

SEPTEMBER 2011

INFORMATION

On-Line Lender Toolkit

www.sba.gov/for-lenders

Des Moines District Office

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Standard 7(a) Loan Guaranty Processing Center

6501 Sylvan Road
Citrus Heights, CA 95610
Phone: (916) 735-1960
ext. 4368

Fax: (916) 735-1975
or
(916) 735-1680

OR

262 Black Gold Blvd.
Hazard, KY 41701
Phone: 606-436-0801
ext. 229

Fax: (606) 435-2400
E-mail:

loanprocessing@sba.gov

Fresno Servicing Center

Fresno, CA
1-800-347-0922
202-481-0483 Fax

Liquidation & Purchase Center

Herndon, VA
(703) 487-9283
(202) 481-4674 Fax

504 & PLP Processing Center

6501 Sylvan Road
Citrus Heights, CA 95610
(916) 930-2463 or 930-2460
(916) 930-2160 FAX

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

Invitation to SBA Lenders Roundtable at the IBA Convention

Dear Lender –

We'd like to invite you to join us for an SBA Lenders Roundtable during the Iowa Bankers Association Annual Convention on Monday, September 19th. SBA Roundtable sessions will run concurrently with the IBA breakout sessions scheduled for 1:30 and 3:15 p.m. as well as during the Refreshment Break at 3:15 p.m.

This is an excellent opportunity for you to share your thoughts about SBA programs and services with SBA representatives who will be on hand to engage with you in discussion and conversation. Scheduled to be a part of the SBA Lenders Roundtable are:

Steve Smits – Associate Administrator for Capital Access, U.S. Small Business Administration, Washington, D.C.

Patrick Kelley – Senior Advisor to the Associate Administrator, SBA Office of Capital Access, Washington, D.C.

Joe Folsom- District Director, SBA Des Moines District Office.

As part of the SBA Lenders Roundtable, Associate Administrator Smits will also be sharing an important update on the revamped CAPLines Program and SOP 50-10 update.

As businesses rebound from this deep recession, they will need working capital to support growth in current assets. Having experienced significant declines in sales over prior periods, an SBA guaranteed revolver can help banks provide essential working capital. The revised CAPLines product, which will

become effective October 1, 2011, is just the tool needed to support the borrower without adding an unnecessary paperwork and servicing burden to the bank. This revamped program:

- Has been greatly simplified.
- Has been streamlined to seamlessly work with your normal revolving line underwriting practices.
- For PLP lenders this product will be more like SBAExpress than standard 7(a)
- Provides substantively reduced forms for lenders with delegated authority (i.e. PLP lenders) and electronic submittal via E-Tran.

The SBA Lenders Roundtable will be held at 1:30 p.m., 2:30 p.m. and again at 3:15 p.m. in Rooms 139 and 140 at the Polk County Convention Complex during the Iowa Bankers Association Convention on Monday, September 19th.

We thank the IBA for giving us the opportunity to hold these sessions during their convention. We hope to see you there, and invite you stop by our booth in the exhibit hall.

- Joe Folsom, District Director

The SBA Lender's Web Page at

www.sba.gov/for-lenders

Is where you can go to download application packages, forms, and more as well as where you can go to submit your packages electronically. If you haven't yet checked it out, we encourage you to do so and see what's available to help you navigate the SBA loan process.

Attention PLP and Express Lenders – Regarding E-Tran Origination

Effective October 1, 2011 all PLP and Express loans must be submitted to SBA through E-Tran.

After October 1st, these lenders will no longer be able to fax in an eligibility checklist to SBA and request a loan number.

If you are a PLP or Express lender and you do not have access to E-Tran origination, you should request access immediately. You can go to <http://www.sba.gov/content/e-tran> for information and instructions on how to request access and to use the system. If you need assistance,

you can contact either the Des Moines or Cedar Rapids SBA office.

We are planning to have training on the E-Tran origination in the near future. We will provide details on the training as soon as they are available.

SBA Lender Activity Report for AUGUST

LENDER NAME	LOCATION	#	AMOUNT	LENDER NAME	LOCATION	#	AMOUNT
IOWA BUSINESS GROWTH CO.	JOHNSTON	4	\$1,699,000	HERITAGE BANK	MARION	1	\$150,000
DUBUQUE BANK & TRUST CO.	DUBUQUE	3	\$3,934,500	AMERICAN NATIONAL BANK	NEBRASKA	1	\$146,500
WELLS FARGO BANK	IOWA	3	\$522,500	COMMUNITY 1ST CU	OTTUMWA	1	\$135,000
FARMERS STATE BANK	WATERLOO	3	\$249,700	GREAT SOUTHERN BANK	MISSOURI	1	\$120,000
US BANK	IOWA	3	\$84,000	KASSON STATE BANK	MINNESOTA	1	\$100,000
SIouxLAND ECON. DEV. CORP.	SIoux CITY	2	\$4,035,000	QUAD CITY BK & TR CO	BETTENDORF	1	\$100,000
NORTHWEST BANK	SPENCER	2	\$260,000	PEOPLES SAVINGS BANK	WELLSBURG	1	\$98,000
NORTHWEST BANK & TRUST CO.	DAVENPORT	2	\$100,000	BLUE GRASS SAVINGS BANK	BLUE GRASS	1	\$81,400
GUARANTY BANK & TRUST CO.	CEDAR RAPIDS	2	\$33,000	CENTRAL STATE BANK	ELKADER	1	\$80,000
FRONTIER FINAN PARTNERS INC.	KANSAS	1	\$655,000	AMERICAN STATE BANK	SIoux CENTER	1	\$75,000
TREYNOR STATE BANK	TREYNOR	1	\$615,000	FREEDOM SECURITY BANK	CORALVILLE	1	\$68,000
MOUNT VERNON BK & TR CO	MOUNT VERNON	1	\$477,800	BANK MIDWEST	SPIRIT LAKE	1	\$47,400
PEOPLES TRUST & SAVINGS BANK	CLIVE	1	\$355,000	COLLINS COMMUNITY CU	CEDAR RAPIDS	1	\$42,000
IOWA STATE BANK	SAC CITY	1	\$353,500	CENTRIS FCU	NEBRASKA	1	\$28,000
AMES COMMUNITY BANK	AMES	1	\$322,800	FIRST CENTRAL STATE BANK	DE WITT	1	\$26,000
FARMERS & MCHNTS SVGS BANK	MANCHESTER	1	\$250,000	HILLS BANK AND TRUST CO.	HILLS	1	\$25,000
HEDRICK SAVINGS BANK	OTTUMWA	1	\$170,000	CLEAR LAKE BK & TR CO	CLEAR LAKE	1	\$15,000

The following lenders were participant lenders in the SBA's 504 Loan Program in Iowa during the month of August

LENDER NAME	LOCATION	#	AMOUNT	LENDER NAME	LOCATION	#	AMOUNT
MIDWESTONE BANK	IOWA CITY	1	\$5,450,000	PRIME BANK	LE MARS	1	\$659,000
INTRUST BANK	KANSAS	1	\$954,000	LEIGHTON STATE BANK	PELLA	1	\$257,516
MIDSTATES BANK	COUNCIL BLUFSS	1	\$691,000	IOWA STATE BANK	SHELDON	1	\$161,000
FIRST AMERICAN BANK	CLIVE	1	\$680,000				