



U.S. Small Business
Administration

Paycheck Protection Program

Guaranty Purchases User Guide

Contents

Section	Slide(s)
Guaranty Purchases Access	3 - 4
Submitting a Purchase Request	5 - 12
Dashboard	13 – 14
Resources	15 - 16



Guaranty Purchases

Access

Guaranty Purchases – Home Page

Administrative and general forgiveness users automatically have access to the Guaranty Purchases menu options:

The screenshot displays the SBA Paycheck Protection Platform interface. At the top left, the SBA logo and 'U.S. Small Business Administration' are visible. The navigation tabs include 'Forgiveness' and 'Origination'. The left sidebar menu lists several options, with 'Guaranteed Purchases Payment Dashboard' and 'Guaranteed Purchases' circled in red. The main content area features a 'Resource Center' header and a 'Welcome to the SBA Paycheck Protection Platform' message. Below this, there are sections for 'PPP Originations' and 'PPP Forgiveness', each containing a list of items and links. A 'User Guide' section is also present, featuring a document icon and a title 'PPP Platform Origination Lender User Guide'.

SBA U.S. Small Business Administration

Forgiveness Origination

Payment Dashboard

Lookup Disbursed PPP Loans

All Forgiveness Submissions

Request Payment Correction

Submit New PPP Forgiveness Decision

Proactive Loan & Hold Reviews

Drafts

Direct Forgiveness Submissions

Denials

QA

Guaranteed Purchases Payment Dashboard

Guaranteed Purchases

Institution Settings

Resource Center

Welcome to the SBA Paycheck Protection Platform

PPP Originations:

- Webinar Replay Password: sba12345@
- New:** The U.S. Small Business Administration has updated the guidance and procedures relating to clearing First Draw Holds and Compliance Check Error Messages
- New:** Please read the SBA Procedure Notice
- New:** Please refer to these updated platform **procedures** for additional instructions.

PPP Forgiveness:

- Reminder: Complete the Institution Settings to ensure timely payment to your Financial Institution.
- View our videos before you begin.

This platform will allow the submission of PPP Loans and Forgiveness decisions to the SBA. Please take the time to read the user guide, watch our introductory video, and read the FAQs and additional resources.

[User Guide](#) [Videos](#) [FAQ](#) [Additional Resources](#)

User Guide

PPP Platform Origination Lender User Guide

The PPP Platform Origination Lender User Guide provides comprehensive instructions on using the Origination functionality on the Platform, including screenshot tutorials, documentation, requirements, process timelines, and other useful resources. Please review this guide for the most current information regarding the platform.



U.S. Small Business
Administration

Guaranty Purchases

Submitting a Purchase Request

Guaranty Purchases – Start New Request

From the left menu options, click



 Guaranteed Purchases

Then click **Create New Purchase Request**:



All Guaranteed Purchase Requests

Filter by Status

Search

Clear

Show 10 rows

 Export

 Create New Purchase Request

Lender Name	Borrower Name	SBA Number	Status	Created	Updated
EtranDemoBank	Postman Cloud	3187205652	Payment Confirmed	07/13/2021	07/26/2021
EtranDemoBank	Postman Cloud	3187205588	Payment Sent	07/02/2021	07/13/2021
EtranDemoBank	Postman Cloud	3187205591	Payment Sent	07/02/2021	07/08/2021
EtranDemoBank	Postman Cloud	3187205592	Payment Sent	07/03/2021	07/13/2021
EtranDemoBank	Postman Cloud	3187205590	Not Approved	07/02/2021	07/08/2021
EtranDemoBank	Postman Cloud	3187205596	Payment Sent	07/04/2021	07/13/2021
EtranDemoBank	Postman Cloud	3187205602	Not Approved	07/05/2021	07/08/2021
EtranDemoBank	Postman Cloud	3187205603	Not Approved	07/05/2021	07/08/2021
EtranDemoBank	Postman Cloud	3187205604	Payment Sent	07/05/2021	07/13/2021
EtranDemoBank	Postman Cloud	3187205597	Payment Sent	07/04/2021	07/13/2021

Showing 1 to 10 of 119 entries

Previous 1 2 3 4 5 ... 12 Next

Guaranty Purchases – Start New Request

Step # 1: Enter SBA Loan Number, then click search

Request a Loan Purchase

Please confirm the accuracy of the data that is prepopulated by the SBA within this workflow. If the information or borrower fields do not match, you must resolve discrepancies with the SBA and ETRAN (the system of record) prior to proceeding. Any changes made within ETRAN will take up to 72 hours to appear within this platform.

Please note: SBA will process the guaranty purchase payment to the same Lender ACH account where SBA remits the forgiveness payments. This is found within your Institution Settings.

Look Up Loan by SBA Number



Guaranty Purchases – Start New Request

Step # 2: After retrieving your SBA number, confirm details below and then click Request Loan Purchase

Request a Loan Purchase

Please confirm the accuracy of the data that is prepopulated by the SBA within this workflow. If the information or borrower fields do not match, you must resolve discrepancies with the SBA and ETRAN (the system of record) prior to proceeding. Any changes made within ETRAN will take up to 72 hours to appear within this platform.

Please note: SBA will process the guaranty purchase payment to the same Lender ACH account where SBA remits the forgiveness payments. This is found within your Institution Settings.

Look Up Loan by SBA Number

Entity Name

Post

SBA Number

318

Servicing Status


Disbursed Current

Loan Amount

\$ 108,300.33

Outstanding Balance

\$ 95,000

 Request Loan Purchase

Guaranty Purchases – Start New Request

Purchase Request

Loan Details

SBA # : 3187205817

Lender PPP Loan # : 111111111

Borrower Name: **Postman Cloud**

Business TIN (EIN/SSN/ITIN): *****5817

Borrower Type: **Independent Contractor**

PPP Loan Disbursement Date: 05/02/2020

PPP Loan Approval Amount: \$ 120,832.00

PPP Loan Amount: \$ 120,832.00

PPP Loan Outstanding Balance: \$ 25,000.00

PPP Servicing Status: **Disbursed Current**

Step # 3: Verify Purchase Request Details

Before starting the purchase request:

1. All payments, including the SBA forgiveness payment, must be reported on SBA Form 1502 before lender submits a guaranty purchase request
2. Confirm the accuracy of all prepopulated data
 - Correct inaccurate data in ETRAN Servicing (the system of record) and verify it is reflected in the platform before you start (data corrections will take 24 to 72 hours to appear in the platform).

Guaranty Purchases – Start New Request

Step # 4: Enter Required Purchase Request Information

- Provide outstanding principal balance and accrued interest (based on pay-off date within 10 days from guaranty purchase submission)
- SBA will pay accrued interest through the payment deferment period plus up to a maximum of 120 days of additional interest
- SBA will process the guaranty purchase payment to ACH account identified in the Platform’s institution’s setting (same ACH account that Lenders list for forgiveness payments)

Loan Type

PPP

Disbursement Date

mm/dd/yyyy

Principal Amount

\$ 100,050.00

Reason

Treasury Referral: Do any of these scenarios apply?

Note/Additional Explanation for Request

Date of Default

mm/dd/yyyy

Interest Amount

\$

Guaranty Purchases – Start New Request

Step # 5: Select Reason for Purchase

- **SBA will simultaneously Purchase and Charge Off**
 - 60 days or more past due with uncured default
 - Permanently closed and does not plan to apply for forgiveness
 - Filed Chapter 7 bankruptcy
 - Filed for Chapter 11, 12, 13 bankruptcy (60 days after deferment period confirmed plan does not call for full repayment)
 - Owner is deceased (self-employed, sole props, single-member LLCs, independent contractors only)
- **SBA will Purchase without Charge Off**
 - Borrower or 20% owner indicted or convicted of felony related to the PPP loan
 - Borrower appealed final SBA loan review decision with SBA OHA more than 60 days ago

Loan Type

PPP

Disbursement Date

mm/dd/yyyy

Principal Amount

\$100,050.00

Reason

Date of Default

mm/dd/yyyy

Interest Amount

\$

Treasury Referral: Do any of these scenarios apply?

Note/Additional Explanation for Request

Guaranty Purchases – Start New Request

Step # 6: Treasury Referral Information

- Input required if purchase request is \$100,000 or more
- Referral to Treasury required after SBA Charge Off unless further collection is barred by valid legal defense (Debt Collection Improvement Act of 1996)

Loan Type

PPP

Disbursement Date

mm/dd/yyyy

Principal Amount

\$100,050.00

Reason

Treasury Referral: Do any of these scenarios apply?

Note/Additional Explanation for Request

Date of Default

mm/dd/yyyy

Interest Amount

\$

Treasury Referral: Do any of these scenarios apply?

- Borrower Deceased (Sole Prop, Independent Contractor, Self-employed only)
- Business is Permanently Closed
- Bankruptcy - Chapter 7
- Bankruptcy - Chapter 11
- Bankruptcy - Chapter 12
- Bankruptcy - Chapter 13
- None of these apply (borrower will be referred to Treasury for further collection if outstanding balance is more than \$100,000)

Guaranty Purchases – Start New Request

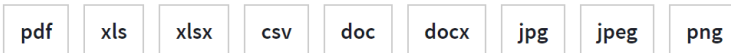
Step # 7: Upload Required Documents

1. Bank Note
2. Transcript of Account (Form 1149 or lender equivalent)
3. Assignment of Note (Now required for ALL PPP loans)

Supporting Documents

All documents will be uploaded on the submission of this form. *Note and Transcript of Account required for all loans. Assignment of Note only required if borrower will be referred to Treasury.*

Valid file types



The overall size of all attachments combined must stay **under 35 megabytes** in size to ensure successful submission.

Transcript of Account
(Form 1149)

Choose File No file chosen

Bank Note

Choose File No file chosen

Assignment of Note

Choose File No file chosen

Guaranty Purchases – Delete your request

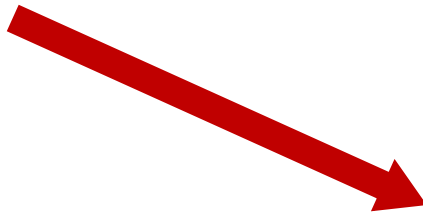
You will have approximately 24 hours after submission to delete your request

All Guaranteed Purchase Requests

Filter by Status

Lender Name	Borrower Name	SBA Number	Status	Created	Updated
EtranDemoBank	Postman	3187	Pending Validation	07/16/2021	07/16/2021
EtranDemoBank	Postman	3187	Payment Sent	07/02/2021	07/08/2021
EtranDemoBank	Postman	3187	Payment Sent	07/06/2021	07/08/2021
EtranDemoBank	Postman	3187	Not Approved	07/06/2021	07/08/2021
EtranDemoBank	Postman	3187	Pending Validation	07/15/2021	07/15/2021
EtranDemoBank	Postman	3187	Pending validation	07/15/2021	07/15/2021
EtranDemoBank	Postman	3287	Pending Validation	07/14/2021	07/14/2021
EtranDemoBank	Postman	3187	Pending Validation	07/16/2021	07/16/2021
EtranDemoBank	Postman	3187	Payment Confirmed	07/09/2021	07/14/2021
EtranDemoBank	Postman	3187	Pendir		

If request is in Pending Validation status, you can select the request from this page and delete



Loan Details

SBA # : 3187
Lender PPP Loan # : 111111111
Borrower Name: Postman
Business TIN (EIN/SSN): *****5667
Borrower Type: Independent Contractor
PPP Loan Disbursement Date: 04/02/2021
PPP Loan Approval Amount: \$ 108,300.33
PPP Loan Amount: \$ 108,300.33
PPP Loan Outstanding Balance: \$ 95,000.00
PPP Servicing Status: Disbursed Current

Reason: In the case of self-employed individuals, sole proprietors, single-member LLCs, or independent contractors, the owner is deceased
Principal Amount: \$ 95,000.00
Interest Amount: \$ 70.00
Payment Amount: \$ 95,070.00
Date of Default: 05/01/2021
Created By: Chris Brooks (EtranDemoBank)
Created At: 1 day, 3 hours ago
Purchase Request Status: Pending Validation
Do not refer to Treasury: True
Do not refer to Treasury Reason:
Comment: test



U.S. Small Business
Administration

Guaranty Purchases

Dashboard

Guaranty Purchases – Dashboards

Use the dashboard for updates on SBA decisions and payment status:

Guaranteed Purchase Payment Dashboard

Filter by GP Payment Date

From To

Lender Name	Borrower Name	SBA Number	Disbursement Date	Loan Amount	GP Principal Amount	SBA Decision Date	Calculated Interest	GP Payment Amount	GP Payment Date	Payment Batch	GP Payment Status	SBA Decision	Notification Letter
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 108,300.33		\$ 5,000.00	\$ 113,300.33	07/08/2021		Payment Sent		
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 95,000.00	07/08/2021	\$ 500.00	\$ 95,500.00	07/08/2021		Payment Sent	Fully Approved	
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 108,300.33	07/05/2021	\$ 1,000.00	0	07/08/2021			Not Approved	
EtranDemoBank	Post	350	03/14/2021	\$ 108,300.33	\$ 108,300.33	07/11/2021	\$ 100.00	\$ 108,400.33	07/13/2021		Payment Confirmed	Fully Approved	Download
EtranDemoBank	Post	383	02/01/2021	\$ 140,000.00	\$ 100,000.00	07/12/2021	\$ 100.00	\$ 100,100.00	07/14/2021		Payment Confirmed	Fully Approved	Download
EtranDemoBank	Post	328	03/14/2021	\$ 108,300.33	\$ 108,300.33	07/15/2021	\$ 100.00	\$ 108,400.33	07/15/2021			Fully Approved	
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 8,300.34	07/14/2021	\$ 10.00	\$ 8,310.34	07/14/2021		Payment Confirmed	Fully Approved	Download
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 108,300.33	07/06/2021	\$ 450.00	\$ 108,750.33	07/13/2021		Payment Sent	Fully Approved	
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 108,300.33	07/09/2021	\$ 560.00	\$ 108,860.33	07/13/2021		Payment Sent	Fully Approved	
EtranDemoBank	Post	318	03/14/2021	\$ 115,000.00	\$ 115,000.00	07/03/2021	\$ 7,999.00	0	07/08/2021			Not Approved	



Guaranty Purchases Dashboard

Guaranteed Purchase Payment Dashboard

Filter by GP Payment Date

From To

Lender Name	Borrower Name	SBA Number	Disbursement Date	Loan Amount	GP Principal Amount	SBA Decision Date	Calculated Interest	GP Payment Amount	GP Payment Date	Payment Batch	GP Payment Status	SBA Decision	Notification Letter
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 108,300.33		\$ 5,000.00	\$ 113,300.33	07/08/2021		Payment Sent		
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 95,000.00	07/08/2021	\$ 500.00	\$ 95,500.00	07/08/2021		Payment Sent	Fully Approved	
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 108,300.33	07/05/2021	\$ 1,000.00	0	07/08/2021			Not Approved	
EtranDemoBank	Post	350	03/14/2021	\$ 108,300.33	\$ 108,300.33	07/11/2021	\$ 100.00	\$ 108,400.33	07/13/2021		Payment Confirmed	Fully Approved	Download
EtranDemoBank	Post	383	02/01/2021	\$ 140,000.00	\$ 100,000.00	07/12/2021	\$ 100.00	\$ 100,100.00	07/14/2021		Payment Confirmed	Fully Approved	Download
EtranDemoBank	Post	328	03/14/2021	\$ 108,300.33	\$ 108,300.33	07/15/2021	\$ 100.00	\$ 108,400.33	07/15/2021			Fully Approved	
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 8,300.34	07/14/2021	\$ 10.00	\$ 8,310.34	07/14/2021		Payment Confirmed	Fully Approved	Download
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 108,300.33	07/06/2021	\$ 450.00	\$ 108,750.33	07/13/2021		Payment Sent	Fully Approved	
EtranDemoBank	Post	318	03/14/2021	\$ 108,300.33	\$ 108,300.33	07/09/2021	\$ 560.00	\$ 108,860.33	07/13/2021		Payment Sent	Fully Approved	
EtranDemoBank	Post	318	03/14/2021	\$ 115,000.00	\$ 115,000.00	07/03/2021	\$ 7,999.00	0	07/08/2021			Not Approved	

Users can download the Notice of Paycheck Protection Program Guaranty Purchase Payment from the dashboard





U.S. Small Business
Administration

Guaranty Purchases

Payment to Lender

Guaranty Purchases – Payment

The SBA will process the guaranty purchase payment to the same ACH account where SBA remitted the forgiveness payments (current lender of record in Platform/ETRAN). The ACH and Routing information is taken from the Platform within the institution's setting (left menu option available to admins).

If you change the ACH or Routing information for Guaranty Purchase, it will apply to Forgiveness.

The screenshot shows the SBA U.S. Small Business Administration interface. The top navigation bar includes 'Forgiveness' and 'Origination'. The left sidebar contains various menu items, with 'Institution Settings' at the bottom, circled in red. The main content area is titled 'Settings for EtranDemoBank' and contains the following fields:

- Lender Location ID: 507242
- Lender Location Enabled for Forgiveness on Etran
- Lender Location Enabled for Origination on Etran
- Lender has agreed to the Terms of Services provided by the SBA (linked here) and has opted-in to the Direct Forgiveness Platform.
- Routing Number*: 7
- Account Number*: 12345678
- Account Type*: Checking
- Taxpayer Identification Number*: 12345678
- Email Address for Email Notifications: [Empty field]
- Interest calculation method to be paid on net forgiveness amount*: Actual/360

*Please note, the Forgiveness platform uses the Bank Method as a default method for interest calculation. Please use the selection above to change this value. This will



Guaranty Purchases

Resources

FAQ

How do I access the Procedural Notice for PPP Guaranty Purchase?

The Procedural Notice for PPP Guaranty Purchases, Charge-Offs, and Lender Servicing Responsibilities can be found [here](#).

How do I access the PPP Guaranty Purchases Platform?

This platform can be accessed by visiting <https://forgiveness.sba.gov>.

How do I contact the SBA?

The SBA's PPP Guaranty Purchases Hotline is (833) 572-0502 or email PPPLoanPurchase@sba.gov.

Where can I find technical support for the Guaranty Purchases Platform?

support@ussbaforgiveness.zendesk.com