

**NATIONAL
7(a)
LENDER GUIDE**

U.S. Small Business Administration

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Introduction

Welcome to the 7(a) Loan Program Guide. The purpose of this Guide is to provide an overview of the 7(a) Loan Program to 7(a) Lenders. It is intended to provide some degree of depth about aspects of the program of most interest to Lenders. **However, it is not meant to replace or supersede SBA statutes, regulations, standard operating procedures (SOPs), and official Agency notices, or to establish new policies or procedures. To the extent there is a conflict with this Guide, SBA statutes, regulations, SOPs, and official notices will control.** Lenders have an obligation to maintain familiarity and comply with all SBA policies and procedures that govern the program, as they are revised from time to time.

To help the user of this Guide locate the actual in-depth policy or procedure outlined in the Guide, the appropriate section of the SOP or other source document is referenced throughout the Guide. The user should look for the notation that says “(SOP ____, Sub ____, Ch ____, ¶ ____, Pages ____)” which will give the Subpart, Chapter, and Paragraph within the SOP, followed by the appropriate page numbers.

To easily access an SOP chapter, regulation, notice, or SBA form electronically, SBA has designed a webpage for lenders available at www.sba.gov/banking.