

# THE LENDER'S ADVANTAGE

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

## LET'S GET CAPITAL INTO THE HANDS OF VETPRENEURS

While there are many programs and initiatives the SBA focuses on, in 2014 there will be an emphasis on two measures that include getting capital into the hands of veterans. The first of the two measures is the SBA Veterans Advantage and the second is the SBA Veterans Pledge Initiative.

The SBA Veterans Advantage is a loan that sets the veteran borrower's upfront fee to zero for SBA Express Loan amounts between \$150,001 and \$350,000. According to the

SBA, 73 percent of veteran loans are \$350,000 and below and the SBA Express Loans which supports loans up to \$350,000 is the most popular method of delivery. See SBA [Procedural Notice 5000-1299](#).

The second measure is the SBA Veterans Pledge Initiative. The initiative was formally announced in May 2013. This initiative represents a collective effort between the SBA and national, regional and community lenders with the purpose to increase lending to

veterans by 5 percent per year for the next 5 years. The Veterans Pledge Initiative is projected to assist an additional 2,000 "vetpreneurs" obtain loans and will increase lending to veterans by \$475 million over the next 5 years.

The SBA's Office of Field Operations consists of 10 regions with 68 district offices in the United States all geared to assist and support vetpreneurs in the district. The Lower Rio Grande Valley District Office is in Region VI. In 2013, there were 35 vet-

Continued on Page 2 (Vetpreneurs)

## LENDER RANKINGS

OCTOBER 1, 2013 THROUGH FEBRUARY 28, 2014

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

|  |    |             |
|--|----|-------------|
| 1. BBVA Compass Bank                     | 15 | \$4,028,100 |
| 2. JP Morgan Chase Bank                  | 5  | \$ 425,000  |
| 3. First Community Bank-CC               | 4  | \$ 885,000  |
| 4. Lone Star National Bank               | 4  | \$1,414,000 |
| 5. Frost Bank                            | 3  | \$ 502,000  |
| 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. ACCION                                | 1  | \$ 35,000   |
| 10. American Bank, N.A.                  | 1  | \$ 15,000   |

### LRGV/CCBO Top Volume CDC's

|  |   |             |
|--|---|-------------|
| 1. Capital Certif ed Development Corp.     | 3 | \$1,506,000 |
| 2. Brownsville Local Development Co., Inc. | 1 | \$ 994,000  |
| 3. Accion                                  | 1 | \$ 620,000  |
| 4. Greater Texas Certif ed Development Co. | 1 | \$ 445,000  |

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

|                                |   |             |
|--------------------------------|---|-------------|
| 1. American Bank, N.A.         | 2 | \$2,712,800 |
| 2. Prosperity Bank             | 1 | \$ 899,000  |
| 3. Texas National Bank         | 1 | \$ 750,616  |
| 4. Plains Capital Bank         | 1 | \$ 613,238  |
| 5. Kleberg First National Bank | 1 | \$ 70,000   |

### Year to Date

Loan & Dollar  
Volume:

**44 Loans**

Approved for:

**\$15,147,500**

\*Additional

Supported Dollars:

**\$4,388,854**

\*3rd party portion of  
504 loans

**Continued from Page 1 (Vetrepreneurs)** If you are interested in learning more about the two veteran initiatives 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).

eran loan approvals for \$9,689,600. According to the initiative, the projected approvals from January 2014 to May 2014 are 42 loans. If the projected approvals are met the Region will meet its Year 1 goal of 70 approvals.

The top 20 National Lending Partners in this initiative include: Wells Fargo Bank, NA, JP Morgan Chase Bank, U.S. Bank National Association, The Huntington National Bank, Manufacturers and Traders Trust, Live Oak Banking Company, KeyBank National Association, Newtek Small Business Fi-

nance, Branch Banking & Trust Company, TD Bank, National Association, SunTrust Bank, Celtic Bank Corporation, First Bank Financial Centre, Bank of the West, Ridgestone Bank, Wilshire State Bank, BBCN Bank, PNC Bank, Hanmi Bank, Open Bank

## SBA NOTICES

### UPDATE AND RELEASE OF SBA FORMS 1919 AND 1920

SBA Informational Notice 5000-1306 announced effective February 7, 2014 the update and release of SBA Forms 1919 and 1920.

SBA has updated Forms 1919 and 1920 to incorporate recent revisions to the questions on the Statement of Personal History (SBA Form 912) and the update to SBA's Standard Operating Procedures (SOP) 50 10 5(F), which among other things moved all SBA lending programs and processing methods to one set of forms. Click hyperlink below for updated forms.

<http://www.sba.gov/lender-documentation-tool?type=form>

### COLSON SERVICE CORP. HAS BEEN AWARDED CONTRACT FOR FISCAL AND TRANSFER AGENT FOR 7(A) LOAN PROGRAM

SBA Informational Notice 5000-1305 announced effective January 30, 2014 Colson Services Corp. has been awarded the contract to service as the Fiscal and Transfer Agent (FTA) for the U.S. Small Business Administration's 7(a) Loan Program.

7(a) Lenders should continue to submit SBA Form 1502 reports and related guarantee fee payments, as well as form 159 to Colson Services Corp.

### IMPROVED LGPC SUBMISSION PROCESS

To improve customer service and reduce processing times, the 7(a) Loan Guaranty Processing Center (LGPC) is further refining the loan guaranty submission process. The refined process is designed to assist lenders in preparing complete, well-organized loan origination packages for electronic submission to the LGPC.

On May 18, 2012, SBA issued Procedural Notice 5000-1238, entitled 7(a) Loan Origination 10-Tab Submission Tool, announcing the development of the 10-Tab format for 7(a) origination applications submitted to the LGPC. In that notice, lenders were advised that SBA would identify a specific date when lenders would be required to submit all loan origination packages to the LGPC using the 10-Tab format.

If you have any questions regarding any notice, 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).

At this time, SBA is announcing that lenders will be required to submit applications to the LGPC using the 10-Tab format for all loan guaranty requests beginning March 1, 2014. After March 1, 2014, applications that are not submitted using the 10-Tab format, or are otherwise incomplete, will not be accepted for processing. Instead, the LGPC will refer lenders that submit unacceptable packages to their local SBA District office for assistance in preparing the loan origination package in the 10-Tab format for resubmission.

All forms and instruction for use of the 10-Tab format are located on SBA's web site at: <http://www.sba.gov/content/7a-submission-tools>.

## LENDER TRAINING—AVAILABLE UPON REQUEST

- |  |                                   |  |   |
|--|-----------------------------------|--|---|
| 1. Introduction to SBA Lending – The 7(a) Loan Program | Contract, Seasonal, and Builder's | Advantage Loan Program   | 9. Closing of SBA Loans   |
| 2. Small Loan Advantage and E-Tran                     | 4. SBAExpress                     | 7. International Trade, Export Working Capital Program, and Export Express | 10. Reporting Requirements on SBA Loans via 1502 Reports        |
| 3. Caplines: Working Capital,                          | 5. 10 Tab Submission              | 8. 504 Loan Program  | 11. Servicing, Liquidation and Purchase Procedures of SBA Loans |
|  | 6. Small/Rural Lender's           |  |   |

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)