



## *Happy Holidays!*

Thank you for partnering with SBA in another exciting year of helping small businesses start, grow, succeed and create more jobs! Your support of SBA loan programs and Oklahoma small businesses impact the economy of our state and country. In Fiscal 2010 the number of SBA loans to Oklahoma entrepreneurs increased by 16 percent over Fiscal 2009! Thank you and Happy Holidays!

*—The Oklahoma District Staff*



**Yolanda Garcia Olivarez**  
Region VI  
Regional Administrator

**CONTACT US:**

District Director  
Dorothy "Dottie" Overal  
405-609-8011  
[dorothy.overal@sba.gov](mailto:dorothy.overal@sba.gov)

Deputy District Director  
Tim Jeffcoat  
405-609-8020  
[timothy.jeffcoat@sba.gov](mailto:timothy.jeffcoat@sba.gov)

Lead Business Develop.  
Specialist  
Fred Munden,  
405-609-8017  
[fred.munden@sba.gov](mailto:fred.munden@sba.gov)

Lender Relations Specialist  
Sandra Ransome,  
405-609-8019  
[sandra.ransome@sba.gov](mailto:sandra.ransome@sba.gov)

Lender Relations Specialist  
Cindi Anderson, 405-609-8018  
[cindi.anderson@sba.gov](mailto:cindi.anderson@sba.gov)

Program Support Assistant  
Bobbie DeBerry, 405-609-8022  
[roberta.deberry@sba.gov](mailto:roberta.deberry@sba.gov)

### Oklahoma Top 25 SBA Lenders FY 2010

1	BancFirst	Oklahoma City	95 loans	\$28,162,200
2	Arvest Bank	Stillwater	59 loans	\$10,851,200
3	JP Morgan Chase Bank, N.A.	Oklahoma City	44 loans	\$6,237,700
4	Borrego Springs Bank, N.A.	Borrego Springs, CA	26 loans	\$1,007,000
5	Superior Financial Group, LLC	Walnut Creek, CA	24 loans	\$247,500
6	MidFirst Bank	Oklahoma City	22 loans	\$2,003,400
7	ONB Bank & Trust Company	Tulsa	18 loans	\$6,122,616
8	Great Plains National Bank	Elk City	15 loans	\$7,414,800
9	Security Bank	Tulsa	13 loans	\$8,956,000
10	The First National Bank & Trust Company	Broken Arrow	11 loans	\$599,600
11	Citizens Security Bank & Trust Company	Bixby	10 loans	\$5,642,500
12	RCB Bank	Claremore	9 loans	\$5,180,400
13	AVB Bank	Broken Arrow	9 loans	\$1,506,800
14	First Bank & Trust Co.	Duncan	9 loans	\$1,373,500
15	First Bank of Owasso	Owasso	9 loans	\$767,700
16	ACB Bank	Cherokee	7 loans	\$3,062,800
17	Bank of Kremlin	Kremlin	7 loans	\$282,800
18	Regent Bank	Nowata	6 loans	\$1,621,300
19	Citizens State Bank	Morrison	6 loans	\$984,400
20	First Financial Bank	El Dorado, AR	5 loans	\$3,608,800
21	Bank of Hydro	Hydro	5 loans	\$1,386,000
22	The First National Bank of Davis	Davis	5 loans	\$1,894,700
23	Coppermark Bank	Oklahoma City	4 loans	\$274,175
24	First Oklahoma Bank	Tulsa	3 loans	\$1,421,000
25	The Eastman National Bank	Newkirk	3 loans	\$1,357,500

## Oklahoma Top 10 SBA Lenders & CDCs thru November - FY 2011

### Top volume lenders by number of loans

1	BancFirst	25 loans	\$11,499,000
2	Arvest Bank	16 loans	\$1,417,500
3	Triad Bank, N.A.	10 loans	\$5,494,000
4	Security Bank	8 loans	\$1,765,000
5	Regent Bank	6 loans	\$4,415,000
6	JP Morgan Chase Bank, N.A.	6 loans	\$394,200
7	First Financial Bank	5 loans	\$5,930,300
8	Great Plains National Bank	5 loans	\$1,772,900
9	RCB Bank	4 loans	\$1,306,400
10	Borrego Springs Bank, N.A.	4 loans	\$175,000

### Top volume CDCs by number of loans

1	Metro Area Development Corporation	6 loans	\$2,345,000
2	Rural Enterprises of Oklahoma, Inc.	2 loans	\$1,108,000
3	Small Business Capital Corp.	2 loans	\$453,000
4	Tulsa Economic Development Corp.	1 loan	\$135,000

### Top volume lenders by dollar value of loans

1	BancFirst	25 loans	\$11,499,000
2	First Financial Bank	5 loans	\$5,930,300
3	Triad Bank, N.A.	10 loans	\$5,494,000
4	Regent Bank	6 loans	\$4,415,000
5	Citizens State Bank	1 loan	\$3,045,300
6	Great Plains National Bank	5 loans	\$1,772,900
7	Security Bank	8 loans	\$1,765,000
8	First Capital Bank	1 loan	\$1,600,000
9	The City National Bank & Trust Company	1 loan	\$1,550,000
10	ONB Bank & Trust Company	2 loans	\$1,500,000

### Top volume CDCs by dollar value of loans

1	Metro Area Development Corporation	6 loans	\$2,345,000
2	Rural Enterprises of Oklahoma, Inc.	2 loans	\$1,108,000
3	Small Business Capital Corp.	2 loans	\$453,000
4	Tulsa Economic Development Corp.	1 loan	\$135,000

## New loan Initiatives target underserved communities

SBA is implementing two new initiatives by March 15, aimed at increasing loans to small businesses in underserved communities – **Small Loan Advantage** and **Community Advantage**. SBA will end its existing Community Express pilot loan program on April 30.

Both new programs will offer a streamlined application process for 7(a) loans up to \$250,000. These loans will come with the regular guarantee, 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.

Small Loan Advantage will be available to the 630 financial institutions in the agency's Preferred Lender Program (PLP). With Community Advantage, the agency will expand the points of access small business owners have for getting loans by opening SBA's 7(a) loan program to "mission-focused" financial institutions, including Community Development Financial Institutions, Certified Development Companies and non-profit microlending intermediaries.

For more information, please call the Oklahoma District Office at 405-609-8000, or visit [SBA.gov](http://SBA.gov).

## Extension of authority to approve Small Business Jobs Act loans

SBA anticipates that funding appropriated in the Small Business Jobs Act will be exhausted on or before December 31, 2010.

In the last couple of weeks, SBA has seen an unprecedented increase in loan applications and approvals.

As is typically the case, however, SBA expects that some approved Small Business Jobs Act loans will later be cancelled by the lender or the borrower for various reasons and the funds will not have been disbursed. The extension of authority provided in the Continuing Appropriations Act, 2011, will allow SBA to utilize funds from cancelled loans to process new Small Business Jobs Act loan applications and loan increases **until March 4, 2011**, thus ensuring that we are able to put every dollar possible in the hands of small businesses, as the Small Business Jobs Act intended. To do so, SBA will stand up a loan application queue once funds have been exhausted to allow lenders and borrowers to choose whether they would like to wait for possible Small Business Jobs Act loans. While we do not anticipate high volumes of cancelled loans, we want to make every effort to direct any undischursed funds that result from cancellations to new loans for small businesses.

Lenders and CDCs should promptly cancel any previously-approved Small Business Jobs Act loans that will not be disbursed and notify SBA as soon as possible to help ensure those funds may be used toward additional Small Business Jobs Act loans and loan increases.

Please contact the Oklahoma District Office at 405-609-8000 for details.

## Oklahoma Top 25 SBA Loans Fiscal 2010

Approval Date	Borrower Name	City	Amt.	Lender Name
1/21/2010	ASPEN MEDICAL IMAGING, INC.	BROKEN ARROW	\$2,000,000.00	CITIZENS SECURITY BK & TR CO
3/24/2010	HADKEN, LLC	NORMAN	\$2,000,000.00	GREAT PLAINS NATIONAL BANK
5/13/2010	CITY TRAILER INC.	OKLAHOMA CITY	\$2,000,000.00	RURAL ENTER. - OKLAHOMA INC.
7/28/2010	BILLY D. SIMPSON AND SANDRA K.	TAHLEQUAH	\$2,000,000.00	ARVEST BANK
10/28/2009	WISDOM ACRES POULTRY FARM, LLC	CHELSEA	\$1,962,000.00	FIRST FINANCIAL BANK
3/12/2010	SETH WADLEY FORD LINCOLN MERCURY	PAULS VALLEY	\$1,839,400.00	BANCFIRST
1/11/2010	KROLL AG, LLC	BILLINGS	\$1,805,000.00	ACB BANK
11/2/2009	PERIMETER TECHNOLOGY CENTER, LLC	OKLAHOMA CITY	\$1,666,000.00	BANCFIRST
1/6/2010	YORKTOWN MANAGEMENT & FINANCIAL	TULSA	\$1,666,000.00	BANCFIRST
10/29/2009	RIVIERA TANNING SPA, LLC	STILLWATER	\$1,660,000.00	THE FIRST NATIONAL BANK
12/29/2009	JERRY HAIRRELL LOGGING	ANTLERS	\$1,620,800.00	SECURITY FIRST NATIONAL BANK
10/5/2009	PERKINS LIVESTOCK, LLC	PERKINS	\$1,600,000.00	WEST CENTRAL BANK
11/21/2009	LAZARUS OKLAHOMA LLC AND LAZAR	IDABEL	\$1,600,000.00	ONE WORLD BANK
2/23/2010	COX SYSTEMS TECHNOLOGY INC.	OKLAHOMA CITY	\$1,600,000.00	BANCFIRST
4/5/2010	OASIS SUPPLY & TRADE, LLC	OKLAHOMA CITY	\$1,500,000.00	THE F&M BANK & TRUST COMPANY
5/19/2010	JAMES G. INGRAM & RICKY ANN IN	SHATTUCK	\$1,500,000.00	THE SHATTUCK NATIONAL BANK
5/28/2010	CANDLEWOOD INN AND SUITES	LAWTON	\$1,500,000.00	RURAL MISSOURI, INC.
12/24/2009	BURRIS EQUIPMENT & SUPPLY INC	TULSA	\$1,421,000.00	SECURITY BANK
10/31/2009	BRANDON GATES	IDABEL	\$1,324,000.00	IDABEL NATIONAL BANK
8/24/2010	ARBORS ASSISTED LIVING LLC	TULSA	\$1,280,000.00	UNITED MIDWEST SAVINGS BANK
10/26/2009	CHAPPELL SUPPLY & EQUIPMENT CO	OKLAHOMA CITY	\$1,266,000.00	METRO AREA DEVEL CORP
5/3/2010	THE NORMA LEE KAUFFELD REVOCAB	WATTS	\$1,260,800.00	ARVEST BANK
9/14/2010	GREEN COUNTRY CORRAL, LLC	MUSKOGEE	\$1,239,000.00	CIT SMALL BUS. LENDING CORP
4/15/2010	FIVE STAR EQUIPMENT LEASING	OKLAHOMA CITY	\$1,210,000.00	JPMORGAN CHASE BANK NATL ASSOC
7/20/2010	PARKER WIRELINE SERVICE INC	PACOLA	\$1,200,000.00	ARVEST BANK