

February, 2014

Dallas-Fort Worth District Office

Region VI
Yolanda Garcia Olivarez
Regional Administrator

Herbert Austin
District Director

Michael Greeley
Deputy District Director

4300 Amon Carter Bld., Suite 114
Fort Worth, TX 76155
817-684-5500 office
817-684-5516 fax
<http://www.sba.gov/localresources/district/tx/dallas/index.html>

Key Contacts-Web sites

Sacramento Loan Processing Center,
Fax (916) 930-2160

Guaranty Fee Payments
SBA, Denver, Co 80259

**Standard 7(a) Loan Guaranty
Processing Center (LGPC)**
Fax: (606) 435-2400
Loanprocessing@sba.gov

**Little Rock Commercial Loan Serving
Center**
(501) 324-5871
Lrsc.servicing@sba.gov

National Guaranty Purchase Center
(703) 487-9283
Loanresolution@sba.gov

Colson Services
(212) 266-7828

SBA Lender Homepage:
<http://www.sba.gov/aboutsba/sbaprograms/elending/index.html>

SIC, NAICS Codes and Size Standards
<http://www.sba.gov/contractingopportunities/officials/size/index.html>

**U.S. Citizenship and Immigration
Services**
<http://www.uscis.gov/portal/site/uscis>

Franchise Registry
<http://www.franchiseregistry.com/registry/>

Business Counseling
www.ntsbd.org
www.nwtsbd.org
www.score.org

All SBA programs and services are provided on a nondiscriminatory basis.

 **THE LENDER'S ADVANTAGE**
U.S. Small Business Administration

From the Desk of Herbert Austin, District Director

To the Lending Community

January was a very exciting month for the district. One of the highlights was our Annual Lenders Awards Ceremony, where we celebrated the lenders that have contributed to our record lending volume in FY'13. Fourteen awards were presented to top lenders in various categories. The Award Ceremony/NTAGGL Luncheon meeting, a sold-out event, featured Ann Marie Mehlum, the SBA Associate Administrator for Capital Access as the keynote speaker who addressed an audience composed of lenders and representatives of organizations that support SBA lending. Beth Solomon, head of NADCO and Tony Wilkinson, head of NAGGL were also present as guest speakers and both offered some legislative updates on their respective programs.

During her visit to the District, Ms. Mehlum was also instrumental in leading a roundtable attended by seasoned lenders as well as inactive lenders. This proved to be a fruitful exchange regarding issues faced in implementing programs at the field level and measures that can be pursued at headquarters in improving procedures. She listened attentively and promised to take action on some of the issues. Ms. Mehlum was also interviewed by media representatives.

On the lending front, we just ended the fourth month of the financial year with 454 loans approved for a total of \$ 221.0 million. This represents a 2% and a 13% decrease respectively in units and dollar value compared to the same period last year. Recent figures indicate that the district is slowly closing this gap. This may be attributed to the effects of the fee-waiver on loans of \$150,000 that has resulted in an increase of 4% in the number of loans of that size.

With regard to personnel changes at SBA headquarters, Ms. Jeanne Hult is completing her tenure as Acting Administrator and will be replaced by Mrs. Marianne O. Markowitz, Regional Administrator for Region V, until confirmation of the new Administrator-designate Maria Contreras-Sweet. In the meantime, Mrs. Markowitz, who has a very strong financial background is expected to proceed along the lines pursued by Ms. Hult.

At the district level, Michael Greeley, my Deputy District Director, whom some of you know, will be leaving the district as of March 8. He has accepted a position at the Disaster Center. We all wish him well as he is ready to face new challenges and opportunities and thank him for his contribution to our operations.

The great working relationship that we continue to enjoy with our lenders and support organizations is much appreciated.

Thank you

Herb

Capital Access Program Updates & Information

The Dallas District Office strives to keep our lenders up to date with our most recent Policy Notices. Below you will find the URL link to locate our most current notices on the SBA's web page, <http://www.sba.gov/for-lenders>.

- SBA Information Notice 5000-1294 The purpose of this Notice is to provide clarification of the FY2014 reduction in the fees for all 7(a) loans of \$150,000 or less that was announced on September 24, 2013, in SBA Information Notice 5000-1288.
- SBA Information Notice 5000-1299 The purpose of this notice is to inform employees of the *SBA Veterans Advantage*. This will begin January 1, 2014 and continue through September 30, 2014, and is intended to facilitate lending to veteran-owned small businesses so that they have the tools they need to start and grow their businesses.
- SBA Information Notice 5000-1286-Issuance of SOP 50 55, 504 Loan Servicing Liquidation The Office of Capital Access announces the issuance of SOP 50 55, which will become effective on October 1, 2013. The new SOP, which is designed for easy use by CDCs and dedicated exclusively to 504 loans, is part of the Agency's ongoing efforts to modernize and simplify its loan program requirements. The new SOP covers both loan servicing (previously covered by SOP 50 50 4) and loan liquidation (previously covered by SOP 50 51 3). It includes all of the changes made to the Agency's 504 loan servicing and liquidation policy and procedures since 1999 when SOP 50 50 4 was issued, and 2010 when SOP 50 51 3 was issued.
- SBA Information Notice 5000-1290 - Issuance of SOP 50 10 5(F) – Lender and Development Company Loan Programs The Office of Capital Access is announcing the issuance of an update to the Standard Operating Procedure (SOP) 50 10 5 on Lender and Development Company Loan Programs. This update will be known as SOP 50 10 5(F) and will be effective on January 1, 2014. This version of the SOP will apply to all applications received by SBA on or after January 1, 2014. As with previous editions of SOP 50 10 5, SBA will post two versions on the website. The first version will be highlighted to enable users to more easily identify those areas that have been modified. The second version is a clean copy of the new document that incorporates all of the changes. The updated SOP will be made available on SBA's website at www.sba.gov. All users are encouraged to thoroughly review the updated SOP prior to the effective date.
-  SBA Information Notice 5000-1304 – Improved LGPC Submission Process To improve customer service and reduce processing times, the 7(a) Loan Guaranty Processing Center (LGPC) is further refining the loan guaranty submission process. The refined process is designed to assist lenders in preparing complete, well-organization packages for electronic submission to the LGPC.
-  SBA Information Notice 5000-1305 – Fiscal and Transfer Agent for 7(a) Loan Program This notice is to inform employees that Colson Services Corp. has been awarded the contract to serve as the Fiscal and Transfer Agent (FTA) for the U.S. Small Business Administration's 7(a) Loan Program.

Loan Program Quick Reference Guide

<http://www.sba.gov/category/lender-navigation/sba-loan-programs>

**January's Lender Report
FY 14 Compared to FY 13
as of January 31, 2014**

Grand Total	FY 14		FY 13		\$	#
	\$221,176,000	454	\$254,156,000	463	-12.98%	-1.94%
7A	Orig \$	Loan #	Orig \$	Loan #	\$	#
	\$195,001,000	425	\$213,553,000	409	-8.69%	3.91%
WELLS FARGO BANK NATL ASSOC	\$18,841,700	43	\$9,119,000	32	106.62%	34.38%
COMPASS BANK	\$13,342,800	100	\$8,320,000	80	60.37%	25.00%
COMMONWEALTH BUSINESS BANK	\$11,271,000	10	\$4,226,000	2	166.71%	400.00%
BANK OF THE WEST	\$10,907,000	5	\$8,147,800	9	33.86%	-44.44%
WILSHIRE BANK	\$10,554,500	10	\$8,763,000	13	20.44%	-23.08%
LIVE OAK BANKING COMPANY	\$8,450,500	9	\$7,618,000	6	10.93%	50.00%
CERTUSBANK NATL ASSOC	\$7,815,900	6				
COMMUNITY BANK	\$7,096,500	13	\$6,485,700	13	9.42%	0.00%
JPMORGAN CHASE BANK NATL ASSOC	\$6,377,700	54	\$18,884,900	72	-66.23%	-25.00%
COMERICA BANK	\$6,146,200	7	\$6,032,500	6	1.88%	16.67%
SEACOAST COMMERCE BANK	\$5,628,500	8	\$4,685,300	4	20.13%	100.00%
PLAINSCAPITAL BANK	\$4,605,100	3				
AMER NATL BK OF TEXAS	\$4,476,900	9	\$4,376,600	8	2.29%	12.50%
INDEPENDENT BANK OF TEXAS	\$4,197,600	4	\$2,063,100	5	103.46%	-20.00%
NEWTEK SMALL BUS. FINANCE INC.	\$4,082,000	2	\$2,131,600	2	91.50%	0.00%
FIRST UNITED BK & TR CO	\$3,860,400	8	\$6,810,400	6	-43.32%	33.33%
AFFILIATED BANK	\$3,742,000	2	\$2,090,000	2	79.04%	0.00%
HANMI BANK	\$3,274,000	3				
COMMERCIAL BANK OF TEXAS, N.A.	\$3,143,600	6	\$2,323,900	4	35.27%	50.00%
PACIFIC PREMIER BANK	\$3,068,000	1				
PACIFIC CITY BANK	\$2,851,000	4	\$4,550,000	4	-37.34%	0.00%
REGIONS BANK	\$2,608,000	2	\$3,774,100	1	-30.90%	100.00%
WESTBOUND BANK	\$2,600,000	1				
BRANCH BK. & TR CO	\$2,516,700	4	\$96,000	1	2521.56%	300.00%
CELTIC BANK CORPORATION	\$2,434,500	9	\$540,000	1	350.83%	800.00%
FIRST INTERCONTINENTAL BANK	\$2,280,000	2	\$950,000	1	140.00%	100.00%
FROST BANK	\$2,224,800	10	\$818,000	5	171.98%	100.00%
GRAND BANK OF TEXAS	\$2,194,300	3	\$1,424,000	1	54.09%	200.00%
TITAN BANK NATL ASSOC	\$1,900,000	1	\$2,792,400	3	-31.96%	-66.67%
FIDELITY BANK	\$1,869,500	2	\$2,120,000	2	-11.82%	0.00%
INTEGRITY BANK, SSB	\$1,727,000	1				
FIRST FINANCIAL BANK	\$1,705,000	4	\$1,772,000	3	-3.78%	33.33%
FIRST NATL BK OF BURLESON	\$1,687,500	1				
TEXAS SECURITY BANK	\$1,554,400	2	\$1,684,000	3	-7.70%	-33.33%
CITY BANK	\$1,529,400	4				
1ST NATL BK OF MCGREGOR	\$1,385,000	1				
SYNERGY BANK, SSB	\$1,335,000	3	\$150,000	1	790.00%	200.00%
SPIRIT OF TEXAS BANK, SSB	\$1,182,200	4	\$840,300	5	40.69%	-20.00%
BBCN BANK	\$1,009,000	1	\$4,099,000	3	-75.38%	-66.67%
R BANK	\$898,300	1				
SOUTHWEST BANK	\$888,500	3				
PROVIDENCE BANK	\$857,000	2				
WALLIS STATE BANK	\$830,000	2	\$5,335,100	7	-84.44%	-71.43%
GREEN BANK NATL ASSOC	\$807,200	2				
GOLDEN BANK NATL ASSOC	\$800,000	1	\$480,000	1	66.67%	0.00%
GUARANTY BOND BANK NATL ASSOC	\$800,000	1	\$800,000	1	0.00%	0.00%
ACCESSBANK TEXAS	\$790,000	2				
1ST NATL BK OF MT VERNON	\$703,000	1				
THE BANCORP BANK	\$693,000	3				
AMERICAN BANK OF COMMERCE	\$679,000	3	\$394,000	1	72.34%	200.00%

PROSPERITY BANK	\$519,000	1				
METROBANK NATL ASSOC	\$500,000	1				
NEWBANK	\$500,000	1				
TEXAS NATL BK OF JACKSONVILLE	\$500,000	1	\$5,800,300	8	-91.38%	-87.50%
VIEWPOINT BANK NATL ASSOC	\$500,000	1				
AMEGY BK NATL ASSOC	\$497,700	3	\$2,400,000	1	-79.26%	200.00%
SHINHAN BANK AMERICA	\$470,000	2	\$350,000	1	34.29%	100.00%
LEGACYTEXAS BANK	\$445,200	1				
CORNERSTONEBANK	\$437,300	1				
TEXAS BANK	\$404,100	2	\$1,100,000	1	-63.26%	100.00%
FIRST STATE BANK	\$400,000	1	\$1,249,800	1	-67.99%	0.00%
THE F&M BANK & TRUST COMPANY	\$385,000	2	\$245,000	1	57.14%	100.00%
SOVEREIGN BANK	\$350,000	1	\$1,600,000	2	-78.13%	-50.00%
WOODHAVEN NATIONAL BANK	\$350,000	1	\$4,243,000	3	-91.75%	-66.67%
FIRST NATL BANK WICHITA FALLS	\$300,000	1	\$75,000	1	300.00%	0.00%
FIRST NATIONAL BANK OF OMAHA	\$256,600	2	\$429,800	2	-40.30%	0.00%
NORTHSTAR BANK OF TEXAS	\$256,000	1				
VINTAGE BANK	\$216,000	1	\$2,879,000	2	-92.50%	-50.00%
PEOPLESFUND	\$200,000	3	\$119,000	2	68.07%	50.00%
AMERICAN BANK OF TEXAS	\$197,000	1	\$205,000	1	-3.90%	0.00%
FIRST CHATHAM BANK	\$181,300	1				
PROSPER BANK	\$158,000	4	\$268,200	3	-41.09%	33.33%
TEXAS BANK FINANCIAL	\$155,000	2				
CITY NATL BK OF SULPHUR SPRING	\$150,000	1				
CITIZENS NATL BK OF TEXAS	\$150,000	1	\$200,000	1	-25.00%	0.00%
BOKF, NATIONAL ASSOCIATION	\$125,000	2	\$190,000	2	-34.21%	0.00%
INTOUCH CU	\$100,000	1				
WORTHINGTON NATIONAL BANK	\$51,600	1				
GOLDEN PACIFIC BANK NATL ASSOC	\$25,000	1				
504	Orig \$	Loan #	Orig \$	Loan #	\$	#
	\$26,175,000	29	\$40,603,000	54	-35.53%	-46.30%
GREATER E. TEXAS CERT. DEVEL C	\$8,987,000	10	\$11,690,000	18	-23.12%	-44.44%
ALLIANCE LENDING CORPORATION	\$4,141,000	5	\$6,260,000	8	-33.85%	-37.50%
NORTH TEXAS CERT. DEVEL CORP	\$3,744,000	6	\$10,944,000	10	-65.79%	-40.00%
FLORIDA BUS. DEVEL CORP	\$2,054,000	1				
SOUTHEAST TEXAS ECONOMIC DEVEL	\$1,896,000	1				
ARK-TEX REGIONAL DEVEL COMPANY	\$1,630,000	1	\$565,000	1	188.50%	0.00%
COMMUNITY CERT. DEVEL CORP	\$1,559,000	1				
CAPITAL CERT. DEVEL CORP	\$1,545,000	3	\$4,111,000	5	-62.42%	-40.00%
DALLAS BUS. FINAN CORP	\$619,000	1				

“Delegated lenders are responsible for checking the Credit Alert Verification Reporting System (CAIVRS) to determine if any of the individuals or businesses identified in paragraph (4) immediately above has either a Delinquent Federal Debt or a Prior Loss which would result in the Small Business Applicant being ineligible for SBA financial assistance.

CAIVRS allows the lender to enter multiple tax id numbers (either SSN or EIN) to search for an outstanding Delinquent Federal Debt or Prior Loss in connection with a loan application.

Lenders may obtain instructions for accessing CAIVRS at http://www.hud.gov/offices/hsg/sfh/sys/caivrs/caivrs_faq.cfm.” (Subpart B, Chapter 2, Paragraph III.D.3.q)(5.)