



### What is LoanLIST?

LoanLIST is a secondary market application that provides stakeholders with access to detailed loan-level information and payment history. It delivers timely, accurate data to support key business activities such as loan sales, pooling, reconciliation, forecasting, and financial reporting. LoanLIST is refreshed with the latest available data every business day by 9:00 AM EST. The “Record posted of” field shows the date of the most recent update.

Users can enter and search up to 1,000 SBA loan numbers, there are two display options, “View” and “Download”. “View” will display the LoanLIST data on the user interface and “Download” opens a pop-up window that allows users to download an Excel file to their desktop. The columns in the downloaded file correspond to each field displayed on the user interface.

To access LoanLIST, users must have an active Capital Access Financial System (CAFS) account with one of the following roles: Lender, Originator, Secondary Market, or Financial Reporting. The application can be found in the **FTA Portal** within CAFS.

### LoanLIST User Interface View of Loan Information

Record posted as of: 2/3/2026 | [Help](#)

SBA LOAN NUMBER -				INITIAL (BEFORE FLOAT)		AS OF CURRENT INTEREST PTD		AS OF CURRENT BASE RATE	
Lender						Base Rate %		7.25000	
Loan Name						Gross Margin %		1.25000	
NAICS Code		SBA Approval Date				CAP %		0.00000	
Geography(Street)		Geography(City)		HILTON HEAD		Floor %		0.00000	
Geography(State)		Geography(Zip)		29928		Gross Rate %		4.50000	
Loan Status		Paid Off		Loan Status Date		11/12/2025		Gross Rate %	
Loan Payoff Type		BORROWER PAYOFF				Net Rate %		3.37500	
Pool Number		Pool Issue Date				Float Date		10/01/2021	
Note Date		07/15/2021		Maturity Date		07/15/2046		Adjustment Frequency	
Certificate Face Amount		\$1,194,300.00		GIC Cert Number				001 - LWSJ - QUARTERLY	
Settlement Date		09/30/2021		COOF Cert Number					
Payment Frequency		MONTHLY		Basis		ACT/365			
SBA Fee %		0.00000		FTA Fee %		0.12500			
Initial Lender Fee %		1.00000		Permanent Lender Fee %		1.00000			
Initial Originator Fee %		0.00000		Permanent Orig Fee %		0.00000			

  

Prepay Notice	NO	Prepay Expiry Date	
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The following section outlines the field descriptions for the application, including definitions and example values.



## LoanLIST Field Descriptions

### Loan Information

SBA LOAN NUMBER -			
Lender			
Loan Name			
NAICS Code	SBA Approval Date		
Geography(Street)	Geography(City) HILTON HEAD		
Geography(State) SC	Geography(Zip) 29928		
Loan Status Paid Off	Loan Status Date 11/12/2025		
Loan Payoff Type	BORROWER PAYOFF		
Pool Number	Pool Issue Date		
Note Date 07/15/2021	Maturity Date 07/15/2046		
Certificate Face Amount \$1,194,300.00	GIC Cert Number		
Settlement Date 09/30/2021	COOF Cert Number		
Payment Frequency MONTHLY	Basis ACT/365		
SBA Fee % 0.00000	FTA Fee % 0.12500		
Initial Lender Fee % 1.00000	Permanent Lender Fee % 1.00000		
Initial Originator Fee % 0.00000	Permanent Orig Fee % 0.00000		

Prepay Notice	NO	Prepay Expiry Date	
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Field Name	Description	Example
SBA Loan Number	10-digit numerical SBA-assigned loan identification number.	1234567890
Lender	Lender that sold the SBA guaranty.	Main Street Bank
Loan Name	Name of the small business that received the SBA loan.	XYZ Small Business
NAICS Code	North American Industry Classification System (NAICS) is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. The NAICS Code is used by government agencies to identify information about an establishment's line of business and activities.	123456
SBA Approval Date	Date the SBA loan number was issued in ETRAN.	07/31/2021
Geography (Street)	Street where the borrower is located.	123 Miller St
Geography (City)	City where the borrower is located.	Hilton Head
Geography (State)	State where the borrower is located.	SC
Geography (ZIP)	Zip Code where the borrower is located	29928
Loan Status	Current status of the loan: Active, Delinquent, Pending Payoff, Paid Off, Deferment.	Paid Off
Loan Status Date	Date the loan status changed.	11/12/2025
Loan Payoff Type	Type of loan payoff: Lender Payoff, Maturity Payoff, Borrower	Borrower



Field Name	Description	Example
	Payoff, SBA Payoff.	Payoff
Pool Number	Unique identifier including the pool type (V or F) assigned to a pool.	432186V
Pool Issue Date	Date pool was formed *Note: This varies based on the pool type; Variable pools have an issue date on the 1 <sup>st</sup> of the month and fixed rate pools have a pool issue date on the 15 <sup>th</sup> .	12/15/2021
Note Date (MM/DD/YYYY)	Date that the note, SBA Form 147 or lender equivalent, was signed and borrower agreed to terms of the loan including payment schedule, due date, principal amount, interest rate, and any prepayment penalties.	07/15/2021
Maturity Date (MM/DD/YYYY)	Loan maturity date	07/15/2046
Certificate Face Amount	Amount representing the guaranteed portion of the loan at the time of settlement.	\$1,194,300.00
GIC Cert Number	Unique identifier for Guaranteed Interest Certificate.	123456
Settlement Date (MM/DD/YYYY)	Date that SBA form 1086 was settled by the Lender and Registered Holder through the FTA. Newly settled loans appear in LoanLIST within one business day of the settlement date.	09/30/2021
COOF Cert Number	Unique identifier for Confirmation of Originator Fee Certificate, which entitles its holder (Originator) to an interest-only cash flow percentage from the specified, SBA loan (if applicable).	123456
Payment Frequency	Frequency of when principal and interest payments are due from the borrower according to the Note.	Monthly
Basis	Interest computation calendar basis, selected by the Lender at the time of original loan sale into the secondary market. Acceptable bases are 30/360 and ACT/365.	ACT/365
SBA Fee %	SBA Annual Service Fee % determined by the SBA. Current SBA Annual Service Fee rates available under “Instructions” section <a href="#">here</a> .	0.00000
FTA Fee %	FTA Servicing Fee % that the FTA receives for servicing loans sold into the secondary market.	For loans settled on or after 10/01/2024: 0.14500
Initial Lender Fee %	Fee retained by the Lender on the unpaid principal amount of the sold guaranteed interest. This fee is the difference	1.00000



Field Name	Description	Example
	between the note rate paid by the borrower and the rate purchased by the Investor, excluding SBA, FTA, and Originator fees. Initial fee occurs <u>before</u> float date*. <i>*Float date - the first date that the interest rate can adjust on a variable rate loan according to the borrower note.</i>	
Permanent Lender Fee %	Fee retained by the Lender on the unpaid principal amount of the sold guaranteed interest. This fee is the difference between the note rate paid by the borrower and the rate purchased by the Investor, excluding SBA, FTA, and Originator fees. Permanent fee occurs <u>after</u> float date.	1.00000
Initial Originator Fee %	Originator fees are interest-only strips received by the Originator Fee Holder during the life of the loan. Initial fee occurs <u>before</u> float date.	0.00000
Permanent Originator Fee %	Originator fees are interest-only strips received by the Originator Fee Holder during the life of the loan. Permanent fee occurs <u>after</u> float date.	0.00000
Prepay Notice	Appears as “YES” if Lender provided advance written notice to FTA to communicate Borrower’s intent to fully prepay the loan prior to the maturity date. The notice should be received by FTA at least 10 business days prior to the prepayment date. The 10 Day Notice Processing Application: User Guide available under “Instructions” section <a href="#">here</a> .	NO
Prepay Expiry Date (MM/DD/YYYY)	If “Prepay Notice” is “YES”, this field reflects the date the Prepay Notice expires (30 calendar days after the stated prepayment date). If final payment is not received within 30 calendar days of prepayment date, then a new prepay notice would need to be submitted in the 10 Day Notice Processing Application. Field blank if no prepay notice.	N/A



**Rate Information**

**Initial (Before Float)**

INITIAL (BEFORE FLOAT)		AS OF CURRENT INTEREST PTD		AS OF CURRENT BASE RATE	
				Base Rate %	6.75000
				Gross Margin %	1.65000
				CAP %	0.00000
				Floor %	0.00000
Gross Rate %	9.15000	Gross Rate %	9.15000	Gross Rate %	8.40000
				Net Margin %	-0.04500
Net Rate %	7.45500	Net Rate %	7.45500	Net Rate %	6.70500
Float Date	07/01/2026				
Adjustment Frequency	001 - LWSJ - QUARTERLY				

Displays the rate of interest on a variable rate loan before the Float Date.

Field Name	Description	Example
Gross Rate % (Initial, Before Float)	For variable rate loans, the initial interest rate of the loan (from disbursement to first adjustment).	9.15000
Net Rate %	Gross Rate % less fees (Lender, FTA, SBA, and Originator Fees).	7.45500
Float Date (MM/DD/YYYY)	First date that the interest rate can adjust on a variable rate loan according to the borrower Note.	07/01/2026
Adjustment Frequency	Frequency at which the interest rate for a given loan could be changed (e.g., monthly, quarterly, annually, every 3 years, etc.)	001 – LWSJ – QUARTERLY

**As of Current Interest PTD (Paid to Date)**

INITIAL (BEFORE FLOAT)		AS OF CURRENT INTEREST PTD		AS OF CURRENT BASE RATE	
		Base Rate %	7.25000	Base Rate %	6.75000
		Gross Margin %	3.75000	Gross Margin %	3.75000
		CAP %	0.00000	CAP %	0.00000
		Floor %	0.00000	Floor %	0.00000
Gross Rate %	11.25000	Gross Rate %	11.00000	Gross Rate %	10.50000
		Net Margin %	0.30500	Net Margin %	0.30500
Net Rate %	7.55500	Net Rate %	7.55500	Net Rate %	7.05500
Float Date	10/01/2025				
Adjustment Frequency	001 - LWSJ - QUARTERLY				

Displays the rates the interest will be computed from and will remain in effect until the next rate adjustment.

**\*Note:** If the loan has not floated, the “As of Current Interest PTD” column will have several blank fields. After the loan has floated, all applicable data will appear.



Field Name	Description	Example												
Base Rate % (As of Current Interest PTD)	<p>Appears after the loan has floated and reflects the most recent effective rate as per the “Adjustment Frequency” of the loan and the maximum “Interest to Date” in the “Payment History”.</p> <p>Example of a loan scenario (already floated):</p> <table border="1"> <tr> <td>Today’s date</td> <td>2/7/2026</td> </tr> <tr> <td>Float Date</td> <td>10/01/2025</td> </tr> <tr> <td>Adjustment Frequency</td> <td>Quarterly</td> </tr> <tr> <td>Last effective rate</td> <td>1/1/2026</td> </tr> <tr> <td>Last “Interest To date”</td> <td>2/5/2026</td> </tr> <tr> <td>Base Rate % as of:</td> <td>1/1/2026</td> </tr> </table>	Today’s date	2/7/2026	Float Date	10/01/2025	Adjustment Frequency	Quarterly	Last effective rate	1/1/2026	Last “Interest To date”	2/5/2026	Base Rate % as of:	1/1/2026	7.25000
Today’s date	2/7/2026													
Float Date	10/01/2025													
Adjustment Frequency	Quarterly													
Last effective rate	1/1/2026													
Last “Interest To date”	2/5/2026													
Base Rate % as of:	1/1/2026													
Gross Margin %	Percentage spread added to the base rate.	3.75000												
CAP %	Maximum rate which the borrower can be charged on a given loan. A value of “zero” means “N/A”.	0.00000												
Floor %	Minimum rate which the borrower can be charged on a given loan. A value of “zero” means “N/A”.	0.00000												
Gross Rate % (As of Current Interest PTD)	Base rate plus percentage spread. Rate of interest after first adjustment and as of the maximum “Interest to Date”, per “Base Rate %” above.	11.0000												
Net Margin %	Difference between base rate and net rate.	0.30500												
Net Rate %	Gross Rate % less fees (Lender, FTA, SBA, and Originator Fees).	7.55500												

**As of Current Base Rate**

INITIAL (BEFORE FLOAT)		AS OF CURRENT INTEREST PTD		AS OF CURRENT BASE RATE	
				Base Rate %	6.75000
				Gross Margin %	1.65000
				CAP %	0.00000
				Floor %	0.00000
Gross Rate %	9.15000	Gross Rate %	9.15000	Gross Rate %	8.40000
				Net Margin %	-0.04500
Net Rate %	7.45500	Net Rate %	7.45500	Net Rate %	6.70500
Float Date	07/01/2026				
Adjustment Frequency	001 - LWSJ - QUARTERLY				

*Displays the maximum effective rate on the loan.*

**\*Note:** Secondary Market base rates are updated on the 2nd business day of each respective change period, following the publication of the applicable base rate.



Field Name	Description	Example										
Base Rate % (As of Current Base Rate)	Reflects the most recent effective rate per the “Adjustment Frequency” of the loan. The difference with this column is that the latest rate will be shown, regardless of the current “Interest To Date” of the loan. Example of a loan scenario: <table border="1" style="margin-left: 20px;"> <tr> <td>Today’s date</td> <td>2/7/2026</td> </tr> <tr> <td>Float Date</td> <td>10/01/2025</td> </tr> <tr> <td>Adjustment frequency</td> <td>Quarterly</td> </tr> <tr> <td>Last effective rate</td> <td>4/1/2026</td> </tr> <tr> <td>Base Rate % as of:</td> <td>4/1/2026</td> </tr> </table>	Today’s date	2/7/2026	Float Date	10/01/2025	Adjustment frequency	Quarterly	Last effective rate	4/1/2026	Base Rate % as of:	4/1/2026	6.75000
Today’s date	2/7/2026											
Float Date	10/01/2025											
Adjustment frequency	Quarterly											
Last effective rate	4/1/2026											
Base Rate % as of:	4/1/2026											
Gross Margin %	Percentage spread added to the base rate.	1.65000										
CAP %	Maximum rate which the borrower can be charged on a given loan. A value of “zero” means “N/A”.	0.00000										
Floor %	Minimum rate which the borrower can be charged on a given loan. A value of “zero” means “N/A”.	0.00000										
Gross Rate %	Base rate plus percentage spread. Rate of interest after first adjustment and as of the maximum “Interest to Date”, per “Base Rate %” above.	8.40000										
Net Margin %	Difference between base rate and the net rate.	-0.04050										
Net Rate %	Gross Rate % less fees (Lender, FTA, SBA, and Originator Fees).	6.70500										

### Payment History

#### Historical Listing of Secondary Market Payments

Posted Date	Paid Date	Interest	Principal	Total Payment	Interest From Date	Interest To Date	Number of Days	Outstanding Balance
05/09/2024	05/15/2024	\$6,521.15	\$4,893.21	\$11,414.36	03/11/2024	04/01/2024	21	\$1,157,606.79
06/07/2024	06/17/2024	\$9,276.71	\$5,643.17	\$14,919.88	04/01/2024	05/01/2024	30	\$1,151,963.62
07/10/2024	07/10/2024	\$9,539.20	\$5,353.76	\$14,892.96	05/01/2024	05/31/2024	30	\$1,146,609.86
08/08/2024	08/15/2024	\$9,188.59	\$5,740.34	\$14,928.93	05/31/2024	07/01/2024	31	\$1,140,869.52

*Displays monthly lender payments.*

**\*Note:** Originator view will not display “Interest”, “Principal” and “Total Payment” fields and will be replaced by “Originator Fee”.

Field Name	Description	Example
Posted Date (MM/DD/YYYY)	The posted date is the date the payment was applied to the FTA system.	08/08/2024
Paid Date (MM/DD/YYYY)	Date that the payment was made. This field will appear blank even if there is a “Posted Date” until the investor payout occurs.	08/15/2024
Originator Fee	Interest-only strip payment received by Originator Fee	\$256.03



	Holder.	
Interest	Lender Interest: The guaranteed portion of the Borrower’s interest payment less Lender Fee. Investor Interest: The guaranteed portion of the Borrower’s interest payment less Lender, SBA, FTA, and Originator fees.	\$9,188.59
Principal	Guaranteed portion of the Borrower’s principal payment.	\$5,740.34
Total Payment	Full amount remitted for secondary market payment, sum of interest and principal.	\$14,928.93
Interest From Date	Date the reported interest accrued from according to the FTA calculated records.	05/31/2024
Interest To Date	Date the reported interest accrued to according to the FTA calculated records.	07/01/2024
Number of Days	Number of days covered by the reported interest payment, taking into consideration the calendar basis according to the FTA calculated records.	31
Outstanding Balance	Remaining balance of the sold Guaranteed Interest of a loan.	\$1,140,869.52

**Payment Adjustment**

Posted Date	Paid Date	Interest	Principal	Total Payment	Interest From Date	Interest To Date	Number of Days	Outstanding Balance
04/05/2023	04/06/2023	\$13,507.50	\$8,661.15	\$22,168.65	01/26/2023	02/26/2023	30	\$1,743,120.47
04/06/2023	04/17/2023	\$13,440.74	\$8,736.13	\$22,176.87	02/26/2023	03/26/2023	30	\$1,734,285.34
04/28/2023						04/01/2023		* \$1,734,928.21
* Adjustment								

Message	Description	Example
Adjustment	When there is a discrepancy on LoanLIST within the payment history section a reconciliation is needed. The FTA’s reconciliation team will generate a transcript and make the necessary adjustments to the data in LoanLIST. There will be an “adjustment line” showing only the corrected “Outstanding Balance” and “Interest To Date”. This adjusted data is then calculated into the next payment so that LoanLIST may reflect the correct data moving forward. The adjustment line remains on LoanLIST until the next payment is made.	*Adjustment Outstanding Balance \$1,734,928.21



**Post Payoff Reconciliation**

Posted Date	Paid Date	Interest	Principal	Total Payment	Interest From Date	Interest To Date	Number of Days	Outstanding Balance
11/09/2023	11/15/2023	\$1,381.63	\$4,532.35	\$5,913.98	09/26/2023	10/01/2023	5	\$965,977.39
12/08/2023	12/15/2023	\$8,452.30	\$4,535.96	\$12,988.26	10/01/2023	11/01/2023	30	\$961,441.43
01/09/2024	01/16/2024	\$8,412.61	\$4,579.44	\$12,992.05	11/01/2023	12/01/2023	30	\$956,861.99
02/08/2024	02/15/2024	\$8,372.55	\$4,623.32	\$12,995.87	12/01/2023	01/01/2024	30	\$952,238.67
03/08/2024	03/15/2024	\$8,332.08	\$4,667.63	\$12,999.71	01/01/2024	02/01/2024	30	\$947,571.04
04/09/2024	04/15/2024	\$8,291.25	\$4,712.36	\$13,003.61	02/01/2024	03/01/2024	30	\$942,858.68
04/17/2024	04/17/2024	\$8,250.01	\$4,757.52	\$13,007.53	03/01/2024	04/01/2024	30	\$938,101.16
04/17/2024	04/17/2024	\$1,606.96	\$937,588.66	\$939,195.62	04/01/2024	04/01/2024	0	

\*\* Post Payoff Reconciliation.

Message	Description	Example
Post Reconciliation Payoff	Balance discrepancy related to full prepayment that requires reconciliation.	**Post Reconciliation Payoff.