

THE LENDER'S ADVANTAGE

SBA Honors Our Veteran Heroes and their Entrepreneurial Spirit

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Lower Rio Grande Valley District

Harlingen District Office
2422 E. Tyler St., Suite E
Harlingen, TX 78550
Tel: (956) 427-8533
Fax: (956) 427-8537

Sylvia G. Zamponi
District Director
sylvia.zamponi@sba.gov

Corpus Christi Branch Office
2820 South Padre Island, #108
Corpus Christi, TX 78408
Tel: (361) 879-0017
Fax: (361) 879-0764

Debbie E. Fernandez
Branch Manager
debbie.fernandez@sba.gov

www.sba.gov/tx/harlingen

All SBA programs and services are provided on a nondiscriminatory basis.

SBA HONORS OUR VETERAN HEROES AND THEIR ENTREPRENEURIAL SPIRIT



Yolanda Garcia Olivarez
Regional Administrator,
Region VI

Across America, there are thousands of veterans and transitioning service members looking to start their own businesses. These men and women are proven leaders and we know that they make outstanding business leaders.

Each year, there are over 250,000 service members transitioning out of our military. These veterans possess the unique skills, experience, leadership and drive that make them ideally suited to start businesses and create jobs in their communities.

We know that veterans over index in entrepreneurship. Today, there are approximately 2.5 million veteran-owned businesses and these businesses employ nearly 6 million individuals. And in the private sector workforce, veterans are more likely than those with no active-duty military experience to be self-employed.

At the U.S. Small Business Administration (SBA) and the Lower Rio Grande Valley District, we are committed to ensuring that our nation's veterans have access to the capital, counseling and federal contracting opportunities they need to start, build and grow successful small businesses.

In Fiscal Year 2013, SBA supported more than \$1.8 billion in lending to over 3,000 veteran-owned small businesses. In the LRGV, Veterans received \$874,000 dollars in SBA-backed loans. Also in 2013, as part of our partnership with the lending community, SBA worked with our top national, regional and community lenders to collectively increase their lending activity to veterans by five percent per year for the next five years through the [SBA Veteran Pledge Initiative](#).

SBA also offers special assistance for small businesses owned by or employing activated Reserve and National Guard members. For example, military reservist business owners and companies that employ a

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LENDER RANKINGS

OCTOBER 1, 2013 THROUGH OCTOBER 31, 2013

LRGV/CCBO Top Volume 7(a) Lenders

1. BBVA Compass Bank	2	\$75,000
2. JP Morgan Chase Bank	2	\$50,000
3. Sterns Bank N.A.	1	\$250,000
4. Frost Bank	1	\$200,000
5. Security Service Federal Credit Union	1	\$70,000
6. American Bank, N.A.	1	\$15,000

LRGV/CCBO Top Volume CDC's

Capital Certified Development Corp.	1	\$62,000
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LRGV/CCBO Top Volume Third Party 504 Lenders

Kleberg First National Bank	1	\$70,000
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Year to Date

Loan & Dollar
Volume:

9 Loans

Approved for

\$722,000

Additional

Supported Dollars:

\$70,000

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military reservist in a key position may qualify for SBA's Military [Reservist Economic Injury](#) Disaster Loan program when an active duty call-up results in a financial hardship on the business.

We also provide counseling for small businesses as they look to take their business to the next level. Research shows that small businesses with a counselor experience see increased sales and longevity and have hired more workers. SBA supports a nationwide network of [Veteran Business Opportunity Centers](#) which, along with SBA's other resource partners, provide business counseling and training. In 2013, with our resource partner network, SBA has helped train and counsel more than 107,000 veteran business owners to date.

SBA also connects veteran-owned small businesses with another important source of funding--federal contracts. Veteran-owned small businesses won more than \$12.2 billion in federal contracting business in FY 2012. And for the first time ever, the federal government exceeded the three percent goal to contract with Service Disabled Veteran-Owned Small Businesses.

The LRGV District continues to work day in and day out to reach out to and connect with veterans in our communities to make sure they are aware of the SBA tools and resources that can help them start and grow a business.

We've improved our collaboration with veteran-focused part-

ner organizations like Employer Support of the Guard and Reserve (ESGR); local college and university "Veterans Support Centers"; the U.S. Chamber's "Hiring Our Heroes" Program; State Department of Workforce Services "Veteran Representatives"; [SBA Veteran Business Development Offices](#); and local military bases and posts.

We've also increased outreach via veteran-focused events and training programs, including [Veteran Women Igniting the Spirit of Entrepreneurship](#), which provides focused business assistance to female veterans of all service areas and branches with a passion for and an interest in either starting a new small business or growing an existing one.

After World War II, our nation's veterans helped reshape the American economy—contributing to one of the longest periods of economic growth in our country's history. At the SBA, we know that with the right tools and opportunities, our nation's veterans can continue to build our economy for the long-term; and LRGV District is here to help.

For more information about SBA Veterans Resources call Rey Vasquez at (956) 427-8533 ext. 300 or email to reynaldo.vasquez@sba.gov.

SBA INFORMATIONAL NOTICE

REDUCTION OF FEES FOR 7(A) AND 504 LOANS

As stated in SBA Information Notice 5000-1288, the purpose of this notice is to announce a reduction in the FY 2014 yearly fee (also known as the "on-going guaranty fee" or the "annual service fee") for all 7(a) loans and a reduction in the upfront guaranty fee for all 7(a) loans in the amount of \$150,000 or less. This Notice also announces that there are no changes to fees for 504 loans approved during FY 2014. For complete details refer to the [SBA Informational Notice 5000-1288](#).

SERVICING AND LIQUIDATION ACTIONS 7(A) LENDER MATRIX

As lenders, you have unilateral authority to perform many servicing actions. Some actions require prior SBA approval. Even though you have unilateral authority to perform certain servicing actions, in some cases you must notify SBA. To determine what action you must take on any given servicing issue, you should consult the "Servicing and Liquidation Actions - 7(a) Lender Matrix". The matrix does change periodically. The current matrix is Version 9, dated 04-30-13 which can be found by [clicking here](#).

If you have any questions regarding the matrix or any other servicing and liquidation issues, please contact Maria G. Perez, Lender Relations Specialist, at 956-427-8533 ext. 242 or by email at: maria.perez@sba.gov or Rick Sturtevant at 361-879-0017 ext. 302 or by email rick.sturtevant@sba.gov.

LENDER TRAINING—AVAILABLE UPON REQUEST

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| 1. Introduction to SBA Lending – The 7(a) Loan Program | 4. SBAExpress | 8. 504 Loan Program |
| 2. Small Loan Advantage and E-Tran | 5. Patriot Express | 9. Closing of SBA Loans |
| 3. Caplines: Working Capital, Contract, Seasonal, and Builder's | 6. Small/Rural Lender's Advantage Loan Program | 10. Reporting Requirements on SBA Loans via 1502 Reports |
| | 7. International Trade, Export Working Capital Program, and Export Express | 11. Servicing, Liquidation and Purchase Procedures of SBA Loans |