



U.S. Small Business  
Administration



# COVID-19

## Economic Injury Disaster Loan (EIDL) Repayment Overview

# Agenda

- Overview of the COVID EIDL program
- Your loan details
- How to make payments
- How to identify your Loan Servicing Center
- Help with planning your payment
- FAQs
- Q&A
- Español – [sba.gov/pagos](https://sba.gov/pagos)

# Overview of COVID EIDL Program

- Over \$390 billion in direct working capital loans to 3.9 million small businesses and nonprofits nationwide
- Businesses benefited from:
  - increased maximum funding amount,
  - extended deferment period,
  - broadened use of funds to include paying down debt
- At peak, processed \$1 billion and 50,000 applications per day
  - Prior to the pandemic, SBA averaged tens of thousands of loans each year
- Average loan size was under \$100K; 90% of loans went to small businesses of 10 employees or fewer

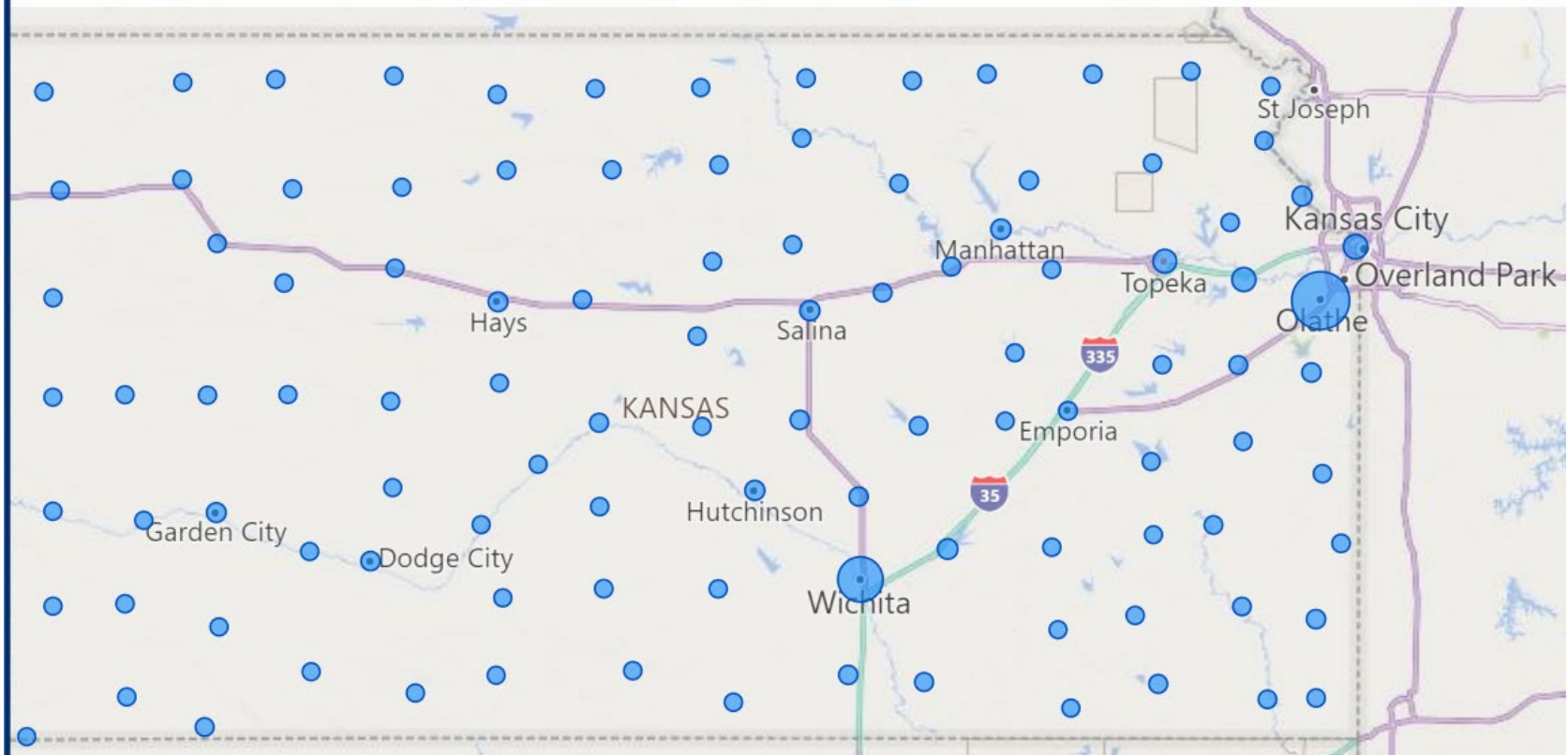
**For information on other SBA lending programs connect with your local SBA Field Office**

# EIDL Loans Approved in Kansas

**\$ Approved**  
**\$2,309,603,800**

State	# Approved	\$ Approved
KS	21,108	\$2,309,603,800

EIDL Loans by Project County

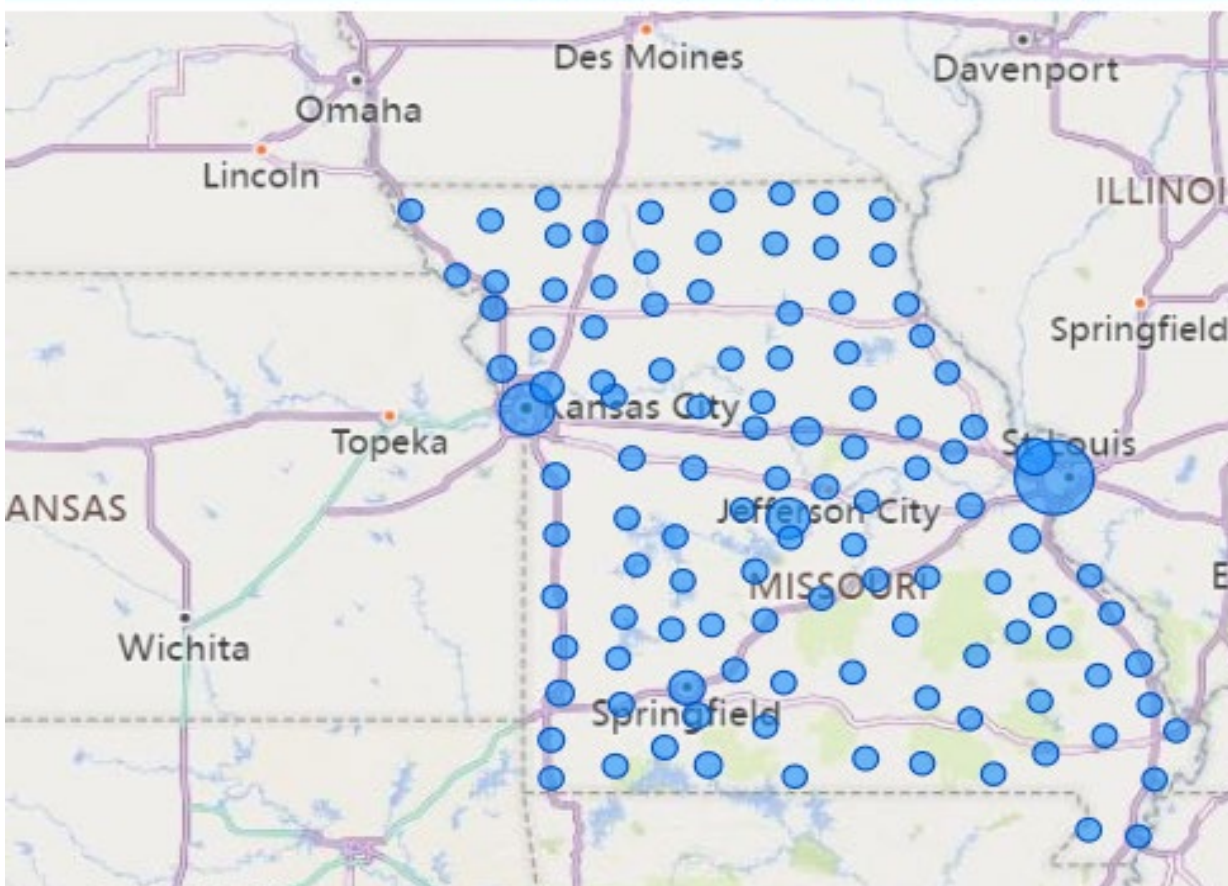


# EIDL Loans Approved in Missouri

**\$ Approved**  
**\$4,287,616,616**

State	#	\$
MO	46,387	\$4,287,616,616

**EIDL Loans by Project County**



# Loan Repayment

- Your COVID Economic Injury Disaster Loan (COVID EIDL) is a loan that must be repaid.
  - It cannot be forgiven.
  - It is not a grant.
- Your payments were deferred for 30 months. Monthly payments are calculated from your original Note date.
- Interest accrued during the deferment period.
- You are responsible for making monthly payments until the loan balance is paid in full. If you did not make full payments through the entire 30-month deferment period, there will be a one-time balloon payment at the end of the loan term.
- No penalty for pre-payment.
- Avoid loan default – reported to credit bureaus, tax refunds can be garnished, loan may be taxed as income, may prevent you from receiving additional government assistance and affect your ability to borrow in the future.

# Loan Repayment Date

- Your first payment is due 30 months from the date of your original Note (regardless of any increase).
- Your Note is in the original loan closing documents. The date of the Note is located at the top right corner of the front page:

	U.S. Small Business Administration	Date: <b>ISSUED NOTE DATE</b>
	<b>NOTE</b>	Loan Amount: <b>XXXXXX.00</b>
	(SECURED DISASTER LOANS)	Annual Interest Rate: <b>XXXX%</b>

- If you have misplaced your Note, contact SBA Disaster Customer Service to obtain a copy.
- Use your CAFS' Borrower portal to make a payment.



# Loan Details

Create an account in **SBA Capital Access Financial System (CAFS)**

- **Visit [sba.gov/pay](https://sba.gov/pay) for [step-by-step instructions](#) to create a CAFS account**
- Must have a Social Security Number (SSN) to create an account
- You can view your loan details, payment amount, due date, and payment history in your CAFS account and make your payment
- For new enrollees, select "not enrolled" to create a CAFS account
  - **For most borrowers (including sole proprietorships)** the person whose credit was used in the loan application will be able to set up an account using their SSN

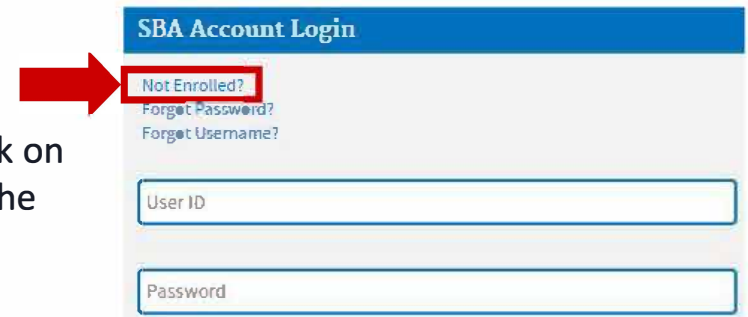
**Contact the Disaster Customer Service Center: 833-572-0502 or [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)**

# Create Borrower Account

Borrowers can create an account on SBA CAFS ([caweb.sba.gov](https://caweb.sba.gov))

If you already have a loan number and it is associated with your SSN, you may create a CAFS Borrower account as follows: (Commercial accounts are not allowed and any and all information needs to be obtained from the servicing center listed on your statement).

1. Go to <https://caweb.sba.gov/>
2. Click on the link above the sign in box that says: **Not Enrolled?**
3. Fill in the appropriate information.
  - a) Account type is Borrower.
  - b) When entering your address enter the zip code first then click on "Lookup Zip." This will auto fill the city & state. Do not alter the City/State.
  - c) The country code will be 1 in the phone number field.
4. The Financial Commitment ID will be your loan number  
(Note: You cannot create an account with an application number).
5. After submission,
  - a) Login using the User ID and Password that you created
  - b) Send a PIN to your landline/mobile/email.
  - c) Type the PIN in and click "Verify PIN" (Note: Do not hit the "Enter" key or it will not work).



The screenshot shows the 'SBA Account Login' page. At the top, there is a blue header with the text 'SBA Account Login'. Below the header, there are three links: 'Not Enrolled?' (highlighted with a red box and a red arrow), 'Forgot Password?', and 'Forgot Username?'. Below the links are two input fields: 'User ID' and 'Password'.

# Enter Borrower System

Go to Elend – Borrower Loan Search

**Loans** ▾

Elend - Borrower Loan Search

Welcome: Rita Hebert  
Tuesday, February 2, 2021

Account at a Glance  
endroll@hotmail.com

**SBA Today**

Portfolio Size & Dollars (in Billions)	
572,694 instruments for	\$ 180

Financial Instruments Funded FY 2021	
	#
PSB Bid Bonds	0
PSB Final Bonds	1

Regulations.gov   SBA.gov   WhiteHouse.gov   Session timeout in 29 minutes.

U.S. SMALL BUSINESS ADMINISTRATION, 409 3RD ST, SW, WASHINGTON DC 20416.

# SBA Capital Access Financial System (CAFS)

## Borrower Portal



Borrower Loans



### Search for Borrower records

Borrower SSN:  (999-99-9999) [Search](#)

### Loan List

Loan Number	Name on Loan	Loan Type	Loan Amount	Loan Status	Payment Option
[Redacted]	[Redacted]	Disaster Physical Home Primary	\$17,900.00	Disbursed Current	<a href="#">Make a payment</a>
[Redacted]	[Redacted]	Disaster Physical Home Primary	\$10,000.00	Paid in Full	<a href="#">Make a payment</a>



# SBA Capital Access Financial System (CAFS)

## Borrower Portal

The screenshot displays the SBA Borrower Portal interface. At the top, the SBA logo is on the left, and navigation tabs for 'Elend Borrowers', 'List', 'Statements', and '1099-C' are on the right. Below the navigation, the loan number '1234567006' and tax ID 'XXX-XX-4019' are shown. A left sidebar contains a tree view with 'Elend Borrowers' expanded, showing 'Loan Info' and 'Borrower' sub-items. The main content area features a blue header 'Loan Info Person Tax ID XXX-XX-4019' and two sections: 'Loan Info' and 'Balance and Interest Info'. The 'Loan Info' section lists: Loan Number (redacted), Loan Status (Disbursed Current), Originated (11/04/2017), Maturity Date (11/11/2047), and Co-obligors (redacted). The 'Balance and Interest Info' section shows a Current Principal Balance of \$4,213.39.

**Elend Borrowers**  
Expand | Collapse

Loan Number 1234567006 Tax ID(Person) XXX-XX-4019

**Loan Info Person Tax ID XXX-XX-4019**

**Loan Info**

Loan Number	[REDACTED]
Loan Status	Disbursed Current
Originated	11/04/2017
Maturity Date	11/11/2047
Co-obligors	[REDACTED]

**Balance and Interest Info**

Current Principal Balance	\$4,213.39
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# SBA Capital Access Financial System (CAFS)

## Borrower Portal

### Balance and Interest Info

Current Principal Balance	\$4,213.39
Total Undisbursed	
Daily Interest Accrual	\$0.20
Interest Rate Charged	1.75000
Accrued Interest	\$3.84
Outstanding Interest	\$0.00
Total Interest	\$3.84
PayOff Date	08/23/2022
Payoff Balance	\$4,217.23

### Payment Info

Next Installment Due Date	09/11/2022
Payment Amount	\$67.00
Gross Interest Paid-Curr Year	\$112.90
Gross Interest Paid-Prev Year	\$35.03

### Recent Payments

Process Date	Effective Date	Amount Paid	Principal Amount	Interest Amount
08/06/2022	08/04/2022	\$67.00	\$(61.26)	\$(5.74)
07/08/2022	07/07/2022	\$134.00	\$(121.68)	\$(12.32)
06/09/2022	06/08/2022	\$67.00	\$0.00	\$0.00
05/11/2022	05/10/2022	\$67.00	\$(64.18)	\$(2.82)
04/28/2022	04/27/2022	\$134.00	\$(41.98)	\$(92.02)
03/04/2021	03/03/2021	\$2,000.00	\$(1,991.51)	\$(8.49)
02/08/2021	02/04/2021	\$2,000.00	\$(1,988.11)	\$(11.89)

04/28/2022	04/27/2022	\$134.00	\$(41.98)	\$(92.02)
03/04/2021	03/03/2021	\$2,000.00	\$(1,991.51)	\$(8.49)
02/08/2021	02/04/2021	\$2,000.00	\$(1,988.11)	\$(11.89)
01/07/2021	01/06/2021	\$2,000.00	\$(1,985.35)	\$(14.65)
12/09/2020	12/08/2020	\$67.00	\$(50.76)	\$(16.24)
11/09/2020	11/06/2020	\$67.00	\$(51.70)	\$(15.30)
10/08/2020	10/07/2020	\$67.00	\$(52.65)	\$(14.35)
09/10/2020	09/09/2020	\$67.00	\$(49.49)	\$(17.51)

Go to pay.gov to make a payment

### Billing

Enroll to receive paperless billing statements

Save

## View Statements and 1099-Cs

For direct disaster loans only, borrowers can also view monthly statements and 1099-Cs.

- If the loan is a direct disaster loan, borrowers can also view monthly statements and 1099-Cs associated with that loan.
- Upon selecting a specific loan, two buttons will be displayed in the Elend Borrowers header: **“Statements”** and **“1099-Cs”**



# View Monthly Statements List

Borrower can view list of available monthly statements for a specific loan.



- After selecting a specific loan, click the “**Statements**” button in the top left corner.
- **Select a monthly statement** from the available list for that loan.

Loan Number 4313045002 Bussines Tax ID(Person) XXX-XX-6789

## Available Monthly Statements

Click on a link below to see that month's statement

[01/01/2017](#)  
[02/01/2017](#)  
[03/01/2017](#)  
[04/01/2017](#)  
[05/01/2017](#)  
[06/01/2017](#)  
[07/01/2017](#)  
[08/01/2017](#)  
[09/01/2017](#)  
[10/01/2017](#)





# View E-Statement

Upon selecting a specific monthly statement, the borrower can review the e-statement.

## U.S. SMALL BUSINESS ADMINISTRATION



LOAN NUMBER: [REDACTED]

Hill Country DC LLC

05/17/2017

	PAYMENT DUE DATE	INSTALLMENT AMOUNT	AMOUNT NOW DUE
	01/01/2017	\$35,000.00	\$2,000.00

DATE OF LAST PAYMENT	AMOUNT OF LAST PAYMENT	AMOUNT TO PRINCIPAL	AMOUNT TO INTEREST	PRESENT PRINCIPAL BALANCE
12/01/2016	\$2,000.00	\$1,000.00	\$500.00	\$75,000.00

**This is for Electronic Display Only! Please go to <https://pay.gov> to make a payment.**

**MAKE YOUR PAYMENT ONLINE:**

1. Go to - <https://pay.gov>
2. Click on SBA Payments (on the right hand side)
3. Submit payments using the SBA Form 1201

**MAIL PAYMENTS TO:**

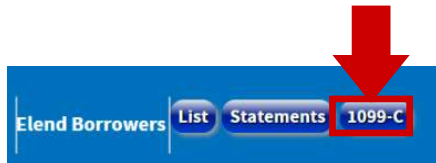
Small Business Administration  
PO Box 740192  
Atlanta, GA 30374-0192

**DIRECT QUESTIONS AND CORRESPONDENCE TO THIS ADDRESS. PAYMENTS MAILED TO THIS ADDRESS MAY BE RETURNED.**

Small Business Administration  
10737 Gateway West, Suite 300  
El Paso, TX 79935  
Phone: (800) 487-6019

# View 1099-C Forms List

Borrower can view list of 1099-C Forms for a specific loan.



- After selecting a specific loan, click the “1099-C” button in the top left corner.
- Select a 1099-C Form from the available list for that loan.



## Available 1099-C Forms

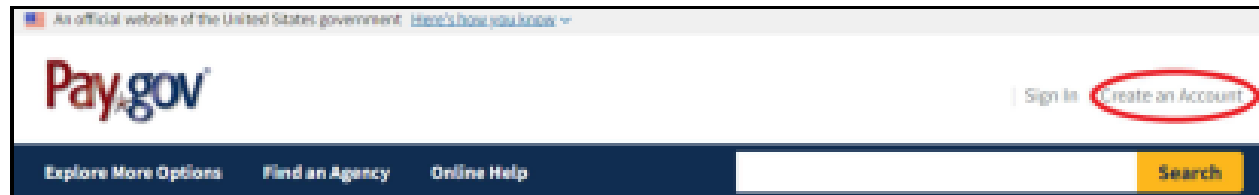
Click on a link below to see that year's 1099-C



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While you can pay without logging in, we recommend that you create a user account. Having a user account lets you set up a recurring payment, track payments made while signed in, cancel pending payments made while signed in, change recurring payments, and update your address with the SBA – with restrictions.

1. On the Pay.gov home page ([www.pay.gov](http://www.pay.gov)) click **Create an Account**.  
If you are using a mobile device, such as phone, click Menu in the upper right of the home page first.



2. Choose the type of account to create: personal or company.
3. Fill in your name and email address, check the box to agree to the rules of behavior, then click **Activate Account**.
4. You will receive an email. Click the link to continue.  
If the email does not arrive in about 15 minutes, call the Pay.gov Help Desk at 800-624-1373.
5. Fill in all the information for all of the create account steps.

# Sign in to your Pay.gov account



[Sign In](#) [Create an Account](#)

You must fill in the boxes marked \*

\* Username

\* Password

By signing-in, you agree to Pay.gov's [Rules of Behavior](#)

**Sign In**

[Explore More Options](#)

[Find an Agency](#)

[Online Help](#)

**Search**

## Alert Message:

**Small Business Administration (SBA) Borrowers** - [click here to make a payment on your loan](#)

## Verification

For added security, you must authenticate your identity. Please select your preferred method.

- One-Time Security Code - send to email on file j\*\*\*\*\*@gmail.com
- Secret Question

[Cancel Verification](#)

## FAQs

- [Why do I need to verify my identity?](#) **+**
- [What if I don't receive an email?](#) **+**
- [What if I don't know my secret answer?](#) **+**
- [What if I am stuck?](#) **+**

Explore More Options

Find an Agency

Online Help

Search



### Verification Complete

Would you like us to recognize this device so you don't have to go through the verification step in the future? Please note that this device will no longer be recognized if you clear the browser's cache.

**Yes, Recognize Device**

[No, this is a public device](#)

**The secure way to pay U.S. Federal Government Agencies**

Welcome Johnsmith

Use the search bar to find a form or scroll down to see our most popular payments and topics! If you would like to see your account information, click the button below.

Would you like to pay [1201 Borrower Payments](#) again?

**Go to My Account**

In the My Account Section you can:

- See your Payment Activity
- Use an Access Code
- Update your Password
- Manage Payment Methods and more...

## My Account



### 1201 Borrower Payments

Previously, you submitted 1201 Borrower Payments. Click [here](#) if you would like to use this form again.

Welcome to Pay.gov. This area is designed to allow self management and administration of your Pay.gov information.

#### [My Forms](#)

View your saved and submitted Forms.

#### [Profile Information](#)

Information includes name, address, phone number, email address, and security questions.

#### [Update Password](#)

Create a new password for your account.

#### [Payment Activity](#)

View historical payments and manage pending payments.

#### [Use Access Code](#)

Did you receive an email from a government agency containing an access code?

#### [Manage Payment Methods](#)

Create and manage your payment methods.

#### We're here to help!



##### We're Available

Monday - Friday  
8 am - 7 pm Eastern  
**Open**



##### [Send Us A Message](#)

We are experiencing extremely high email and call volume. We will respond to your inquiry as soon as we are able. Thank you for your patience and understanding.



##### Call Us Toll Free

Inside U.S.A. only  
800-624-1373



## SBA FORM 1201 Borrower Payment

\* Required Field

### Borrower Information

Borrower Name \*

Borrower Address 1 \*

Borrower Address 2

City \*

State \*

Zip Code \*

### SBA Loan Information

SBA Loan Number \*

**As a reminder: DO NOT use this form to pay Payroll Protection Program loans or EIDL Advances/Grants. (You CAN use this form for EIDL Loans)**

Payment Amount \*

**Do not enter the full amount of your loan approval unless you are paying it off.**

## 1201 Borrower Payments



### Payment Information

Payment Amount \$500.00

**\* I want to pay with my**

- Bank account (ACH)
- PayPal account
- Debit card

[Previous](#)

[Return to Form](#)

[Cancel](#)

[Next](#)

We're here to help!





Please provide the payment information below. Required fields are marked with an \*

\* Payment Amount

\$100.00

**Payment recurring options**

- I want to make a one-time payment
- I want to set up recurring payments

\* Payment Date (mm/dd/yyyy)

[Earliest Payment Date](#) [Choose Payment Date](#)

\* Account Holder Name

**Please select a payment account**

- Personal Savings \*\*\*\*\*9999
- Business Checking \*\*\*\*\*6794
- I want to enter a new account

SBA Loan Number  
8548944008

[Previous](#) [Return to Form](#) [Cancel](#)

[Review and Submit Payment](#)

Review and print the confirmation page, a confirmation will also be emailed

**Authorization and Disclosure Statement**

Authorization and Disclosure--Consumers and Businesses  
The debit transaction(s) to which you are agreeing are handled on behalf of Federal agencies by "Pay.gov," which consists of services offered by the U.S. Treasury Department's Bureau of the Fiscal Service. As used in this document, "we" or "us" refers to the Bureau of the Fiscal Service and its agents and contractors operating Pay.gov.

[Printable version](#)

I agree to the Pay.gov authorization and disclosure statement

[Previous](#) [Return to Form](#) [Cancel](#) [Submit Payment](#)

**My Account**

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**i 1201 Borrower Payments**  
Previously, you submitted 1201 Borrower Payments. Click [here](#) if you would like to use this form again.

Welcome to Pay.gov. This area is designed to allow self management and administration of your Pay.gov information.

[My Forms](#)  
View your saved and submitted Forms.

[Payment Activity](#)  
View historical payments and manage pending payments.

**We're here to help!**  
**🕒 We're Available**  
Monday - Friday  
7 a.m. - 7 p.m.  
Eastern  
**Open**

Sign In to [www.pay.gov](http://www.pay.gov) and click on **Payment Activity**.

Already signed in? Click My Account at the top of the page.

If you are on a mobile device, such as a phone, click Menu to get to the My Account page.

Welcome, [redacted] [My Account](#) Sign Out

On the Payment Activity page, click **Pending**. Your payment will be listed.

## Payment Activity

### Don't see your payment?

You may not have signed into your account while making a payment. We're sorry, but only payments made while signed in will show in your payment activity.

### I need to see my payment. What can I do?

Contact the federal government agency you paid. Pay.gov is unable to look up your payment.

All (1)

Completed (0)

Rejected (0)

Pending (1)

Sort by: Transaction Date

### 1201 Borrower Payments

Small Business Administration (SBA)

Pay.gov Tracking ID: 25UVK2FR

Transaction Date: 01/29/2021 07:34:09 AM EST

 [View Details](#)

 [View Receipt](#)

 [Cancel](#)

Click **View Details** to see the payment history.

Click **View Receipt** to see a copy of the payment confirmation/receipt.

---

## Cancel Payment

On the **Payment Activity, Pending page**, click **Cancel**

- A payment scheduled for today cannot be canceled
- You may not be able to cancel a payment scheduled for the next business day. Call the pay.gov help desk as soon as possible

## Edit/Change Recurring Payment

- A recurring payment should be edited at least three business days before the next scheduled payment
- You can change the bank account, change the payment amount, or change the number of payments
- Changing your bank account information under Payment Accounts on the My Account page will **NOT** change the bank account for your recurring payment
- On the Payment Activity Pending page, cancel your recurring payments
- Set up a new recurring payment with the new information

You must be signed in and be making a payment in order to change your address with the SBA. Do NOT send an email to Pay.gov requesting an address change. Pay.gov will only refer you to your SBA Servicing Center.

Before You Begin Complete Agency Form Enter Payment Info Review & Submit Confirmation

**SBA** U.S. Small Business Administration

**SBA FORM 1201 - Borrower Payment**

Borrower Name: JOHN SMITH

By checking this box you are notifying SBA to change the mailing address where your monthly statement goes to the new mailing address provided below.

Borrower Address: 1455 E. 6TH

On the 1201 Borrower Payment screen, check the address change box, then enter your new address and complete your new payment to send your address change to the SBA.

---

## **Password Reset**

If Pay.gov doesn't recognize your username or email address, it is most likely that you just have not logged in for a few months. Please call our help desk.

## **Unable to Answer Security Question or Don't Recognize It**

Call the Pay.gov Help Desk at 800-624-1373. We will ask you a different question.

## **Error Occurred Message When Updating Your Password**

The password you created does not meet our requirements. The most likely reason is that it has a word longer than three letters. For example, you can use the word dog, but not the word hotdog. Please try creating a new password before calling Pay.gov.

## My Forms

Submitted (2)

Saved (1)

Sort by:

Date



### 1201 Borrower Payments

Borrowers use this form to pay your SBA serviced loan payments, including Economic Injury Disaster loans (EIDL) and other non-COVID Disaster loans. The 10-digit SBA loan number and payment amount are required to complete this form. DO NOT use this form to pay Payroll Protection Program loans, Shuttered Venue Operators Grants, or EIDL Advances/Grants. For more information see below.

**Form Number:** 1201

**Form Status:** Accepted

**Pay.gov Tracking ID:** 2723IEU6

**Date Submitted:** 10/20/2022 15:33:07 PM

**Application Name:** 1201 Borrower Payments

 [View PDF](#)

 [Duplicate](#)



# FAQ

Q: Will EIDL loans be forgiven?

A: No. SBA does not have the authority to forgive federal debt

Q: I am looking to sell my business or close my business, what should I do?

A: Contact your assigned Servicing Center to discuss next steps. Have your loan number handy.

Q: I have a traditional SBA Disaster Loan and a COVID EIDL loan, can I combine them?

A: No. Each disaster loan is a separate loan and cannot be consolidated.

Q: What if I can't make this month's payment?

A: Contact your loan servicing center (Birmingham or El Paso) to discuss.

Q: Where can I get a copy of my loan documents?

A: Contact the Disaster Customer Service Center 833-853-5638, [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

Q: How do I access my lender portal (CAFS) account?

A: You can set up and view your account by visiting [www.caweb@sba.gov](http://www.caweb@sba.gov) . If you have trouble, you can view the [user guide](#) or contact [cls@sba.gov](mailto:cls@sba.gov) - 833-572-0502.

## Have a question about your loan?

**First, determine which SBA Servicing Center services your state:**

**Birmingham Servicing Center serves:**

Alabama, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin, American Samoa, Federated States of Micronesia, Guam, Marshall Islands, Northern Mariana Islands, Republic of Palau, and U.S. Virgin Islands (St. Croix, St. Thomas, and St. John)

**El Paso Servicing Center serves:**

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Louisiana, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, Puerto Rico, South Dakota, Texas, Utah, Washington, and Wyoming

# Have a Question about your loan?

## El Paso Service Center

- **Questions about my loan**

- Payment inquiries
- Borrower portal (CAFS account) inquiries
- Payoff inquiries
- Address changes

Contact: Customer Service Center 833-853-5638, [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

- **Changes in my business**

- Lien Subordination requests
- Requests for Consent to Assumption or Change in Ownership
- Requests for Partial Collateral Release

Contact: El Paso (800) 487-6019 [elpasodlsc@sba.gov](mailto:elpasodlsc@sba.gov)

Contact: Birmingham (800) 736-6048 [Bham.Realty@sba.gov](mailto:Bham.Realty@sba.gov)

# Payment Concerns?

- In your CAFS Borrower portal, schedule automatic monthly payments so you do not miss a payment
- Visit [sba.gov/pay](https://sba.gov/pay) for updates (Español: [sba.gov/pagos](https://sba.gov/pagos))
- The loan documents list the rights and remedies of you and of SBA if you miss a payment

# Resource Partners

Free business counselors supported and trained by SBA who can help with financial planning and other resources for your business:

- Small Business Development Centers (SBDC)
- SCORE Business Counselors
- Women's Business Centers
- Veterans Business Outreach Centers
- Community Navigators

For assistance, contact a Resource Partner of your local SBA District Office - <https://www.sba.gov/local-assistance>

**Questions?**



# U.S. Small Business Administration

Wichita District Office

316-269-6571

[www.sba.gov/ks](http://www.sba.gov/ks)

Kansas City District Office

816-426-4900

[www.sba.gov/mo](http://www.sba.gov/mo)

Janelle Jones [janelle.jones@sba.gov](mailto:janelle.jones@sba.gov)

202-845-4184

Christie Henry [christie.henry@sba.gov](mailto:christie.henry@sba.gov)

316-272-6023

Krishin Thadani [krishin.thadani@sba.gov](mailto:krishin.thadani@sba.gov)

417-569-7832



U.S. Small Business  
Administration

# How are we doing?

Please take a minute to let us know

[www.sba.gov/feedback](http://www.sba.gov/feedback)

