

Question: How do I decrease a loan amount in E-Tran?

Answer: A Lender may decrease a loan amount in E-Tran Servicing either before or after disbursement.

Decreasing a PPP loan in E-TRAN after it has been disbursed:

1. Log into the Capital Access Financial System (CAFS) at <https://caweb.sba.gov>.
2. Select “Electronic Lending-(Servicing) ETRAN” from the Loans drop down menu on the CAFS home screen.
3. Enter the loan number into the search box.
4. Once the loan loads, select “1502 info” from the tree on the left.
5. When looking at the 1502 Info Screen, enter the amount of the decrease in the “Total Amount Undisbursed” field.
6. Clear out “Loan Disbursed Amount” and make sure there is nothing in the “Prin Paid Amount.” Select “Save.”
7. Once saved, select “Loan Info” from the tree on the left. When looking at the Loan Info page, scroll down and put the new loan amount in the “Approved Amount.” Then scroll down to the “Use of Proceeds” section and decrease the corresponding use of proceeds according to the new loan amount.
8. You may have to adjust the average monthly payroll to prevent an error.
9. Select “Save.”

Decreasing a PPP loan in E-Tran for a loan that has not been disbursed:

1. Log into the Capital Access Financial System (CAFS) at <https://caweb.sba.gov>.
2. Select “Electronic Lending-(Servicing) ETRAN” from the Loans drop down menu on the CAFS home screen.
3. Enter the loan number into the search box.
4. Once the loan loads, , select “Loan Info” from the tree on the left. When looking at the Loan Info page, scroll down and put the new loan amount in the “Approved Amount.” Then scroll down to the “Use of Proceeds” section and decrease the corresponding use of proceeds according to the new loan amount.
5. You may have to adjust the average monthly payroll to prevent an error.
6. Select “Save.”