



SBA LENDER'S NEWSFLASH #09-07



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Unilateral Action Matrix

Each month, the commercial loan service center receives hundreds of loan servicing actions which can be processed under the lender's delegated unilateral servicing authority. Many common unilateral servicing actions do not require any sort of submission to SBA. This is based upon the SBA loan servicing regulations ([13 CFR §§ 120.535 and 120.536](#)).

For example, if you have an SBA loan on the books and you want to make amendments to the repayment terms (i.e. change interest rate, deferment interest and/or principal payments) or release collateral, you have unilateral authority to do so without notifying SBA or seeking SBA's approval. All you are required to do is document the file as to what changes you are making and why the action made sense at the time.

SBA has developed a handy guide to assist you on what actions require submission to the Center. This matrix is located on our SBA banking website at:

<http://www.sba.gov/aboutsba/sbaprograms/elending/clc/servicing/index.html>

Most servicing requests requiring SBA notification or approval, can be submitted using SBA's Post-Approval Action Checklist, SBA Form 2237. This form can be found on the SBA banking website at:

http://www.sba.gov/idc/groups/public/documents/sba_homepage/sba_forms_2237.pdf

It is recommended that this form be used in order to facilitate review. This form can also be found on the SBA banking website, www.sba.gov/banking, under "Forms".