

THE LENDER'S ADVANTAGE

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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 SEEKS NOMINATIONS FOR SMALL BUSINESS PERSON OF THE YEAR AND BUSINESS CHAMPION AWARD WINNERS

The U.S. Small Business Administration Lower Rio Grande Valley District Office and the Corpus Christi Branch Office are seeking successful and inspiring entrepreneurs to represent the District during the 2014 National Small Business Awards event hosted by the SBA.

The District Small Business Person of the Year will be selected based on staying power as evidenced by a minimum three years in business, growth in number of employees, increase in sales, innovativeness of product or service, response to adversity and contributions to community-oriented projects. The winner of the Lower Rio Grande Valley District Office will go on to compete for the Texas and National Small Business Person of the Year awards. Any individual or organization dedicated to the support of the small business community in the United States, may submit nominations, including trade and professional associations, business organizations and Chambers of Commerce.

Nominations will also be accepted in the following categories:

- Small Business Exporter of the Year
- SBA Young Entrepreneur of the Year
- Family-Owned Business of the Year
- Small Business Journalist of the Year
- Financial Services Champion of the Year
- Home-Based Business Champion of the Year

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LENDER RANKINGS

OCTOBER 1, 2013 THROUGH NOVEMBER 30, 2013

LRGV/CCBO Top Volume 7(a) Lenders

1. BBVA Compass Bank	6	\$2,853,500
2. JP Morgan Chase Bank	3	\$ 75,500
3. First Community Bank-CC	2	\$ 685,000
4. Frost Bank	2	\$ 322,000
5. Sterns Bank N.A.	1	\$ 250,000
6. Lone Star National Bank	1	\$ 150,000
7. Security Service Federal Credit Union	1	\$ 70,000
8. American Bank, N.A.	1	\$ 15,000
9. Wells Fargo N.A.	1	\$ 10,000

LRGV/CCBO Top Volume CDC's

1. Capital Certified Development Corp.	2	\$ 804,000
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LRGV/CCBO Top Volume Third Party 504 Lenders

1. Prosperity Bank	1	\$ 899,000
2. Kleberg First National Bank	1	\$ 70,000

Year to Date
 Loan & Dollar
 Volume:

20 Loans

Approved for

\$5,234,500

Additional

Supported Dollars:

\$969,000

Continued from Page 1 (SBA Seeks Nominations)

Minority Small Business Champion of the Year
 Veteran Small Business Champion of the Year
 Women in Business Champion of the Year

“National Small Business Week has honored America’s small businesses for over 50 years, and the SBA the District office is proud to work with its resource partners and the community to nominate worthy entrepreneurs in the area,” stated Sylvia Zamponi, Deputy District Director of the Lower Rio Grande Valley District Office.

National Small Business Week (SBW) will be celebrated May 12-16, 2014. In recognition of SBW, the Lower Rio Grande Valley District Office and the Corpus Christi Branch Office along with SBA Resource Partners and other small business

supporters will highlight the week with ceremonies recognizing the winners of the Small Business Person of the Year and Business Champion Awards.

Nomination packets can be obtained at the district or branch office or via email. The nomination is due by Friday, January 17, 2014 and can be submitted to Lower Rio Grande Valley District Office located at 2422 E. Tyler Ave, Harlingen, TX 78550 or the Corpus Christi Branch Office located at 2820 South Padre Island, #108, Corpus Christi, TX 78408.

For more information or for a nomination packet contact Veronica Ortega at (956) 427-8533 Ext. 233 or email to veronica.ortega@sba.gov or Debbie Fernandez at (361) 879-0017 Ext. 303. or email to debbie.fernandez@sba.gov.

SBA INFORMATIONAL NOTICES

CLARIFICATION OF FEE REDUCTIONS FOR 7(A) LOANS OF \$150,000 OR LESS IN FY 2014

The purpose of this Notice is to provide clarification of the FY2014 reduction in the fees for all 7(a) loans of \$150,000 or less that was announced on September 24, 2013, in SBA Information Notice 5000-1288.

As set forth in SBA Information Notice 5000-1288, all 7(a) loans approved for \$150,000 or less in FY2014 will have a zero fee for both the yearly fee (also known as the ongoing servicing fee) and the upfront guaranty fee. Because lenders will be charged a zero percent upfront guaranty fee, they may not charge a guaranty fee to the borrower on such loans. Lenders may approve multiple loans up to and equaling \$150,000 and will be charged a zero percent guaranty fee and a zero percent yearly fee on each of those loans. However, any loan approved within 90 days of a zero fee loan (with a maturity that exceeds 12 months) that results in an aggregate amount of loans greater than \$150,000 will be charged the ap-

propriate guaranty fee and yearly fee on the subsequent loan.

If you have any questions regarding this clarification, 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.

PATRIOT EXPRESS PILOT LOAN INITIATIVE ENDS DECEMBER 31,

As stated in notice 5000-1293 the Patriot Express Pilot Initiative established on June 22, 2007 expires December 31, 2013. No new Patriot Express loan applications will be approved after such date.

If you have any questions regarding Notice 5000-1293, 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 |

For lender training in the Rio Grande Valley contact Maria Perez, Lender Relations Specialist at maria.perez@sba.gov or for the training in the South Coastal Bend counties contact Rick Sturtevant, Lender Relations Specialist at rick.sturtevant@sba.gov