

## Franchise Registry Expansions Ease 'Bumps in the Road' To SBA Franchise Lending

Franchise lending gives you an opportunity to increase your loan portfolio - and help people run their own businesses, create jobs, and stimulate the economy. To speed the process, independent firm FRANdata created the [Franchise Registry](#), which lists franchise agreements found eligible under SBA regulations. Franchisors voluntarily register for the list.

Recent major expansions to the Franchise Registry provide new tools to help lenders make better underwriting decisions - and more franchise loans.

### Why the changes?

- Since the SBA's SOP updates come out every year, the enhanced Registry ensures that agreements continue to meet SBA guidelines.
- More businesses want to get listed. Registrations now include more than 1,300 brands.
- With the increased default in the franchise portfolio, lenders need more risk-reduction tools. The updated Registry format provides additional tools such as Bank Credit Reports.

### What's new?

- The enhanced Registry has a public and a private access. The public access allows you to view approved franchise brands along with dates of agreements.
- Private access:
  - gives access to every Franchise Agreement reviewed and approved by the SBA, along with any required addenda and exhibits being underwritten. This will replace the Certificate of No Change, and gives the ability to search by franchise name or by business type
  - provides secure access to the addenda the SBA has required a franchisor to add to certain approved agreements
  - allows lenders to review notes and other information useful in the underwriting process for every year a franchise is listed
  - provides Bank Credit Reports to assist lenders with additional information about the franchisors that choose to participate. Information includes an analysis of franchise system credit worthiness including a franchisor's number of defaults, number of overall SBA loans, and number of overall non-SBA loans

To see the private section, each lender needs a Login and Password. The SBA and FRANdata ask that every person in an institution accessing the website have their own login and password. For technical assistance with the website or to open an account and access the Franchise Registry, call FRANdata directly at 800.485.9570 or email [franchiseregistry@frandata.com](mailto:franchiseregistry@frandata.com).

J.R. Bruno & Associates staff has attended a comprehensive training session on the Franchise Registry enhancements. We can explain the Registry in detail, help you get over any "bumps in the road" - and on your way to streamlined franchise lending. Assisting lenders with their SBA and business lending portfolios is our business. Give us a call!

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