Other:						
14	Other:						
15	Total Cash Available	0	0	0	0	0	0
16	New SBA Loan (P + I)	0	0	0	0	0	0
17	Existing Debt (P + I)	0	0	0	0	0	0
18	Other:	0	0	0	0	0	0
19	Other:	0	0	0	0	0	0
20	Personal Debt Service (from Per Cash Flow)	0	0	0			
21	Other:						
22	Other:						
23	Total Cash Required	0	0	0	0	0	0
24	Cash Flow	0	0	0	0	0	0
25	Coverage Ratio						
26							
27	Debt Summary	Total					
28	Participating Lender	0					
29	Other Lenders	0					
30	Unclassified	0					
31	Other:						
32	Total Debt	0					

The following is defaulted from the Affiliate and Borrower Executive Summaries:

- Net Profit After Tax Total
- Depreciation/Amortization Total
- Interest Expense Total
- SBA Interest Expense Total
- Other Total (2)
- New SBA Loan (P&I)
- Existing Debt (P&I)
- Other (5)

The following is defaulted from the Personal Cash Flows:

- Net Cash Available
- Personal Debt Service

Debt Summary

The Debt Summary is used to provide one location to input all of the borrower's debts.

1	DEBT SUMMARY											
2	Lending Category	To Whom Payable	Account Number	Type of Loan	Original Amount	Original Date	Present Balance	Interest Rate	Maturity Date	Payment	Security	Status
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												
21												
22												
23												
24												
25												
26												
27												
28												
29												
30												
31												
32												
33												
34	Participating Lender Exposure before new loan		0	Business Name: Robert Smith								
35	Other Lenders Exposure before new loan		0	By:								
36	Unclassified before new loan		0	Date:								

All information defaults from other spreadsheets and cannot be edited.

Collateral Summary

The Collateral Summary is used to provide one location to input all of the borrower's collateral.

Note

No values from the Loan Info screen in the application default down into Financial Analysis and no values from Financial Analysis default back up to the application (either the Loan Info screen or any documents).

The following are input by the user:

- Category: Options are: Machinery & Equipment, Furniture & Fixtures, Vehicles, Inventory, Accounts Receivable and Other
- Valuation Method: Options are:
 - Cost
 - Appraised Value
 - Book Value
 - Liquidation Value

- Year Acquired
- Original Cost
- Book Value
- Market Value
- Valuation Factor
- Prior Liens
- Description of Collateral OR Address for Real Estate
- Name of Lienholder
- Comments

Income Statement

Information entered into the Income Statement tab is used in the Credit Memo.

	A	B	C	D	E	F	G	H
1	INCOME STATEMENT							
2	STATEMENT DATE:	1/0/1900		1/0/1900		1/0/1900		1/0/1900
3	MONTHS:	0	%	0	%	0	%	0
4	Sales	0		0		0		0
5	Cost of Goods Sold	0		0		0		0
6	Gross Profit	0		0		0		0
7	G&A Expenses	0		0		0		0
8	Officer's Salary	0		0		0		0
9	Net Before Taxes	0		0		0		0
10	Income Taxes	0		0		0		0
11	Net After Taxes	0		0		0		0
12	Other Expenses	0		0		0		0
13	Depreciation	0		0		0		0
14	Interest	0		0		0		0
15	Other:	0		0		0		0
16	Other:	0		0		0		0
17	Other:	0		0		0		0
18	Other:	0		0		0		0
19	Owner's Draw							
20	Rent	0		0		0		0
21	Total Available Debt Coverage	0		0		0		0
22	Total Required for Debt Coverage	0		0		0		0
23	Debt Coverage Ratio							

Information that can be entered here or edited includes:

- Sales
- Cost of Goods Sold
- Gross Profit
- Net Before Taxes
- Net After Taxes including Owner's Draw

Credit Memo

The Credit Memo tab contains the SBA Loan Report, allowing you to print the report when required.

	A	B	C	D	E	F	G	H	I	J	K	L	
1	SBA Loan Report											Create Credit Memo in Word	
2	<input type="checkbox"/> Original Action <input type="checkbox"/> 1st Reconsideration <input type="checkbox"/> Further Reconsideration											Date of Report: 8/8/2011 8:19:17 AM Packaged by: Loan Amount: 250,000	
3	2. Business Name of Applicant												
4	Yellow Car Cab Company												
5	3. Loan Type <input type="checkbox"/> CLP <input type="checkbox"/> PLP <input type="checkbox"/> 7(a) GTY <input type="checkbox"/> Capline <input type="checkbox"/> Other												
6	4. Type of Business Organization												
7	<input type="checkbox"/> Corporation <input checked="" type="checkbox"/> Partnership X <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> LLC, LLP <input type="checkbox"/> Other												6. Present Management in control since:
8	5. Year Established: 2009												7. Use of Proceeds
9	Year Incorporated:												Land Acquis. \$ 250,000 Acq of Business \$ 0
10	NAICS Code:												Construction \$ 0 Payoff SBA Ln \$ 0
11	RMA Code:												M & E \$ 0 Payoff Bank Ln \$ 0
12													Inventory \$ 0 Other Debt Pymt \$ 0
13													Working Capital \$ 0 Other \$ 0
14													Term in Years 10.000 TOTAL \$ 250,000
15	8. Franchise? <input type="checkbox"/> Yes <input type="checkbox"/> No Franchise Code												
16	Franchise Name:												
17	9. Eligibility												
18	Primary Size Standard:												
19	Applicant Size:												
20	Is there a change in ownership? <input type="checkbox"/> Yes <input type="checkbox"/> No												Is borrower a Passive Company? <input type="checkbox"/> Yes <input type="checkbox"/> No
21	Name of Operating Company:												
22	Does the loan repay debt? <input type="checkbox"/> Yes <input type="checkbox"/> No												Has borrower utilized personal resources? <input type="checkbox"/> Yes <input type="checkbox"/> No
23	Does business have affiliates? <input type="checkbox"/> Yes <input type="checkbox"/> No												
24	Name of Affiliates:												

All Data is editable on the Credit Memo, regardless of if it defaults or user entered status.

The **Create Credit Memo in Word** button allows you to send all the information from the Credit Memo spreadsheet to a Word document. Exporting the information to this multi-page document allows you greater freedom over document features, formatting and utilities, such as spell check. This is because the Word document must be saved to your local system; it is not saved to the TSoftPlus system. Each time you click **Create Credit Memo in Word**, a new instance of the document is created.

SBA Loan Report																																																																																																																																																																																																											
<input checked="" type="checkbox"/> Original Action <input type="checkbox"/> 1st Reconsideration <input type="checkbox"/> Further Reconsideration											Date of Report: 8/8/2011 8:19:17 AM																																																																																																																																																																																																
2. Business Name of Applicant: Yellow Car Cab Company											Packaged by:																																																																																																																																																																																																
3. Loan Type: <input type="checkbox"/> CLP <input type="checkbox"/> PLP <input type="checkbox"/> CAPLINE <input type="checkbox"/> 7(a) GTY <input type="checkbox"/> Other											Loan Amount: 250000																																																																																																																																																																																																
4. Type of Organization: <input type="checkbox"/> Corporation <input checked="" type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> LLC, LLP <input type="checkbox"/> Other																																																																																																																																																																																																											
5. Year established: 2009 Year incorporated: NAICS Code: RMA Code:																																																																																																																																																																																																											
6. Present management in control since:																																																																																																																																																																																																											
7. Use of proceeds																																																																																																																																																																																																											
<table border="1"> <tr> <td>Land Acquis. \$</td> <td>250000</td> <td>Acq of Business \$</td> <td>0</td> </tr> <tr> <td>Construction \$</td> <td>0</td> <td>Payoff SBA Ln</td> <td>0</td> </tr> <tr> <td>M & E \$</td> <td>0</td> <td>Payoff Bank Ln</td> <td>0</td> </tr> <tr> <td>Inventory \$</td> <td>0</td> <td>Other Debt Pymt</td> <td>0</td> </tr> <tr> <td>Working Capital \$</td> <td>0</td> <td>Other</td> <td>0</td> </tr> <tr> <td>Term in years</td> <td>10</td> <td>TOTAL \$</td> <td>250000</td> </tr> </table>											Land Acquis. \$	250000	Acq of Business \$	0	Construction \$	0	Payoff SBA Ln	0	M & E \$	0	Payoff Bank Ln	0	Inventory \$	0	Other Debt Pymt	0	Working Capital \$	0	Other	0	Term in years	10	TOTAL \$	250000																																																																																																																																																																									
Land Acquis. \$	250000	Acq of Business \$	0																																																																																																																																																																																																								
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8. Franchise? <input type="checkbox"/> Yes <input type="checkbox"/> No Franchise Code: Franchise Name:																																																																																																																																																																																																											
9. Eligibility																																																																																																																																																																																																											
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Applicant's Size:																																																																																																																																																																																																											
Is there a change in ownership? <input type="checkbox"/> Yes <input type="checkbox"/> No											Is borrower a Passive Company? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																																																																																
Name of Operating Company:																																																																																																																																																																																																											
Does the loan repay debt? <input type="checkbox"/> Yes <input type="checkbox"/> No											Has the borrower utilized personal resources? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																																																																																
Does business have affiliates? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																																																																																											
Name of Affiliates:																																																																																																																																																																																																											
10. Comments on Lender's experience with Applicant:																																																																																																																																																																																																											
Date of Field Visit: Current Lender Exposure: \$																																																																																																																																																																																																											
Comments:																																																																																																																																																																																																											
11. Credit: <input checked="" type="checkbox"/> Satisfactory <input type="checkbox"/> Unsatisfactory																																																																																																																																																																																																											
Judgments? <input type="checkbox"/> Yes <input type="checkbox"/> No Yes Lines? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																																																																																											
Delinquency? <input type="checkbox"/> Yes <input type="checkbox"/> No Leases? <input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																																																																																											
Comments:																																																																																																																																																																																																											
12. Primary business activity:																																																																																																																																																																																																											
13. Purpose of Loan: Benefits to SBC: (Justify any change of ownership)																																																																																																																																																																																																											
14. Equity Injection and Source (required for new businesses and buy-outs of existing businesses):																																																																																																																																																																																																											
15. Balance Sheet																																																																																																																																																																																																											
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Note

- If desired, additional edits can be made to the Word version of the Credit Memo. However, those changes are not transferred back to the Excel version of the Credit Memo.
- Once any changes are complete, you must save the Word Loan Report locally using **File -->Save as (F12)**. It is not saved to TSoftPlus.
- Any time changes are made to the Credit Memo in Excel, the Credit Memo in Word must be recreated by clicking **Create Credit Memo in Word**. Consequently, any changes that had been made directly in the Word document will have been lost.

Disbursement Schedule

The purpose of this form is to help keep track of disbursements.

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	DISTRIBUTION OF LOAN PROCEEDS												
2													
3													
4	Borrower:												
5	SBA Loan:												
6		Land Acquisition	Construction	Machinery and Equipment	Inventory	Working Capital	Acquisition of Business	Payoff SBA Loan	Payoff Bank Loan	Other Debt Payment	Other	Total	Cumulative Total
7	Authorized Amount												
8	Adjustments											0.00	
9	Distributions												
10												0.00	0.00
11												0.00	0.00
12												0.00	0.00
13												0.00	0.00
14												0.00	0.00
15												0.00	0.00
16												0.00	0.00
17												0.00	0.00
18												0.00	0.00
19												0.00	0.00
20												0.00	0.00
21												0.00	0.00
22												0.00	0.00
23												0.00	0.00
24												0.00	0.00
25												0.00	0.00
26												0.00	0.00
27												0.00	0.00
28												0.00	0.00
29												0.00	0.00
30												0.00	0.00
31												0.00	0.00
32												0.00	0.00
33												0.00	0.00
34												0.00	0.00
35	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36													
37	Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note the following:

- The **Use of Proceeds/Lender** is automatically populated by TSoftPlus and cannot be edited. It is a combination of the following different Use of Proceeds found on the **Loan Information** tab.
 - Land Acquisition
 - Purchase Land only
 - Land and Improvements
 - Purchase Improvements
 - Construction
 - Construct a Building
 - Add to Existing Building
 - Renovate Existing Building
 - Pay Off Interim Construction Loan
 - Pay Off Lender's Interim Loan
 - Leasehold Improvements
 - Machinery & Equipment
 - Purchase Equipment
 - Purchase Furniture and Fixtures
 - Inventory Purchase
 - Purchase Inventory
 - Pay Trade or Accounts Payable
 - Working Capital
 - Working Capital
 - SBA Guaranty Fee

- Acquisition of Business
 - Purchase Business Asset
 - Purchase Business Stock
- Payoff SBA Loan
 - Refinance SBA Loan (Not Same Institution Debt)
 - Refinance SBA Loan (Same Institution Debt)
- Payoff Bank Loan
 - Pay Notes Payable (not same Institution Debt)
- Other Debt Repayment
 - Pay Notes Payable (Same Institution Debt)
- Other
 - Other

Importing Loans

Data must first be in an XML format that conforms to our Import schema, which can be found on our Software support web site.

Importing Loans

Important

When importing transaction data, you can only import similar types (Organization, Jurisdiction, and Program). You cannot import combined types simultaneously. The XML files you will be importing should be organized by type before beginning the import process.

To import party and transaction data into TSoftPlus:

1. From the TSoftPlus submenu, select **Import Loans** under the **System** heading. The Import Loans screen is displayed.

Make sure you are on the Import Loans screen.

2. From the **Organization** list, select an Organization.

Note

The **Organization** list is populated only with those organizations to which you are provided access within your user configuration. Imported data will be associated with this organization.

3. From the **Jurisdiction** list, select the state of jurisdiction that applies to the transaction being imported. This defaults to the address state for the selected Organization.
4. From the **Program** list, select the program type to assign to the transaction. The available policy options are dictated by the selected Organization.

- Click **BROWSE** to locate the XML file to import.
The Selected Files list is populated with your selection.

File Name	Status
Corporation7a.xml	Ready To Start

- Click **IMPORT** to import the selected files into TSoftPlus.

Note:

- If the applicant Business Structure for a given transaction in TSoft FM+ is either Sole Proprietorship or not specified, then:
 - If no principals are specified, the transaction will not import.
 - If only one principal is specified, the principal is created as an Individual Party and added as the borrower to the transaction.
 - If more than one principal exists, each principal is created as an Individual Party and all are added as borrowers to the transactions.
 - If the applicant Business Structure for a given applicant is an Entity, then:
 - An Entity party is created using the applicant information.
 - Individual parties are created for each principal.
 - Each principal is assigned to the new Entity party as a Related Party.
-

Importing Transaction Data

Note

- To import transaction data into TSoftPlus, you must have one of the following:
 - an existing transaction, or
 - a new transaction where the Organization, Jurisdiction and Product type have been selected
- You cannot import a TSoftPlus transaction file that originated with a newer version of TSoftPlus.

To import transaction data:

1. Open an existing transaction in Document Summary.

PARTIES ELIGIBILITY LOAN INFORMATION COLLATERAL FINANCIAL ANALYSIS AUTHORIZATION OPTIONS DATA FILL-IN SUMMARY DOCUMENTS

SBA LOAN NUMBER
 TRANSACTION NAME ml_Scor1
 ORGANIZATION NAME CLPOrg **CHANGE ORG/LOAN**
 LOAN TYPE 7a
 CREDIT SCORE **SUBMIT**
 E-TRAN STATUS Not Submitted **SUBMIT**
 E-TRAN HOMEPAGE
 SUBMISSION TOOLS
 STATUS In Process
 TOTAL \$200,000.00
 PAYMENT TERMS 20 Years
 CREATED michael.larson 6/26/2015 12:55:23 PM
 LAST MODIFIED michael.larson 6/26/2015 12:57:07 PM
EXPORT XML **IMPORT XML**
 All Phases **PREVIEW** **UPLOAD (PDF)** **DELETE** Select All

BORROWER (1 item)
 Bird, Larry Individual (564) 861-2303
 33 Indiana University Ave
 Collegeville, IN 86756-4153

APPLICATION DOCUMENTS PHASE (13 documents)

- Click the **IMPORT XML** button to browse to XML you wish to import.

IMPORT TRANSACTION
 Please select a file to import.
 Browse...
UPLOAD **CANCEL**

- Locate and select the file you wish to import and click **UPLOAD**. A confirmation message indicates the file has been successfully imported.

Success
 Data successfully imported.
CLOSE

Note

The Organization information comes from the imported file, not the Organization used to create the transaction. Best Practice Tip: both Lending Institutions and Service Providers should create their Organizations with the exact same information to avoid confusion.

New parties are always created for imported transactions.

Exporting Transaction Data

To export transaction data:

- Locate the loan you wish to export and display the Summary Documents page.

PARTIES ELIGIBILITY LOAN INFORMATION COLLATERAL FINANCIAL ANALYSIS AUTHORIZATION OPTIONS DATA FILL-IN SUMMARY DOCUMENTS

SBA LOAN NUMBER
 TRANSACTION NAME ml_Scor1
 ORGANIZATION NAME CLPOrg **CHANGE ORG/LOAN**
 LOAN TYPE 7a
 CREDIT SCORE **SUBMIT**
 E-TRAN STATUS Not Submitted **SUBMIT**
 E-TRAN HOMEPAGE
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EXPORT XML **IMPORT XML**
 All Phases **PREVIEW** **UPLOAD (PDF)** **DELETE** Select All

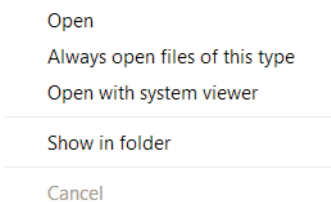
BORROWER (1 item)
 Bird, Larry Individual (564) 861-2303
 33 Indiana University Ave
 Collegeville, IN 86756-4153

APPLICATION DOCUMENTS PHASE (13 documents)

2. Click the **EXPORT XML** button. For Internet Explorer you will be asked if you want to save or open the file. If you want to examine the file, choose open, otherwise save the file to the local or network drive of your choice. For Google Chrome, you will see a small minimized window in the lower left bottom of your browser.



3. You can right-click on the minimized Chrome window for more choices. A copy of the XML file has already been saved to your local drive and you can find the file by choosing **Show in folder** from the right-click menu. You can open the file in a separate Chrome tab to examine it as well.



Updating TSoftPlus

To update TSoftPlus content:

1. From the Dashboard page, hover over the menu button and click **System Setup** from the **System** group. The System Settings page is displayed.

Note

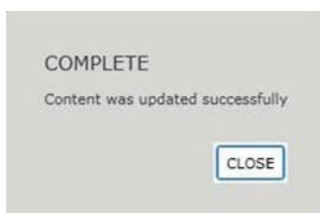
The proceeding steps are only accessible to a user with Administrator access. You will not see System Settings as a menu choice if you are running TSoftPlus in a hosted environment.

2. Click **UPDATE CONTENT**. The standard Windows open dialog is displayed.
3. Browse your local computer and select the unzipped content file.

Note

Content update files have the extension **.WKFS**.

4. Click **Open**. The content is imported into TSoftPlus. During installation of the content, a progress bar is displayed. When complete, the following message is displayed.



5. Click **Close** to return to the System Settings page.
6. Verify that the content has been updated by selecting **Help, About** from the Main Menu and viewing the Content Version.

TSoftPlus™

Application Version: 2012.2.0.2697

Content Version: 20120821

Customer Name: **Sample Bank**

Customer Number: 000000

OK

Appendices

Document Specific Tips

<i>Document</i>	<i>Tips</i>
Sole Proprietorship	<ul style="list-style-type: none"> • General rule for printing EIN/SSN for Sole Proprietorships is to print the EIN if one exists, otherwise, print the SSN. • General rule for printing Name of Business for Sole Proprietorships is to print the DBA name if one exists, otherwise, prints nothing.
4506C & 4506 Tax Return Requests	The Lender's Name, Address, and Phone that is defined in Administration will default in field 5 but you can override the defaulted information if the tax needs to be mailed to a different address than what is defined in Administration.
504 Loans	The Amount Applied For field on Form 912-Statement of Personal History populates with the Total Debenture Amount.
Responsible Officer and Certifying/Authorizing Officer	<p>The Contact Name entered in Administration defaults to both the Responsible and Certifying/Authorizing Officer name fields; these default names may be overridden on the forms that require an officer name. The PLP Loan Authorization Transmittal document uses Certifying/Authorizing Officer.</p> <p>All other forms that requiring a contact name or contact signature use Responsible Officer.</p>

E-Tran-Specific Tips

<i>Topic</i>	<i>Tip</i>
Construction Loans	If the transaction is a construction loan, the maximum number of periods is 312; whereas, a standard 7a loan is 300 periods. In order for E-Tran to accept construction loans with periods between 300-312, select the New Construction option on Form 1920 - Lender's Application for Guaranty to indicate the transaction is a construction loan.
Responsible Officer	E-Tran processing sends Responsible Officer name for the transaction Contact Name . Responsible Officer name is found on several forms.
Renounce Delegated Authority	Renouncing direct authority causes the application to be sent to the Loan Guaranty Processing Center for underwriting.
Ownership Percentage	Per the SBA's instruction; when ownership percentage is sent to E-Tran, the decimals will be truncated (not rounded). For example, if 33.33% is entered, 33% is sent to E-Tran.

<i>Topic</i>	<i>Tip</i>
Owners/Principals and Foreign Addresses	<p>SBA's E-Tran interface does not support submission of owners/principals with foreign addresses. The SBA provided the following guidelines for loans with foreign address owners:</p> <ul style="list-style-type: none"> • If the person is a principal owner with 20% or more ownership, the lender should use the SBA E-Tran web application and document the information in the lender comments section along with the loan file. • If the person is an owner with less than 20% ownership, the lender should remove this person from the file and submit the loan and make sure they document the issue within the loan jacket.
CAPLine Loans	<p>TSoftPlus supports submitting CAPLine loans using E-Tran processing when processing under delegated authority. The document E-Tran-Additional Required Data will auto-select for CAPLine transactions if processing under delegated authority. E-Tran-Additional Required Data includes additional questions that are required data fields for E-Tran processing but may not be available on any application document.</p>
<i>Topic</i>	<i>Tip</i>
Small Loan Credit Scoring	<p>TSoftPlus supports submitting small loans (\$350,000 or less) using E-Tran processing for credit scoring and loan approval. If the street address includes a suite number, apartment number, or unit number, that information must be entered into the second address field when entering party information.</p> <p>Credit scoring is done as part of the E-Tran submission to the SBA within TSoftPlus. You do not have to go to the SBA E-Tran site to do the scoring outside of TSoftPlus.</p> <p>Status codes returned from the web site:</p> <ul style="list-style-type: none"> • Application Number - If the credit score is above 140 and it is a delegated lender, the application will be funded and you'll receive an application number. • PR - Pending Request. Returned for Liquid Credit and should clear after 15 minutes. TSoftPlus will not automatically update the status in our program. Using your browser you will need to go to the SBA web site to get the updated status. • PS - Poor Score. The credit score is less than 140. The application will be terminated. • R1 - Review status. If the credit score is above 140 and it is a non-delegated lender, the application will be given LGPC review and you'll receive an application number. • SO - Screen Out status is only returned if Liquid Credit is unable to score the loan due to insufficient information possibly due to: <ul style="list-style-type: none"> – Missing D-U-N-S number. – Address contains both the street address as well as a unit number such as a suite number. Unit numbers should be entered into the second address field. <p>Pre-scoring</p> <p>You do not need to pre-score, but the option is available. Pre-scoring can be done via the SBA's E-Tran site but not through TSoftPlus due to SBA limitations. Any completed pre-score work can not be linked to the E-Tran submission and credit scoring that is done later through TSoftPlus. Any score submitted using TSoftPlus will be the score used by the SBA for approving the loan, not the score obtained by pre-score.</p>

<i>Topic</i>	<i>Tip</i>
Export Working Capital Program	As of the current release (2015.3), TSoftPlus supports the Export Working Capital Program (EWCP) in E-Tran.

Forms List

The Forms List contains a listing of the documents available in TSoftPlus. The list outlines each document and which loan programs they are applicable for, as well as the document phase it is associated with. In addition, there is a brief description of the rules that determine when the document is auto-selected or how to request the document to auto-select when creating a loan transaction.

The Forms List can be found from the main application menu under RESOURCES & IMPORTANT LINKS.

RESOURCES & IMPORTANT LINKS	
SBA	Small Business Administration Web Site
SBA FORMS	Small Business Administration Forms Library
SBA SOPs	The standard operating procedures guide from the Small Business Administration
SBA NOTICES AND POLICIES	Small Business Administration Notices and Policies
NAGGL	National Association of Government Guaranteed Lenders Web Site
FORM LIST	List of forms available by loan program in TSoftPlus

Troubleshooting

This section provides information to help you with known issues that may occur when using TSoftPlus.

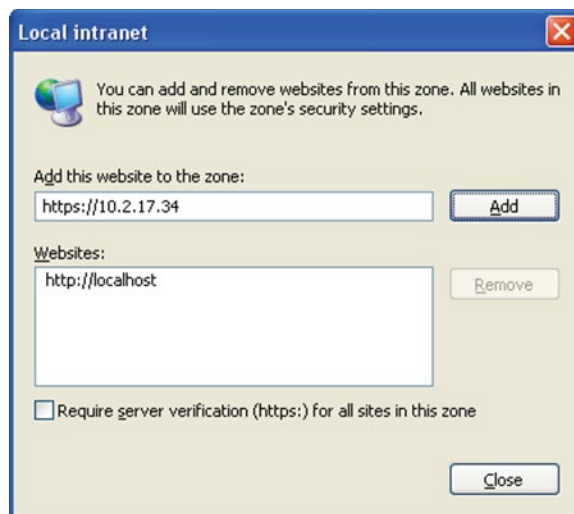
Loan Authorization Wizard

You may experience trouble opening the Loan Authorization Wizard. This is due to inadequate browser security settings. The following procedure explains how to set your browser's security settings to allow for the operation of the Loan Authorization Wizard.

Note

If the Loan Authorization page is displayed within Word, but the Update link does not appear at the top of the first page, you must enable editing within Excel and Word. For more information, refer to [Enabling Editing in Excel and Word 2010](#).

1. Log in to TSoftPlus.
2. From the Internet Explorer **Tools** menu, select **Internet Options**.
3. Within the **Security** tab, click **Local Internet**.
4. Click the **Sites** button. The Local Intranet dialog is displayed.
5. Click **Advanced**. A second Local Intranet dialog is displayed.



The URL of the TSoftPlus application is already entered in the dialog, as shown above.

Note

The URL for your installation of TSoftPlus will be different from the example above.

6. Click **Add**. the URL is added to the **Websites** list.
7. Click **Close**.
8. Click **OK** to close the first Local Intranet dialog.
9. Click **OK** in the Internet Options dialog to accept the changes and return to TSoftPlus.

Cannot Open the Financial Analysis Spreadsheet

If you are experiencing difficulty opening the Financial Analysis spreadsheet (if the File Download box blinks by or doesn't open at all), then you need to add the computer IP address to your Internet Explorer Security using the following procedure.

1. Within Internet Explorer, select **Internet Options** from the **Tools** menu.
2. In the **Security** tab, click **Local Intranet**.
3. Click **Sites**, and then **Advanced**.
4. Add the IP address (or website) to the zone: (for example: <https://10.2.16.54>)

Enabling Macro Choices in Office 2010 and 2013

Microsoft Office 2010 and 2013 macros must be enabled for portions (mostly Credit Memo and Financial Analysis) of TSoftPlus to run correctly. All Office macros from all sources can be enabled to run (not recommended) or you can enable only macros that are digitally signed

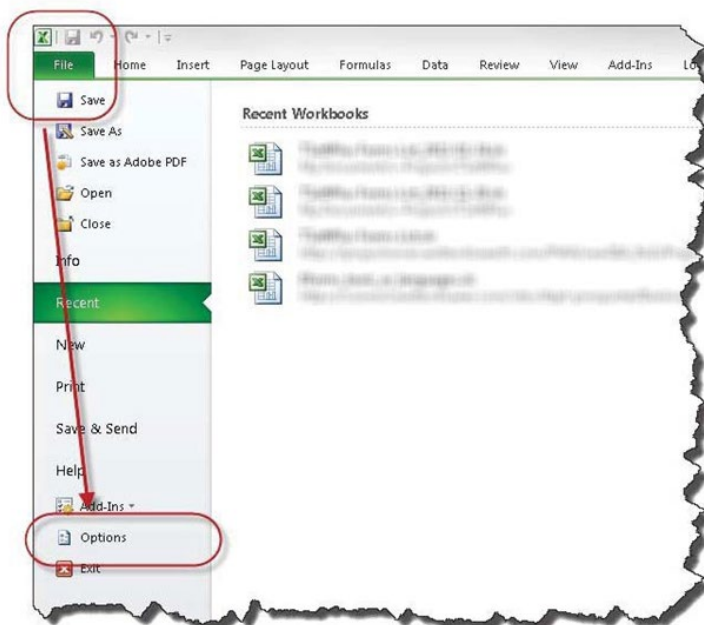
Note

If you have upgraded from Office 2010 to Office 2013 and you enabled digitally signed macros in 2010 and accepted Wolters Kluwer Financial Services as a trusted publisher, you do not need to repeat the steps below.

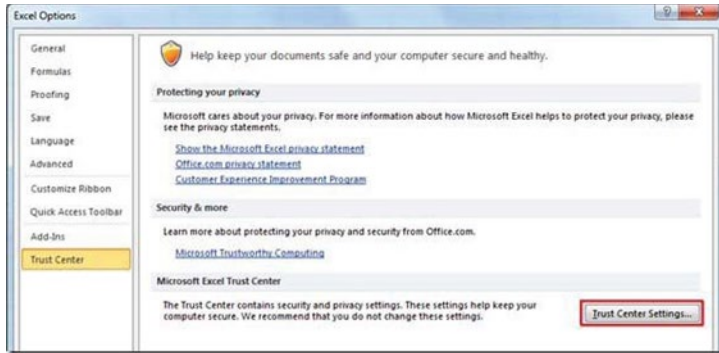
Enabling Digitally Signed Macros in Office 2010 and 2013

To enable only macros that are digitally signed you must configure your Trust Center settings first, then tell Microsoft Office to trust the digitally signed macros published by Wolters Kluwer Financial Services as part of TSoftPlus.

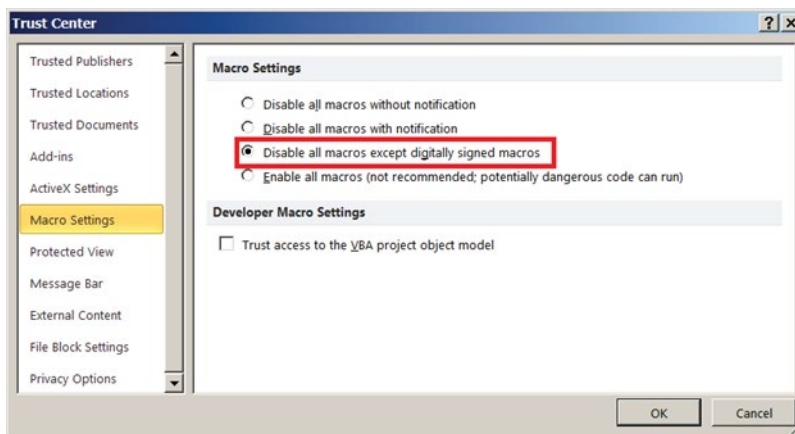
1. Click the **File** tab, and then click **Options**.



2. Click **Trust Center**, click **Trust Center Settings**, and then click **Macro Settings**.

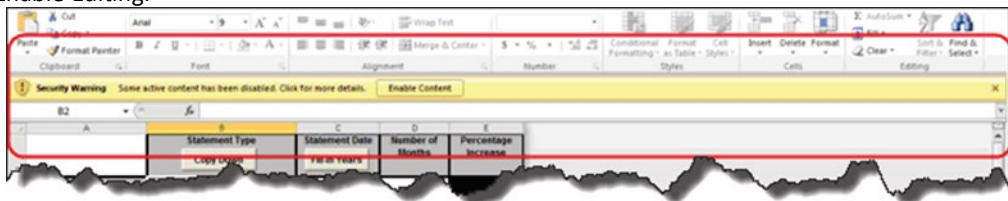


- Under **Macro Settings**, click **Disable all macros except digitally signed macros**.

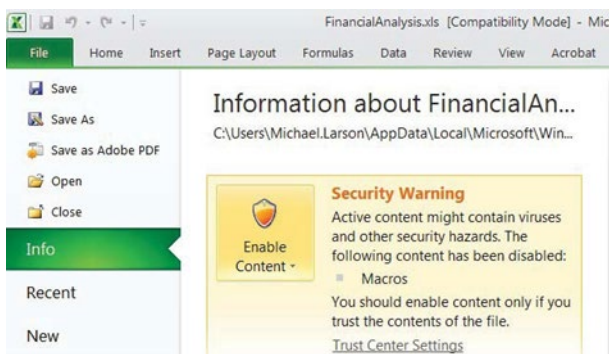


- Open the Financial Analysis spreadsheet.

- Enable Editing.

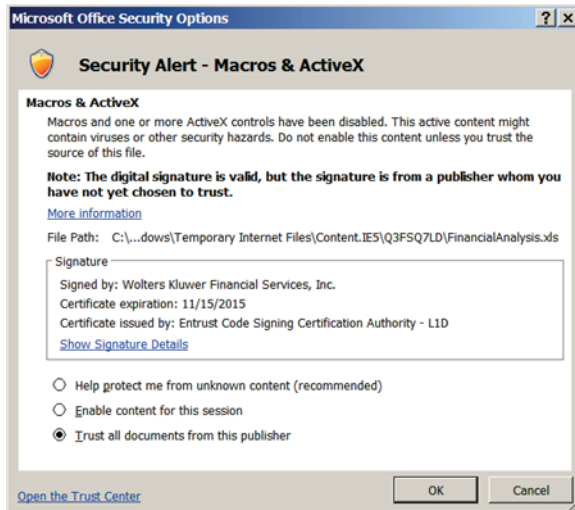


- Choose **File, Enable Content**.

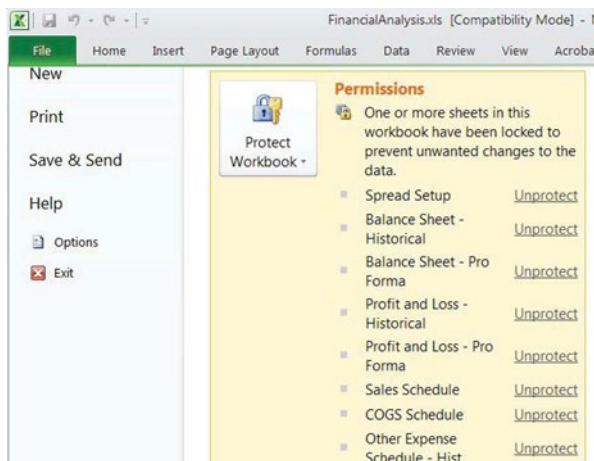


- Choose **Advanced Options** under **Enable Content**.

- Select **Trust all documents from this publisher** and click **OK**.



9. After returning to Financial Analysis, choose **File** from the Excel menu. The detailed list of permissions allowed by the digitally signed macro is displayed.



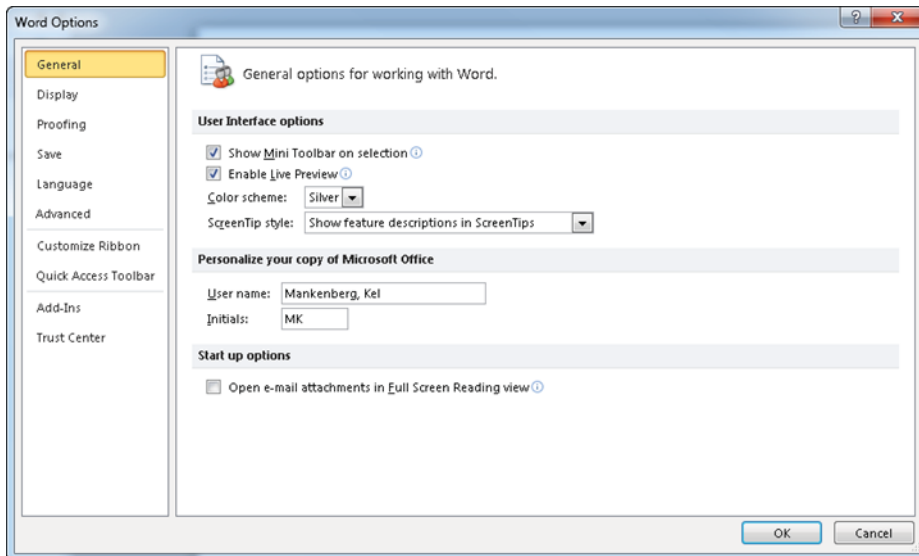
Enabling Editing in Excel and Word 2010

To avoid the Enable Editing message from appearing in Excel and Word 2010, the Protected View settings must be modified. This ensures that when you open the Loan Authorization Wizard, it will appear correctly within Word 2010.

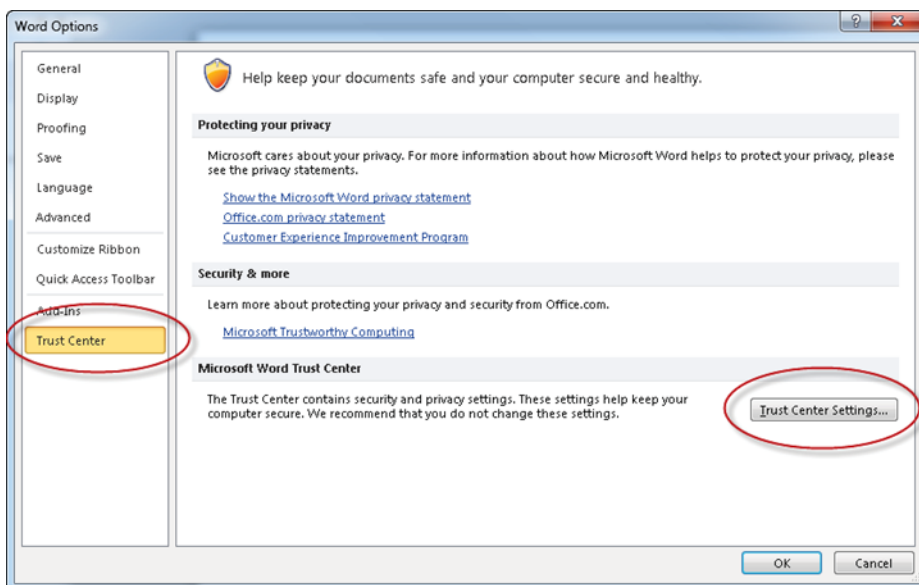
Note

- You can recognize if editing needs to be enabled if the Loan Authorization page is displayed within Word, but the Update link does not appear at the top of the first page.
 - Important: This procedure must be completed in both Word and Excel for the Loan Authorization and Macro features to work correctly. This procedure shows the Word Options dialog.
-

1. From the **File** menu, click **Options**. The options dialog appears.



2. Click **Trust Center**, and then **Trust Center Settings**.



3. Click **Protected View**.
4. Clear the check boxes for **Enable Protected View for files originating from the Internet** and **Enable Protected View for files located in potentially unsafe locations**.
5. Click **OK** to accept the changes.

Contact Information

How and When to Contact Us

Important

There may be situations where you provide or are asked to provide data to Wolters Kluwer for assistance in troubleshooting, implementation, or the delivery of professional services. When doing so, do not provide actual live data of your customers. Provide sample, fake data that is representative of the issue you are experiencing.

Visit our Software Support web site for documentation, downloads, frequently asked questions, training, or support information: <https://wolterskluwer.my.site.com/ComplianceSolutionsSupport/s/>.

You can telephone our SupportLine technicians at **800-274-2711**, ext. **1124028**.

Our support staff is available Monday through Friday, 7 A.M. to 7 P.M. CST. Voice mail operates continually, allowing you to leave us a message after hours and on weekends. To help us handle your question as quickly as possible, have these items available before you call:

- product name
- customer number and customer name
- operating system and version number; service pack numbers, if installed

To contact us through email, submit all requests to: tsoftsup@wolterskluwer.com.
Send us a fax at (320) 240-4252.