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INSIDE THIS ISSUE:

- Hardware store holding its own in Crete* **1**
- Brown-Dixon named new Regional Administrator* **2**
- "Experts Discuss" Procurement workshop* **3**
- Entrepreneurship Boot Camp for veterans* **4**
- Lender Relations helps get loan approval* **5**



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Your Small Business Resource

URBAN LEAGUE CEO THOMAS WARREN TO SPEAK AT EMPOWERMENT BREAKFAST

Thomas Warren, the president and CEO of the Urban League of Nebraska, will be the featured speaker at the Omaha Empowerment Breakfast Feb. 11, at the Regency Lodge, 909 South 107th Street, Omaha, from 7-8:30 a.m.

"We expect the message Thomas Warren will bring to the breakfast will inspire prospective entrepreneurs and small business owners," said event organizer Barb Foster, Lead Business Development Specialist for the U.S. Small Business Administration's Nebraska District Office. "We continue to seek ways to unite our community to create economic opportunities across the city for every small business. The Urban League of Nebraska is a tremendous resource with which to work in developing the untapped potential of our underserved markets."

With that in mind, the community organization is making an effort to identify potential entrepreneurs and job-seekers, equipping them with industry-specific critical

training to leverage prospects in the community. One top priority is to reach business leaders poised to take advantage of economic advantages found in Nebraska's underserved markets, benefiting small business employers and producing much-needed jobs.

Warren was candid on the obstacles facing economic development in the city.

"We have some challenges. Small business development in North Omaha is lacking. But there are organizations, such as the North Omaha Development Project, led by the Greater Omaha Chamber and the Omaha Empowerment Network, along with NeighborWorks and the North Omaha Contractor Alliance (NOCA), which are pursuing a visionary strategy," Warren said. "They are asking where we can be a decade from now. We're engaging elected officials, housing officials, with a strategy which includes retail, home ownership, anything that leads to job

(see WARREN, page 3)

HARDWARE STORE 'HOLDING ITS OWN' IN CRETE

Dan Papik found out a big box retailer was setting up shop in Crete, an enormous 100,000-foot store where his customers would find everything they needed. He admitted in a newspaper article there was fear of what the arrival of the retail behemoth meant to his small downtown hardware store; his margins would be squeezed and a lot of business would head across town. Papik's longtime customers said they'd continue shopping at his store, and in return, he promised to continue to put a premium on customer service. He'd even let folks know that he contributed to a local mentoring program, just to further emphasize his support of the small community a little ways southwest of Lincoln.

Ultimately, though, Papik would have to find a niche to stay in business.

That was four years ago. And Papik's store, More Than Hardware, is still there, right on Main Street.

"He's been doing a lot of expansion in the last couple of years," said Mark Ficek of Pinnacle Bank's branch in Crete, "like buying a lawnmower sales and service business for the store." That was a niche the big box wouldn't have; the retailer had plenty of mowers on the shelves, but no service department.

To improve the business' cash flow, Papik visited Ficek's offices down the street. The lender saw three term notes that could be refinanced, and Ficek turned to the SBA for a 10-year fixed rate and amortization. Since More Than Hardware didn't own the Main Street building, collateral would be the store's inventory and accounts receivable; Ficek knew if Pinnacle was left with that, it would be difficult for the bank to sell everything to recover the balance on a loan.

While the branch in Crete had done SBA (see HARDWARE, page 2)

City of Omaha Tier I and Tier II Small and Emerging Small Business Certification Training

The City of Omaha has a new Tier I and Tier II Small and Emerging Small Business Program.

The purpose of the program is to stimulate the growth of small and emerging businesses in Omaha with special attention to stimulating economic growth within census tracts with high levels of poverty. It is race and gender neutral and would give preference for City contracting opportunities to certified Tier I or Tier II Small and Emerging Businesses based on their size and capacity.

Here's the schedule for certification training sessions for Tier I and Tier II Small and Emerging Small Businesses:

**Omaha Douglas
Civic Center
1819 Farnam Street
Room 702
Omaha**

**February 1, 9–11 a.m.
February 11, 9–11 a.m.
March 10, 1–3 p.m.
March 22, 9–11 a.m.
April 14, 1–3 p.m.
April 28, 9–11 a.m.**

Training sessions are free and the seating is limited. Registration is required.

To register for the training sessions contact Maria Partida or Kathy Hendrix at 402-444-5055.

Tier I and Tier II Small and Emerging Small Business applications are located on the [city's web site](#).

BROWN-DIXON APPOINTED REGION VII ADMINISTRATOR

WASHINGTON – The U.S. Small Business Administration announced the appointment of Patricia Brown-Dixon to be Regional Administrator for Region VII, which encompasses Iowa, Kansas, Missouri, and Nebraska.

Brown-Dixon has worked for the U.S. General Services Administration (GSA) for more than 25 years. Currently, she serves as Director of the Heartland Office of Small Business Utilization. In that role, she is responsible for managing the agency's efforts to support small businesses in the region.

"Pat has worked with and supported small businesses throughout her public service career," said SBA Administrator Karen Mills. "I'm pleased that as Region VII Administrator, she will be able to draw on her strong ties to the region and a wealth of experience providing tools and resources to small businesses so they can grow and create jobs."

"I'm excited to be joining Administrator Mills, and the SBA staff here in the region and throughout the country," said Brown-Dixon. "I look forward to helping implement the Small Business Jobs Act and supporting the small businesses in Region VII that are the engine of our economy."



Brown-Dixon has spent her career working alongside the small businesses in the four-state region, as well as across the country. She serves as the Chairperson of the Small Business Committee of the Greater Kansas City Federal Executive Board. She has won numerous awards for small business advocacy, including the

SBA Kansas City District Office's 1995 Minority Business Advocate of the Year award. In 2007, she received the Excellence in Partnership Award from the Coalition of Government Procurement, and in 2009, she was named Advocate of the Year by the Greater Kansas City Minority Enterprise Development Week Committee. Just recently she was selected as a 2011 Woman of Influence by the Kansas City Business Magazine.

Brown-Dixon has a Bachelor's Degree in Business and Education from Philander Smith College, in Little Rock, Ark., and a Master's Degree in Business Administration from Rockhurst University in Kansas City, Mo. She has one son.

As Region VII Administrator, Brown-Dixon will oversee SBA operations throughout its district offices in Des Moines, Iowa; St. Louis and Kansas City, Mo.; Omaha; and Wichita, Kan.

LENDER RELATIONS HELPS WITH RURAL LENDER DEAL

(from *HARDWARE*, page 1)

loans before, Ficek wasn't involved with those. By mistake, the lender sent the finished package to Stearman rather than the Sacramento processing center; she offered to review the application before forwarding it, spending a couple of hours to do so.

"I like to do a pre-review of the applications for the lender before they are sent to the processing center," Stearman said. "Then I can give some suggestions for improving the application if needed so it has a better chance of getting approved."

Even so, the processing center asked Ficek to send a valuation of the lawn mower business before the center could approve the loan. Ordinarily, putting a dollar value on a business with intangible assets – no building, little equipment – could be difficult. "The business valuation threw me for a loop; I didn't know if we had to get someone else involved, or what he would have to do."

Papik originally bought the lawn mower business without an appraisal, so Stearman suggested valuing the business as it presently stood. Ficek said the center sent along "five or six valuation methods, which were easy enough to do on small business." Accepting an estimate of the business' current value supporting the original purchase price, More Than Hardware was approved Dec. 9 for a \$307,700 loan.

"We consider him one of the better businesses in Crete," Ficek said, "and he's got better situation with cash flow. We now have excess debt service on the project, and we were getting a little concerned with the expansion he was doing. He could get himself into position where he couldn't make his payments."

But under the Jobs Act provisions, the 90 percent guarantee for Pinnacle Bank and no fees for Papik meant "a win-win for everyone involved. Better cash flow for store and the bank feels more comfortable that we're secure."

Even though the funding for the Jobs Act provisions has expired, Ficek said even with the lower guarantee and higher fees for borrowers, "if the situation is right and fits our structure, we would definitely work with SBA on future loans."

Meantime, More Than Hardware has enjoyed small but steady growth, some five percent over the past year despite tough economic times. And since that big box store moved in, Ficek is proud to say the fixture on Crete's Main Street has been able to hold his own.

Since Oct. 1, there have been 26 Rural Lender Advantage loans in Nebraska representing more than \$4.6 million in volume for small businesses.

WARREN CANDID ON CHALLENGES FACING BUSINESSES IN CITY

(from WARREN, page 1)

creation." Warren said the Urban League, while focused on education and job training, also partners with agencies such as the Omaha Small Business Network and the North Omaha Development Project for small business development and entrepreneurship.

"Access to capital and credit are at the forefront of discussions," Warren said.

Warren also wanted to see the impact on job creation of Omaha's Small and Emerging Business Ordinance passed by the city council in Nov. 2009, which created the Tier I and Tier II business designations. The result of Councilman Ben Gray's efforts to comply with a Nebraska constitutional amendment banning affirmative action, the ordinance was crafted to set a goal to offer subcontracts to small and emerging businesses. Tier I firms are located within a contiguous geographical area within the city with a population 30 percent or greater under the

financial services presence along the Ames Ave. corridor between 30th and 60th streets in Omaha. By establishing a footprint in North Omaha, Warren believes, "the expectation is that opportunity will be there for capital. Corporations have to provide leadership to spur growth, and the community has to step up, and those with an entrepreneurship drive have a critical role."

And that's where Omaha's premier networking event comes in, uniting entrepreneurs from across the city, along with more than a few financial professionals, to help establish and strengthen relationships with larger businesses and agencies.

"The opportunity we have to share our ideas and vision is important," Warren said. "Our motto at the Urban League is Empowering Communities and Changing Lives. We want to be engaged, we want to work together and find new ideas how we can improve society and economic conditions in our community."

"THE OPPORTUNITY WE HAVE TO SHARE OUR IDEAS AND VISION IS IMPORTANT. OUR MOTTO AT THE URBAN LEAGUE IS EMPOWERING COMMUNITIES AND CHANGING LIVES. WE WANT TO BE ENGAGED, WE WANT TO WORK TOGETHER AND FIND NEW IDEAS HOW WE CAN IMPROVE SOCIETY AND ECONOMIC CONDITIONS IN OUR COMMUNITY."

federal poverty guidelines, while Tier II refers to any small or emerging small business regardless of location.

According to Warren, prior to the amendment, 14 percent of city contracts went to minority small businesses and firms in underserved markets; that fell to less than one percent by the time Gray's ordinance was deliberated. The ordinance's goal is to restore that 14 percent figure; since the city enacted the law, some 80 firms from NOCA have been certified as Tier I or Tier II and could be sought out by large companies doing business with the city to serve as subcontractors.

Another opportunity, Warren mentioned, is the Nebraska Advantage Act, granting tax credits and reimbursements to locate within Nebraska, state legislation he believes could be used to bring jobs and small businesses to underserved areas in Omaha.

"We haven't been able to package it to make it attractive to the business community to locate businesses here," Warren explained. "There is an incentive for a local nonprofit to be involved – we need to communicate the process so businesses can apply for these programs and take advantage of them. The private sector needs to see it as efficient."

One example of bringing capital to underserved markets is the expansion of the

Warren assumed his current position with the Urban League of Nebraska following his retirement as the Chief of Police of the Omaha Police Department in 2007. He holds a Bachelor's degree in criminal justice from Morningside College and a Master's degree in criminal justice with an option in public administration from the University of Nebraska.

A graduate of the FBI's National Executive Institute Leadership Development Training Program, Warren was selected as a Fellow and was inducted into the National Academy of Public Administrators. He also is a member of the National Organization of Black Law Enforcement Executives and serves on the boards of several organizations, including the University of Nebraska at Omaha Alumni Association, the Conference for Inclusive Communities, and the Durham Museum.

The Omaha Empowerment Breakfast, which often draws more than 100 entrepreneurs and economic development professionals, is a down-to-earth networking event. Space is provided to distribute business cards, brochures, and company materials. For more details, call Barbara Foster at the U.S. Small Business Administration's Nebraska District Office at (402) 221-7212 or e-mail Barbara.Foster@sba.gov. You may reserve your seat [online](#); please pay \$15 at the door on the morning of the breakfast.

Don't miss this free workshop:
"Experts Discuss: Learn About the Government As Your Customer"
Winning Federal Contracts for Your Small Business

February 17

8-10:00 a.m.

SBA Nebraska District Office & SCORE
10675 Bedford Avenue, Suite 100, Omaha

Speakers include representatives from:

- SBA Office of Government Contracting
- SBA Office of Business Opportunity
- NBDC Procurement Technical Assistance Center
- In cooperation with
- 55th Contracting Squadron, Offutt Air Force Base
- U.S. Army Corps of Engineers, Omaha District

To register:

Call: [Kathleen Piper \(402\) 221-7205](tel:402-221-7205) or [Michael Foutch \(402\) 221-7211](tel:402-221-7211)

Learn: Is this market for you? An overview of selling to Local, State and Federal government

What to do: Registration on [Central Contractor Registration](#).

Where and how to find bidding opportunities on the Internet: Learn about [Federal Business Opportunities](#).

U.S. Small Business Administration certifications: HUBZone and 8(a) Business Development.

Coffee provided.



**Breakfast
February 4
7:30-9 a.m.
Mammel Hall,
Omaha**

Each month, veteran-owned businesses introduce their services and products in five-minute presentations. A special speaker will present a topic of concern to veteran business owners. Bring business cards, brochures, flyers to exchange. Join us for business promotion and networking opportunities. Get to know your fellow veterans.

Mammel Hall
Room 117
67th and Pine

**ADVANCE REGISTRATION
REQUIRED**

Registration is required to receive parking permit to park at Mammel Hall.

To be a presenter at future events, call Andy Alexander at (402) 554-6253.

So far in FY 2011, lenders in Nebraska have made 12 Patriot Express loans, representing more than \$2.2 million in loan volume to veteran-owned small businesses. That's ahead of last year's total of 23 Patriot Express loans for \$3.7 million.

SCORE LIAISON, BUSINESS DEVELOPMENT SPECIALIST, RETIRES AFTER 24 YEARS WITH AGENCY

Jan Allen, who began work with the Nebraska District Office in September 1986, will retire from service with the SBA Jan. 28.

Allen, a business development specialist (with Omaha's SCORE chapter, front row, second from right) also served as the office's HUBZone and SCORE program liaisons and a district office technical representative for the Women's Business Center. She said of her time at the agency she was most proud was the eight years she spent managing the office's business information center at its previous Mill Valley location. "I really felt fulfilled helping these people start their businesses."

Allen added: "I'll miss my SBA co-workers, the networking events such as Coffee and Contacts, the Buy the Big O! Show and traveling to different parts of Nebraska to go to SCORE meetings and HUBZone reviews."



ENTREPRENEURSHIP BOOTCAMP FOR VETERANS WITH DISABILITIES

With thousands of service men and women returning from wars in Iraq and Afghanistan, the U.S. Small Business Administration and Syracuse University are expanding their Entrepreneurship Boot Camp for Veterans with Disabilities and launching two new entrepreneurship programs for women veterans and National Guard and Reserve members and their families.

According to the SBA, nearly one quarter of veterans indicate they are interested in starting or buying their own small business, and that percentage is even higher among women veterans.

"When you consider the leadership and management skills our veterans develop while on active and reserve duty, it's no wonder we see more of them pursuing their dreams as entrepreneurs and small business owners," SBA Administrator Karen Mills said. "Through our partnership with Syracuse University we are continuing to strengthen the tools and resources available to them."

In 2009, SBA partnered with Syracuse University, providing a three-year cooperative agreement providing funding totaling \$450,000, to support the university's year-long entrepreneurship program on six campuses. Now in the second year of the partnership, with SBA's support, the "boot camp" is expanding to a seventh campus, E.J. Ourso College of Business at Louisiana State University.

Created and delivered by a network of some of the best business schools in the country, it is designed to leverage the skills, resources and infrastructure of higher education

to offer experiential training in entrepreneurship and small business management to veterans. Last year, the first year SBA partnered with Syracuse University, 129 service-disabled veterans participated in the program. Since the program's inception, more than 320 wounded warriors have graduated to date and more than 150 businesses to date have been launched by graduates.

Additionally, SBA is also providing \$2.6 million through a cooperative agreement over three years for two new programs supporting veteran entrepreneurs. The first, Women Veterans Igniting the Spirit of Entrepreneurship (V-WISE), focuses on training, networking and mentorship for women veterans. The three-day, off-site training program, online training and network support structures will be delivered in several locations around the nation, and anticipates serving up to 1,400 female veterans over a 36-month period.

The expansion of SBA's partnership with Syracuse University builds on more than \$1.25 billion in loan guarantees for veterans in its flagship 7(a) and 504 programs, and through its Patriot Express loan pilot initiative. In three years Patriot Express has supported nearly \$550 million in loans to more than 6,500 veterans and spouses looking to establish or expand their small businesses.

The program operates on a rolling admission basis; therefore, early application is highly encouraged. Applications can be downloaded from the [program website](#). For additional information on this program, contact [Raymond Toennissen](#) at 315-443-0256.

Top Lenders Update

Since Oct. 1, the top SBA lenders in Nebraska are:

Centris FCU
15 loan approvals for \$1.2 million

Wells Fargo
13 loans for \$7.6 million

First State Bank
13 loans for nearly \$3 million

First National Bank of Omaha
12 loans for more than \$7.2 million

Pinnacle Bank
12 loans for \$2.3 million

Also, NEDCO has helped finance 25 loans for \$11 million, creating 158 new jobs.

In Nebraska in Fiscal 2011 to date, 140 SBA-backed loans have gone to existing businesses, while 82, or 37 percent, have gone to start-ups.

In addition, 132 loans have gone to small businesses classified as urban, while 90, or 41 percent, went to rural firms.

Nebraska office helps with Arizona coach service loan

MORE THAN A ONE-TIME DEAL FOR BANK

As one of the state's biggest lenders seeks to streamline its nationwide SBA loan operations, the lender relations specialists in the Nebraska District Office provided crucial guidance – starting with a request for a small business more than 1,000 miles away.

Over its 14 years in the industry, D&S Classic Coach of Phoenix has provided over-the-road coach service for some of the entertainment industry's most familiar names. Their huge buses are equipped with large surround-sound entertainment systems, full-size refrigerators, wireless internet service and flip down TV/DVD players in its on-board bunks.

Seeking financing for a change of ownership between partners through refinancing some \$2 million in debt on its balance sheet, D&S Classic Coach turned to their local branch of Mutual of Omaha Bank.

The lender has centralized its considerable SBA lending underwriting from nine different states, including Texas, Florida, Nevada, Arizona and Nebraska, to a department in Lincoln, Neb. The D&S Classic Coach deal was one of the first out of state processed by his newly created office, "we never actually met with the customer," said Dan Walker, manager of Mutual of Omaha Bank's business underwriting center, "we worked through the local lender in Arizona."

And Walker knew that this would be more than an SBA deal; the process would help answer a lot of questions for the lender when it came to handling its future deals.

Deborah Wilson, a lender relations specialist in the Nebraska District office was instrumental in determining change of ownership and debt refinancing issues. According to Walker, "this was a fairly complicated transaction and we wanted to be sure we did the deal right. Just before closing, Deborah initiated a call to us from her home while she was on sick leave to be sure we had all our questions answered."

"When there are multiple players, you get multiple feedbacks," Walker said. "You have the borrower, lender, the underwriting side, and the credit officers, all offering their own opinions. The larger the deal, the more players involved."

Other issues Wilson helped solve included purchase agreement requirements and use of proceeds, as well as helping the lender with its 7(a) Preferred Lender Program authorization.

D&S Classic Coach was approved for a \$2 million 7(a) loan Oct. 1 under the provisions of the Jobs Act, and closed in early December.

On a subsequent face-to-face visit to lenders in the Lincoln area, another lender relations specialist from the District Office, Suzanne Stearman, guided the lender through submitting future applications through E-Tran.

"Because of this one deal, we have streamlined a lot of the deals we're going to be involved in. This laid the foundation for efficiencies for every deal through our department from here on out," Walker said. "And we have 12-15 more loans in our SBA pipeline."

WHAT IS THE SBA'S PREFERRED LENDER PROGRAM?

Under the Preferred Lenders Program (PLP), high-volume SBA lenders such as Mutual of Omaha Bank are delegated loan approval, closing and most servicing and liquidation authority, enabling them to make loan decisions more rapidly. The SBA set up the PLP to provide expedited service to borrowers who use these lenders.

The SBA processing center generally assigns a loan number for approved PLP loans submitted by participating lenders in less than 36 hours. To earn the PLP designation, lenders must be nominated by an SBA Field Agent and have a proven ability to process, close, service and liquidate loans; the ability to develop and analyze complete loan packages; and a satisfactory performance history with SBA.

The Nebraska District Office maintains a list of preferred lenders in the state. Call (402) 221-4691 or send an [e-mail](#) request for a copy.

REVOLVING LOAN FUNDS AVAILABLE FROM NENEDD

The Northeast Nebraska Economic Development District offers revolving loan funds to small business projects in northeast and north central Nebraska to further economic development. Working with local lenders to provide subordinate or gap financing, this loan fund allows an entrepreneur to expand, transfer ownership or purchase an existing business. Loans range from \$5,000 to \$100,000, with a fixed rate negotiated on an individual basis. Visit the NENEDD [web site](#) for a pre-application, or call Jeff Christensen at (402) 649-7223 or Holly Quinn at (402) 379-1150.

CONGRATULATIONS TO OUR RECENT LOAN APPROVALS (DEC. 22 TO JAN. 24)

Approval Date	MajPrg	Net Gross	Lender Name	Lender City	Delivery Method
12/22/2010	7A	130000	SECURITY NATL BK - OMAHA	OMAHA	RLA
12/22/2010	7A	354300	PINNACLE BANK	LINCOLN	Other 7(a)
12/22/2010	7A	550000	ENTERPRISE BANK NATL ASSOC	OMAHA	SBA Express
12/23/2010	7A	30000	ADAMS BANK & TRUST	OGALLALA	SBA Express
12/23/2010	7A	110000	CORNHUSKER BANK	LINCOLN	SBA Express
12/23/2010	7A	577500	UPS CAPITAL BUSINESS CREDIT	WINDSOR	PLP
12/23/2010	504	137000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
12/23/2010	7A	295000	MUTUAL OF OMAHA BANK	LINCOLN	PLP
12/23/2010	7A	1860000	UMB BANK, N.A.	KANSAS CITY	PLP
12/23/2010	7A	250000	ADAMS BANK & TRUST	OGALLALA	SBA Express
12/23/2010	7A	327000	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS	PLP
12/23/2010	7A	300000	MUTUAL OF OMAHA BANK	LINCOLN	PLP
12/24/2010	7A	100000	FIRST NATIONAL BANK	NORTH PLATTE	SBA Express
12/24/2010	7A	250000	MUTUAL OF OMAHA BANK	LINCOLN	PLP
12/27/2010	7A	245000	MUTUAL OF OMAHA BANK	LINCOLN	SBA Express
12/27/2010	7A	1060000	FIRST NATIONAL BANK OF OMAHA	OMAHA	PLP
12/28/2010	7A	100000	FIRST NATIONAL BANK OF OMAHA	OMAHA	Patriot Express
12/28/2010	7A	55000	RICHARDSON CNTY BK & TR CO	FALLS CITY	Comm. Express
12/28/2010	7A	67500	CENTRIS FCU	OMAHA	SBA Express
12/28/2010	7A	150000	ERICSON STATE BANK	ERICSON	RLA
12/28/2010	7A	100000	PINNACLE BANK	LINCOLN	SBA Express
12/28/2010	7A	115000	FIRST STATE BANK	LINCOLN	SBA Express
12/29/2010	7A	243450	NORTHWEST BANK	SPENCER	Other 7(a)
12/29/2010	7A	10000	SUPERIOR FINANCIAL GROUP, LLC	WALNUT CREEK	Patriot Express
12/29/2010	504	574000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
12/29/2010	7A	490200	SECURITY STATE BANK	ANSLEY	Other 7(a)
12/30/2010	7A	120000	FIRST STATE BANK	LINCOLN	SBA Express
12/30/2010	7A	138000	FIRST NEBRASKA BANK	VALLEY	RLA
12/30/2010	7A	10000	EQUITABLE BANK	GRAND ISLAND	SBA Express
12/31/2010	7A	25000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI	Comm. Express
1/4/2011	7A	53000	EQUITABLE BANK	GRAND ISLAND	SBA Express
1/5/2011	7A	114300	ENTERPRISE BANK NATL ASSOC	OMAHA	RLA
1/5/2011	7A	20000	SUPERIOR FINANCIAL GROUP, LLC	WALNUT CREEK	Comm. Express
1/5/2011	7A	112000	NORTHWEST BANK	SPENCER	SBA Express
1/8/2011	504	225000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
1/13/2011	7A	99200	EQUITABLE BANK	GRAND ISLAND	SBA Express
1/13/2011	7A	15000	EQUITABLE BANK	GRAND ISLAND	SBA Express
1/13/2011	504	343000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
1/13/2011	7A	122600	UNITED REPUBLIC BANK	OMAHA	RLA
1/14/2011	504	1933000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
1/18/2011	7A	100000	FOUNDATION FIRST BANK	WATERLOO	SBA Express
1/18/2011	7A	105800	FIRST NATIONAL BANK OF OMAHA	OMAHA	PLP
1/18/2011	7A	73700	FIRST NATIONAL BANK OF OMAHA	OMAHA	SBA Express
1/19/2011	504	910000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
1/19/2011	7A	228200	EQUITABLE BANK	GRAND ISLAND	Other 7(a)
1/19/2011	504	784000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN	504
1/20/2011	7A	158800	SECURITY NATL BK - OMAHA	OMAHA	Other 7(a)
1/21/2011	7A	500000	BANK OF NEBRASKA	LA VISTA	Other 7(a)