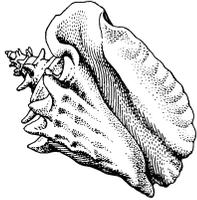


Hawaii District Office  
U.S. Small Business Administration  
News Bulletin

# THE LENDER'S ADVANTAGE

## Lender Awards Program for 2011



In fiscal year 2011, the Lender of the Year will consist of three categories based on Federal Deposit Insurance Corporation (FDIC) or the National Credit Union Association (NCUA) call reports as of September 2010. Lenders with total asset size of \$9 billion or more will compete in Category I and lenders with total asset size of less than \$9 billion but greater than \$2 billion will compete in Category II. Category III will include lending institutions with total asset size of \$2 billion or less. **One bonus point will be awarded for each 504 loan that a lender is the third party participant.**

## Lending Officer Awards Program for 2011

SBA's Lending Officer of the Year Awards program recognizes an individual loan officer for his or her SBA loan-making achievements. Two (2) points will be given for each 7(a) loan approval. In addition, two (2) bonus points will be awarded to firms owned 51% or more by veterans, two (2) bonus points for each Export Express loan and one (1) bonus point for a 504 loan. **Bonus points will also be given for loans procured through the SBA Resource Days and other SBA events.**

## Enhancement of SBA Export Express Through the Small Business Jobs Act of 2010:

The maximum loan amount has increased from \$250,000 to \$500,000 and the loan guaranty is 90% for loans of \$350,000 or less and 75% for loans greater than \$350,000 up to \$500,000.

Be mindful that the borrower must

demonstrate to the lender/SBA that loan proceeds will enable them to enter a new export market or expand an existing export market. In addition, the applicant must have been in operation, though not necessarily in exporting, for at least 12 months.

**To encourage our lenders to use Export Express, the lending officer that approves the most SBA Express loans will be recognized at the annual Lender-Lending Officer Awards Breakfast.**

## Small Business Jobs Act of 2010-Activity as of 12/31/10:

7(a) Loan Approved:  
Loan #: 69  
Loan \$: 22,491,000

504 Debentures Approved:  
Debenture #: 17  
Debenture \$: 13,323,000

## Small Business Jobs Act 2010 Funding:

The Small Business Jobs Act appropriations are now exhausted. All 7(a) and 504 loan applications as well as requests for increases were being processed up to the point of approval and then placed into loan queues ("Small Business Jobs Act Loan Queues").

**Based on the number of conditionally approved applications and requests for increases that are already in the Small Business Jobs Act Loan Queues, the anticipated demand, and the projected cancellation rate, SBA will no longer accept Small Business Jobs Act loan applications (both delegated and non-delegated submissions) or requests for increases to previously approved Small Business Jobs Act loans after 11 p.m. Eastern Standard Time on January 4, 2011.**

**For Small Business Jobs Act loan applications received by SBA after this deadline, SBA will contact the lender or CDC as to whether the lender or CDC wants SBA to process the application as a non-Small Business Jobs Act loan with applicable fees and guaranty percentages or to withdraw the loan application entirely.**

Information on the Small Business Jobs Act Loan Queues is available at <http://www.sba.gov/queue>.  
SBA Information Notice #: 5000- 1192

## Lender Training @ Hawaii District Office Training Room

**"Loan Packaging and Documentation for Standard 7(a), CLP and PLP Loans"**

Date: January 25, 2011, Tuesday  
Time: 9:00am-11:30am

## **"SBA Special Loan Programs"**

**SBA Express  
Export Express  
Patriot Express**

Date: February 3, 2011, Thursday  
Time: 9:00am-11:00am

***(Sorry. No Validated Parking)***

Please contact Jerry M. Hirata at 541-2990 ext 210 ; e-mail: [jerry.hirata@sba.gov](mailto:jerry.hirata@sba.gov)



***Happy New Year &  
Thank You For Your  
Support!***

