



SBA Lending Program

SBA transactions require knowledgeable support and services both at loan origination and thereafter.

CUBG's SBA Lending Program can help your credit union become an SBA lender without hiring a team of experts or making a long-term financial commitment.

CU Business Group is a partner for all stages of your SBA program







Benefits of CUBG's SBA Services

Partnering with CUBG for SBA services will allow your credit union to:

- ✓ Have access to a team of trusted and knowledgeable SBA experts
- ✓ Ensure compliance with SBA
- ✓ Develop expertise within your staff as your SBA portfolio grows
- ✓ Cultivate an additional revenue stream for Business Services
- ✓ Enjoy ongoing support at all stages of the SBA lending process

Types of SBA Programs

The SBA offers a variety of loan programs. CUBG can help your credit union with the following SBA loan types:

 <p>SBA 7(a) Loans Loan amounts of \$350,000 to \$5,000,000 with 75% guaranty</p>	 <p>SBA 7(a) Small Loans Loan amounts of \$350,000 or less with 75% or 85% guaranty</p>
 <p>SBA Express Loan amounts up to \$500,000 with 50% guaranty</p>	 <p>SBA 504 Loans Loan amounts up to \$5,000,000 - participation with a Certified Development Company (CDC)</p>

CUBG's SBA Program for Credit Unions



Full Service SBA Program

- SBA Loan Policy Template
- SBA Lending Manual
- Up to 40 hours of set up and consulting time, including staff training
- Guidance on SBA loan rates and terms
- SBA eligibility and underwriting
- Loan documentation and funding guidance (including SBA guaranty fees)
- Monthly loan servicing and 1502 reporting
- CUBG portal for online access to credit union loan data on demand
- Access to online loan activity, history, and loan documentation
- Access to individual loan financial analysis and annual reviews
- Annual financial review on loans as required by SBA, including assigning updated risk ratings
- Consulting support for delinquent SBA loans
- Compliance with SBA Servicing and Liquidation Matrix for modification, restructure, or liquidation decision making
- Universal Purchase Package (UPP) submission
- Consulting and auditing services for existing SBA portfolio



A La Carte Services

Already have an in-house SBA program but need to fill a void?

Supplement your in-house operations with CUBG's a la carte services.

- Underwriting
- Packaging and submission
- Documentation
- Servicing
- Universal Purchase Package (UPP)
- Training
- Portfolio reviews



Contact

Contact us and learn how we can help your credit union succeed in SBA lending.



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CU Business
G R O U P