EXIM Loan Management System (ELMS)

Direct Loan/Guarantee Application

External User Guide

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Introduction and Background

The Export-Import Bank of the United States (EXIM) is the official export credit agency of the United States. EXIM is an independent Executive Branch agency with a mission of supporting American jobs by facilitating the export of U.S. goods and services through its various loan, guarantee, and insurance products.

To support EXIM's mission, the EXIM Loan Management System (ELMS) is the tool used to create, submit, process, and track applications for working capital guarantees, direct loans, long-term guarantees, and credit guarantee facilities.

This ELMS External User Training Guide will assist applicants in creating, submitting, and monitoring the status of applications under EXIM's direct loan, long-term guarantee, and credit guarantee facility programs.

1. User Account Management

To log into ELMS, the user must register and create a login ID. If the user already has an EXIM Online (EOL) user account, no additional setup or registration is needed for ELMS. The user can log into ELMS using the same ID and password that are used for EOL.

Step 1: To access the ELMS system: https://elms.exim.gov/ (Figure 1-1).
Step 2: Read the EXIM Privacy Policy and click "I AGREE".

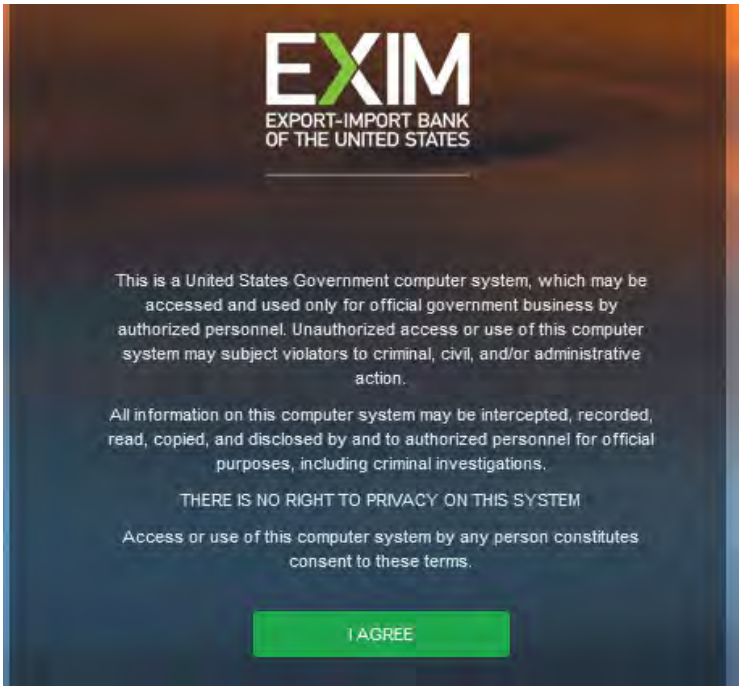


Figure 1-1: ELMS Access Screen

Step 3: Select “Register New User” if the user does not have an EXIM Online (EOL) account (Figure 1-2).

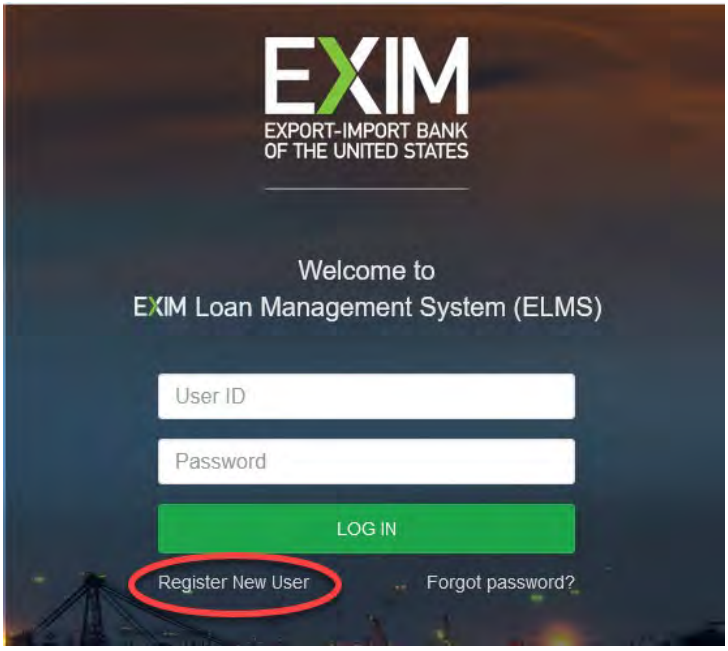


Figure 1-2: Register New User

Step 4: Read the EXIM System Access Policy and select “I Agree” (Figure 1-3).

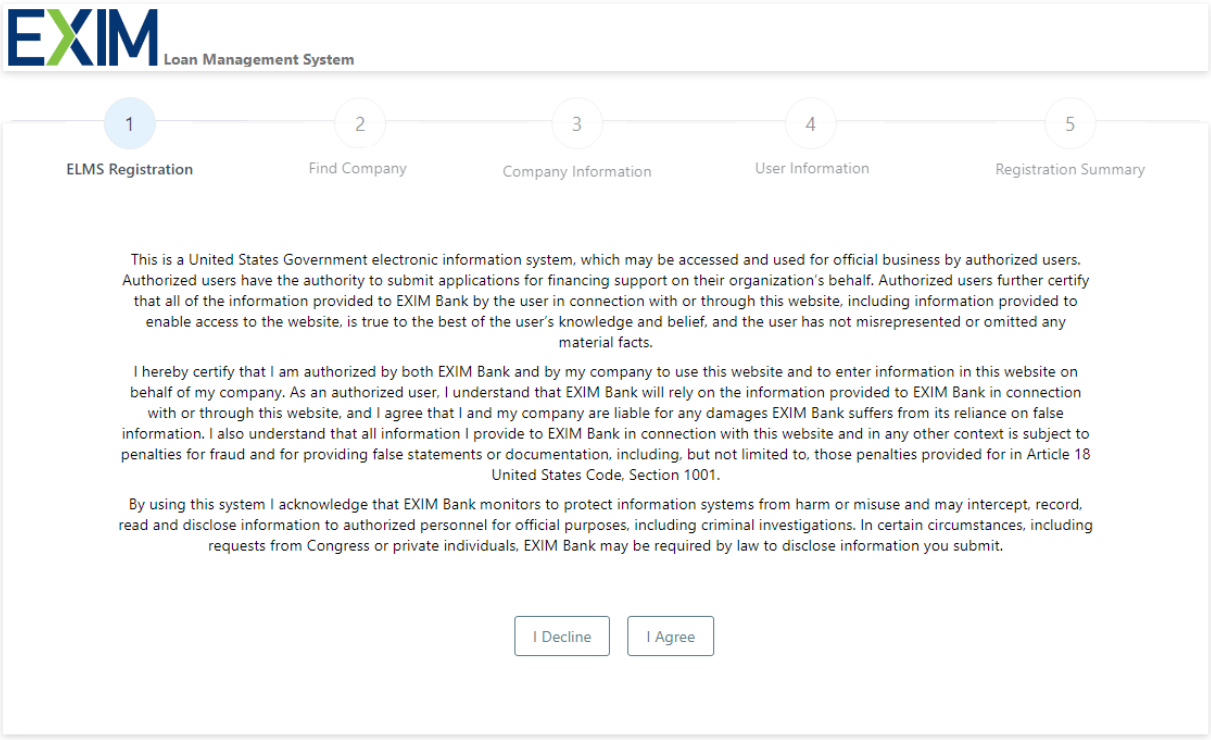


Figure 1-3: EXIM System Access Policy Screen

The user is asked if their company exists in EXIM's database (Figure 1-4).

Any company that has done business with EXIM will be in the database. EXIM's objective is to reduce and eliminate duplicate data in the Participant database.

Step 5a: Select "Yes" if the user's company has done business with EXIM and "Save & Continue".

The user can return to previous pages using the "Back" button to start over from certain points in the Registration process, if necessary.

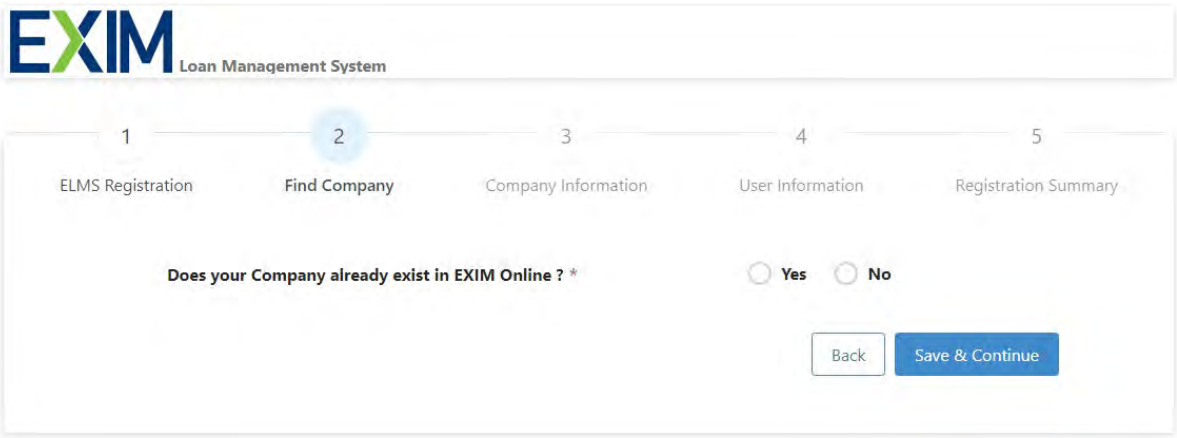


Figure 1-4: Company Exist in EXIM Database Question

Step 5b: If yes, the user will be prompted to search for his/her company by Country, Name and/or City (Figure 1-5).

Step 5c: If the appropriate company is found, click the “select” link. The user account will be associated with the selected company.

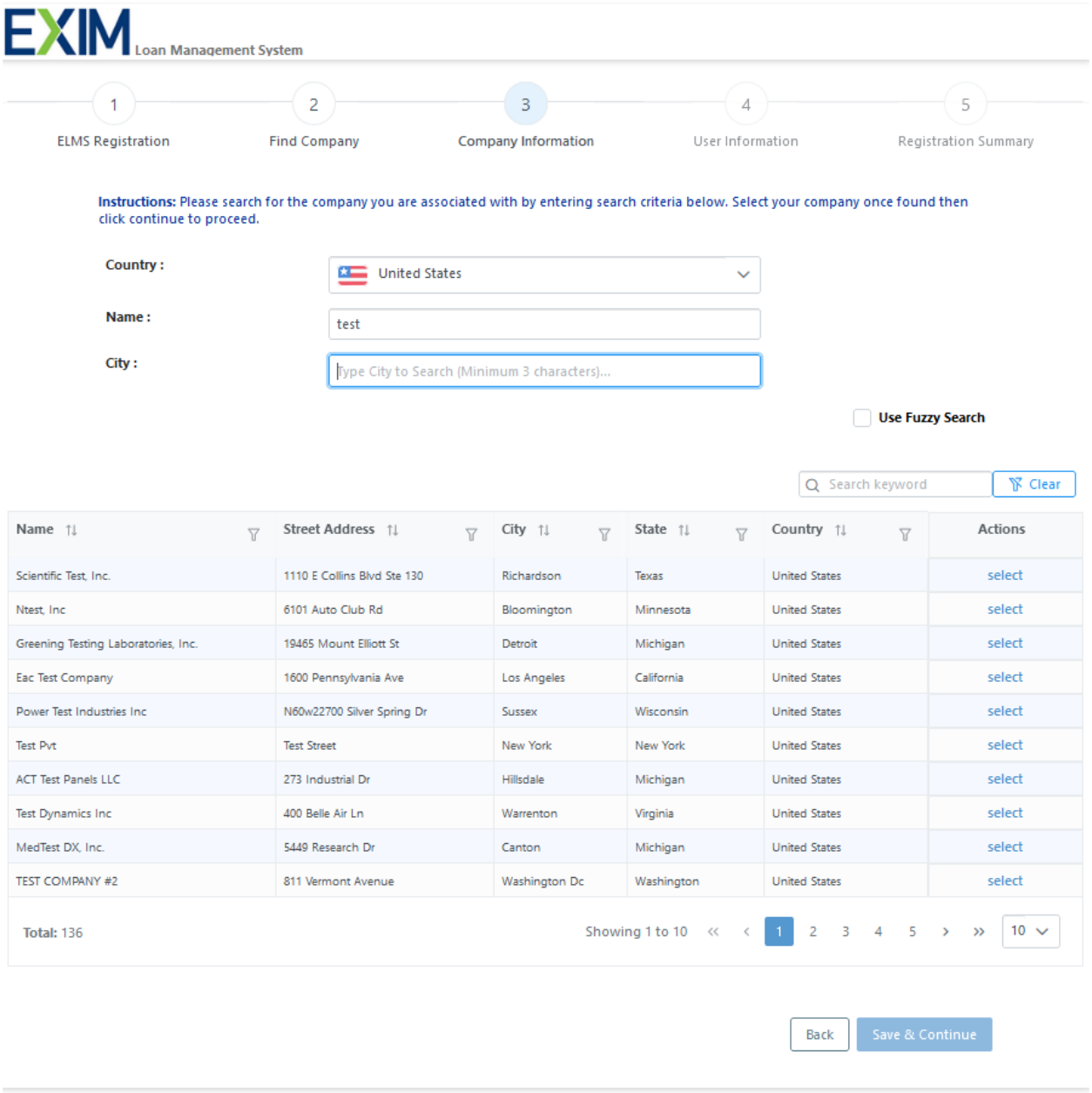


Figure 1-5: Search for Existing Company

Step 5d: Confirm the company selection. Select “Save & Continue” if the company is correct. Otherwise, select “Back” to re-start the search (Figure 1-6).

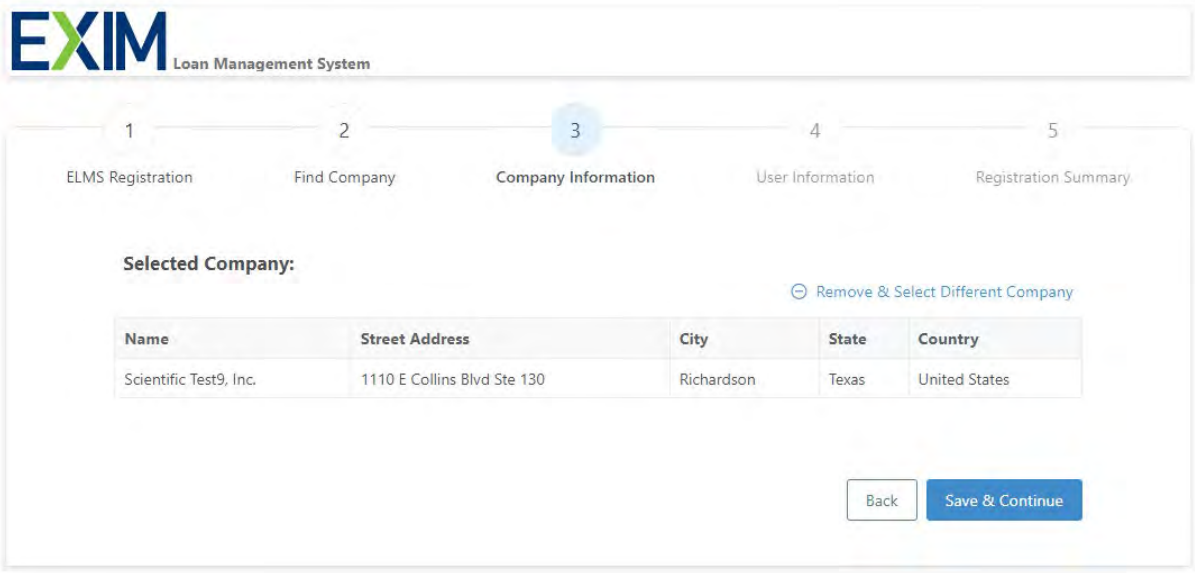


Figure 1-6: Confirm Company Selection

Step 6a: If the user’s company has not done business with EXIM or cannot be found via the search, select “No” to the question (Figure 1-4).

Step 6b: If no, the user will be prompted to enter their company information (Figure 1-7). When the data input is completed, select “Save & Continue”.

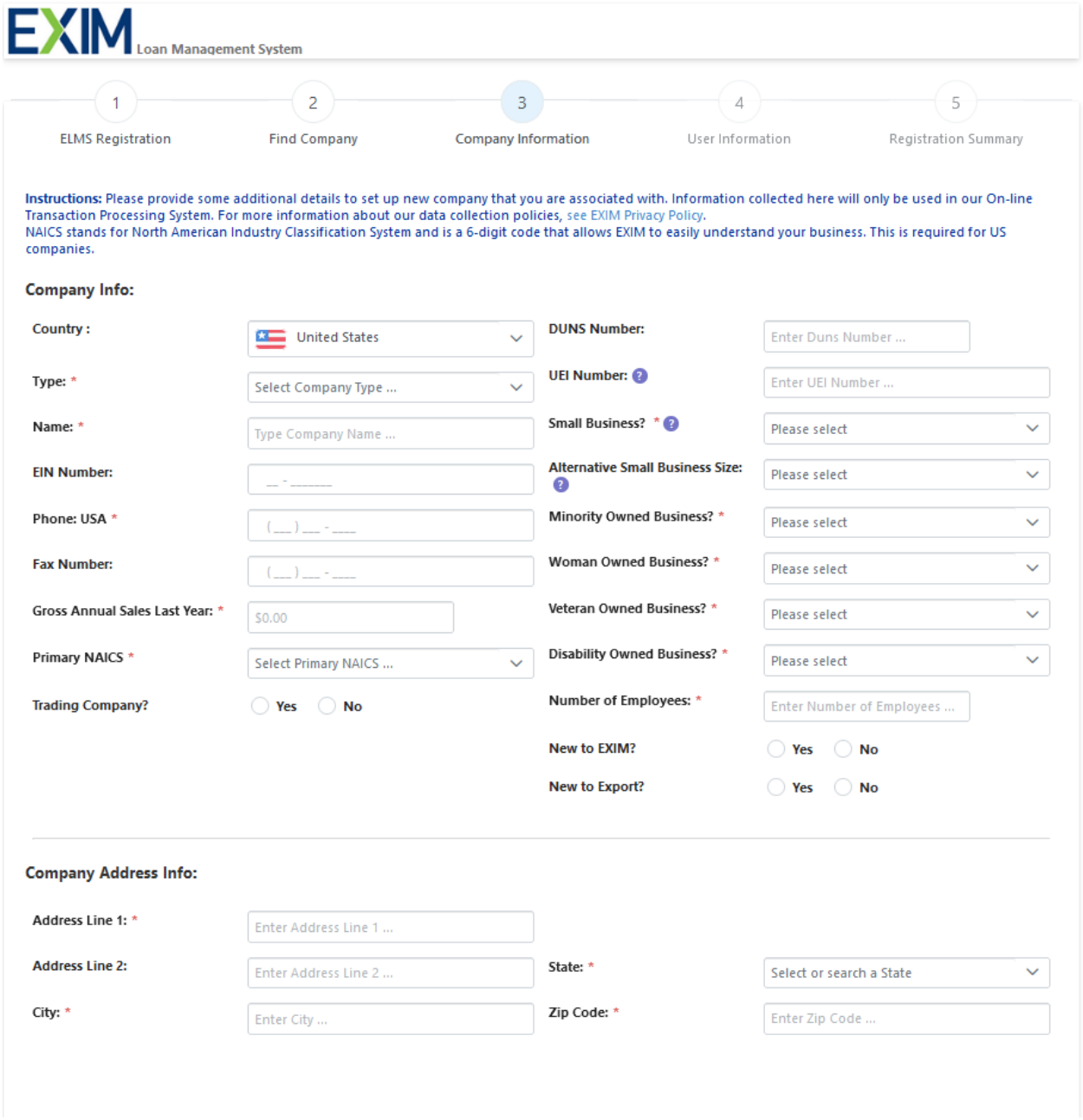


Figure 1-7: New Company Information

Step 7: The user will be prompted to create a User ID, Password, and enter their contact information (Figure 1-8). When the data input has been completed, select “Save & Continue”.

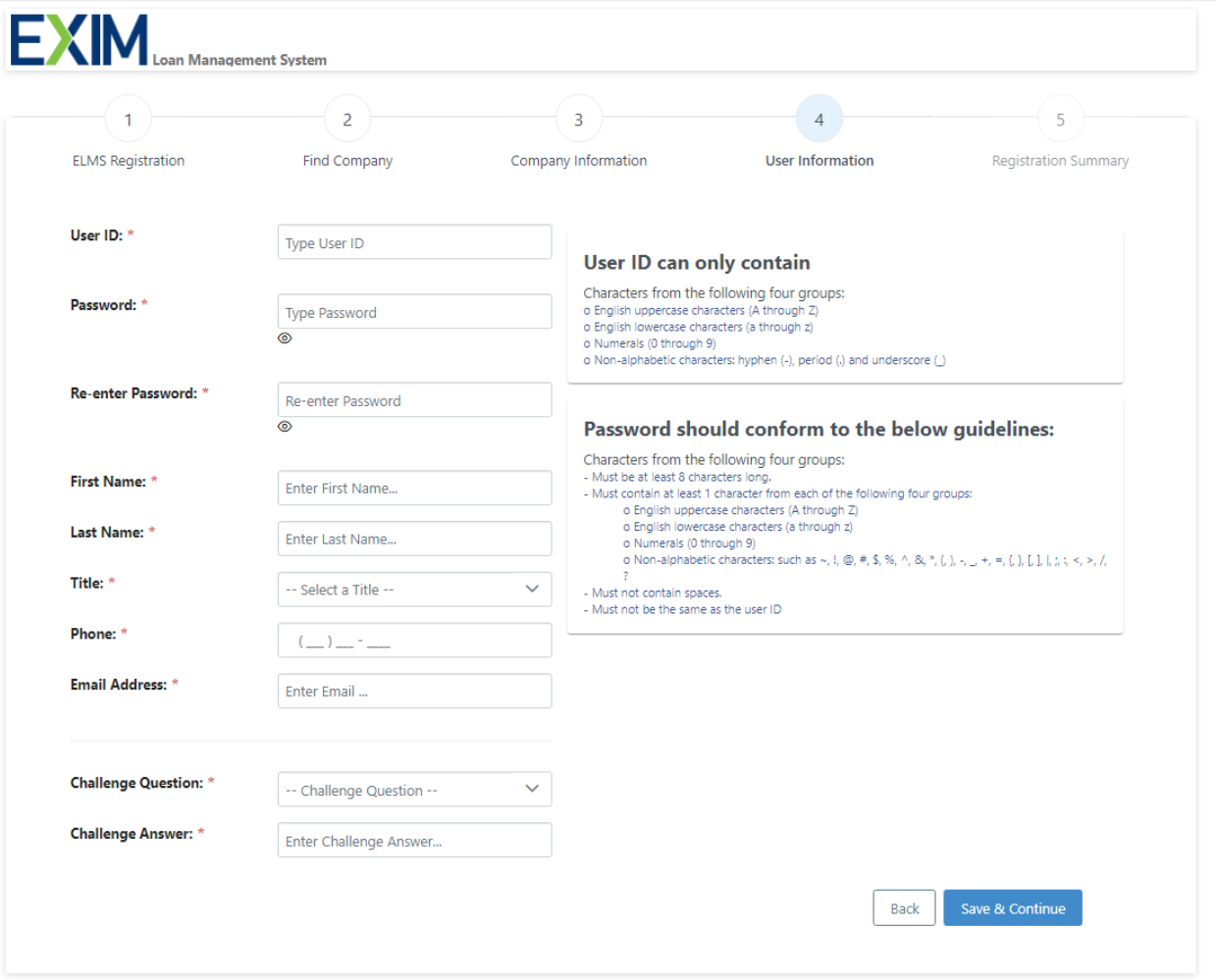


Figure 1-8: Enter User Information

The user will be given the opportunity to confirm their information (Figure 1-9).

Step 8a: If the information is correct, select “Submit”.

Step 8b: If any of the information is incorrect, select “Back” to make changes.

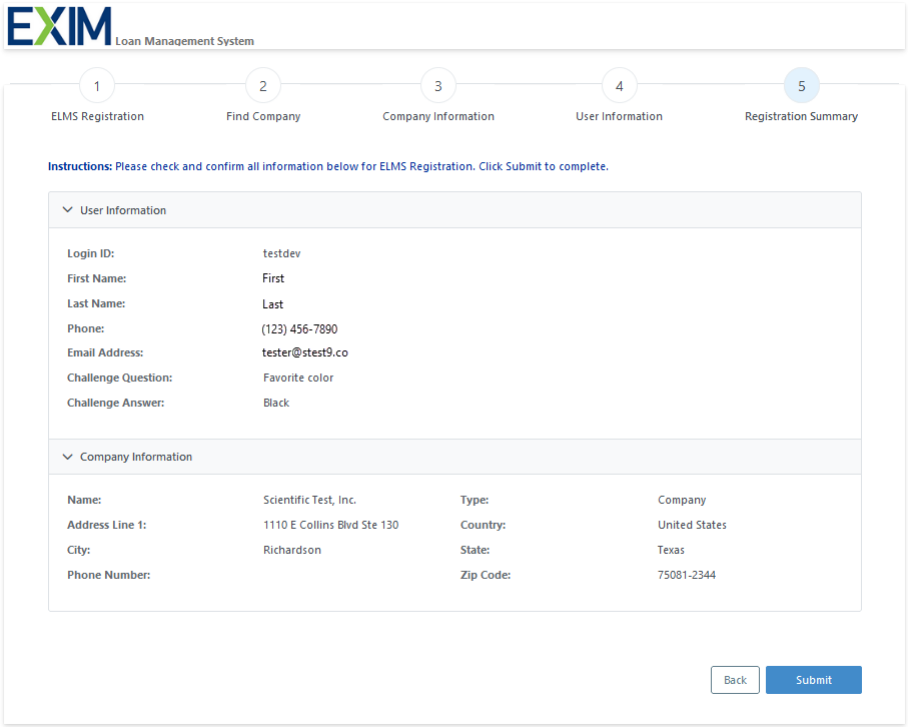


Figure 1-9: Registration Confirmation

The “Registration Completed Successfully” message will be shown with the Registration Tracking Number (Figure 1-10).

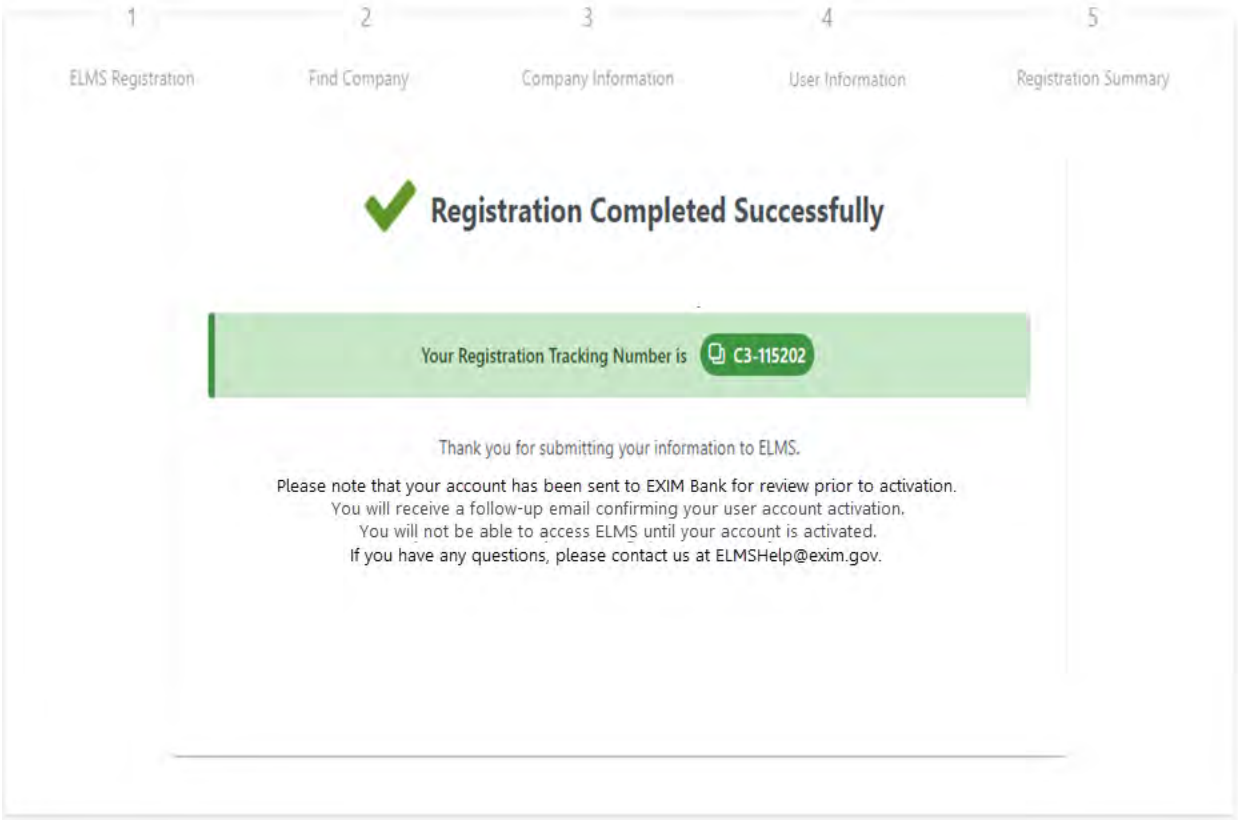
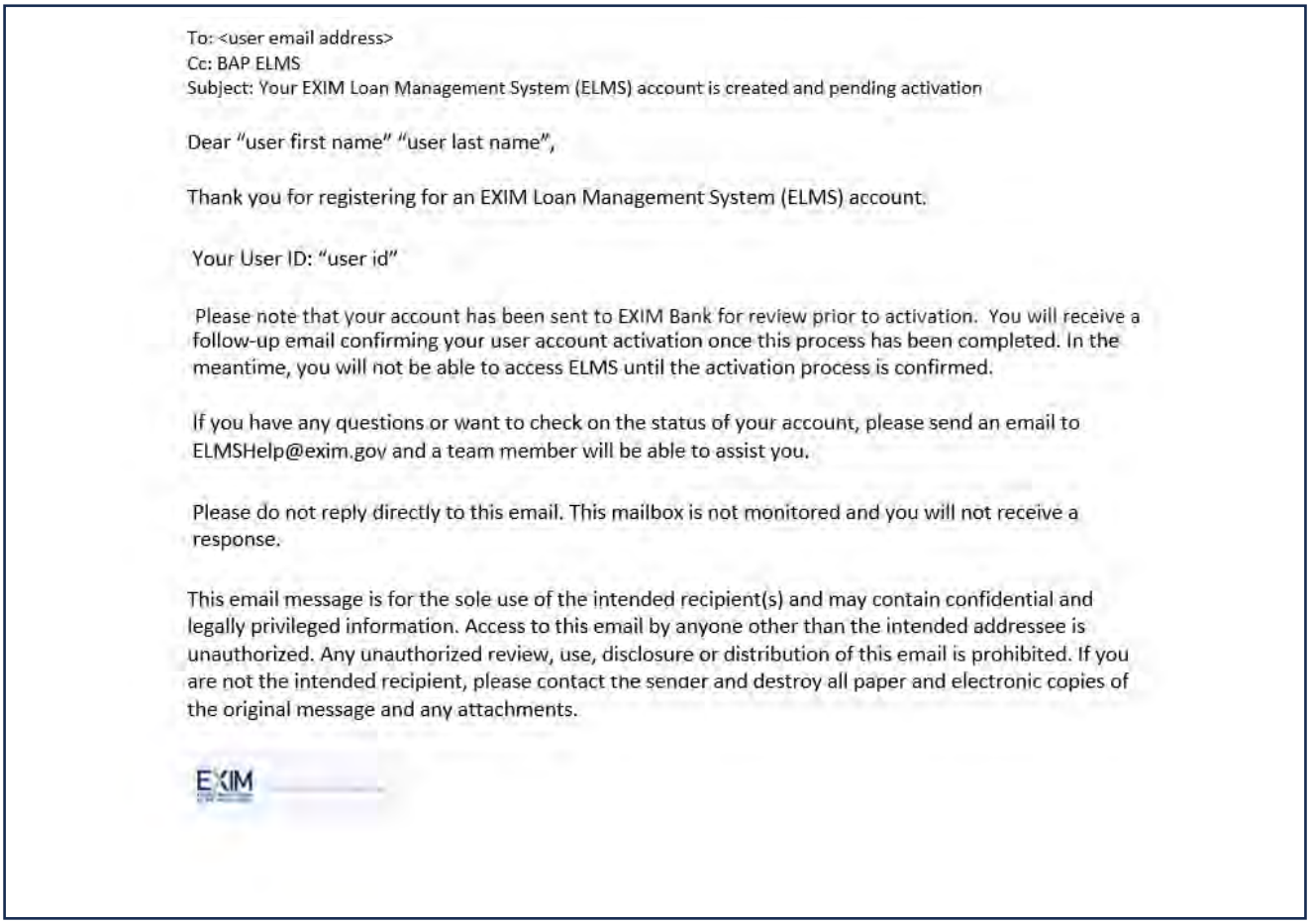


Figure 1-10: Successful Registration Message

The user will also receive an email confirming successful registration (Figure 1-11).



To: <user email address>
Cc: BAP ELMS
Subject: Your EXIM Loan Management System (ELMS) account is created and pending activation

Dear "user first name" "user last name",

Thank you for registering for an EXIM Loan Management System (ELMS) account.

Your User ID: "user id"

Please note that your account has been sent to EXIM Bank for review prior to activation. You will receive a follow-up email confirming your user account activation once this process has been completed. In the meantime, you will not be able to access ELMS until the activation process is confirmed.

If you have any questions or want to check on the status of your account, please send an email to ELMSHelp@exim.gov and a team member will be able to assist you.

Please do not reply directly to this email. This mailbox is not monitored and you will not receive a response.

This email message is for the sole use of the intended recipient(s) and may contain confidential and legally privileged information. Access to this email by anyone other than the intended addressee is unauthorized. Any unauthorized review, use, disclosure or distribution of this email is prohibited. If you are not the intended recipient, please contact the sender and destroy all paper and electronic copies of the original message and any attachments.

EXIM

Figure 1-11: Successful Registration Email

All newly registered user accounts will be reviewed by EXIM prior to being activated. The new user will receive either an Account Activation (Figure 1-12) or an Activation Denial (Figure 1-13) email.

Once the end user's account is activated, they will be able to login to ELMS.

If they receive an Activation Denial email, they will be directed to contact ELMSHelp@exim.gov for assistance.

To: <user email address>
Cc: BAP ELMS
Subject: Welcome to the EXIM Loan Management System (ELMS) – your user account has been activated

Dear "user first name" "user last name",

Thank you for registering with the EXIM Loan Management System (ELMS). Your account has been activated successfully for "company name".

Your ELMS User ID is: "user id"

You can now log in to the EXIM Loan Management System (ELMS).

For technical assistance, please contact ELMShelp@exim.gov .

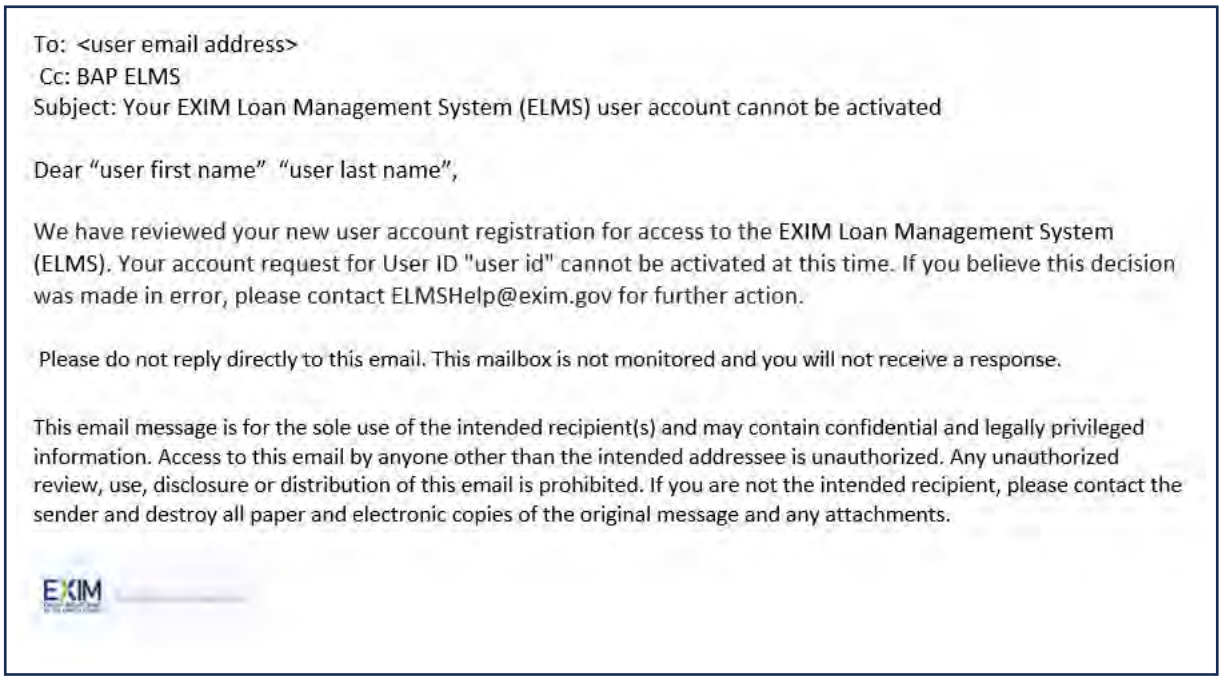
When you log into ELMS, you will be required to enter a one-time passcode (OTP) which will be sent to your email address associated to your user account. Once that is completed, you will be successfully logged into the System.

Please do not reply directly to this email. This mailbox is not monitored and you will not receive a response.

This email message is for the sole use of the intended recipient(s) and may contain confidential and legally privileged information. Access to this email by anyone other than the intended addressee is unauthorized. Any unauthorized review, use, disclosure or distribution of this email is prohibited. If you are not the intended recipient, please contact the sender and destroy all paper and electronic copies of the original message and any attachments.

EXIM

Figure 1-12: Account Activation Email



To: <user email address>
Cc: BAP ELMS
Subject: Your EXIM Loan Management System (ELMS) user account cannot be activated

Dear "user first name" "user last name",

We have reviewed your new user account registration for access to the EXIM Loan Management System (ELMS). Your account request for User ID "user id" cannot be activated at this time. If you believe this decision was made in error, please contact ELMSHelp@exim.gov for further action.

Please do not reply directly to this email. This mailbox is not monitored and you will not receive a response.

This email message is for the sole use of the intended recipient(s) and may contain confidential and legally privileged information. Access to this email by anyone other than the intended addressee is unauthorized. Any unauthorized review, use, disclosure or distribution of this email is prohibited. If you are not the intended recipient, please contact the sender and destroy all paper and electronic copies of the original message and any attachments.

Figure 1-13: Activation Denied Email

2. Login

Once the user's account is activated, they will be able to log into ELMS.

Step 1: To access the ELMS system: https://elms.exim.gov/ (Figure 1-1).
Step 2: Read the EXIM Privacy Policy and click "I AGREE".
Step 3: The user enters their User ID and Password (Figure 2-1).

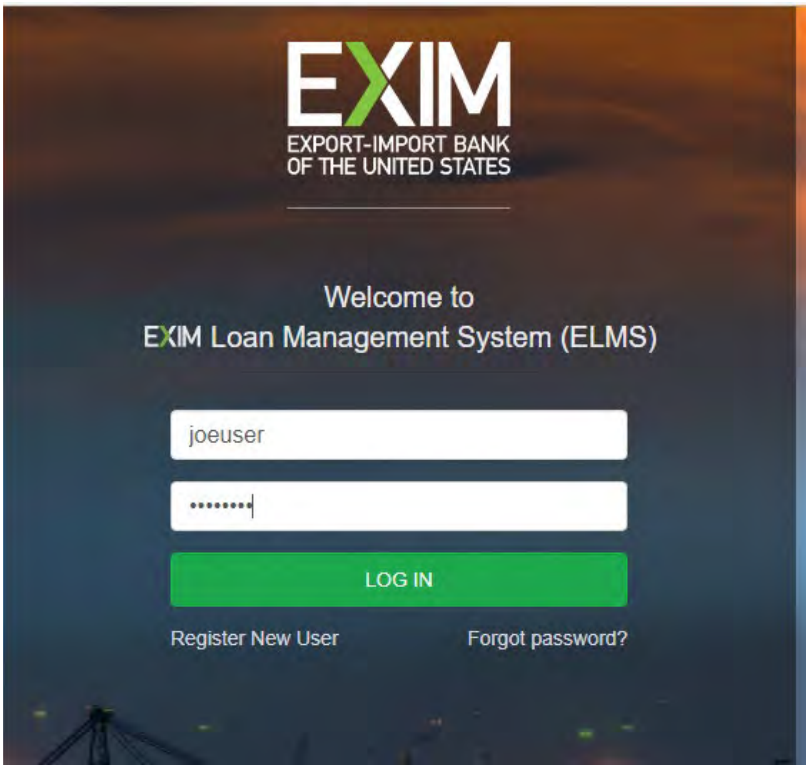


Figure 2-1: Login Screen

Every time the user logs into ELMS, ELMS will send a One-Time Passcode (OTP) to the registered email address. The OTP is required to complete the Login process. The user has 5 attempts to enter the OTP and it expires after 5 minutes. The user may select the "Regenerate" button at any time to have a new OTP emailed to them.

Step 4: The user enters the OTP (Figure 2-2).

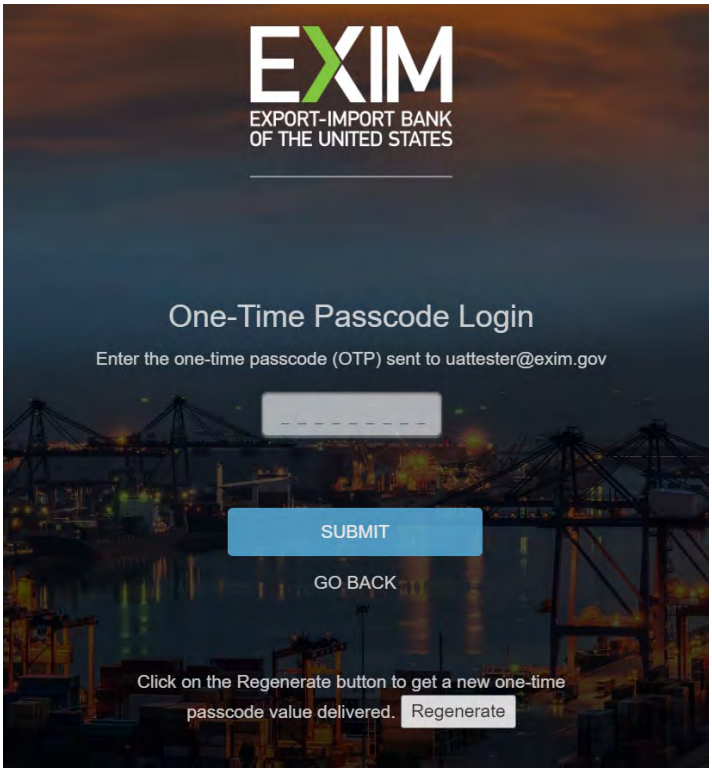


Figure 2-2: One-Time Passcode Screen

After successful completion of the Login process, the user is taken to their Landing Page (Figure 2-3).

The Landing Page allows the user to:

(1) see a summary of its company's authorized Working Capital Cases and Direct Loan/Guarantee Transactions volumes on their respective Dashboard Cards;
(2) create a new application;
(3) go to the company's External Dashboard(s) by clicking on the respective Dashboard Card.

Step 5a: Click on the Direct Loan/Guarantee Dashboard card to go to the user's company's detailed Dashboard. An application can be created from the Dashboard. (See Section 3. External Dashboard/Search.)

Step 5b: Create a new Direct Loan/Guarantee application by selecting the "Direct Loan/Guarantee" link under "Create New Application" on the left side of the Landing Page.

For Working Capital applications, please refer to The Working Capital application process as described in the ELMS Working Capital User Guide.



Figure 2-3: External User Landing Page

3. External Dashboard/Search

The External User will see the Dashboard with 3 tabs (Figure 3-1):

- To Submit to EXIM
- Action Needed
- All Statuses

Several search functions are available to assist the user in finding a specific transaction on each tab and within each column:

- Search Keyword
- Ascending Sort
- Descending Sort
- Filters
- Clear Filters

The user may return to their Landing Page by selecting the “Home” button or clicking on the EXIM logo.

Step 1a: Select the “New Application” dropdown to create a new application.

Step 1b: Click on a Transaction Number on the “To Submit to EXIM” tab to be taken to an application in process.

Step 1c: Click on any Transaction Number on the “Action Needed” tab to view an application needing user action.

Step 1d: Click on any Transaction Number of the “All Statuses” tab to view a submitted application.

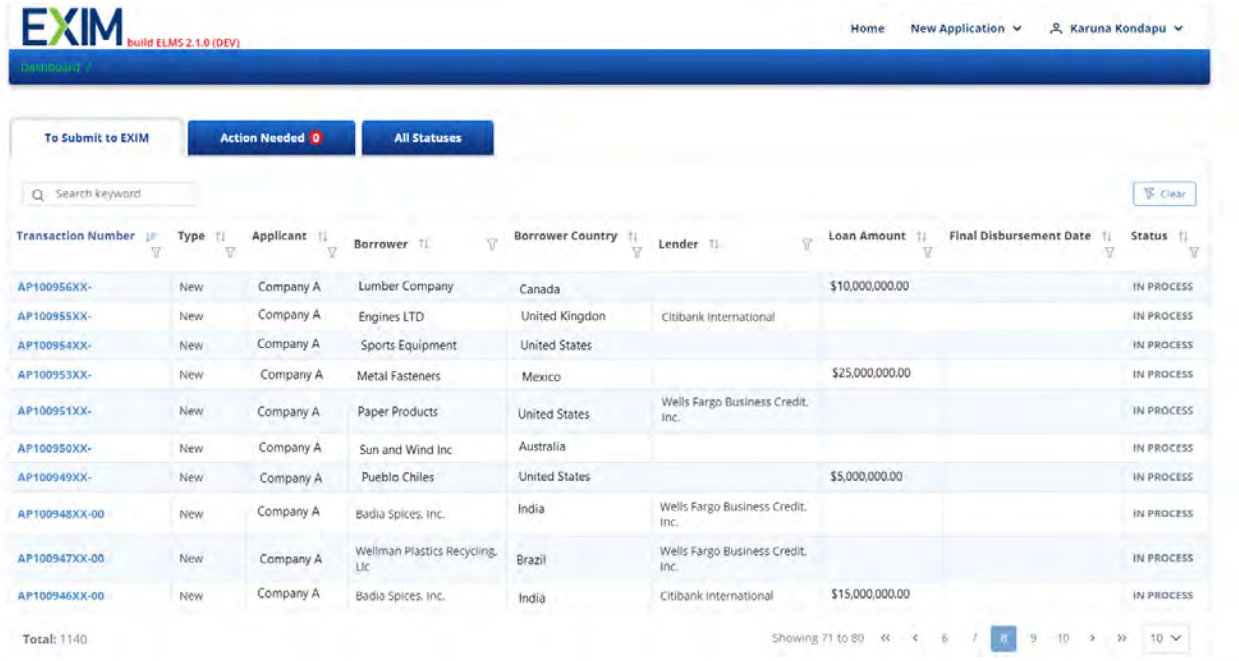


Figure 3-1: External User Dashboard

3.1. To Submit to EXIM Tab

This is the default tab, and the transactions are displayed by Transaction Number in descending order (newest to oldest). The tab displays the Transaction applications that have been created but have not yet been submitted or withdrawn. These applications are “In Process”.

3.2. Action Needed Tab

This tab displays the Transactions that need the user’s attention during the underwriting process.

3.3. All Statuses Tab

This tab displays all Transactions in all statuses.

4. Commitment or Financing Type

A Direct Loan/Guarantee Application can be created by selecting either the “Direct Loan/Guarantee” link on the External User Landing Page (Figure 2-3) or the “New Application” dropdown on the Direct Loan/Guarantee Dashboard (Figure 3-1). When either of those options are selected, the Applicant will be taken to the Commitment or Financing Type selection process to choose the Direct Loan/ Guarantee product for the new application.

There are three (3) possible paths to the creation of a new application:

- No previous Final Commitment (AP), Preliminary Commitment (PC), or Letter of Interest (LI)
- Conversion of Preliminary Commitment (PC) or Letter of Interest (LI)
- Resubmission of a Final Commitment (AP) or Preliminary Commitment (PC)

All of them start with the selection of either a Final Commitment (AP) or Preliminary Commitment (PC) (Figure 4-1).

Throughout the product selection process, the “Save & Continue” button is not enabled until all mandatory selections are made.

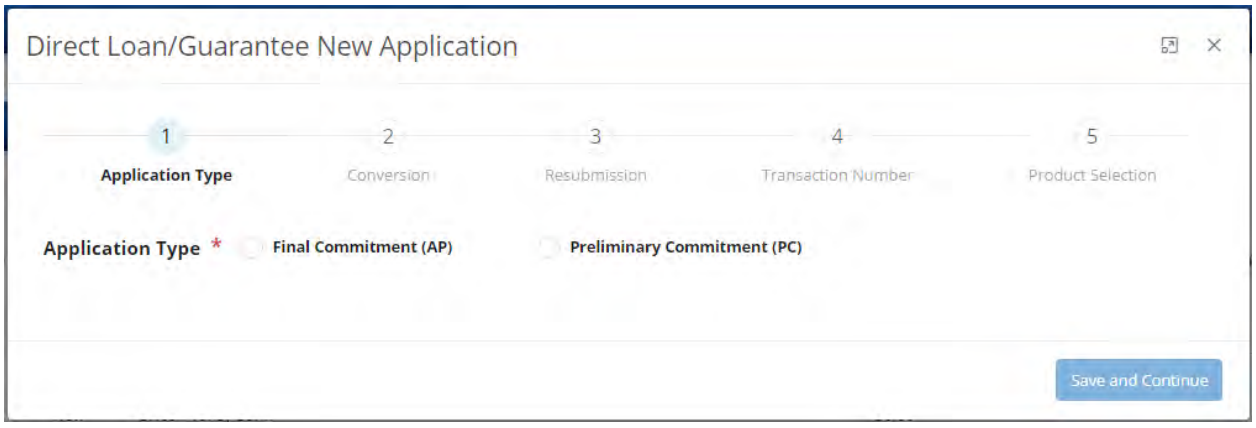


Figure 4-1: Final Commitment (AP) or Preliminary Commitment (PC) Selection

4.1. No previous Final Commitment (AP), Preliminary Commitment (PC), or Letter of Interest (LI)

Step 1a: Select Final Commitment (AP) (Figure 4-2).

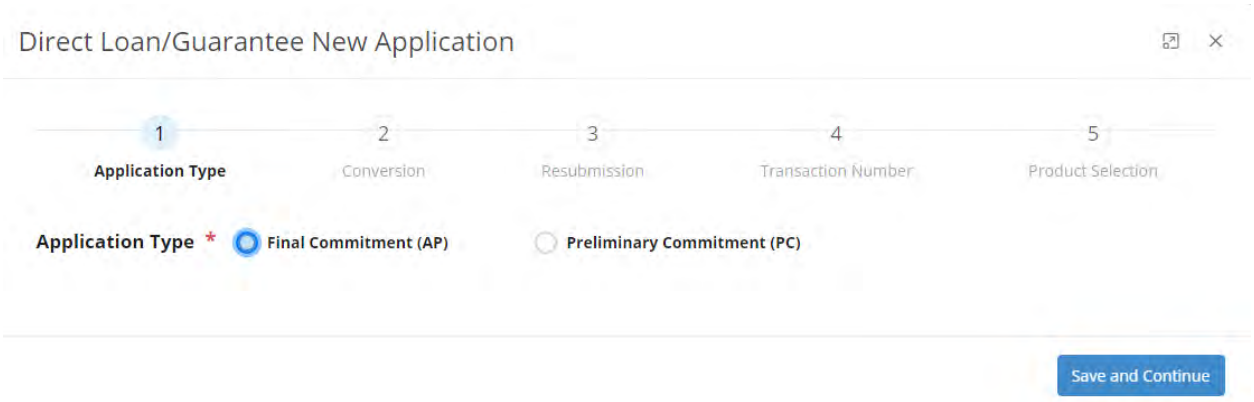


Figure 4-2: Final Commitment (AP) Selection

Step 1bi: Select Preliminary Commitment (PC) (Figure 4-3).
Step 1bii: Provide further explanation as to why a PC is being chosen, rather than an AP (Optional).

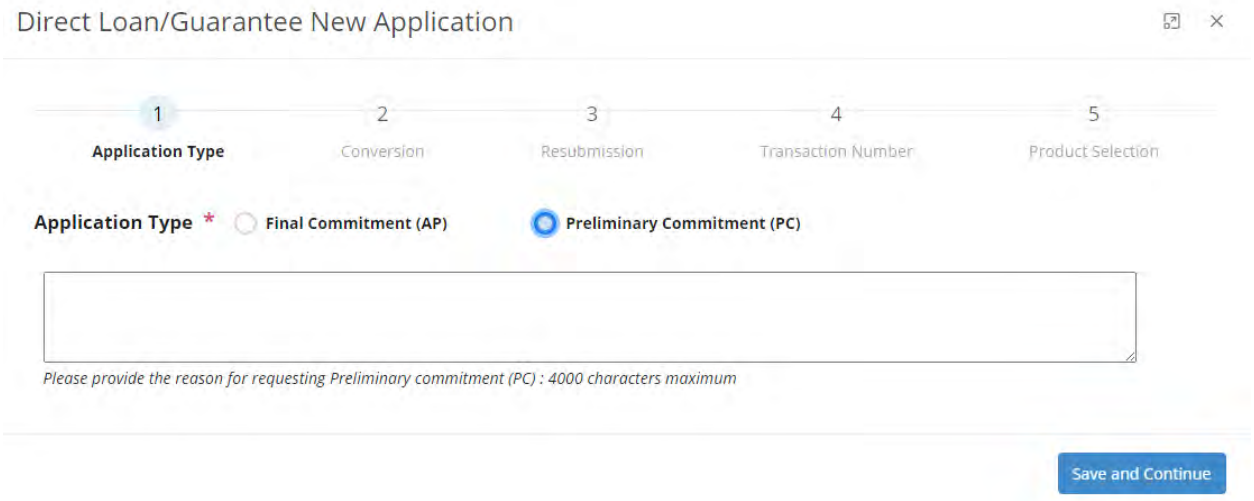


Figure 4-3: Preliminary Commitment (PC) Selection

Step 2: Select “No” to the Conversion question (Figure 4-4).

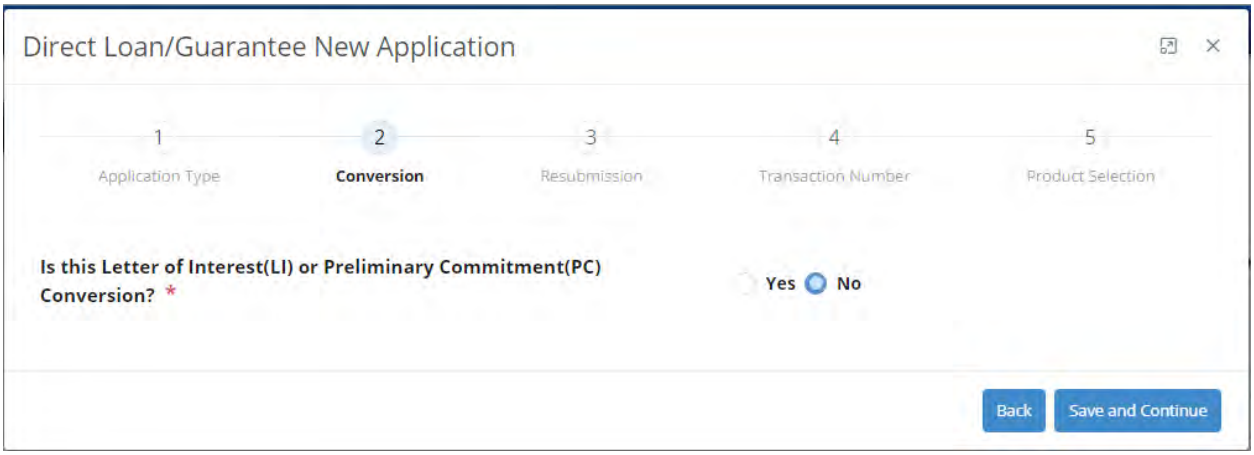


Figure 4-4: No to Conversion Question

Step 3: Select “No” to the Resubmission question (Figure 4-5).

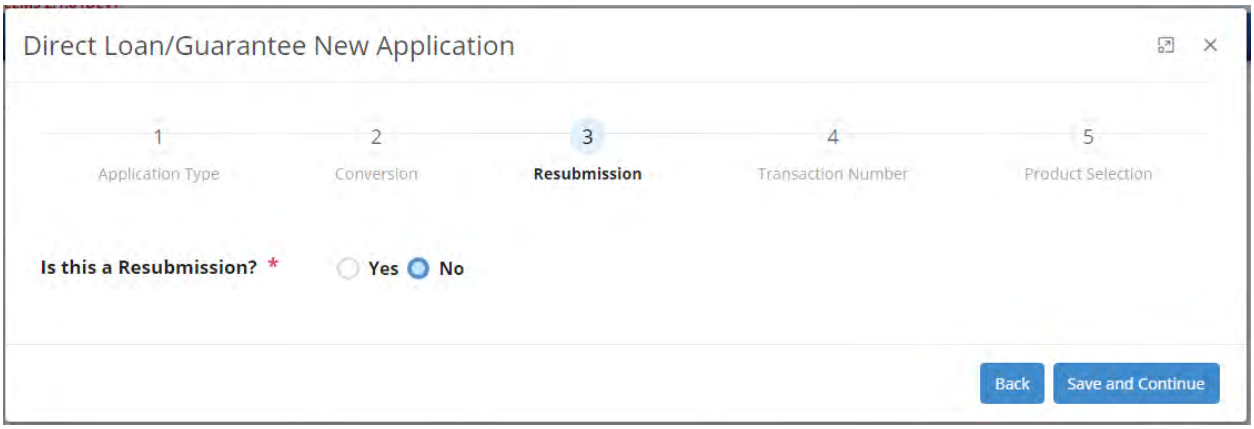


Figure 4-5: No to Resubmission Question

The Product Selection Screen will be displayed (Figure 4-6).

At least one (1) product must be selected; a combination of a Direct Loan and a Guarantee is allowed. A Credit Guarantee Facility (CGF) cannot be combined with a Direct Loan or a Guarantee.

Step 4a: Select Direct Loan and/or Comprehensive Guarantee and/or Political Risk Guarantee

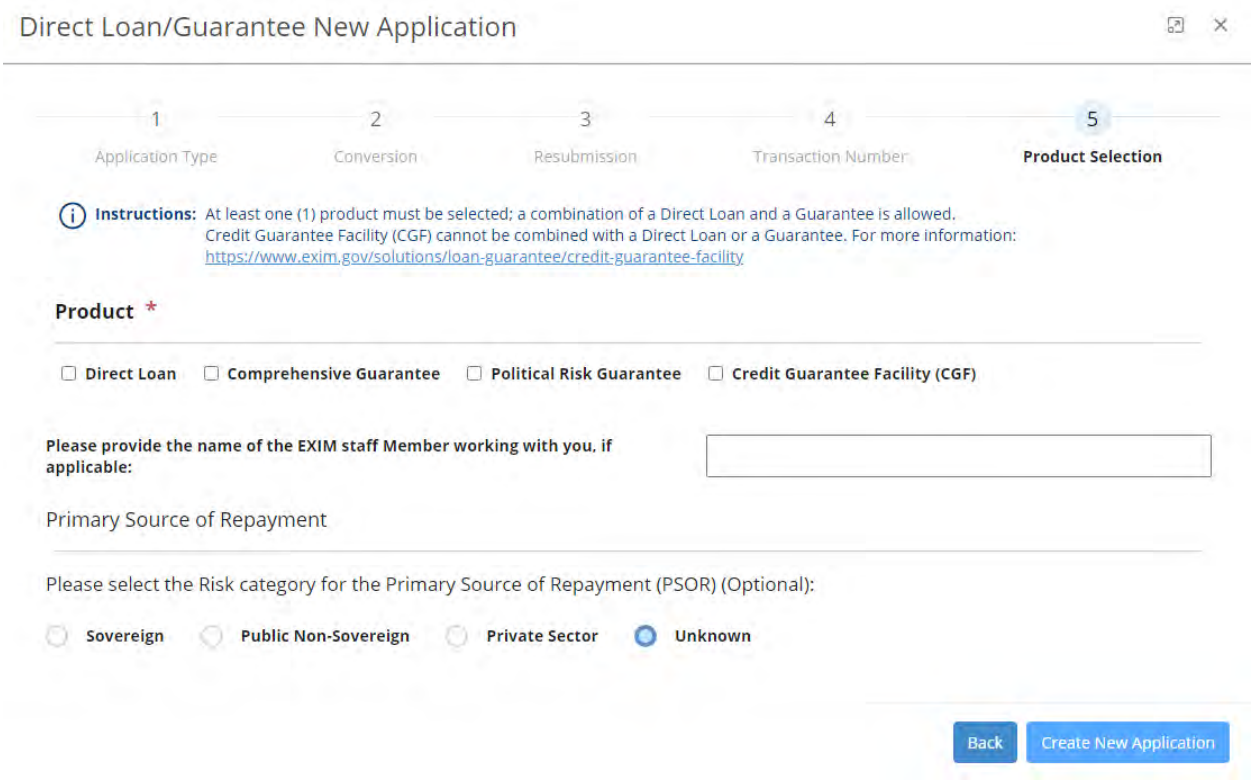


Figure 4-6: Product Selection

If the Applicant wants a Credit Guarantee Facility (CGF), they are presented with two (2) options: New or Renew (Figure 4.7).

Step 4b: Select Credit Guarantee Facility (CGF)
Step 4bi-1: Select New
Step 4bi-2: Select Renew
Step 4bii: If Renew is selected, the Applicant must enter the existing EXIM 6-digit EXIM Transaction Number.

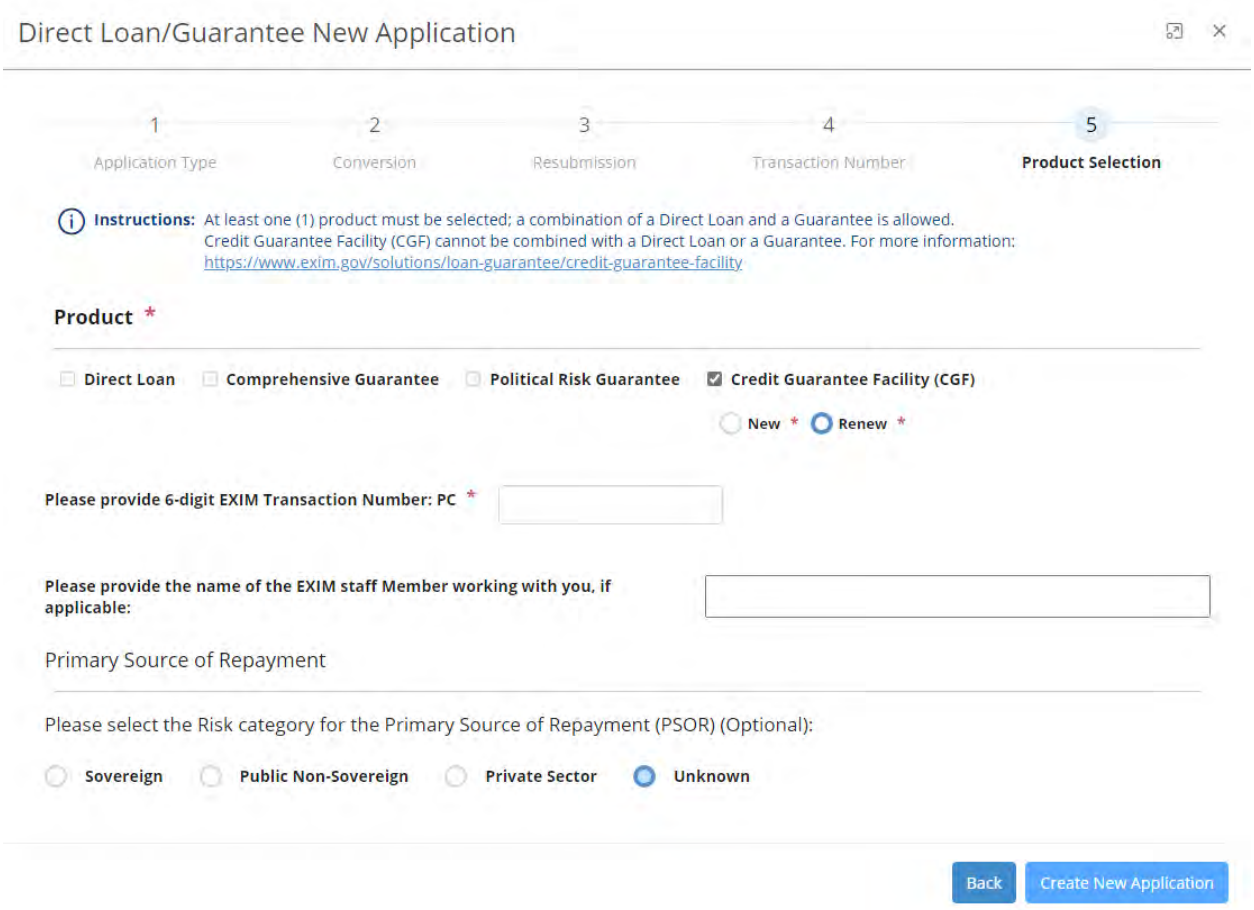


Figure 4-7: Credit Guarantee Facility (CGF) Selected

Step 5: Enter the name of the EXIM Staff member the Applicant has been working with, if applicable (Optional).

Step 6: Select the Risk Category for the Primary Source of Repayment (PSOR) (Optional).

Step 7: Select “Create New Application.”

The Applicant will receive a pop-up informing them that an application has been created successfully. They will also receive a confirmation email when their application has been created with the Transaction Number, the selected Product(s), and application type (Figure 4-8).



From ELMS_doNotReply@exim.gov
Sent: Friday, November 3, 2023 5:05 PM
To: <applicant contact@applicant.com>
CC: BAP ELMS
Subject: Transaction Application <Transaction Number> Created

Dear <Applicant>:

Your application for a <Product(s) Selected> was created successfully.

Please reference the following information in future communications regarding the application:

Transaction Number: <Transaction Number>
Application Type: <Application Type>

Please log in to the EXIM Loan Management System (ELMS) to continue application submission.

For technical assistance, please contact ELMShelp@exim.gov

EXIM
EXPORT-IMPORT BANK OF THE UNITED STATES
Reducing Risk. Unleashing Opportunity.

This email message is for the sole use of the intended recipient(s) and may contain confidential and legally privileged information. Access to this email by anyone other than the intended addressee is unauthorized. Any unauthorized review, use, disclosure or distribution of this email is prohibited. If you are not the intended recipient, please contact the sender and destroy all paper and electronic copies of the original message and any attachments.

This is an automatically generated email. Please do not reply.

Figure 4-8: Application Creation Confirmation Email

4.2. Conversion of a Preliminary Commitment (PC) or Letter of Interest (LI)

There are three (3) conversion options (Figure 4-9):

- A Preliminary Commitment (PC) to a Final Commitment (AP)
- A Letter of Interest (LI) to an AP
- A LI to a PC

Step 1a: Select Final Commitment (AP) (Figure 4-2).
Step 1bi: Select Preliminary Commitment (PC) (Figure 4-3).
Step 1bii: Provide further explanation as to why a PC is being chosen, rather than an AP (Optional).

Step 2: Select "Yes" to the Conversion question and make the appropriate selection (Figure 4-9).

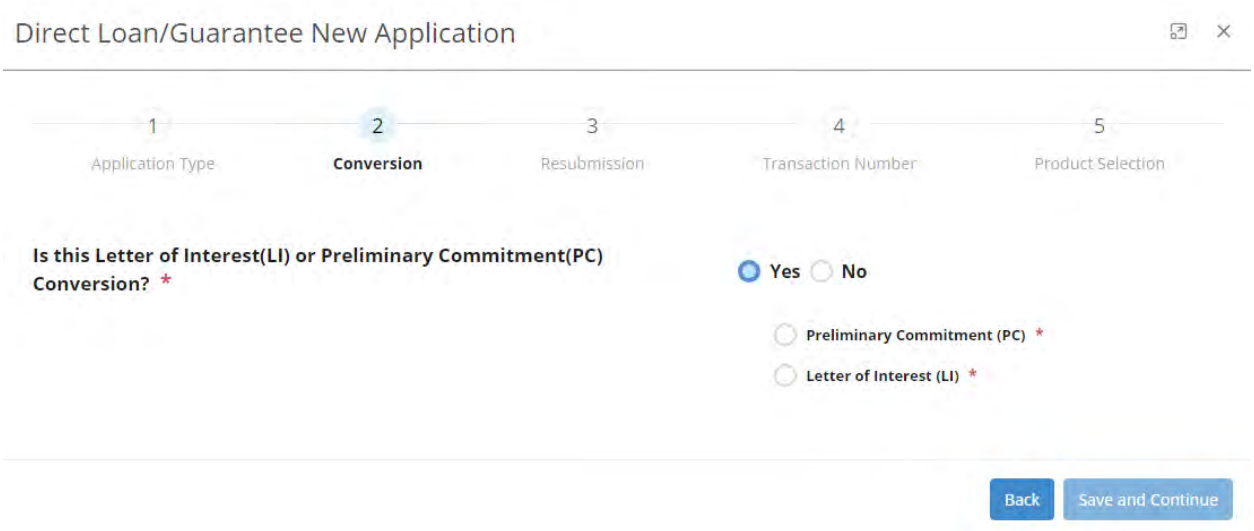


Figure 4-9: Yes to Conversion Question

Step 3: Enter the existing PC or LI EXIM 6-digit EXIM Transaction Number (Figure 4-10).

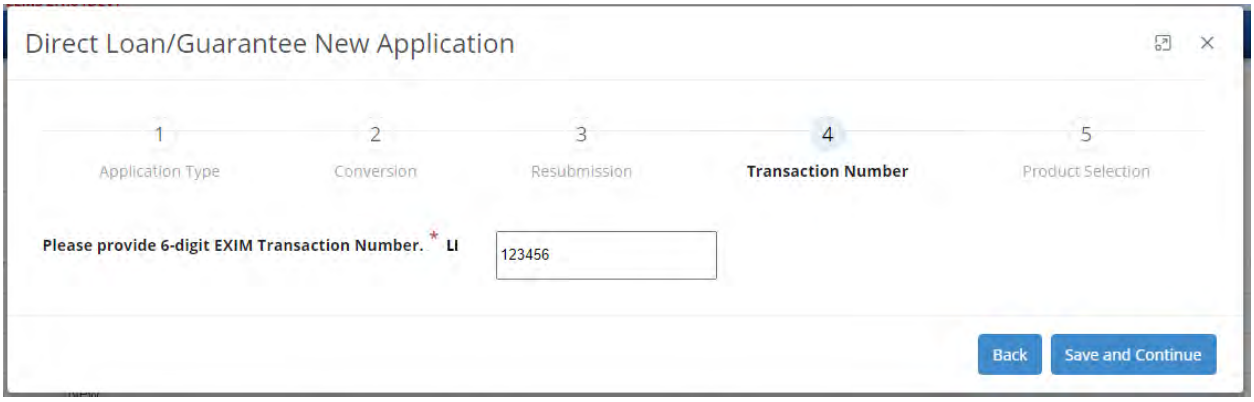


Figure 4-10: Enter Existing 6-digit Transaction Number

Step 4a: Select Direct Loan and/or Comprehensive Guarantee and/or Political Risk Guarantee (Figure 4-6).
Step 4b: Select Credit Guarantee Facility (CGF) (Figure 4-7).
Step 4bi-1: Select New.
Step 4bi-2: Select Renew.
Step 4bii: If Renew is selected, the Applicant must enter the existing EXIM 6-digit EXIM Transaction Number.

Step 5: Enter the name of the EXIM Staff member the Applicant has been working with, if applicable (Optional).

Step 6: Select the Risk Category for the Primary Source of Repayment (PSOR) (Optional).

Step 7: Select “Create New Application.”

4.3. Resubmission of a Final Commitment (AP) or Preliminary Commitment (PC)

A Final Commitment (AP) or Preliminary Commitment (PC) may be resubmitted.

Step 1a: Select Final Commitment (AP) (Figure 4-2).
Step 1bi: Select Preliminary Commitment (PC) (Figure 4-3).
Step 1bii: Provide further explanation as to why a PC is being chosen, rather than an AP (Optional).

Step 2: Select “No” to the Conversion question (Figure 4-4).

Step 3: Select “Yes” to the Resubmission question (Figure 4-11).

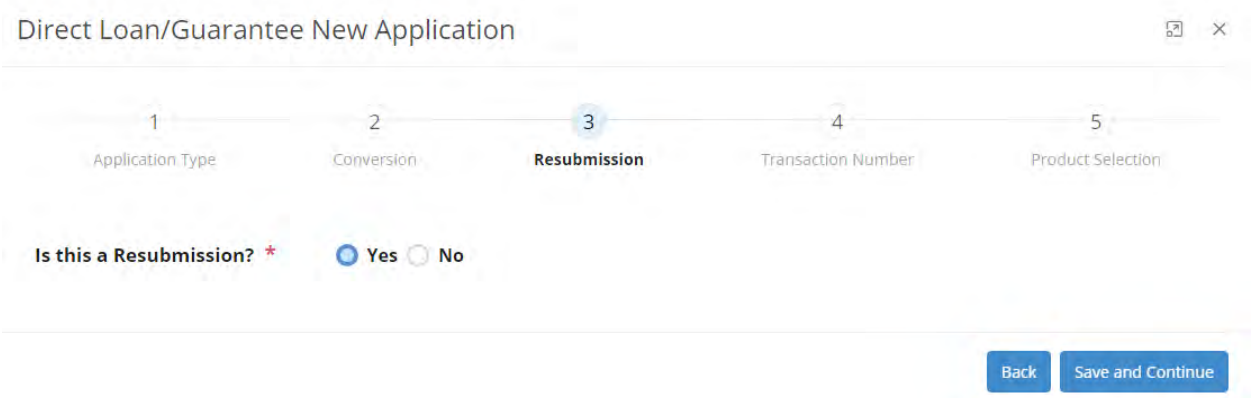


Figure 4-11: Yes to Resubmission Question

Step 4: Enter the existing AP or PC EXIM 6-digit EXIM Transaction Number (Figure 4-12).

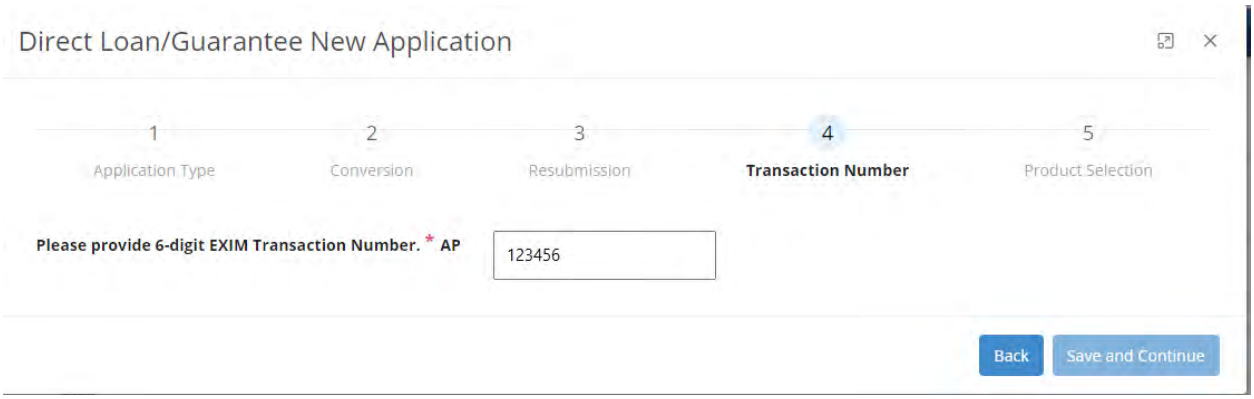


Figure 4-12: Enter Existing 6-digit Transaction Number

Step 5a: Select Direct Loan and/or Comprehensive Guarantee and/or Political Risk Guarantee (Figure 4-6)
Step 5b: Select Credit Guarantee Facility (CGF) (Figure 4-7)
Step 5bi-1: Select New
Step 5bi-2: Select Renew

Step 5bii: If Renew is selected, the Applicant must enter the existing EXIM 6-digit EXIM Transaction Number.

Step 6: Enter the name of the EXIM Staff member the Applicant has been working with, if applicable (Optional).

Step 7: Select the Risk Category for the Primary Source of Repayment (PSOR) (Optional).

Step 8: Select “Create New Application.”

5. Online Application Navigation and Instructions

Once an application is created, the Application Header, Navigation menu, and Instructions will be displayed. The Applicant can continue to enter application data at this time. As data is entered, it will be saved. The Applicant will be able to end their ELMS session at any time and return to the application by selecting the transaction number from their Dashboard.

The Application Header will be displayed while the Applicant is in the application.

The left side navigation menu lists the application sections. The Applicant does not have to complete the sections in order; they can select any section they need. The section an Applicant is in is identified by white text in a green box.

The Instructions Section is the default starting point (Figure 5-1).

Select the “Continue” button to go to the Participants Section.

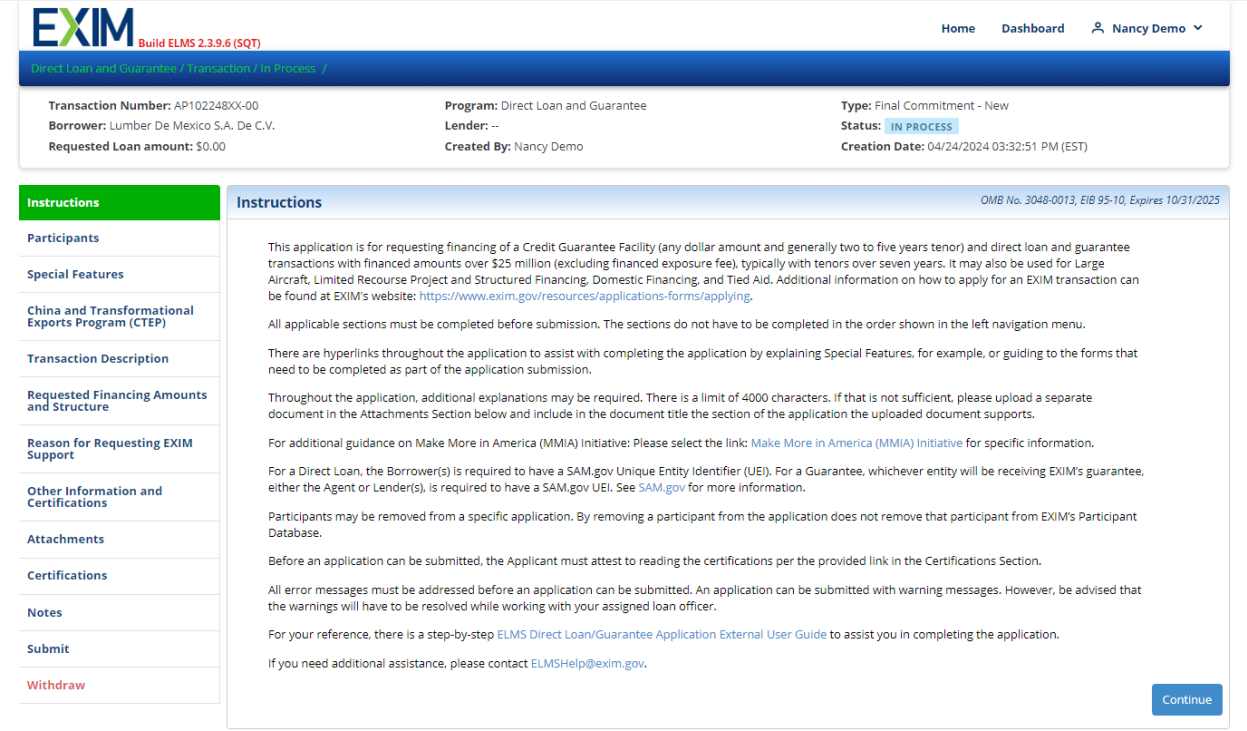


Figure 5-1: Online Application Navigation and Instructions

6. Participants

The Participants Section is where all parties and their role(s) in the Transaction are identified and managed.

The Participant who creates the application will be assigned the Applicant role. Only the Applicant is allowed to "edit" the application; this includes:

- adding and removing other Participants and assigned roles,
- adding/modifying/deleting information in the application sections,
- signing/submitting the application, or
- withdrawing the application.

The Applicant cannot remove themselves from the application or assign the applicant role to another Participant. If the Applicant does not want to continue in this role, they must withdraw the application.

The Applicant may assign additional roles (such as Borrower, Exporter, Guarantor, Lender, etc.) to themselves by clicking on the edit icon under "Actions." Once on their Participant detail information screen, they can make the appropriate selections.

The Applicant may add other Participants to the application and assign them to the appropriate role(s) they will have on the Transaction. To add other Participants, the Applicant will be able to search the EXIM Participant database and select an existing Participant or create a new Participant. Each Participant can have multiple roles and the same roles can be assigned to multiple Participants.

Annex A contains a list of all Transaction Roles and their definitions.

An application must have at least one (1) Borrower and multiple Borrowers are allowed. If there are multiple Borrowers, one (1) must be identified as the Primary Borrower.

Multiple Exporters are allowed. If there are multiple Exporters, one (1) must be identified as the Primary Exporter.

For a Direct Loan, the Borrower(s) is required to have a Unique Entity Identifier (UEI).

For a Guarantee, whichever entity will be receiving EXIM's guarantee, either the Agent or Lender(s), is required to have a Unique Entity Identifier (UEI).

6.1. Applicant

The Applicant tab provides additional details pertaining to the application (Figure 6-1).

The Applicant tab is pre-populated with the Participant's contact information, but it can be changed, if needed.

If the Applicant worked with an EXIM Regional Export Promotion Program (REPP Member), they have the option to select the applicable REPP Member from the provided drop-down list.

Step 1a: Select the edit icon (pencil) under Actions if the Applicant has other roles on the Transaction.

Step 1b: Select the "Save & Continue" button if the Applicant does not have any other roles.

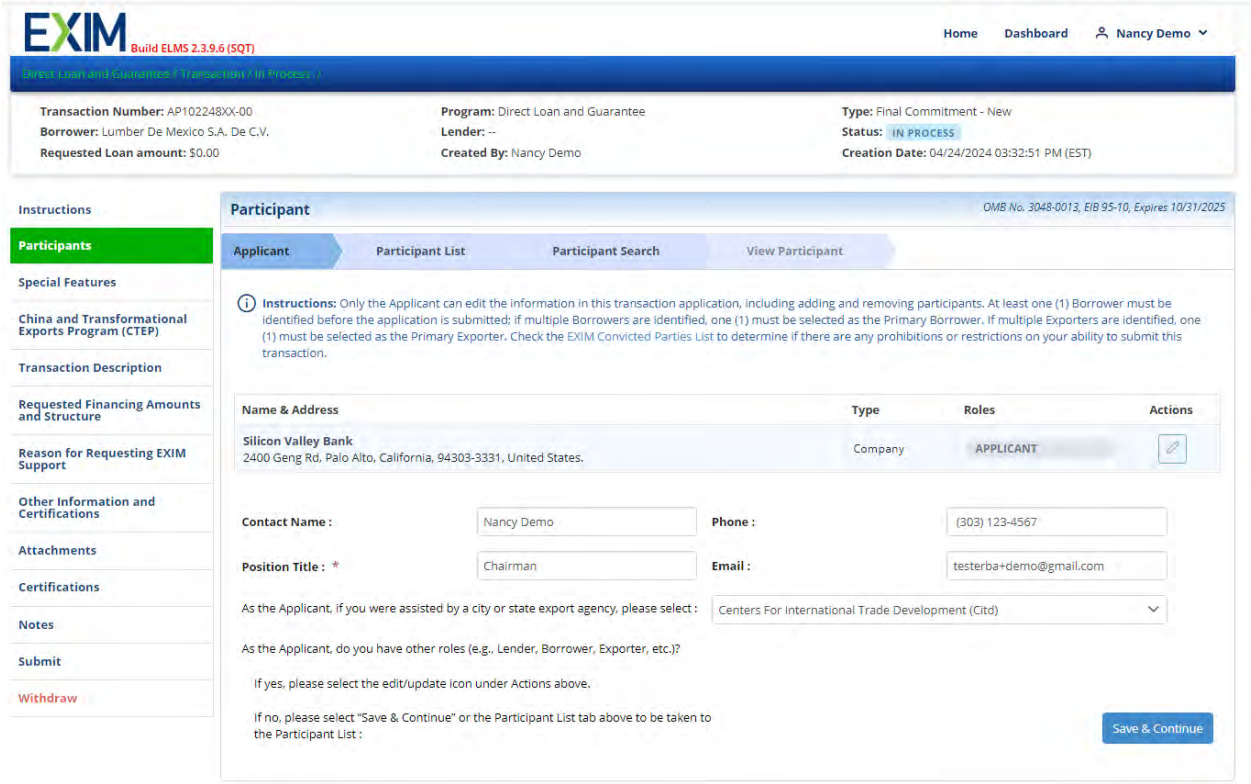


Figure 6-1: Applicant Tab

Step 2: Select the Edit button on the Participant Detail Information Screen

Step 3: Select Applicant additional role(s) (Figure 6-2). The definition of a role is displayed when the cursor hovers over the role name.

Step 4: Select “Update Participant.”

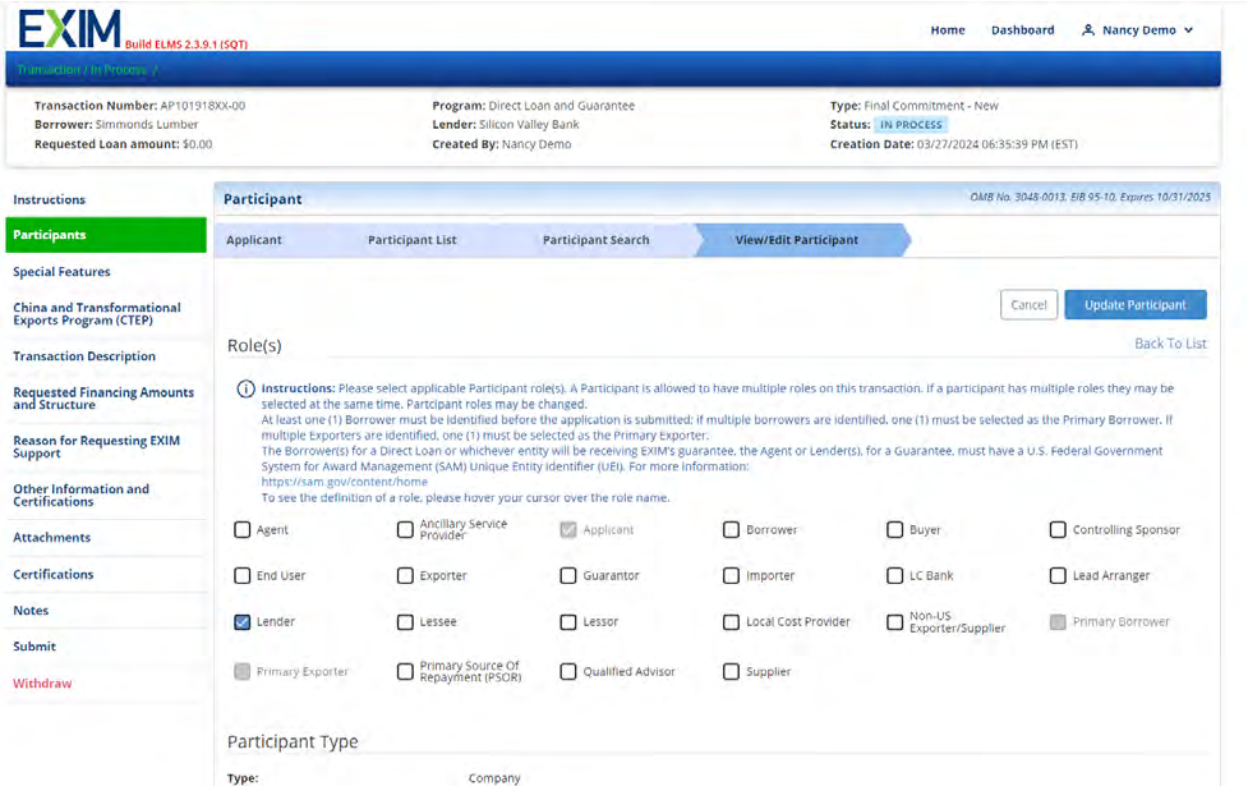


Figure 6-2: Participant Detail Information Screen – Applicant Role(s) Selection

6.2. Participant List

The Participant List includes the name and address information of the Participants and their role(s) on the Transaction (Figure 6-3).

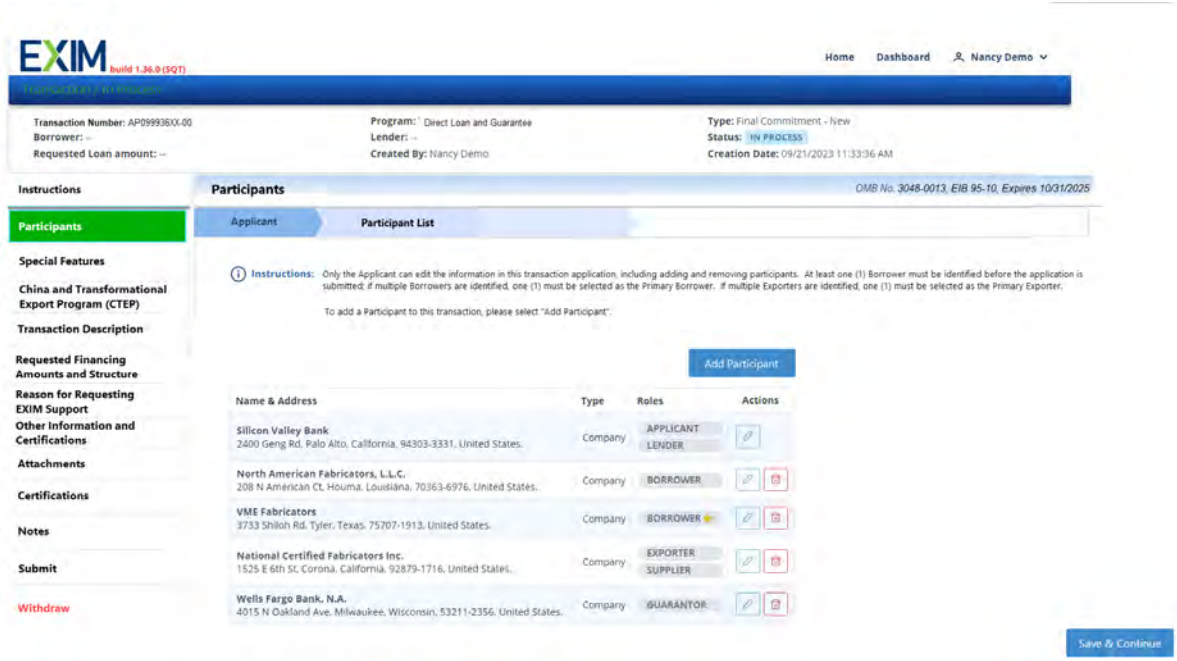


Figure 6-3: Participant List

6.3. Add Participant

EXIM has an extensive database of participant names and addresses. To reduce duplicates, EXIM encourages the Applicant to check variations of words such as “Inc.” for Incorporated or the full name of the company, such as International Monetary Fund for “IMF.” Alternatively, search by entering one word of the company name and select “Use Fuzzy Search.” Fuzzy Search is a way to broaden the participant search to find names like what has been entered. A progressive search functionality is used; as more characters are entered, the results list is refined. The Search can be performed using the three criteria: Country, (Participant) Name and City. Once the results are provided, “Search Keyword” can be used to search for information in any of the columns. If a match is not found in the EXIM database, the “No Results Found” message will be displayed and a new participant can be added to the database.

Step 3: Select the “Add Participant” button on the Participant List (Figure 6-3).

The Participant Search screen will be displayed (Figure 6-4).

Step 4: Enter search criteria.

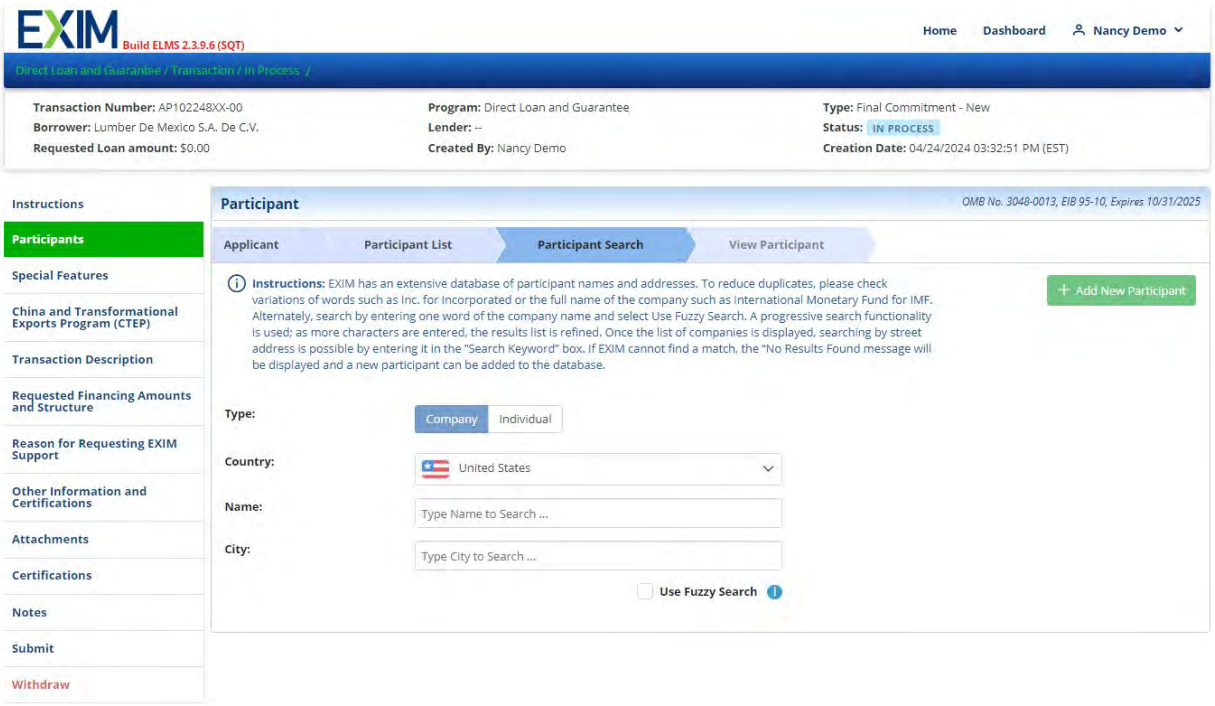


Figure 6-4: Participant Search Screen

6.3.1. Existing Participant (Found in EXIM Database)

Step 5a: Choose the Participant by clicking on the “select” link on the right under Actions (Figure 6-5).

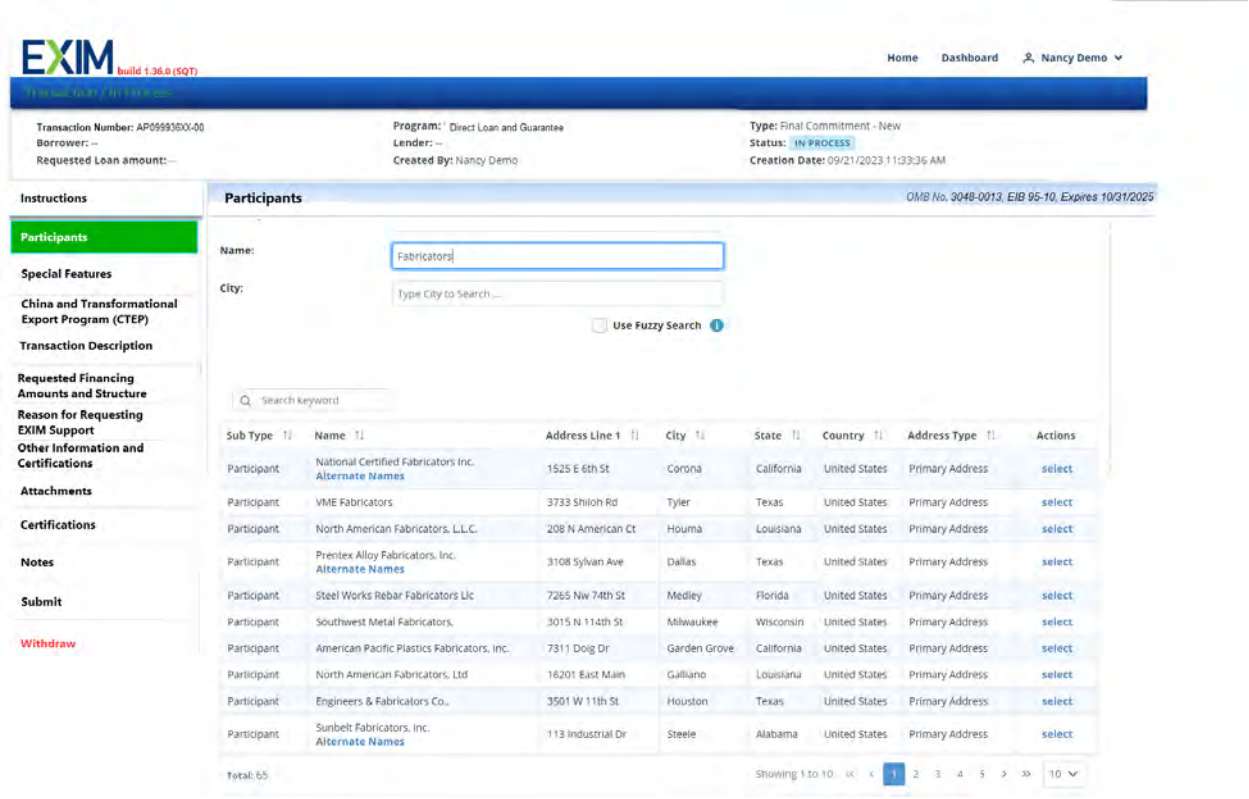


Figure 6-5: Participant search results

Step 6a: Select the role(s) the Participant will have on the Transaction (Figure 6-6).

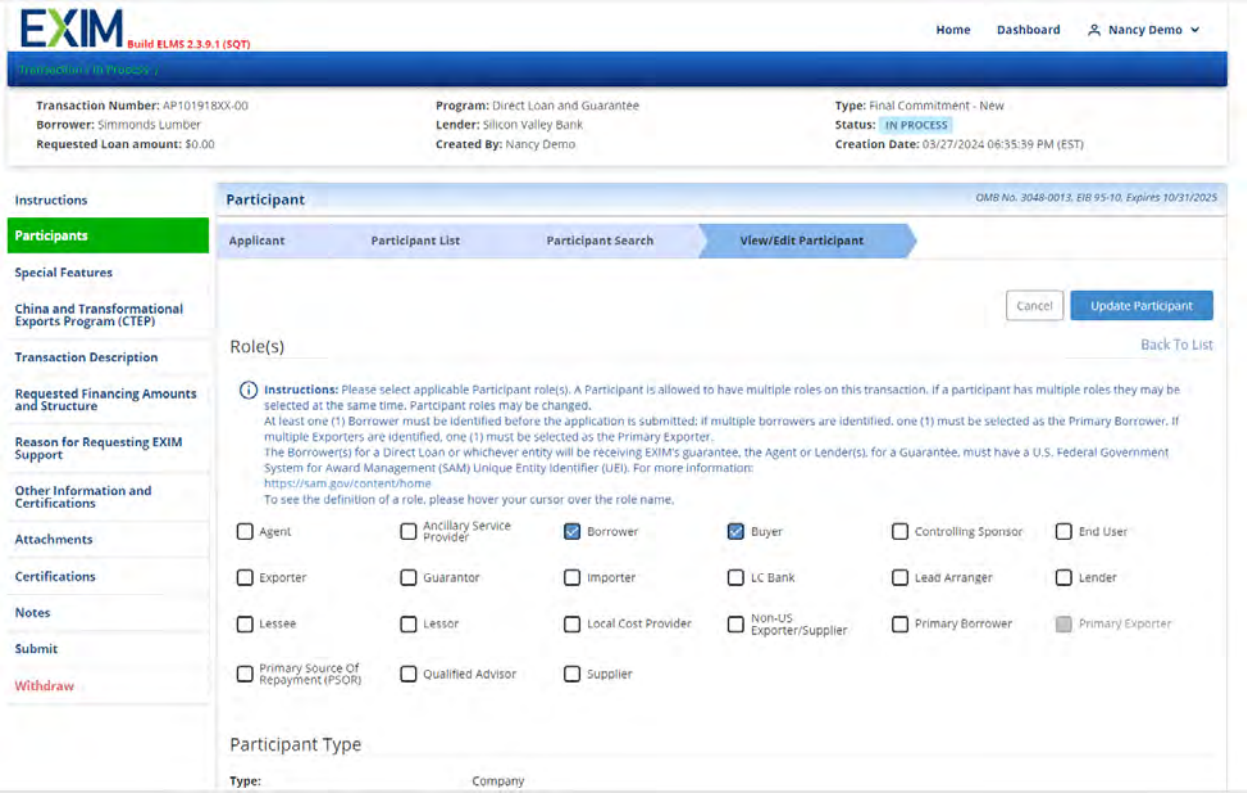
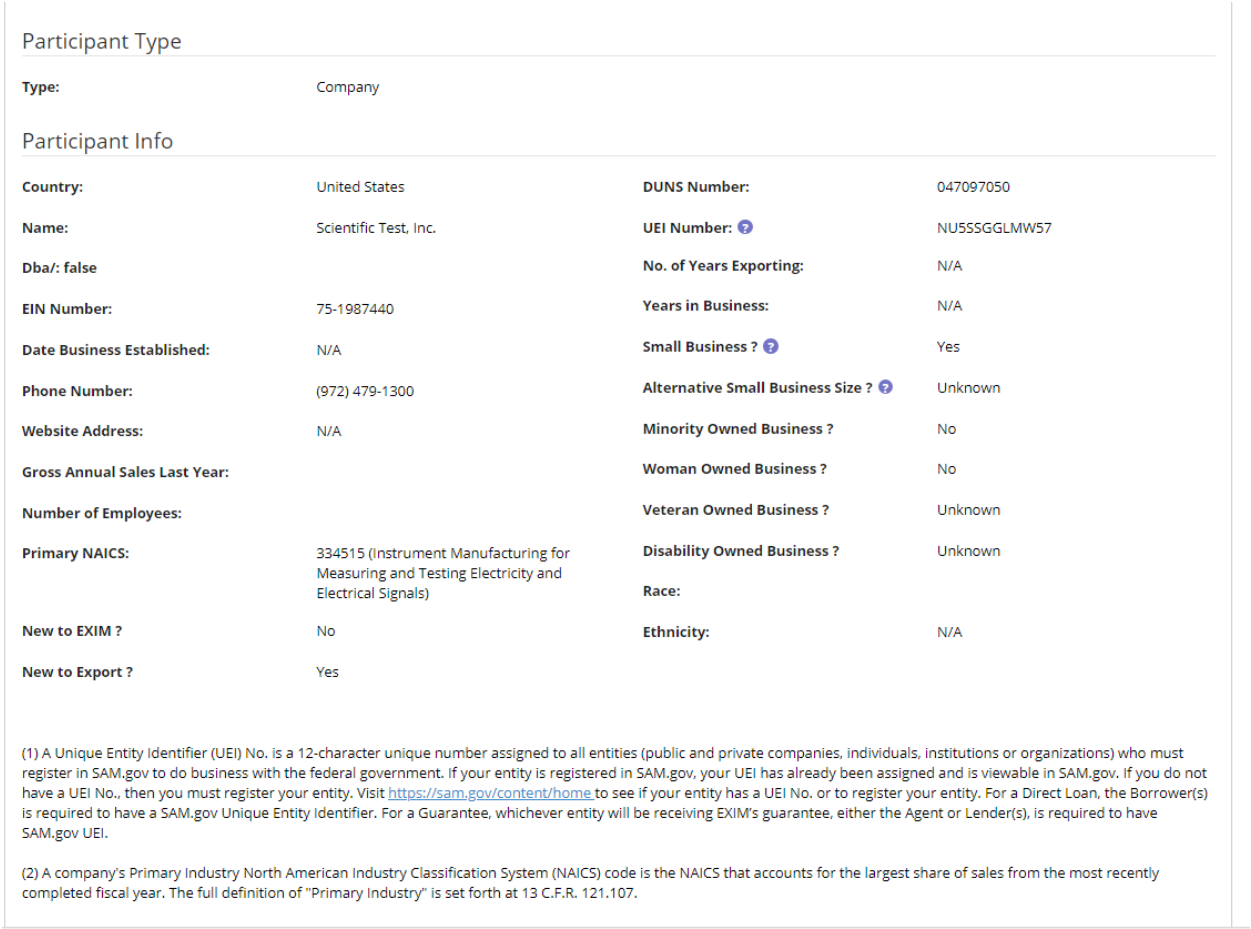


Figure 6-6: Participant Detail Information Screen: Roles Selection

Participant demographic information from the EXIM database will be displayed (Figure 6-7).



Participant Type

Type:	Company

Participant Info

Country:	United States	**DUNS Number:**	047097050
Name:	Scientific Test, Inc.	**UEI Number:**	NU5SSGGLMW57
Dba/: false		**No. of Years Exporting:**	N/A
EIN Number:	75-1987440	**Years in Business:**	N/A
Date Business Established:	N/A	**Small Business ?**	Yes
Phone Number:	(972) 479-1300	**Alternative Small Business Size ?**	Unknown
Website Address:	N/A	**Minority Owned Business ?**	No
Gross Annual Sales Last Year:		**Woman Owned Business ?**	No
Number of Employees:		**Veteran Owned Business ?**	Unknown
Primary NAICS:	334515 (Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals)	**Disability Owned Business ?**	Unknown
		Race:	
New to EXIM ?	No	**Ethnicity:**	N/A
New to Export ?	Yes		

(1) A Unique Entity Identifier (UEI) No. is a 12-character unique number assigned to all entities (public and private companies, individuals, institutions or organizations) who must register in SAM.gov to do business with the federal government. If your entity is registered in SAM.gov, your UEI has already been assigned and is viewable in SAM.gov. If you do not have a UEI No., then you must register your entity. Visit https://sam.gov/content/home to see if your entity has a UEI No. or to register your entity. For a Direct Loan, the Borrower(s) is required to have a SAM.gov Unique Entity Identifier. For a Guarantee, whichever entity will be receiving EXIM's guarantee, either the Agent or Lender(s), is required to have SAM.gov UEI.

(2) A company's Primary Industry North American Industry Classification System (NAICS) code is the NAICS that accounts for the largest share of sales from the most recently completed fiscal year. The full definition of "Primary Industry" is set forth at 13 C.F.R. 121.107.

Figure 6-7: Participant Demographic Information

The Participant Address section will display the address from the selected Participant record, as well as all the addresses associated with the Participant (Figure 6-8).

Step 7a: Select the correct address via one of the options:

- No additional action is need if the selected address is correct
- Update the selected address
- Search for and select a different address
- Add a new address

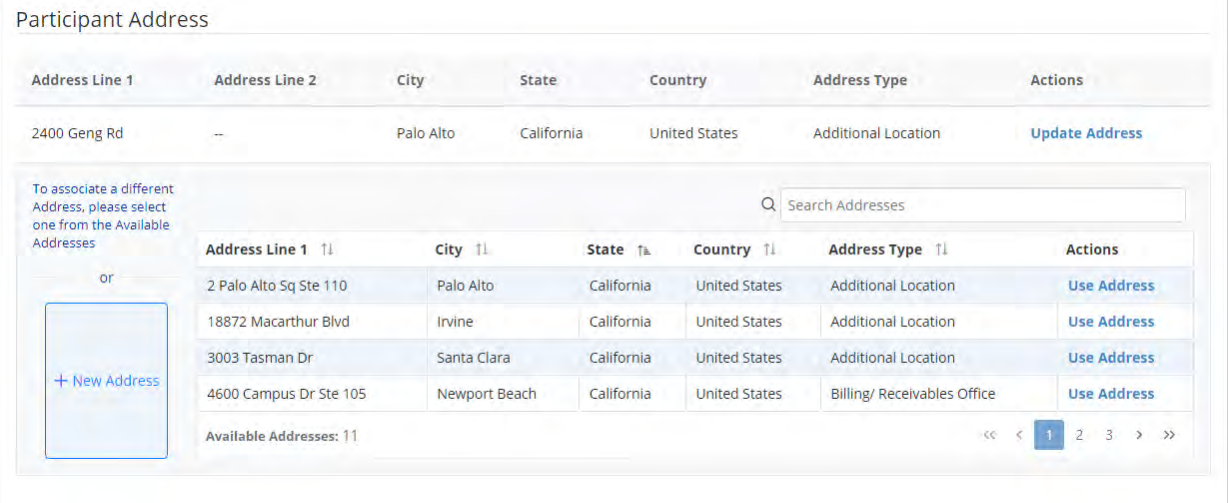


Figure 6-8: Participant Address Section

The Participant Contact section will list all individuals associated with the Participant (Figure 6-9).

Step 8a: Select the correct contact via one of the options:

- Search for an existing contact
- Add a new contact

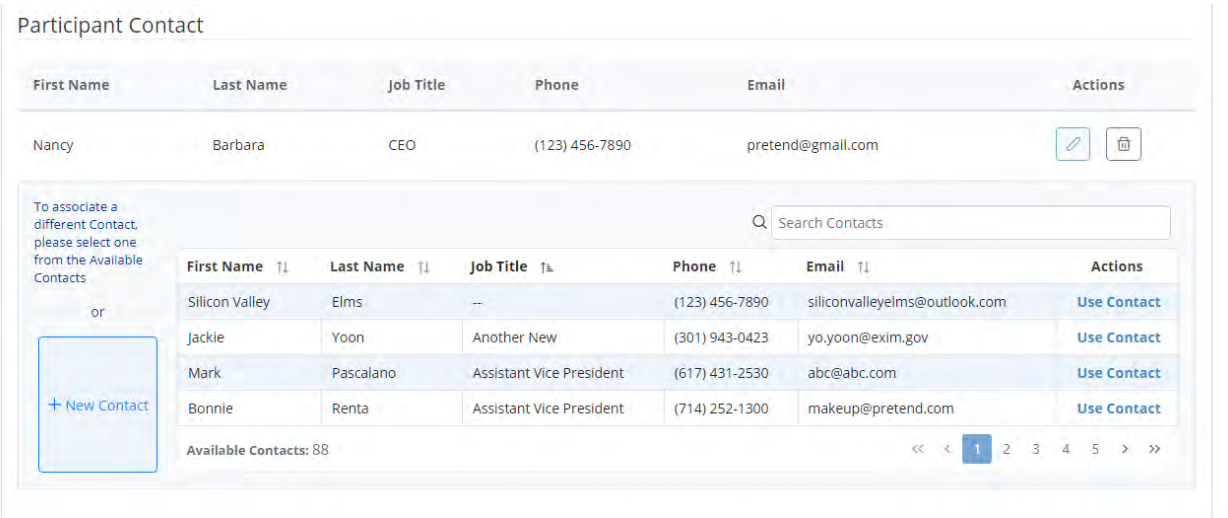


Figure 6-9: Participant Contact Section

Step 9a: Select “Add Participant”. There are several data validations and all must be resolved before the Participant can be added. Select “Cancel” if the Participant is not to be added.

The Applicant is returned to the Participant List when a Participant has been successfully added (Figure 6-10). The Applicant can repeat the process as many times as needed to add all the Participants for the Transaction.

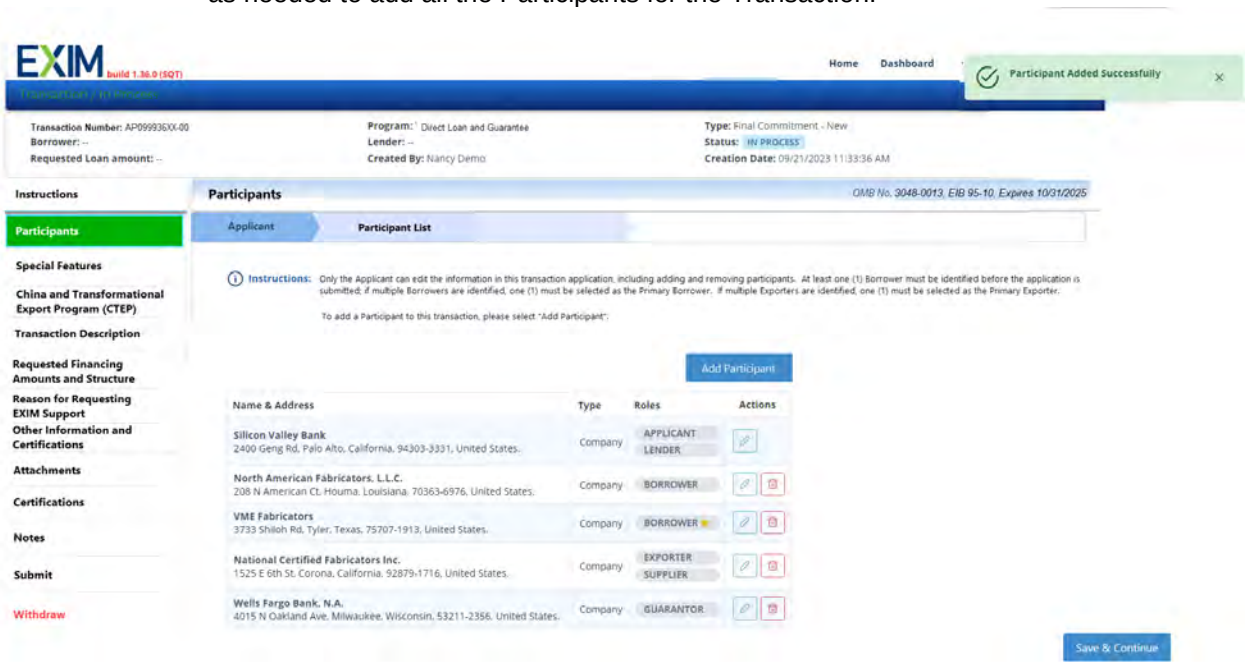


Figure 6-10: Participant Added Successfully

6.3.2. New Participant (Not found in EXIM Database)

Step 5b: Select "+ Add New Participant" button if searching for an existing Participant does not produce any results (Figure 6-11).

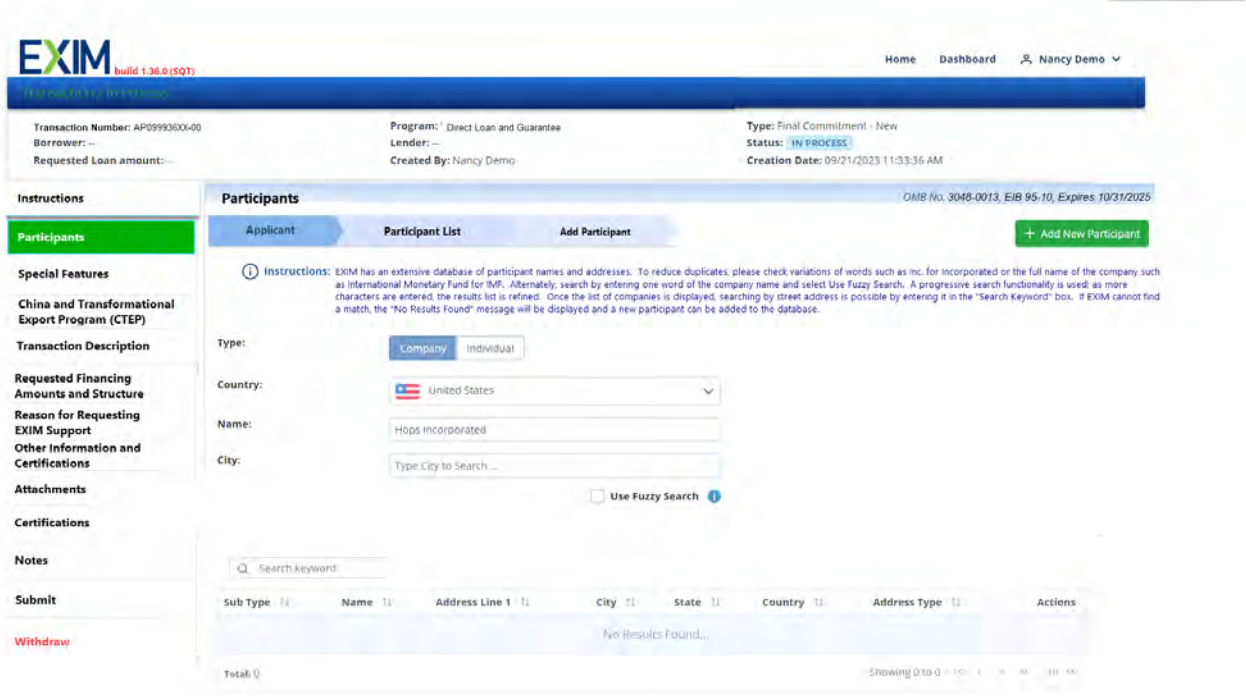


Figure 6-11: Participant Search - No Results Found

Step 6b: Select the role(s) the Participant will have on the Transaction (Figure 6-6).

Step 7b: Enter the Participant Type and Information (Figure 6-12).

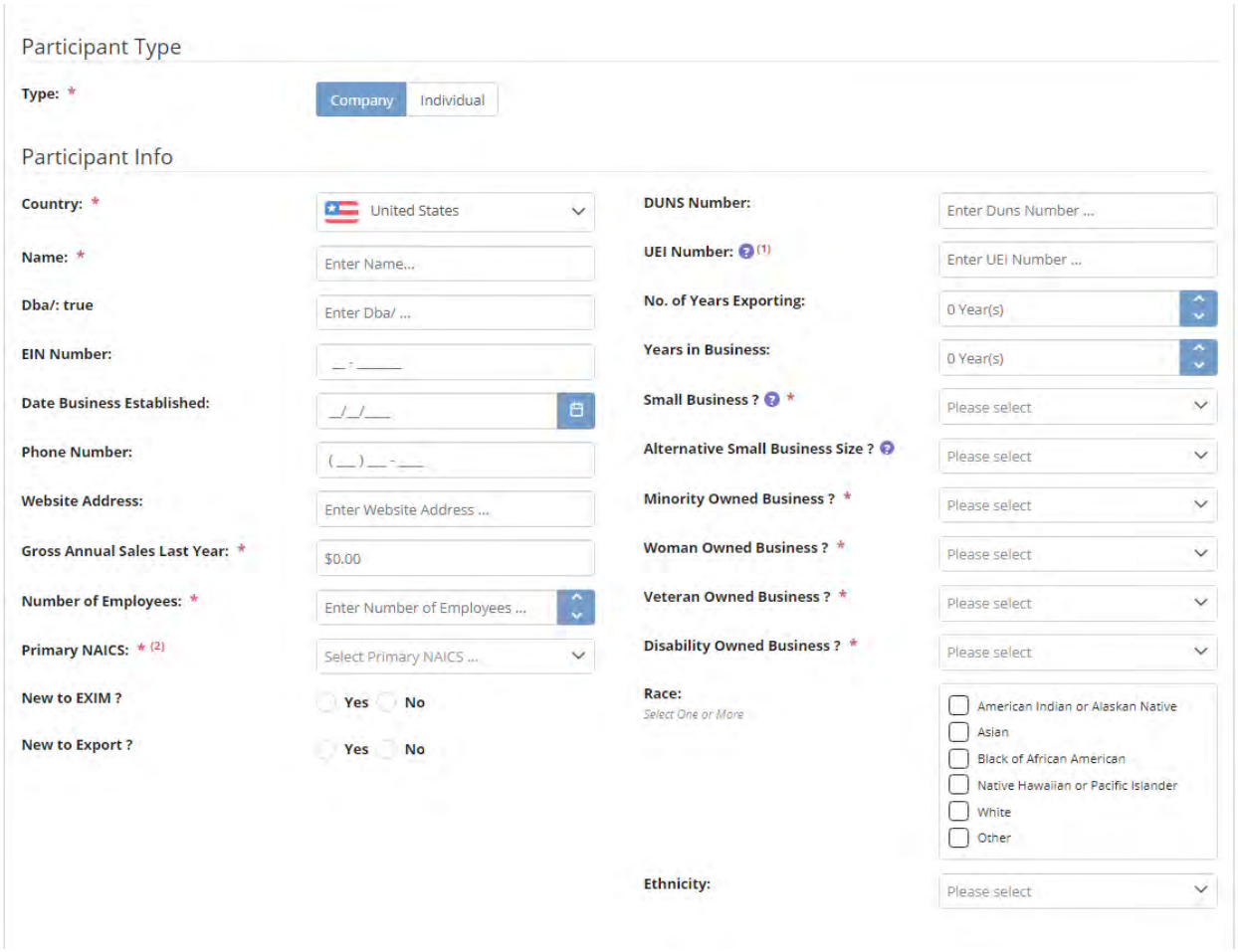


Figure 6-12: New Participant Information

Step 8b: Add a new address by completing the required fields and selecting “Add Address” (Figure 6-13).

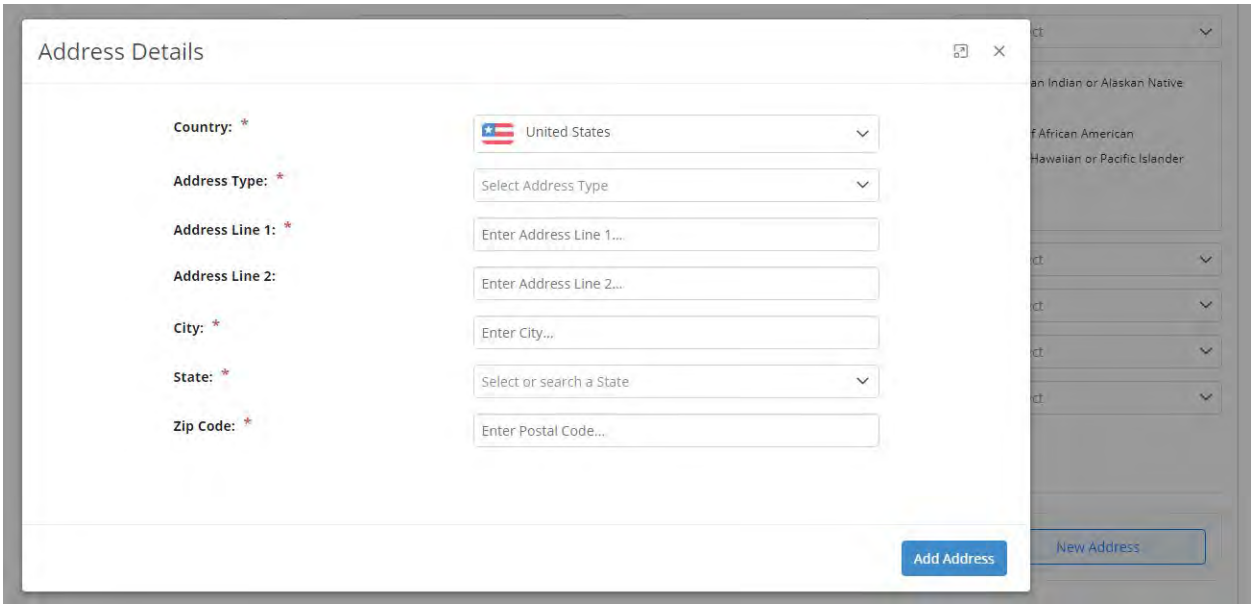


Figure 6-13: Add New Address

Step 9b: Add a new contact by completing the required fields and selecting “Associate with Transaction” (Figure 6-14).

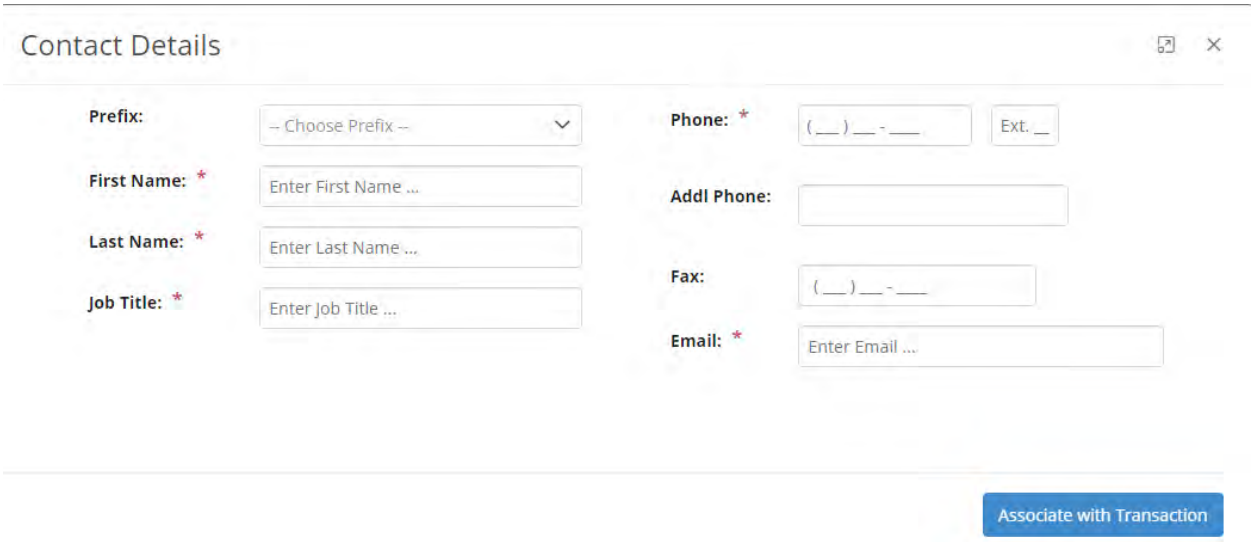


Figure 6-14: Add New Contact

Step 10b: Select “Add Participant.” There are several data validations and all must be resolved before the Participant can be added. Select “Cancel” if the Participant is not to be added.

6.4. Remove Participant

A Participant can be removed from the Transaction by selecting the trash can icon under Actions (Figure 6-15).

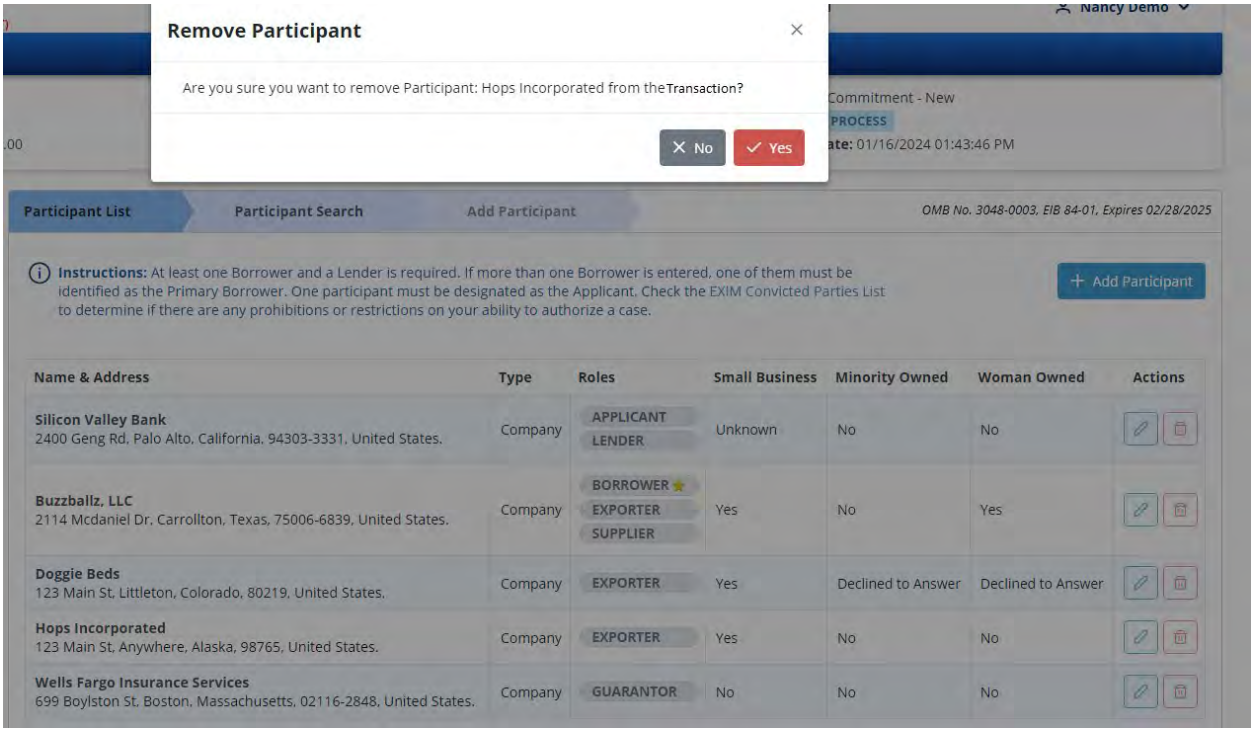


Figure 6-15: Remove Participant

Select the “Continue” button at any time to go to the Special Features Section.

7. Special Features

EXIM financing can be supported by various EXIM programs in addition to the standard direct loan or guarantee and/or consist of related costs that are in addition to the cost of the exported goods and/or services. Review the following Coverages and select any that may apply for this application.

The Coverage names are hyperlinks to their respective information pages on EXIM.gov. Coverage(s) may be selected/de-selected as needed.

Step 1a: Select the applicable Coverage(s) for this Transaction (Figure 7-1).
Step 1b: Select "Other" if a Coverage is not listed and please explain in the text box displayed.

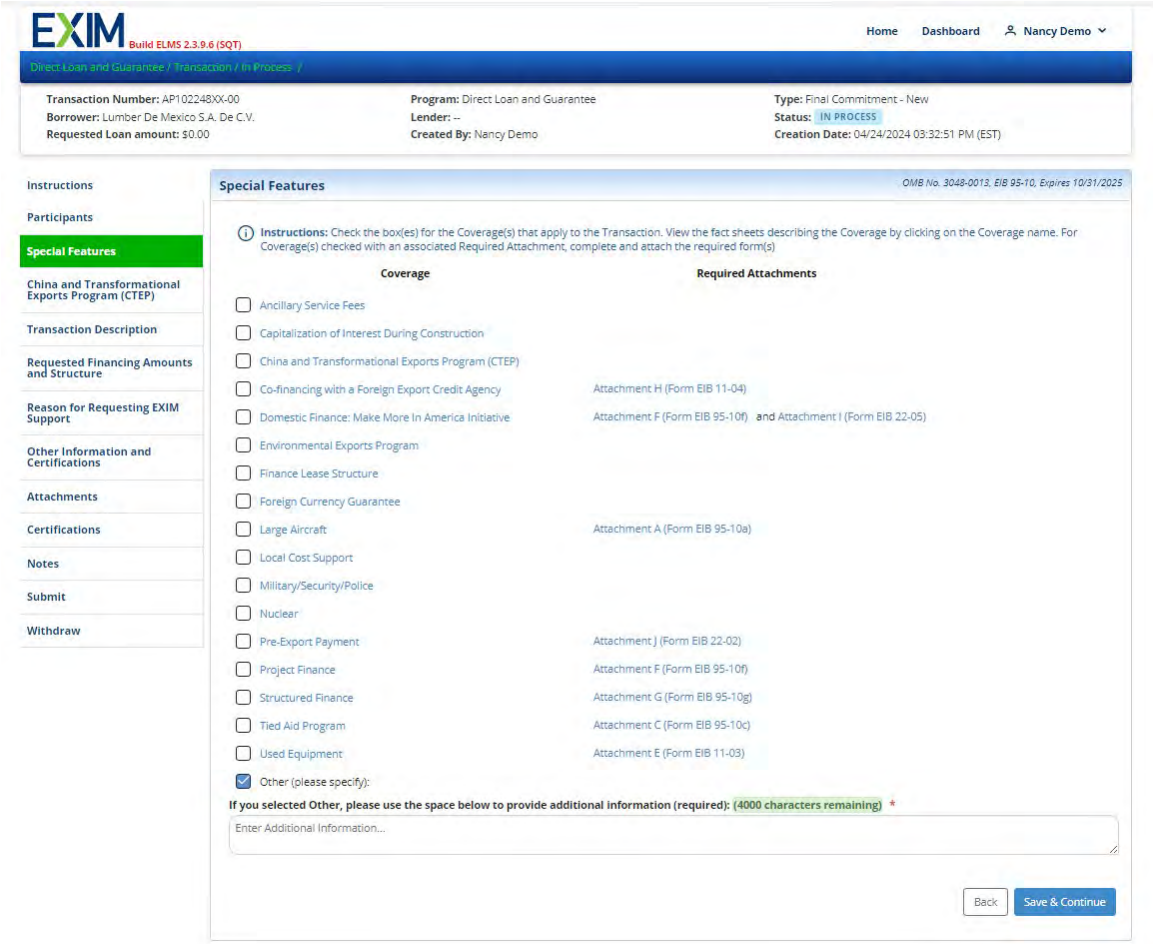


Figure 7-1: Special Features Section

Step 2: Download and complete the attachment(s) if the selected Coverage(s) requires them. The attachment names are hyperlinks to the forms.

Attachments will need to be uploaded in the Attachments Section once completed (See Section 13 of the Training Guide).

Select the "Save & Continue" button to go to the China and Transformational Exports Program (CTEP) Section.

8. China and Transformational Exports Program (CTEP)

The China and Transformational Exports Program (CTEP) is designed to help U.S. exporters facing competition from the People's Republic of China (PRC) and ensure the U.S. continues to lead in Transformational Export Areas (TEAs) (Figure 8-1).

Check one (1) or both (2) of the applicable Section 402 box(es), as appropriate if (a) the items to be exported from the U.S. face export subsidies from competing goods and/or services financed by the PRC or by other countries (as designated) by the U.S. Secretary of the Treasury); and/or (b) the export items qualify as one or more of the TEAs designated by Congress, as necessary to advance the comparative leadership of the U.S. which include:

- Artificial Intelligence
- Biotechnology
- Biomedical sciences
- Wireless communication equipment
- Quantum Computing
- Renewable energy, energy efficiency, & energy storage
- Semiconductor and semiconductor machinery manufacturing
- Emerging financial technologies
- Water treatment and sanitation
- High-performance computing
- Associated services necessary to use of any of the foregoing exports

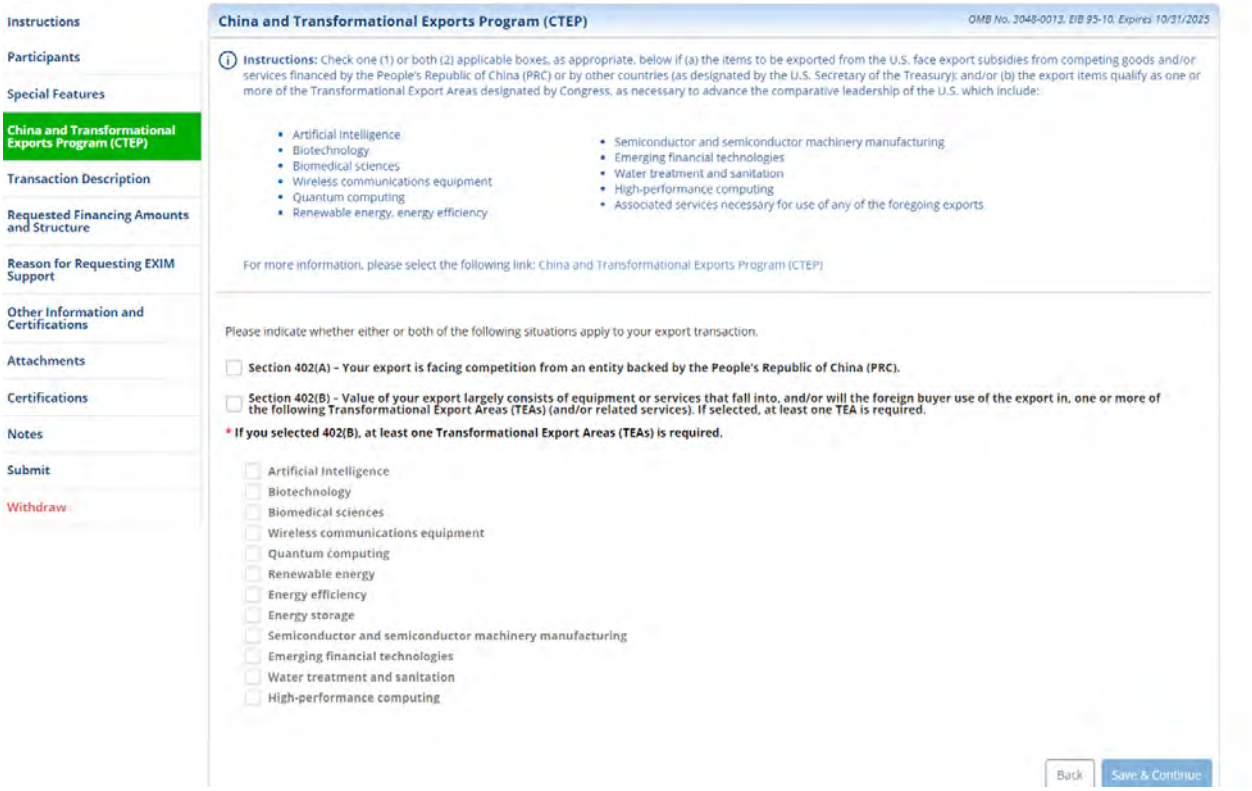


Figure 8-1: China and Transformational Exports Program (CTEP) Section

8.1. Section 402(A) – Export is facing competition from PRC

Step 1: Select the Section 402(A) box if the export(s) are facing competition from an entity backed by the People's Republic of China (Figure 8-2).

Step 2: Provide the required additional information/explanation/details in the text box displayed.

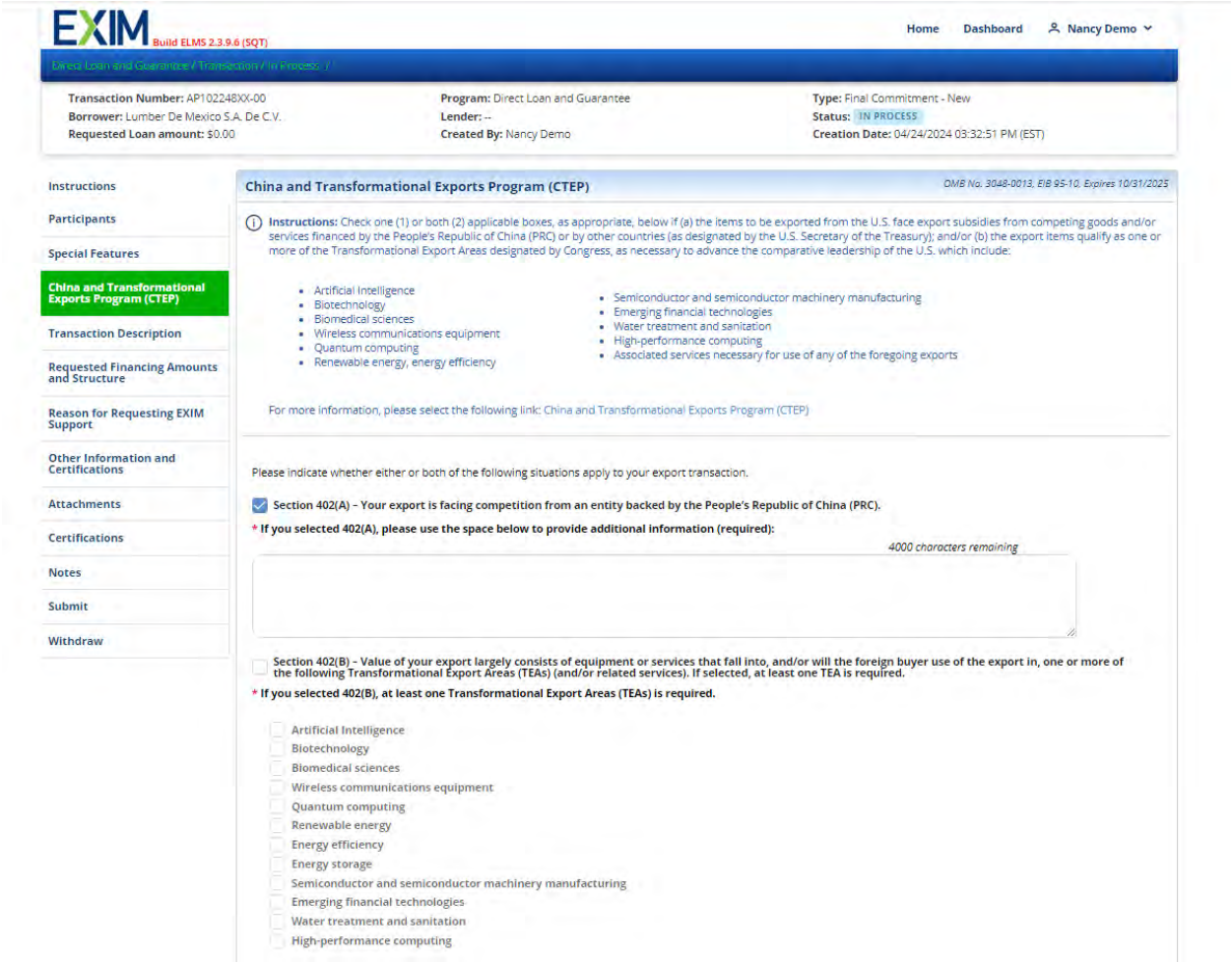


Figure 8-2: CTEP Section 402(A)

8.2. Section 402(B) – Transformational Export Area (TEA)

Step 1: Select the Section 402(B) box if the export(s) are in one of the listed TEAs (Figure 8-3).

Step 2: Select the applicable TEA(s).

Step 3: Provide the required additional information/explanation/details in the text box displayed.

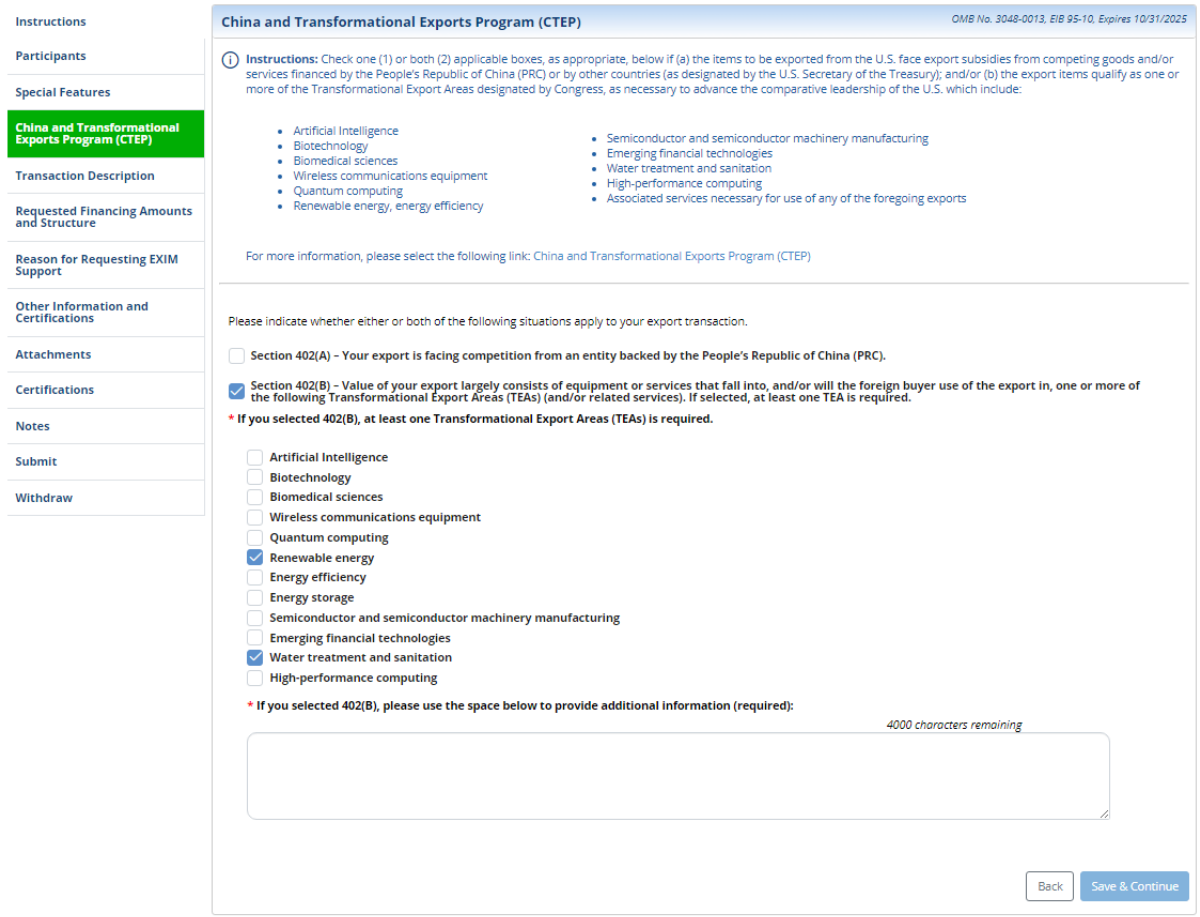


Figure 8-3: CTEP Section 402(B)

Select the “Save & Continue” button to go to the Transaction Description Section.

9. Transaction Description

This section is used to provide details of the Transaction (Figure 9-1).

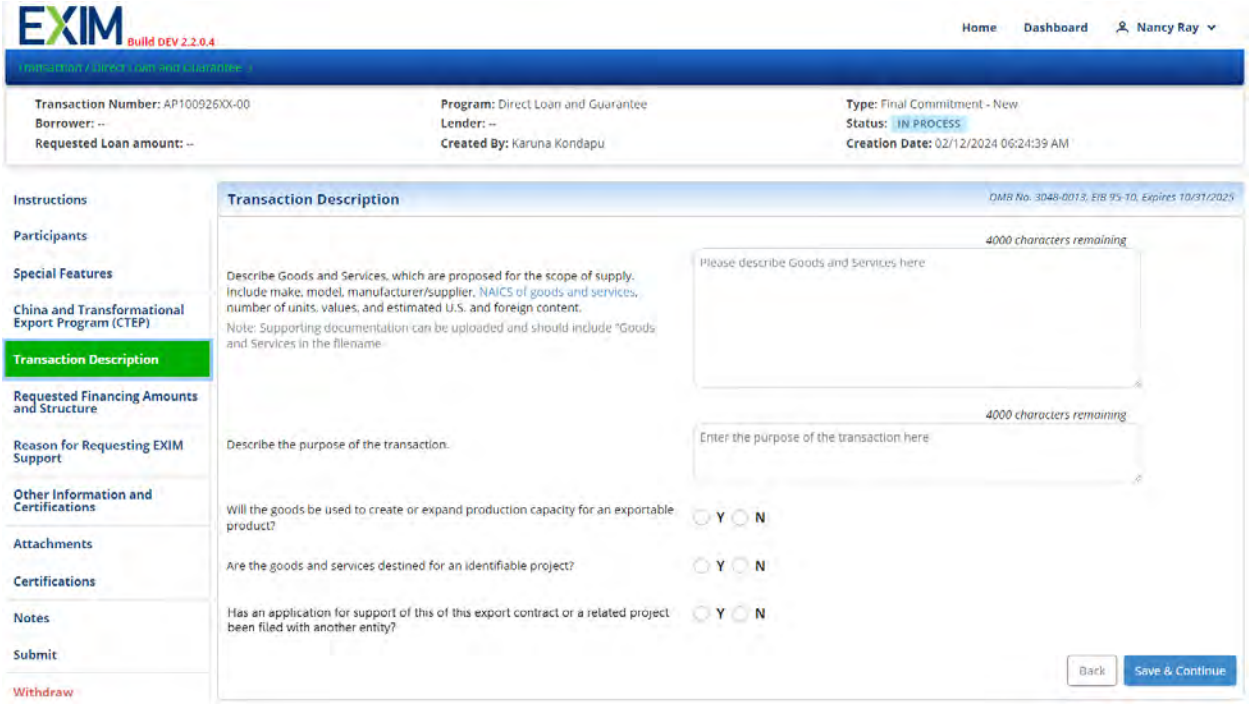


Figure 9-1: Transaction Description Section

9.1. Describe Goods and Services

Step 1: In the text box displayed, provide the following details about the Goods and/or Services to be exported (Figure 9-2):

- Make
- Model
- Manufacturer/Supplier
- NAICS (North American Industry Classification System)
  - Use the NAICS Search: NAICS & SIC Identification Tools | NAICS Association
- Number of Units
- Value
- Estimated U.S. Content
- Estimated Foreign Content

Supporting Documentation can be uploaded via the Attachments Section. "Goods and Services" should be included in the filename.

9.2. Describe the purpose of the Transaction

Step 2: Enter details pertaining to the objective of the transaction in the text box displayed (Figure 9-2).

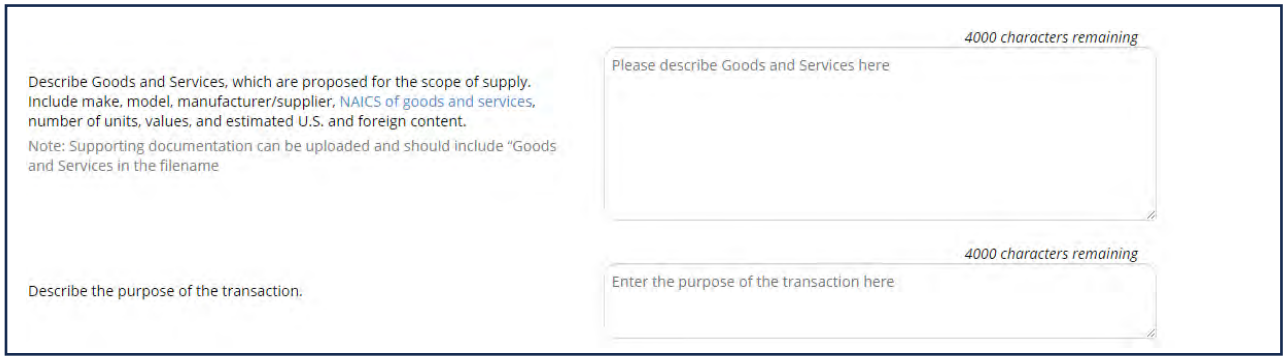


Figure 9-2: Description and Purpose of Transaction

9.3. Expand Production Capacity

Step 3: Select “Yes” or “No” to the question: “Will the goods be used to create or expand production capacity for an exportable product?” (Figure 9-3).

Step 3a: If “Yes” is selected, provide additional details in the text box displayed.



Figure 9-3: Expand Production Capacity

9.4. Identifiable Project

Step 4: Select “Yes” or “No” to the question: “Are the good and services destined for an identifiable project?” (Figure 9-4).

Step 4a: If “Yes” is selected, provide the total estimated project cost in US dollars.

Step 4b: If “Yes” is selected, provide information regarding proposed sources of financing.



Figure 9-4: Identifiable Project

9.5. Application for Support Filed

Step 5: Select “Yes” or “No” to the question: “Has an application for support of this export contract or a related project been filed with another entity?” (Figure 9-5).

Step 5a: If “Yes” is selected, choose the entity from the provided drop-down list where the contract/project was filed:

- Agency for International Development
- Maritime Administration
- U.S. International Development Finance Corporation
- Trade Development Agency
- Other
    - Step 5ai: Enter the name of the Entity

Step 5b: Provide the name and contact information of the selected entity.

Step 5c: Provide a brief description of the additional support being sought from the selected entity.

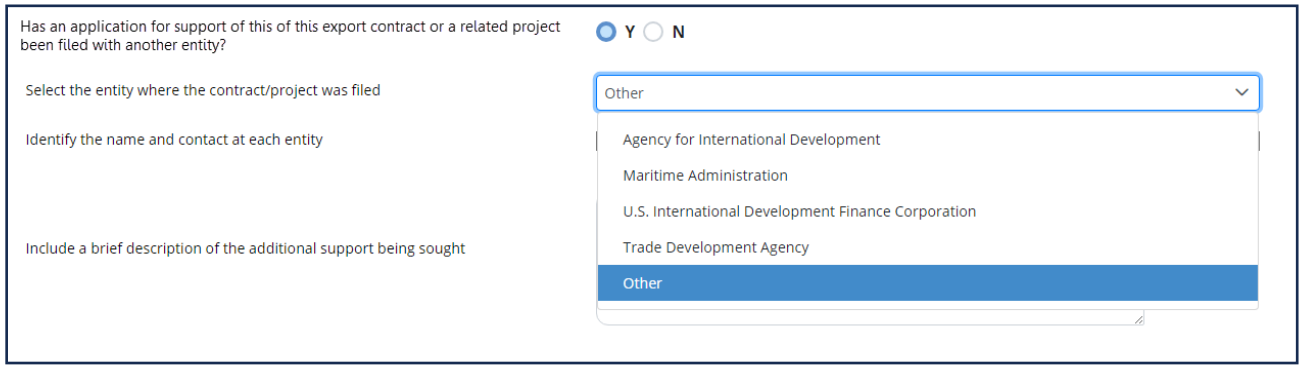


Figure 9-5: Export Contract/Related Project Support

Select the “Save & Continue” button to go to the Requested Financing Amounts and Structure Section.

If any information is missing (descriptions, Yes/No responses, additional details), a warning pop-up will be displayed, but the Applicant will be able to continue with the application and submit it (Figure 9-6).

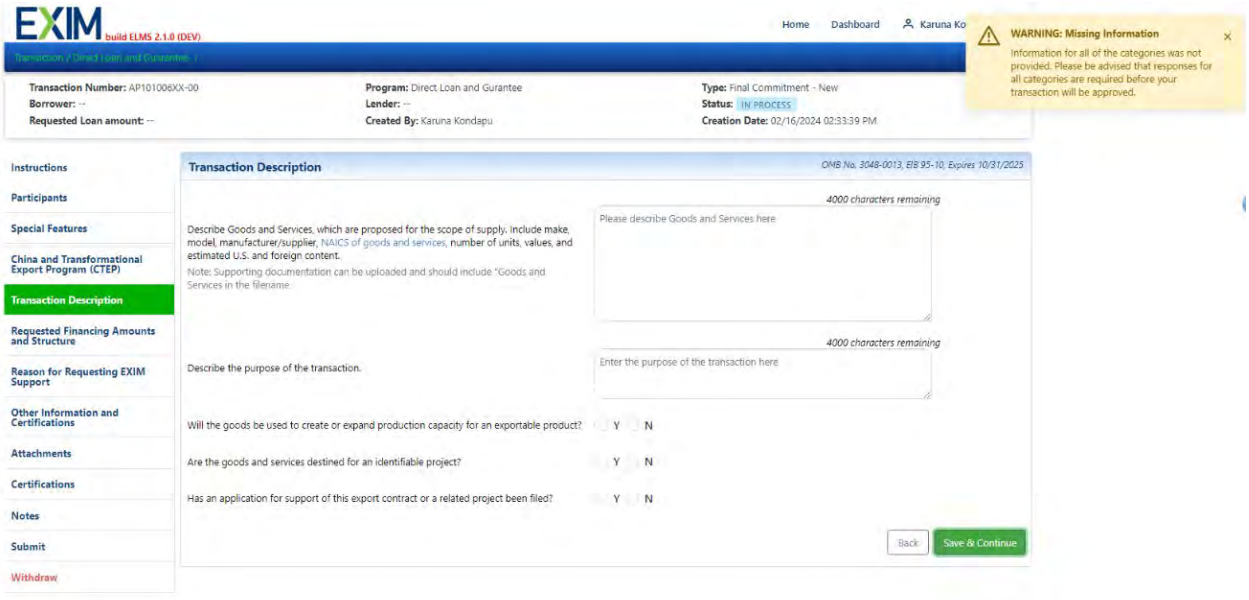


Figure 9-6: Transaction Description Warning

10. Requested Financing Amounts and Structure

EXIM financing support is based on the value of the eligible goods and services in the exporter's supply contract(s) or purchase order(s). The total level of support will be the lesser of either: 85% of the value of all eligible goods and services; or 100% of the U.S. content included in all eligible goods and services in the exporter's supply contract(s) or purchase order(s). In addition, EXIM may also finance certain local costs, ancillary services, and the exposure fee/premium (Figure 10-1).

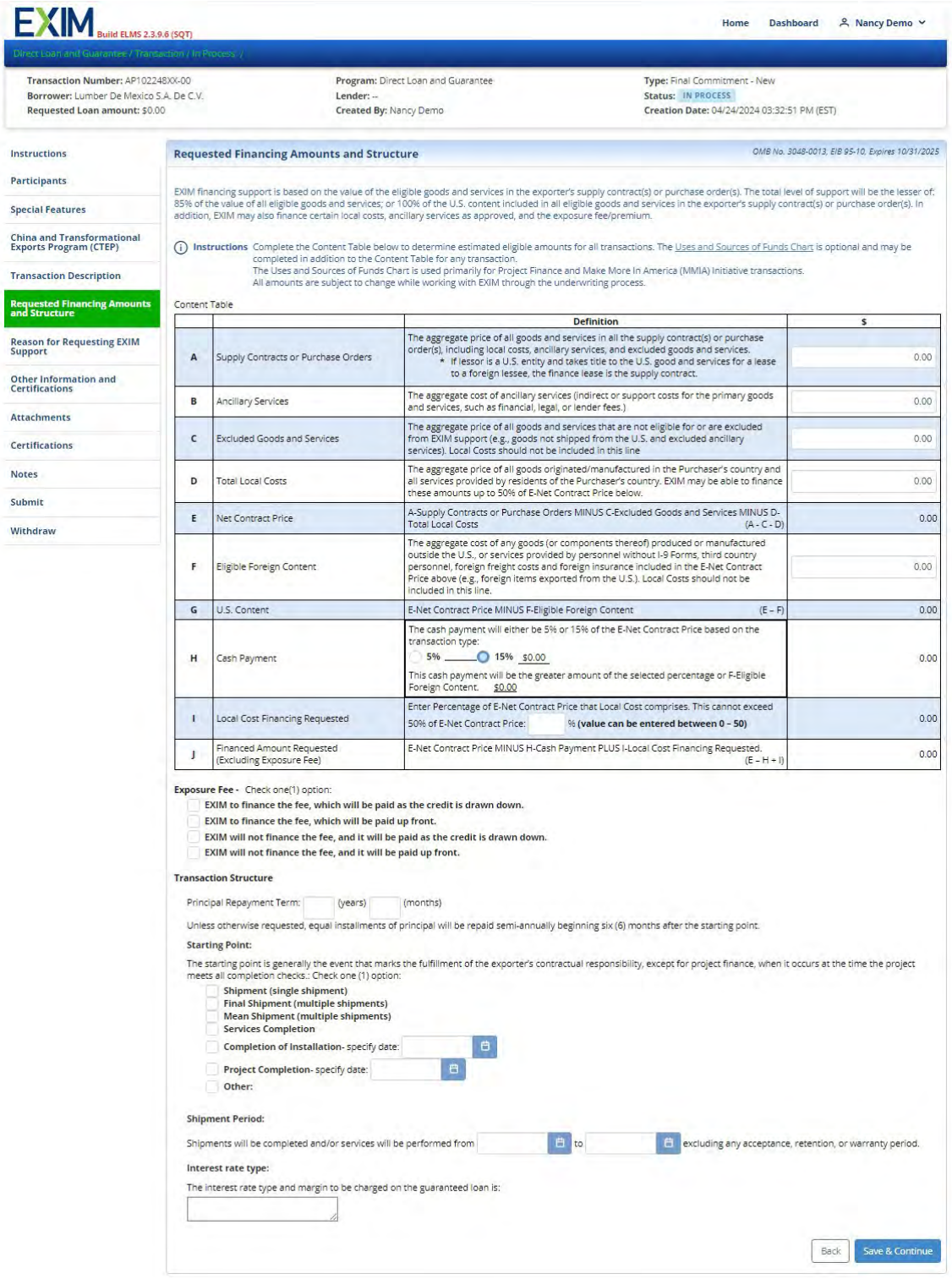


Figure 10-1: Requested Financing Amounts and Structure Section

Two (2) tables are provided for the Applicant to enter the financial details. The Content Table can be used for all transactions. The Uses and Sources of Funds Chart is optional and may be completed in

addition to the Content Table for any transaction. The Uses and Sources of Funds Chart is used primarily for Project Finance and Make More in America (MMIA) transactions.

A requested Loan Amount is required for application submission; either the “J-Financed Amount Requested” in the Content Table or the “EXIM Bank” field in the Uses and Sources of Funds Chart must have a value.

All amounts are subject to change while working with EXIM through the underwriting process.

10.1. Content Table (Figure 10-2)

Step 1a: Enter the amount of A-Supply Contract or Purchase Orders
The aggregate price of all goods and services in all the supply contract(s) or purchase order(s), including local costs, ancillary services, and excluded goods and services.
(If lessor is a U.S. entity and takes title to the U.S. goods and services for a lease to a foreign lessee, the finance lease is the supply contract.)

Step 2a: Enter the Amount of B-Ancillary Services
The aggregate cost of ancillary services (indirect or support costs for the primary goods and services, such as financial, legal, or lender fees.)

Step 3a: Enter the Amount of C-Excluded Goods and Services
The aggregate price of all goods and services that are not eligible for or are excluded from EXIM support (e.g., goods not shipped from the U.S. and excluded ancillary services). Local Costs should not be included in this line.

Step 4a: Enter the Amount of D-Total Local Costs
The aggregate price of all goods originated/manufactured in the Purchaser's country and all services provided by residents of the Purchaser's country. EXIM may be able to finance these amounts up to 50% of E-Net Contract Price below.

The Amount of E-Net Contract Price is calculated by ELMS
A-Supply Contracts or Purchase Orders MINUS C-Excluded Goods and Services MINUS D-Total Local Costs

Step 5a: Enter the Amount of F-Eligible Foreign Comment
The aggregate cost of any goods (or components thereof) produced or manufactured outside the U.S., or services provided by personnel without I-9 Forms, third country personnel, foreign freight costs and foreign insurance included in the E-Net Contract Price above (e.g., foreign items exported from the U.S.). Local Costs should not be included in this line.

Step 6a: The Amount of G-U.S. Content is calculated by ELMS
E-Net Contract Price MINUS F-Eligible Foreign Content

Step 7a: Select whether the H-Cash payment will be 5% or 15% of E-Net Contract Price
The default is 15%. The application will display the dollar amount of the selected percentage and the amount of F-Eligible Foreign Content. ELMS will select the greater amount.

Step 8a: Enter the Percentage (from 0 to 50) of E-Net Contract Price that I-Local Cost comprises
ELMS will calculate the dollar amount of the selected percentage.

ELMS will calculate the J-Financed Amount Requested
E-Net Contract Price MINUS H-Cash Payment PLUS Local Cost Financing Requested

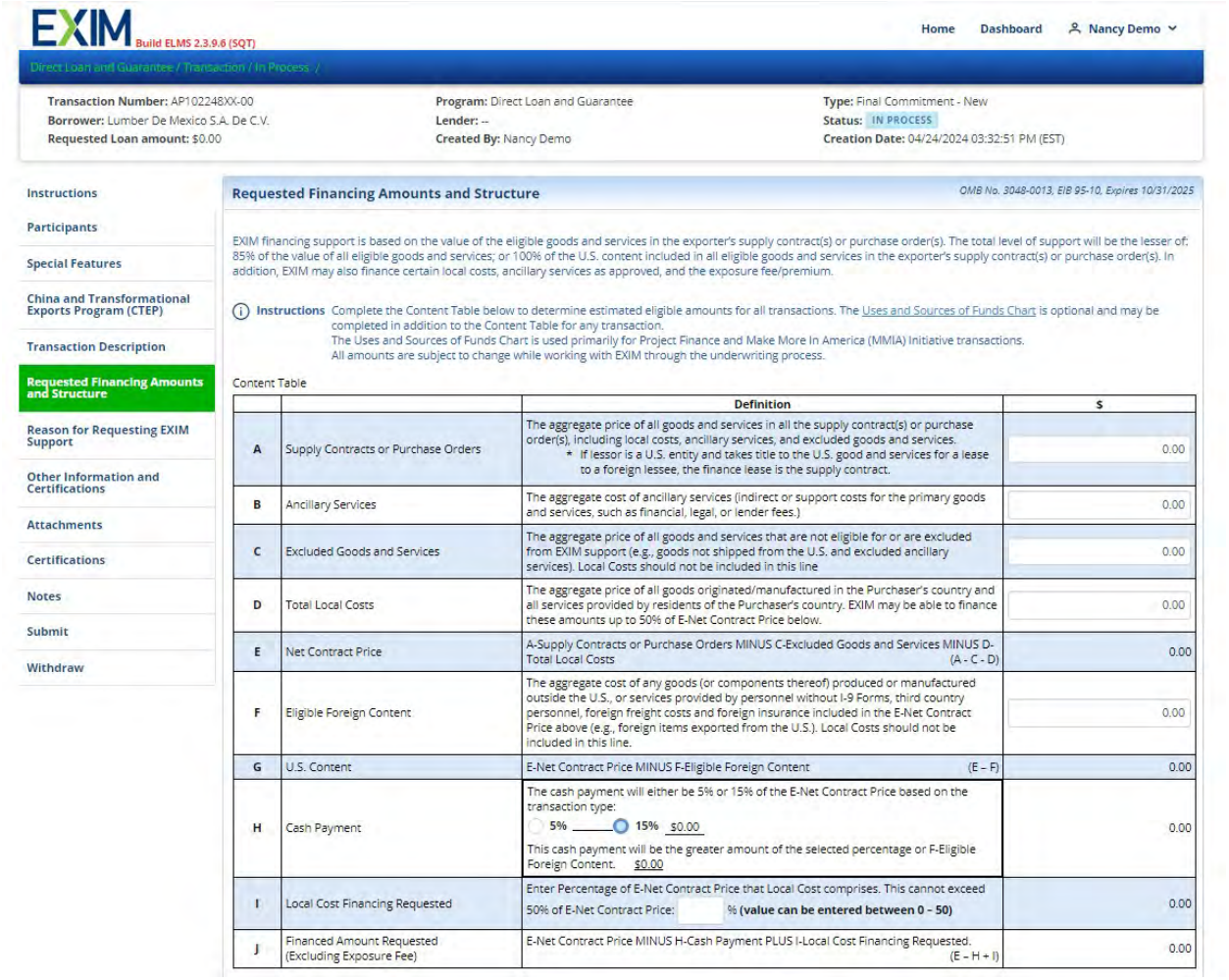


Figure 10-2: Content Table

10.2. Uses and Sources of Funds Chart (Figure 10-3) (Optional)

Step 1b: Enter the planned use(s) of funds and respective amount(s).

ELMS will maintain a running total of the amount as uses and respective funds are entered.

Step 2b: Enter the planned source(s) of funds and respective amounts(s).

ELMS will maintain a running total of the amount as sources and respective funds are entered.

The “Total Uses of Funds” amount and “Total Sources of Funds” amount must match.

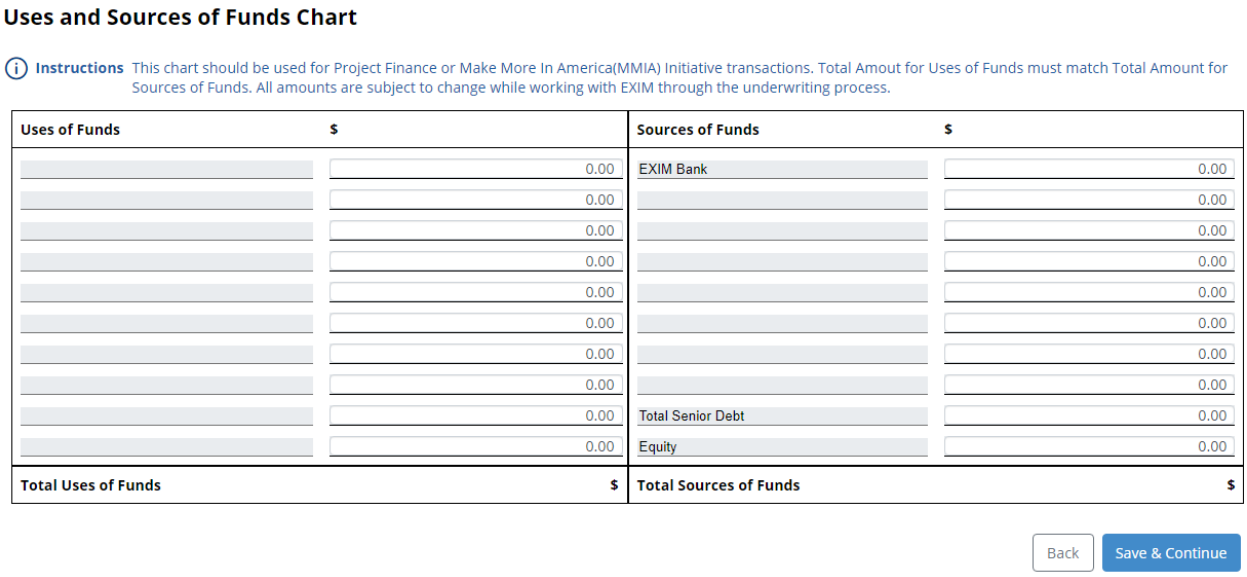


Figure 10-3: Uses and Sources of Funds Chart

Step 3b: Select “Save & Continue” to return to the Requested Financing Amounts and Structure main page.

10.3. Exposure Fee

Step 9: Select one (1) of the following options for payment of the Exposure Fee (Figure 10-4):

- EXIM to finance the fee, which will be paid as the credit is drawn down.
- EXIM to finance the fee, which will be paid up front.
- EXIM will not finance the fee, and it will be paid as the credit is drawn down.
- EXIM will not finance the fee, and it will be paid up front.

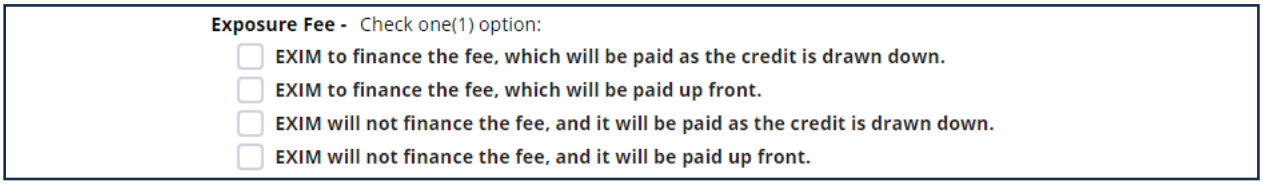


Figure 10-4: Exposure Fee

10.4. Transaction Structure

Step 10: Enter the number of years (1 – 22) and months (0 – 11) of the principal repayment term (Figure 10-5).

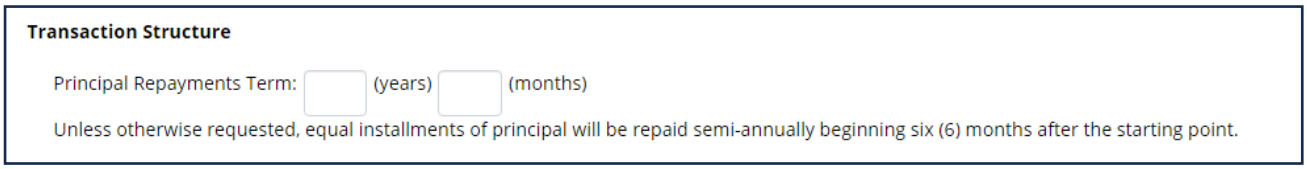


Figure 10-5: Principal Repayment Term

10.4.1. Starting Point

The starting point is generally the event that marks the fulfillment of the exporter's contractual responsibility, except for project finance, when it occurs at the time the project meets all completion checks (Figure 10-6).

Step 11: Check one (1) option:

- Shipment (Single Shipment)
- Final Shipment (multiple shipments)
- Mean Shipment (multiple shipments)
- Services Completion
- Completion if Installation – specify date: MM/DD/YYYY
- Project Completion – specify date: MM/DD/YYYY
- Other

Step 11ai: Enter the completion date if "Completion of Installation" is selected.
Step 11aii: Enter the completion date if "Project Completion" is selected.
Step 11aiii: Enter additional details in the text box displayed if "Other" is selected.

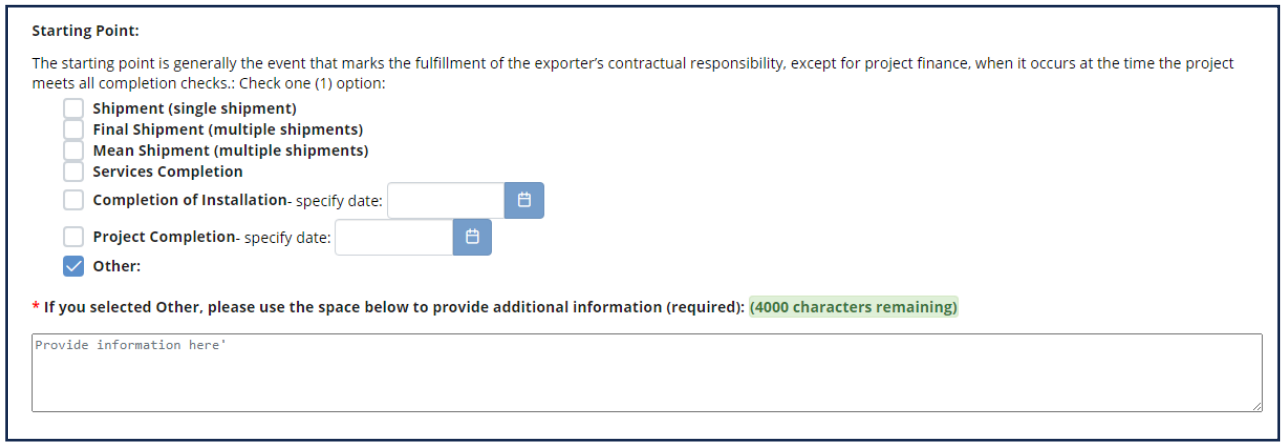


Figure 10-6: Starting Point

10.4.2. Shipment Period

Step 12: Enter the “From” date (MM/DD/YYYY) and the “To” date (MM/DD/YYYY) that the shipments will be completed and/or the services will be performed, excluding any acceptance, retention, or warranty period (Figure 10-7).



Figure 10-7: Shipment Period

10.4.3. Interest Rate Type

Step 13: Enter the interest rate type and margin that will be charged on the guaranteed loan (Figure 10-8). Examples of interest rate types are CIRR, Euribor, Prime, SOFR, etc.

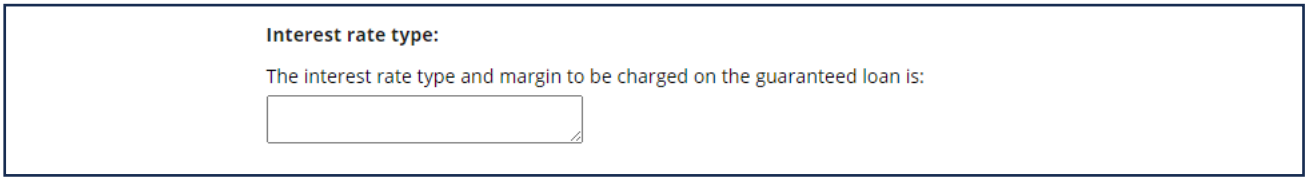


Figure 10-8: Interest Rate Type

Select the “Save & Continue” button to go to the Reason for Requesting EXIM Support Section.

11. Reason for Requesting EXIM Support

The basic rationale for EXIM Support is that the export of U.S. goods and services needs financing, but there are one or more obstacles to obtaining such financing. Please refer to the Additionality Guidance and Checklist for additional details.

To the best of your knowledge, please provide responses to the questions and follow-up questions, if applicable. Also, please identify which of the three (3) categories is considered the most important (Figure 11-1).

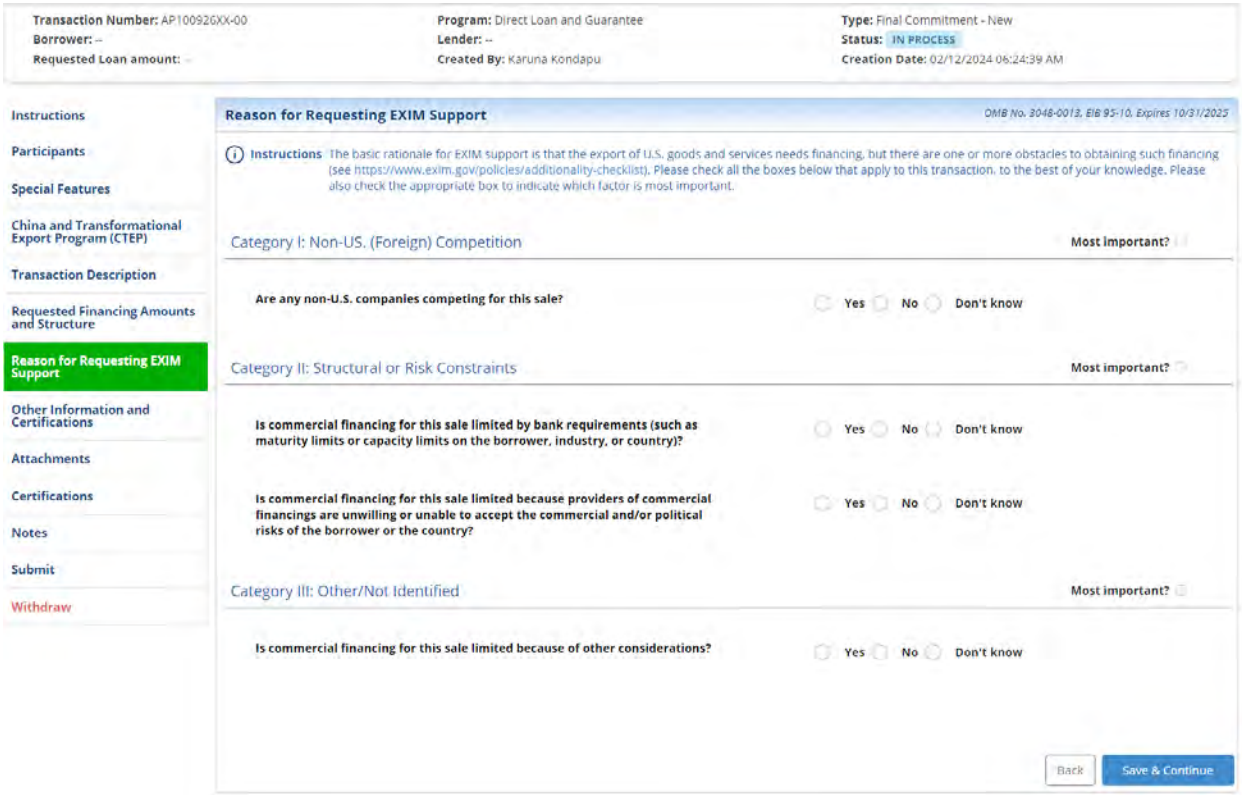


Figure 11-1: Reason for Requesting EXIM Support Section

11.1. Category I: Non-U.S. (Foreign) Competition

Step 1: Select one of the following for the question: “Are any non-U.S. companies competing for this sale?” (Figure 11-2).

- Yes
- No
- Don’t Know

Step 1a: If “Yes” is selected, provide the name of the non-U.S. competitor.

Step 1b: If “Yes” is selected, select one of the following for the question: “Is the non-U.S. competitor receiving support from any export credit agency for this sale?”

- Yes
- No
- Don’t Know

Step 1bi: If “Yes” is selected, provide the name of the Export Credit Agency.

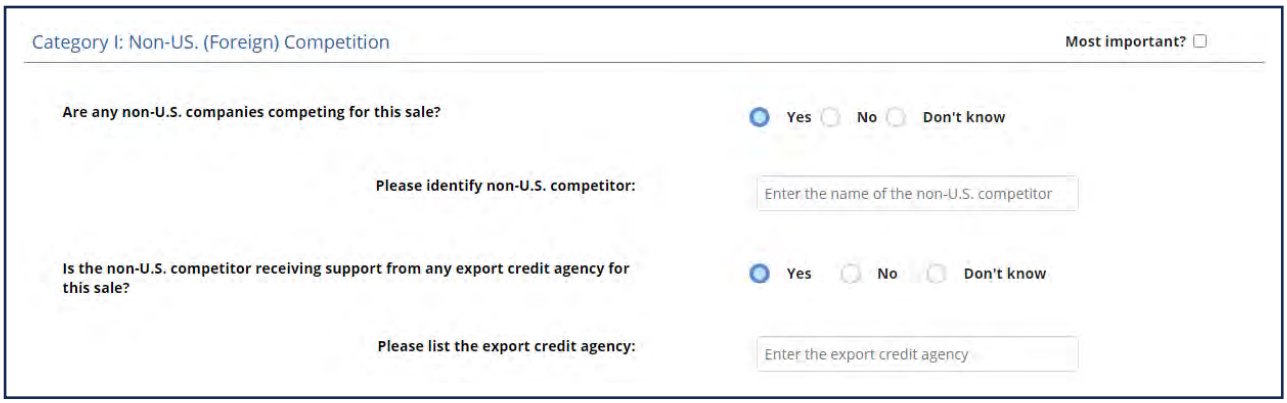


Figure 11-2: Category I: Non-U.S. (Foreign) Competition

11.2. Category II: Structural or Risk Constraints

Step 2: Select one of the following for the question: “Is commercial financing for this sale limited by bank requirements (such as maturity limits or capacity limits on the borrower, industry, or country)?” (Figure 11-3).

- Yes
- No
- Don’t Know

Step 2a: If “Yes” is selected, select one of the following for the question: “Are the relevant limits related to risk, liquidity or both?”

- Risk
- Liquidity
- Both
- Other

Step 2ai: If “Other” is selected, document additional details in the text box displayed.

Step 3: Select one of the following for the question: “Is commercial financing for this sale limited because providers of commercial financing are unwilling or unable to accept the commercial and/or political risks of the borrower or the country?”

- Yes
- No
- Don’t Know

Step 3a: If “Yes” is selected, answer the following question in the text box displayed: What risks are creating the limitation?”

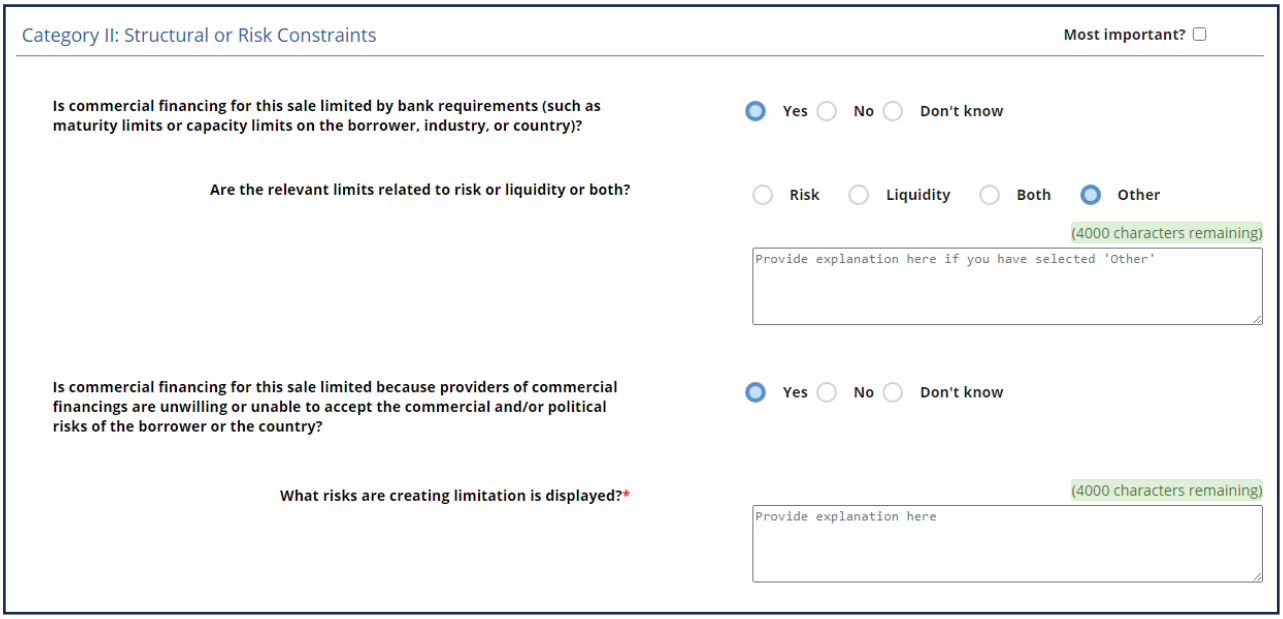


Figure 11-3: Category II: Structural or Risk Constraints

11.3. Category III: Other/Not Identified

Step 4: Select one of the following for the question: “Is commercial financing for this sale limited because of other considerations?” (Figure 11-4).

- Yes
- No
- Don’t Know

Step 4a: If “Yes” is selected, document the following in the text box displayed: “Please describe the other considerations.”

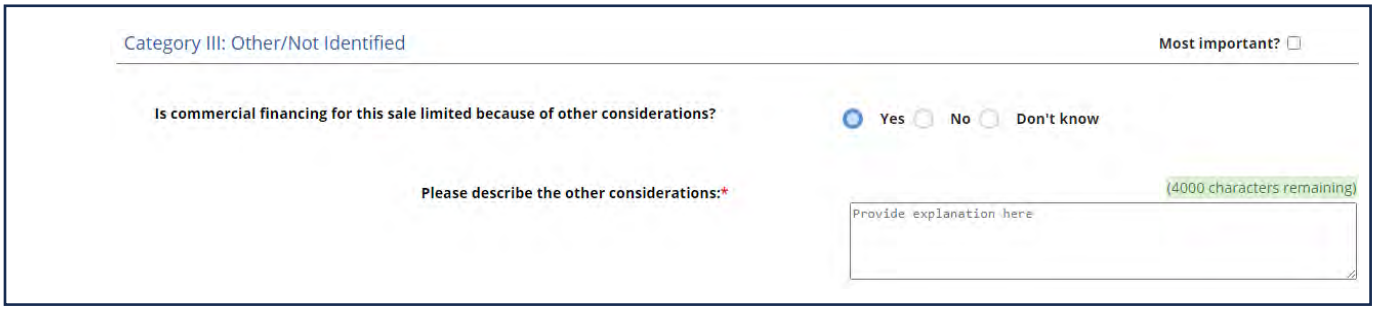


Figure 11-4: Category III: Other/Not Identified

Step 5: Select “Most Important” among the three (3) categories if more than one (1) category has a “Yes” response.

If only one (1) category has a “Yes” response, it will default to “Most Important.”

Select the “Save & Continue” button to go to the Other Information and Certifications Section.

If more than one (1) category has a “Yes” response, a warning pop-up will be displayed if the “Most Important” selection was not made, but the Applicant will be able to continue with the application and submit it (Figure 11-5).

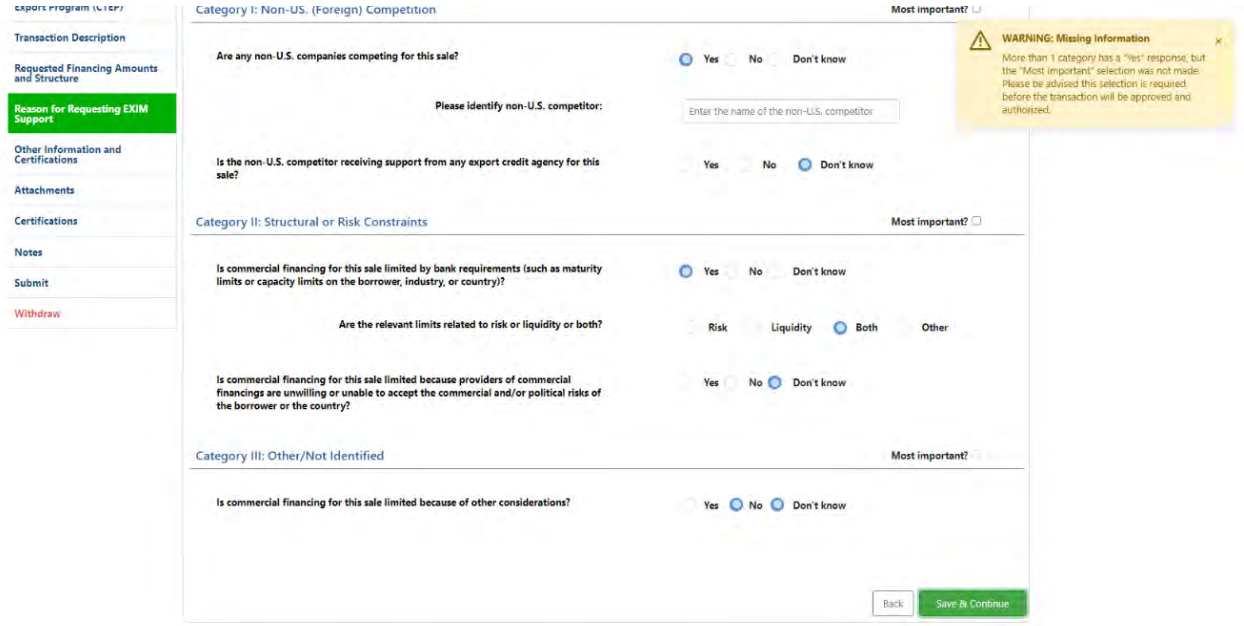


Figure 11-5: Missing Information Warning

12. Other Information and Certifications

Additional information may be required. If not attached with the application submission, please be prepared to provide the following upon EXIM's request (Figure 12-1).

The Applicant's Anti-Lobbying Declaration/Disclosure Form – Attachment D (Form EIB 95-10d) must be signed and uploaded in the Attachments Section before the application can be submitted (See Section 13 of the Training Guide).

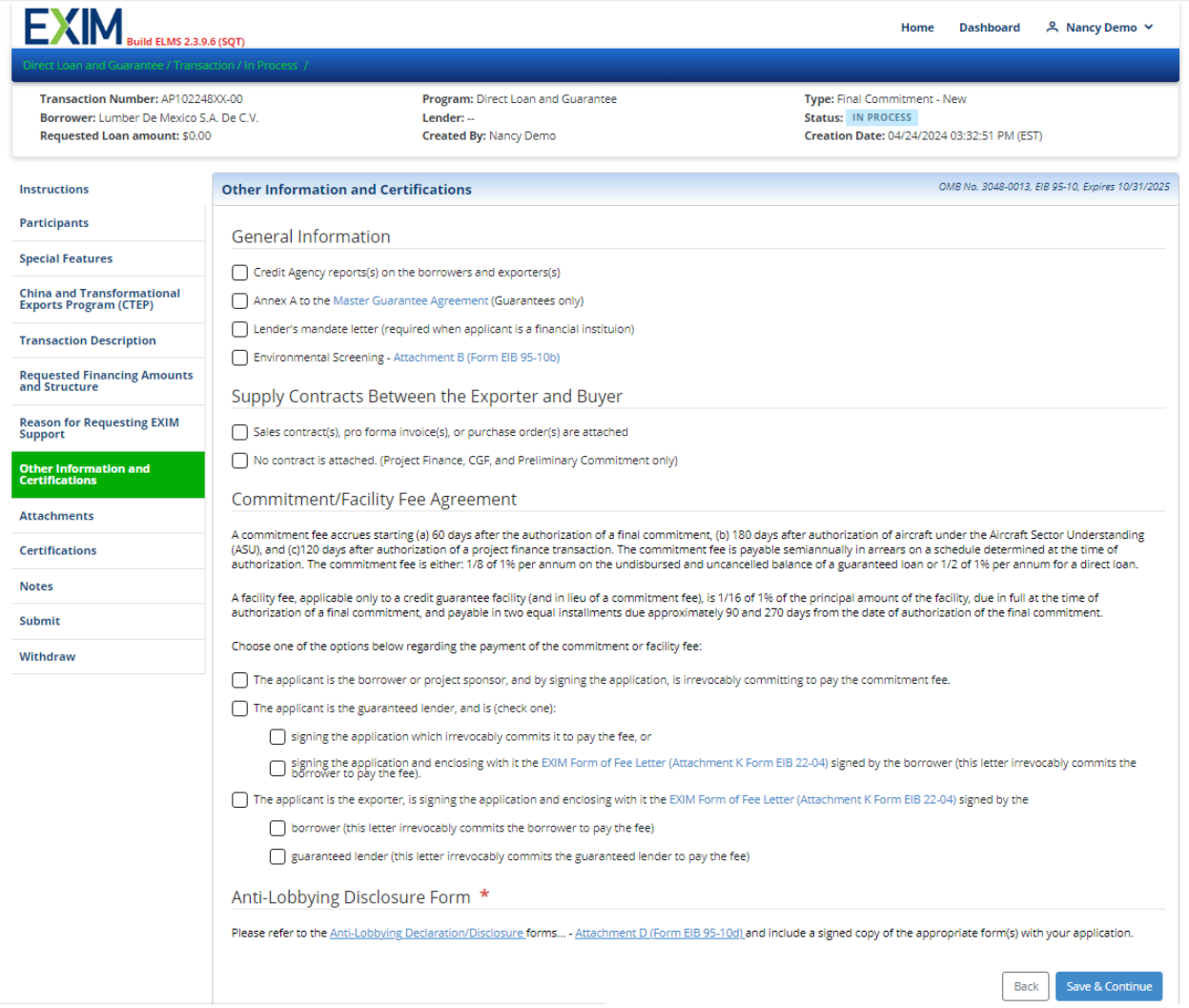


Figure 12-1: Other Information and Certifications Section

12.1. General Information

Step 1: Select all applicable options and upload respective document(s) in the Attachments Section (Figure 12-2).

- Credit Agency report(s) on the borrower(s) and exporter(s)
- Annex A to the Master Guarantee Agreement (Guarantees only)
- Lender's mandate letter (required when the applicant is a financial institution)
- Environmental Screening - Attachment B (Form EIB 95-10b)

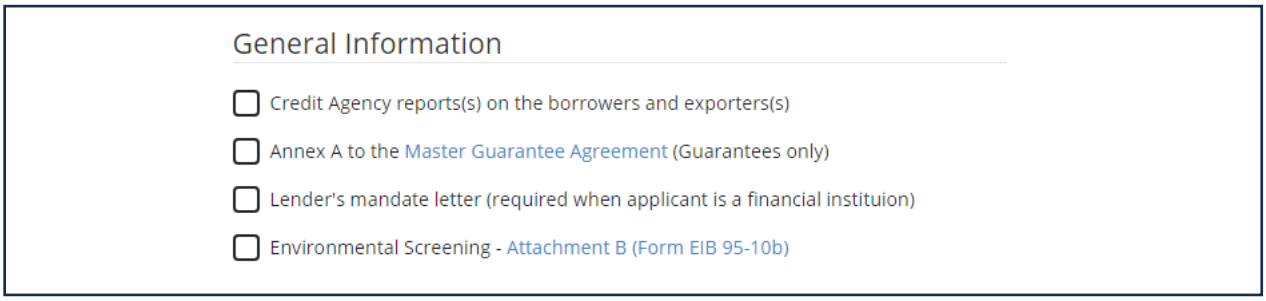


Figure 12-2: General Information

12.2. Supply Contracts Between the Exporter and Buyer

Step 2: Select the applicable option and upload documents in the Attachments Section, if available (Figure 12-3).

- Sales contract(s), pro forma invoice(s), or purchase order(s)
- No contract is attached (Project Finance, Credit Guarantee Facility (CGF), and Preliminary Commitment (PC) only)

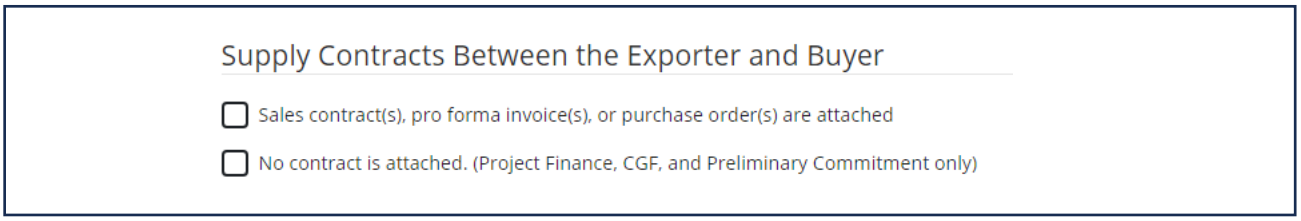


Figure 12-3: Supply Contracts Between the Exporter and Buyer

12.3. Commitment/Facility Fee Agreement

A commitment fee accrues starting (a) 60 days after the authorization of a final commitment, (b) 180 days after authorization of aircraft under the Aircraft Sector Understanding (ASU), and (c) 120 days after authorization of a project finance transaction. The commitment fee is payable semiannually in arrears on a schedule determined at the time of authorization. The commitment fee is either: 1/8 of 1% per annum on the undisbursed and uncancelled balance of a guaranteed loan or 1/2 of 1% per annum for a direct loan.

A facility fee, applicable only to a credit guarantee facility (and in lieu of a commitment fee), is 1/16 of 1% of the principal amount of the facility, due in full at the time of authorization of a final commitment, and payable in two equal installments due approximately 90 and 270 days from the date of authorization of the final commitment.

Step 3: Select one (1) option and upload documents in the Attachments Section, if applicable (Figure 12-4):

- The applicant is the borrower or the project sponsor, and by signing the application, is irrevocably committing to pay the commitment fee.
- The applicant is the guaranteed lender, and is (check one):
  - signing the application which irrevocably commits it to pay the fee, or
  - signing the application and enclosing with it the EXIM Form of Fee Letter (Attachment K Form EIB 22-04) signed by the borrower (this letter irrevocably commits the borrower to pay the fee).
- The applicant is the exporter, is signing the application and enclosing with it the EXIM Form of Fee Letter (Attachment K Form EIB 22-04) signed by the
  - borrower (this letter irrevocably commits the borrower to pay the fee), or
  - guaranteed lender (this letter irrevocably commits the guaranteed lender to pay the fee).

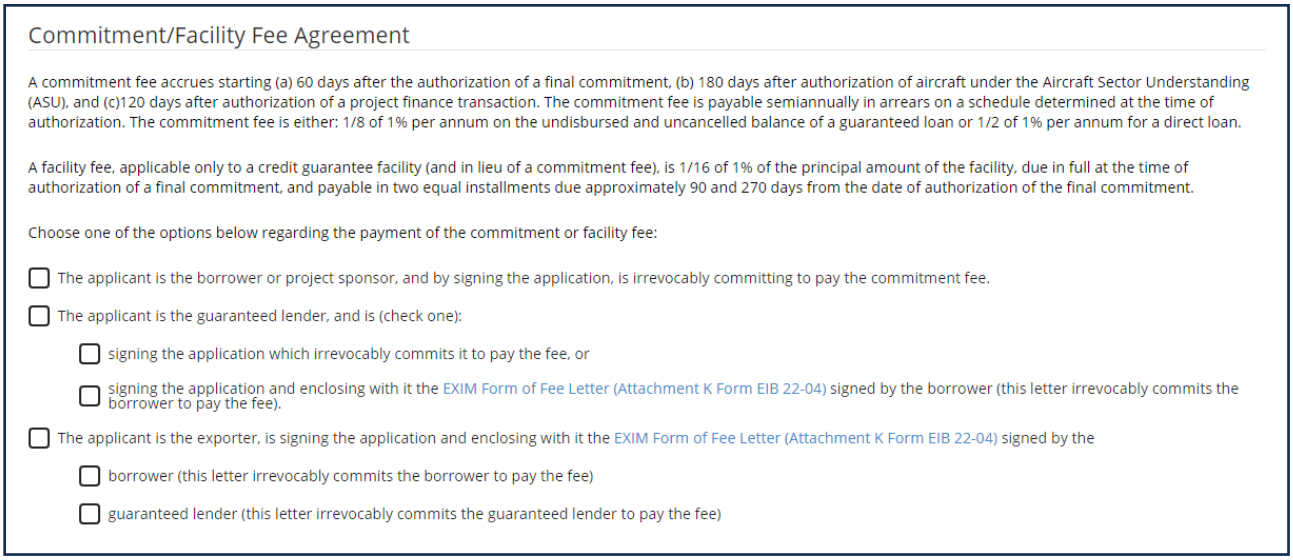


Figure 12-4: Commitment/Facility Fee Agreement

12.4. Anti-Lobbying Disclosure Form *

Under a U.S. law (31 U.S.C. 1352), recipients of U.S. government loans (which includes direct loans from EXIM), grants, contracts, and cooperative agreements, are prohibited from spending Federally appropriated funds to influence certain U.S. government employees, including EXIM employees, in connection with the awarding of any such Federal award.

Recipients of U.S. government loans, grants, contracts and cooperative agreements may spend non-Federally appropriated funds for such lobbying purposes; however, they are required to declare and disclose such lobbying expenditures related to a specific transaction.

The law also requires recipients of EXIM guarantees and insurance to declare and disclose any lobbying activities in connection with the particular guarantee or insurance policy. Declaration and Disclosure Forms are to be filed by applicants and recipients, including certain exporters and suppliers.

Step 4: Download, review, sign, and upload Attachment D in the Attachments Section. (Figure 12-5).



Figure 12-5: Anti-Lobbying Disclosure Form

NOTE: Attachment D must be signed and uploaded to submit the Application.

Select the “Save & Continue” button to go to the Attachments Section.

13. Attachments

Each transaction is unique, and the selections made throughout the application will determine what attachments are required. Attachments provide additional supporting and clarifying information needed as a part of the loan and/or guarantee underwriting process. Most of the Coverages (Special Features) have required attachments that must be completed for the Coverage to be considered for financing.

At this time, the Attachments must be downloaded (there are hyperlinks in the application), completed, and then uploaded in the Attachments Section. Acceptable file types for Attachments are *.pdf, *.docx, and *.xlsx. If the file to upload is not one of these types, the file needs to be converted to a .pdf format (Figure 13-1).

Please use the following naming convention for uploaded documents: Transaction Number-Country Name-Document Name

Step 1: Upload Attachment D: Anti-Lobbying Declaration/Disclosure (NOTE: Attachment D is required to submit the application.)

Step 2: Upload other applicable attachments, based on the selections made throughout the application.

The signed certification page will automatically be uploaded at the conclusion of the DocuSign eSignature process.

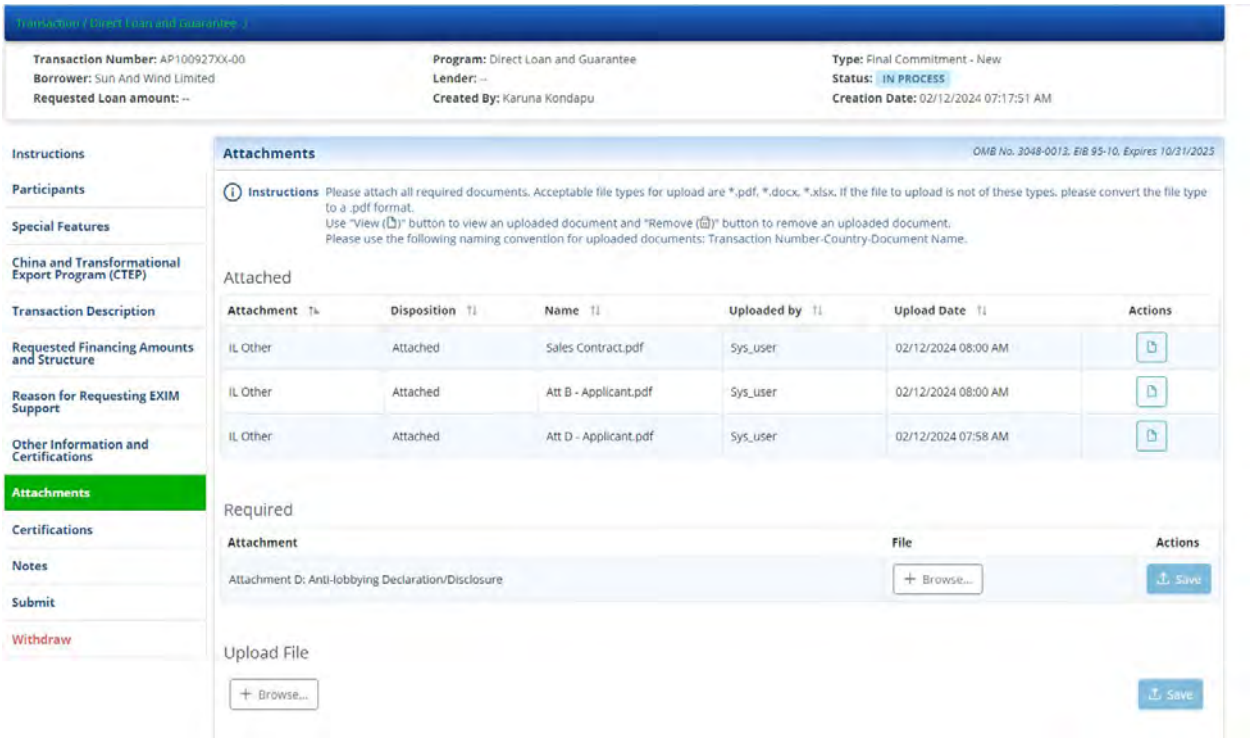


Figure 13-1: Attachments Section

Uploaded attachments may be viewed or removed.

14. Certifications

Before application signing and submission, the Applicant must click on the “Standard Certifications and Covenants” link and review the language. Once completed, the Applicant will be able to “Sign” using the DocuSign eSignature Process.

The “Sign” button will not be enabled until the Applicant has clicked to review the Standard Certifications and Covenants (Figure 14-1).

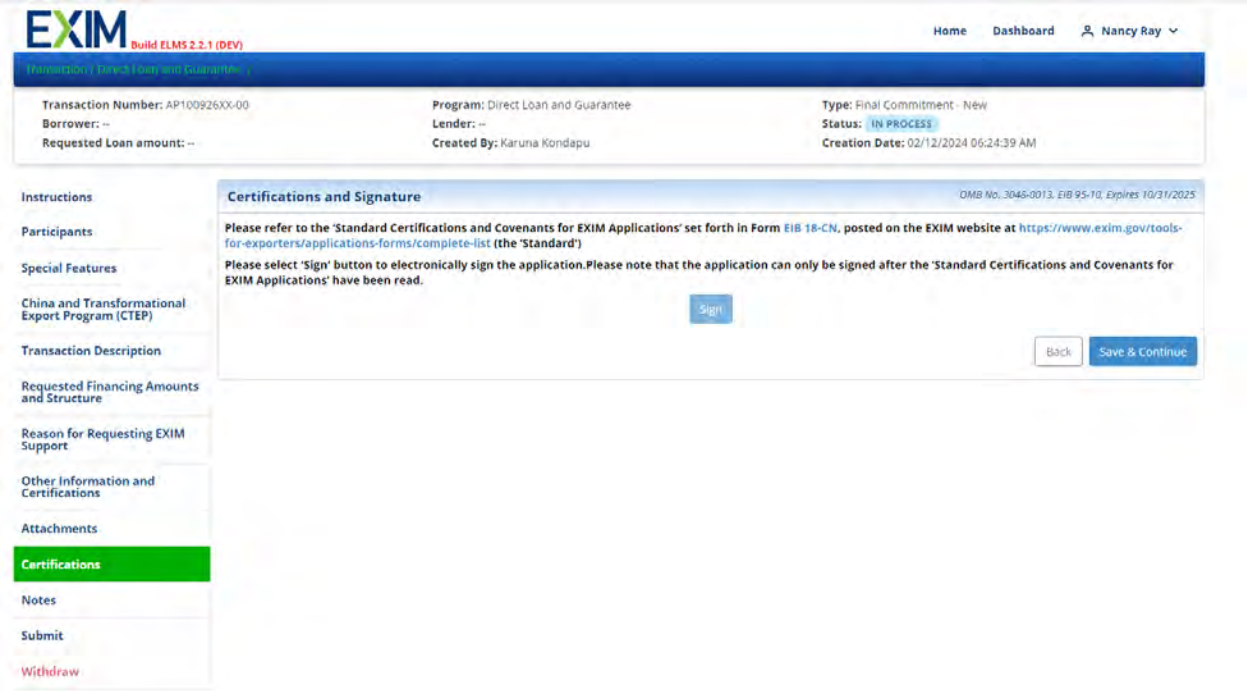


Figure 14-1: Certifications Section

14.1. Acknowledgement of “Standard Certifications and Covenants”

Step 1: Click on the link “EIB-18CN”.

The Applicant will be taken to a separate page which details the Standard Certifications and Covenants for EXIM Applications.

Step 2: Read the “Standard Certifications and Covenants for EXIM Applications.”

Step 3: Close the browser and return to the Certifications Section.

The “Sign” button has now been enabled.

14.2. eSignature/DocuSign

Step 4: Click the “Sign” button to initiate the eSignature process.

A DocuSign email will be sent to the designated Applicant contact email address.

Step 5: When the DocuSign email is received, click the ‘Review Documents” button in the content of the email (Figure 14-2).

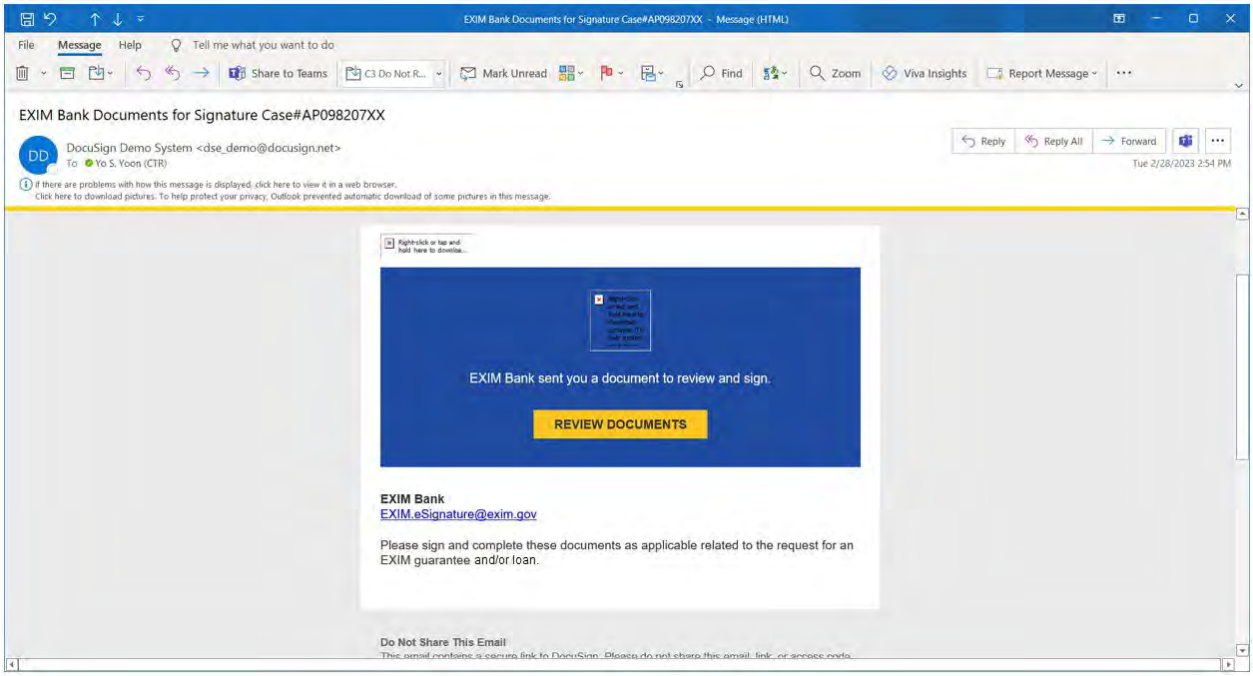


Figure 14-2: DocuSign email

DocuSign will open in the default browser. A Security Code will need to be entered before the signer can access the document.

Step 6: Select one of the options to receive the Security Code that will be sent to the designated Applicant contact phone number (Figure 14-3).

- Choose Text Message button to receive the code via a mobile phone.
- Choose Automated Phone Call to receive the code via a land line number.

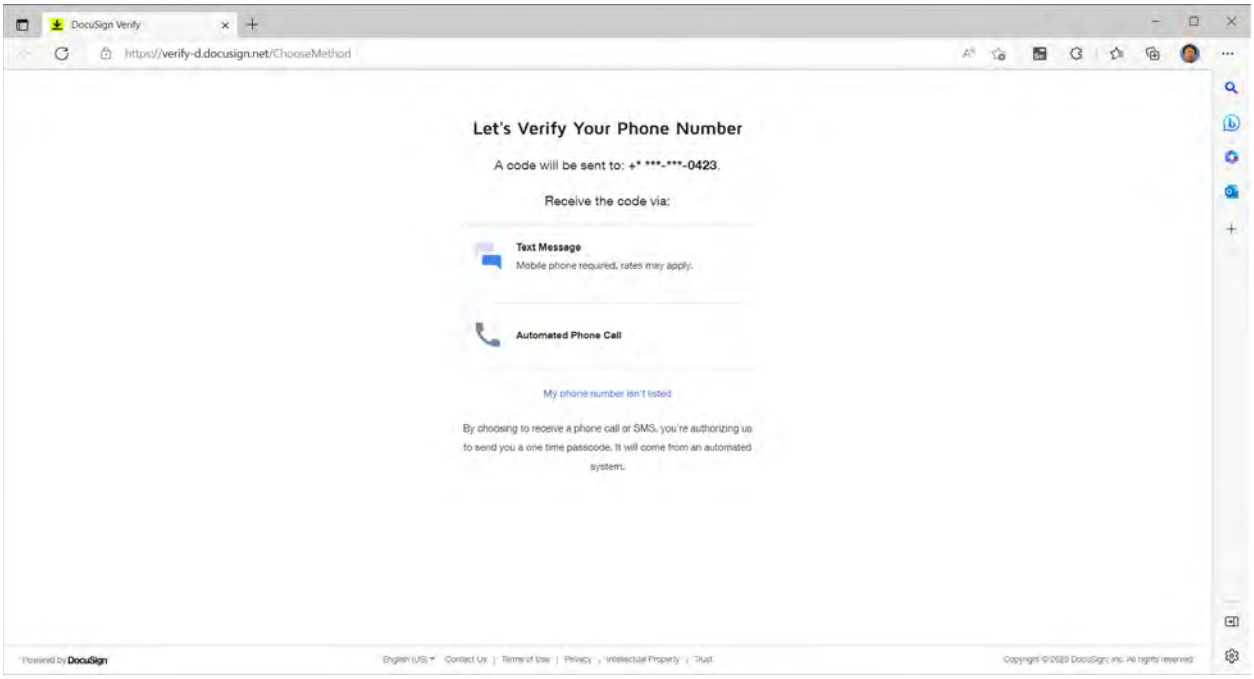


Figure 14-3: DocuSign Request to Send Security Code

Step 7: Enter the Security Code in the provided text box (Figure 14-4).

Step 8: Click “Confirm Code”

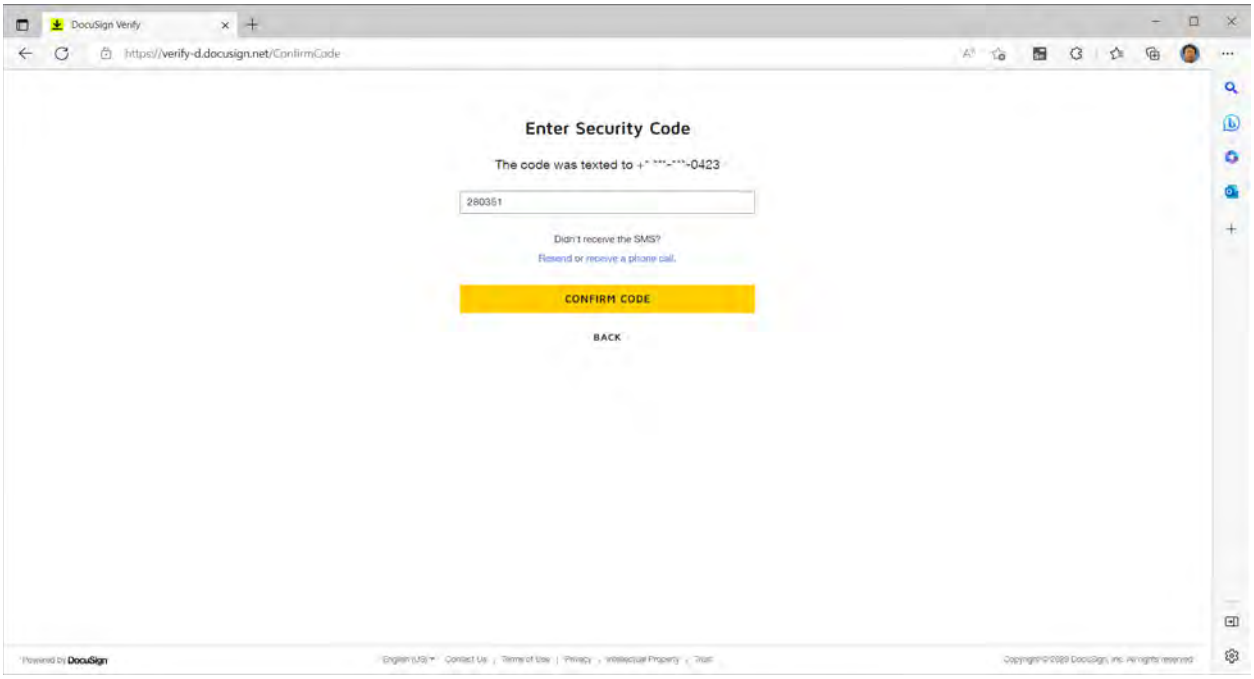


Figure 14-4: Enter DocuSign Security Code

Step 9: Check “I Agree” box (Figure 14-5).

Step 10: Click the “Continue” button.

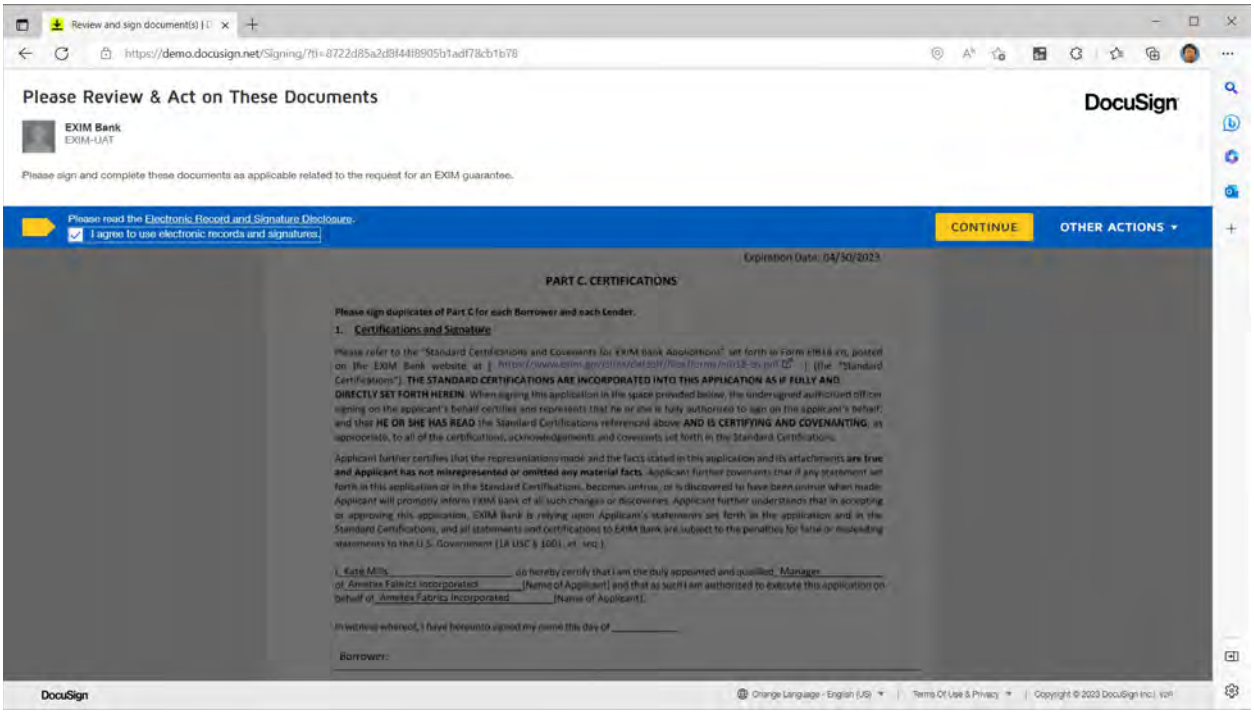


Figure 14-5: DocuSign Agree and Continue

Step 11: Click the “View” button to view the Application Signature Page (Figure 14-6).

The template will be pre-populated with the Applicant Contact information.

Step 12: Click “Start” to make the document editable.

Step 13: Update any of the fields, if applicable:

- Applicant Contact Name (2 occurrences)
- Applicant Contact Title (2 occurrences)
- Applicant Company Name (3 occurrences)
- Applicant Telephone Number (1 occurrence)
- Applicant Email Address (1 occurrence)

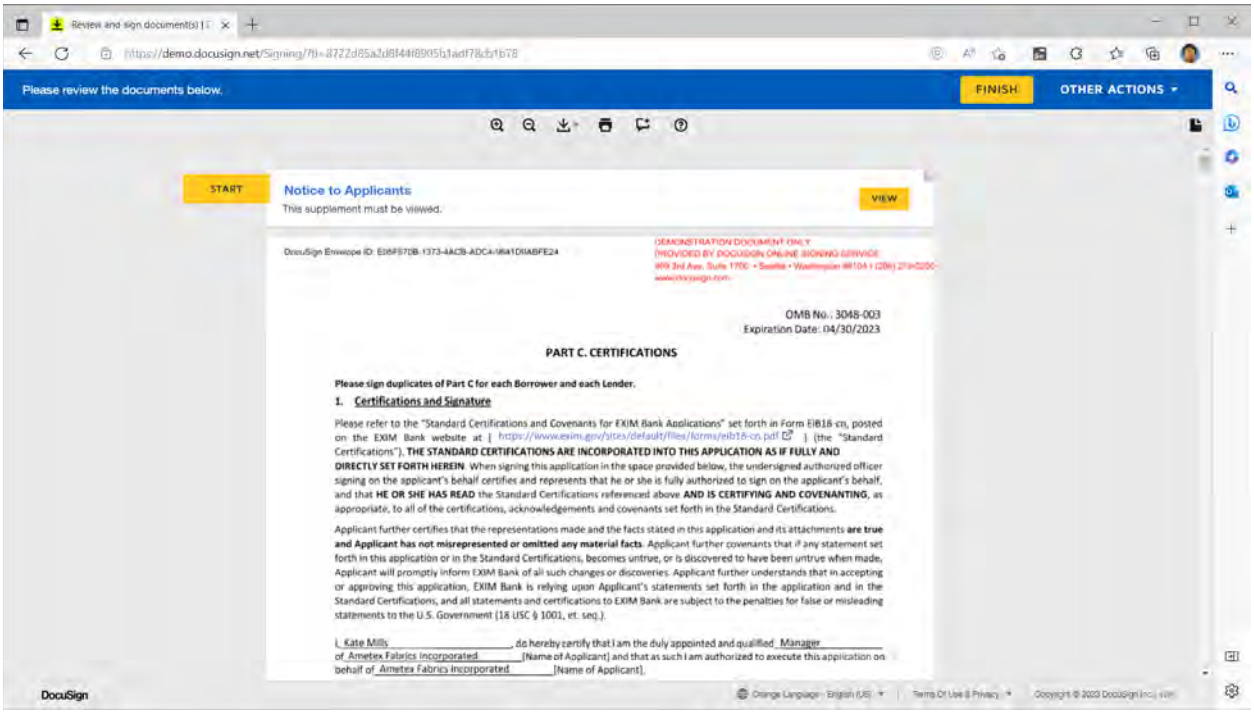


Figure 14-6: DocuSign Application Signature Page

Step 14: Click “Sign Here.”

For any signature field, DocuSign auto-generates the signature.

Step 15: Click “Adopt and Sign” button to sign the document (Figure 14-7).

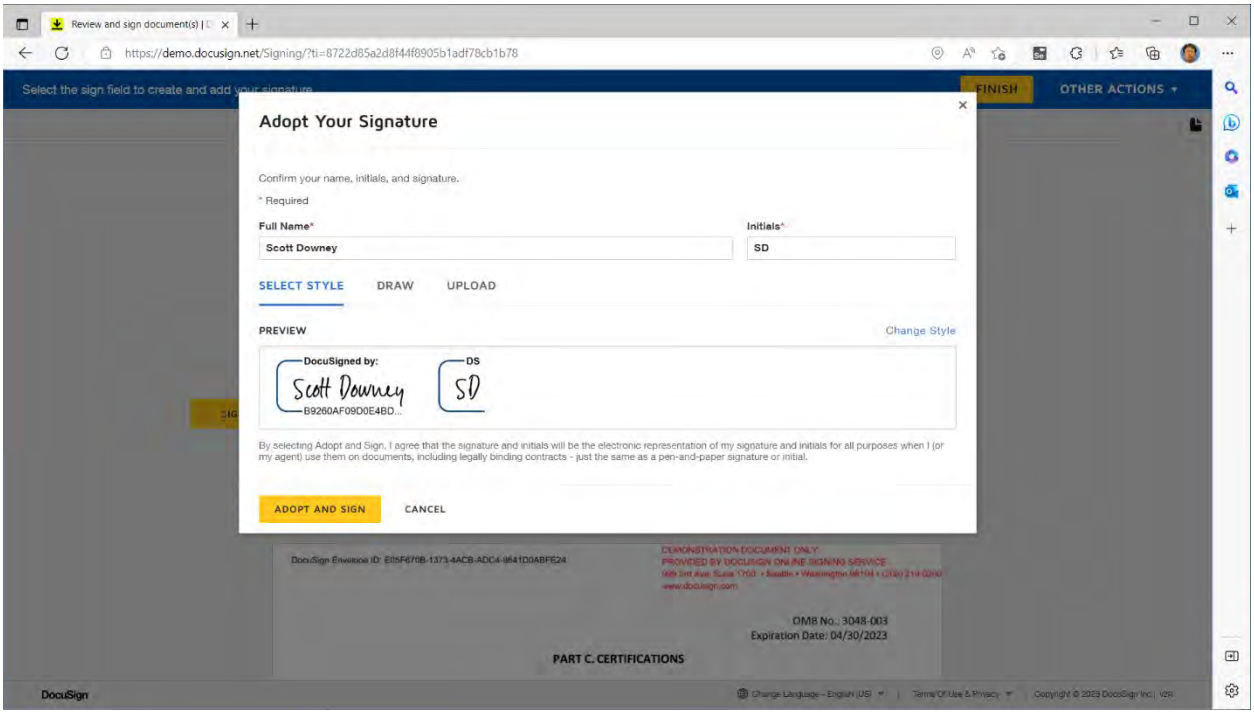


Figure 14-7: DocuSign Adopt and Sign

15. Notes

The Applicant can enter notes that will be read by EXIM staff. EXIM staff may also enter notes that can be read by the Applicant (Figure 15-1).

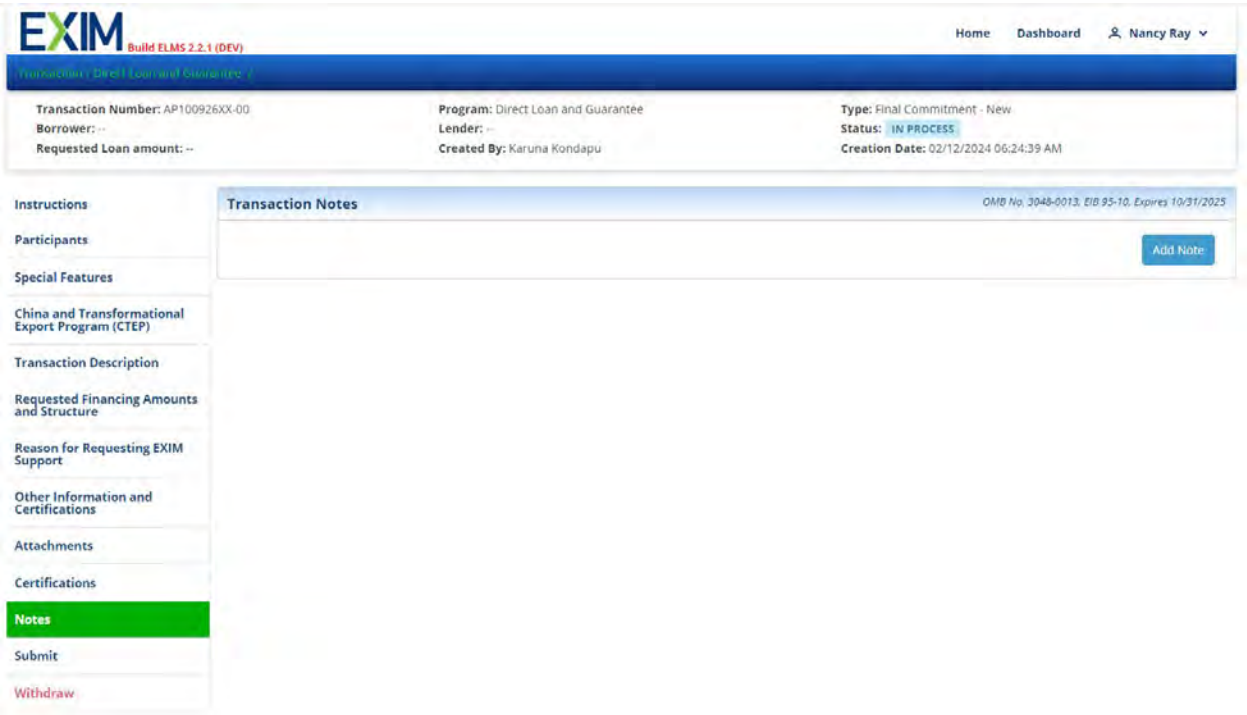


Figure 15-1: Notes Section

15.1. Add Note

Step 1: Click “Add Note” button.

Step 2: Enter the note in the pop-up (Figure 15-2).

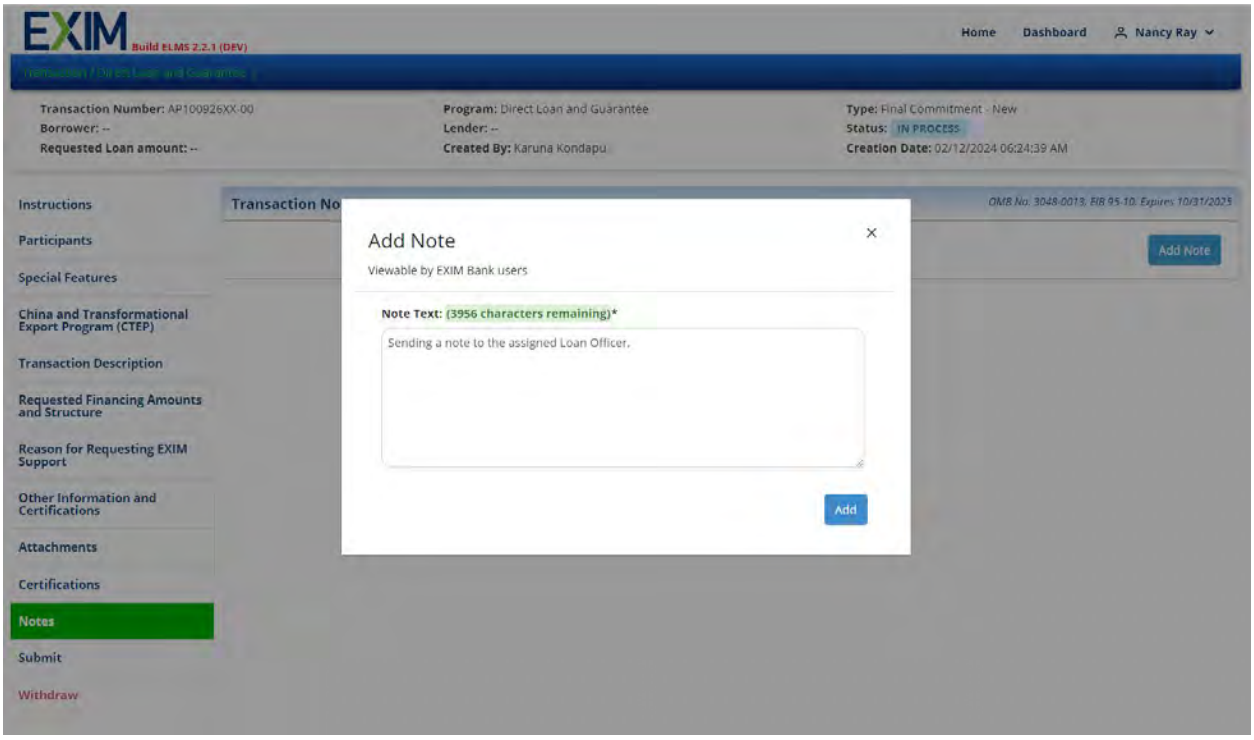


Figure 15-2: Enter Note

Step 3: Select “Add” button (Figure 15-3).

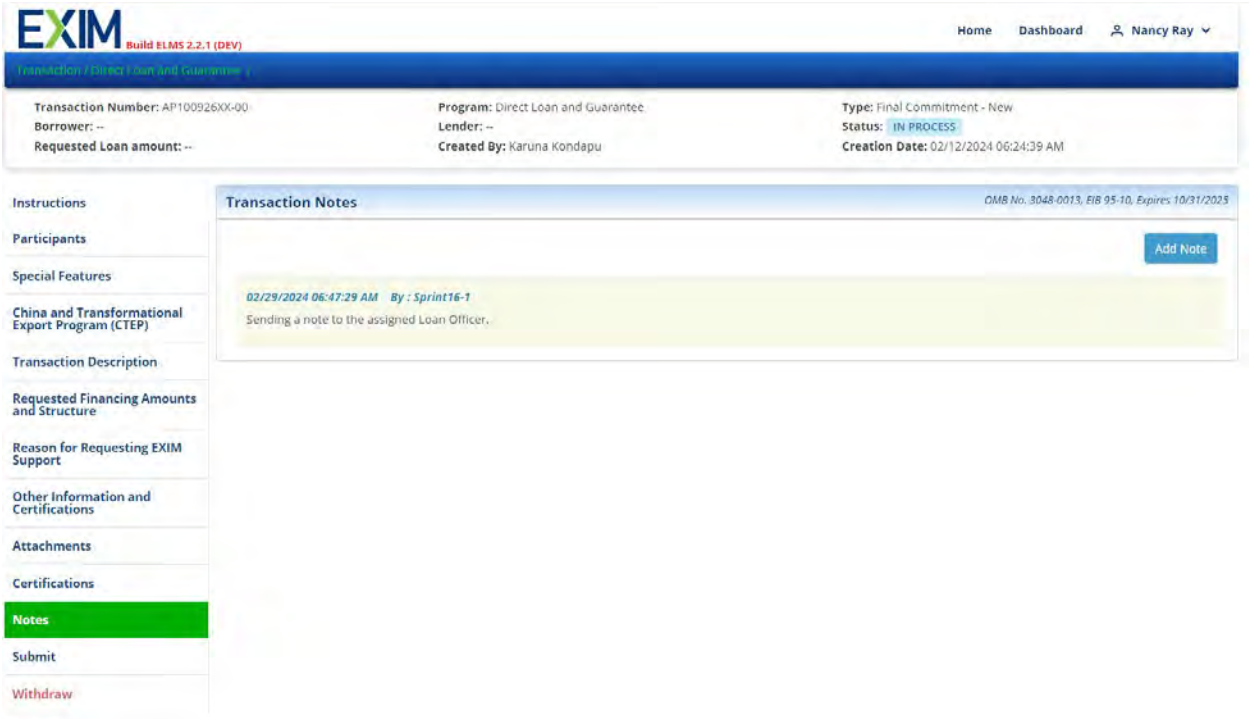


Figure 15-3: Note Added

16. Submit

When the application is complete, the Submit Section allows the Applicant to do a final review. The Transaction Summary Page displays all the application sections and entered information (Figure 16-1).

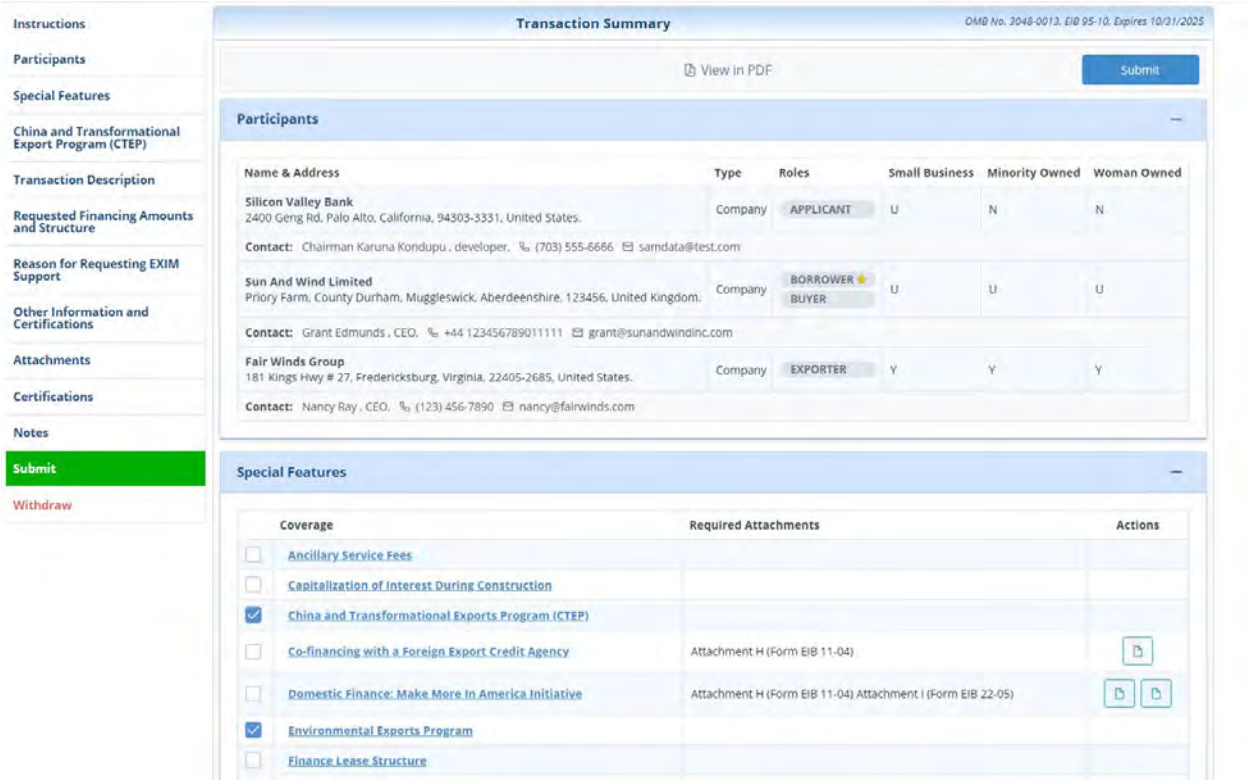


Figure 16-1: Transaction Summary Pre-Submit

Step 1: Review information in all sections.

Step 2: Select section(s) on the left side menu to return for updates, if applicable.

The Transaction Summary is available in PDF format for download and printing.

Step 3: Select “View in PDF” link, if applicable.

Step 4: Select “Submit” button.

Application validations will be done to check mandatory and optional information for Application Submission.

Step 5: Resolve Application Submission Validation Errors, if applicable.

Errors must be resolved before an application can be successfully submitted. An update link is provided to take the Applicant to the Application Section(s) with errors. This information is MANDATORY for Application Submission.

See Annex B – Application Submission Validation Errors

Step 6: Resolve Application Submission Validation Warnings if applicable.

Warnings may be resolved before an application can be successfully submitted. An update link is provided to take the Applicant to the Application Section(s) with warnings. This information is OPTIONAL for Application Submission. However, be advised that the warnings will have to be resolved while working with your assigned loan officer.

See Annex C – Application Submission Validation Warnings

Step 7: Select “Submit” button, if applicable.

When an application is submitted successfully, a confirmation message will be displayed (Figure 16-2).

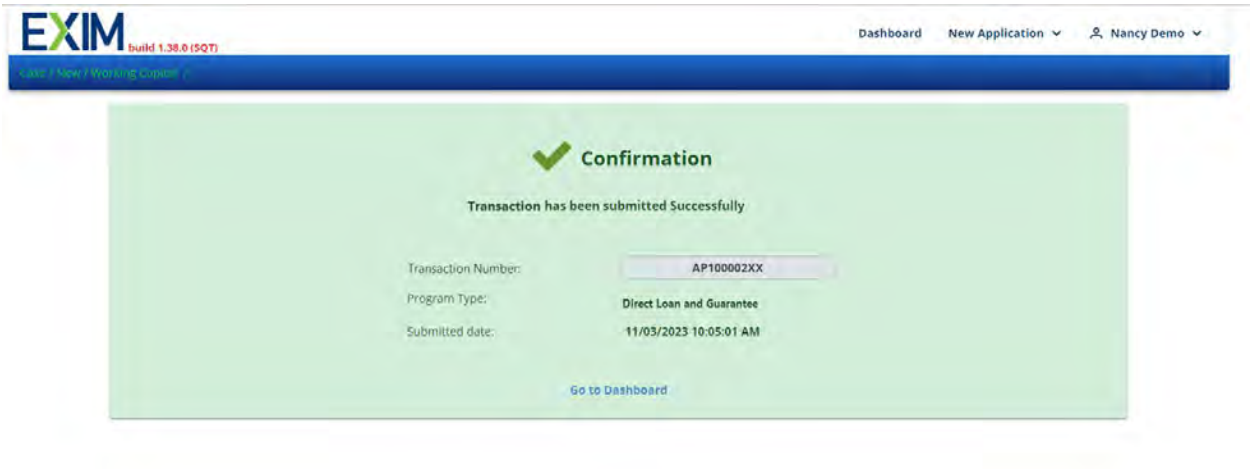
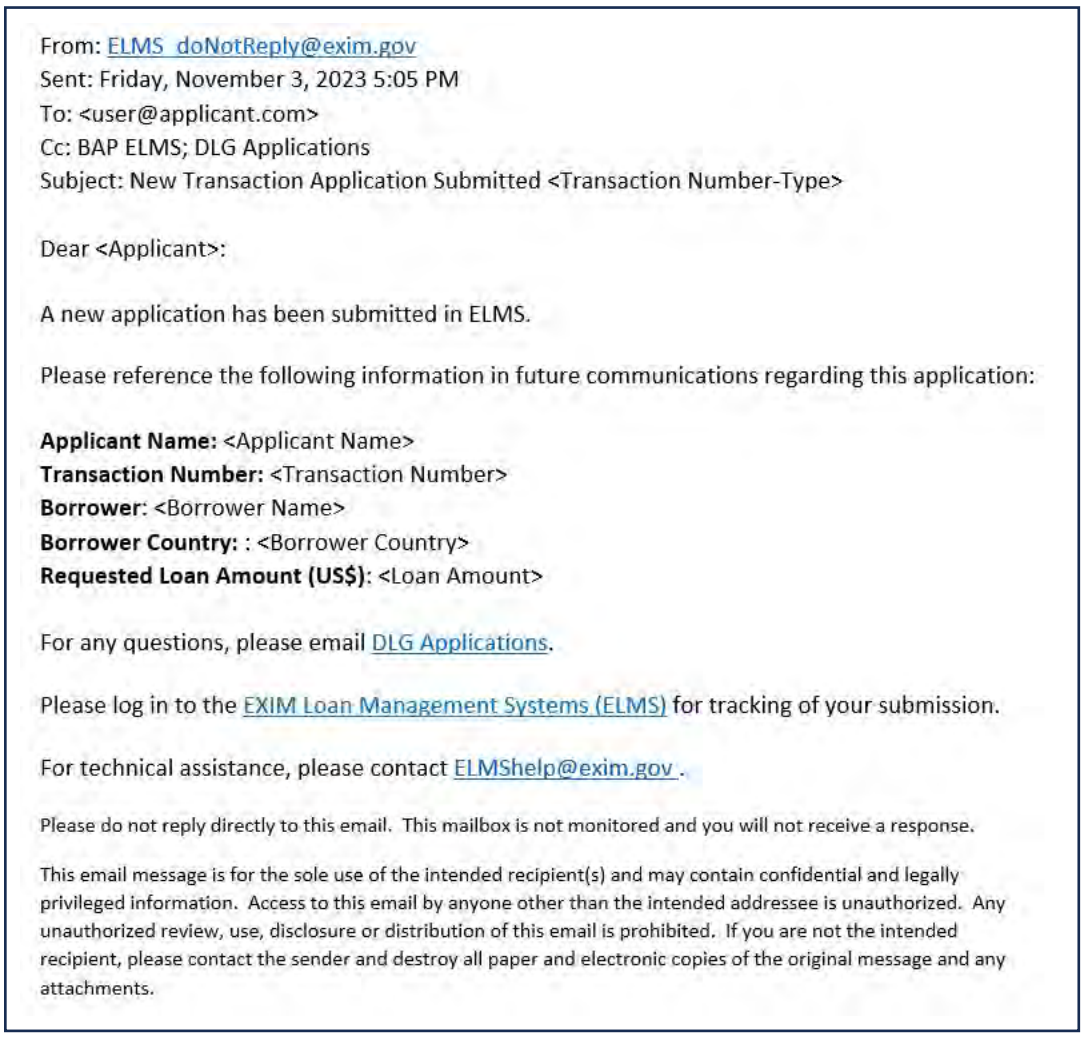


Figure 16-2: Successful Application Confirmation Message

The Applicant will also receive an email confirming successful submission of the application (Figure 16-3).



From: ELMS_doNotReply@exim.gov
Sent: Friday, November 3, 2023 5:05 PM
To: <user@applicant.com>
Cc: BAP ELMS; DLG Applications
Subject: New Transaction Application Submitted <Transaction Number-Type>

Dear <Applicant>:

A new application has been submitted in ELMS.

Please reference the following information in future communications regarding this application:

Applicant Name: <Applicant Name>
Transaction Number: <Transaction Number>
Borrower: <Borrower Name>
Borrower Country: : <Borrower Country>
Requested Loan Amount (US$): <Loan Amount>

For any questions, please email DLG Applications.

Please log in to the EXIM Loan Management Systems (ELMS) for tracking of your submission.

For technical assistance, please contact ELMShelp@exim.gov .

Please do not reply directly to this email. This mailbox is not monitored and you will not receive a response.

This email message is for the sole use of the intended recipient(s) and may contain confidential and legally privileged information. Access to this email by anyone other than the intended addressee is unauthorized. Any unauthorized review, use, disclosure or distribution of this email is prohibited. If you are not the intended recipient, please contact the sender and destroy all paper and electronic copies of the original message and any attachments.

Figure 16-3: Confirmation Email

To monitor the status of your application, the Applicant can refer to its Dashboard in ELMS.

17. Withdraw

An application can be withdrawn by the Applicant for any reason before submission. After the application has been submitted, only EXIM can withdraw the transaction after review and discussion with the Applicant.

Step 1: Select “Withdraw” on the left side navigation menu (Figure 17-1).

A pop-up will appear requesting confirmation: “Are you sure you want to withdraw the transaction?”

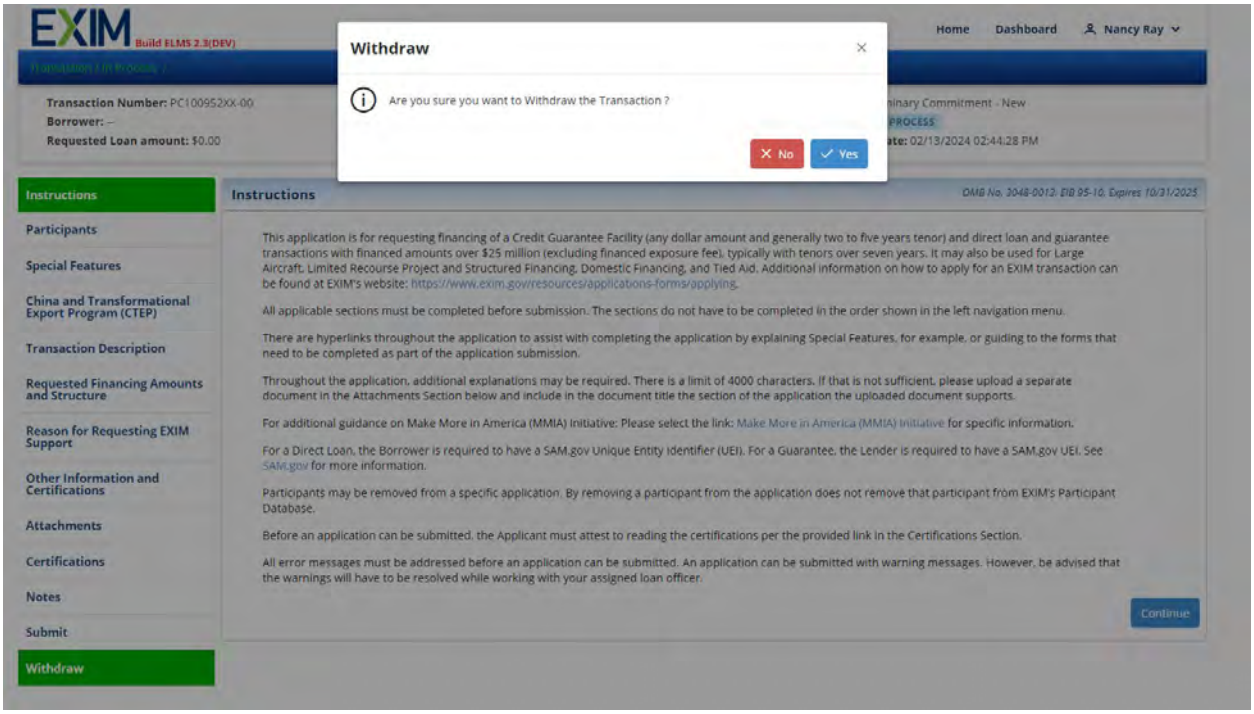


Figure 17-1: Withdraw

Step 2: Select “Yes” or “No”

A pop-up confirmation that the application has been withdrawn and the History Table will be displayed (Figure 17-2).

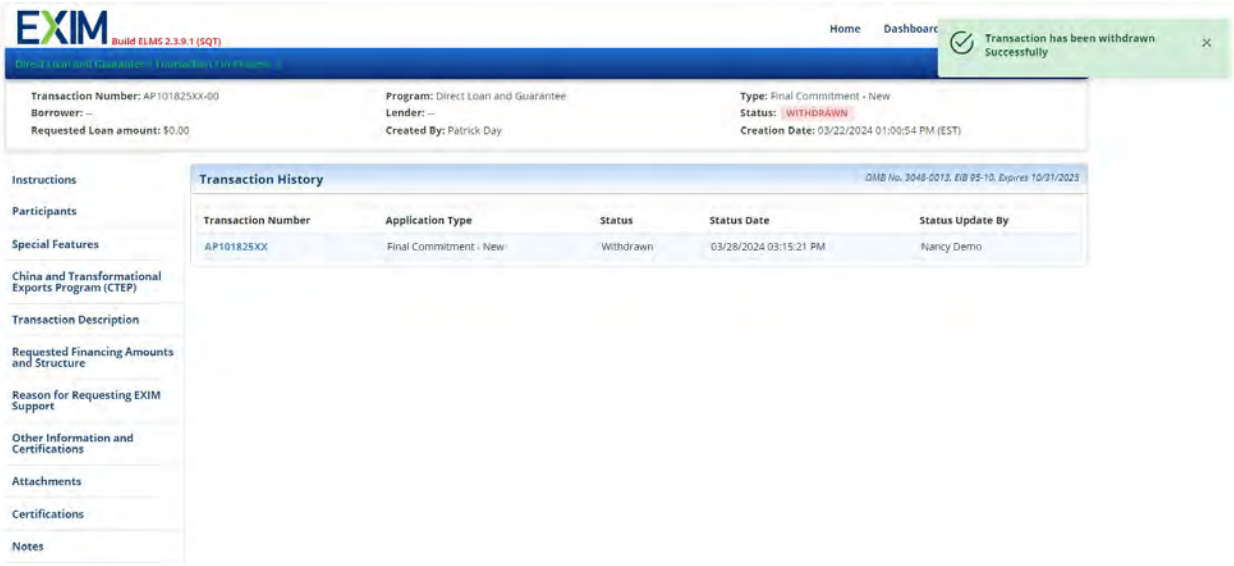


Figure 17-2: Transaction History Withdrawn

18. Submitted/Withdrawn – Transaction Summary and History

After the application has been submitted or withdrawn, the Transaction Summary is available when the transaction is selected from the “All Statuses” tab on the Dashboard. The Transaction Summary Page displays all the application sections and entered information (Figure 18-1).

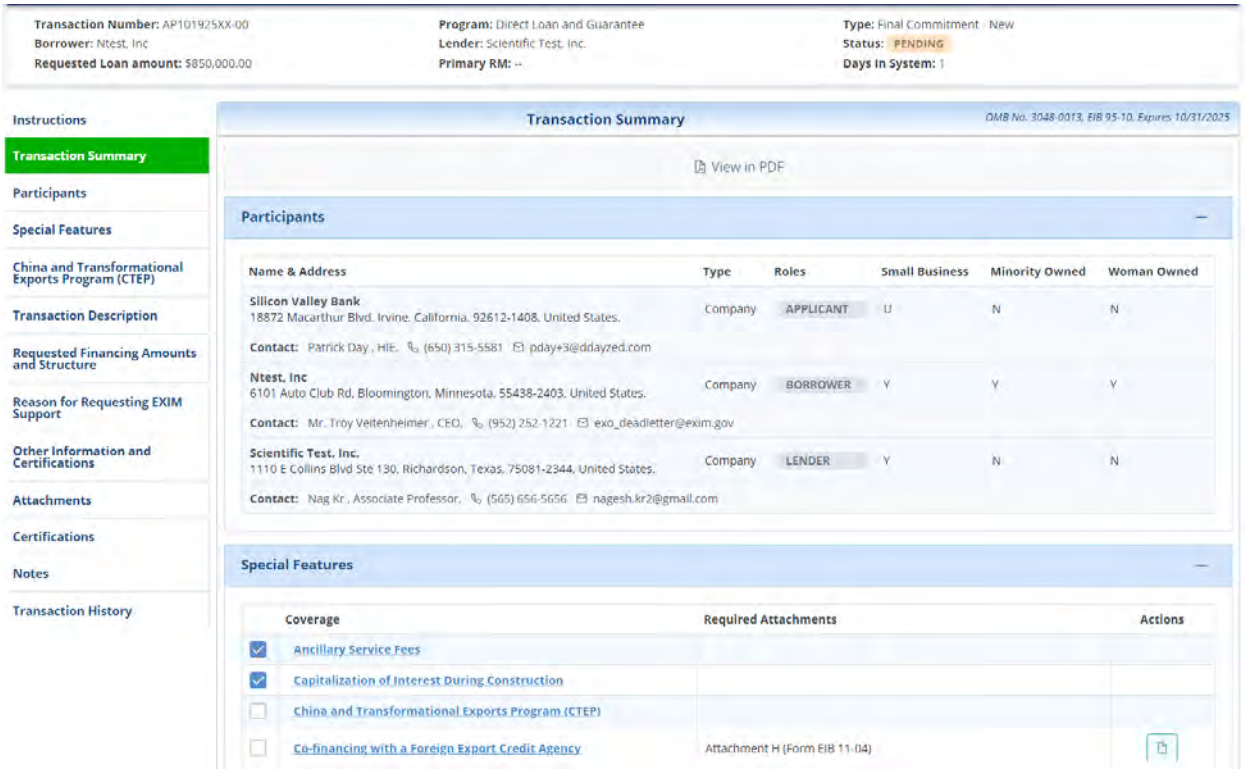


Figure 18-1: Transaction Summary Submitted/Withdrawn

The Transaction Summary is available in PDF format for download and printing.

Step 1: Select “View in PDF” link, if applicable

The Transaction History is also available (Figure 18-2).

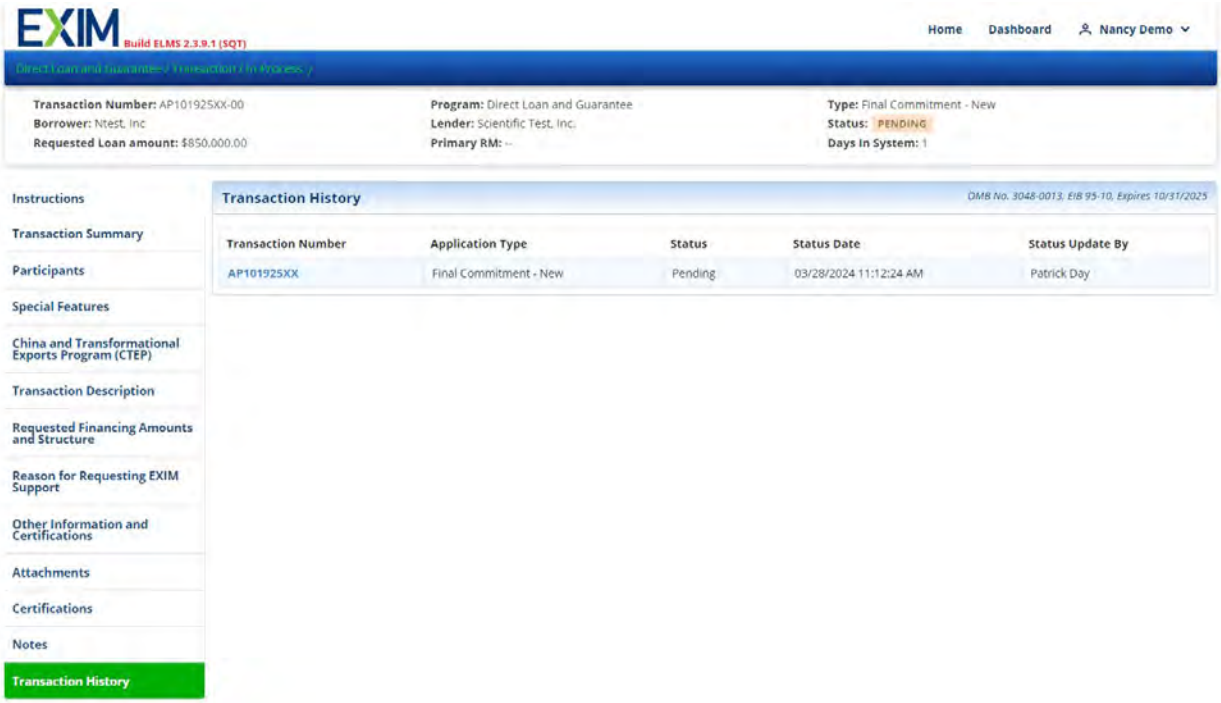


Figure 18-2: Transaction History Submitted/Withdrawn

Annex A – Transaction Roles and Descriptions

Role	Description
Agent	The agent is a documentation agent or other agent that assists EXIM in processing, disbursing and/or monitoring a transaction.
Ancillary Service Provider	The ancillary service provider is the entity that provides services directly related to the structuring, evaluation, and documentation of financing for an export transaction. This includes fees for banking, legal, and advisory services.
Borrower	The borrower is the entity that agrees to repay the loan.
Buyer	The buyer is the entity that contracts with the exporter for the purchase of the U.S. goods and services.
Controlling Sponsor	The controlling sponsor is a person providing controlling direct private equity investment (excluding investments made through publicly held investment funds, publicly held securities, public offerings, or similar market vehicles) in connection with a financing.
End User	The end-user is the foreign entity that uses the U.S. goods and services.
Exporter	The exporter is the company which is contracting with the Buyer for the sale of the U.S. goods and/or services
Guarantor	The guarantor is the person or entity that agrees to repay the credit if the borrower or lessee does not.
Importer	The importer is an entity that imports goods and/or services into the end-user's country for export transactions or the U.S. borrower for Make More in America transactions.
L/C Bank	The letter of credit (L/C) bank is a U.S. commercial bank that either issues, advises, or confirms a letter of credit.
Lead Arranger	The lead arranger is a bank that is the leader of arrangement of the total financing.
Lender	The lender is the company that extends the EXIM guaranteed loan to the borrower.
Lessee	The lessee is the entity that agrees to lease the goods and services from the lessor and pay rent under a finance lease.
Lessor	The lessor is the company that extends the EXIM guaranteed finance lease to the Lessee.
Local Cost Provider	The local cost provider is the entity that supplies the goods and/or services from the buyer’s country.

Role	Description
Non-US Exporter/Supplier	A non-US exporter/supplier is an entity that is the exporter/supplier whose goods and/or services are being financed under a co-financing arrangement with a non-U.S. export credit agency (ECA).
Primary Borrower	The primary borrower is the lead borrower in a borrower group. There can only be one primary borrower in the transaction.
Primary Exporter	The primary exporter is the lead exporter in the transaction, such as an EPC contractor. There can only be one primary exporter in the transaction.
Primary Source of Repayment (PSOR)	The PSOR is the entity whose financial statements form the basis of EXIM's evaluation of reasonable assurance of repayment.
Qualified Advisor	A qualified advisor is an entity that will complete due diligence and credit analysis to facilitate the financing of business aircraft.
Supplier	The supplier is the U.S. company which manufactures the goods and/or performs the services to be exported.

Annex B – Application Submission Validation Errors

Error	Corrective Action
Please add a Borrower.	Review the Participants in the Participant list: Option 1: Add the "Borrower" role to participant. Option 2: Add a new participant and assign the "Borrower" role to them.
Please complete the Content Table or Uses/Sources of Funds Chart to provide a a requested Loan Amount.	In the Requested Financing Amounts and Structure Section, the Applicant should complete: Option 1: Content Table Option 2: Uses/Sources Chart, including the EXIM Bank amount.
Anti-Lobbying Declaration/Disclosure is required by the Applicant; please complete and upload Attachment D.	In the Other Information and Certifications Section, Anti-Lobbying Disclosure Form sub-section: 1) Download Attachment D 2) Complete and sign attachment 3) Upload in the Attachments Section
Please electronically sign the application in DocuSign.	In the Certifications Section: 1) Click Form EIB 18-CN 2) Select "Sign" button 3) Complete DocuSign process

Annex C – Application Submission Validation Warnings

Warning	Corrective Action
For a Direct Loan, the Borrower(s) is required to have a Unique Entity Identifier (UEI).	Inform Borrower(s) they need a UEI.
For a Guarantee, either the Agent or the Lender(s) is required to have a Unique Entity Identifier (UEI).	Inform Agent or Lender(s) they need a UEI.
Special Features Section has not been completed. Please review and complete, if needed.	Review Special Features and make Coverage selections, if applicable.
Co-financing with a Foreign Export Credit Agency Coverage was selected; please complete and upload upload Attachment H.	Download Attachment H, complete, and upload in the Attachments Section.
Domestic Finance: Make More in America Initiative Coverage was selected; please complete and upload Attachment F and Attachment I.	Download Attachments F and I, complete, and upload in Attachments Section.
Large Aircraft Coverage was selected; please complete and upload Attachment A.	Download Attachment A, complete, and upload in the Attachments Section.
Pre-Export Payment Coverage was selected; please complete and upload Attachment J.	Download Attachment J, complete, and upload in the Attachments Section.
Project Finance Coverage was selected; please complete and upload Attachment F.	Download Attachment F, complete, and upload in the Attachments Section.
Structured Finance Coverage was selected; please complete and upload Attachment G.	Download Attachment G, complete, and upload in the Attachments Section.
Tied Aid Program Coverage was selected; please complete and upload Attachment C.	Download Attachment C, complete, and upload in the Attachments Section.
Used Equipment Coverage was selected; please complete and upload Attachment E.	Download Attachment E, complete, and upload in the Attachments Section.
China and Transformational Exports Program (CTEP) Section has not been completed. Please review and complete, if needed.	Review CTEP options and make selections, if applicable.
China and Transformational Exports Program (CTEP) Coverage was selected, but the CTEP Section was not completed.	Make appropriate selections in the CTEP Section.

Warning	Corrective Action
China and Transformational Exports Program (CTEP) Section was completed, but the CTEP Coverage was not selected.	Select the “China and Transformational Exports” Coverage in the Special Features Section.
Transaction Description Section has not been been completed. Please review and complete, if needed.	Review Transaction Description questions and make selections, if applicable.
Reason for Requesting EXIM Support Section has not been completed. Please review and complete, if needed.	Review Reason for Requesting questions and make selections, if applicable.
Other Information and Certifications Section has not been completed. Please review and complete, if needed.	Review Other Information and Certifications and make selections, if applicable.
Environmental Screening was selected; please complete and upload Attachment B.	Download Attachment B, complete, and upload in the Attachments Section.
Supply contracts between the Exporter and Buyer are needed, if applicable; please upload, if available.	Upload sales contract(s), pro forma invoice(s), or purchase order(s) as needed.
The Applicant is the Guaranteed Lender and the Borrower will pay the fee; please complete and upload Attachment K.	Download Attachment K, complete, and upload in the Attachments Section.
The Applicant is the Exporter and either the Borrower or Guaranteed Lender will pay the fee; please complete and upload Attachment K.	Download Attachment K, complete, and upload in the Attachments Section.
Anti-lobbying Declaration/Disclosure is required by the Guaranteed Lender, Borrower, and/or Facility Agent; please complete and upload Attachment D, if available.	Download Attachment D, provide to the Lender(s), Borrower(s), and/or Facility Agent(s), ask them to complete and then upload in the Attachments Section.