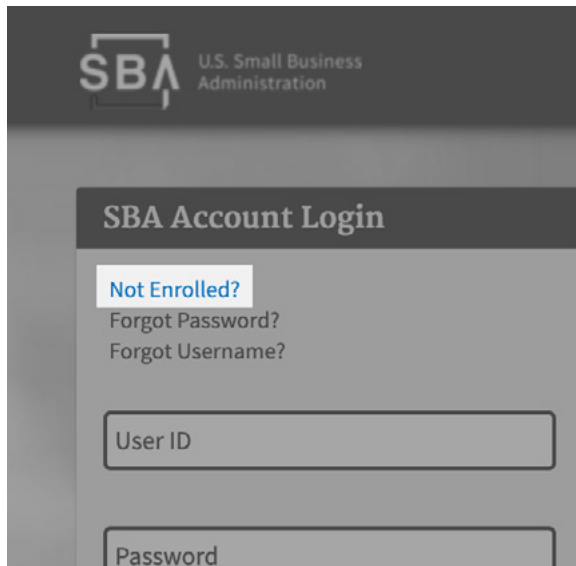


I. Borrowers eligible to enroll

- SBA Loan Borrowers with their SSN associated with their SBA Loan
- Commercial Borrowers with a Principal or Guarantor associated with their SBA Loan

II. Enrollment Instructions

1. Visit <https://caweb.sba.gov> and select the Not Enrolled? Hyperlink available in the top left portion of the page:



2. Complete each section on the next page using these instructions:
 - a. Create a **User ID & Password** using the SBA Guidelines:

Login Information

* User ID	<input type="text"/>	SBA User ID Rules
* Password	<input type="text"/>	SBA Password Rules
* Re-enter Password	<input type="text"/>	

- User ID Rules:
Your login User ID must be 8 to 15 characters long.
No <, >, ,, & or accented characters.

- Password Rules:
Your password must be complex and in compliance with SBA's password policy.
A complex password must be a minimum of 12 characters long and contain at least 3 of the following 4 properties:
 - Upper Case Letters A, B, C, ... Z
 - Lower Case Letters a, b, c, ... z
 - Numerals 0, 1, 2, ... 9
 - Special Characters { } [] < > : ? | ` ~ ! @ \$ % ^ & * _ - + = .

b. Select **Borrower** for **User Type** and enter the remaining information:

Identity Information

* User Type: Borrower

* Name: [First] [Middle] [Last] [Suffix]

* Date of Birth: mm/dd/yyyy

c. Enter your **Zip Code**, select the **Lookup Zip** button, then enter information in the remaining fields. For the phone number, the **Country code** for the **U.S.** is **1**; entering a phone number that may receive texts will be helpful for the **PIN Authentication** process used during login:

Contact Information

* Country: UNITED STATES

* Zip+4: [] [] Lookup Zip

* Street Address Line 1: [] (Please add street number.)

Street Address Line 2: []

* City/State: []

* Landline Phone Number: [Country] [Area Code] [Landline Number] [Extension]

* Mobile Phone Number: [Country] [Area Code] [Mobile Phone Number]

Fax Number: [Country] [Area Code] [Fax Number]

* E-Mail Address: []

* Re-enter E-Mail Address: []

- d. Enter and re-enter your **SSN**. The **Financial Commitment ID** is your **SBA Loan Number** – this number is different from your SBA Application Number:

Borrower Information

* **SSN** - - (999-99-9999)

* **Re-enter SSN** - - (999-99-9999)

* **Financial Commitment ID**

- e. Select and answer three **Security Questions**; the second and third question pulldown menus will appear once the first question is selected and completed:

Security Questions

* **First Question:**

* **Answer:**

* **Second Question:**

* **Answer:**

* **Third Question:**

* **Answer:**

- f. Enter the displayed Captcha characters in the field provided; utilize the **Refresh Image** button if the displayed characters are unclear. Then select **Submit**:

Verify Captcha



Can't read?

* **Please enter text shown in the image (case sensitive)**

III. Login and Access Instructions

1. Visit <https://caweb.sba.gov>, enter your **Username** and **Password** in the fields provided, select the **I agree to these terms** checkbox, and then select **Login**.

SBA Account Login

Not Enrolled?
Forgot Password?
Forgot Username?

User ID

Password

Disclaimer

You are accessing a U S Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.

Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.

By using this information system, you understand and consent to the following:

You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.

Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.

Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except SBA's Chief Information Officer.

I agree to these terms.

Login

2. You may receive a prompt to obtain a **PIN Authentication Code**. If so, select the radio button for your preferred delivery method: **Mobile Phone Text**, **Voice Call to Phone**, or **Email Address**, then select the **Send PIN** button. Once you receive the Authenticated PIN Code, enter it in the **Enter your Code** field and select the **Validate Code** button for access.

SBA Account Login

Please select how you would like to start PIN authentication

Mobile Phone (xxxxxx:)
 Voice Call to Phone (xxxxxx:)
 Email Address

Send PIN

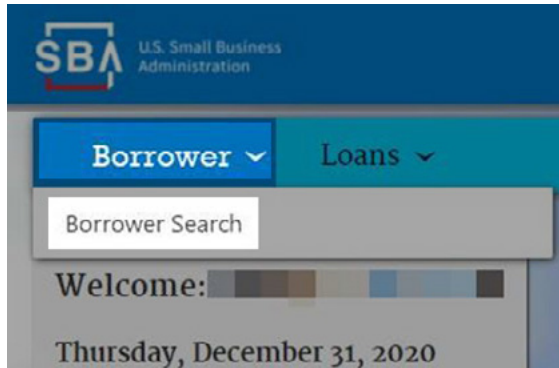
OR Validate by using a Backup Code.

Enter your Code

Validate Code



- To access your loan(s), hover your mouse over **Borrower** and select **Borrower Search** from the pop-out menu. A list of loans associated to you will populate. Select the **SBA Loan Number** hyperlink to view the SBA Loan details.



SBA Borrower Loans

Loan List

Loan Number	Name on Loan	Loan Type	Loan Amount	Loan Status
1234567890	John Doe	DPH	\$5,600.00	Disbursed Current



4. Review your SBA Loan details.
 - a. You can view the following information:
 - Balance & Interest Information
 - Payment Information
 - Link to www.Pay.gov to make payment
 - b. Contact the Service Center where your SBA Loan is serviced for any information unavailable here:
 - Birmingham Disaster Loan Servicing Center: 1-800-736-6048
 - El Paso Disaster Loan Servicing Center: 1-800-487-6019

Loan Info Person Tax ID XXX-XX-1234

Loan Status Disbursed Current
 Originated 07/20/2011
 Maturity Date 07/20/2017
 Co-obligors

Balance and Interest Info

Current Principal Balance \$1,600.08
 Total Undisbursed Daily Interest Accrual \$0.11
 Interest Rate Charged 2.563
 Accrued Interest \$2.36
 Outstanding Interest \$0.00
 Total Interest \$2.36
 PayOff Date 04/15/2016
 Payoff Balance \$1,602.44

Payment Info

Next Installment Due Date 04/20/2016
 Payment Amount \$90.00
 Gross Interest Paid-Curr Year \$15.87 Gross Interest Paid-Prev Year \$58.66

Recent Payments

Processing Date	Effective Date	Amount	Processing Date	Effective Date	Amount	Processing Date	Effective Date	Amount
03/28/2016	03/25/2016	\$90.00	03/02/2016	03/01/2016	\$90.00	01/27/2016	01/26/2016	\$100.00
01/07/2016	01/06/2016	\$90.00	11/24/2015	11/23/2015	\$100.00	10/28/2015	10/27/2015	\$90.00
10/01/2015	09/30/2015	\$90.00	08/24/2015	08/21/2015	\$100.00	07/28/2015	07/27/2015	\$90.00
07/06/2015	07/03/2015	\$100.00	05/28/2015	05/27/2015	\$90.00	04/22/2015	04/21/2015	\$100.00

[Go to pay.gov to make a payment](#)

IV. CAFS Profile & Settings

1. After logging in, access the **Profile Menu** by hovering your mouse over the **Person Icon** in the upper right section of the page.
2. Select **Update Profile** to view your **Profile Details**. Please note, to update or change the contact information associated with your SBA Loan, you must contact your Servicing Office to request an update to your records. Any edits or changes you make to your **Profile** will not update your existing SBA financial records.
3. Select **Change Password** to change the password to your CAFS account.

