

THE LENDER'S ADVANTAGE

May 2011

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SBA BALTIMORE DISTRICT OFFICE

A. John Shoraka is SBA Administrator for Region III

A. John Shoraka is the U.S. Small Business Administration's Regional Administrator in Region III. He is responsible for the delivery and management of SBA's small business programs, financial assistance, and business development program initiatives in Pennsylvania, Delaware, Maryland, West Virginia, Virginia, and the District of Columbia.

Shoraka manages a field staff of more than 100 loan, business, and community outreach specialists. During fiscal year 2010, District Offices in Region III approved 3,830

loans to small business owners for more than \$1 billion. Shoraka works cooperatively with local lenders and successful firms across the region as well as overseeing more than \$34.2 billion in federal government contracts for goods and services purchased from local entrepreneurs.

With a background in business development, international trade, government contracting, and management, Shoraka works on behalf of small businesses and entrepreneurs across the region as they turn to the SBA for the



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tools they need to start, grow, succeed and create jobs.

Shoraka holds a B.S. from the University of Maryland, and an MBA from George Washington University.

SBA to Host National Regulatory Fairness Hearing for Small Business

Do you know a small business owner who has been unfairly fined or penalized by a Federal agency, or has a Federal agency enforcement action imminent? SBA is looking for small business owners

or small business advocacy groups that wish to testify on unfair or burdensome federal regulations. Small business owners will have an opportunity to discuss issues regarding Federal regulatory compli-

ance and enforcement during this event.

Click this [link for a flyer](#) for the National hearing Tuesday, May 24, 2011 at the Howard Community College in Columbia, Md. RSVPs should be made to José Méndez or Yolanda Swift at (202) 205-2417.

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District Director's Desk:

I hope everyone is enjoying the spring weather. Summer will be here before we know it. The SBA 7a and 504 loan programs in the Baltimore District have been used more this year, so far, than they were in all of FY 2009. If we have an average month for May we will have eclipsed our FY 2010 loan numbers with still 4 more months to go in FY 2011. It looks like it is going to be a good year for small businesses and SBA loans.

For a look at our fiscal year loan numbers and to see who our current leaders are see page 4 for the current rankings.



*Stephen D. Umberger
District Director, Baltimore*

FYI News:

Small Business Assistance: SCORE Counseling with Joseph P. Babinski, Baltimore.

Joseph P. Babinski, is a seasoned executive with an extensive background in both line and staff management disciplines. During his over 40 years of professional assignments, he has held a number of responsible positions with his current being that of President of CAPAC International, Ltd., an international trading and consulting company. Prior to this, he was Sr. Vice President/Chief Operating Officer of The Becker Group, President of Tapley-Rutter Co. Inc., Vice President-Marketing for Armotek Industries Inc. and Vice President and General Manager of F. W. Buendgens Inc. He also spent 20 years with Honeywell International, holding various executive positions that included Works Manager, Plant Manager, Corporate Rail Operations Manager, Product Manager and Division Industrial Engineering Manager.

In obtaining his managerial experience, he has been involved in a broad scope of product and industry operations. Joe has a proven record of success in assignments involving turnaround and profit improvement situations. He is totally versed in all aspects of managing and improving the profit position and operational effectiveness of a business enterprise. He also has a great deal of international experience that includes all phases of import/export activities and international business management consulting.

Joe is an alumni of Rutgers University and the College for Financial Planning. He has served on the adjunct faculty at Towson University and City University in Slovakia where he presented courses on Business Management and Ethics.

Joe is considered the International Trade Expert in the Baltimore Metropolitan market.

Joe offers his consulting services for free and can be reached at: Baltimore SCORE Chapter 3, 10 South Howard Street, Suite 6220, Baltimore MD 21201.

Call 410-962-2233 for an appointment or visit their website at www.scorebaltimore.org.



If you have a business owner elsewhere in the state who needs assistance with marketing, management, loan preparation or general business counseling have them contact either SCORE at 800-634-0245 and <http://www.score.org/index.html> or the MD Small Business Development Center (SBDC) at 877-787-7232 and <http://www.mdsbdc.umd.edu/> for "FREE" one on one business consulting assistance.

Banking News:

The New Lenders Section of www.sba.gov features a revamped “*For Lenders*” section that offers improved tools and functionality for our lending partners.

The Baltimore District Office is in the spotlight with the newly designed **SBA Quick Reference Loan Chart**. It has the majority of the SBA loan programs, including all of the recent changes, consolidated in an easy to understand two page handout. This excellent resource tool was developed here in the Baltimore District Office and is currently the national standard. It can be obtained by going to the direct link at: <http://www.sba.gov/sites/default/files/files/Loan%20Chart%20HQ%202011.pdf>

Upcoming Events:

27th Annual Maryland Small Business Week Awards Breakfast
Friday, May 20, 2011, 7:00 a.m.—9:30 a.m.
Martin's West, Woodlawn, Md.



Don't miss the premier small business awards event of the year. Join us as we honor the Maryland winners of the National Small Business Week Awards Program. Meet this year's winners, hear their inspiring stories and network with area resource providers, state and local government officials, lenders and small business owners. The Baltimore District's Top Ten Lenders of Fiscal Year 2010 will also be honored at the event. Visit the event website at <http://www.mdsbaawards.org> or contact Rachel Howard at 410-962-6195, ext. 330 or via email at rachel.howard@sba.gov.

Washington, DC: Wednesday, May 18-Friday, May 20, 2011.

Join us for SBA's National Small Business Week 2011
At the Mandarin Oriental Hotel.

Register to attend the engaging and informative FREE forums:

Growing Your Business while on the Go – A Road Warrior's Perspective
Social Media: Get your Business Connected
Strategies for High Growth, High Impact Firms
Exporting Tools for Success

For more information and to register for the free forums and other activities go to www.NationalSmallBusinessWeek.com

Thursday, May 26, 2011, 10:00 am Webinar

When Your SBA Loan Goes Bad (Liquidation Steps)

This FREE webinar will explore the life cycle of a loan in liquidation status to include: liquidation expectations and standards; extent of SBA oversight of the process; documentation requirements; contact information. To participate in this training session conducted by Dana M. Relyea, Deputy Director of SBA's National Guaranty Purchase Center click on the Registration link below. Training begins at 10:00 a.m. on Thursday, May 26, 2011. Contact the SBA at (304) 623-5631 or (304) 347-5220 with questions. Register at (<https://cc.readytalk.com/r/rignt8s7u0dw>)

Baltimore District Office Lender Rankings: October 1, 2010—April 30, 2011

<u>Lender Name 7a</u>	<u># Loans</u>	<u>Amount</u>
MANUFACTURERS & TRADERS TR CO	140	11712200
WELLS FARGO BANK NATL ASSOC	9	8258200
COMMERCEFIRST BANK	32	7480000
SUSQUEHANNA BANK	11	7340600
PNC BANK, NATIONAL ASSOCIATION	13	7283700
ACCESS NATIONAL BANK	1	5000000
BRANCH BK. & TR CO	27	4698700
SUNTRUST BANK	9	4417000
HOWARD BANK	15	4230000
CAPITALSOURCE BANK	2	4033000
CONESTOGA BANK	2	3340000
FIRST CHATHAM BANK	2	2682000
LIVE OAK BANKING COMPANY	4	2575000
UNITED CENTRAL BANK	2	1786000
HAMILTON FEDERAL BANK	3	1725000
MID-ATLANTIC FCU	3	1399000
EASTON BANK AND TRUST COMPANY	2	1175000
PACIFIC CITY BANK	3	1051000
HEBRON SAVINGS BANK	5	1035000
CITIBANK, N.A.	1	912000
THE HARBOR BANK OF MARYLAND	1	850000
BANKANNAPOLIS	1	800000
COMPASS BANK	1	702000
VIRGINIA COMMERCE BANK	1	630000
THE BANK OF DELMARVA	1	560000
TD BANK, NATIONAL ASSOCIATION	3	516000
REGAL BANK & TRUST	1	500000
SANDY SPRING BANK	2	493700
CELTIC BANK CORPORATION	1	458000
BANK OF AMERICA NATL ASSOC	5	550000
NEWTEK SMALL BUS. FINANCE INC.	1	424500
MARYLAND BK & TR COMPANY NATL	1	385000
WOODSBORO BANK	1	375000
COMMUNITY SOUTH BANK	1	363000
BORREGO SPRINGS BANK, N.A.	9	305000
THE COLUMBIA BANK	3	342000
REPUBLIC BANK & TRUST COMPANY	1	224800
WASHINGTONFIRST BANK	1	200000
STEARNS BK NATL ASSOC	1	200000
NEW WINDSOR STATE BANK	1	140000

Baltimore District Office Lender Rankings: October 1, 2010—April 30, 2011

<u>Lender Name 7a</u>	<u># Loans</u>	<u>Amount</u>
SUPERIOR FINANCIAL GROUP, LLC	11	135000
STANDARD BANK, PASB	2	125000
SOVEREIGN BANK	2	70000
RBS CITIZENS NATL ASSOC	1	50000
Total 7(a)	339	\$91,532,400

<u>Lender Name 504</u>	<u># Loans</u>	<u>Amount</u>
BUSINESS FINANCE GROUP, INC.	26	15981000
CHESAPEAKE BUS. FINAN CORP	14	11271000
MID-ATLANTIC BUS. FINAN CO	1	158000
Total 504	41	\$27,410,000
Grand Total	380	\$118,942,400

All SBA programs and services are extended to the public on a nondiscriminatory basis.

Follow the SBA on:



YouTube

City Crescent Building
10 S. Howard Street, 6th Floor
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Edward Knox

Lender Relations Specialist

Phone: 410-962-6195 ext 309

E-mail: edward.knox@sba.gov

www.sba.gov/md

Helping small businesses start, grow and succeed

SBA News:

May 26th - SBA Day: Small Business Resources Open House, Centreville, Md.

Are you looking for an opportunity to meet with leading small business resource providers? Would you like to learn about the many small business financing options available through the U.S. Small Business Administration (SBA)? If so, then plan to attend the free upcoming "SBA Day" offered by the SBA Baltimore District Office. The event will be held on Thursday, May 26th from 11 a.m. to 2 p.m. at the Queen Anne's County Department of Economic Development, Agriculture and Tourism at 160 Coursevall Drive in Centreville, Md. Registration is suggested; but not required. Register online at: www.tinyurl.com/SBA-MD-Events.

For additional information about SBA Day, contact Arnette Carter at 410-962-6195, ext. 338 or by email at l.carter@sba.gov.

Looking Ahead to June:

June 15th - SBA Day: Small Business Resources Open House, CCBC - Elkton, Md.

Are you looking for an opportunity to meet with leading small business resource providers? Would you like to learn about the many small business financing options available through the U.S. Small Business Administration (SBA)? If so, then plan to attend the free upcoming "SBA Day" offered by the SBA Baltimore District Office. The event will be held on Wednesday, June 15th from 11 a.m. to 2 p.m. at the Cecil County Office of Economic Development, Administration Building, Elk Room, 200 Chesapeake Boulevard, Elkton, Md. Registration is suggested; but not required. Register online at: www.tinyurl.com/SBA-MD-Events.

For additional information about SBA Day, contact Arnette Carter at 410-962-6195, ext. 338 or by email at l.carter@sba.gov.