



# Alaska Small Business Development Center

UNIVERSITY *of* ALASKA ANCHORAGE

**POWERED BY**



U.S. Small Business  
Administration

# Loan Repayment

- Your COVID Economic Injury Disaster Loan (COVID EIDL) is a loan that **must be repaid**.
  - It cannot be forgiven
  - It is not a grant (e.g. SVOG, RRF, EIDL Advance, EIDL Supplemental)
- Your payments were deferred for 30 months. Monthly payments are calculated from your original Note date.
- Interest accrued during the deferment period.
- You are responsible for making monthly payments until the loan balance is paid in full. If you did not make full payments through the entire 30-month deferment period, there will be a one-time balloon payment at the end of the loan term.
- No penalty for pre-payment (partial and payments in full)

**Avoid loan default** – reported to credit bureaus, tax refunds can be garnished, loan may be taxed as income, may prevent you from receiving additional government assistance and affect your ability to borrow in the future.

# Loan Repayment Date

- Your first payment is due 30 months from the date of your original Note (regardless of any increase).
- Your Note is in the original loan closing documents. The date of the Note is located at the top right corner of the front page:

	U.S. Small Business Administration	Date: <b>ISSUED NOTE DATE</b>
	<b>NOTE</b>	Loan Amount: <b>XXX,XXX.00</b>
	(SECURED DISASTER LOANS)	Annual Interest Rate: <b>XXX%</b>

- If you have misplaced your Note, contact SBA Disaster Customer Service to obtain a copy.
  - District Office no longer has access to the system, only the service center does.

## Make an online payment at Pay.gov (PREFERRED):

1. Go to [Pay.gov](https://www.pay.gov).
2. Search for SBA Form 1201 Borrower Payment.
3. Submit payment using SBA Form 1201 Borrower Payment using one of the following accepted online payment methods: bank account (ACH), PayPal account, debit card

# Loan Details

Create an account in **SBA Capital Access Financial System (CAFS)**

- **Visit [sba.gov/pay](https://sba.gov/pay) for **step-by-step instructions** to create a CAFS account**
- Must have a Social Security Number (SSN) to create an account
- You can view your loan details, payment amount, due date, and payment history in your CAFS account and make your payment
- For new enrollees, select "not enrolled" to create a CAFS account
  - **For most borrowers (including sole proprietorships)** the person whose credit was used in the loan application will be able to set up an account using their SSN
    - If there were several business owners, use the primary principal SSN
    - Non-Profits will need to reach out to Service Center to obtain guidance

**Contact the Disaster Customer Service Center: 833-572-0502 or [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)**

# SBA Capital Access Financial System (CAFS)

## Borrower Portal



Borrower Loans



### Search for Borrower records

Borrower SSN:  (999-99-9999) [Search](#)

### Loan List

Loan Number	Name on Loan	Loan Type	Loan Amount	Loan Status	Payment Option
[Redacted]	[Redacted]	Disaster Physical Home Primary	\$17,900.00	Disbursed Current	<a href="#">Make a payment</a>
[Redacted]	[Redacted]	Disaster Physical Home Primary	\$10,000.00	Paid in Full	<a href="#">Make a payment</a>

# SBA Capital Access Financial System (CAFS)

## Borrower Portal

The screenshot displays the SBA Capital Access Financial System (CAFS) Borrower Portal. At the top left is the SBA logo. To its right is a navigation bar with the text "Elend Borrowers" and three buttons: "List", "Statements", and "1099-C". Below the navigation bar, the text "Loan Number 1234567006 Tax ID(Person) XXX-XX-4019" is displayed. On the left side, there is a sidebar menu titled "Elend Borrowers" with "Expand" and "Collapse" options. The menu is expanded to show "Loan Info" and "Borrower" options. The main content area is titled "Loan Info Person Tax ID XXX-XX-4019" and contains a "Loan Info" section with the following details:

Loan Number	[Redacted]
Loan Status	Disbursed Current
Originated	11/04/2017
Maturity Date	11/11/2047
Co-obligors	[Redacted]

Below the "Loan Info" section is a "Balance and Interest Info" section with the following detail:

Current Principal Balance	\$4,213.39
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A redacted area with the text "Click to add text" is visible in the main content area.

# SBA Capital Access Financial System (CAFS)

## Borrower Portal

### Balance and Interest Info

Current Principal Balance \$4,213.39

Total Undisbursed

Daily Interest Accrual \$0.20

Interest Rate Charged 1.75000

Accrued Interest \$3.84

Outstanding Interest \$0.00

Total Interest \$3.84

PayOff Date 08/23/2022

Payoff Balance \$4,217.23

### Payment Info

Next Installment Due Date 09/11/2022

Payment Amount \$67.00

Gross Interest Paid-Curr Year \$112.90

Gross Interest Paid-Prev Year \$35.03

### Recent Payments

Process Date	Effective Date	Amount Paid	Principal Amount	Interest Amount
08/06/2022	08/04/2022	\$67.00	\$(61.26)	\$(5.74)
07/08/2022	07/07/2022	\$134.00	\$(121.68)	\$(12.32)
06/09/2022	06/08/2022	\$67.00	\$0.00	\$0.00
05/11/2022	05/10/2022	\$67.00	\$(64.18)	\$(2.82)
04/28/2022	04/27/2022	\$134.00	\$(41.98)	\$(92.02)
03/04/2021	03/03/2021	\$2,000.00	\$(1,991.51)	\$(8.49)
02/08/2021	02/04/2021	\$2,000.00	\$(1,988.11)	\$(11.89)

04/28/2022	04/27/2022	\$134.00	\$(41.98)	\$(92.02)
03/04/2021	03/03/2021	\$2,000.00	\$(1,991.51)	\$(8.49)
02/08/2021	02/04/2021	\$2,000.00	\$(1,988.11)	\$(11.89)
01/07/2021	01/06/2021	\$2,000.00	\$(1,985.35)	\$(14.65)
12/09/2020	12/08/2020	\$67.00	\$(50.76)	\$(16.24)
11/09/2020	11/06/2020	\$67.00	\$(51.70)	\$(15.30)
10/08/2020	10/07/2020	\$67.00	\$(52.65)	\$(14.35)
09/10/2020	09/09/2020	\$67.00	\$(49.49)	\$(17.51)

Go to pay.gov to make a payment

### Billing

Enroll to receive paperless billing statements

Save

# SBA Capital Access Financial System (CAFS)

## Borrower Portal

### U.S. SMALL BUSINESS ADMINISTRATION



LOAN  
NUMBER:

[REDACTED]

05/11/2022

DATE OF LAST PAYMENT	AMOUNT OF LAST PAYMENT	AMOUNT TO PRINCIPAL	AMOUNT TO INTEREST	PRESENT PRINCIPAL BALANCE
03/03/2021	\$2,000.00	\$1,991.51	\$8.49	\$4,569.49

  

PAYMENT DUE DATE	INSTALLMENT AMOUNT	AMOUNT NOW DUE
05/11/2022	\$67.00	\$134.00

**This is for Electronic Display Only! Please go to <https://pay.gov> to make a payment.**

**MAKE YOUR PAYMENT ONLINE:**

1. Go to - <https://pay.gov>
2. Click on SBA Payments (on the right hand side)
3. Submit payments using the SBA Form 1201

**MAIL PAYMENTS TO:**

SBA  
PO Box 3918  
Portland, OR 97208-3918

**DIRECT QUESTIONS AND CORRESPONDENCE TO THIS ADDRESS. PAYMENTS MAILED TO THIS ADDRESS MAY BE RETURNED.**

SBA Disaster Loan Servicing Center  
2 NORTH 20TH STREET, SUITE 320  
BIRMINGHAM, AL 35203



# Have a Question about your loan?

## Contact the El Paso Service Center for Alaska Loans

### Questions about my loan

- Payment inquiries
- CAFS account inquiries
- Payoff inquiries
- Address changes

Contact: **Customer Service Center 833-853-5638**, [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

### Changes in my business (*more complicated questions and servicing questions*)

- Lien Subordination requests
- Requests for Consent to Assumption or Change in Ownership
- Requests for Partial Collateral Release

Contact: **El Paso (800) 487-6019** / [ElPasoDLSC@sba.gov](mailto:ElPasoDLSC@sba.gov)

# Frequently Asked Questions (FAQs)

**Q: Will EIDL loans be forgiven?**

A: **No.** SBA does not have the authority to forgive federal debt

**Q: I am looking to sell my business or close my business, what should I do?**

A: Contact your assigned Servicing Center to discuss next steps. **Have your loan number handy.** Call and/or send email.

**Q: I have a traditional SBA Disaster Loan and a COVID EIDL loan, can I combine them?**

A: **No.** Each disaster loan is a separate loan and cannot be consolidated.

**Q: What if I can't make this month's payment?**

A: Contact your loan servicing center (Birmingham or **El Paso**) to discuss. Send email also and keep in file.

**Q: Where can I get a copy of my loan documents?**

A: Contact the customer service # at Disaster Customer Service Center 833-853-5638, [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or Call El Paso Service Center

**Q: How do I access my lender portal (CAFS) account?**

A: You can set up and view your account by visiting [https://caweb.sba.gov/cls/dsp\\_login.cfm](https://caweb.sba.gov/cls/dsp_login.cfm) If you have trouble, you can view the [user guide](#) or contact the CLS help desk at [cls@sba.gov](mailto:cls@sba.gov) - 833-572-0502.

## Basic Steps

1. Set up payments: [sba.gov/pay](https://sba.gov/pay)
2. View your account by visiting:  
[https://caweb.sba.gov/cls/dsp\\_login.cfm](https://caweb.sba.gov/cls/dsp_login.cfm)
3. Service questions: El Paso (800) 487-6019 /  
[ElPasoDLSC@sba.gov](mailto:ElPasoDLSC@sba.gov)

# Need Help? Contact Us

## Alaska Small Business Development Center

[www.aksbdc.org](http://www.aksbdc.org)

[info@aksbdc.org](mailto:info@aksbdc.org)

907-786-7201



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