

February 2012

Dallas-Fort Worth District Office

SBA - Region VI
Yolanda Garcia Olivarez
Regional Administrator

Herbert Austin
District Director

4300 Amon Carter Bld., Suite 114
Fort Worth, TX 76155
817-684-5500 office
817-684-5516 fax
<http://www.sba.gov/localresources/district/tx/dallas/index.html>

Key Contacts-Web sites

Sacramento Loan Processing Center,
Fax (916) 930-2160

Guaranty Fee Payments
SBA, Denver, Co 80259

Standard 7(a) Loan Guaranty Processing Center (LGPC)
Fax: (606) 435-2400
Loanprocessing@sba.gov

Little Rock Commercial Loan Serving Center
(501) 324-5871
Lrsc.servicing@sba.gov

National Guaranty Purchase Center
(703) 487-9283
Loanresolution@sba.gov

Colson Services
(212) 266-7828

SBA Lender Homepage:
<http://www.sba.gov/aboutsba/sbaprograms/elending/index.html>

SIC, NAICS Codes and Size Standards
<http://www.sba.gov/contractingopportunities/officials/size/index.html>

U.S. Citizenship and Immigration Services
<http://www.uscis.gov/portal/site/uscis>

Franchise Registry
<http://www.franchiseregistry.com/register/>

Business Counseling
www.ntsfdc.org
www.score.org

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

SBA THE LENDER'S ADVANTAGE

U.S. Small Business Administration

From the Desk of Herbert Austin, District Director

To the Lending Community

We have already completed four months into the fiscal year 2012. How time flies? It seems as though October was just the other day when we celebrated the all-time record in lending for FY'2011.

You might have heard by now that Steven Smits, the Associate Administrator for the Office of Capital Access has resigned. Jeanne Hulit, a very capable former banker, has been named as his replacement and is expected to keep the momentum going. Steven had worked tirelessly to ensure that the CAPline program evolved into the instrument that banks would wish to use. He made some significant modifications to the product to ensure that it was user-friendly.

As you are aware, the SBA Administrator, Karen Mills, was recently elevated to cabinet status. Furthermore, President Obama intends to request authorization from Congress to streamline and consolidate six federal agencies including SBA. This measure is designed to create a one-stop shop agency, where small businesses wishing to do business locally and to expand internationally may go to one source and one office in order to obtain the information (counseling, training, guidance) that they might need.

With regard to lending, Coleman has reported that lending to small businesses is at the highest level since 2005. The Federal Reserve has supported that contention and every indicator seem to suggest that the small business sector is on the way to regaining confidence in the economy.

While loan numbers to-date in the district may not attest to the confidence and optimism reflected in the report from the Federal Reserve, it is imperative that we gain momentum as the fiscal year progresses. As of January 31, some 421 loans for \$161.9 million were approved. This level of lending corresponds to that of the same period in 2009, the worst year in lending in the district. Our monthly average is some \$40 million in dollar value of loans. A district of the size of Dallas/Fort Worth should be approving on the average \$60 million a month in lending.

With eight months to go before the end of the fiscal year, I am convinced that with your continued commitment and Dallas District Lender Relations Division's aggressive approach in the recruitment of new lenders, coupled with increased training and outreach, this office will regain the position of one of SBA's top lending markets in the country.

Thank you

Herb

Capital Access Program Updates & Information

The Dallas District Office strives to keep our lenders up to date with our most recent Policy Notices below you will find the URL link to locate our most current notices at the SBA's web page, <http://www.sba.gov/category/lender-navigation/forms-notices-sops/notices>.

Please see Information Notices for the month of January, 2012 located at the above URL link.

New Lenders Section of SBA.GOV

www.sba.gov features an improved "For Lenders" section that offers improved tools and functionality for our lending partners. <http://www.sba.gov/category/lender-navigation/forms-notices-sops/notices>.

"What's New about SBA's Capital Access:

SBA Policy Notice 5000-1227. Credit Alert Verification Reporting System (CAIVRS) and SOP 50 10 5(D) Description of the Credit Alert Verification Reporting System (CAIVRS)

CAIVRS was implemented in 1988 as a Federal Housing Administration (FHA) loan origination aid. In 1989, the Office of Management and Budget (OMB) mandated that Federal credit agencies prescreen all applicants to assure they were not delinquent on other Federal debt. In 1990, CAIVRS was expanded to include delinquent Federal borrower data from agencies other than FHA, including the Department of Agriculture, Department of Veterans Affairs, Small Business Administration, Federal Deposit Insurance Corporation, Department of Education and the Department of Justice. In 2004, CAIVRS became available through the internet.

CAIVRS is used to determine if a loan applicant has a Federal debt that is currently in default or foreclosure or has had a claim paid by the reporting agency within the last three years.

SOP 50 10 5(D) Requirement

SOP 50 10 5(D), Subpart B, Chapter 2, which became effective October 1, 2011, added the following procedure for delegated 7(a) lenders to follow:

"Delegated lenders are responsible for checking the Credit Alert Verification Reporting System (CAIVRS) to determine if any of the individuals or businesses identified in paragraph (4) immediately above has either a Delinquent Federal Debt or a Prior Loss which would result in the Small Business Applicant being ineligible for SBA financial assistance.

(a) *CAIVRS allows the lender to enter multiple tax id numbers (either SSN or EIN) to search for an outstanding Delinquent Federal Debt or Prior Loss in connection with a loan application.*

(b) *Lenders may obtain instructions for accessing CAIVRS at http://www.hud.gov/offices/hsg/sfh/sys/caivrs/caivrs_faq.cfm.*"

What's new? The SBA is expanding the required use of Pay.gov to include the payment of repair fees. This payment type is located on the "1544 Lender Fee Payments" form on the Pay.gov web site. SBA requires lenders to use Pay.gov for the payment of all loan guaranty fees, care and preservation of collateral expenses, lender review fees, lender repair fees, and Form 172 payments associated with the "Transaction Report on Loan Serviced By Lender



<http://www.sba.gov/for-lenders>

FY 12 Compared to FY 11
as of January 31, 2012

Grand Total	FY 12		FY 11		\$	#
	\$161,995,900	421	\$424,646,700	724	-61.85%	-41.85%
7A	Orig \$	Loan #	Orig \$	Loan #	\$	#
JPMORGAN CHASE BANK NATL ASSOC	\$16,303,000	85	\$24,996,600	133	-34.78%	-36.09%
WELLS FARGO BANK NATL ASSOC	\$13,709,700	39	\$34,901,500	74	-60.72%	-47.30%
BANK OF THE WEST	\$7,782,000	7	\$9,282,000	12	-16.16%	-41.67%
WILSHIRE STATE BANK	\$7,703,000	8	\$13,758,700	14	-44.01%	-42.86%
SYNERGY BANK, SSB	\$7,470,000	4	\$18,328,400	13	-59.24%	-69.23%
FIRST FINANCIAL BANK	\$6,383,000	5	\$17,901,500	15	-64.34%	-66.67%
COMPASS BANK	\$6,163,400	83	\$26,810,200	59	-77.01%	40.68%
SEACOAST COMMERCE BANK	\$5,269,600	6	\$19,964,300	20	-73.60%	-70.00%
1ST NATL BK OF BAIRD	\$4,717,500	6	\$3,277,000	2	43.96%	200.00%
COMMUNITY BANK	\$4,128,100	10	\$13,216,900	22	-68.77%	-54.55%
COLLIN BANK	\$3,589,000	2				
CIT BANK	\$3,331,000	2	\$750,000	1	344.13%	100.00%
CAPITALSOURCE BANK	\$3,122,000	3	\$7,281,000	6	-57.12%	-50.00%
PACIFIC CITY BANK	\$2,998,000	4	\$850,000	2	252.71%	100.00%
SOVEREIGN BANK	\$2,750,000	2				
TITAN BANK NATL ASSOC	\$2,424,400	3	\$1,311,300	1	84.89%	200.00%
SOUTHWEST BANK	\$2,267,800	4	\$5,845,500	5	-61.20%	-20.00%
BBCN BANK	\$2,111,000	3				
THE FROST NATIONAL BANK	\$1,968,500	4	\$1,920,100	9	2.52%	-55.56%
GUARANTY BOND BANK	\$1,687,400	1	\$100,000	1	1587.40%	0.00%
SOUTHWEST SECURITIES, FSB	\$1,600,000	1	\$9,685,000	11	-83.48%	-90.91%
FIRST CHATHAM BANK	\$1,562,000	1	\$423,900	1	268.48%	0.00%
INDEPENDENT BANK OF TEXAS	\$1,487,400	4	\$6,975,000	10	-78.68%	-60.00%
PLAINSCAPITAL BANK	\$1,471,200	3	\$6,172,000	5	-76.16%	-40.00%
WALLIS STATE BANK	\$1,426,700	1				
TEXAS NATL BK OF JACKSONVILLE	\$1,359,400	2				
AMER NATL BK OF TEXAS	\$1,336,300	4	\$4,917,100	8	-72.82%	-50.00%
NEWTEK SMALL BUS. FINANCE INC.	\$1,213,000	2	\$2,158,500	3	-43.80%	-33.33%
TEXAS SECURITY BANK	\$1,205,000	4	\$2,613,000	11	-53.88%	-63.64%
FIRST NATIONAL BANK OF OMAHA	\$1,189,200	5	\$40,000	1	2873.00%	400.00%
CITIBANK, N.A.	\$1,092,500	4	\$3,365,000	3	-67.53%	33.33%
LIBERTY BANK	\$1,071,000	2	\$2,830,000	3	-62.16%	-33.33%
CELTIC BANK CORPORATION	\$990,000	2	\$5,034,000	4	-80.33%	-50.00%
CITY BANK	\$795,000	5	\$2,296,500	2	-65.38%	150.00%
FIRST INTERCONTINENTAL BANK	\$640,000	1	\$7,570,000	8	-91.55%	-87.50%
U.S. BANK NATIONAL ASSOCIATION	\$600,000	1				
BANK TEXAS NATL ASSOC	\$575,000	2	\$315,000	1	82.54%	100.00%
INDEPENDENCE BANK NATL ASSOC	\$560,000	2	\$545,000	2	2.75%	0.00%
KLEBERG 1ST NATL BK OF KINGSVI	\$550,000	1				
BANK OF AMERICA NATL ASSOC	\$528,000	5	\$50,000	1	956.00%	400.00%
PROVIDENCE BANK	\$472,600	1				
BRANCH BK. & TR CO	\$422,000	4	\$5,205,000	7	-91.89%	-42.86%

FIRST COMMUN BANK NATL ASSOC	\$401,200	1				
REGIONS BANK	\$400,000	1	\$2,466,900	5	-83.79%	-80.00%
TEXAS REP. BANK NATL ASSOC	\$400,000	1	\$710,000	1	-43.66%	0.00%
CITIZENS NATL BK OF TEXAS	\$367,500	2	\$172,600	2	112.92%	0.00%
SPIRIT OF TEXAS BANK, SSB	\$319,600	2	\$5,843,900	8	-94.53%	-75.00%
COLONIAL SAVINGS, F.A.	\$300,000	2	\$425,000	1	-29.41%	100.00%
BANCFIRST	\$290,400	1	\$88,000	1	230.00%	0.00%
TRIAD BANK NATL ASSOC	\$288,000	1	\$100,000	1	188.00%	0.00%
WAUKEGAN SAVINGS BANK	\$275,000	1				
UNITED CENTRAL BANK	\$258,000	2	\$10,429,800	29	-97.53%	-93.10%
CITIZENS 1ST BANK	\$253,000	1				
METROBANK NATL ASSOC	\$250,000	2				
POINTBANK	\$250,000	1				
BANCORPSOUTH BANK	\$205,100	2	\$425,000	1	-51.74%	100.00%
THE BANCORP BANK	\$200,800	1				
PAVILLION BANK	\$200,000	1	\$3,551,000	2	-94.37%	-50.00%
TEXAS BANK	\$195,000	1	\$1,780,800	2	-89.05%	-50.00%
THE BANK	\$190,000	1	\$450,000	1	-57.78%	0.00%
TOWN AND COUNTRY BANK	\$162,500	1				
AMEGY BK NATL ASSOC	\$150,000	2	\$125,000	2	20.00%	0.00%
LUBBOCK NATIONAL BANK	\$150,000	1	\$1,500,000	1	-90.00%	0.00%
SHINHAN BANK AMERICA	\$150,000	1	\$245,000	1	-38.78%	0.00%
SOUTHSIDE BANK	\$150,000	1				
AMERICAN BANK OF COMMERCE	\$149,000	1				
FIRST FINAN BANK NATL ASSOCIAT	\$148,500	1				
WORTHINGTON NATIONAL BANK	\$146,900	2	\$459,000	1	-68.00%	100.00%
STEARNS BK NATL ASSOC	\$128,700	1				
OPPORTUNITY BANK NATL ASSOC	\$125,100	2	\$4,250,000	3	-97.06%	-33.33%
ALTRA FCU	\$93,500	2				
FIRST NATL BK ALBANY/BRECKENRI	\$90,000	1				
PROSPER BANK	\$60,000	2				
SUPERIOR FINANCIAL GROUP, LLC	\$55,000	3	\$157,500	17	-65.08%	-82.35%
BORREGO SPRINGS BANK, N.A.	\$50,000	1	\$75,000	2	-33.33%	-50.00%
FIRST FINAN BANK NATL ASSOC	\$17,400	1	\$5,023,000	3	-99.65%	-66.67%
504 Loans	\$27,101,000	36	\$39,111,000	56	-30.71%	-35.71%
GREATER E. TEXAS CERT. DEVEL C	\$8,963,000	9	\$12,535,000	14	-28.50%	-35.71%
ALLIANCE LENDING CORPORATION	\$3,679,000	6	\$1,646,000	4	123.51%	50.00%
CAPITAL CERT. DEVEL CORP	\$3,117,000	7	\$6,781,000	11	-54.03%	-36.36%
EAST TEXAS REGIONAL DEVEL COMP	\$2,913,000	3	\$2,731,000	4	6.66%	-25.00%
NORTH TEXAS CERT. DEVEL CORP	\$2,366,000	3	\$9,705,000	13	-75.62%	-76.92%
CEN-TEX CERT. DEVEL CORP	\$1,429,000	2	\$626,000	2	128.27%	0.00%
CAPROCK BUS. FINAN CORPORATION	\$1,314,000	1				
TEXAS CERT. DEVEL COMPANY INC.	\$1,262,000	1	\$710,000	1	77.75%	0.00%
COMMUNITY CERT. DEVEL CORP	\$867,000	1				
ARK-TEX REGIONAL DEVEL COMPANY	\$851,000	2	\$2,017,000	1	-57.81%	100.00%
CERTIFIED DEVEL CORP - S.W.	\$340,000	1	\$284,000	1	19.72%	0.00%