

# THE LENDER'S ADVANTAGE

## INSIDE THIS ISSUE:

Lower Rio Grande District Office Recognizes Outstanding Lenders	1
December 2013 Lender Rankings	1
Corpus Christi Branch Office Ribbon Cutting	2
Notices	2
Lender Trainings	2

## 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](mailto: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](mailto:debbie.fernandez@sba.gov)  
[www.sba.gov/tx/harlingen](http://www.sba.gov/tx/harlingen)

## LOWER RIO GRANDE DISTRICT OFFICE RECOGNIZES OUTSTANDING LENDERS

On Wednesday, December 11, 2013, Corpus Christi City Councilman Rudy Garza, Jr. presented a proclamation from the city declaring December 11, 2013 "Small Business Lender Appreciation Day". The event also included recognition of Coastal Bend SBA lending partners with award presentations. The three lending institutions recognized were; 1st Community Bank for highest volume of 7(a) loans in 2013; American Bank, for the highest volume of loans supporting the 504 loan program and Capital CDC for the highest volume of 504 loans by a certified development company in 2013.

The next day, the Lower Rio Grande Valley District Office in Harlingen also celebrated "Small Business Lender Appreciation Day". The office recognized four lending institutions at an awards ceremony held at the district office. Those recognized were; BBVA Compass for highest volume of 7(a) loans in 2013; JP Morgan Chase Bank for highest dollar volume of 7(a) loans in 2013; Lone Star National Bank highest volume of loans supporting the 504 loan program along with Brownsville Local Development Company, Inc. the highest volume of 504 loans by a certified development company in 2013.

"More than 25 lenders made 166 loans through the U.S. Small Business Administra-

Continued on Page 2 (Recognizes Outstanding Lenders)

## LENDER RANKINGS OCTOBER 1, 2013 THROUGH DECEMBER 31, 2013

### LRGV/CCBO Top Volume 7(a) Lenders

1. BBVA Compass Bank	10	\$2,983,500
2. JP Morgan Chase Bank	5	\$ 425,000
3. First Community Bank-CC	3	\$ 735,000
4. Lone Star National Bank	2	\$ 914,000
5. Frost Bank	2	\$ 322,000
6. Meadows Bank	1	\$3,798,400
7. Sterns Bank N.A.	1	\$ 250,000
8. Security Service Federal Credit Union	1	\$ 70,000
9. American Bank, N.A.	1	\$ 15,000
10. Wells Fargo N.A.	1	\$ 10,000

### LRGV/CCBO Top Volume CDC's

1. Capital Certified Development Corp.	3	\$1,506,000
2. Brownsville Local Development Co., Inc.	1	\$ 994,000

### LRGV/CCBO Top Volume Third Party 504 Lenders

1. Prosperity Bank	1	\$ 899,000
2. American Bank, N.A.	1	\$ 850,000
3. Kleberg First National Bank	1	\$ 70,000

Year to Date  
Loan & Dollar  
Volume:  
**31 Loans**  
Approved for  
**\$12,022,900**  
Additional  
Supported Dollars:  
**\$1,819,000**



On Wednesday, December 11, 2013 the SBA's Corpus Christi Branch Office and SCORE Corpus Christi hosted a ribbon cutting ceremony in celebration of their newly relocated office. The new SBA office is located at 2820 So. Padre Island Dr., Ste. 108. The Corpus Christi Hispanic Chamber of Commerce conducted the ceremony with more than 40 people present.

Continued from Page 1 (Recognizes Outstanding Lenders)

tion's guarantee programs during the 2013 fiscal year with the amount borrowed topping the 2012 record by almost \$20 million," stated Sylvia Zamponi, District Director. "The SBA truly focuses on helping small businesses with guarantee loan programs and recognizes the importance of the lenders

that help make it all happen."

The Lower Rio Grande Valley District Office which includes the Corpus Christi Branch Office reported federally backed loans made to small businesses in the District during the 2013 fiscal year hit \$57.2 million growing 50.8% from last year.

## SBA NOTICES

### SBA VETERANS ADVANTAGE

*The purpose of this notice is to provide information about the SBA Veterans Advantage. This will begin January 1, 2014 and continue through September 30, 2014, and is intended to facilitate lending to veteran-owned small businesses so that they have the tools they need to start and grow their businesses.*

As set forth in SBA Procedural Notice 5000-1299, currently, SBA Express loans of \$150,001 to \$350,000 have an up-front guaranty fee of 3%. To continue supporting America's veterans, the SBA Veterans Advantage reduces the up-front guaranty fee from 3% to 0% for SBA Express loans over \$150,000 approved to small businesses owned by qualified veterans. This will encourage greater participation in SBA lending programs with a direct benefit to veteran-owned small businesses. (All 7(a) loans of \$150,000 or less have an up-front guaranty fee of 0%, as

announced in SBA Information Notice #5000-1288.) Note that there is no reduction in the Lender's annual service fee for loans over \$150,000.

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](mailto:maria.perez@sba.gov) or Rick Sturtevant at 361-879-0017 ext. 302 or by email [rick.sturtevant@sba.gov](mailto:rick.sturtevant@sba.gov).

### PATRIOT EXPRESS PILOT LOAN INITIATIVE ENDED DECEMBER 31,

As stated in notice 5000-1293 the Patriot Express Pilot Initiative established on June 22, 2007 expired 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](mailto:maria.perez@sba.gov) or Rick Sturtevant at 361-879-0017 ext. 302 or by email [rick.sturtevant@sba.gov](mailto:rick.sturtevant@sba.gov).

## LENDER TRAINING—AVAILABLE UPON REQUEST

- |   |  |   |
|---|--|---|
| 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](mailto: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](mailto:rick.sturtevant@sba.gov)