

1

Your application submission is in progress.

Processing times may vary, so please keep your browser open for 15 minutes. Do not click back or close this window while we are submitting your application. While you wait, you can also [start another application](#) in a separate browser tab.

15m 00s

2

Please try again.

We apologize for the inconvenience, but due to high traffic volume your application was not submitted at this time. Please click the resubmit button below to try again, and consider starting a new application in another browser tab.

Resubmit

Start New Application

3

Your application has been submitted.

You will receive an email shortly confirming that your application has been successfully submitted. See the details of your application below.

Loan Application Name	Paper Street Soap CO
Loan Application Number	153390
Transaction ID	e33ab63f-7570-45e3-b448-ed7f0c5f5828
Loan Number	8914895018

Do you have another application?

Start New Application

- Screen 1:** When a lender submits an application, they will see this countdown screen with a message that processing times vary. It also includes a link to start another application in a new browser tab. **The lender should not close their browser tab when they get to this screen.** The Gateway will try to submit the loan to E-Tran for 15 minutes. If it doesn't hear from E-Tran in 15 minutes, the lender will see screen 2.
- Screen 2:** If the Lender Gateway is unable to get a response from E-Tran in 15 minutes, it will stop trying. At that point, lenders will see the second screen that says demand is high and the application submission was not successful. At this point, **the lender should click the resubmit button to submit the application back to E-Tran. They will not need to re-type the application information if they hit this button.** When they resubmit, they'll see screen 1 again with the 15 minute countdown. Lenders should do this until they are able to receive a response from E-Tran. Lenders should **not** key in the same application more than once. Instead, they should use the resubmit button until they get the third message. **If a lender closes the browser tab at any point during screen 1 or screen 2, they will not be able to resubmit the loan application without retyping it.** When the loan submission is successful, they will see screen 3.
- Screen 3:** When Lender Gateway receives a response from E-Tran, the lender will see this modified message. It includes the same information lenders were previously receiving and an additional button to start a new application. The lender will still also receive an email from E-Tran with the loan guarantee information for their records.
- The other possible screen is an error message. If something in the application doesn't meet submission guidelines (for example: a zip code with only four digits would cause an error message), the lender will see an error message with instructions for how to fix the application—the same as they received in Lender Gateway before the new changes. Once the problem with the application is fixed, they will submit it again and see screen 1, the countdown.
- While you wait:** a lender can open multiple browser tabs to enter additional applications while some are processing. There is no need to wait for a successful submission message for one application to start typing in another! If the lender clicks "start new application" or "start another application" on either the first or second screen, **a new browser tab will open with a fresh application screen** so that one person can work on multiple applications at the same time. We encourage lenders to do this to speed up loan processing.