

### ***SBA Lenders: Take the E-Tran!***

Back in the day, Duke Ellington gave us fast-track directions from Brooklyn-thru-Harlem-to Manhattan: Take the "A" Train. As an SBA lender, your borrowers will appreciate your speedy turnaround on SBA Term Loans and Lines of Credit approvals when you take the E-Tran!

With E-Tran, you submit requests electronically - directly to the SBA. The SBA's E-Tran - Electronic Loan Processing/Servicing - is a user-friendly web-based program that can fast-track your way to reduced turnaround time on loan guaranty requests, and increased efficiency and decreased costs on loan guaranty origination and servicing processes.

Our advice: Take the E-Tran. It'll get you there faster, better - and more securely: Some E-Tran Advantages:

- All delegated loan program lenders are eligible for E-Tran loan origination.
- If you're a PLP lender, you can also get your SBA approvals.
- Track your SBA loans monthly, quarterly, annually, by employee, or by consultant.
- Service your own SBA loans. If it's under your Unilateral Authority, there's no more waiting for the Servicing Center to concur with a change to an approved SBA loan.
- Built in Guaranty Fee calculator.
- SBA training and assistance if needed.

### **HOW IT WORKS**

- **Direct File Transfer:** E-Tran is integrated into your SBA software products enabling you to submit electronically from your existing screens (128 bit encryption, confidential data transfer).
- **Web Application:** If you don't have a software vendor or aren't planning to modify your proprietary system, log into E-Tran using a user name and password, which are entered into SBA's security system and authenticated against SBA's Partner Identification Management System (PIMS). Go to <http://www.sba.gov/content/e-tran> for complete details and a link to apply online or by phone.

An added advantage: J.R. Bruno & Associates is an approved SBA Lender Service Provider and can provide E-Tran as part of our outsource services. At J.R. Bruno, we're experts at every facet of SBA lending. We should be. We've assisted hundreds of lenders with their SBA programs since 1995. Call us. We'll help get you on the fast track to making SBA lending easy and profitable for your organization!

Joanna

Joanna Bruno  
President  
J.R. Bruno & Associates  
870 Market Street, Suite 462  
San Francisco, CA 94102  
415.362.1200  
[joanna@jrbrunoassoc.com](mailto:joanna@jrbrunoassoc.com)

**Visit us at [www.jrbrunoassoc.com](http://www.jrbrunoassoc.com)**  
**Or give us a call:**  
**West Coast: 415.362.1200**  
**East Coast: 978. 886.5875**  
**Southwest Region: 602.820.1337**