

# THE LENDER'S ADVANTAGE

February 2012

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**SBA BALTIMORE DISTRICT OFFICE**

## **SBA TO CABINET LEVEL POSITION**

Today was an important day for America's small businesses. President Obama asked Congress for the authority to reorganize and modernize government and he elevated Karen Mills position as the SBA Administrator to Cabinet-level status.

These actions are a reflection of the importance he places on small business, economic growth, and job creation.

"As of today, I am elevating the Small Business Admin-

istration to a cabinet-level agency," Mr. Obama said. "Karen Mills, who's been doing an outstanding job leading that agency, is going to make sure that small-business owners have their own seat at the table in our Cabinet meetings," he said.

"I'm honored to become a member of the President's Cabinet, and I'll continue to provide input to the President on how we can grow the economy and empower entrepreneurs and small business owners. At the SBA, we will work to build



on the accomplishments we've made over the past three years, such as the record \$30.5 billion in SBA lending support we provided to over 60,000 small businesses last year." stated Mills.

## **Breaking News: AMERICA EAST TO BE HELD IN BALTIMORE!**

The premier lender event of the year will be held this year in Baltimore.

Walking distance to both the SBA District Office and the Baltimore Inner Harbor.

America East is the Premier Conference for SBA lenders on the Eastern Seaboard.

Lenders along the East Coast will hear about current updates, trends, and

issues in SBA lending as well as have the opportunity to network with SBA Leadership and industry experts.

This annual conference is a must attend for all SBA Lenders and Service Providers.

Put it on your calendar now. Questions contact Cindy or Jennifer at 240-316-2600.

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**District Director's Desk:**

As a lender or resource partner your time is valuable and is always in short supply. February is the shortest month of the year for all of us, which means time is especially valuable this month. Maybe you're new to SBA lending, someone that has done it for years or you would just like to know more about it. We are looking into doing more webinars in order to save you time. What topics would you be interested in our office having this year? Would you like to see a webinar on the 504 program? How about the Express programs? Please let us know what topics are of interest.



*Stephen D. Umberger  
District Director, Baltimore*

M&T Bank and Chesapeake Business Finance Corporation are both still in the lead under the 7a and 504 programs respectfully. SECU is also still in the lead as the 3rd Party Lender for the 504 program.

Turn to page 5 for details on our lending numbers.

**FYI:**

**Small Business Assistance:** Sandy is a native western Pennsylvanian but has lived in several Maryland cities. She has over 15 years of experience starting and running small businesses, has a B.S. in biology/medical technology and worked in several clinical laboratories. She then got involved in the business side of health care and earned an MBA and then helped people create marketing materials in the health care field. She then began a direct mail advertising franchise. She has been buying and selling her own businesses for years, and then became a business broker to help others sell their businesses. She is currently working on her doctoral degree in Management at the University of Maryland University College.



Sandy can be contacted at 301-687-1080 or [smmehalko@frostburg.edu](mailto:smmehalko@frostburg.edu).

If you know a business owner who needs counseling, or assistance in another part of the state, have them contact either SCORE at 800-634-0245 and <http://www.score.org/index.html> or the SBDC at 877-787-7232 and <http://www.mdsbdc.umd.edu/> for "FREE" one on one business consulting assistance.

**Upcoming Events:**

**Credit Connections Commercial Lender Training Sessions - 2012: January - May 2012,** Meet with representatives from the US Small Business Administration (SBA), USDA, Maryland DHCD and DBED. Learn about the various loan programs and how you can structure a deal with these programs. All sessions are 8:30am til 11:00 am. Continental breakfast from 8:30 til 9:00am with training from 9:00am til 11:00am. We need a minimum of 10 attendees registered in order to have the session. Sign up now so your session won't be canceled or filled. Dates / locations on page 4. (\$30 fee) register: <http://creditconnections2.eventbrite.com/> For More Info: Contact Delterese George @ 410-767-0438 / [dgeorge@choosemaryland.org](mailto:dgeorge@choosemaryland.org)

**March 14-16, 2012** Western Pennsylvania Association of SBA-Guaranteed Lenders (WPASGL) Quality Circle at Seven Springs. This year's event will offer programs of interest to novice and experienced SBA lenders, as well as non-lending resource partners and service providers. For more conference information as it becomes available, please visit [www.wpasgl.org](http://www.wpasgl.org). Questions, contact Colleen Molinero at (412)977-7834 or by e-mail at [WPASGL@gmail.com](mailto:WPASGL@gmail.com)

**April 13, 2012, Small Business Week Awards Luncheon** at Martin's West, Woodlawn, Md. **Let's Do Lunch!** We wanted you to be the first to know that the Annual Maryland Small Business Week Awards Program is now a luncheon. Mark your calendar for lunch on Friday, April 13, 2012 at Martin's West in Woodlawn, MD. Join us as we celebrate the achievements of Maryland's small business owners and the valuable contributions of their supporters, the champions of small business.

Honorees will include the Maryland winners of the SBA's National Small Business Week Awards Program and the Baltimore District Office's Top Ten Lenders from Fiscal Year 2011. The event will include award presentations, a trade show and plenty of networking opportunities with state, federal and local representatives, lenders and fellow small business owners.

Don't miss the premier small business awards event of the year. Questions, contact Rachel Howard at (410) 962-6195, Ext. 330 or by email at [rachel.howard@sba.gov](mailto:rachel.howard@sba.gov).

**August 1-3, 2012 Save the Date America East is coming to Baltimore.** The premier lender event of the year will be held this year in Baltimore. Don't miss this exciting and informative event. America East is the Premier Conference for SBA lenders on the Eastern Seaboard. Lenders from Maine to Florida will hear about current updates, trends, and issues in SBA lending as well as have the opportunity to network with SBA Leadership and industry experts. This annual conference is a must attend for all SBA Lenders and Service Providers. Put it on your calendar today. For immediate questions contact Cindy or Jennifer at 240-316-2600.

**SBA Baltimore District Office October 1, 2011 - January 31, 2012**

<b><u>3rd Party Lender 504 Name</u></b>	<b><u># Loans</u></b>	<b><u>Amount</u></b>
State Empl CU of Maryland Inc	1	4,500,000
Frederick County Bank	2	2,916,400
Severn Savings Bank, FSB	2	1,909,250
Mid-Atlantic FCU	1	1,687,500
CommerceFirst Bank	2	1,485,000
Congressional Bank	1	1,172,500
Carrollton Bancorp	1	1,025,000
M&T Bank Corporation	1	950,000
Branch Banking and Trust Company	1	687,500
Bank of America, National Association	1	527,500
Manufacturers and Traders Trust Company	1	515,000
Carrollton Bank	1	400,000
PNC Bank, National Association	1	270,724
1st Mariner Bank	1	267,500
<b>Total 3rd Party 504</b>	<b>17</b>	<b>\$18,313,874</b>

**Credit Connections Commercial Lender Training Sessions - 2012**

See page 3 for registration information. Confirm your seat today!

March 6, 2012 8:30 am til 11:00 am	Bowie City Hall 15901 Excalibur Rd, EDC Meeting Rm Bowie, Maryland 20716
March 8, 2012 8:30 am til 11:00 am	Shady Grove Innovation Center Main Conference Room 9700 Great Seneca Hgwy Rockville, Maryland 20850
March 28, 2012 8:30 am til 11:00 am	<b>Allegany College of Maryland</b> 12401 Willowbrook Road SE Cumberland, Maryland 21502
March 29, 2012 8:30 am til 11:00 am	<b>Hagerstown Community College</b> 11400 Robinwood Drive Hagerstown, Maryland 21742
April 11, 2012 8:30 am til 11:00 am	<b>Carroll Community College</b> 1601 Washington Road Westminster, Maryland 21157
April 12, 2012 8:30 am til 11:00 am	<b>MT St. Mary's</b> 5350 Spectrum Drive – Frederick Frederick, Maryland 21703
April 24, 2012 8:30 am til 11:00 am	<b>Anne Arundel Community College</b> 101 College Parkway Arnold, Maryland 21012
April 26, 2012 8:30 am til 11:00 am	<b>College of Southern Maryland</b> Corporate Center 8730 Mitchell Road La Plata, Maryland 20646
May 8, 2012 8:30 am til 11:00 am	<b>Harford Community College</b> 401 Thomas Run Road - Bel Air, Maryland 21015

**Baltimore District Office Lender Rankings: October 1, 2011—January 31, 2012**

<u>Lender Name 7a</u>	<u># Loans</u>	<u>Amount</u>
MANUFACTURERS & TRADERS TR CO	66	7,727,800
COMMERCEFIRST BANK	17	6,161,000
HANA SMALL BUS. LENDING INC.	2	2,750,000
CECIL BANK	1	2,640,000
MID-ATLANTIC FCU	1	1,840,000
HOWARD BANK	6	1,650,000
TD BANK, NATIONAL ASSOCIATION	1	1,601,000
HAMILTON FEDERAL BANK	3	1,580,000
BNB BANK, NATIONAL ASSOCIATION	1	1,450,000
PNC BANK, NATIONAL ASSOCIATION	7	1,095,200
BANK OF AMERICA NATL ASSOC	3	1,085,000
WILSHIRE STATE BANK	2	1,034,000
WELLS FARGO BANK NATL ASSOC	5	917,000
BRANCH BK. & TR CO	9	846,800
THE BANCORP BANK	1	807,000
SUNTRUST BANK	2	565,000
FULTON BANK NATL ASSOC	3	500,000
SPIRIT OF TEXAS BANK, SSB	2	424,600
NORTHWEST SAVINGS BANK	1	360,000
NCB, FSB	1	350,000
CAPITAL BANK NATL ASSOC	1	350,000
NBRS FINANCIAL BANK	2	305,200
CAPITALSOURCE BANK	1	302,000
WILMINGTON SAVINGS FUND SOCIET	1	240,000
FIRST FINANCIAL BANK	1	161,000
SOVEREIGN BANK	3	62,000
THE PATAPSCO BANK	1	60,000
CARROLLTON BANK	1	50,000
RBS CITIZENS NATL ASSOC	2	40,000
HEBRON SAVINGS BANK	1	36,600
SUPERIOR FINANCIAL GROUP, LLC	1	7,500
<b>Total 7a</b>	<b>149</b>	<b>\$36,998,700</b>
<b><u>504 CDC</u></b>		
CHESAPEAKE BUS. FINAN CORP	6	6,246,000
BUSINESS FINANCE GROUP, INC.	10	5,504,000
MID-ATLANTIC BUS. FINAN CO	1	783,000
<b>Total 504</b>	<b>17</b>	<b>\$12,533,000</b>
<b>Total 7a and 504</b>	<b>166</b>	<b>\$49,531,700</b>

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

**Edward Knox**

Lead Lender Relations Specialist

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You Tube



**Helping small businesses start, grow and succeed**

## THE 1502 CONNECTION

Colson Services Corp.'s **1502 Connection** allows Lenders to enter their monthly 1502 information online via the Internet.

**Assumption:**

*It is assumed that Lenders accessing Colson Services Corp.'s 1502 Connection already have access to the Internet and are familiar with navigating the Internet. If you do not have access to the Internet, or if you do not know how to navigate using your browser, please contact your company's systems department for assistance.*

**Accessing Colson's Web Site:**

Colson's web site is located at [www.colsonservices.com](http://www.colsonservices.com)

**PLEASE NOTE:**

**LATE PAYMENTS AND PAYOFFS FOR SECONDARY MARKET LOANS SHOULD NOT BE ENTERED ONLINE.**

*For **secondary market late payments**, please call Larry Packer at (718) 315-5102.*

*For **payoffs**, please call Colson Customer Service at (877) 245-6159.*

*If you would like a copy of the 1502 User Guide please contact Colson Services or the Baltimore District Office.*