

- 1. SBA Loan Number:** This is a unique identifier issued by the SBA. The number should be taken from SBA Loan Authorization.
- 2. Date of the 750 Agreement:** This is the date that the originator became an approved lender. The date is noted on the "Loan Guarantee Agreement". The number is located under paragraph 2(a) of the SBA Loan Authorization or can be taken from the 750 Agreement.
- 3. Percent of Guaranty:** Percentage of loan guaranteed by the SBA. This % is located on page 1 of the "Loan Authorization Agreement".
- 4. Date of Note:** Issue Date of loan taken directly from the face of the borrower's "Note".
- 5. Original Face Amount of Note:** Total amount of loan provided to the borrower. Amount can be taken directly from page 1 of the "Note".
- 6. SBA Loan Authorization Date:** Date loan was approved by SBA. Date is located on the last page of the Agreement.
- 7. Outstanding Principal Amount of Loan (100% balance):** This is the current remaining balance on the borrower's note.
- 8. Outstanding Principal Amount of Guaranteed Interest:** This balance is calculated by taking the current note balance x the guaranteed percentage (i.e., \$100,000.00 x 85% = 85,000.00; cents to be rounded up if 3rd decimal place is 5 or above).
- 9. SBA Guarantee Fee:** Date the lender paid the guarantee fee to the SBA.
- 10. First Disbursement Date:** This date is the first time that funds were disbursed to the borrower.
- 11. Final Disbursement Date:** This is the final date that the entire loan balance was disbursed to the borrower. Even if the first and final disbursement dates are the same, the date must be represented in both fields.
- 12. Fixed or Variable Rate:** Place an x in the appropriate box for both guaranteed and unguaranteed portions of the loan.
- 13. Variable Rate Index:** Place an x in the appropriate box (loans can be indexed to Prime, Libor, or the SBA Peg Rate).
- 14. Interest paid to, but not including:** Field must be completed. If new loan with no payments yet due, and indicate "first P&I payment due on (specific date)". If seasoned loan with payments remitted, indicate the latest interest paid to date (interest paid up to but not including date of payment).
- 15. Interest Accrual Method:** Check the appropriate box. SBA allows two methods (30/360 or Actual Days/365) – all other methods are prohibited.
- 16. SBA Program Fee:** SBA fee to be determined on the Approval Date (Execution date of the SBA Loan Authorization).
- 17. Lender's Permanent Fee:** Lender's servicing fee taken throughout the entire life of loan stated in form of percentage (i.e., 1.00%).
- 18. Lender's Initial Fee:** Lender may have option to take a different fee during the interim period only (interim period is defined as the period of time between the note date and the first interest adjustment date). Taken on very infrequent basis.
- 19. Price paid by purchaser \$:** Dollar amount is calculated by taking the current guaranteed balance x the purchase price (i.e., \$85,000.00 x 101.00 = \$85,850.00). \$85,850.00 will be placed into the \$ field and 101.00 will be placed into the % of Par field.
- 20. Cash Flow Yield:** The portion of the document relating to yields can be completed by FTN Financial.
- 21. SBA Servicing Office:** The SBA address information can be found on page 1 of the SBA Loan Authorization. The SBA Servicing Office Code can be found on Attachment 2 (SBA Servicing Office Codes).
- 22. Signature page:** Do not enter a date at the top of page 22. FTA on behalf of the SBA will date the Agreement at their time of execution.

Please type the name of lending institution, name and title of the authorized officer signing this Agreement, and date of execution. The original signature must appear on the Agreement. Facsimile signatures are not acceptable.

There cannot be any corrections, white-outs, or cross-throughs on the entire document.