

**Deferment, Extension of Maturity and Loan Moratorium**

- 120.530 Deferment of payment.
- 120.531 Extension of maturity.
- 120.532 What is a loan Moratorium?
- 120.533 When will SBA grant a Moratorium?
- 120.534 How long can a Moratorium continue?
- 120.535 What are the repayment terms of a Moratorium?

**Liquidation of Collateral**

- 120.540 What are SBA's policies concerning liquidation of collateral?

**Homestead Protection for Farmers**

- 120.550 What is homestead protection for farmers?
- 120.551 Who is eligible for homestead protection?
- 120.552 Lease.
- 120.553 Appeal.

**Subpart F—Secondary Market**

- 120.600 What is the SBA Secondary Market?
- 120.601 Definitions.

**Certificates**

- 120.610 Description of Certificates.
- 120.611 Description of Pools backing Pool Certificates.
- 120.612 What loans are eligible to back Certificates?
- 120.613 What is a Secondary Participation Guarantee Agreement?

**The SBA Guarantee of a Certificate**

- 120.620 The SBA guarantee of a Pool Certificate.
- 120.621 The SBA guarantee of a Certificate representing a individual guaranteed portion.

**Pool Assemblers**

- 120.630 Qualifications to be a Pool Assembler.
- 120.631 Suspension or termination of eligibility of Pool Assembler.

**Sale of Certificates**

- 120.640 Administration of the Pool and individual guaranteed portions.
- 120.641 Disclosure to purchasers.
- 120.642 Requirements before the FTA issues Pool Certificates.
- 120.643 Requirements before the FTA issues the Certificate for an individual guaranteed portion.
- 120.644 Sale of individual SBA guaranteed portion.
- 120.645 Transfers of Certificates.

**Fiscal and Transfer Agent (FTA)**

- 120.650 Registration duties of FTA in Secondary Market.
- 120.651 Claim to FTA by Registered Holder to replace Certificate.
- 120.652 FTA fees.

**Suspension or Revocation of Participant in Secondary Market**

- 120.660 Suspension or revocation.

**Subpart G—Microloan Demonstration Program**

- 120.700 What is the Microloan Program?
- 120.701 Definitions.
- 120.702 Are there limits on Intermediaries or loans?
- 120.703 How do I apply to become an Intermediary?
- 120.704 What is my financial contribution?
- 120.705 Microloan Revolving Fund.
- 120.706 Loan Loss Reserve Fund.
- 120.707 What are the terms and conditions of my Intermediary SBA loan?
- 120.708 What conditions apply to my loans to Microloan Borrowers?
- 120.709 What records and reports does SBA require?
- 120.710 How does an Intermediary get a grant to assist Microloan Borrowers?
- 120.711 Does SBA provide technical assistance to Intermediaries?
- 120.712 How does a non-Intermediary get a grant?
- 120.713 Does SBA guarantee any loans an Intermediary obtains from another source?

**Subpart H—Development Company Loan Program (504)**

- 120.800 What is the purpose of the 504 program?
- 120.801 How is a 504 Project financed?
- 120.802 Definitions.

**Certification Procedures to Become a CDC**

- 120.810 Applications for certification as a CDC.
- 120.811 Public notice of CDC certification application.
- 120.812 Probationary period for newly certified CDCs.

**Requirements for CDC Certification and Operation**

- 120.820 CDC non-profit status.
- 120.821 CDC Area of Operations.
- 120.822 CDC membership.
- 120.823 CDC board of directors.
- 120.824 Professional management and staff.
- 120.825 Financial ability to operate.
- 120.826 Basic requirements for operating a CDC.
- 120.827 Services a CDC provides to small businesses.
- 120.828 The minimum level of CDC lending activity.
- 120.829 The Job Opportunity average a CDC must maintain.
- 120.830 Reports a CDC must submit.
- 120.831 Disclosure of referral fees or other payments by or to a CDC

**Extending a CDC's Area of Operations**

- 120.835 Application to extend an Area of Operations.
- 120.836 Public notice of application for extension.
- 120.837 Expiration of existing, temporary expansions.
- 120.838 Case-by-case extensions.

**Accredited Lenders Program**

- 120.840 Accredited Lenders Program.

**Premier Certified Lenders Program**

- 120.845 Premier Certified Lenders Program.

**Associate Development Companies (ADCs)**

- 120.850 ADC functions.
- 120.851 ADC eligibility and operating requirements.
- 120.852 Suspension and revocation of ADCs.

**Ethical Requirements**

- 120.855 CDC and ADC ethical requirements.

**Project Economic Development Goals**

- 120.860 Required objectives.
- 120.861 Job creation or retention.
- 120.862 Other economic development objectives.

**Leasing Policies Specific to 504 Loans**

- 120.870 Leasing Project Property.
- 120.871 Leasing part of a new construction Project to another business.
- 120.872 Leasing part of an existing building to another business.

**Loan-Making Policies Specific to 504 Loans**

- 120.880 Basic eligibility requirements.
- 120.881 Ineligible Projects for 504 loans.
- 120.882 Eligible Project costs for 504 loans.
- 120.883 Eligible administrative costs for 504 loans.
- 120.884 Ineligible costs for 504 loans.

**Interim Financing**

- 120.890 Source of interim financing.
- 120.891 Certifications of disbursement and completion.
- 120.892 Certifications of no adverse change.

**Permanent Financing**

- 120.900 What are the sources of permanent financing?

**The Borrower's Contribution**

- 120.910 How much must the Borrower contribute?
- 120.911 Land contributions.
- 120.912 Borrowed contributions.
- 120.913 May an SBIC provide the contribution?

**Third Party Loans**

- 120.920 The first lien position.
- 120.921 Terms of Third Party loans.
- 120.922 Pre-existing debt on the Project Property.
- 120.923 What are the policies on subordination?
- 120.924 Prepayment of subordinate financing.
- 120.925 Preferences.

**504 Loans and Debentures**

- 120.930 Amount.
- 120.931 504 lending limits.
- 120.932 Interest rate.
- 120.933 Maturity.
- 120.934 Collateral.
- 120.935 Deposit.
- 120.936 Subordination to CDC.
- 120.937 Assumption.
- 120.938 Default.
- 120.939 Borrower prohibition.
- 120.940 Prepayment of the 504 loan or Debenture.
- 120.941 Certificates.