

NORTH FLORIDA LENDER NEWS

February 2009

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Check out
the SBA
Calendar of
Events

Special Points of Interest

- Lender Action Matrix
- North Florida District
Calendar of Events
- FY 2009 Loan Approvals
by 7(a), 504 and County
for month ending January
31, 2009

Helping small businesses



Your Small Business Resource

NEWS FROM THE SBA NORTH FLORIDA DISTRICT:

Unilateral Actions

Each month, the commercial loan service center receives hundreds of loan servicing actions which can be processed under the lender's delegated unilateral servicing authority. Many common unilateral servicing actions do not require any sort of submission to SBA. This is based upon the SBA loan servicing regulations ([13 CFR §§ 120.5 and 120.536](#)) which went into effect May 10, 2007 ([SBA Information Notice 5000-1017](#)).

We have developed a handy guide to assist you on what actions require submission to the Center.

[Click here to view our Unilateral Action Matrix](#)

LENDERS– Please e-mail us your Staff Changes and updates so we can keep our database current and best inform you of lending news! Please send any changes in contact information to lola.naylor@sba.gov. Thank You!!!

SBA Lender Training in Jacksonville March 18th!

SBA's North Florida District Office will be conducting **FREE** orientation classes for lenders in our office at 7825 Baymeadows Way, Suite 100-B, Jacksonville, FL on March 18, 2009. Orientation encompasses Centralized Processing for Standard 7 (a) Loans, the 504 Loan Program, *SBAExpress*, and *PatriotExpress* policies and procedures for your marketing personnel, loan officers, and/or credit analysts **AND** loan closing, servicing, liquidation and guaranty purchase policies and procedures for those personnel responsible for closing loans, post-closing servicing, loan accounting, and/or liquidation and purchases.

Time for classes is 9:00 AM until 1:00 PM. Classes tend to fill up quickly so **RESERVE YOUR SPOT EARLY!** You may register by calling Rosalind Bryant at 904/443-1906. If for any reason you find that you will be unable to attend your scheduled class, **PLEASE** telephone our office and cancel so that a replacement can be selected for your slot.

SBA CALENDAR OF EVENTS

Let us know what you are up to! Please send any upcoming events to lola.naylor@sba.gov

On-Going Across the District: SCORE Counseling for start up small business help—visit www.score.org to find your local chapter to make an appointment!

March 18— Jacksonville
Lender Training! For more information and to RSVP, contact Veronica Wallace, 904-443-1923 or veronica.wallace@sba.gov

March 31 - Jacksonville
Learn What the SBA has to offer! 10:00 am to 12:00 pm at the SBA District Office, 7825 Baymeadows Way Suite 100-B. For more info and for registration instructions, please visit www.sba.gov/fl/north.

April 1 - Gainesville
The University of Florida's 2009 Small Business Conference & Trade Fair at the UF Hilton Hotel & Conference Center. For more information, please contact 352-392-0380.

April 9 - Eglin AFB
Applications Due Feb. 20th!!
2009 Eglin Small Business Vendor Show-Officer's Club, Eglin AFB, 9:00 am to 3:00 pm. For application, [please click here:](#)

April 30- Jacksonville
Small Business Week Celebration & Lender Awards, UNF University Center— Save the Date! Contact 904-620-2476 for more information.

Through its Faith-Based and Community Initiative (FBCI), the SBA is reaching out to foster business development opportunities in every corner of America. Entrepreneurial development is the key to the economic growth of our nation. For more information, please contact at Donna Padgug at (904) 443-1971 or donna.padgug@sba.gov

SMALL BUSINESS ADMINISTRATION NORTH FLORIDA DISTRICT OFFICE 504 Loans Year to Date for FY 2009		
		As of 1/31/2009
Lender Name	Number of Loans	Dollar Amount
FLORIDA BUSINESS DEVELOPMENT CORPORATION	32	\$16,537,000.00
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	18	\$10,524,000.00
ESSENTIAL CAPITAL FINANCE, INC.	1	\$280,000.00
GULFCOAST BUSINESS FINANCE, INC.	1	\$160,000.00
TOTAL:	52	\$27,501,000.00

**7(a) SBA
North
Florida
Loans
Approved as
of
January 31st
FY 2009**

**12% (18 Loans) of
SBA' North
Florida 7(a)
Loans as of
January 31, 2009
were approved to
Veterans.**

Lender	Number of Loans	Dollar Amount
SUPERIOR FINANCIAL GROUP, LLC	22	\$212,500.0
SUNTRUST BANK	13	\$606,500.0
INNOVATIVE BANK	12	\$325,000.0
COMPASS BANK	11	\$217,000.0
FIRST COAST COMMUNITY BANK	10	\$1,639,000.0
REGIONS BANK	8	\$1,884,200.0
THE HUNTINGTON NATIONAL BANK	6	\$7,343,200.0
COMMUNITY WEST BANK, NATIONAL ASSOCIATION	5	\$1,505,800.0
BANKFIRST	5	\$538,300.0
WACHOVIA SBA LENDING, INC.	5	\$3,952,000.0
AMERICAN ENTERPRISE BANK OF FLORIDA	4	\$556,000.0
FIFTH THIRD BANK	4	\$777,200.0
PNC BANK, NATIONAL ASSOCIATION	4	\$1,960,100.0
BANCO POPULAR NORTH AMERICA	4	\$1,045,500.0
CIT SMALL BUSINESS LENDING CORPORATION	3	\$936,000.0
BORREGO SPRINGS BANK, N.A.	3	\$100,000.0
U.S. BANK NATIONAL ASSOCIATION	3	\$4,981,000.0
WACHOVIA BANK, NATIONAL ASSOCIATION	2	\$400,000.0
BRANCH BANKING AND TRUST COMPANY	2	\$170,000.0
BANCFIRST	2	\$430,000.0
COMMUNITY SOUTH BANK	2	\$1,899,800.0
NEWTEK SMALL BUSINESS FINANCE, INC.	2	\$646,000.0
BANK OF AMERICA, NATIONAL ASSOCIATION	2	\$125,000.0
CENTERBANK OF JACKSONVILLE, N.A.	2	\$650,000.0
BEACH COMMUNITY BANK	1	\$497,236.0
COASTAL BANK AND TRUST OF FLORIDA	1	\$50,000.0
FIRST WESTERN SBLC, INC	1	\$145,000.0
COMMERCE BANK, A DIVISION OF	1	\$200,000.0
FIRST BANK	1	\$150,000.0
FIRST NATIONAL BANK NORTHWEST FLORIDA	1	\$786,000.0
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	\$782,000.0
HANCOCK BANK	1	\$200,000.0
HAVEN TRUST BANK FLORIDA	1	\$150,000.0
LIVE OAK BANKING COMPANY	1	\$2,000,000.0
MERCHANTS & SOUTHERN BANK	1	\$54,800.0
TD BANK, NATIONAL ASSOCIATION	1	\$85,000.0
FIRST COMMERCIAL BANK OF FLORIDA	1	\$68,000.0
TOTAL:	149	\$38,068,136.0

The SBA staff is happy to speak on SBA's Programs & Services to lenders, small businesses, organizations, etc. – Please coordinate with lola.naylor@sba.gov!

NORTH FLORIDA DISTRICT LOANS BY COUNTY MONTH ENDING
JANUARY 31, 2008

County	Number of Loans	Dollar Amount
ALACHUA	5	\$2,292,800.00
BAY	5	\$175,000.00
BRADFORD	1	\$280,000.00
CITRUS	6	\$3,515,000.00
CLAY	7	\$3,156,000.00
COLUMBIA	1	\$750,000.00
DUVAL	51	\$11,128,000.00
ESCAMBIA	4	\$581,000.00
FLAGLER	1	\$237,000.00
HERNANDO	5	\$5,136,200.00
LAKE	10	\$3,931,100.00
LEON	3	\$3,388,000.00
MARION	3	\$525,000.00
NASSAU	5	\$1,190,500.00
OKALOOSA	6	\$1,344,236.00
ORANGE	48	\$10,931,700.00
SANTA ROSA	2	\$462,000.00
SEMINOLE	21	\$10,543,800.00
ST. JOHNS	8	\$2,854,000.00
SUMTER	2	\$25,000.00
VOLUSIA	5	\$1,961,800.00
WAKULLA	1	\$981,000.00
WASHINGTON	1	\$180,000.00
TOTAL:	201	\$65,569,136.00

**SAVE THE
DATE!**

**2009 Small
Business Week &
LENDER
AWARDS
Celebration
in Jacksonville!**

**April 30, 2009
University of North Flor-
ida
University Center**

**Keynote Address By:
Tom Szaky, Founder of
Terra Cycle, Author, &
Pioneer in Doing Busi-
ness in the Green
Industry**

**Sponsorship & Corporate
tables available- for more
information, please contact
904-620-2476**