



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.

**Applications**

Applications with status of "Draft" have NOT been submitted to BND for consideration. They may be edited or withdrawn using the drop-down to the right.

Search  + Add New

Status ↑	Borrower Name	Loan Officer	BND Business Banker	Product Type	BND Total Amount	Total Loan Amount	Branch Location	Submitted By	Date Created
Draft				Commercial Mortgage			Minneapolis	Mark Stumpf	9/16/2022 1:13 PM
Draft				Commercial Mortgage			Minneapolis	Mark Stumpf	9/20/2022 1:13 PM
Draft		Mark Stumpf		Commercial Mortgage			Minneapolis	Mark Stumpf	9/23/2022 1:13 PM

Dropdown menu options: Edit Application, Withdraw Application

**Applications**

Applications with status of "In-Process" have been submitted to BND for consideration. The application itself is now in read-only, but you may submit documentation, view the application, withdraw the application, or copy it using the down-down options to the right.

Search  + Add New

Status ↓	Borrower Name	Loan Officer	BND Business Banker	Product Type	BND Total Amount	Total Loan Amount	Branch Location	Submitted By	Date Created
In Process		Mark Stumpf	Mark Stumpf	Commercial Mortgage			Minneapolis	Mark Stumpf	9/14/2022 2:27 PM
In Process		Mark Stumpf	Mark Stumpf	Commercial Mortgage			Minneapolis	Mark Stumpf	
In Process		Mark Stumpf	Mark Stumpf	Commercial Mortgage			Minneapolis	Mark Stumpf	

Dropdown menu options: Submit Documents and View Application, Withdraw Application, Copy Application to New

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.

**Loans**

\*Information shown here is as of end of prior business day

This screen allows you to view currently funded loans with BND and the option to create a renewal or new loan application using current borrowers and guarantors on a loan.

Search

BND Loan Number ↑	Primary Borrower	Product Type	Available Credit	Current Principal Balance	BND Net Rate	Maturity Date	Financial Institution's Loan Number	BND Business Banker	Participation Percentage	Originating Branch

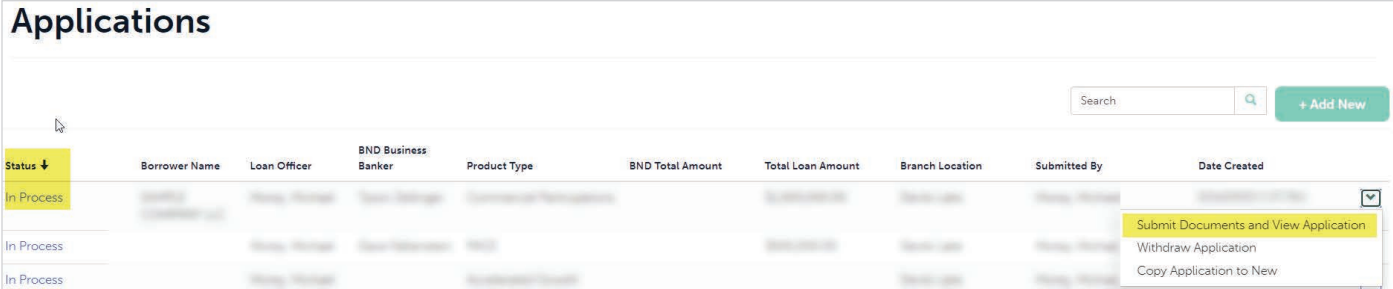
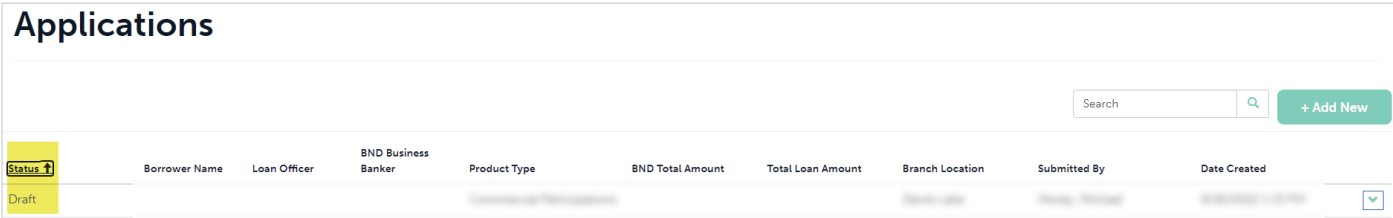
Dropdown menu options: New Case, View Loan Details, Renew Loan, Create Application

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

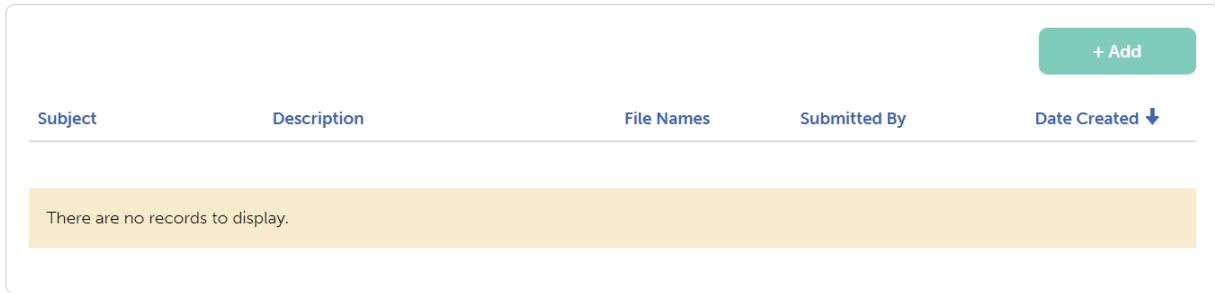
You can upload additional documentation or add notes to your application by clicking the blue [Draft or In-Process](#) link under status, or selecting **Submit Documents & View Applications** in the drop down.



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](mailto: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/>

**Subject**

  
**Description**

**Attach a file**

Upload multiple files by clicking on "Select Files" or by dragging and dropping files on this dashed region.

Select files

Submit

**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.

### Applications

Search  + Add New

Status	Borrower Name	Loan Officer	BND Business Banker	Product Type	BND Total Amount	Total Loan Amount	Branch Location	Submitted By	Date Created
In Process									
In Process									
In Process									

Submit Documents and View Application  
**Withdraw Application**  
Copy Application to New

**Run workflow** [X]

Do you really want to withdraw this Application? There is no undo for this action.

Yes, withdraw No, do not withdraw

### 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.

The screenshot shows the 'Applications' table with columns: Status, Borrower Name, Loan Officer, BND Business Banker, Product Type, BND Total Amount, Total Loan Amount, Branch Location, Submitted By, and Date Created. The status is set to 'In Process'. A dropdown menu is open for the first row, showing options: 'Submit Documents and View Application', 'Withdraw Application', and 'Copy Application to New' (highlighted in yellow).

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

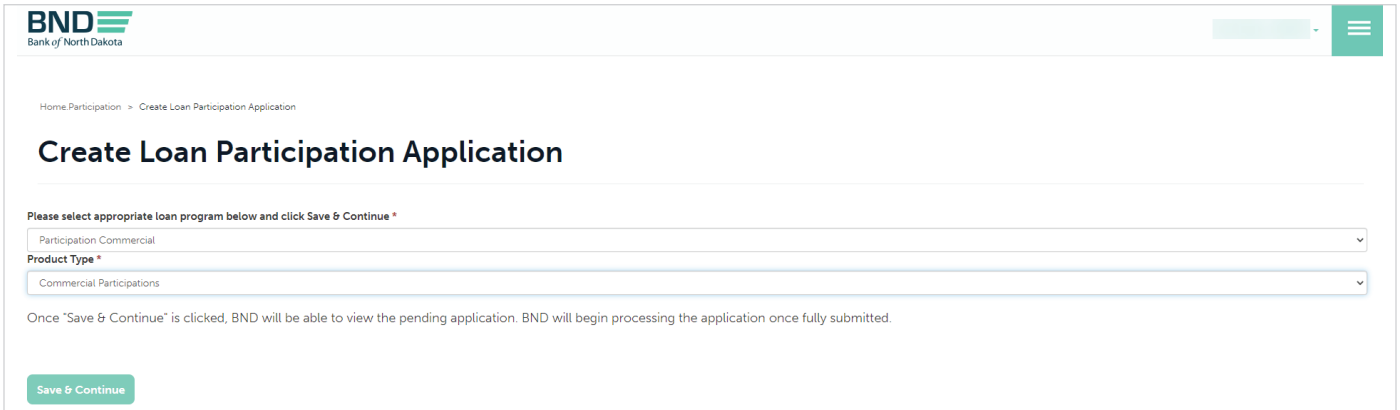
The screenshot shows the 'Applications' table with columns: Status, Borrower Name, Loan Officer, BND Business Banker, Product Type, BND Total Amount, Total Loan Amount, Branch Location, Submitted By, and Date Created. The status is set to 'Draft'. A dropdown menu is open for the first row, showing options: 'Edit Application' (highlighted in yellow) and 'Withdraw Application'.

**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.



**BND**  
Bank of North Dakota

Home Participation > Create Loan Participation Application

### Create Loan Participation Application

Please select appropriate loan program below and click Save & Continue \*

Participation Commercial

**Product Type \***

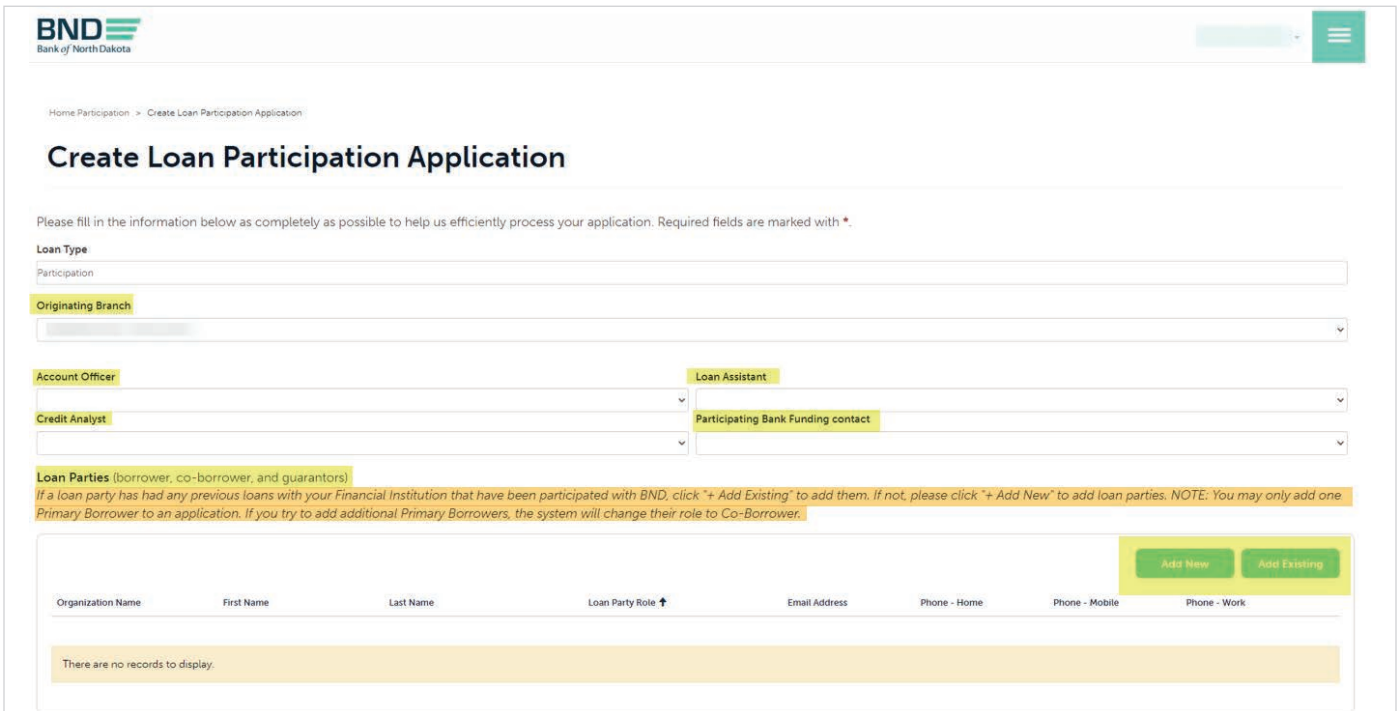
Commercial Participations

Once "Save & Continue" is clicked, BND will be able to view the pending application. BND will begin processing the application once fully submitted.

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.*



**BND**  
Bank of North Dakota

Home Participation > Create Loan Participation Application

### Create Loan Participation Application

Please fill in the information below as completely as possible to help us efficiently process your application. Required fields are marked with \*.

**Loan Type**

Participation

**Originating Branch**

**Account Officer**

**Loan Assistant**

**Credit Analyst**

**Participating Bank Funding contact**

**Loan Parties** (borrower, co-borrower, and guarantors)

*If a loan party has had any previous loans with your Financial Institution that have been participated with BND, click "+ Add Existing" to add them. If not, please click "+ Add New" to add loan parties. NOTE: You may only add one Primary Borrower to an application. If you try to add additional Primary Borrowers, the system will change their role to Co-Borrower.*

Organization Name	First Name	Last Name	Loan Party Role ↑	Email Address	Phone - Home	Phone - Mobile	Phone - Work
There are no records to display.							

Add New Add Existing

Loan Parties

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

**Create** [Close]

### General

Loan Party Role \* [Dropdown]      Loan Party Type \* [Dropdown]

Tax ID Type \* [Dropdown]      Tax ID \* [Text]

DBA [Text]

Mailing Address Details  
*If mailing address a PO Box, please provide physical address*

Mailing: Street 1 \* [Text]

Mailing: City \* [Text]      Mailing: State/Prov \* [Dropdown: ND]

Mailing: Zip \* [Text]      Mailing: Country \* [Dropdown: United States]

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

**Create** [Close]

### SELECT A LOAN PARTY

**NOTE: Once you select a Loan Party the form will automatically populate with the data provided from the selected Loan Party.**

Loan Party [Text] [Search] [Look up model]

Loan Party Role \* [Dropdown]      Loan Party Type \* [Dropdown]

Tax ID Type \* [Dropdown]      Tax ID \* [Text]

DBA [Text]



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.

### Lookup records

Choose one record and click Select to continue

<input checked="" type="checkbox"/>	Loan Party Name	First Name	Last Name	Tax ID	Loan Party Customer	Loan Party Type	Email Address	Phone - Home	Phone - Mobile	Phone - Work	Opportunity
<input type="checkbox"/>	Primary Borrower -					Entity					
<input type="checkbox"/>	Primary Borrower -					Entity					
<input type="checkbox"/>	Co-Borrower -					Entity					

< 1 2 3 4 >

## Codes & Loan Details

Click the search icon to launch the NAICS lookup modal.

NAICS Code

Use drop-down menus and input appropriate loan information.

County Code

**Proposed Loan Terms - Please complete all applicable information**

Purpose \*

Loan Type \*

Renew/Refinance BND Debt \*

Total Loan Amount \*

BND Loan Amount \*

Proposed repayment terms (payment type, frequency, amortization, maturity date) \*

Proposed interest rate details (rate, index, adjusting frequency, etc.) \*

Proposed Service Fee

## Collateral

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

**Collateral Type**  
Select or search options

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.

**Collateral Type**  
Real Estate × Equipment ×

**Collateral Description**

## Sources of Funds

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

SOURCES OF FUNDS	
Enter up to 5 Sources below	Source Amounts - Enter as number. Ex: 300.00
Lead Lender	
BND	

If more than five sources or uses, please use the Additional Comments box below

## Uses of Funds

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

USES OF FUNDS	
Enter up to 5 Uses for funds below	Use Amounts - Enter as number. Ex: 300.00
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Enter any additional comments and complete the MRB section.

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

**Additional Comments**

**Hemp and Marijuana Related Business (MRB) Activities**

Will loan proceeds be used for any marijuana related business activities? \*

Do any of the loan parties have plans to use this account for any marijuana related business activities? \*

Do any of the loan parties generate revenue from marijuana related business activities? \*

I will notify BND immediately if this account will be used for any marijuana related business activities. \*

Once all required fields on the application are entered, this button will change to **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.**

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/>

**Subject**

**Description**

**Attach a file**

Upload multiple files by clicking on "Select Files" or by dragging and dropping files on this dashed region.

[Select files](#)

[Submit](#)

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.

### Applications

[+ Add New](#)

Status	Borrower Name	Loan Officer	BND Business Banker	Product Type	BND Total Amount	Total Loan Amount	Branch Location	Submitted By	Date Created
In Process	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]
In Process	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]
In Process	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]	[Redacted]

[Submit Documents and View Application](#)  
[Withdraw Application](#)  
[Copy Application to New](#)

**SECTION 3**

**Submit a New Case**

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

**Loans**

\*Information shown here is as of end of prior business day

Q

BND Loan Number ↑	Primary Borrower	Product Type	Available Credit	Current Principal Balance	BND Net Rate	Maturity Date	Financial Institution's Loan Number	BND Business Banker	Participation Percentage	Originating Branch
	ELECTRIC OF FARGO LLC	Entrepreneur Guaranty								

▼  
New Case  
View Loan Details  
Renew Loan  
Create Application

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.

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

**New Case**

Subject \*

Primary FI Contact  ✕ Q

Related Loan \*  ✕ Q

**DESCRIPTION**

**Add Attachments**

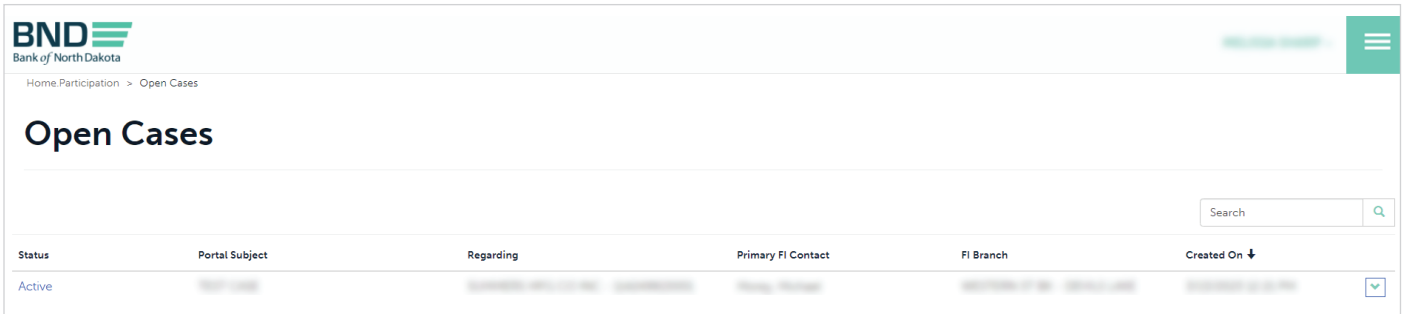
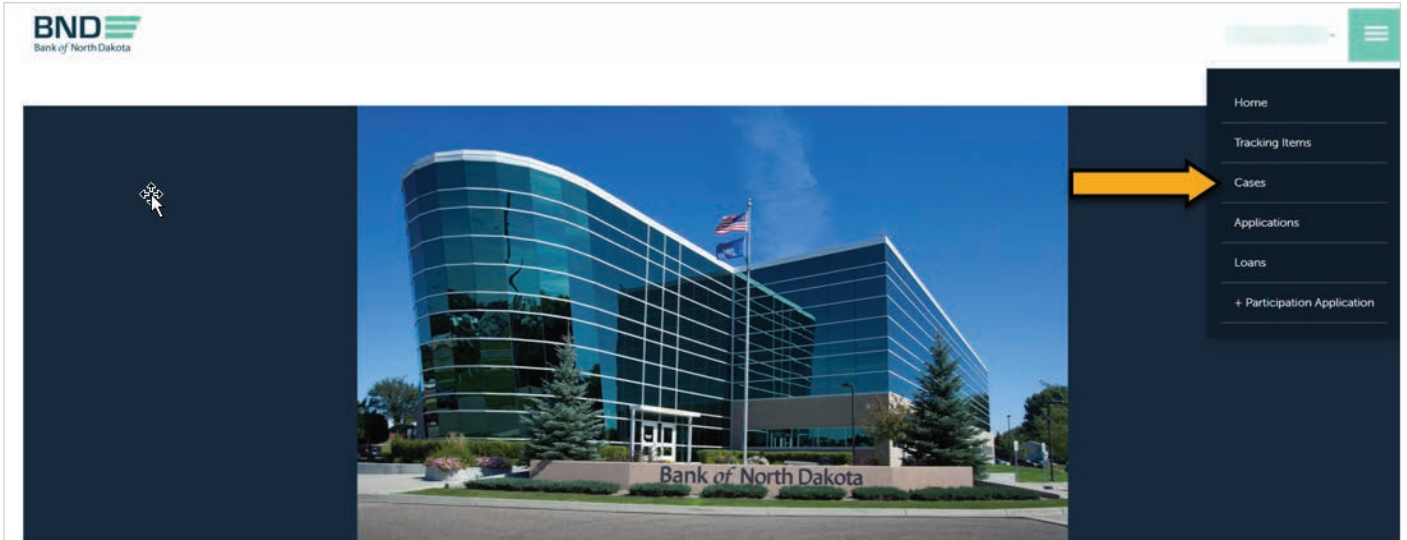
Upload multiple files by clicking on "Select Files" or by dragging and dropping files on this dashed region.

Select files

Add a Subject and Description before submitting Case



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





Bank of North Dakota

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