



U.S. Small Business
Administration

SBA 7(a) Terms and Conditions

ETRAN Data Entry Guide

Terms and Conditions

The following pages cover a section-by-section breakdown of the **Terms and Conditions** (“T&C”) document (formerly Loan Authorization) and where those data fields are mapped in ETRAN.

ETRAN interface buttons and the document title shown below reflect **Terms and Conditions**.

E-Lend Origination

- Reports
- Search
- New Application
- Copy
- E-Tran
- Documents
- SBA Only
- Terms and Conditions
- Validate
- Credit Report
- History
- App Review
- Submit
- Withdraw
- Servicing
- Post Servicing

Step 1: Click T&C Button in header

Terms and Conditions Document

Validation of Terms and Conditions #10788389

Validation errors were detected

| # | Error Code | Error Text |
|----|------------|--|
| 32 | 4038 | Loan Documents Missing T2 - Debt Schedule documents (727) |
| 33 | 4038 | Loan Documents Missing T5 - List of all M being Purchased (803) |
| 34 | 4038 | Loan Documents Missing T1 - SBA Form 1920 - Lender's Application (702) |
| 35 | 4038 | Loan Documents Missing T2 - Lender's Credit Memo (725) |
| 36 | 4038 | Loan Documents Missing T6 - Business Financials (826) |
| 37 | 4038 | Loan Documents Missing T8 - Purchase Agreement (Real Estate) (878) |

Previous Terms and Conditions

| Row | Delete? | File Name | Generator | Generated Date |
|--|---------|-----------|-----------|----------------|
| <div style="border: 1px solid black; display: inline-block; padding: 2px 10px; margin-top: 5px;">Generate 7A Terms and Conditions PDF Document</div> | | | | |

Step 1: Click Button to Generate PDF

PDF Document Generated

U.S. Small Business Administration

TERMS AND CONDITIONS

| | |
|---------------|-----------------------------|
| SBA Loan # | [Not Yet Approved] |
| SBA Loan Name | McConville Enterprises, LLC |
| Approval Date | [Not Yet Approved] |

U.S. SBA: Small Business Administration, Standard 7a Loan Guaranty Processing Center, 6501 Sylvan Road, Suite 100, Citrus Heights, CA 95610-5017

Lender: Bank of America, National Association, 100 N Tryon St, Ste 170, CHARLOTTE, NC 28202

As stated below, SBA's guaranty is subject to the terms and conditions digitally submitted in E-Tran (including any changes) and the Lender's compliance with all applicable SBA Loan Program Requirements as defined in 13 CFR 120.10. Lender must have a valid SBA Loan Guaranty Agreement (Form 750) applicable to the 7a General.

Borrower: 1. Test T&C Loan, LLC (EPC), 555 C US ROCKAWAY 48, ROCKAWAY, NJ 07866-3806

Operating Company: 1. McConville Enterprises, LLC (Guarantor), 555 C US ROCKAWAY 48, ROCKAWAY, NJ 07866-3806

SBA approves the Lender's request for SBA to guarantee 75.00% of a loan ("Loan") in the amount of **\$1,000,000.00**.

1. Lender must complete all disbursements of the loan no later than 48 months from the date of issuance of the SBA loan number. Any remaining undisbursed balance will be cancelled by SBA.

2. 7(a) Lender Fees payable to SBA:

- a. SBA Guaranty Fee (Upfront Fee) = \$7,875.00
- b. Lender Annual Service Fee as a percentage of the outstanding principal balance of the guaranteed portion of the loan = 0.55%



Reminders & Tips

The document button and generation are only available for Lenders from within **ETRAN Origination** for loans with the following statuses:

- Application In Process (IP)
- Awaiting Documents (AD)
- Funded (FD)

A loan with a status of In Review Reviewer 1 (R1) cannot be edited, nor can a T&C be generated.



Post-Approval Changes / Loan Modifications:

- Any changes made to **ETRAN Servicing** will not be reflected in the T&C.
- Changes or corrections needed post-approval will follow the normal loan modification process.

General Loan Info & Preamble

| T&C Language | ETRAN Category and/or Field Location |
|------------------------------------|---|
| 1 SBA loan name | DBA name (if applicable) or Operating Company name |
| 2 Lender Office Address | This information is tied to your Location ID in ETRAN. The PIMS module is where you would update your Org name and address. |
| 3 Borrower/ Operating Company Info | Borrowers or Guarantors |
| 4 Loan Amount | Borrowers or Guarantors |
| 5 Guaranty Percentage | Application Info > SBA Guaranty Percentage |



| U.S. Small Business Administration TERMS AND CONDITIONS | |
|---|---|
| SBA Loan # | [Not Yet Approved] |
| 1 SBA Loan Name | McConville Enterprises, LLC |
| Approval Date | [Not Yet Approved] |
| U.S. SBA: Small Business Administration Standard 7a Loan Guaranty Processing Center 6501 Sylvan Road, Suite 100 Citrus Heights, CA 95610-5017 | 2 Lender: Bank of America, National Association 100 N Tryon St, Ste 170 CHARLOTTE, NC 28202 |
| As stated below, SBA's guaranty is subject to the terms and conditions digitally submitted in E-Tran (including any changes) and the Lender's compliance with all applicable SBA Loan Program Requirements as defined in 13 CFR 120.10. Lender must have a valid SBA Loan Guaranty Agreement (Form 750) applicable to the 7a General. | |
| 3 Borrower: Test T&C Loan, LLC (EPC) 555 C US ROCKAWAY 46 ROCKAWAY, NJ 07866-3806 | Operating Company: 1. McConville Enterprises, LLC (Guarantor) 555 C US ROCKAWAY 46 ROCKAWAY, NJ 07866-3806 |
| SBA approves the 4 borrower's request for SBA to guar. 5 75.00% of a loan ("Loan") in the am. 3 of \$1,000,000.00. | |

| | | |
|---------------------------|---|----------------|
| * Amount Requested | 4 | \$1,000,000.00 |
| * SBA Guaranty Percentage | 5 | 75.00 % |



SBA Fees

| | T&C Language | ETRAN Category and/or Field Location |
|---|--------------------------------|--------------------------------------|
| 1 | SBA Guaranty Fee (Upfront Fee) | Calculated automatically from ETRAN |
| 2 | Annual Service Fee | Calculated automatically from ETRAN |

1. Lender must complete all disbursements of the loan no later than 48 months from the date of issuance of the SBA loan number. Any remaining undisbursed balance will be cancelled by SBA.
2. 7(a) Lender Fees payable to SBA:
 - a. SBA Guaranty Fee (Upfront Fee) = \$7,875.00 1
 - b. Lender Annual Service Fee as a percentage of the outstanding principal balance of the guaranteed portion of the loan = 0.55% 2

Repayment Terms

| | T&C Language | ETRAN Category and/or Field Location |
|---|-------------------------|---|
| 1 | Loan Term | Application Info > Loan Term |
| 2 | Interest Only Period | Application Info > Number Months Interest Only |
| 3 | Starting Payment Amount | Application Info > Payment Amount |
| 4 | Frequency of Payment | Application Info > Paid Every |

3. Repayment Terms:

- a. Loan Term: 123 months **1**
- b. Interest Only Period: 3 months **2**
- c. Starting Payment Amount: \$3,185.18 **3**
- d. Frequency of Payments: Quarterly **4**
- e. Interest
 - i. Initial Rate: 7.00%
 - ii. Interest Type: Fixed
 - iii. Base Rate: 6.00% source - Wall Street Journal Prime Rate
 - iv. Spread: 1.00
 - v. Payment Amount: \$3,185.18

* Loan Term **1** 123 months

* Is this loan a revolving line of credit that allows the borrower to continuously borrow up to the credit limit? Yes No

* Interest Structure Fixed

* Interest Type Fixed Variable

* Interest Applies To Full

* Base Rate Source Wall Street Journal Prime Rate

* Base Rate 6.00000 %

* Borrower's Interest Rate 7.00000 %

Spread Over Prime 1.00000

Entry Start Date: 10/17/2022

SBA Received Date:

Submitted Date:

* Maturity Starts Indicator First Disbursement Date

* Note Date 10/03/2022

* Payment Amount **3** \$3,185.18

Paid Every **4** Quarterly

* Is Payment Fully Amortizing? Yes No

* Number Months Interest Only **2** 3

* Application Structured with Eligible Passive Company? Yes No

* Is the Loan Collateralized? Yes No

Life Insurance Required? Yes No



Repayment Terms - Interest

| | T&C Language | ETRAN Category and/or Field Location |
|---|---------------|--|
| 1 | Initial Rate | Application Info > Borrower's Interest Rate |
| 2 | Interest Type | Application Info > Interest Type |
| 3 | Base Rate | Application Info > Base Rate |
| 4 | Spread | Application Info > Spread Over Prime |

3. Repayment Terms:
- a. Loan Term: 123 months from the date of the first disbursement
 - b. Interest Only Period: 3 months
 - c. Starting Payment Amount: \$3,185.18
 - d. Frequency of Payments: Quarterly
 - e. Interest
 - 1 i. Initial Rate: 7.00%
 - ii. Interest Type: Fixed 2
 - 3 iii. Base Rate: 6.00% source - Wall Street Journal Prime Rate
 - iv. Spread: 1.00 4
 - v. Payment Amount: \$3,185.18
 - f. Loan Repayment

* Loan Term: 123 months

* Is this loan a revolving line of credit that allows the borrower to continuously borrow up to the credit limit? Yes No

* Interest Structure: Fixed

* Interest Type: Fixed Variable

* Interest Applies To: Full

* Base Rate Source: Wall Street Journal Prime Rate

* Base Rate: 6.00000%

* Borrower's Interest Rate: 7.00000% 1

Spread Over Prime: 1.00000% 4

Entry Start Date: 10/17/2022

SBA Received Date:

Submitted Date:

* Maturity Starts Indicator: First Disbursement Date

* Note Date: 10/03/2022

* Payment Amount: \$3,185.18

Paid Every: Quarterly

Use of Proceeds

| T&C Language | ETRAN Category and/or Field Location |
|-----------------|--|
| Use of Proceeds | Use of Proceeds T&C will populate type, amount, and additional information as entered directly into ETRAN |

4. Use of Proceeds: Lender must ensure that proceeds of loan were used for the following eligible business purposes:

- a. \$100,000.00 to purchase land located at 2022 NAGGL Drive, Denver, CO
- b. \$86,900.00 to construct a building to be located at 4165 NAGGL Lane, Denver, CO Construction financing guaranteed by SBA
- c. \$50,000.00 to purchase equipment
- d. \$50,000.00 for working capital

\$286,900.00 is the total amount of proceeds.

| Use of Proceeds, Application | | |
|--|-------------------|------------------------------|
| Code - Description | Proceed Reference | Value |
| A01 - TEST | Proceed Amount | \$100,000.00 |
| | Land Location | 2022 NAGGL Drive, Denver, CO |
| | Comment | |
| A02 - Purchase Land and Improvements | Proceed Amount | |
| A03 - Purchase Improvements only | Proceed Amount | |
| A04 - Construct a Building | Proceed Amount | \$86,900.00 |
| | Location | 4165 NAGGL Lane, Denver, CO |
| | Comment | |
| A05 - Add an Addition to an Existing Building | Proceed Amount | |
| A06 - Make Renovations to an Existing Building | Proceed Amount | |
| A07 - Pay Off Interim Construction Loan | Proceed Amount | |
| A08 - Pay Off Lender's Interim Loan | Proceed Amount | |
| A09 - Leasehold Improvements | Proceed Amount | |
| A10 - Purchase Equipment | Proceed Amount | \$50,000.00 |
| | Comment | |
| A11 - Purchase Furniture and Fixtures | Proceed Amount | |
| A12 - Purchase Inventory | Proceed Amount | |
| A13 - Pay Trade or Accounts Payable | Proceed Amount | |
| A14 - Pay Notes Payable - not Same Institution Debt | Proceed Amount | |
| A15 - Pay Notes Payable - Same Institution Debt | Proceed Amount | |
| A16 - Purchase Business Asset Purchase | Proceed Amount | |
| A17 - Purchase Business Stock Purchase | Proceed Amount | |
| A18 - Refinance SBA Loan - Same Institution Debt | Proceed Amount | |
| A19 - Working Capital | Proceed Amount | \$50,000.00 |
| | Comment | |
| A20 - SBA Guaranty Fee | Proceed Amount | |
| A21 - Refinance SBA Loan - Not Same Institution Debt | Proceed Amount | |
| A21 - Other | Proceed Amount | |
| Total: | | \$286,900.00 |



Guarantors

| T&C Language | ETran Category and/or Field Location |
|-----------------|---|
| 1 Name | Guarantors > Guarantor Name |
| 2 Guaranty Type | Guarantors > Guarantor Name > Guarantee Type |

Guarantor Person Information, Application

Tax ID: 800-07-6055

* First Name 1 Keve

Middle Initial

* Last Name 1 Stucharski

Suffix

Title

* Guaranty Type 2 Limited Secured Guarantee

5. Guarantors:

| Name | Guaranty Type |
|-----------------------------|-----------------------------|
| 1 Keve Stucharski | Limited Secured Guarantee 2 |
| McConville Enterprises, LLC | Full Unsecured Guarantee |

Collateral

| T&C Language | ETRAN Category and/or Field Location |
|---------------------------------|--|
| 1 Collateral Type | Collateral > Collateral Type |
| 2 Collateral Securing Guarantee | Collateral > Collateral Pledged by following Guarantors [Check box by appropriate guarantor] |

6. Collateral:

| Collateral Type | Description |
|----------------------------|---|
| 1 Commercial Real Property | <p>Fourth Deed of Trust (including due on sale clause and assignment of rents) on land and improvements located at 1234 FTA DRIVE BEVERLY HILLS, CA 90210 . This property is Commercial.</p> <ol style="list-style-type: none"> The lien is limited to \$50,000.00. Subject only to prior lien(s) as follows: <ol style="list-style-type: none"> First: Bank ONE in the amount of \$50,000.00. Second: Second BANK in the amount of \$1,000.00. Third: 5th Third B&T in the amount of \$50,000.00. <p>2 This collateral secures the guarantee of: Keve Stucharski</p> |
| Security Interest | <p>First Security Interest on the following Vehicle – Make or Model Jaguar XJE Year: 2000.</p> <ol style="list-style-type: none"> Subject to no other liens. <p>This collateral secures the guarantee of: Keve Stucharski</p> |

Collateral Item #16, Application

* Collateral Description: Residential Real Estate * Owner of Record: []

2 * Collateral pledged by following Guarantors: Keve Stucharski: ***-**-6855

* Property Address

Country: US

Zip-4 Code: 90210 [Lookup Zip](#) [Lookup for ZIP+4 code](#)

Street 1: 1234 FTA Drive

Street 2: []

City Name: BEVERLY HILLS

037 (County Code) LOS ANGELES (County Name) CA (State)

* Current Market Value: [] * Collateral Status: Not Selected Yet

* ordered Date: [] * As of Date: []

* Market Value Source: Not selected yet

1 * Collateral Type: Real Estate Commercial

Collateral exists on leased premises: Not Selected Yet

* Collateral Sub Type: **Lien on Land and Improvements**



Tip: Collateral Sub Type must be selected to appear in the T&C

Collateral – Prior Liens

6. Collateral:

| Collateral Type | Description |
|--------------------------|--|
| Commercial Real Property | <p>Fourth Deed of Trust (including due on sale clause and assignment of rents) on land and improvements located at 1234 FTA DRIVE BEVERLY HILLS, CA 90210. This property is Commercial.</p> <ol style="list-style-type: none"> The lien is limited to \$50,000.00. Subject only to prior lien(s) as follows: <ol style="list-style-type: none"> First: Bank ONE in the amount of \$50,000.00. Second: Second BANK in the amount of \$1,000.00. Third: 5th Third B&T in the amount of \$50,000.00. <p>This collateral secures the guarantee of: Keve Stucharski</p> |
| Security Interest | <p>First Security Interest on the following Vehicle – Make or Model Jaguar XJE Year: 2000.</p> <ol style="list-style-type: none"> Subject to no other liens. <p>This collateral secures the guarantee of: Keve Stucharski</p> |

| T&C Language | ETLAN Category and/or Field Location |
|---------------|--|
| 1 Prior Liens | Collateral > Collateral Type > Lienholder Name, Position, Balance Owng |

TITLE REPORT Ordered Date: Received Date:

| | Lienholder Name | Lien Position | Balance Owng | Lien Status | Lien Comment |
|---|-----------------|---------------|--------------|-------------|--------------|
| 1 | Bank ONE | 1 | \$50,000.00 | Not Selec ▼ | |
| 2 | Second BANK | 2 | \$1,000.00 | Not Selec ▼ | |
| 3 | 5th Third B&T | 3 | \$50,000.00 | Not Selec ▼ | |
| | | | | Not Selec ▼ | |
| 5 | | | | Not Selec ▼ | |