

IT'S YOUR BUSINESS

September 2011

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WITH \$152 MILLION TO DATE NEBRASKA CLOSES IN ON ALL-TIME LOAN VOLUME

Thanks to a solid month of SBA-backed lending in August, the Nebraska District Office is closing in on the all-time record for loan volume in a fiscal year with \$151.9 million to date in loan volume.

Small businesses across the state were approved for 38 loans in August for \$8.4 million in volume.

The previous standard of

\$153 million was set last fiscal year, and was helped significantly by provisions of the Recovery Act, which allowed for an increased guarantee and waiver of fees paid by borrowers. The Jobs Act, passed Sept. 27, which extended those provisions, helped get Fiscal Year 2011 off to a roaring start in loan activity. That momentum

continued thanks to the efforts of the Lender Relations Specialists, who have made 476 face-to-face visits year-to-date with lenders across the state.

SBA-backed financing since Oct. 1 in the state has led directly to the creation of more than 2,000 new jobs and kept 4,400 existing jobs on small business payrolls.

ADVENTURE BEGINS WITH ELKHORN-BASED TOY COMPANY THANKS TO SBA FINANCING

It's a day spent hosting some 60 children for a photo shoot for their newest catalog. Kids play with blocks, puzzles and even high-tech spy toys as the camera snaps. Outside, it's a nondescript location in an Elkhorn strip mall nestled between a physical therapy practice and an orthodontic office. Inside, it's where a thousand adventures are hatched.

And it fits that a 10-year-old suggested the idea of the company.

Fat Brain Toys develops and sells games and toys with the idea of challenging kids as they play. The company enjoys a brick-and-mortar store at Omaha's Village Pointe South and a print catalog complementing the business' online presence, through which it receives most of its orders.

Office desks at the Elkhorn HQ are divided by walls of



Mark Carson stands in his company's Elkhorn headquarters, where desks are divided by blocks that make makeshift forts. That's appropriate, since Carson grew up building forts as a kid growing up along the river near Scribner.

decorative blocks, giving the place a feel of a boy's fort, which fits, since the founder and owner of the company used to build those—and the occasional raft—as a youngster growing up along

the languid Elkhorn River in tiny Scribner.

Mark Carson brims of quiet energy with an entrepreneur's excitement. Seems he was destined to (see *FAT BRAIN*, page 2)

DISASTER HELP FOR FLOOD VICTIMS

If you are looking for government assistance for your business, register first for assistance through [FEMA](#) at (800) 621-3362, or (800) 462-7585 for people with speech or hearing disabilities.

The SBA and the [NBDC](#) are standing by to help.

To learn more about our programs, please visit the [SBA Disaster site](#).

Carson spun off Fat Brain Toy Co., to develop their own line of educational toys now sold at gift shops at the Smithsonian in Washington, D.C., and the Metropolitan Museum of Art in New York, as well as high-end children's toy retailers.

FROM A 10-YEAR-OLD'S IDEA TO MARKET SUCCESS

(from *FAT BRAIN*, page 1)
start and run his own business; his father owned the local car wash and laundry in town and his curious brother was always sending away for mail-order stuff to see what he'd get, and eventually started a company out of college selling mail order goods. And maybe Carson was destined to start a toy company—his mother was a kindergarten teacher, after all.

About eight years ago, Carson's son, Adam, got a magnetic building toy set for his birthday. Armed with some birthday cash, Adam hopped on the internet to find a larger set but soon was frustrated in his search. So he turned to his father, a web developer by trade, with an idea. Why don't we create a place where we can sell this toy?

"We didn't have a plan or a mission," Carson said. "With the first holiday season

we treated this as a family hobby, maybe sell a few things, learn about the business, and who knows where it would lead."

They had a name, which Carson said came out of looking for a "clever, left-handed way of saying smart toys." Now they needed a plan. A few months later, Carson and his wife, Karen, went off to a toy fair in New York, where he was immediately struck by the clear difference in specialty toys and mass produced toys.

"The latter is so ever present," Carson said, "so if I go to most stores I shop at, I'm not seeing other options. You have to look harder to find them. So I thought, let's build an online site and make them more accessible. Really good toys are hard to find."

So Fat Brain began by shipping toys out of the family basement, and after moving the operation several times,

found the warehouse in Elkhorn where they're located today.

Seeking a season line of credit for inventory purchases in time for the annual holiday season, Fat Brain Toys was approved in Oct. 2005 for SBA-backed financing through Pinnacle Bank.

"To help grow the business, it's all tied to inventory," Carson said. "We have to have enough of every product for every niche."

Since the loan approval, full-time staff has more than doubled from eight to 20, and part-time employees from 12 to 20.

In 2006, they spun off a developmental company, Fat Brain Toy Co., to develop their own line of educational toys now sold at gift shops at the Smithsonian in Washington, D.C., and the Metropolitan Museum of Art in New York, as well as high-end children's (see *FAT BRAIN*, page 3)

Rural Lender Advantage is for You

Streamlined, simpler, and more user friendly 7(a) process for small loans (\$350,000 or less) for small lenders.

One page application (two sided) for very small loans with key, but limited additional information required for loans above \$50,000

SBA guarantees 85 percent of loans of \$150,000 or less and 75 percent of loans greater than \$150,000

Expedited SBA processing with routine loans processed within 3-5 days.

Call (402) 221-4691 for details.

A STORY THAT'LL MAKE YOUR MOUTH WATER: LINCOLN'S EMSA GETS MICROLOAN HELP

One taste of their hearty, garlicky beef kebob sausages and you understand how this family-owned business bringing authentic European flavors to Nebraska is enjoying success in the marketplace.

Lincoln-based EMSA, Inc., crafts unique recipes for inside a couple of spotless, bright kitchens in a nondescript office park, offering its delectable meat delights for distribution to a local grocery store specializing in European products and to nine wholesalers across the country, from Clearwater, Fla., to St. Louis, and to places in 38 states. Last year, they began exporting (see *EMSA*, page 3)



Enes, Mira and Sandro Sljivo pose in their northwest Lincoln kitchen, where they produce a line of savory specialized European flavored meats for hungry customers across the country and Canada. The family left Bosnia in 1998 with little more than suitcases in their hands and a dream of a more prosperous life in their heads.

(from *FAT BRAIN*, page 2)
toy retailers.

"So as our business grows and product line grows, our mission to get to a broad selection of toys," Carson added. "Our magic number is 6000 products."

Carson opened the retail store three years ago, fulfilling the ardent wishes of parents who wanted a place where they could touch and see more than 1,500 toys and games up close. "We focused on building a clean, parent-friendly store rather than a kid-friendly destination," Carson explained.

And last summer, Fat Brain Toys rolled off a bright, picture-filled direct mail catalog with hopes of exciting the faces of thousands of potential young customers. But their marketing efforts haven't stopped there.

In July, Fat Brain Toys was named by the social-media site Facebook one of five winners of the Big Break for Small Business contest; the level of support by their fans

during two weeks of online voting gave them the second-most votes in the country. The prize: a two-day social media makeover and \$20,000 for their social media marketing budget.

The company also hosts game nights, even working with different schools in the area to align educational goals with Fat Brain's toys.

"We bring our staff in with our products to show the kids," Carson said. "It's not only a way to show what we sell and to demonstrate how to play the games but it's for the benefit of family interaction for all ages. Increasingly game manufacturers target a very narrow age but you end up losing the interest of parents. So we broaden the night to all ages." Last winter, they hosted eight and plan several for this school year.

Carson admits that he's concerned independent toy stores are on a decline because of economic forces. In fact, one notable nationwide chain which

specialized in smart toys went under a few years ago.

"From 2005 to 2007, we were seeing 60 percent growth year-to-year," Carson said. "But that was when we partnered with (online retailer) Amazon in their toy category. By 2007, 2008, they were making up a large percentage of sales, but as so many other merchants piled in as well, it all became a big price war."

So in the company's last two years, they've backed away from that channel, focusing on higher margin orders through its own site.

"We're up 10 percent for the year, and we see that accelerating despite a tough retail environment," he added. "We're seeing success and we're finding a receptive audience. There's still a market out there."

And that magnetic building toy set Carson's son wanted to find online? Fat Brain Toys is now one of the largest online retailers of it in the world.

(from *EMSA*, page 2)
to Canada delectable beef kabobs and ready-to-eat products such as beef goulash and bean soup with smoked beef.

The story of this thriving business begins back in 1998, when Enes, along with his wife, Mira, and their two children, fled their home in Banja Luka in war-torn Bosnia, with only two small suitcases in his hand and a dream in his head of a prosperous life. The war ripped the former Yugoslavia apart and forced many thousands of refugee families to leave the country throughout the 1990s.

Eventually, the family settled in Lincoln, and Enes got a job at a local factory. But after years of sweat and hard work, he left the shop floors behind and with his wife and son working alongside, opened a small grocery store at 27th and

Superior, where the family could sell the gourmet meats and foods they enjoyed in Bosnia to their American neighbors.

"We started making the recipes in our basement," remembered Enes, who speaks with a twinkle in his eye and an easy smile. They found customers in the Bosnian community in Lincoln, which numbers around 2,000 people, and soon found demand in a larger diaspora in Des Moines. By 2002, they'd moved production from their basement to a USDA-approved kitchen in back of the grocery store, and by 2003 they began producing sausages for another nationwide label in addition to wholeselling under their own brand.

The Sljivos were grateful for the help offered by the Lincoln Action Program, a local non-profit focused on

self-empowerment, which gave them business advice on marketing, record keeping, USDA regulations and building and safety requirements as the business began to grow.

When it came to a loan for the equipment and machinery to meet the growing demand for their food products, Cory Smathers, the program's entrepreneur development administrator, referred them to Rick Wallace, the director of Community Development Resources (CDR), a micro-lender serving the area, who gave them a \$5,000 microloan, using the machines as collateral.

In Fiscal 2011 to date, CDR has made 14 micro-loans for \$169,500 to small businesses, creating seven new jobs and allow those companies to keep 42 more jobs on their payrolls. CDR received a substantial loan at very favorable rates from the (see *EMSA*, page 4)

Don't miss this free workshop:

"Experts Discuss: Learn About the Government As Your Customer"

Winning Federal Contracts for Your Small Business

September 15

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](tel:402-221-7205) (402) 221-7205 or [Michael Fouth](tel:402-221-7211) at (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.

DREAM TURNS INTO AMAZING GROWTH

(from ESMA, page 3)
SBA to finance its micro-lending activity.

"Nobody would give us a business loan until we had two years in the business," Mira said. "Rick was with us from the beginning. He saw how we grew, he was confident we'd be okay." They would be better than that.

Two years later, EMSA outgrew the back of the grocery store and moved to its present home on Fletcher Avenue in the northwest part of the city, not far from the family's home. And according to Enes, the business has averaged annual growth of 10 to 15 percent since. These days, hungry customers can find their products in two Hy-Vee grocery stores in Lincoln, but the small company lacks a sales person to market their frozen dinners, microwave products and smokehouse meats on more store shelves.

"Our product is really good," he said with pride, "but our problem is advertising. Our advertising is word-of-mouth."

They go the extra mile to spread the word—literally. They'll drive down to St. Louis, where there is an estimated 70,000 Bosnian expatriates living, to grill their beef kabobs during a festival in an

area park where 200 to 300 of their former neighbors from Banja Luka gather to share stories and plenty of food.

The company also uses their web site, with content in both English and Serbo-Croatian accompanied by mouth-watering pictures, to market their products. They've gotten calls from a distributor in Jacksonville for a community of more than 20,000, and a getting call from a woman in Alaska who wants to stock the meats for a Bosnian group of 60 people—except to ship that far away would be expensive!

"Watching everything come from when it started I was there and I saw what it was like when we were making sausage from a Kitchen Aid now to big machines that produce a couple thousand pounds every day," said their son Sandro during a segment on Lincoln's KOLN-TV. He's worked for the family business since he was a teenager.

"It's amazing how it all just grows and grows and keep growing," he added.

EMSA returned to CDR for another microloan last fall for \$35,000 to defray the cost of translating their packaging into French for sale in

Canada, for overnight printing of full-color print catalogs and for web site bandwidth. The rest of the proceeds were used for machines to add goulash to their product line and for refrigerators.

Not everything is perfect, though. "You can feel the economy slow down the business," Mira said. "Ethnic stores in other parts of the country have closed." And while EMSA's expenses have increased, the profits haven't as they keep prices low.

According to Enes, the company plans to expand into the burgeoning demand in Halal certified products to break into Islamic ethnic food stores, and already has paid membership dues to a group which certifies kitchens and products. Someday soon they want to expand the meat production into a new facility, which would allow a leap ahead in turnaround time.

They've come a long way since they left Banja Luka behind.

"It's really hard to believe, it's really rare to get his kind of feeling knowing that we didn't have a lot," Sandro said. We were running away from the war so coming to a country like this and become something, it's just amazing to me."

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DON'T MISS OUT ON OMAHA'S PREMIER NETWORKING EVENT

Join other Omaha small businesses and area lenders at Omaha's Small Business Empowerment Breakfast.

The next event is scheduled for Sept. 9 from 7-8:30 a.m. at the Regency Lodge, 909 South 107th Avenue, Omaha. The cost is \$15 per person, which includes a full buffet breakfast. Please register in advance [online](#), and make checks payable to Regency Lodge.

The Empowerment Breakfast is simple and effective. Each month, four businesses

omaha
empowerment
breakfast

introduce their services and products in a three-minute presentation. If you wish to be a presenter, please call Barb Foster at 221-7212.

During this event, everyone attending is introduced, so bring your business cards, make some contacts, and have some fun!

WHAT DOES OMAHA'S TIA LOVE DO IN BUSINESS? PLENTY, THANKS TO OSBN

When Tia Love was a 10-year-old kid living nearby the Applewood Golf Course in Ralston, she would spend summer days bolting down the fairways, wading into the ponds to retrieve errant balls to sell them back to the golfers at 25 cents apiece.

These days, she's still hustling business for her own North Omaha-based Love Enterprises, and last year revenues for her companies under that corporate umbrella hit a combined \$275,000.

An owner of a retail store, salon, construction company, rental property management and lead paint abatement consulting firm, she often heads straight from work at a steamy construction site in tee-shirt, jeans and a ballcap to handle other parts of her businesses. It's apparent she's come a long way from selling second-hand golf balls.

"She's very entrepreneurial with diverse interests," said Vicki Wilson Tederman, executive director of the Omaha Small Business Network, who over the years has offered Love guidance on growth, tax filing, and advice on tracking the flow of cash through her different ventures.

Love's entrepreneurial spirit grew in junior high and high school, when she would purchase wholesale candy and sell it to her fellow students at a markup. By 17, she was heading to Arizona to bring back niche items not yet available in Nebraska to resale at Omaha area flea markets and festivals. She expanded that Arizona-to-Omaha pipeline, reselling classic cars kept rust-free in



Tia Love had a heart for business even back when she was gathering up used golf balls to sell for a quarter apiece. Today, she has commercial interests from a construction firm to a cutting-edge salon.

the dry desert climate. Four years later, she opened a storefront in the city's quirky Benson neighborhood where she found a wholesaler in California ship to Nebraska low-rider bikes and pedal cars, popular retail items which had caught on in other parts of the country.

She hit a snag after a move to a place on 72nd Street and adding airbrushing services to the mix didn't work out. But Love rebounded by taking a class at the area YWCA to learn construction trades: electrical, painting, plumbing and carpentry. One instructor mentioned opportunities in lead abatement inspecting, so she eventually earned a license as a lead supervisor

risk assessor inspector.

With experience running a retail and construction business, Love looked for her next opportunity. She found it in 2004 while working with another company with an office at OSBN's Business and Technology Center at 24th and Lake, and later moved into her own space.

Love's construction firm had won a handful of contracts with the city, but needed the cushion to handle the 60-to-90 day lag in payment; she turned to OSBN for a microloan to purchase materials and enough working capital to handle payroll expenses.

"She has a good business head," Wilson Tederman said (see LOVE, page 6)

The SBA's Microloan Program provides small, short-term loans to small business concerns and certain types of not-for-profit child-care centers. The SBA makes funds available to specially designated intermediary lenders. These nonprofit community-based organizations have experience in lending as well as management and technical assistance. These intermediaries in turn make loans to eligible borrowers. The maximum loan amount is \$50,000, but the average microloan is about \$13,000.

In addition to CDR and OSBN, the SBA also enjoys a microloan partnership with the Women's Business Center of the Rural Enterprise Assistance Project (REAP) and the West Central Nebraska Development District (WCNDD).

Since Oct. 1, REAP has made 41 microloans to small businesses for a total volume of \$403,700, and WCNDD has made two loans for \$50,700.



Looking to start a business? Make visiting your local [SCORE chapter](#) your first step.

TAKE ADVANTAGE OF LARGER SBA EXPRESS LOAN LIMITS BEFORE IT'S TOO LATE

Take advantage of the \$1 million SBA Express loan limit now, before the Jobs Act provision expires Sept. 27 and limits return to \$350,000.

These loans offer a streamlined application process with reduced paperwork and approval often in a matter of days. Unlike traditional 7(a) loans, SBA Express loans carry a 50 percent guarantee.

The SBA Express program gives small business borrowers an accelerated turnaround time for SBA's review, often receiving a response to your application within 36 hours, or within 20 minutes through E-Tran.

Broad lender discretion to expedite fast service means that in many cases, approval rests with qualified lenders.

You can use an SBA Express loan for working capital, accounts receivable and inventory, equipment and machinery, business acquisition and expansion, debt refinancing, real estate and leasehold improvements and short-term needs such as contract performance, construction financing, export production, and for financing against existing inventory and receivables under special conditions.

**For more details,
call one of our helpful
lender relations
specialists
in the
Nebraska District Office
at (402) 221-4691.**

OSBN HELPS FOSTER ENTREPRENEURSHIP

(from LOVE, page 5)
in admiration. "We've only honed those innate entrepreneurial skills she has."

One of four micro-lenders in Nebraska to use a loan from the SBA at favorable rates to expand access to capital to start-up businesses and firms in underserved markets, OSBN has made 10 microloans this year at an average of \$27,500 each to entrepreneurs in its target area east of 72nd Street. Wilson Tederman said the microloan program is a non-traditional means of loaning capital to businesses denied credit by financial institutions.

"One goal is to develop these borrowers into viable businesses that can then acquire financing from financial institutions going forward," the OSBN executive director added. "We develop bankable entities."

While OSBN offers spaces at the 24th and Lake building serving as a small business development center to up-and-coming business, there's a limit to their generosity for area entrepreneurs. There is an expectation after a period of discounted rent for their business that tenants will grow into an "anchor," paying market price for the office space, something Love has done.

Last year, Love's company served as a subcontractor on a huge project excavating yards for lead abatement work as part of the Environmental Protection Agency's Superfund declaration in Omaha, which affected some 15,000 homes in the eastern part of the city. Already enrolled with the federal government's Central Contractor Registry, Love is pursuing further federal contracting opportunities, seeking certification as a minority-owned and 8(a) business to leverage set-aside contracts to greater success.

In addition to financing help from OSBN, Love credit's the non-profit for offering her business accounting services and credits vital networking events for helping her continue to grow.

"It's a great way to find out about the different things going on in the era and get others' perspective on things," she added. Love also has a real estate business, buying run-down properties at bargain prices, "fixing them up," she explained, making them available for rent and expanding the pool of affordable housing in the city.

Last October, Love took out another microloan from OSBN to open and hire a manager for Rare, a full-

service salon and boutique on south 13th Street in the Old Market tabbed as "Hollywood in the Heartland."

And if that weren't enough, she acquired a commercial building and a dealer's license to open what she calls an "auto spa for cars," not only to sell vehicles but provide customers with detailing and customization services.

"Sometimes, it's just hard to find sources to give you the capital you need. That's where OSBN came in. They were the ones there for me," said Love, who added that she also has put "a lot" of her own money into her projects.

These days, she's spending time on a business plan that will get larger, SBA-backed financing to expand her enterprise even further.

"Definitely have a plan and map out your goals," Love said. "Stay encouraged, find people to support you and always look around to find new information about opportunities out there. There might be people around you who are negative, so stay true to your goals, don't let them talk you out of what you want to do. Stay committed and work hard until you see your vision through. If you want to do something, do it. I say it's one percent the idea, 99 percent sweat."

BUSINESS PLAN BOOTCAMP TO GET VETREPRENEURS IN FIGHTING SHAPE

This one-day intense small business planning course is being hosted by the NBDC Veterans Assistance and Services Program. Teaching the course is Dr. Tim Donahue from Chadron State College, a Vietnam veteran who has been small business owners for over 30 years. In this boot camp, you will learn how to evaluate your business idea, write a good business plan that will get lenders interested, get financing for your business idea, and much more! Event is FREE for all Veterans and Active Duty/Guard/Reserve personnel and their spouses. Call (402) 554-6629 or email Portland.Oehmke for more information and to register for the event.

September 24

MidPlains Community College
North Platte (Sign in at 7:30 am)

[Register online](#)

October 8

8 am - 3:30 pm (Sign in at 7:30 am)
Scottsbluff

[Register online](#)

CONGRATULATIONS TO OUR RECENT LOAN APPROVALS (JULY 25 TO August 29)

Approval Date	Major Program	City	Original Gross Amount	Lender Name	Created Employment	Delivery Method
7/26/2011	7A	LINCOLN	50000	FIRST STATE BANK	0	SBA Express
7/27/2011	7A	Omaha	125000	NORTHWEST BANK	5	SBA Express
7/29/2011	7A	Firth	109400	CENTENNIAL BANK	0	RLA
8/1/2011	7A	Lincoln	73200	HEARTLAND COMMUNITY BANK	0	SBA Express
8/3/2011	7A	BELLEVUE	235000	GREAT WESTERN BANK	3	PLP
8/3/2011	7A	OMAHA	685000	GREAT WESTERN BANK	0	PLP
8/4/2011	504	Omaha	1535000	NEBRASKA ECONOMIC DEVEL CORP	0	504
8/8/2011	7A	Hershey	130000	THE HERSHEY STATE BANK	0	RLA
8/8/2011	7A	Hastings	80000	EQUITABLE BANK	5	SBA Express
8/9/2011	7A	Alliance	376300	FIRST NATIONAL BANK	0	Other 7(a)
8/9/2011	7A	Alliance	108000	FIRST NATIONAL BANK	0	RLA
8/10/2011	7A	OMAHA	80000	CENTRIS FCU	3	SBA Express
8/11/2011	7A	Omaha	475000	FOUNDATION FIRST BANK	0	Other 7(a)
8/11/2011	7A	Gretna	113000	FOUNDATION FIRST BANK	0	Other 7(a)
8/11/2011	7A	OMAHA	85000	CENTRIS FCU	0	SBA Express
8/12/2011	7A	OMAHA	234500	U.S. BANK NATIONAL ASSOCIATION	0	PLP
8/12/2011	7A	OMAHA	15000	CENTRIS FCU	0	SBA Express
8/15/2011	7A	OMAHA	340000	ENTERPRISE BANK NATL ASSOC	8	SBA Express
8/15/2011	7A	OMAHA	101300	FIRST NATIONAL BANK OF OMAHA	5	SBA Express
8/15/2011	7A	OMAHA	125000	ENTERPRISE BANK NATL ASSOC	8	SBA Express
8/15/2011	7A	OMAHA	535000	ENTERPRISE BANK NATL ASSOC	8	SBA Express
8/16/2011	504	North Platte	1029000	NEBRASKA ECONOMIC DEVEL CORP	5	504
8/17/2011	7A	Lincoln	100000	UNION BANK AND TRUST COMPANY	0	RLA
8/17/2011	7A	Norfolk	27600	FRONTIER BANK	0	RLA
8/19/2011	7A	OMAHA	400000	ENTERPRISE BANK NATL ASSOC	1	SBA Express
8/19/2011	7A	Battle Creek	20000	MIDWEST BK NATL ASSOC	2	SBA Express
8/19/2011	7A	Lincoln	100000	FARMERS & MERCHANTS BK OF ASHL	0	RLA
8/19/2011	7A	OMAHA	123300	AMERICAN NATIONAL BANK	0	PLP
8/20/2011	7A	CRETE	96000	FIRST STATE BANK	0	SBA Express
8/22/2011	7A	LINCOLN	25000	U.S. BANK NATIONAL ASSOCIATION	6	SBA Express
8/23/2011	7A	LINCOLN	15000	CORNHUSKER BANK	0	SBA Express
8/23/2011	504	Central city	156000	NEBRASKA ECONOMIC DEVEL CORP	6	504
8/24/2011	7A	Omaha	325000	NORTHWEST BANK	0	SBA Express
8/24/2011	7A	LINCOLN	25000	U.S. BANK NATIONAL ASSOCIATION	0	SBA Express
8/24/2011	7A	OMAHA	105000	CENTRIS FCU	3	SBA Express
8/24/2011	7A	LINCOLN	150000	GREAT WESTERN BANK	0	PLP
8/25/2011	7A	LINCOLN	160000	UNION BANK AND TRUST COMPANY	4	SBA Express
8/25/2011	7A	LINCOLN	10000	U.S. BANK NATIONAL ASSOCIATION	13	Patriot Express
8/26/2011	7A	WAVERLY	20000	U.S. BANK NATIONAL ASSOCIATION	0	SBA Express
8/26/2011	7A	OMAHA	20000	CENTRIS FCU	1	SBA Express
8/26/2011	7A	Lincoln	203600	BANK OF THE WEST	0	PLP
8/29/2011	7A	O'Neill	120000	PINNACLE BANK	3	RLA