



# Lender's Advantage

OCTOBER 2015

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### West Texas District Office

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## District Director's Corner

We are thrilled to reintroduce our monthly lender newsletter "Lender's Advantage".

We strive to provide professional and personalized service to our lenders and business partners. If you have any comments or suggestions, please share your thoughts with us.



In addition to our monthly newsletter, we are improving our district office homepage. Please visit our homepage for upcoming lender training and events in the West Texas District.

[www.sba.gov/offices/district/tx/lubbock](http://www.sba.gov/offices/district/tx/lubbock)

## SBA One

### Electronic SBA Loan Processing

SBA is excited to announce SBA One; SBA's new streamlined online lending platform. SBA One is an end to end loan origination system which supports Standard SBA loans including SBA Express loans.

It will provide lenders an intuitive screen offering context sensitive help and a platform to use at no cost to the lender.

The Lubbock-West Texas District Office will be providing "no cost" training to lenders. Please check our SBA homepage for upcoming training events.

## Changing of the Guard

### The Lender Relations Team in the Lubbock District Office

Join the SBA Lubbock District office in congratulating Kim Hobgood as the newest member of the lender relations department.

In May, the Lubbock District Office saw two lender relations specialists, Roger Henderson and Armando Garcia, retire. With the departure of Roger and Armando, the Lubbock District Office has experienced a changing of the guard.

"I'm very excited to work with our lenders to provide the best experience possible throughout the lending process." says Kim.



Kim brings 30 years of experience with the SBA to her new role as a Lender Relations Specialist.

There have been many changes to the SBA website recently.

For additional information on current and upcoming changes visit:

[www.sba.gov/for-lenders](http://www.sba.gov/for-lenders)

# FY 2015 Lending Statistics - Lubbock District Office

## Top Lender Rankings By Number of Loans October 2014-September 2015

### Lubbock District Office Top 10 Volume 7(a)

|                          | #  | \$             |
|--------------------------|----|----------------|
| 1. Southwest Bank        | 21 | \$9,874,900.00 |
| 2. Happy State Bank      | 18 | \$5,460,700.00 |
| 3. Compass Bank          | 16 | \$553,000.00   |
| 4. Wells Fargo Bank      | 13 | \$384,200.00   |
| 5. First Financial Bank  | 10 | \$1,553,000.00 |
| 6. First Bank Texas, SSB | 9  | \$1,192,700.00 |
| 7. Lubbock National Bank | 9  | \$1,867,300.00 |
| 8. City Bank             | 9  | \$2,121,300.00 |
| 9. First United Bank     | 6  | \$667,300.00   |
| 10. JP Morgan Chase Bank | 5  | \$3,255,200.00 |
| 11. Peoples Bank         | 5  | \$1,142,800.00 |

## Top 504 Lenders By Number of Loans October 2014-September 2015

### Lubbock District Office Top Volume 504

|                             | #  | \$          |
|-----------------------------|----|-------------|
| 1. Capital CDC              | 11 | \$7,199,000 |
| 2. Council Finance, Inc.    | 6  | \$3,675,000 |
| 3. Caprock Bus. Finan. Corp | 5  | \$5,398,000 |
| 4. Texas Panhandle CDC      | 3  | \$1,169,000 |
| 5. Greater E. Texas CDC     | 2  | \$5,989,000 |
| 6. Alliance Lending Corp    | 2  | \$4,613,000 |
| 7. Central Texas CDC        | 1  | \$857,000   |

## LINC EXPANSION

### Online Matching Tool for Entrepreneurs and Lenders

In the fourth quarter of 2015, the head of the U.S. Small Business Administration, Maria Contreras-Sweet, announced a major expansion to the recently launched online SBA tool LINC (Leveraging Information and Networks to Capital Access) which is a platform designed to match entrepreneurs with SBA lenders.

LINC was originally launched in February 2015 as a pilot program and was available only to nonprofit lenders. The LINC matchmaking tool is now available to all 7 (a) lenders nationwide, which constitutes a huge step toward giving small business entrepreneurs access to essential sources of capital.

## Fiscal Year

2015

## Loan & Dollar Volume

194

## Loans Approved for:

**\$80,977,000**

In the first four months of the pilot LINC program, over 14,000 successful matches were made between lenders and entrepreneurs.

The Lubbock-West Texas SBA District Office will be offering a training session to all lenders interested in learning more about LINC. Training will include user-interface training, site navigation and LINC offerings to both lenders and entrepreneurs.

### LINC LENDER TRAINING

For a detailed walk through to sign up for link, please follow this link:

<https://www.sba.gov/tools/linc>

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