What is Form 159?
Form 159 is a required disclosure form that borrowers or lenders must complete to report any fees paid to Third Party Agents for help in completing an SBA Loan application, specifically:
• Loan packaging services, as defined in SOP 50 10 6
• Financial statement preparation, specifically for the loan application
• Consulting, Broker, or Referral services (504 only)

Why is the submission of Form 159 changing?
Direct Access and submission of Form 159 via SBA’s Capital Access Financial System (CAFS) will improve the security and integration of loan program information. Additionally, it will promote greater standardization and data integrity.

When will the changes take effect?
The changes will take effect April 5, 2021.

<table>
<thead>
<tr>
<th>Changes</th>
<th>Description (begins April 5, 2021)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Access</td>
<td>Users will access the form by logging into the SBA’s Capital Access Financial System (CAFS): <a href="https://caweb.sba.gov/">https://caweb.sba.gov/</a>.</td>
</tr>
<tr>
<td>2. Completion/Submission</td>
<td>Lenders and LSPs will access, complete and digitally submit Form 159 within CAFS. Forms will no longer be received by <a href="mailto:Form159@colsonservices.com">Form159@colsonservices.com</a>. Software vendors using an API, the code is DOCTYPDCD</td>
</tr>
</tbody>
</table>

Where can I find more information?
**Web:** The SBA FTA “Wiki” website is coming soon!
**FTA Customer Service:** Representatives can provide answers to Form 159 related questions at Form159@sba.gov