

# Frequently Asked Questions

CDC Training: 504 Servicing Updates within Electronic Lending-Servicing (ETRAN)  
March 2018

## Customer Service

**Q: When should I contact Wells Fargo Customer Service versus CLS Customer Service?**

A: Please email portfolio questions to the CSA at [SBA504CSA@wellsfargo.com](mailto:SBA504CSA@wellsfargo.com). For any technology related questions or account access questions, please email [CLS@sba.gov](mailto:CLS@sba.gov).

**Q: Where should CDCs seek help for validation errors?**

A: The resource for validation error help is [CLS@sba.gov](mailto:CLS@sba.gov).

## Editing Data - Address Information

**Q: On a mailing address change, will CDCs need to have the borrower fill out a W-9 form?**

A: No, an updated W-9 Form is not necessary for funded loans. CDCs must go into ETRAN to make the necessary update to the Primary Borrower Mailing Address field. Unless otherwise requested, the CSA will update the borrower's W-9 address in the source of record when an address change is requested for the Primary Borrower.

**Q: After the address has been changed in ETRAN and the email has been sent, is there any confirmation of change?**

A: CDCs can now make borrower address changes via ETRAN if the loan has already funded. There is no confirmation sent to the CDC once they make the change; if the CDC can see the updated address on ETRAN, then the change has been processed. If the loan has already funded, the CDC must send an email to the CSA for borrower address changes.

The ETRAN fields that should be updated are Mailing Address for both/either the Primary Borrower and Operating Company.

**Q: After entering the address into ETRAN and hitting "Save" once, do CDCs need to hit "Save" until reaching an "Action Successfully Completed" screen?**

A: No, there is no confirmation screen. If the user hits "Save," the data is saved in the screen. If the user hits "Save Next," it will move to the next page. If CDCs see red error messages at the top of the screen, the data was not saved due to a validation error.

**Q: Does changing the system's Borrower Address also update the address on year-end statements?**

A: Year-end statements will be sent to the address on the W-9 form submitted at Funding. If CDCs change the address for the Primary Borrower after Funding, this will also update where year-end statements are sent. If CDCs change addresses for additional borrowers (not the Primary), then there is no change to where year-end 1098 and Annual Statements are sent.

**Q: Some Borrowers request that documents are mailed to their home address rather than to the project property address. When this happens, is there an “Attention Party” field such as the principal’s name?**

A: The mailing address on ETRAN will need to be the address that corresponds to the address on SAA page 1. This is the address that the Residual Due to Borrower checks are sent to. This address should be where the CDC intends for the CSA to send this refund.

## Editing Data - General

**Q: I have received error messages not related to the change I was trying to make requiring data entry I’m not familiar with. What do I do?**

A: Validation errors walk users through the updates they need to make on the screen. If CDCs have questions about specific validations errors, please reach out to [CLS@sba.gov](mailto:CLS@sba.gov).

**Q: How do CDCs know when the change is actually in effect if the information is not showing accurately?**

A: In general, ETRAN edits are real-time changes. With changes to a Borrower’s address, Borrower’s Name, Operating Company Name or Address, CDCs should be able to see these changes on the screen immediately after saving. The only exception is TPL/Interim Lender wire information and Borrower ACH debit information: these need to be approved by the CSA before changes are implemented, so they will sit in a “Pending” status until approved.

**Q: If a CDC needs to correct a borrower name (e.g. Ltd vs. LLC), does the CDC have to add a new borrower, or can it just correct the borrower name?**

A: If the Borrower is already in ETRAN, then users can make the correcting edit to the borrower name or address. The change should show real time on ETRAN after pressing “Save,” and there is no need to contact SLPC. However, CDCs need to inform the CSA of the changes via email ([SBA504CSA@sba.gov](mailto:SBA504CSA@sba.gov)).

**Q: Once the CDC completes an update and advises the CSA, is there any further action required of the CDC?**

A: There is no further action required, but ETRAN updates must be emailed to ([SBA504CSA@sba.gov](mailto:SBA504CSA@sba.gov)).

## Validation Errors

**Q: What is the difference between orange and red validation errors?**

Orange ETRAN validation errors are warning messages; they do not prevent saving. Red validations must be addressed by the CDC prior to saving loan information. CDCs can email SBA’s CLS customer service at [CLS@sba.gov](mailto:CLS@sba.gov) for questions on specific validation errors. For concerns about loans funding in the monthly sale, please contact the CSA at 1-855-572-1637 or by email at [SBA504CSA@wellsfargo.com](mailto:SBA504CSA@wellsfargo.com).

## Interim Lender Information

**Q: How do CDCs enter Interim Lender information if there is a Correspondent Bank involved?**

A: The Servicing Agent Agreement Form will continue to be completed the same way. However, on ETRAN, the Correspondent Bank must be set as an Interim Lender, and the information must be filled out as follows:

ETRAN Field	Entry
Bank Name	Correspondent Bank Name
Account Name	Name of Recipient Bank
Account Number	Account Number of Recipient Bank at Correspondent Bank
Routing Number	Routing Number of Correspondent Bank
Attention Of	Account Number and Account Name of Borrower at Recipient Bank

**Q: Is the CDC required to initially enter the Interim Lender Wire Information?**

A: Yes. When a loan is being sent to the CSA for Funding, the CDC must log in to ETRAN and add the Interim Lender. The CSA will review the paperwork against these ETRAN fields. If the fields are blank or do not match the submitted paper forms, the CSA will contact the CDC to update these fields within ETRAN.

**Q: If a CDC uses a Title Company for their loans, where do they put the wire information for the Title Company?**

A: CDCs using Title Companies should input their Title Company information in the Bank Wire fields. Please enter this information on ETRAN similarly to how it is entered on SAA page 4. For any questions on Interim Lenders, please reach out to the CSA at [SBA504CSA@wellsfargo.com](mailto:SBA504CSA@wellsfargo.com).

## Borrower ACH Debit Information

**Q: If the CDC is updating ETRAN with the Borrower's ACH information, does the ACH Form still need to be received by Wells Fargo by the 15th of the month?**

A: Yes, CDCs must both update ETRAN and email the new ACH Form to Wells Fargo by emailing [SBA504CSA@wellsfargo.com](mailto:SBA504CSA@wellsfargo.com) by the 15<sup>th</sup> of the month.

**Q: Do CDCs need to enter a Borrower's ACH Debit information in ETRAN even when there are no changes?**

A: Yes, as of 2/26, CDCs must input borrowers' ACH Debit information prior to the Funding period.

**Q: Will CDCs be entering Borrower's ACH Debit Information and Interim Lender wire information on our previously funded/servicing portfolio as well?**

A: CDCs do not have to enter ACH Debit information for previously funded loans. However, if a CDC needs to update a Borrower's ACH Debit, then CDCs must update the ACH Debit information via ETRAN and send the ACH Form to the CSA ([SBA504CSA@wellsfargo.com](mailto:SBA504CSA@wellsfargo.com)).

**Q: Are there any changes to the ACH reinstatement process - such as when ACHs are turned off after ACH rejects?**

A: No, there are no changes to ACH deadlines at this time.

**Q: Some CDCs use closing attorneys to submit funding packages, and they handle the Borrower's ACH Debit information. Will they have access to CAFS?**

A: Closing attorneys do not have access to CAFS at this time. CDCs must receive ACH/Interim Lender information and enter it into ETRAN.

**Q: For ACH changes, should the CDC email the respective email addresses on slide 34 whether or not the loan has been disbursed? Also, how could the CSA decline an ACH change?**

A: Whether it is before or after the funding of a loan, CDCs must 1) make the Borrower ACH Debit change on ETRAN and 2) email the updated Borrower ACH Debit Form to the CSA at [SBA504CSA@wellsfargo.com](mailto:SBA504CSA@wellsfargo.com). If ACH Form information does not match ETRAN, the CSA will decline the ACH Change on ETRAN and contact the CDC via email.

**Q: How do CDCs correct the Borrower ACH Debit information if a CDC incorrectly entered it in ETRAN? Once inputted and submitted, the box is greyed out.**

A: If CDCs have entered inaccurate Borrower ACH Debit information in ETRAN, contact the CSA. CSA can decline the request in ETRAN, so CDCs will be able to resubmit the ACH information. Please reach out to the CSA with any questions at [SBA504CSA@wellsfargo.com](mailto:SBA504CSA@wellsfargo.com) or by phone at 1-855-572-1637.

**Q: How do CDCs know if our new Borrower ACH information was accepted and implemented?**

A: If a loan has been sent to the CSA for an upcoming Funding sale, then CDCs should enter the Borrower ACH Debit information in ETRAN. If there is a discrepancy between the ACH Debit Form and ACH Debit information on ETRAN, the CSA will contact the CDC via a Funding Alert email.

If a loan has already funded and is currently being serviced by the CSA, then any ACH Debit changes should be made in ETRAN, and the ACH Debit Form should be submitted via email to the CSA. If there is a discrepancy, the CSA will contact the CDC via email.

For submission of ACH Debit information, CDCs will see a "Pending" status on ETRAN. Only after the CSA reviews this information will the "Pending" status be removed. The page will display the updated information once approved.

**Q: How do CDCs update Borrower ACH Debit information for loans when the borrower and the Operating Company are the same?**

A: Borrower ACH debit information must be updated within the Primary Borrower section on ETRAN regardless of whether the ACH debit information is tagged to the Primary Borrower or the Operating Company. There is a data field for "Borrower Name" that will relate to the entity whose account will be debited.

**Q: For ACH updates, is the voided check no longer required?**

A: ACH Debit forms must be submitted to the CSA, but voided checks will continue to be optional.

## 327 Servicing Requests

**Q: How do CDCs correct a loan name in ETRAN when a 327 servicing action correcting the name was approved by SBA weeks prior to the migration date but is still shown incorrectly in ETRAN? The 504 information page is read only. Is the loan name a field CDCs can change?**

A: CDCs should update this information directly on ETRAN.

**Q: Do certain 327 servicing actions need to be supported by an approved 327 action for SLPC?**

A: CDCs have the authority to input and process changes within ETRAN (without 327 actions) for the following: Borrower, Operating Company, Statement Name changes; Borrower or Operating Company address changes; Third Party Lender wire instructions; Borrower ACH Debit instructions.

**Q: Now that CDCs will be updating addresses in CAFS's ETRAN prior to Funding, do they need to send a 327 address change to the SLPC as well?**

A: No, CDCs will not need to go through the SLPC to make address updates if they make these changes within ETRAN.

## EPC/OC

**Q: Which entity should be the "Primary Borrower?" The EPC or the OC?**

A: The EPC should be the Primary Borrower.

**Q: For EPC/OC changes approved after Funding, can CDCs make those updates in ETRAN at this time?**

A: CDCs may make changes in ETRAN after Funding as needed.

**Q: If the Operating Company does not appear in ETRAN even when it is on the authorization, is the CDC able to add it in ETRAN?**

A: Yes, CDCs now have the authority to add the Operating Company to ETRAN.

## Historical Loans

**Q: CDCs get validation errors regarding application issues on loans that were approved by SBA a couple of years ago. Do CDCs have to go back and input this information?**

A: Yes, prior to loans being sent to the CSA for Funding, the CDCs should make sure the required information is updated within ETRAN so the CSA can validate the funding package information against ETRAN. The CSA follow up via Funding Alert if there are discrepancies with the data.

## Other Questions

**Q: Due to the changes in ETRAN, do CDCs need to request additional access roles/rights within the CAFS website?**

A: No, users do not have to make any changes to their role. 504 users only need the "Update Loan & Guaranty Portfolio Servicing (includes Read)" role. If CDCs have questions about website functionality and roles, please reach out to [CLS@sba.gov](mailto:CLS@sba.gov).

**Q: Can a CDC see a list of all loans approved and not funded?**

A: Yes. Use the Search page and select the status "Active - Undisbursed." This should return all loans that are approved but have not been disbursed.

**Q: Does the internet browser I choose impact my access to CAFS?**

A: Yes, all users should use Google Chrome when accessing CAFS.

**Q: If a CDC's counsel prepares and submits their loan packages to CSA, should the CDC request a copy of the SAA and ACH forms prior to sending the documents to Wells Fargo to confirm and update the information before sending off the loan package for Funding? Or, does the CDC only make updates after a Funding Alert is received?**

A: CDCs should work with their closing counsel to ensure that their information being sent to Wells Fargo matches what is in ETRAN. If CSA finds a discrepancy between the information in the Funding package and ETRAN data, the CSA will send a Funding Alert to the affected CDC.

**Q: If ETRAN information does not mirror CDC Ventures information, do CDCs need to re-enter all missing loan details into ETRAN in order to make required changes, or can they make changes to individual screens? Finally, how do they confirm that changes were successfully saved and are not reflected on the read-only pages?**

A: CDCs should ensure the following are properly entered in ETRAN: Borrower, Operating Company, Statement Names, and Borrower and Operating Company address changes; Third Party Lender/Interim Lender wire instructions; Borrower ACH Debit wire instructions. If information related to these fields is missing, CDCs must make the updates prior to the funding of the loan.

**Q: If a corrective page is required for the SAA or ACH, can CDCs still email the corrected pages?**

A: The only items CDCs need to mail hard copies to the CSA are: 1) wet signature pages (last page of SAA or Debenture) or 2) Interim Lender checks. For any other information, CDCs can continue to email the corrected pages.

**Q: CDCs were sent a Funding Alert of the list of loans to fund and asked to confirm. Do CDCs need to respond to this if everything looks good, or only if corrections are needed?**

A: CDCs only need to respond if the information is not correct. Otherwise, they can confirm the information is correct if they would like to do so, but it is not required.

**Q: Are there other functionality/communications/process changes not mentioned in the trainings?**

A: Unless specifically reviewed in training, functionality and CSA correspondence will remain the same.