

January 2013

Lower Rio Grande Valley District

Yolanda Garcia Olivarez
Regional Administrator
Region VI

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District Director

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Lower Rio Grande Valley District Office

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Corpus Christi Branch

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Tele: 361-879-0017
Fax: 361-879-0764

Corpus Christi Branch Office

Technical Assistance

SBDC:

UT Pan Am

Tele: 956-665-7535
www.utpa.edu/sbdc

Del Mar College

Tele: 361-698-1021
www.delmar.edu/sbdc

UTB IIC

Tele: 956-882-4119
www.utb.edu/iic

SCORE

Harlingen

956-427-8623
www.rgvscore.org

SCORE Corpus Christi

361-879-0017, x305
www.score-corpus-christi.org

Women-WBC

Tele: 956-380-2800
www.wbc-rgv.org

Veterans-VBOC

Tele: 956-665-7547
<http://ea.panam.edu/vboc>

Procurement/Contracting

Tele: 956-665-7535
www.utpa.edu/ptac
Tele: 361-698-1025
www.delmar.edu/sbdc/ptac.html

Newsletter Contact:

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

Lender Rankings – Fiscal Year 2013 October 1, 2012 through December 31, 2012

LRGV/CCBO Top 10 Volume 7(a) Lenders

1. BBVA Compass Bank	17	\$ 2,441,900
2. JP Morgan Chase Bank	7	\$ 1,773,400
3. First Community Bank-CC	3	\$ 880,000
4. Wells Fargo Bank	3	\$ 539,500
5. Elsa State Bank & Trust Co.	2	\$ 130,000
6. Capital One, N.A.	2	\$ 60,000
7. American Bank, N.A.	1	\$ 4,000,000
8. Commonwealth Business Bank	1	\$ 3,630,000
9. Live Oak Banking Company	1	\$ 2,000,000
10. Southwest Securities, FSB	1	\$ 615,000

LRGV/CCBO Top Volume CDC's

1. Greater East Texas CDC	1	\$ 1,486,000
2. ACCION Texas, Inc.	1	\$ 989,000

LRGV/CCBO Top Volume Third Party 504 Lenders

1. Lone Star National Bank	1	\$ 2,407,609
2. Texas Community Bank, National Association	1	\$ 1,370,000

Year to Date

Loan &
Dollar
Volume:
42 Loans
Approved for
\$19,176,800

Supported
Dollars:
\$3,777,609

Change to SOP 50 10 5(E) and Release of Alternative Small Loan Advantage (SLA) Authorization

As stated in SBA Information Notice 5000-1260 (effective date December 21, 2012, SBA is announcing a change to SOP 50 10 5(E) to permit certain lenders in the Small Loan Advantage (SLA) program to use an alternative Authorization. This alternative Authorization may be used by Preferred Lender Program (PLP) lenders using their PLP authority to secure SBA-guaranteed SLA loans. Modeled after the SBA Express Authorization, the alternative SLA Authorization is now a stand-alone authorization (written in Microsoft Word 2010) and not a component of the current 7(a) Wizard and Boilerplate. The new SLA Authorization is SBA's way of continuing to streamline processes, and is intended to drive increased loan activity within the SLA process resulting in increased low dollar loans and loans to underserved markets.

Effective January 2, 2013, SOP 50 10 5(E), Subpart B, Chapter 5 is revised to allow PLP lenders the option of using the new SLA Authorization or the existing National 7(a) Authorization Boilerplate and Wizard. PLP lenders who choose to use the alternative SLA Authorization will be responsible for including all provisions relevant to the specific SLA loan.

The new alternative SLA Authorization can be found at www.sba.gov/for-lenders, under "Lending Steps," then "7(a) Loans," then "Approval-Authorization," then "7(a) Loan Package Templates" list of authorizations.

An updated version of SOP 50 10 5(E) incorporating these changes will be posted on SBA's website at www.sba.gov. As with previous editions of SOP 50 10 5, SBA will post two versions on the website. The first version will show all changes as "tracked changes" and the second will incorporate all changes.

Rick Sturtevant has joined the Corpus Christi Branch Office Staff as a Lender Relations Specialist.



Rick transferred from the U.S. Department of Agriculture, Rural Development Agency in Georgetown, Texas where he was the Area Specialist administering various loan and grant programs for people and communities in rural areas. He also assisted local, regional, and nationwide real estate lenders in complying with the Guaranteed Rural Housing program regulations and subsequently approved Loan Note Guarantees.

Rick is very pleased to be a part of SBA and the critical role we have in helping small businesses succeed while creating economic growth and new jobs. As the Corpus Christi Lender Relations Specialist, Rick is looking forward to personally meeting with the many lending institutions and developing strong working relationships while assisting them with the promotion and delivery of SBA loan programs and services.

Thelma S. Garza, SBA Lead Economic Development Specialist/Lender Relations Specialist Retired.



Ms. Garza's retirement concludes a career in Federal Government spanning over 34 years of dedicated public service. Her effective retirement date was January 3, 2013.

SBA Lender Training Available Upon Request:

1. Introduction to SBA Lending – The 7(a) Loan Program
2. Small/Rural Lender's Advantage Loan Program – designed to encourage small community/rural lenders to partner with SBA by simplifying and streamlining the Agency's application process and procedures, particularly for small SBA loans. This program is for lenders that have no more than 20 SBA loans (averaged in last 3 years).
3. Small Loan Advantage
4. 504 Loan Program
5. Closing of SBA Loans
6. Reporting Requirements on SBA Loans via 1502 Reports
7. Servicing, Liquidation and Purchase Procedures of SBA Loans

Please contact Maria G. Perez at 956-427-8533, x242.

SBA UPDATES

To find the latest SBA forms, notices and SOP's go to:
Forms, Notices, & SOPs

For the Maximum Allowable Fixed Rate for 7(a) loans, go to:

Maximum Interest Allowable Info

To receive upcoming training events and news for our local area go to: [Lower Rio Grande Valley District Homepage](#)

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