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Purpose of the CSA User Manual

This manual is created to assist Certified Development Company (CDC) staff and U.S. Small Business Administration (SBA) staff with information that relates to the involvement and responsibilities of the Central Servicing Agent (CSA) for the 503 and 504 Loan Programs. It is for those who work with closing, funding and servicing 503 and 504 loans.

Throughout this manual, the CSA is referred to as COLSON. Occasionally you'll find the phrase Central Servicing Agent or CSA instead of "COLSON".

The manual is designed as a handbook for users. It gives directions, explanations and background information telling what you should know about various topics, sample letters, reference information, and methods to follow to perform your job more effectively.

We've made every effort to provide the latest information in all areas. SBA Notices, changes to the SOPs and regulations, and industry information noting changes occur and NADCO sends these to you periodically. Regulations, SBA Notices and SOPs are also available on SBA's web site at <http://www.sba.gov/banking> and NADCO's website <http://www.nadco.org>.

If you have comments or suggestions about this manual, please contact the Program Manager of the Development Company Funding Corporation.

Phone: 703-748-2580

Fax: 703-748-2582

Role of the Central Servicing Agent (CSA)

COLSON Services Corp.

COLSON is under contract with the SBA to serve as the CSA for the 504 Loan Program. It is the designated CSA for the CDC and the borrower that has a 503 or 504 loan.

It plays a part in the debenture funding, loan repayment, servicing actions affecting loan repayment, prepayment of 503 and 504 loans, and SBA's purchase of the 503 and 504 debentures. In that capacity, COLSON is obligated to:

1. Receive, examine, process, complete and distribute closing documents needed to process the monies from the debenture funding.
2. Receive and disburse proceeds from the debenture funding as instructed on the *Servicing Agent Agreement*.
3. Receive monthly payments from the borrower, then distribute and invest funds as instructed by SBA.
4. Make the semi-annual debenture payments to the trustee for the investors.
5. Establish and maintain a computerized accounting and information reporting system.
6. Make the computerized reporting system accessible to SBA and CDCs through data communication links.
7. Prepare and provide reports to SBA and CDCs on the performance of loans.

COLSON Services Corp. works with CDCs on:

- **Funding**
- **Payments and Prepayments**
- **Servicing Actions**
- **Reports**
- **Web Site**

Role of the Central Servicing Agent (CSA)

Working with your COLSON Customer Service Representative

A staff of COLSON Customer Service Representatives is available to assist CDCs and SBA. Here are some points to keep in mind to make the relationship work smoothly:

- There are times when a question can be answered or a problem solved over the telephone. At other times, faxed correspondence is needed. Documents with original signatures may need to be sent via an express delivery service. Your Customer Service Representative will tell you the document needed and how it must be sent.
- Changes to reports, statements, ACH information, etc., must be sent to COLSON in writing. These changes cannot be handled over the telephone.
- Requests are generally processed in the order in which they are received.
- There are certain requests that are considered priority items. ACH changes and prepayment requests are two that are treated as priority items.
- If you receive an “URGENT” fax or e-mail or are called about a problem, you need to act immediately! This is especially important if it relates to a debenture funding, a missed loan payment or any other problem with a crucial deadline. Your delay may cost the borrower money or cause a debenture funding to be missed. By not acting promptly, you may place your CDC at legal and financial risk.
- As a rule, the Customer Service Representatives will follow-up by calling you back with the status of a request or to tell you that a problem has been resolved. If a request will take a longer period of time to complete, you will be told how long it might take.
- COLSON is part of a team of knowledgeable professionals that successfully assist CDCs to close, fund and service 503 and 504 loans.

One point to keep in mind

Neither COLSON nor its staff is there to replace a CDC’s obligation to service its loan portfolio. You, the CDC, are responsible for **all** direct contact with the borrower. COLSON’s role is to assist the CDC in doing its job better.

Who's Who at COLSON Services Corp. with Contact Information

COLSON Services Corp. 503/504 Team

Mailing

**Colson Services Corp.
504 Loan Department
P.O. Box 1289
Bowling Green Station
New York, NY 10274**

Overnight Delivery & Street Mail

**Colson Services Corp.
504 Loan Department
101 Barclay Street; 8th Floor East
New York, NY 10286**

**Telephone: 800-225-4285
Fax I: 212-313-0148
Fax II: 212-313-0163
Email: 504department@colsonservices.com
website: www.colsonservices.com**

504 Department at Colson Services

Rich Ventura	212-815-4749
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Who's Who at SBA

Little Rock Commercial Servicing Center 503/504 Team

Little Rock Commercial Loan Servicing Center
2120 Riverfront Drive Suite 100
Little Rock, AR 72202
Telephone: 501-324-5871
Fax: 501-292-3878
Email: lrsc.servicing@sba.gov

Table 1-1: Little Rock Commercial Servicing Center 503/504 Team

Office of Center Director			
Director	Nique Carrington	Ext. 281	charla.carrington@sba.gov
Information Resource Mgr.	Michael Probus	Ext. 300	michael.probus@sba.gov

Office of Center Counsel			
Chief Center Counsel	Joe Bures	Ext. 299	joseph.bures@sba.gov
Paralegal Specialist	Izora Harris	Ext. 271	izora.harris@sba.gov
Attorney/Advisor	Denise Graham	Ext. 265	denise.graham@sba.gov
Attorney/Advisor	Zane Wilson	Ext. 267	nickolas.wilson@sba.gov
Attorney/Advisor	Joanne Saberre	Ext. 234	joanne.saberre@sba.gov

Loan Servicing – Fax: (202) 292-3878; e-mail: (lrsc.servicing@sba.gov)			
Supervisory Loan Specialist	Wayne Reid	Ext. 248	russell.reid@sba.gov
Loan Specialist	Johnnie Green	Ext. 233	johnnie.green@sba.gov
Loan Specialist	Mike Taylor	Ext. 256	Michael.v.taylor@sba.gov
Loan Specialist	Velma Hardin	Ext. 270	velma.hardin@sba.gov
Loan Specialist	Beverly Smith	Ext. 292	beverly.smith@sba.gov
Loan Specialist	Linda Stowe	Ext. 306	linda.stowe@sba.gov
Loan Specialist	Rose Frazier	Ext. 295	rose.frazier@sba.gov
Loan Servicing Assistant	Jody Young	Ext. 254	jody.young@sba.gov
Loan Servicing Assistant	Cindi Cooper	Ext. 252	Cynthia.cooper@sba.gov
Loan Servicing Assistant	Tyler Matlock	Ext. 243	tyler.matlock@sba.gov
Loan Servicing Assistant	Jennifer Williams	Ext. 296	jmwillia@sba.gov

Express Purchase – Fax: (202) 292-3877; e-mail (lrsc.expresspurchase@sba.gov)			
Supervisory Loan Specialist	Jerry Johnson	Ext. 276	Gerald.johnson@sba.gov
Loan Servicing Assistant	Eduardo Maglione	Ext. 283	Eduardo.maglione@sba.gov
Loan Servicing Assistant	Shirley Walls	Ext. 308	Shirley.walls@sba.gov
Loan Servicing Assistant	Meghan Hudson	Ext. 288	Meghan.hudson@sba.gov
Loan Servicing Assistant	Deitra Neely	Ext. 222	deitra.neely@sba.gov
Loan Servicing Assistant	Bobbie Hill	Ext. 245	bobbie.hill@sba.gov
Loan Servicing Assistant	Justin Martin	Ext. 280	Justin.martin@sba.gov
Loan Servicing Assistant	Robin Green	Ext. 253	robin.green@sba.gov
Loan Servicing Assistant	Veronica Kirtley	Ext. 232	veronica.kirtley@sba.gov
Loan Servicing Assistant	Victor Okyere	Ext. 261	emmanuel.okyere@sba.gov
Loan Servicing Assistant	Petra Reich	Ext. 260	petra.reich@sba.gov
Loan Servicing Assistant	Abigail Swalls	Ext. 262	Abigail.swalls@sba.gov

Express Purchase – Fax: (202) 292-3877; e-mail (lrsc.expresspurchase@sba.gov)			
Loan Servicing Assistant	Shenita Cunningham	Ext. 255	shenita.cunningham@sba.gov
Loan Servicing Assistant	Ryan Davenport	Ext. 251	ryan.davenport@sba.gov
Loan Servicing Assistant	Allen Samuel	Ext. 266	allen.samuel@sba.gov
Loan Servicing Assistant	Christopher Perry	Ext. 289	Christopher.perry@sba.gov
Loan Servicing Assistant	Ronita Greer	Ext. 258	ronita.greer@sba.gov

504 Liquidation – Fax: (202) 741-6930; e-mail (lrsc.504liquidation@sba.gov)			
Supervisory Loan Specialist	Hollis Carter	Ext. 264	hollis.carter@sba.gov
Loan Specialist	Steve Clark	Ext. 298	steve.clark@sba.gov
Loan Specialist	Bruce Duston	Ext. 290	bruce.duston@sba.gov
Loan Specialist	Vickie Welch	Ext. 284	Vickie.welch@sba.gov
Loan Specialist	Kenneth McKay	Ext. 291	Kenneth.mckay@sba.gov
Loan Liquidation Assistant	Gail Schulte	Ext. 228	gail.schulte@sba.gov

Who's Who at SBA

Fresno Commercial Servicing Center 503/504 Team

Fresno Commercial Loan Servicing Center

2719 North Air Fresno Drive Suite 107

Fresno, CA 93727-1547

Telephone: 559-487-5136

800-347-0922 (for servicing requests status, select option 4)

Fax: 559-487-5803

Email: fsc.servicing@sba.gov (For any Servicing issue)

fsc.purchasing@sba.gov (For any Liquidation issue)

Table 1-2: Fresno Commercial Servicing Center 503/504 Team

Center Management Team			
Director	Joel Stiner	Ext 215	joel.stiner@sba.gov
Deputy Center Director	Vacant		
Chief Center Counsel	G. Scott FitzGibbon	Ext 234	scott.fitzbiggon@sba.gov
Administrative Officer	Elisa Mendoza	Ext 221	elisa.mendoz@sba.gov
Asst Ctr Dir for Servicing	Michelle Serrano	Ext 212	michelle.serrano@sba.gov
Asst Ctr Dir for SBAExpress Purchases	Gary Wamhof	Ext 227	gary.wamhof@sba.gov
Asst Ctr Dir for 504 Liquidation	Leslie Niswander	Ext 225	leslie.niswander@sba.gov

Legal Team			
Staff Attorney	Christian Jinkerson	Ext 230	Christian.jinkerson@sba.gov
Staff Attorney	G. Scott FitzGibbon	Ext 234	scott.fitzbiggon@sba.gov

Servicing/Customer Service and Collections			
Supervisory Loan Specialist	Michelle Serrano	Ext 212	michelle.serrano@sba.gov
Financial Analyst	Daniel Urdesich	Ext 223	Daniel.urdesich@sba.gov
Loan Specialist	Elodia Castro	Ext 214	elodia.castro@sba.gov
Loan Specialist	Olivia Fraijo	Ext 219	Olivia.fraijo@sba.gov
Loan Specialist	Tim Sabbatini	Ext 231	tim.sabbatini@sba.gov
Loan Specialist	Lupe Zamora	Ext 245	lupe.zamora@sba.gov
Loan Servicing Assistant	Leann Lopez	Ext 224	leann.lopez@sba.gov
Loan Servicing Assistant	Janet Shelley	Ext 207	janet.shelley@sba.gov
Loan Servicing Assistant	Ray Ornelas	Ext 251	raymond.ornelas@sba.gov
Loan Servicing Assistant	Theresa Pike	Ext 243	Theresa.pike@sba.gov
Loan Servicing Assistant	Julia Young	Ext 216	Julia.young@sba.gov
Loan Servicing Assistant	Robert Krum	Ext 213	Robert.krum@sba.gov
Loan Servicing Assistant	Laura Crombie	Ext 241	laura.crombie@sba.gov

Table 1-2: Fresno Commercial Servicing Center 503/504 Team (continued)

SBA 504 Liquidation			
Ast Ctr Dir and Supv Loan Specialist	Leslie Niswander	Ext 225	leslie.niswander@sba.gov
Loan Specialist	Barbara Jung-Jung	Ext 253	barbara.jung@sba.gov
Loan Specialist	Xong Vang	Ext 229	xong.vang@sba.gov
Loan Specialist	Mary Jane Oehlschlager	Ext 228	maryjane.oehlschlager@sba.gov
Loan Servicing Assistant	Salvador Del Campo	Ext 222	Salvador.delcamp@sba.gov
Loan Servicing Assistant	David Gonzalez	Ext 258	david.gonzalez@sba.gov
Loan Servicing Assistant	Janice Monson	Ext 248	Janice.monson@sba.gov
SBA Express Purchases			
Ast Ctr Dir and Supv Loan Specialist	Gary Wamhof	Ext 227	gary.wamhof@sba.gov
Loan Specialist	Joseph King	Ext 271	joseph.king@sba.gov
Loan Specialist	Greg Brooks	Ext 254	greg.brooks@sba.gov
Loan Servicing Assistant	Abhishek Shamarao	Ext 217	abhishek.shamarao@sba.gov
Loan Servicing Assistant	Helen McEwin	Ext. 233	Helen.mcewin@sba.gov
Loan Servicing Assistant	Leann Lopez	Ext. 224	leann.lopez@sba.gov
Loan Servicing Assistant	Joanne Funkner	Ext 206	joanne.funkner@sba.gov
Loan Servicing Assistant	Minerva Gonzalez	Ext 235	Minerva.gonzalez@sba.gov
Loan Servicing Assistant	Lois Fontes	Ext 249	lois.fontes@sba.gov
Loan Servicing Assistant	Kim Brady	Ext 238	kim.brady@sba.gov
Loan Servicing Assistant	Kenneth Pilling	Ext 240	Kenneth.pilling@sba.gov
Loan Servicing Assistant	Jennifer Foraker	Ext 239	Jennifer.foraker@sba.gov

Contacting Colson and DCFC

Colson Services Corp.	<u>Mailing</u>	<u>Delivery & Street Mail</u>
	P.O. Box 1289 Bowling Green Station New York, NY 10274	504 Loan Department 101 Barclay Street 8th Floor East New York, NY 10286

Toll Free Telephone: 1-800-225-4285

Rich Ventura: 212-815-4749

Fax I: 212-313-0148

Fax II: 212-313-0163

Colson web site: www.colsonservices.com

**Colson email address:
504department@colsonservices.com**

Development Company Funding Corporation (DCFC)	<u>Mailing & Delivery</u>
	6764 Old McLean Village Drive McLean, VA 22101 Telephone: 703-748-2580 Fax number: 703-748-2582

DCFC Fiscal Agent
Steve Van Order: 401-418-8204
Fax: 401-418-8201
Email address: vois@comcast.net

DCFC President
Chris Crawford: 703-748-2580
Fax: 703-748-2582
Email address: chris@nadco.org

DCFC Director of Technical Issues
Linda Reilly: 703-748-2575
Fax: 703-748-2582
Email address: linda@nadco.org

Contacting SBA Loan Servicing Centers

Fresno Commercial Loan Servicing Center

Mailing & Delivery

**U.S. Small Business Administration
Commercial Loan Servicing Center
2719 North Air Fresno Drive
Suite 107
Fresno, CA 93727-1547**

Telephone: 559-487-5650

Fax number: 559-487-5803

Service Center Director

Joel Stiner: 559-487-5136 Ext. 215

Fax: 202-481-2575

Email address: joel.stiner@sba.gov

Little Rock Commercial Loan Servicing Center

Mailing & Delivery

**U.S. Small Business Administration
Commercial Loan Servicing Center
2120 Riverfront Drive
Suite 100
Little Rock, AR 72202**

Telephone: 501-324-5871

Fax number: 501-324-6072

Service Center

Director

Nique Carrington: 501-324-5871 Ext. 267

Fax: 202-481-4433

Email address: nique.carrington@sba.gov

Contacting SBA Central Office

SBA Central Office

Mailing & Delivery

**Office of Financial Assistance
U.S. Small Business Administration
409 3rd Street S. W. Suite 8300
Washington, DC 20416**

Director, Loan Programs Div., OFA

James Hammersley: 202-205-7505

Fax number: 202-481-2381

Email address: james.hammersley@sba.gov

Chief, 504 Program Branch, Loan Programs Div., OFA

Andrew “Bin” McConnell: 202-205-7238

Fax number: 202-481-0219

Email address: andrew.mcconnell@sba.gov

Your SBA District Office

Mailing & Delivery

Telephone: _____

Fax number: _____

Telephone: _____

Fax number: _____

Wiring instructions

Instructions for wiring payments

These wiring instructions are used any time a borrower wires payments, including prepayments. The account number is different for 504 loans then for 503 loans.

Please Note: The borrower must **fill in its 10-digit SBA Loan Number** for the wire transaction to be credited to the right account. Either the borrower's name or the operating company name (or both) **must** be part of the information.

504 Loans

**The Bank of New York, New York
101 Barclay Street, 8th Floor East
New York, NY 10286**

ABA Routing Number: 021 000 018

Account Number, 504 Loans: 8900606762

10-digit SBA Loan Identification Number:

Name of Borrower/Operating Company: _____

For credit to Colson Services Corp.

503 Loans

**The Bank of New York, New York
101 Barclay Street; 8th Floor East
New York, NY 10286**

ABA Routing Number: 021 000 018

Account Number, 503 Loans: 8900606770

10-digit SBA Loan Identification Number:

Name of Borrower/Operating Company: _____

For credit to Colson Services Corp.