

October 2013

Dallas-Fort Worth District Office

SBA - Region VI  
Yolanda Garcia Olivarez  
Regional Administrator

Herbert Austin  
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](mailto:Loanprocessing@sba.gov)

**Little Rock Commercial Loan Servicing Center**  
(501) 324-5871  
[Lrsc.servicing@sba.gov](mailto:Lrsc.servicing@sba.gov)

**National Guaranty Purchase Center**  
(703) 487-9283  
[Loanresolution@sba.gov](mailto: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.ntsfdc.org](http://www.ntsfdc.org)  
[www.score.org](http://www.score.org)

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

# SBA THE LENDER'S ADVANTAGE

U.S. Small Business Administration

## From the Desk of Herbert Austin, District Director

### To The Lending Community

Now that the government is open for business, we have again taken up the challenge to make up for lost time. The delay in sending out the loan comparison report was largely due to the lapse in appropriations. This government shut down could not have come at a worse time. The good news is that the district staff is back to work and ready to serve the American taxpayers.

Let me first of all thank all of you for another great year. As you are probably aware, the district has experienced an all-time record in lending in FY'13. While FY 2011 was a bit higher, this was due to the fact that small businesses could take advantage of a 90% loan guarantee and a waiver of fees. However, the district ended the current fiscal year with \$813.1 million in lending. This represents an increase of 31.6% over FY'12. Although the SBA ran out of authorization on September 30 and no loans could be approved on that critical last day of the fiscal year, the district managed to approve close to \$97 million in lending during the month of September alone. These achievements are testimony to the undivided commitment of our lending community to SBA lending. It is remarkable that 136 lending institutions and 14 CDCs have contributed to this achievement. Kudos also go out to our SCORE and SBDC partners. Despite a cut in their budget as a result of the sequestration, they remain resilient in their desire to mentor and assist the small business community with business plans and other needs.

As you will note, Wells Fargo is our top 7(a) lender in dollar value; Compass Bank is our top 7(a) lender in units of loans and the Greater East Texas CDC is the top 504 lender in both units and dollars value. Congratulations! These lenders, among many others, will be receiving awards during the NTAGGL luncheon meeting in January 2014. In our January letter, we will provide a full list of the awardees.

The challenge for FY'14 is to surpass this volume and most of all to improve on the number of businesses that the district is serving. While the dollar value of loans has increased significantly, the number of units has not kept pace. The latter is a measure of our market penetration and is equally important as the dollar of loans. When you consider our market size of 905,000 small businesses versus the district's yearly number of loan units at the level of 1,522, this indicates that there is much work to be done in terms of market penetration. It is hoped that the waiver of fees on loans of \$150,000 or less will alleviate this problem.

Upcoming Event: The E200 graduation has been rescheduled for Monday November 4<sup>th</sup> at 2:30pm and will be held at Dallas City Hall; NTAGGL is a sponsor of this program and as such the district expects great participation among NTAGGL members.

Thank you for your continued support and cooperation

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 5000-1286-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 5000-1288- For 7(a) and 504 Fees Effective on October 1, 2013 Each year SBA reviews certain fees payable to SBA by 7(a) participating lenders ("Lenders"), Certified Development Companies ("CDCs"), and borrowers to determine if any of those fees need to be adjusted to cover estimated subsidy costs of the 7(a) and 504 loan programs. The purpose of this Notice is to announce a reduction in the FY2014 yearly fee (also known as the "on-going guaranty fee" or the "annual service fee") for all 7(a) loans and a reduction in the upfront guaranty fee for all 7(a) loans in the amount of \$150,000 or less. Additionally, this Notice announces that there are no changes to fees for 504 loans approved during FY2014.
- 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](http://www.sba.gov). All users are encouraged to thoroughly review the updated SOP prior to the effective date.
- SBA Information Notice 5000-1291 1st Quarter "Peg" Rate, Direct Interest Rate, and Maximum Interest Rate of a Third Party Lender Loan for a 504 Project The interest rate on Section 7(a) Direct Business Loans is 4 1/4 percent (4.250%) for the fiscal quarter beginning October 1, 2013. (Information only – no direct funds available at this time.) The optional peg rate for fluctuating interest rates on guaranty loans is 3 1/8 percent (3.125%) for the October - December quarter of FY 2014. Pursuant to 13 CFR 120.921(b), the maximum legal interest rate for any third party lender's commercial loan which funds any portion of the cost of a 504 project (see 13 CFR 120.801) shall be 6% over the New York Prime rate or, if that exceeds the maximum interest rate permitted by the constitution or laws of a given State, the maximum interest rate will be the rate permitted by the constitution or laws of the given State.

“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](http://www.hud.gov/offices/hsg/sfh/sys/caivrs/caivrs_faq.cfm).” (Subpart B, Chapter 2, Paragraph III.D.3.q)(5).)

### Loan Program Quick Reference Guide

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

About the 7(a), SBA Express, Patriot Express, CAPLines, Small/Rural Lender Advantage, Small Loan Advantage, Community Advantage, International Trade, Export Working Capital, Export Express, Dealer Floor Plan, 504, 504 Debt Refinance, and Microloan loan programs:

- Maximum Loan Amount
- Percent of Guarantee
- Use of Proceeds
- Maturity
- Maximum Interest Rates
- Guaranty Fees

FY 13 Compared to FY 12  
as of September 30, 2013

Grand Total	FY 13		FY 12		\$	#
	Orig \$	Loan #	Orig \$	Loan #	\$	#
<b>7A</b>	<b>\$698,950,200</b>	<b>1373</b>	<b>\$495,916,500</b>	<b>1303</b>	<b>40.94%</b>	<b>5.37%</b>
WELLS FARGO BANK NATL ASSOC	\$53,744,800	130	\$42,707,200	113	25.84%	15.04%
JPMORGAN CHASE BANK NATL ASSOC	\$44,568,900	221	\$47,715,800	262	-6.60%	-15.65%
COMPASS BANK	\$37,419,000	289	\$40,881,300	333	-8.47%	-13.21%
COMMONWEALTH BUSINESS BANK	\$35,285,300	29				
BANK OF THE WEST	\$31,155,500	36	\$22,704,000	25	37.22%	44.00%
LIVE OAK BANKING COMPANY	\$30,889,000	24	\$17,090,000	13	80.74%	84.62%
WILSHIRE STATE BANK	\$30,617,000	32	\$24,792,100	30	23.49%	6.67%
WALLIS STATE BANK	\$25,123,100	18	\$5,498,000	8	356.95%	125.00%
SOUTHWEST BANK	\$21,600,900	22	\$23,265,100	22	-7.15%	0.00%
AFFILIATED BANK	\$17,076,000	12				
BBCN BANK	\$17,018,000	10	\$8,558,000	7	98.85%	42.86%
COMERICA BANK	\$16,573,300	16	\$4,835,000	5	242.78%	220.00%
COMMUNITY BANK	\$15,229,700	29	\$14,740,100	28	3.32%	3.57%
SEACOAST COMMERCE BANK	\$13,978,800	17	\$17,064,700	24	-18.08%	-29.17%
TEXAS NATL BK OF JACKSONVILLE	\$12,962,500	17	\$5,353,100	8	142.15%	112.50%
SOUTHWEST SECURITIES, FSB	\$12,846,000	13	\$5,941,000	8	116.23%	62.50%
TITAN BANK NATL ASSOC	\$11,641,100	10	\$10,398,000	13	11.96%	-23.08%
AMER NATL BK OF TEXAS	\$9,379,700	18	\$4,396,100	12	113.36%	50.00%
CITIBANK, N.A.	\$8,952,500	7	\$1,569,600	5	470.37%	40.00%
FIRST BANK TEXAS, SSB	\$8,615,400	7	\$1,267,500	4	579.72%	75.00%
WOODHAVEN NATIONAL BANK	\$8,143,900	10	\$1,444,000	3	463.98%	233.33%
FIRST UNITED BK & TR CO	\$7,713,000	11	\$3,241,400	4	137.95%	175.00%
CELTIC BANK CORPORATION	\$7,580,000	13	\$5,232,500	6	44.86%	116.67%
FIRST FINANCIAL BANK	\$7,020,400	12	\$10,340,000	12	-32.10%	0.00%
VINTAGE BANK	\$6,401,400	5	\$406,300	2	1475.54%	150.00%
REGIONS BANK	\$6,327,600	4	\$6,347,500	8	-0.31%	-50.00%
HANA SMALL BUS. LENDING INC.	\$6,230,000	2				
INDEPENDENT BANK OF TEXAS	\$5,961,100	13	\$5,472,500	11	8.93%	18.18%

FIRST NATIONAL BANK OF OMAHA	\$5,934,500	10	\$2,202,200	10	169.48%	0.00%
COLLIN BANK	\$5,810,000	3	\$6,039,000	3	-3.79%	0.00%
FIDELITY BANK	\$5,808,200	7	\$2,389,000	3	143.12%	133.33%
SYNERGY BANK, SSB	\$5,792,000	8	\$12,209,000	10	-52.56%	-20.00%
CAPITALSPRING SBLC, LLC	\$5,665,000	5				
TEXAS SECURITY BANK	\$5,634,000	10	\$1,605,000	6	251.03%	66.67%
PAVILLION BANK	\$5,500,000	2	\$2,360,000	2	133.05%	0.00%
EVOLVE BANK & TRUST	\$5,423,000	6	\$8,093,000	9	-32.99%	-33.33%
CERTUSBANK NATL ASSOC	\$5,081,800	3	\$4,132,000	3	22.99%	0.00%
RED RIVER EMPL FCU	\$5,000,000	1				
PACIFIC CITY BANK	\$4,750,000	5	\$3,767,000	6	26.10%	-16.67%
CITIZENS BANK	\$4,488,000	1				
AMEGY BK NATL ASSOC	\$4,445,000	9	\$3,077,800	14	44.42%	-35.71%
INDEPENDENT BANK	\$4,099,000	2				
FROST BANK	\$4,026,200	15	\$4,391,500	12	-8.32%	25.00%
FIRST SECURITY BANK OF NEVADA	\$3,878,000	2				
LIBERTY BANK	\$3,863,000	6	\$3,146,800	8	22.76%	-25.00%
FIRST COMMUN BANK NATL ASSOC	\$3,733,800	4	\$2,756,200	3	35.47%	33.33%
AMERICAN BANK OF COMMERCE	\$3,722,800	7	\$241,000	3	1444.73%	133.33%
CIT BANK	\$3,558,400	2	\$3,331,000	2	6.83%	0.00%
NEWTEK SMALL BUS. FINANCE INC.	\$3,532,600	4	\$4,854,700	4	-27.23%	0.00%
WESTBOUND BANK	\$3,377,000	2	\$1,600,000	1	111.06%	100.00%
ONE WORLD BANK	\$3,184,700	2	\$80,000	1	3880.88%	100.00%
GREEN BANK NATL ASSOC	\$3,123,900	14	\$925,100	6	237.68%	133.33%
CAPITALSOURCE BANK	\$2,931,000	3	\$4,488,000	5	-34.69%	-40.00%
SOVEREIGN BANK	\$2,735,000	3	\$6,461,500	7	-57.67%	-57.14%
BANK MIDWEST, A DIVISION OF	\$2,632,300	5	\$704,000	1	273.91%	400.00%
CITIZENS STATE BANK	\$2,590,000	1				
PROVIDENCE BANK	\$2,570,000	2	\$3,996,100	4	-35.69%	-50.00%
COMMERCIAL BANK OF TEXAS, N.A.	\$2,542,900	5	\$1,970,000	3	29.08%	66.67%
CADENCE BANK NATL ASSOC	\$2,500,000	1				
PLAINSCAPITAL BANK	\$2,492,600	5	\$4,780,200	7	-47.86%	-28.57%
THE F&M BANK & TRUST COMPANY	\$2,421,800	6				
LUBBOCK NATIONAL BANK	\$2,402,000	4	\$150,000	1	1501.33%	300.00%
AMER BUS. LENDING INC.	\$2,377,200	3	\$540,000	1	340.22%	200.00%
FIRST INTERCONTINENTAL BANK	\$2,226,000	4	\$2,674,000	4	-16.75%	0.00%
GRAND BANK OF TEXAS	\$2,207,800	2	\$142,300	1	1451.51%	100.00%
CITY BANK	\$1,992,800	6	\$3,595,400	12	-44.57%	-50.00%
SPIRIT OF TEXAS BANK, SSB	\$1,874,400	9	\$1,730,600	6	8.31%	50.00%
STERLING SAVINGS BANK	\$1,820,000	2	\$1,625,500	7	11.97%	-71.43%
HANMI BANK	\$1,700,000	2				
VIEWPOINT BANK NATL ASSOC	\$1,690,000	2	\$750,000	2	125.33%	0.00%
TEXAS REP. BANK NATL ASSOC	\$1,571,100	3	\$1,184,000	3	32.69%	0.00%
COLONIAL SAVINGS, F.A.	\$1,550,000	2	\$300,000	2	416.67%	0.00%
GUARANTY BOND BANK NATL ASSOC	\$1,512,400	5	\$3,607,400	3	-58.08%	66.67%
FIRST STATE BANK	\$1,465,000	2	\$171,000	1	756.73%	100.00%
CAPITAL ONE NATL ASSOC	\$1,413,000	6	\$95,000	4	1387.37%	50.00%
PROSPER BANK	\$1,273,200	11	\$416,000	3	206.06%	266.67%
BRANCH BK. & TR CO	\$1,249,500	11	\$537,000	7	132.68%	57.14%
TEXAS FIRST BANK - TEXAS CITY	\$1,182,000	3	\$721,500	3	63.83%	0.00%
THE BANCORP BANK	\$1,166,000	3	\$546,000	2	113.55%	50.00%
UNION STATE BANK	\$1,165,000	2	\$80,000	1	1356.25%	100.00%
BANCORPSOUTH BANK	\$1,151,000	2	\$305,100	4	277.25%	-50.00%
BANK OF AMERICA NATL ASSOC	\$1,150,000	9	\$1,913,000	15	-39.88%	-40.00%
THIRD COAST BANK SSB	\$1,120,000	2	\$300,000	1	273.33%	100.00%
BOKF, NATIONAL ASSOCIATION	\$1,112,500	5				
TEXAN BANK	\$1,100,000	1				
ACCESSBANK TEXAS	\$997,800	3	\$1,845,000	1	-45.92%	200.00%
FIRST FINAN BANK NATL ASSOC	\$981,900	5	\$2,315,000	7	-57.59%	-28.57%
TEXAS BANK AND TRUST COMPANY	\$893,600	1				
ALTRA FCU	\$822,500	3	\$593,500	3	38.58%	0.00%
SECURITY BANK	\$782,500	3				
GOLDEN BANK NATL ASSOC	\$780,000	2	\$1,372,000	1	-43.15%	100.00%
UNITED CENTRAL BANK	\$775,000	2	\$1,702,000	6	-54.47%	-66.67%
SQUARE 1 BANK	\$770,000	2				
COMMUNITY REINVESTMENT SMALL B	\$765,000	3				
VALLIANCE BANK	\$760,000	1				

METROBANK NATL ASSOC	\$735,000	1	\$250,000	2	194.00%	-50.00%
CITIZENS NATL BK OF TEXAS	\$614,700	4	\$487,500	4	26.09%	0.00%
INTERBANK	\$461,800	3	\$162,500	1	184.18%	200.00%
AMERICAN BANK OF TEXAS	\$455,000	2				
EAST WEST BANK	\$450,000	1				
TEXAS BANK	\$447,000	3	\$1,535,100	5	-70.88%	-40.00%
LEGACYTEXAS BANK	\$430,000	1	\$1,828,300	4	-76.48%	-75.00%
NCB, FSB	\$425,000	1				
WESTERN COMMERCE BANK	\$412,500	1				
SHINHAN BANK AMERICA	\$400,000	1	\$150,000	1	166.67%	0.00%
ENNIS STATE BANK	\$358,300	1				
CENTRAL NATL BK & TR CO OF ENI	\$350,000	1				
METRO CITY BANK	\$350,000	1	\$2,300,000	1	-84.78%	0.00%
PROSPERITY BANK	\$350,000	1				
RED RIVER BANK	\$350,000	1				
PEOPLEFUND	\$348,300	5				
T BANK, NATIONAL ASSOCIATION	\$331,000	1				
TEXAS BRAND BANK	\$300,000	1	\$1,820,000	1	-83.52%	0.00%
RIVERBEND BANK	\$283,000	2	\$150,000	1	88.67%	100.00%
STERLING SAVINGS BK D.B.A ARGE	\$280,000	1				
AUSTIN BANK TEXAS NATL ASSOC	\$263,000	2	\$562,700	4	-53.26%	-50.00%
TEXAS BANK FINANCIAL	\$237,300	1	\$190,000	1	24.89%	0.00%
U.S. BANK NATIONAL ASSOCIATION	\$195,500	1	\$600,000	1	-67.42%	0.00%
SHARE PLUS FEDERAL BANK	\$190,000	1				
COMMUNITY NATL BK & TR OF TEXA	\$186,200	1	\$1,664,000	2	-88.81%	-50.00%
POINTBANK	\$154,000	2	\$1,207,000	3	-87.24%	-33.33%
TEXAS CAP. BANK NATL ASSOC	\$150,000	1				
STEARNS BK NATL ASSOC	\$100,000	1	\$128,700	1	-22.30%	0.00%
ACCION TEXAS, INC.	\$90,000	1				
THE HUNTINGTON NATIONAL BANK	\$82,000	1				
FIRST NATL BANK WICHITA FALLS	\$75,000	1				
SOUTHERN DALLAS DEVEL CORP	\$75,000	1				
HERRING BANK	\$70,000	1				
HORIZON BANK, SSB	\$50,000	1	\$270,000	2	-81.48%	-50.00%
JEFFERSON FEDERAL BANK	\$50,000	1	\$100,000	2	-50.00%	-50.00%
SUPERIOR FINANCIAL GROUP, LLC	\$50,000	5	\$82,500	6	-39.39%	-16.67%
FIRST UNITED BANK	\$35,000	1				
TEXAS TRUST CU	\$35,000	1	\$500,000	3	-93.00%	-66.67%
PLAINS STATE BANK	\$24,000	1				
GOLDEN PACIFIC BANK NATL ASSOC	\$7,000	1				
	<b>Orig \$</b>	<b>Loan #</b>	<b>Orig \$</b>	<b>Loan #</b>	<b>\$</b>	<b>#</b>
<b>504</b>	<b>\$114,240,000</b>	<b>149</b>	<b>\$121,803,000</b>	<b>145</b>	<b>-6.21%</b>	<b>2.76%</b>
GREATER E. TEXAS CERT. DEVEL C	\$40,408,000	51	\$52,493,000	54	-23.02%	-5.56%
NORTH TEXAS CERT. DEVEL CORP	\$31,683,000	34	\$10,591,000	16	199.15%	112.50%
ALLIANCE LENDING CORPORATION	\$13,217,000	19	\$16,775,000	21	-21.21%	-9.52%
CAPITAL CERT. DEVEL CORP	\$8,611,000	12	\$13,503,000	24	-36.23%	-50.00%
TEXAS CERT. DEVEL COMPANY INC.	\$8,077,000	10	\$1,650,000	2	389.52%	400.00%
CENTRAL TEXAS CERT. DEVEL CO	\$2,363,000	3	\$1,183,000	2	99.75%	50.00%
ARK-TEX REGIONAL DEVEL COMPANY	\$2,083,000	2	\$3,318,000	4	-37.22%	-50.00%
ACCION TEXAS, INC.	\$2,067,000	5	\$9,670,000	6	-78.62%	-16.67%
COMMUNITY CERT. DEVEL CORP	\$1,544,000	1	\$867,000	1	78.09%	0.00%
COUNCIL FINANCE, INCORPORATED	\$1,478,000	5	\$1,887,000	3	-21.67%	66.67%
CEN-TEX CERT. DEVEL CORP	\$896,000	2	\$1,429,000	2	-37.30%	0.00%
EAST TEXAS REGIONAL DEVEL COMP	\$875,000	2	\$2,913,000	3	-69.96%	-33.33%
CERTIFIED DEVEL CORP OF S.W.	\$501,000	2	\$2,053,000	3	-75.60%	-33.33%
DALLAS BUS. FINAN CORP	\$437,000	1	\$1,782,000	2	-75.48%	-50.00%

Please sign up for updates at  
<https://public.govdelivery.com/accounts/USSBA/subscriber/new>