

# THE LENDER'S ADVANTAGE

**INSIDETHISISSUE:**

SBA's New Online Tool to Match Lenders to Entrepreneurs	1
February 2015 Lender Rankings	1
March 2015 Lender Training Opportunities	2

**Lower Rio Grande Valley District**

**Harlingen District Office**  
 2422 E. Tyler St., Suite E  
 Harlingen, TX 78550  
 Tel: (956) 427-8533  
 Fax: (956) 427-8537

**Angela R. Burton**  
 Acting District Director  
[angela.burton@sba.gov](mailto:angela.burton@sba.gov)

**Corpus Christi Branch Office**  
 2820 South Padre Island, #108  
 Corpus Christi, TX 78408  
 Tel: (361) 879-0017  
 Fax: (361) 879-0764

**Debbie E. Fernandez**  
 Branch Manager  
[debbie.fernandez@sba.gov](mailto:debbie.fernandez@sba.gov)

[www.sba.gov/tx/harlingen](http://www.sba.gov/tx/harlingen)

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



## SBA'S NEW ONLINE TOOL TO MATCH LENDERS TO ENTREPRENEURS

SBA Administrator Maria Contreras-Sweet announces a new agency tool that matches small business borrowers with a SBA lender within 48 hours.

"This new tool, called LINC (Leveraging Information and Networks to access Capital) requires small business owners to fill out a simple online form of 20 questions and connect them with lenders

within a 48 hour window," Contreras-Sweet said. "By directly connecting with prospective borrowers, the agency will be able to provide more guidance and ensure more capital is reaching our nation's entrepreneurs."

"LINC will bring entrepreneurs and SBA lenders together. There's a hunger among entrepreneurs to

find financing to get their business off the ground or take the next big step in their expansion plan. The SBA stands ready to help them, now with a few simple clicks," Contreras-Sweet said. "Across the country, thousands of small business owners pound the pavement every day looking for term loans, equipment financing, lines of credit, invoice financing, and real estate loans to help them hire and grow. If you have a bankable business idea backed by good credit and sound financial planning, the SBA wants to streamline the process for you to get the capital you need."

According to SBA's Region VI Regional Administrator Yolanda

Continued on Page 2 (Online Tool)

## TOP 10 LENDER RANKINGS BY NUMBER OF LOANS

OCTOBER 1, 2014 THROUGH FEBRUARY 28, 2015

LRGV/CCBO Top 10 Volume 7(a) Lenders	#	\$
1. BBVA Compass Bank	35	5,331,200
2. Wells Fargo Bank N.A.	9	2,216,400
3. Lone Star National Bank	7	4,650,000
4. JPMorgan Chase Bank N.A.	7	2,647,700
5. First Community Bank-CC	5	3,917,600
6. Inter National Bank	4	989,800
7. Live Oak Banking Co.	2	3,890,000
8. Pacific Western Bank	2	2,768,000
9. LiftFund	2	140,000
10. First State Bank	1	4,329,500

LRGV/CCBO Top Volume CDC's	#	\$
1. Texas Cert. Development Co., Inc.	4	2,159,000
2. Brownsville Local Development Co., Inc.	2	939,000
3. Certified Development Corp., of S.W.	1	811,000

LRGV/CCBO Top Volume Third Party 504 Lenders	#	\$
1. Rio Bank	2	1,446,190
2. Kleberg Bank, N.A.	2	1,253,228
3. Inter National Bank	1	1,060,000
4. Bank of the West	1	983,500
5. NavyArmy Community Credit Union	1	337,500

**Year To Date**  
**Loan & Dollar Volume:**  
**88 Loans**  
 Approved for:  
**\$44,839,400**

**\*Additional Supported Dollars:**  
**5,080,418**  
\*3rd party portion of 504 loans

**Jobs Created**  
**423**

Continued from Page 1 (Online Tool)

da Garcia Olivarez, who oversees SBA’s programs and services for Texas, New Mexico, Oklahoma, Arkansas and Louisiana, once a borrower completes the online form it will then be sent to every lender in that borrower’s county, as well as to other lenders with a regional or national reach. Once those lenders have reviewed the information that matters most to them, they’ll respond within 48 hours, all this for no fees or commitment.

“This option frees entrepreneurs from the limited choices they may have,” Olivarez said. “Using this technology will enhance a borrowers’ position with lenders and provide them with alternative sources of finance.”

Olivarez said the agency plans to roll out LINC in waves. It will begin by connecting small business owners with nonprofit lenders that offer free financial advice and special-

ize in micro lending, loans in our Community Advantage program, and real estate financing. In the longer-term, SBA will look to add more traditional banks that offer an even wider array of financial products.

“LINC is a step in the right direction for small business borrowers,” Olivarez said. “And it is just one more example of the new SBA becoming Smarter, Bolder and more Accessi-

ble to our customers.”

As of the February 18th launch, 124 lenders across SBA’s lending programs are participating in LINC, operating in all 50 states, DC, and Puerto Rico. Since 2009, these borrowers have made more than 42,000 SBA loans, totaling more than \$17 billion. To access the link, visit <https://www.sba.gov/tools/linc>.

## LENDER WEBINARS—TOOLS FOR SUCCESS

### A Simplified Guide on E-Tran Servicing Webinar

Presenter  
 Maria Perez  
 Lender Relations Specialist

**Tuesday, March 10, 2015**  
**Tuesday, March 17, 2015**  
**Thursday, March 19, 2015**  
**Thursday, March 26, 2015**

**3:00 PM to 4:00 PM**

Watch your email for webinar details.

### SBA’s Export Loan Guaranty Programs Webinar

Featuring Regional  
 G. Harley  
 Regional Manager,  
 Export Solutions Group  
 Office of International Trade

Hosted by the  
 Lower Rio Grande Valley District Office

**Tuesday, March 24, 2015**  
**10:00 AM to 11:00 AM CT**

Watch your email for webinar details.

For questions or to receive Webinar Conference connect info. Contact Maria Perez at: [maria.perez@sba.gov](mailto:maria.perez@sba.gov) or call her at 956-427-8533 Ext.242

## LENDER TRAINING—AVAILABLE UPON REQUEST

- |  |                                   |   |  |
|--|-----------------------------------|---|--|
| 1. Introduction to SBA Lending – The 7(a) Loan Program | Contract, Seasonal, and Builder’s | Working Capital Program, and Export Express | on SBA Loans via 1502 Reports                                    |
| 2. Small Loan Advantage and E-Tran                     | 4. SBAExpress                     | 7. 504 Loan Program                         | 10. Servicing, Liquidation and Purchase Procedures of SB A Loans |
| 3. Caplines: Working Capital,                          | 5. 10 Tab Submission              | 8. Closing of SBA Loans                     |  |
|  | 6. International Trade, Export    | 9. Reporting Requirements                   |  |

For lender training contact Lender Relations Specialist Maria Perez at (956) 427-8533 Ext. 242 or email to [maria.perez@sba.gov](mailto:maria.perez@sba.gov).