

RESOURCE SPOTLIGHT

Women's Business Center

Launched at Pathway Lending!!!

SBA is supportive of women entrepreneurs and recently announced Pathway Lending was the recipient of a SBA grant to operate a new Women's Business Center in Nashville. This center will provide business training, counseling, coaching and mentoring and other assistance specific to the needs of women starting or expanding a small business. Be sure to connect with Amy Bunton at Amy.Bunton@pathwaylending.org to learn how your lending institution can connect with this exciting new counseling and training resource in the heart of Middle Tennessee.

Pathway Women's Business Center
201 Venture Circle
Nashville, TN 37228
615-425-7171
www.pathwayWBC.org

The Women's Business Center is a Resource Partner with the

U.S. Small Business Administration
2 International Plaza, Suite 500,
Nashville, TN 37217 | (615) 736-7621
<http://www.tsbdc.org>

Memphis and Nashville Lenders...

Do you know an existing small business that would like to grow its revenue and create jobs? If so, recommend they check out SBA's Emerging Leaders initiative, which provides advanced business training similar to a "mini-MBA" at no-cost to the participant over seven months beginning in April. Small businesses must have annual revenues of at least \$400,000; have been in business for at least 3 years; and have at least one employee, other than self. SBA is seeking 17 participants for its Memphis class and 17 participants for the first-ever Nashville class. The deadline to apply is March 13 and more information, including an on-line application, may be found at www.sba.gov/emergingleaders.

IMPORTANT NOTABLES

IRS Service Centers

The purpose of this Notice and its attachments is to inform you that the IRS has issued a new Form 4506-T and to provide you with current contact points and telephone numbers for IRS Service Centers. The contact points for the Service Centers are used to request copies of IRS tax transcripts to verify business financial information included in SBA loan applications. This Notice applies only to the 7(a) and 504 Loan Programs. [Please click here to read the notice.](#)

SBA Notice

Required use of E-Tran by all 7(a) Lenders for Certain Unilateral Servicing and Liquidation Actions. [Please click here](#) to read the notice.

Calendar Year 2015 Schedule of 1502 Report & Payment due dates for 7(a) Loans –

[Please click here](#) to read the notice.

Clarification of Credit Bureau Reporting

This Notice clarifies Standard Operating Procedure (SOP) 50 57, 7(a) *Loan Servicing and Liquidation*, Chapter 3, Paragraph F. 2, concerning credit bureau reporting in connection with 7(a) loans. In accordance with the Debt Collection Improvement Act of 1996, Lenders are required to report information to the appropriate credit reporting agencies whenever they extend credit via an SBA loan. [Click here](#) to read the entire notice.

Please join us for *SBA Connect*, our quarterly lender web conference. During this web conference you will receive updates on 7(a) program revisions that affect your SBA lending.

Date: Thursday, February 19, 2015

Time: 1:00 PM EST

RSVP: To register, click on the link below, complete the brief survey, after which, you will receive an email with a link for attending on the day of the conference.

[<Register Here>](#)

Stay tuned for further details and reach out directly to us at sbaconnect@sba.gov for any questions. For additional SBA content, connect with us via [Twitter](#), [Facebook](#), [Email Alerts](#), [LinkedIn](#), or [YouTube](#)

READY TO SERVE – SBA TENNESSEE DISTRICT STAFF

The Tennessee District Office staff is available to serve borrowers and lenders. Lender training and support is available from Maria Lloyd and Lisa Denson with support to your borrowers available through David Tiller and Jacqueline Merritt.

UNITED STATES SMALL BUSINESS ADMINISTRATION - TENNESSEE DISTRICT OFFICE
[WALTER PERRY](#), DISTRICT DIRECTOR - [LATANYA CHANNEL](#), DEPUTY DISTRICT DIRECTOR
2 INTERNATIONAL PLAZA DR, STE 500, NASHVILLE, TN 37217 ~ TEL: 615-736-5881 ~ FAX: 615-736-7232
WEB: WWW.SBA.GOV/TN

LENDER RELATIONS STAFF

Lisa Denson, lisa.denson@sba.gov
615-736-2991

Maria Lloyd, anna.lloyd@sba.gov
615-736-7427

10/1/2014-12/31/2014

LOAN DATA - BY DOLLAR

| LENDER NAME | CITY | STATE | LOAN COUNT | LOAN DOLLARS |
|----------------------------------|-----------------|-------|------------|---------------|
| REGIONS BANK | BIRMINGHAM | AL | 11 | \$ 14,123,300 |
| FIRST FINANCIAL BANK | EL DORADO | AR | 6 | \$ 7,112,000 |
| U.S. BANK NATIONAL ASSOCIATION | CINCINNATI | OH | 26 | \$ 6,486,300 |
| LIVE OAK BANKING COMPANY | WILMINGTON | NC | 4 | \$ 6,354,000 |
| BRIGHTBRIDGE, INC. | CHATTANOOGA | TN | 4 | \$ 5,568,000 |
| FNB BANK | SCOTTSBORO | AL | 1 | \$ 4,000,000 |
| SUNTRUST BANK | ATLANTA | GA | 7 | \$ 3,994,300 |
| UNITED COMMUNITY BANK | BLAIRSVILLE | GA | 2 | \$ 3,929,000 |
| PACIFIC PREMIER BANK | IRVINE | CA | 1 | \$ 3,870,000 |
| FRANKLIN SYNERGY BANK | FRANKLIN | TN | 1 | \$ 3,235,000 |
| FIDELITY BANK | ATLANTA | GA | 3 | \$ 2,909,000 |
| FIRST ADVANTAGE BANK | CLARKSVILLE | TN | 6 | \$ 2,763,000 |
| HANMI BANK | LOS ANGELES | CA | 1 | \$ 2,704,000 |
| AMERIS BANK | MOULTRIE | GA | 2 | \$ 2,623,000 |
| METROPOLITAN BANK | CRYSTAL SPRINGS | MS | 2 | \$ 2,400,000 |
| BANK OF BARTLETT | BARTLETT | TN | 1 | \$ 2,350,000 |
| STATE BANK AND TRUST COMPANY | MACON | GA | 1 | \$ 2,156,000 |
| PRIVATE BANK & TR CO | CHICAGO | IL | 2 | \$ 2,089,000 |
| PINNACLE BANK | NASHVILLE | TN | 5 | \$ 1,683,800 |
| UNITED MIDWEST SAVINGS BANK | DE GRAFF | OH | 1 | \$ 1,549,000 |
| FSGBANK, NATIONAL ASSOCIATION | CHATTANOOGA | TN | 4 | \$ 1,402,000 |
| AREAWIDE DEVEL CORP | ALCOA | TN | 3 | \$ 1,358,000 |
| MID-CUMBERLAND AREA DEVEL CORP | NASHVILLE | TN | 2 | \$ 1,344,000 |
| UMPQUA BANK | ROSEBURG | OR | 1 | \$ 1,112,900 |
| JP MORGAN CHASE BANK NATL ASSOC | CHICAGO | IL | 1 | \$ 872,800 |
| THE BANCORP BANK | WILMINGTON | DE | 3 | \$ 839,200 |
| MAGNA BANK | MEMPHIS | TN | 2 | \$ 800,000 |
| SPIRIT OF TEXAS BANK, SSB | COLLEGE STATION | TX | 2 | \$ 794,300 |
| NEWTEK SMALL BUS. FINANCE INC. | NEW YORK | NY | 1 | \$ 750,000 |
| FIRST STATE BANK | UNION CITY | TN | 3 | \$ 712,000 |
| CELTIC BANK CORPORATION | SALT LAKE CITY | UT | 5 | \$ 600,000 |
| CITIZENS BANK & TRUST COMPANY | CAMBELLSVILLE | KY | 1 | \$ 500,000 |
| BANK OF AMERICA NATL ASSOC | CHARLOTTE | NC | 3 | \$ 500,000 |
| EVOLVE BANK & TRUST | WEST MEMPHIS | AR | 1 | \$ 485,000 |
| CIVIS BANK | ROGERSVILLE | TN | 1 | \$ 480,000 |
| TENNESSEE BUS. DEVEL CORP | PARIS | TN | 1 | \$ 418,000 |
| SMARTBANK | PIGEON FORGE | TN | 2 | \$ 408,000 |
| CONESTOGA BANK | CHESTER SPRINGS | PA | 2 | \$ 384,400 |
| TRIUMPH BANK | MEMPHIS | TN | 2 | \$ 343,000 |
| SQUARE 1 BANK | DURHAM | NC | 1 | \$ 320,000 |
| DESOTO COUNTY BANK | HORN LAKE | MS | 1 | \$ 300,000 |
| FIRST INTERCONTINENTAL BANK | DORAVILLE | GA | 1 | \$ 300,000 |
| FARMERS & MERCHANTS BK | COLUMBIA | TN | 2 | \$ 300,000 |
| SYNOVUS BANK | COLUMBUS | GA | 2 | \$ 284,000 |
| BANCORPOSOUTH BANK | TUPELO | MS | 4 | \$ 280,000 |
| AMER TR BK OF E. TENNESSEE | KNOXVILLE | TN | 1 | \$ 265,000 |
| FIRST FARMERS AND MERCHANTS BANK | COLUMBIA | TN | 1 | \$ 260,300 |
| AMERICAN PATRIOT BANK | GREENEVILLE | TN | 1 | \$ 250,000 |
| STEARNS BK NATL ASSOC | SAINT CLOUD | MN | 1 | \$ 230,000 |
| COMMUNITY NATIONAL BANK | DAYTON | TN | 1 | \$ 215,000 |
| COMMUNITY BANK NO. MISSISSIPPI | AMORY | MS | 1 | \$ 211,100 |

| | | | | | |
|---------------------------------------|-------------|----|------------|-----------|--------------------|
| <u>CEDARSTONE BANK</u> | LEBANON | TN | 1 | \$ | 171,400 |
| <u>MOUNTAIN COMMERCE BANK</u> | ERWIN | TN | 1 | \$ | 170,000 |
| <u>FIRST PARTNERS BANK</u> | BIRMINGHAM | AL | 1 | \$ | 150,000 |
| <u>GOLDEN PACIFIC BANK NATL ASSOC</u> | SACRAMENTO | CA | 2 | \$ | 120,000 |
| <u>COMMERCIAL BANK</u> | HARROGATE | TN | 1 | \$ | 100,000 |
| <u>PNC BANK, NATIONAL ASSOCIATION</u> | WILMINGTON | DE | 1 | \$ | 100,000 |
| <u>BANK OF TENNESSEE</u> | KINGSPORT | TN | 1 | \$ | 93,800 |
| <u>U T FCU</u> | KNOXVILLE | TN | 3 | \$ | 85,000 |
| <u>ALTRA FCU</u> | ONALASKA | WI | 1 | \$ | 60,000 |
| <u>NEW PEOPLES BANK, INC.</u> | HONAKER | VA | 1 | \$ | 50,000 |
| <u>FIRST NATIONAL BANK OF PULASKI</u> | PULASKI | TN | 1 | \$ | 50,000 |
| <u>COMMUNITY TRUST BANK, INC</u> | PIKEVILLE | KY | 1 | \$ | 18,000 |
| <u>WELLS FARGO BANK NATL ASSOC</u> | SIOUX FALLS | SD | 1 | \$ | 5,000 |
| Grand Total | | | 157 | \$ | 100,390,900 |

10/1/2014-12/31/2014

LOAN DATA - BY VOLUME

| LENDER NAME | CITY | STATE | LOAN COUNT | LOAN DOLLARS |
|--------------------------------|-----------------|-------|------------|---------------|
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| PRIVATE BANK & TR CO | CHICAGO | IL | 2 | \$ 2,089,000 |
| FARMERS AND MERCHANTS BANK | TREZEVANT | TN | 2 | \$ 300,000 |
| SMARTBANK | PIGEON FORGE | TN | 2 | \$ 408,000 |
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| UMPQUA BANK | ROSEBURG | OR | 1 | \$ 1,112,900 |
| COMMERCIAL BANK | HARROGATE | TN | 1 | \$ 100,000 |
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| MOUNTAIN COMMERCE BANK | ERWIN | TN | 1 | \$ | 928,000 |
| FNB BANK | SCOTTSBORO | AL | 1 | \$ | 4,000,000 |
| FIRST NATIONAL BANK OF PULASKI | PULASKI | TN | 2 | \$ | 330,000 |
| SQUARE 1 BANK | DURHAM | NC | 1 | \$ | 320,000 |
| Grand Total | | | 157 | \$ | 100,390,900 |