SBA Information Notice

TO: All SBA Employees, 7(a) Lenders, Certified Development Companies, Applicants, and Borrowers of the 7(a) and 504 Loan Programs

SUBJECT: Issuance of SOP 50 10 8.1

CONTROL NO.: 5000-880695

EFFECTIVE: October 1, 2026

PUBLICATION: August 14, 2026

The purpose of this Notice is to inform 7(a) Lenders, Certified Development Companies (CDCs), together known as "SBA Lenders," SBA employees, and Applicants and Borrowers of the 7(a) and 504 Loan Programs of the issuance of Standard Operating Procedure (SOP) 50 10 8.1, Lender and Development Company Loan Programs.

SOP 50 10 8.1 will become effective October 1, 2026, and will apply to all applications[1] that are issued an SBA loan number on or after that date. SBA Lenders and SBA employees must continue to use SOP 50 10 8.0 for 7(a) and 504 applications submitted through **September 30, 2026**.

Users are advised to fully read SOP 50 10 8.1 to ensure understanding of all changes.

SOP 50 10 8.1 builds upon the 7(a) and 504 lending criteria reintroduced in SOP 50 10 8.0. The update also includes updates to change of ownership lending which are now found within Appendix 15. SOP 50 10 8.1 also provides new flexibilities for SBA Express and same institution debt refinancing.

Additionally, SOP 50 10 8.1 integrates the Policy and Procedural Notices published the issuance of SOP 50 10 8.0:

Policy Notices:

- Policy Notice 5000-876441 – Citizenship and Residency Requirements and Rescission of Procedural Notice 5000-872050

[1] SBA is in the process of updating application forms to correspond with SOP changes. Until updated application forms are available, SBA Lenders must collect all required information and certifications as required by the existing forms and SOP 50 10 8.1 and retain them in the loan file.

    - Published 2/2/26; Effective 3/1/26
- Policy Notice 5000-877629 – 7(a) International Trade Loan Program Updates
    - Published 4/2/26; Effective 5/1/26
- Policy Notice 5000-879058 – Coordination of 7(a) and 504 for Maximum Loan Limits
    - Published: 5/18/26; Effective 7/4/26
- Policy Notice 5000-879464 – Prior Loss Rule: Non-Controlling Ownership Update
    - Published: 5/28/26; Effective 6/1/26

Procedural Notices:

- Procedural Notice 5000-872764 – Revisions to SOP 50 10 8 – 504 and 7(a) Loan Program Updates
    - Effective: 9/30/25
- Procedural Notice 5000-870260 – Appendix 13 – 7(a) Manufacturer's Access to Revolving Capital (MARC) loans
    - Effective: 9/4/25
- Procedural Notice 5000-876777 – Sunset of SBSS Score for 7(a) Small Loans and
    - Published: 2/20/26; Effective: 3/1/26
- Procedural Notice 5000-875051 – 7(a) Alternate Base Rate Options
    - Published: 2/6/26; Effective 3/1/26
- Procedural Notice 5000-876626 – Revised Applicant Ownership and Residency Requirements for 7(a) and 504 Loans
    - Published: 2/11/26; Effective 3/1/26

Questions

7(a) Lenders can submit questions on the SOP update 7aQuestions@sba.gov. CDC and TPL Lenders can submit questions to 504Questions@sba.gov.

Thomas Kimsey
Associate Administrator
Office of Capital Access