



SBA's L/LMS Lender Portal Moves to New Online Site, Features Recent Enhancements

If you're an SBA lender with access to the SBA Office of Risk Management's (OCRM) Loan and Lender Management System Portal (L/LMS), your organization should have received notice of the upgraded Portal's new web location: <https://mi.dnb.com/PDPSBA> from the OCRM in the past couple of months. And if you're an SBA lender that hasn't taken advantage of this important tool, why not?

The Portal is the OCRM's primary avenue to share lender performance internally and with its 7(a) and 504 Certified Development Company lenders. According to the SBA, the new web location accommodates an enhanced technology platform to reduce search time and generally make the site more user-friendly.

Over the past year, the SBA has redeveloped the Portal's Risk Ratings to maximize their predictive value. Benefits include a list of outstanding loans and loan-level credit quality data for every 7(a) and 504 CDC Lender. The L/LMS imports data on a monthly and quarterly basis and rates loans as high-, medium- or low-risk on a 1-5 scale: "1" is the least risk to the SBA, and "5" the riskiest. Risk Ratings are modeled on the probability of total purchases over the next 12 months. As a lender, this information enables you to better manage your portfolios and take action before issues get critical - and in advance of an SBA audit. In short: SBA is doing some of your work for you.

Proactivity breeds predictability and the chance for better business opportunities. As an SBA lender, why wouldn't you want access to this information? Yet according to the SBA, only about 800 of the nation's 4,700 risk-rated SBA 7(a) and CDC lenders are registered L/LMS Portal users! If your institution is already a registered user, I strongly encourage you to check out the enhanced Portal. And if you're not registered user, contact the SBA's Office of Risk Management for access. The SBA tells us that Portal sign up has a turnaround of two-to-four weeks from when lenders provide certifications to the SBA date and the date they receive their log in information; it takes two weeks for SBA to review certifications and another week for Dun & Bradstreet to process and issue sign-ins.

As consultants, we find the L/LMS an invaluable tool in conducting our clients' SBA portfolio reviews and addressing any issues before they get critical. And as an approved SBA Service Provider, we have relationships with SBA District Offices across the country and can assist you in working with your local office. Visit our website at www.jrbrunoassoc.com. Or give us a call: West Coast: 415.362.1200; East Coast: 978.886.5875.

We look forward to hearing from you!

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FYI: For your reference, the L/LMS is covered in more detail in the archived article on our website: [SBA's Loan and Lender Monitoring System: It's a Good Thing! Part of Overall Risk Based Lender Oversight](#). You also can find more information and FAQ on the SBA's website, www.sba.gov (SBA Form 1352.3)