



Yolanda Garcia Olivarez
SBA Region VI
Administrator

CONTACT US:

Oklahoma District
Office

District Director
Dorothy "Dottie" Overal
405-609-8011
dorothy.overal@sba.gov

Deputy District
Director
Tim Jeffcoat
405-609-8020
timothy.jeffcoat@sba.gov

Lead Business
Development
Specialist
Fred Munden
405-609-8017
fred.munden@sba.gov

Lender Relations
Specialist
Sandra Ransome
405-609-8019
sandra.ransome@sba.gov

Lender Relations
Specialist
Cindi Anderson
405-609-8018
cindi.anderson@sba.gov

Program Support
Assistant
Bobbie DeBerry
405-609-8022
roberta.deberry@sba.gov

When Disaster Strikes Your Client

Disaster Loans available for Oklahomans affected by May 22-25 Severe Storms, Tornadoes and Flooding

SBA low-interest, federal disaster loans are available to Oklahoma business owners and residents affected by severe storms, tornadoes and flooding

that occurred May 22-25. The assistance is available in the declared counties of **Caddo, Canadian, Delaware, Grady, Kingfisher, Logan and McClain**, as a result of President Obama's major disaster declaration.

Businesses of any size and private, non-profit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. SBA can also lend additional funds to homeowners and business owners to help with the cost of making improvements that protect, prevent or minimize the same type of disaster damage from occurring in the future.

For small businesses and most private, non-profit organizations of any size, SBA offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is avail-

Application Filing Deadlines:

Physical Damage: August 5, 2011—Economic Injury: March 6, 2012

Contact SBA Customer Service Center

1-800-659-2955

Or visit www.sba.gov

able regardless of whether the business or non-profit suffered any property damage. Disaster loans up to \$200,000 are available to homeowners

to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.

Interest rates can be as low as 2.688 percent for homeowners and renters, 4 percent for businesses, and 3 percent for private, non-profit organizations, with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition. SBA disaster loans are for losses not covered by insurance or other compensation.

To be considered for all forms of disaster assistance, disaster survivors must first call the Federal Emergency Management Agency (FEMA) at 800-621-3362.

SBA is providing one-on-one assistance to disaster loan applicants at the locations below.

Current Oklahoma Disaster Center Locations

SBA Disaster Loan Outreach Center
Open Monday—Friday 9 a.m. to 6 p.m.

Disaster Recovery Centers—Center openings may be extended if needed.
Open Monday—Saturday 9 a.m. to 7 p.m. and Sunday Noon to 4 p.m.

Grady County
Canadian Valley Tech Center
1401 Michigan Avenue
Chickasha, OK
Closes June 30

McClain County
Blanchard Middle School
400 N. Harrison
Blanchard, OK
Closes June 25

Canadian County
Piedmont High School
1055 Edmond Road NW
Piedmont, OK
Closes June 25

Delaware County
Community Center
429 9th Street
Jay, OK
Closes June 30

Logan County
Central Elementary School
321 East Noble Avenue
Guthrie, OK
Closes June 25

**Mid America
Lenders
Conference**

Dallas - August 8 through 10

For more information visit the MALC website at www.malc-conference.com

SBA's Lender Portal lists loan performance information

The loans are separated into high, medium, and low risk credit categories based upon the SBPS credit score for each loan

The SBA's Lender Portal is the primary means through which SBA shares lender performance information about 7(a) lender and 504 Certified Development Company lending part-

ners. The Portal is one component of the Office of Credit Risk Management's Loan and Lender Monitoring System.

The Lender Portal is updated quarterly, and includes the Lender Risk Rating, the Rating components, lender performance ratios, and lender credit quality ratios. The Lender Portal can be used for trending purposes, to view current quarterly data or the previous eight quarters of data.

In addition to individual SBA Lender data, there is corresponding peer group and SBA portfolio data for comparison. While SBA Lenders can view this data for their own portfolio, they are not able to view the individual ratings and performance indicators for other SBA Lenders.

The Portal includes, for each SBA Lender, a list of all outstanding loans (disbursed and not yet purchased or

paid-in-full), identified by an SBA loan number. The loans are separated into high, medium, and low risk credit categories based upon the SBPS credit score for each loan. The high/medium/low risk loan data is summarized to correspond to the high/medium/low summary information in the 'SBPS Score Breakdown' section of the Lender Portal. Loans on the list marked '999' were not able to be scored.

Who may apply for access to the Lender Portal and how?

A 7(a) lender or CDC is eligible for Lender Portal access provided they have at least one 7(a) or 504 loan outstanding (disbursed but not purchased or paid-in-full). Lending partners may request access to the system by following the application procedures outlined in the Lender Portal log-in page: <https://mi.dnb.com/PDPSBA/>. The application process is comprehensive to maximize the security and confidentiality of Portal data. Only one access per SBA Lender is granted. Explanations of the various portfolio performance indicators can be found at <http://www.sba.gov/content/lender-portal-login>.

For more information, please contact Oklahoma lender relations specialists Sandra Ransome, 405-609-8019, Sandra.ransome@sba.gov; or Cindi Anderson, cindi.anderson@sba.gov, 405-609-8018.

What Fred said...



Fred Munden
Lead Lender
Relations Specialist
Fred.munden@sba.gov

Building Lease

Q: Can a borrower lease a portion of a building acquired with SBA loan proceeds?

A: Yes, for an existing building the small business must occupy 51% of the rentable property and may lease up to 49%; for new construction, a small business must occupy 60% of the rentable property, may permanently lease up to 20% and temporarily lease an additional 20% with the intention of using some of the additional 20% within 3 years and all of it within 10 years. (see page 147 of SOP 50 10 5 (C) for further guidance).

Residential Space

Q: Can proceeds of an SBA loan be used for the purchase of residential space?

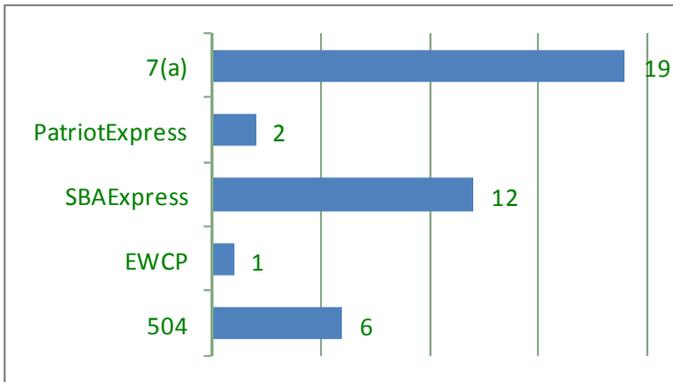
A: Yes, if the nature of the business requires a resident owner or manager such as a horse breeding facility where they are required to be there 24/7 to care for the horses. It must be an essential part of the business, and may not exceed 49% of the total property. (see page 147 of SOP 50 10 5 (C) for further guidance).

What do you think?

Share your suggestions or feedback about this newsletter at timothy.jeffcoat@sba.gov

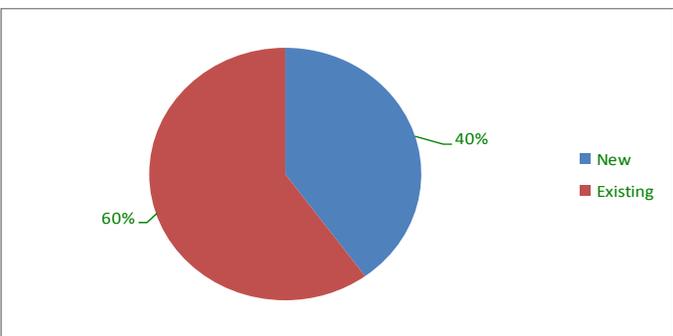
Oklahoma May 2011 Lending Stats—40 Total Loans

Approvals by Lending Programs



Approvals of Start Ups vs. Existing Borrowers

New	16
Existing	24



Approvals by County

Oklahoma	10	McClain	2
Tulsa	9	Okmulgee	2
Cleveland	6	Beckham	1
Comanche	2	Kingfisher	1
Creek	2	LeFlore	1
Garfield	2	Muskogee	1
		Pottawatomie	1

Approvals Made by Industry

All Other Health and Personal Care Stores	1
All Other Industrial Machinery Manufacturing	1
All Other Legal Services	1
All Other Plastics Product Manufacturing	1
All Other Specialty Trade Contractors	1
Barber Shops	2
Commercial Lithographic Printing	1
Drinking Places (Alcoholic Beverages)	1
Fabricated Pipe and Pipe Fitting Manufacturing	1
Fitness and Recreational Sports Centers	1
Full-Service Restaurants	1
Lessors of Miniwarehouses and Self-Storage Units	1
Lessors of Nonresidential Buildings (except Miniwarehouses)	1
Limited-Service Restaurants	4
Machine Shops	2
New Single-Family Housing Construction (except Operative	1
Offices of Certified Public Accountants	1
Offices of Dentists	3
Offices of Physicians (except Mental Health Specialists)	2
Other Heavy and Civil Engineering Construction	1
Paint and Wallpaper Stores	1
Pharmacies and Drug Stores	2
Plumbing, Heating, and Air-Conditioning Contractors	1
Radio, Television, and Other Electronics Stores	1
Recyclable Material Merchant Wholesalers	1
Snack and Nonalcoholic Beverage Bars	2
Sporting Goods Stores	2
Support Activities for Oil and Gas Operations	1
Used Car Dealers	1

Top 10 Loan Approvals in May 2011

Lender	City	Loan Amount	Borrower
CENTURY BANK OF OKLAHOMA	Tulsa	\$4,100,000	HARLEY HOLLAN COMPANIES
CENTRAL NATL BK & TR CO OF ENI	Sapulpa	\$2,117,300	SOUTHSIDE SECURE STORAGE, LLC
TULSA ECONOMIC DEVEL CORP	Tulsa	\$1,439,000	1402 Zen Dojo, LLC
FIRST OKLAHOMA BANK	Tulsa	\$1,300,000	Wade Sessom DDS PC
BANCFIRST	Oklahoma City	\$1,120,000	WWW Real Estate LLC
FIRST OKLAHOMA BANK	Tulsa	\$1,000,000	Bonavista Technologies Inc.
1ST NATL BK & TR CO - OKMULGE	Henryetta	\$1,000,000	G & H Decoy Inc.
PATRIOT BANK	Tulsa	\$889,000	My Doctor Immediate Care, LLC
JPMORGAN CHASE BANK NATL ASSOC	Blanchard	\$834,700	SPORT CLIPS, LP
SMALL BUS. CAP. CORP	Tulsa	\$792,000	Pipeline Equipment, Inc.

The Lender's Advantage

FY 2011 Top Lenders & CDCs Thru May

Top volume lenders by number of loans

Lender	# of Loans	Loan \$
BANCFIRST	76	\$35,160,900
ARVEST BANK	31	\$5,056,513
SECURITY BANK	23	\$9,456,000
JPMORGAN CHASE BANK NATL ASSOC	22	\$4,156,200
FIRST OKLAHOMA BANK	15	\$10,124,000
TRIAD BANK NATL ASSOC	15	\$9,378,000
SUPERIOR FINANCIAL GROUP, LLC	13	\$125,000
BORREGO SPRINGS BANK, N.A.	11	\$405,000
RCB BANK	11	\$6,499,500
GREAT PLAINS NATIONAL BANK	11	\$6,750,300

Top volume CDCs by number of loans

METRO AREA DEVEL CORP.	18	\$10,157,000
RURAL ENTERPRISES OF OKLAHOMA, INC.	16	\$10,429,000
TULSA ECONOMIC DEVEL CORP	13	\$7,538,000
SMALL BUSINESS CAPITAL CORP.	9	\$2,991,000

Top volume lenders by dollar value of loans

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SPOTLIGHT

Tulsa SCORE
ready to
mentor small
businesses



Tulsa SCORE Chapter Chair Richard Van Laere, and Vice Chair Dennis

Tulsa SCORE Counselors are on the road with a mission to provide quick response mentoring to entrepreneurs starting or expanding a business. Led by Chapter Chair Richard Van Laere, and Vice Chair Dennis Currington, the 36-member Tulsa team of volunteers are ready to provide free, confidential, on-going advice.

When a Tulsa steel construction contractor was experiencing cash flow problems, SCORE stepped in to help. SCORE counselors met with the entrepreneur to comb over his financial data and review his business management practices. SCORE determined that the contractor had a strong business and just needed some help to overcome the financial hurdle he was facing. SCORE counselors coordinated with the SBA Oklahoma District Office and the lender to address the contractor's obstacles in order to help him qualify for a consolidation loan backed by the SBA. The small business owner said he did not think he could survive another month without the assistance from SCORE.

For more information about SCORE, or to find the office closest to you, visit www.score.org.

FY 2011 504 Participating Lenders thru May

1st Bank Oklahoma	1	\$283,507.00	First Commercial Bank	1	\$237,500.00
Advantage Bank	1	\$237,625.00	First Fidelity Bank, National Association	1	\$704,984.00
Arkansas Valley Bancshares, Inc.	1	\$227,125.00	First Liberty Bank	1	\$1,100,000.00
Armstrong Bank	1	\$187,500.00	First National Bank of Muskogee	2	\$2,369,500.00
Arvest Bank	3	\$1,397,500.00	First National Bank of Oklahoma	3	\$2,210,000.00
AVB Bank	1	\$445,000.00	First United Bank and Trust Company	2	\$1,722,550.00
BancFirst	6	\$2,778,257.00	Great Plains National Bank	1	\$237,978.00
Bank of Oklahoma, A Division of	2	\$478,750.00	InterBank	4	\$2,237,654.00
Bank of the West	1	\$370,196.00	IronStone Bank, A Division of	3	\$1,668,589.00
Century Bank of Oklahoma	1	\$1,365,000.00	Kirkpatrick Bank	1	\$2,300,000.00
Citizens Security Bank & Trust Company	1	\$258,750.00	Legacy Bank	1	\$6,821,000.00
First American Bank	1	\$117,500.00	Security Bank	3	\$3,064,058.00
First Bank & Trust Co.	1	\$159,285.00	Summit Bank	6	\$4,970,500.00
			The City National Bank & Trust Company of	1	\$592,651.00
			Triad Bancshares, Inc.	4	\$6,335,052.00
			Vision Bank, National Association	1	\$275,000.00