BND
Bank of North Dakota

BND PORTAL

Participation Portal Guide

MAY 2023

BND PORTAL

Participation Portal Guide

SECTION 1

Loan Applications

To get started, click on the drop-down menu in the top right-hand corner of the participation portal.

There are 3 ways to submit a loan application:

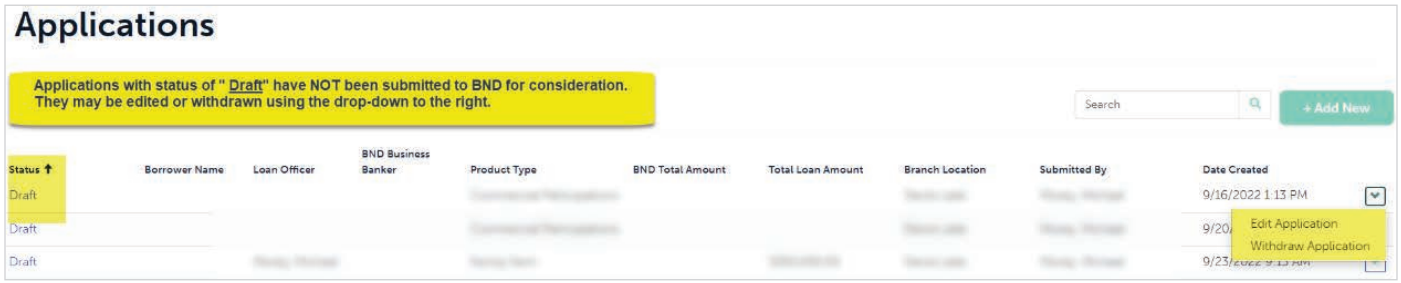
Option 1: **Applications** will take you to view any pending applications and give you the ability to view, edit, or duplicate those applications.

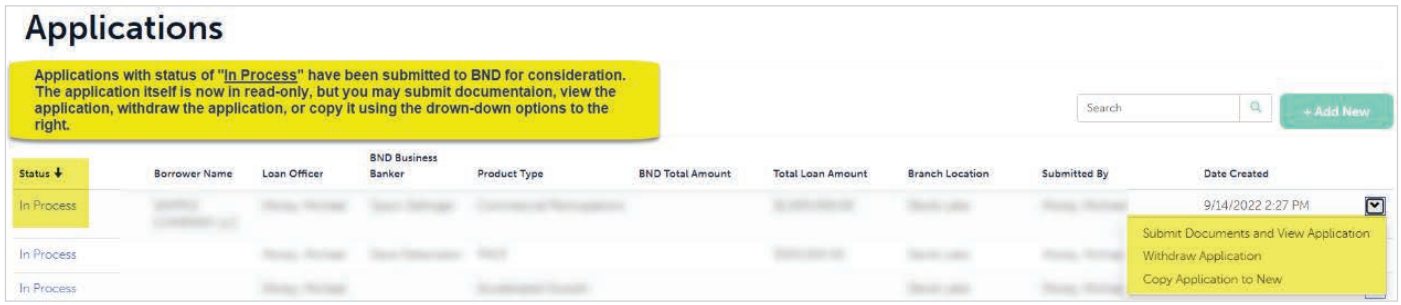
Option 2: **Loans** will take you to view current loans with BND where you have the option to create a renewal application or create a new loan application using the same borrowers/guarantors.

Option 3: **+ Participation Application** will take you directly to a new application input screen.

Applications Screen Overview

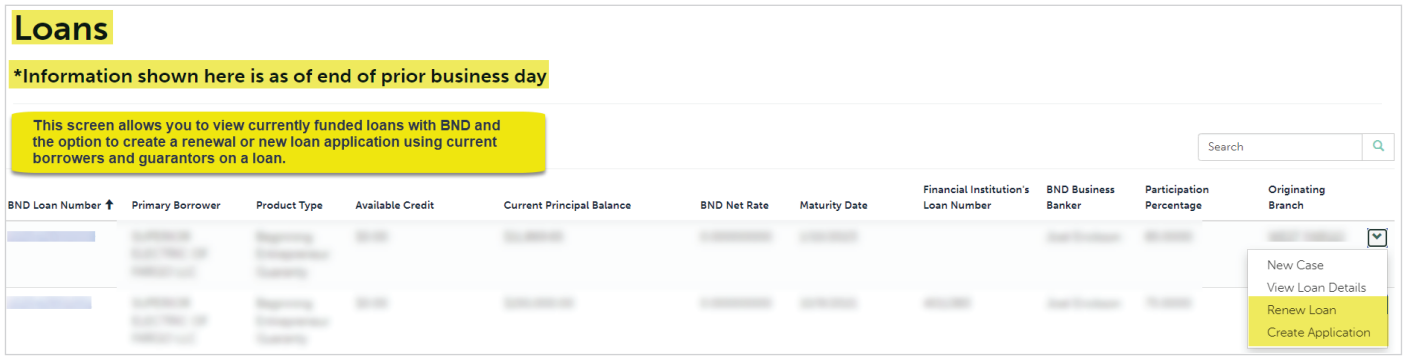
Each loan will show the application **Status** (Draft or In-Process) along with information to help identify each loan application. The drop down option on the right-hand side of each application will give the options available depending on the status of application.





Loan Screen Overview

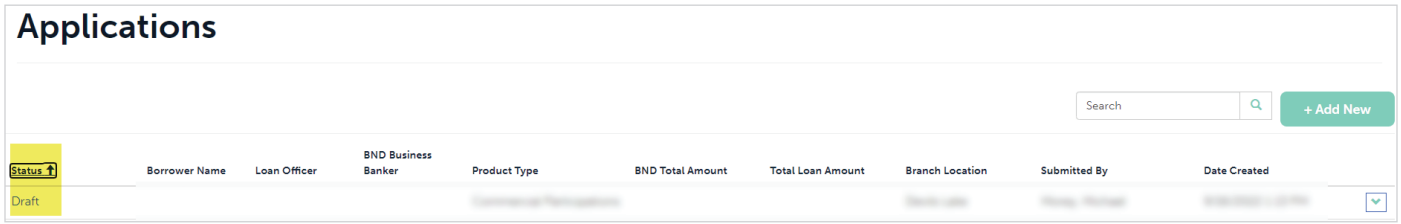
On the Loan screen from the drop down in the upper right-hand corner you will see existing loans participated with BND. On this screen you can Create an application, view loan details, renew a loan and enter a new case.

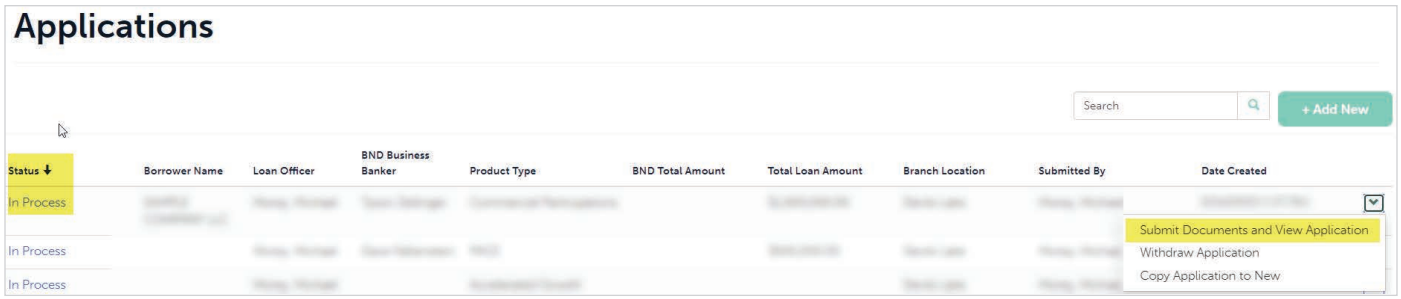


The **New Case** option is discussed in **Section 3: Submit a New Case** of this guide (page 9). **View Loan Details** simply brings up the current details of the specific loan.

Applications Screen - Options/dropdowns

You can upload additional documentation or add notes to your application by clicking the blue Draft or In-Process link under status, or selecting **Submit Documents & View Applications** in the drop down.





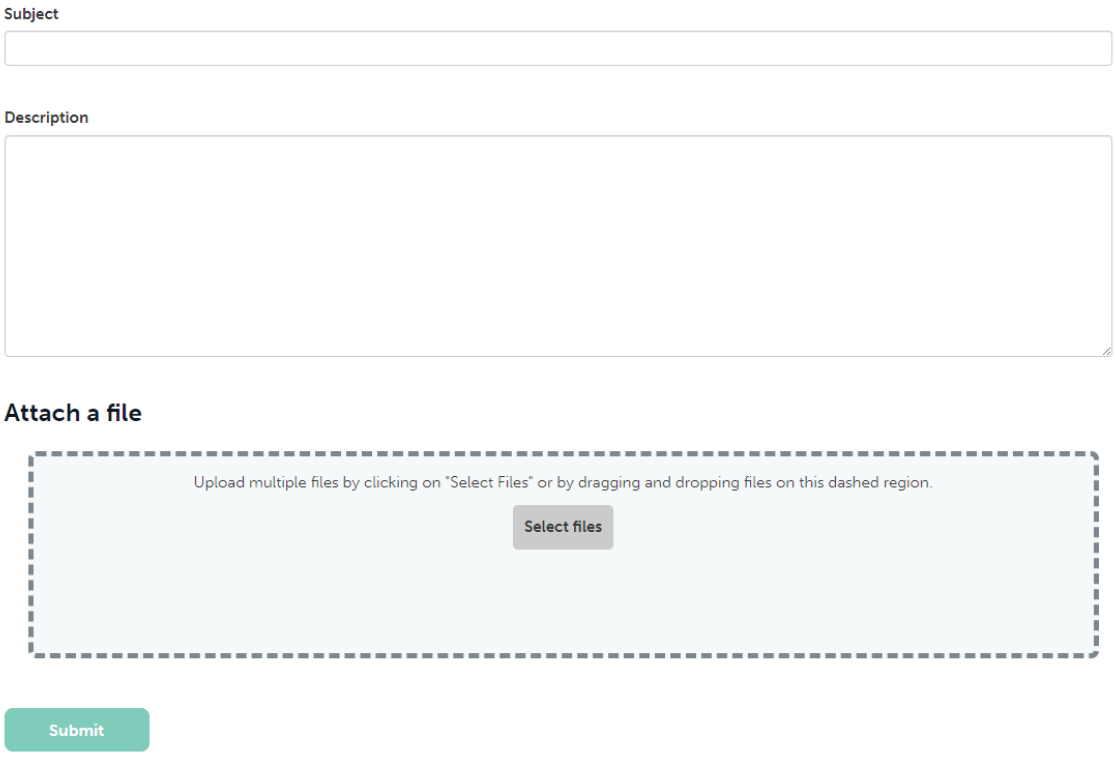
Clicking any of the highlighted options above will bring up the **Notes and Attachments** box below.

This shows if any documents were previously submitted. Clicking the **+Add** button brings up a screen where you can submit additional documents for the application.

Notes and Attachments: *Loan Documents relating to the funding of this request should be sent directly to BNDLOANFUNDING@ND.GOV. Please see your BND commitment letter for further instructions.

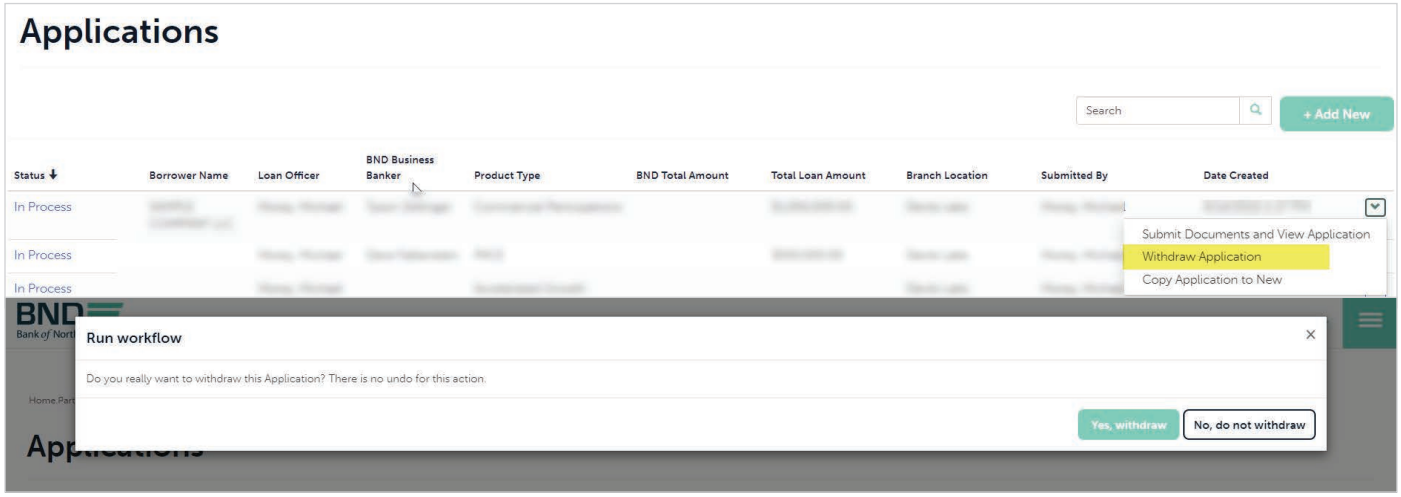
Click on the **Select files** button to upload your documents. You can select multiple files or drag and drop them into the dashed region below. After files are uploaded, click **Submit** to send to BND.

The maximum file size is 75MB. For files over this limit, please submit through https://bnd.nd.gov/fileshare/



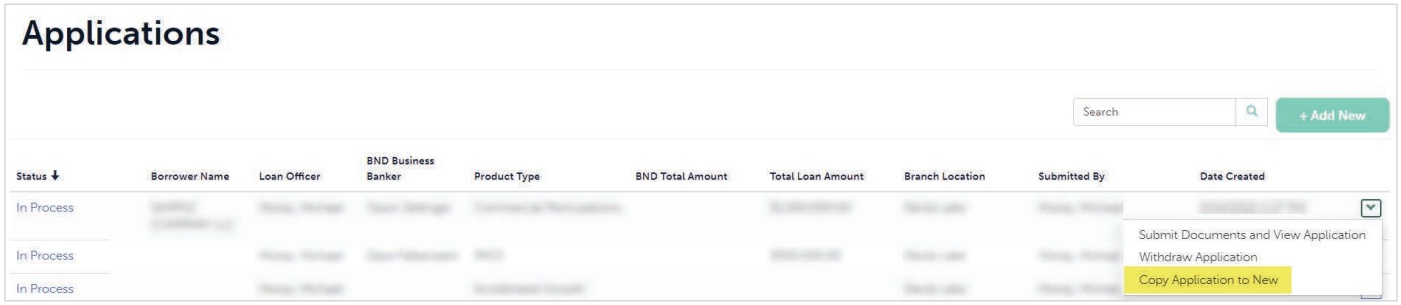
Withdraw Application

If you need to select **Withdraw Application** on a Draft or In-Process status, a box will appear asking if you are sure you want to withdraw. Once an application on the portal is withdrawn, it will no longer show on the list of applications.

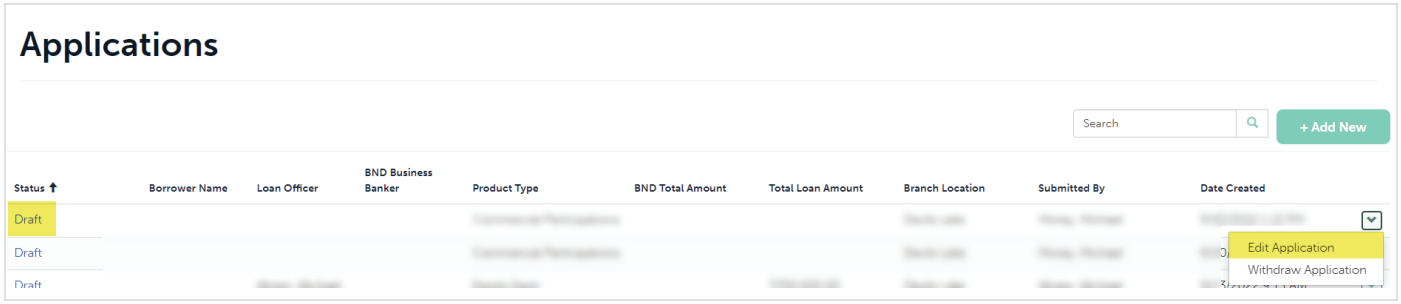


Copy Application to New

This option will copy the borrower and any related loan parties such as guarantors to a new loan application. Upon refreshing your browser, the new application will show up in a Draft status in the Application view.



You can now edit the new Draft application by selecting **Edit Application** in the drop-down menu.

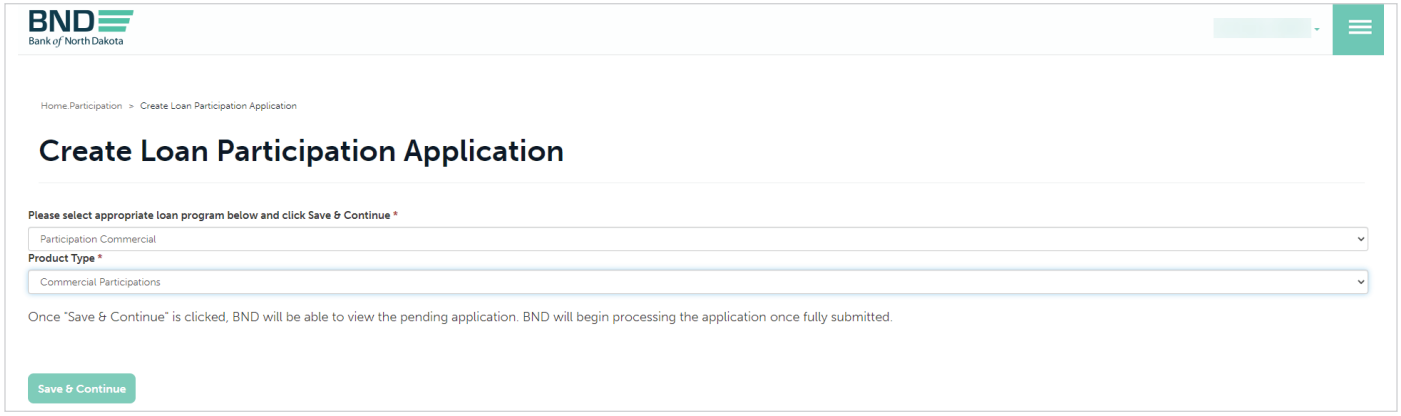


SECTION 2

Entering Application Details

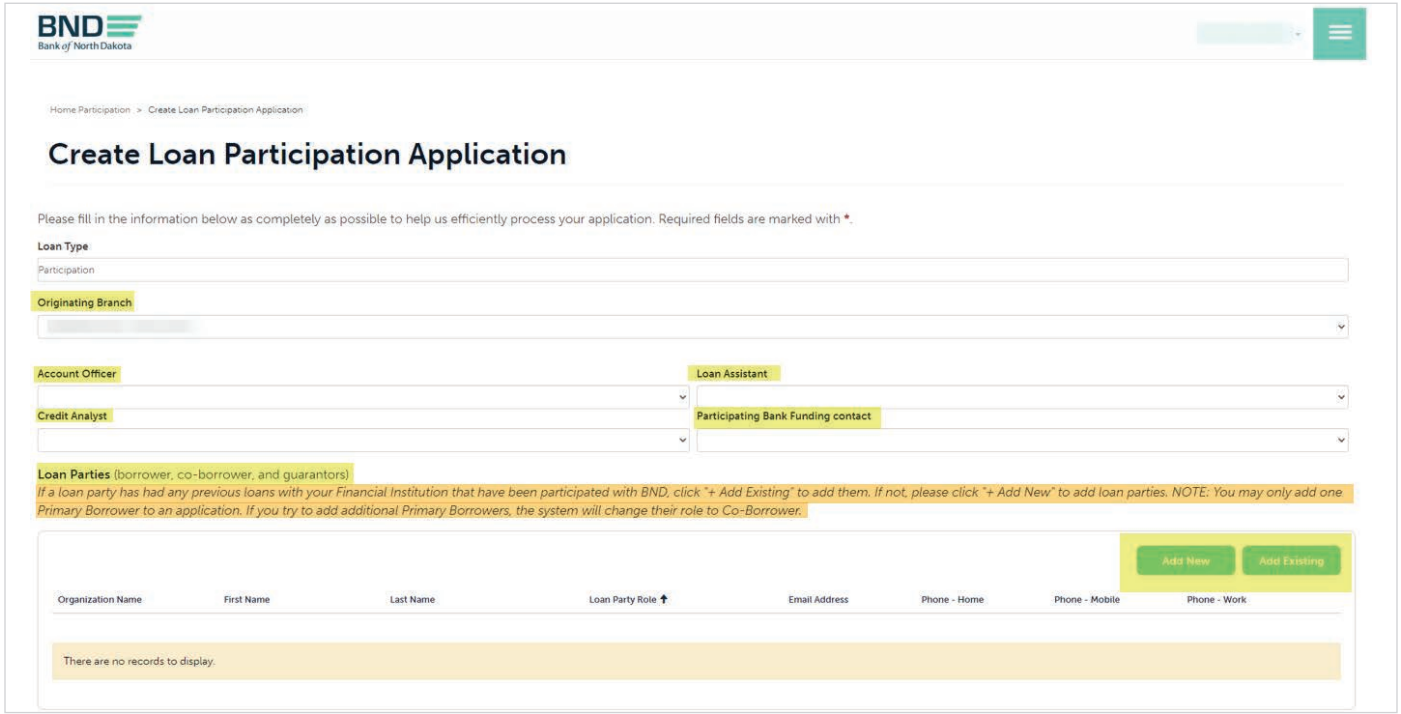
After opening an application using one of the 3 options indicated, you will be taken through the following screens to enter your loan information.

Select the loan program & product type from drop down menus. Click Save & Continue.



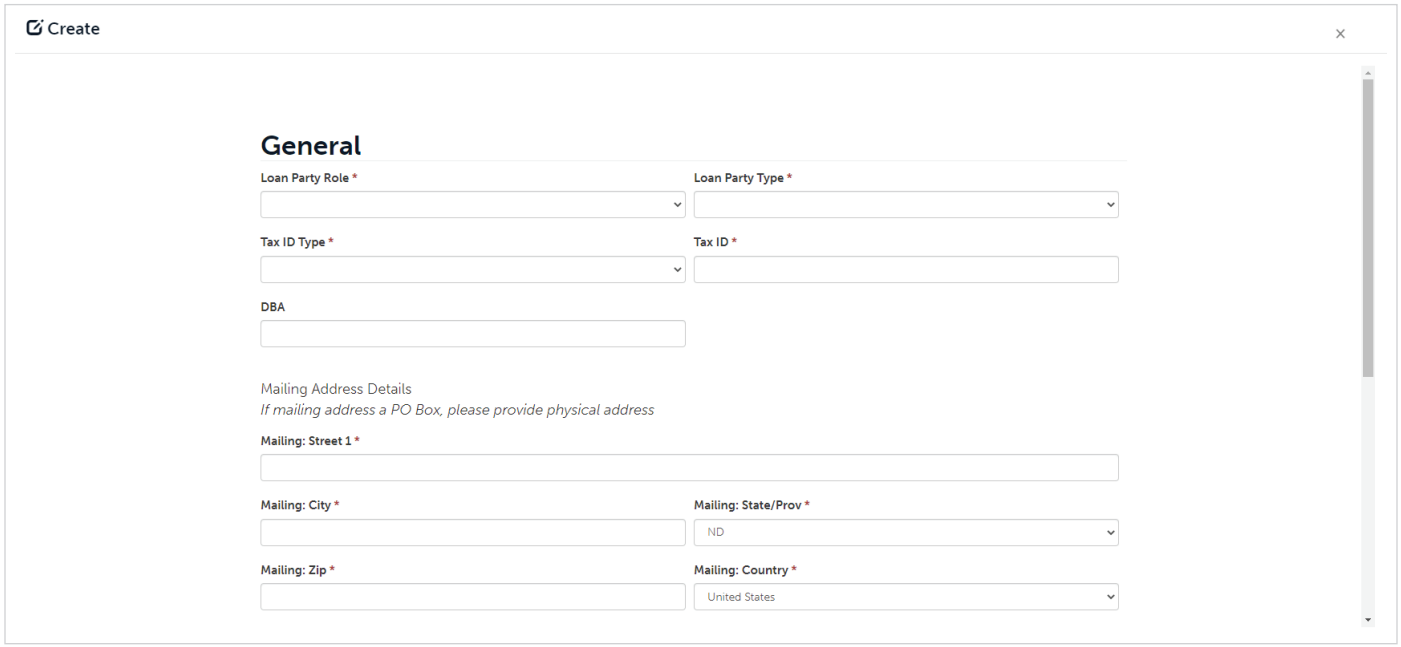
Fill in appropriate fields below.

If a new Account Officer/Loan Assistant/Credit Analyst/Participating Bank Funding Contact is needed in the drop-down options, you will need to contact the BND portal administrator at your bank who manages access to users in your institution to get them added.

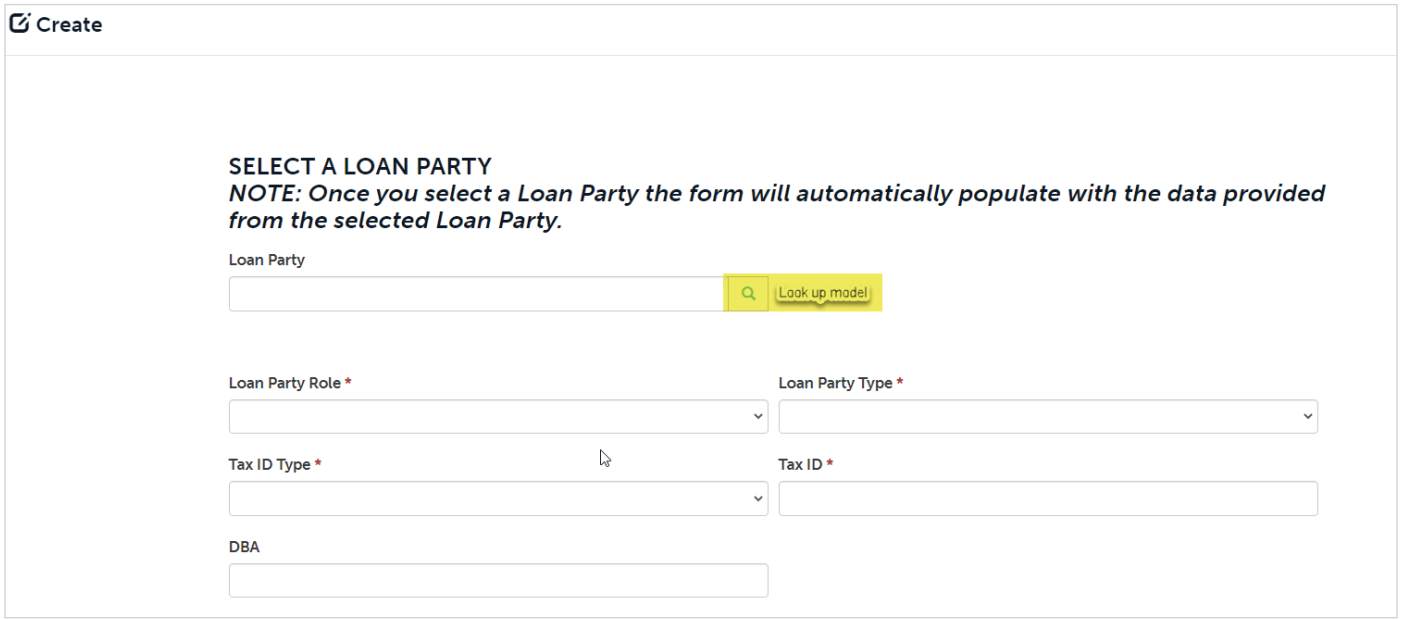


Loan Parties

Add New will bring up the following screen. Enter appropriate details & click **Submit**.

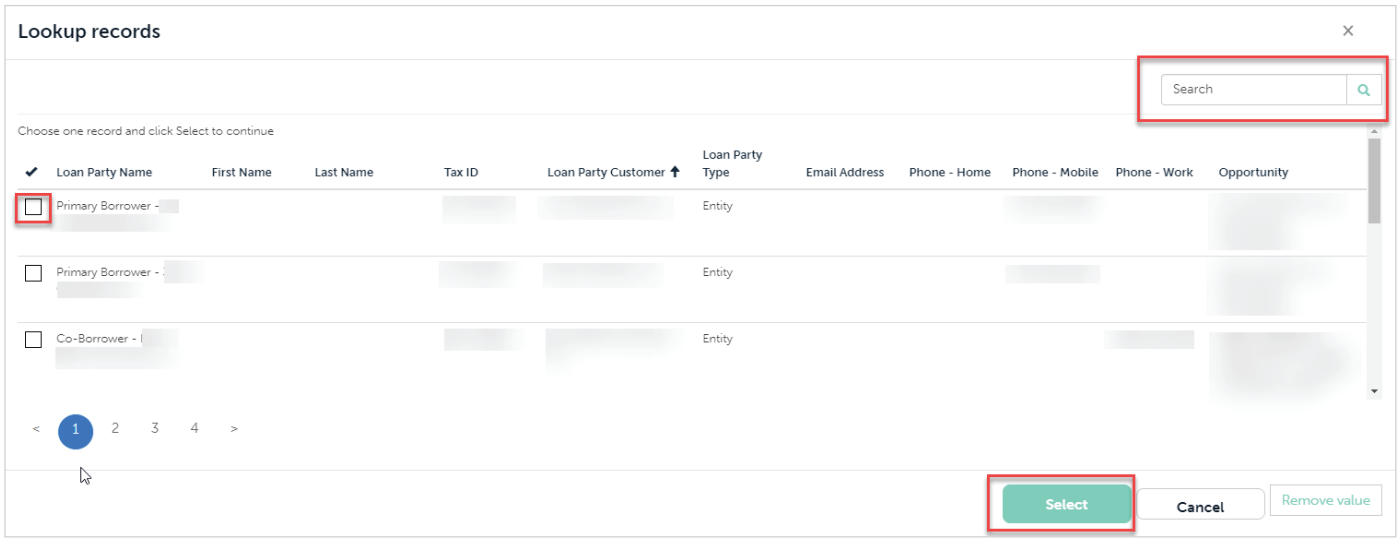


Add Existing will bring up the following screen. Click the **Launch lookup model** button.



Enter name in the search box to bring up existing records. Choose the appropriate record & click **Select**.

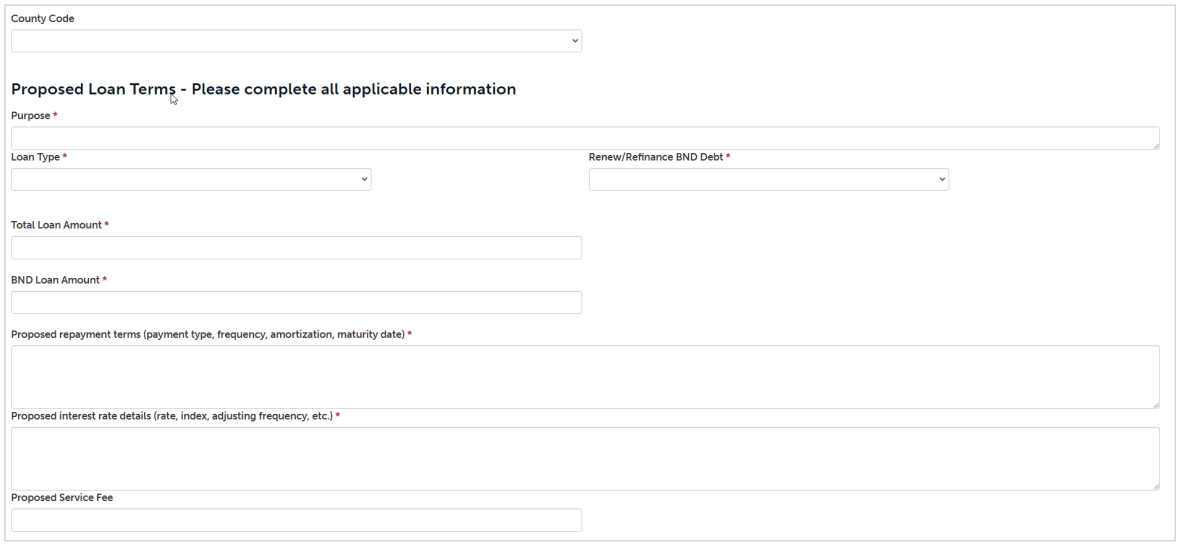
Clicking **Select** will bring you back to the screen above, where you can proceed to select the **Party Type** and **Loan Party Role** using the drop-down menus. Click **Submit** to add party.



Codes & Loan Details

Click the search icon to launch the NAICS lookup modal.

Use drop-down menus and input appropriate loan information.



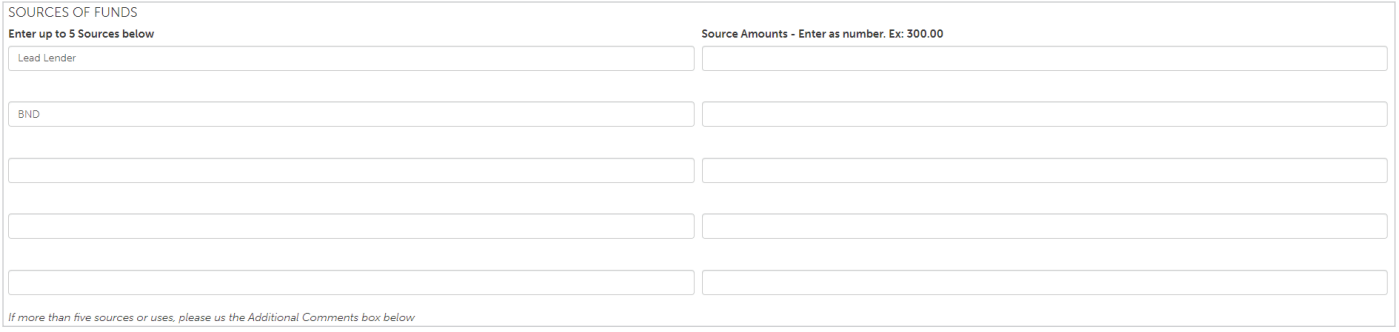
Collateral

Select the drop-down icon on the right side of the field and select the appropriate collateral type.

Multiple types can be added to this field. The Collateral Description box may also be used to enter more detail or other collateral not listed in the drop down menu.

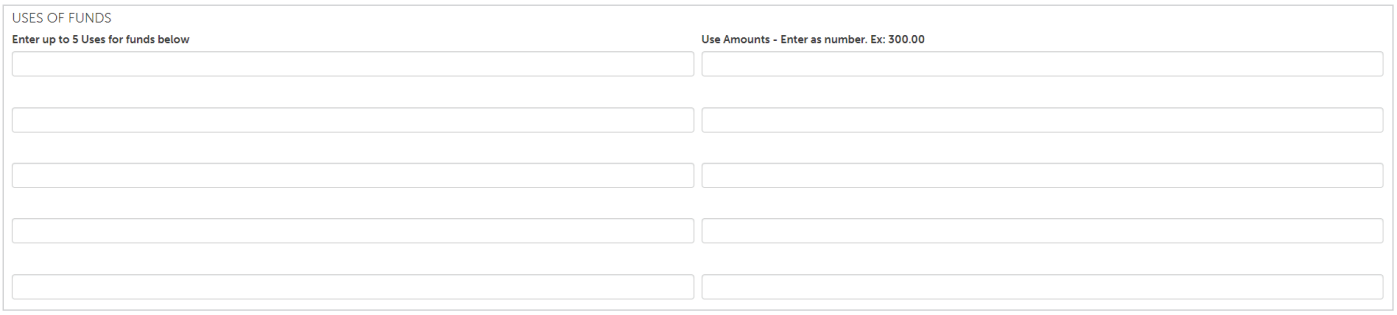
Sources of Funds

Enter the sources of the loan funds on the left column, and the source amounts in the right column.



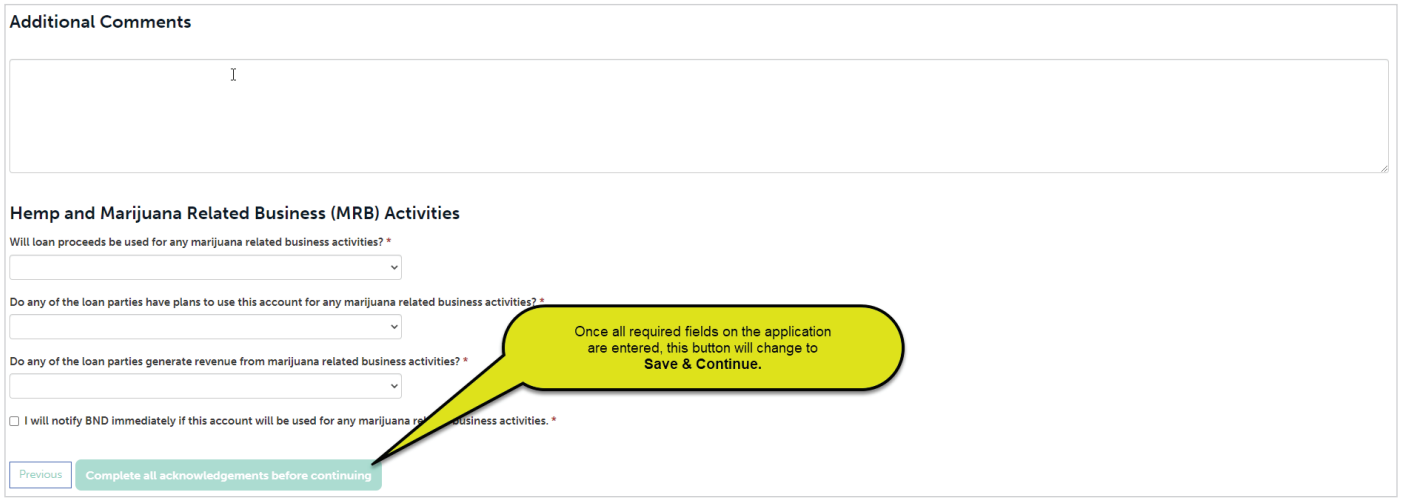
Uses of Funds

In the left column, enter the description for use of funds. In the right column enter the dollar amount

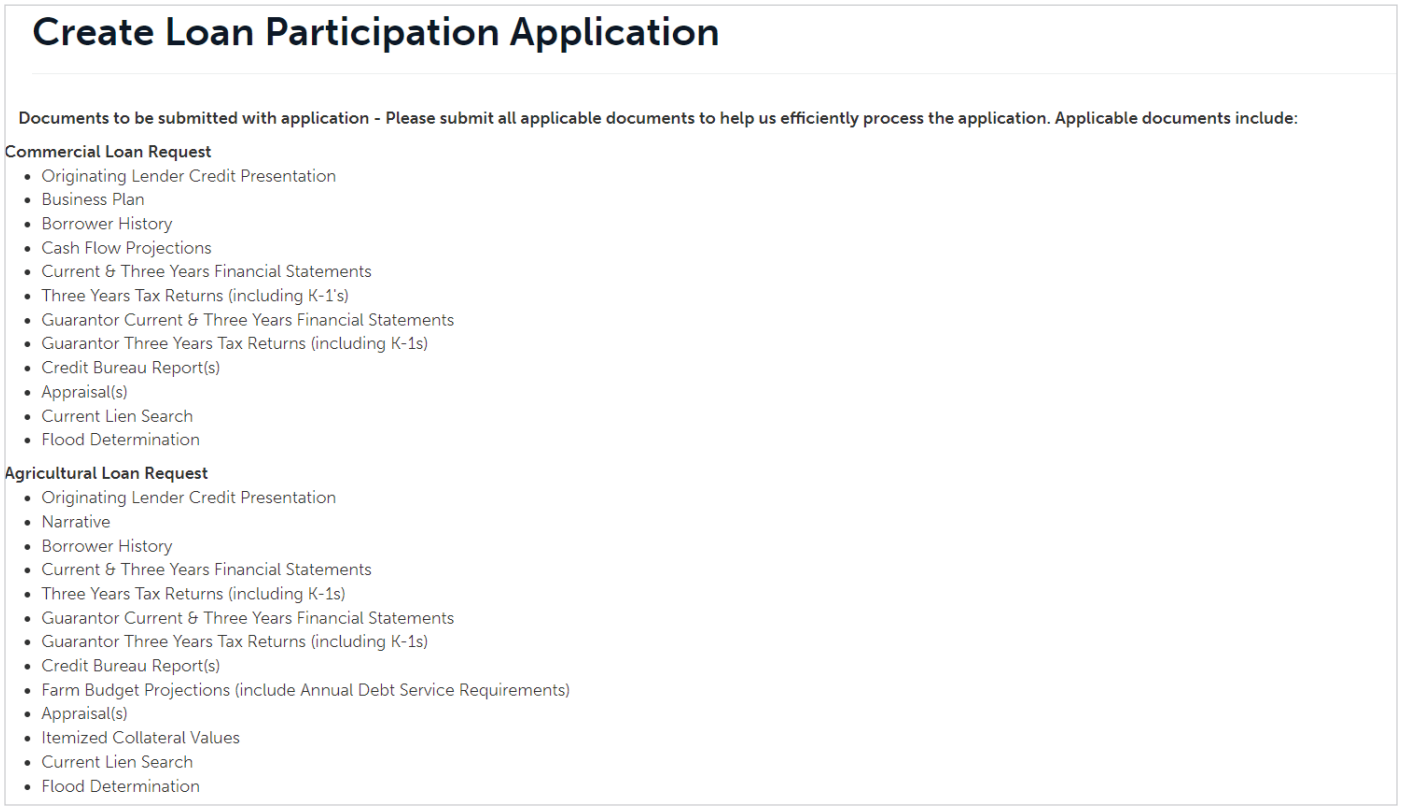


Enter any additional comments and complete the MRB section.

Once all the required fields are completed on the application click **Save & Continue**.



The next screen will display a list of the documents requested to be submitted with the application.



Create Loan Participation Application

Documents to be submitted with application - Please submit all applicable documents to help us efficiently process the application. Applicable documents include:

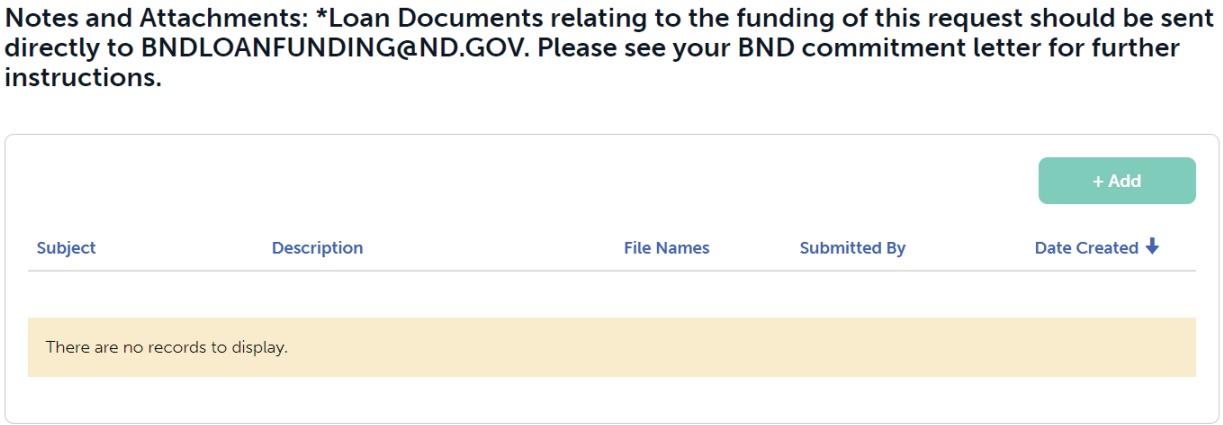
Commercial Loan Request

- Originating Lender Credit Presentation
- Business Plan
- Borrower History
- Cash Flow Projections
- Current & Three Years Financial Statements
- Three Years Tax Returns (including K-1's)
- Guarantor Current & Three Years Financial Statements
- Guarantor Three Years Tax Returns (including K-1s)
- Credit Bureau Report(s)
- Appraisal(s)
- Current Lien Search
- Flood Determination

Agricultural Loan Request

- Originating Lender Credit Presentation
- Narrative
- Borrower History
- Current & Three Years Financial Statements
- Three Years Tax Returns (including K-1s)
- Guarantor Current & Three Years Financial Statements
- Guarantor Three Years Tax Returns (including K-1s)
- Credit Bureau Report(s)
- Farm Budget Projections (include Annual Debt Service Requirements)
- Appraisal(s)
- Itemized Collateral Values
- Current Lien Search
- Flood Determination

To submit the documents, select **+Add** in the documentation box at the bottom of the page.



Notes and Attachments: *Loan Documents relating to the funding of this request should be sent directly to BNDLOANFUNDING@ND.GOV. Please see your BND commitment letter for further instructions.

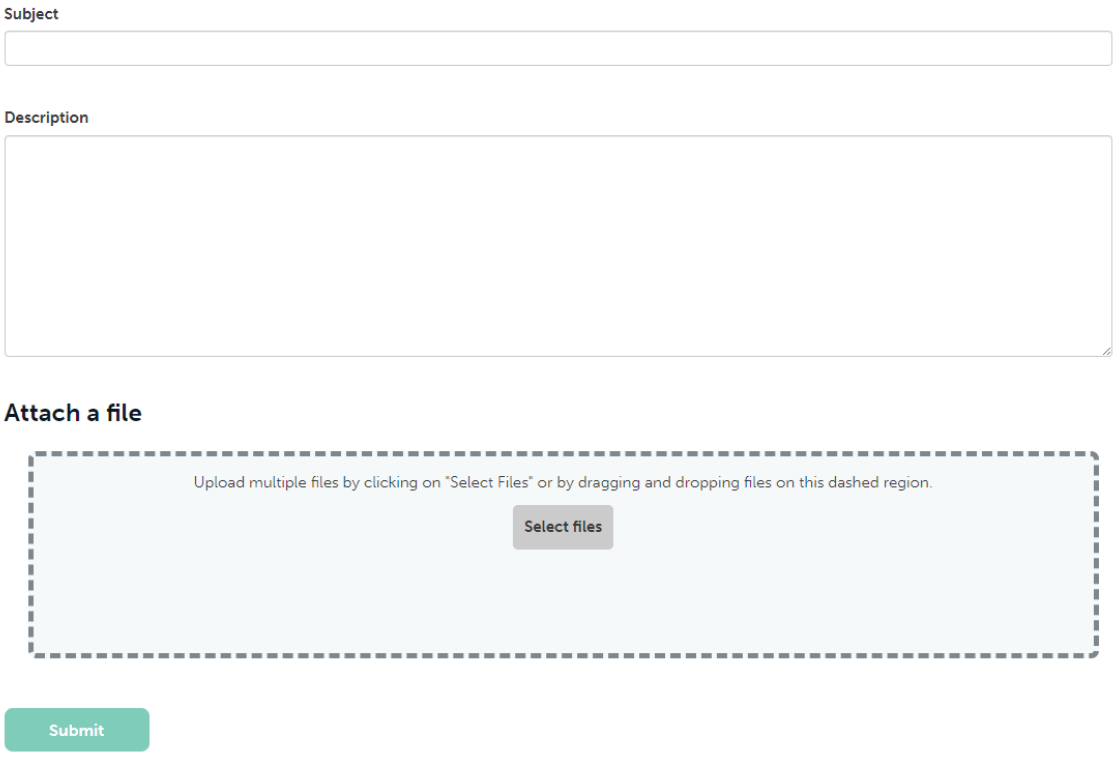
+ Add

Subject	Description	File Names	Submitted By	Date Created

There are no records to display.

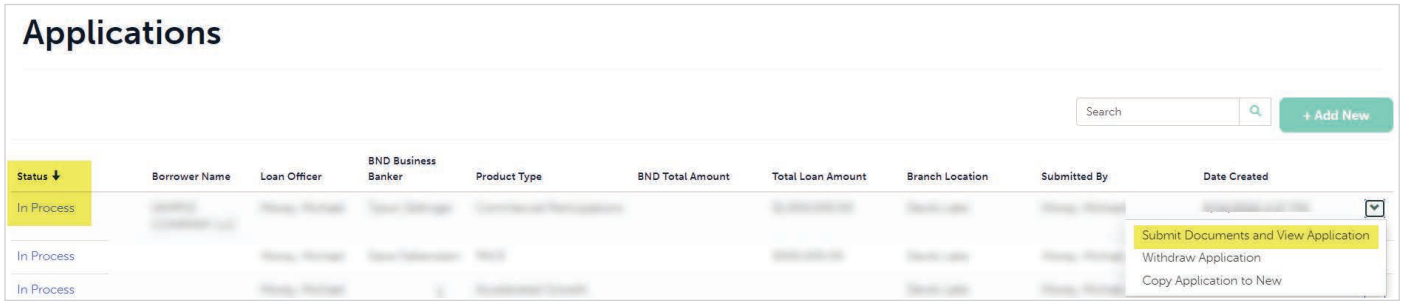
Click on the **Select files** button to upload your documents. You can select multiple files or drag and drop them into the dashed region below. After files are uploaded, click **Submit** to send to BND.

The maximum file size is 75MB. For files over this limit, please submit through https://bnd.nd.gov/fileshare/



Once all documents have been added click Save & Submit and the application will be submitted.

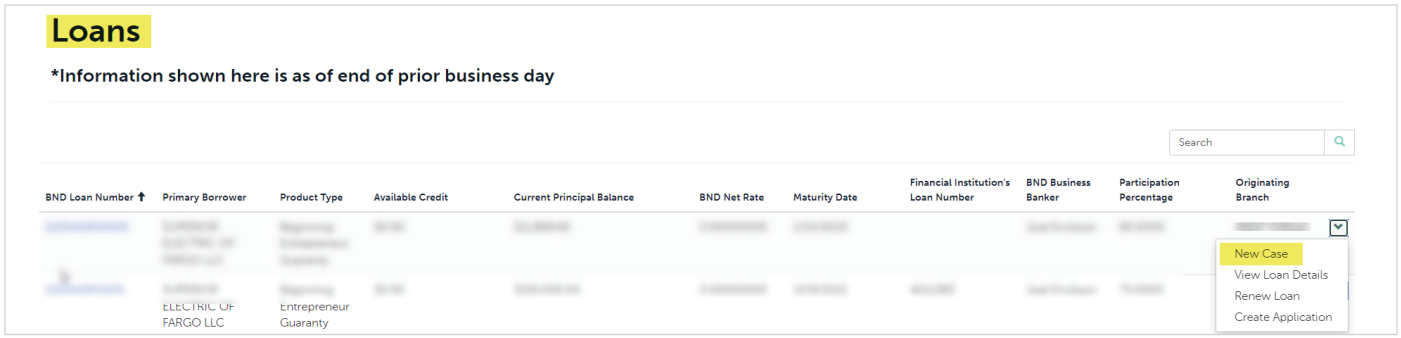
If you need to add more documents after submitting application, you can do so in the Applications screen, however the loan application details can no longer be edited. You will need to contact BND.



SECTION 3

Submit a New Case

Select **New Case** to submit questions or additional information to BND on a current loan.



The **Related Loan** and **Customer** should automatically fill in.

Enter a **Portal Subject** and **Description** to explain what the question or information is for the loan.

You may also attach files as needed.

Click on the **Select files** button to upload your documents. You can select multiple files or drag and drop them into the dashed region below. After files are uploaded, click **Submit** to send to BND.

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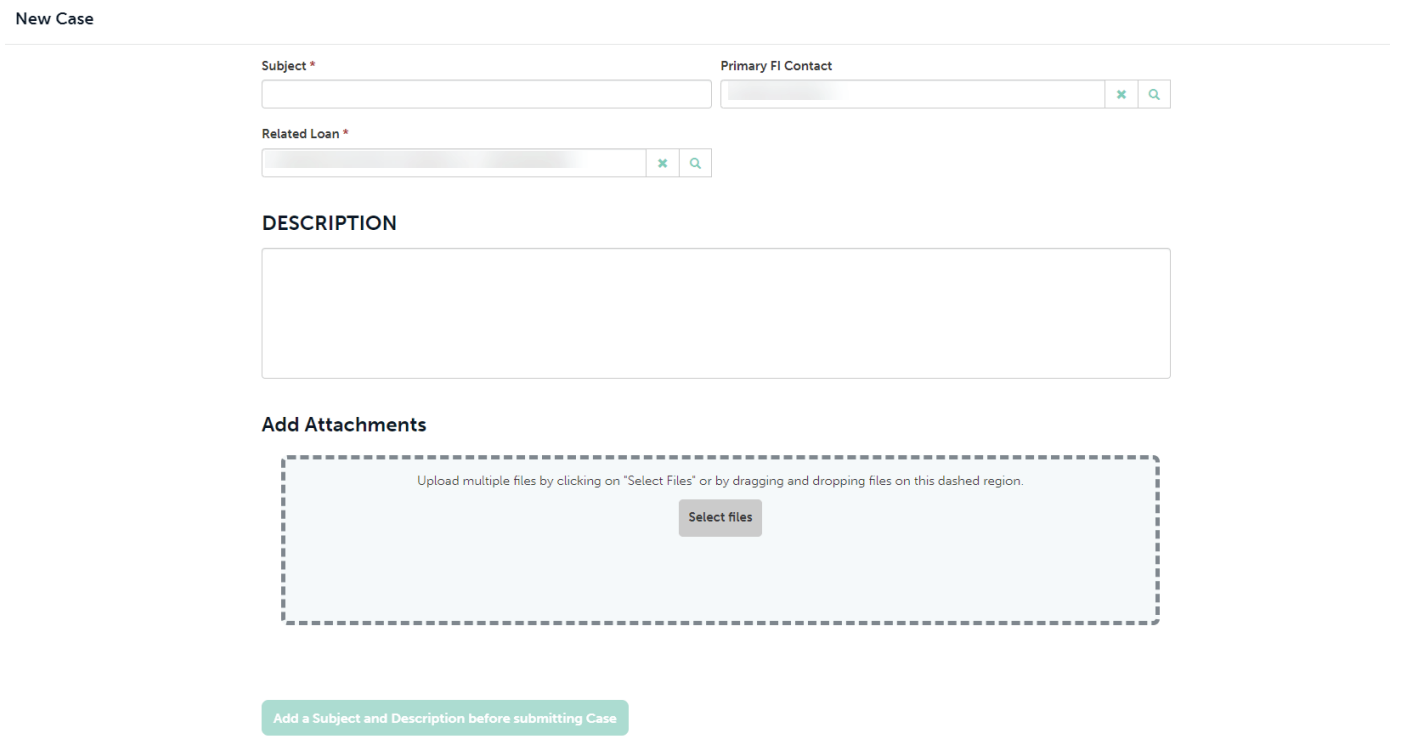
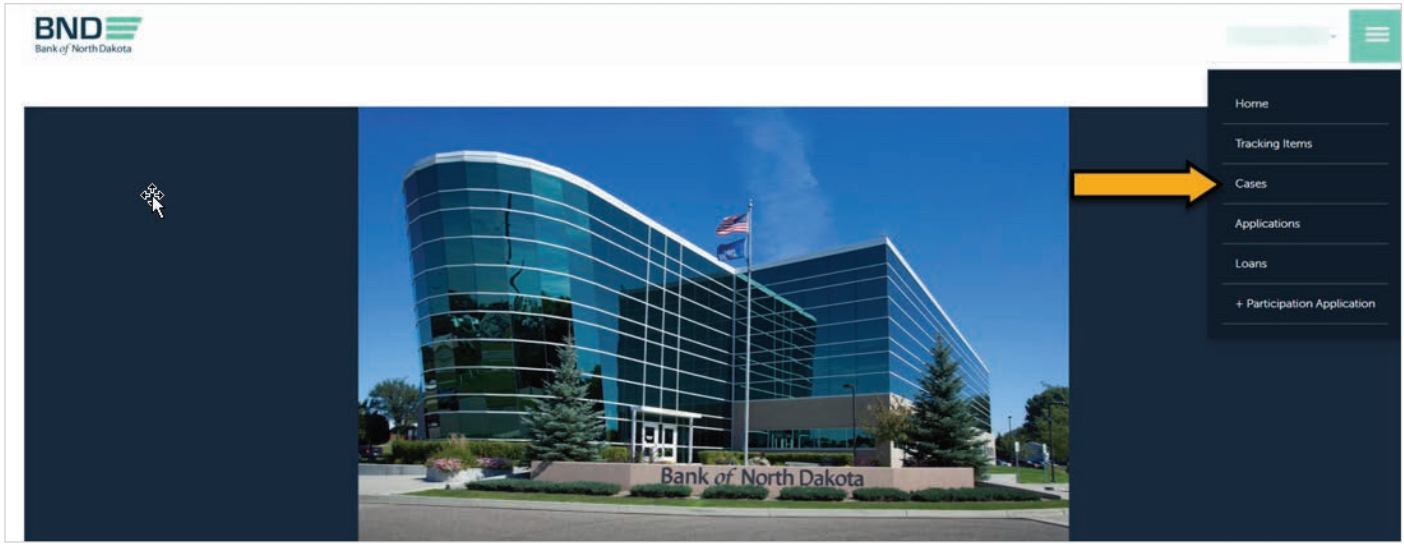
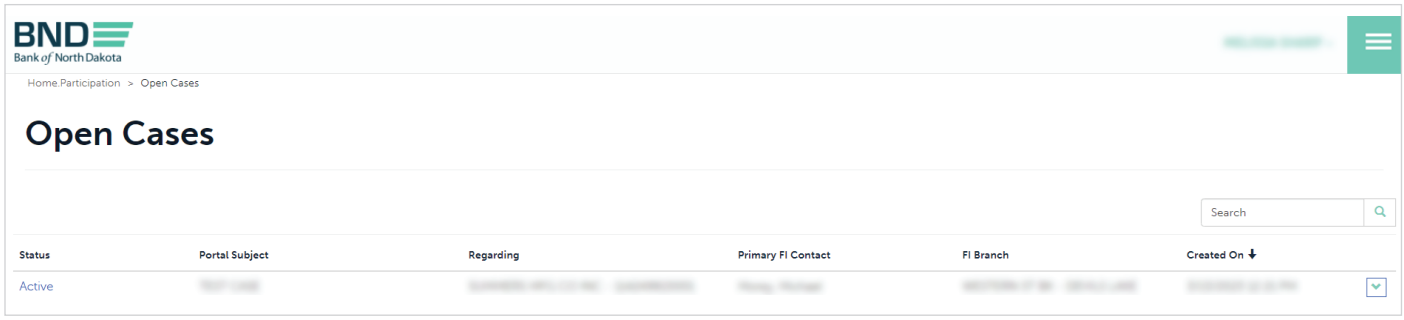


View your current cases by selecting Cases on the main drop-down menu.





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