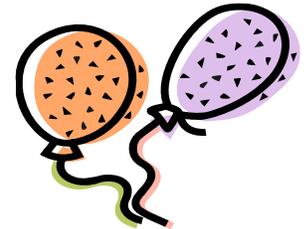


NORTH FLORIDA LENDER NEWS

October 2007



CHEERS TO A NEW FISCAL YEAR!

The SBA North Florida District Office would like to thank our lending community for the outstanding results of Fiscal Year 2007! The North Florida District Office met its goals for the number and dollar amount of 7(a) and 504 Loans, and this could not have happened without your support of the SBA and the SBA's lending programs. Thank you for all of your hard work and we look forward to working with you into Fiscal Year 2008!

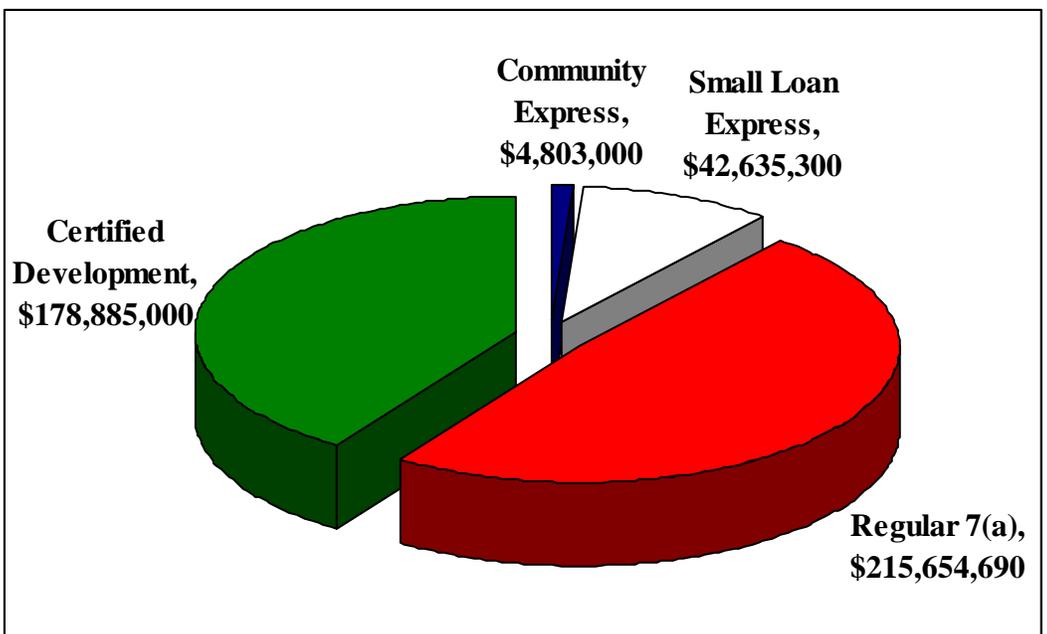
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Special Points of Interest

- Fiscal year 2007 Accomplishments
- Calendar of Events
- FY 2007 Loan Approvals!

		
166 Loans for \$27,547,124 to Veterans	524 Loans for \$95,995,800 to Women	658 Loans for \$131,722,666 to Minorities



Helping small businesses
start, grow and succeed.



Your Small Business Resource

SBA FINANCE DIVISION CALENDAR OF EVENTS

October 26., 2007:

Exporting Basics Workshop presented by Enterprise Flagler 9:30 am to 4:00 pm at Flagler County Chamber of Commerce in Palm Coast. For more information, contact Harriet Lewis, harriet@konesens.com.

November 1, 2007:

The Entrepreneur In You– Free workshop at the Jacksonville Southpointe Marriott from 7:00 pm to 10:00 pm. For more information, contact Annette.paulson@sba.gov or visit <http://www.nyiseminars.com/schedule.html>.

November 8, 2007:

SCORE and OPEN From American Express present Speed Coaching Test Drive– Free counseling for small businesses, 10:00 am to 3:00 pm Walt Disney World Swan Hotel– No charge. For more information visit <https://www.bmmreg.com/amex/>.

November 9, 2007:

Owning a Small Business Seminar at the Jacksonville Downtown Public Library from 3;00 pm to 5:00 pm. For more information, contact Annette.paulson@sba.gov.

November 14, 2007:

Regional Administrator Nuby Fowler will address the State of Small Business in Jacksonville at the Ritz Theater from 8:00 am to 10:30 am. For more information, contact Hazel Yates Campbell hazel@otai.com .

November 23, 2007: Small Business Week Nominations are Due! Submit your top client for Small Business Person of the Year or a Champion Award or nominate a fellow lender for the 2008 Financial Champion of the Year Award! For more information, visit www.sba.gov/fl/north and submit nominations to Lola

Kress Naylor, 7825 Baymeadows Way; Suite 100B, Jacksonville, FL 32256.

November 27, 2007:

SBA Programs and Services to Help You Start, Grow and Succeed– Learn what the SBA can do for you from loan programs, government contracting, counseling and training from 10:00 am to 12:00 pm at the SBA North Florida District Office in Jacksonville. For more information call the SBA office at 904-443-1900.

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

North Florida District 504 Loan Report for Month ending September 30, 2007

Lender Name	Number of	Dollar Amount
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	159	\$79,039,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	134	\$68,466,000.00
INDEPENDENT DEVELOPMENT SERVICES CORPORATION	9	\$4,517,000.00
GULFCOAST BUSINESS FINANCE, INC.	9	\$12,789,000.00
ESSENTIAL CAPITAL FINANCE, INC.	8	\$9,704,000.00
BUSINESS DEVELOPMENT CORPORATION OF NORTH-EAST FLORIDA, INC.	2	\$1,021,000.00
SOUTHERN DEVELOPMENT COUNCIL	1	\$916,000.00
TAMPA BAY ECONOMIC DEVELOPMENT CORPORATION	1	\$1,613,000.00
BUSINESS FINANCE GROUP, INC.	1	\$820,000.00
TOTAL:	324	\$178,885,000.00

All SBA North Florida Loans Approved as of September 30, 2007

Lender	Number of	Dollar Amount
BANK OF AMERICA, NATIONAL ASSOCIATION	384	\$9,080,700.00
INNOVATIVE BANK	205	\$3,434,000.00
BANCO POPULAR NORTH AMERICA	178	\$26,721,000.00
CAPITAL ONE, NATIONAL ASSOCIATION	152	\$7,290,000.00
COMPASS BANK	94	\$7,250,400.00
WASHINGTON MUTUAL BANK	61	\$1,873,700.00
BUSINESS LOAN CENTER, LLC	58	\$11,618,900.00
CIT SMALL BUSINESS LENDING CORPORATION	52	\$26,710,500.00
SUNTRUST BANK	49	\$4,483,000.00
BRANCH BANKING AND TRUST COMPANY	35	\$9,310,700.00
FIRST COAST COMMUNITY BANK	32	\$8,991,000.00
WACHOVIA SBA LENDING, INC.	28	\$21,999,100.00
BANKFIRST	24	\$5,297,000.00
SUPERIOR FINANCIAL GROUP, LLC	21	\$185,000.00
AMERICAN ENTERPRISE BANK OF FLORIDA	21	\$5,764,300.00
COMERICA BANK	19	\$7,670,400.00
PNC BANK, NATIONAL ASSOCIATION	19	\$6,692,000.00
UPS CAPITAL BUSINESS CREDIT	15	\$11,653,500.00
COMMUNITY SOUTH BANK D.B.A COMMUNITY	13	\$6,199,000.00
COMMUNITY WEST BANK, NATIONAL ASSOCIATION	11	\$4,957,800.00
CAPITAL ONE BANK	11	\$365,000.00
ORLANDO NATIONAL BANK	11	\$2,404,000.00
COMMERCE BANK, NATIONAL ASSOCIATION	10	\$2,553,000.00
SMALL BUSINESS LOAN SOURCE, LLC	10	\$3,899,000.00
WELLS FARGO BANK, NATIONAL ASSOCIATION	9	\$420,000.00
WACHOVIA BANK, NATIONAL ASSOCIATION	9	\$795,000.00
FIFTH THIRD BANK	8	\$4,370,000.00
FIRST COMMERCIAL BANK OF FLORIDA	8	\$2,926,000.00
FIRST NATIONAL BANK OF NASSAU COUNTY	7	\$4,733,000.00
HAVEN TRUST BANK	7	\$1,527,000.00
CENTERBANK OF JACKSONVILLE, N.A.	7	\$900,000.00
NEWTEK SMALL BUSINESS FINANCE, INC.	6	\$1,134,000.00
REGIONS BANK	6	\$1,509,000.00
CALIFORNIA BANK & TRUST	6	\$4,086,500.00
UNITED BANK	6	\$458,700.00
NATIONAL CITY BANK	5	\$345,000.00
FAIRWINDS CU	4	\$873,766.00
BANCFIRST	4	\$350,000.00
FIRST NATIONAL BANK OF ARIZONA	4	\$2,476,500.00
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	4	\$186,100.00
RIVERSIDE NATIONAL BANK OF FLORIDA	4	\$438,200.00
BUSINESS LENDERS, LLC	4	\$2,668,000.00
BANK OF PENSACOLA	3	\$542,000.00
TEMECULA VALLEY BANK	3	\$2,159,400.00
STEARNS BANK NATIONAL ASSOCIATION	3	\$514,000.00
IRWIN FRANCHISE CAPITAL CORPORATION	3	\$1,702,500.00

Continued on Page 5.....

NORTH FLORIDA DISTRICT LOANS BY COUNTY MONTH ENDING SEPTEMBER 30, 2007

County	Number of Loans	Dollar Amount
ALACHUA	51	\$8,599,900.00
BAKER	2	\$886,000.00
BAY	30	\$13,247,800.00
BRADFORD	6	\$1,685,000.00
CALHOUN	1	\$5,000.00
CITRUS	26	\$5,133,000.00
CLAY	65	\$9,459,200.00
COLUMBIA	5	\$1,592,000.00
DIXIE	3	\$85,000.00
DUVAL	309	\$69,949,000.00
ESCAMBIA	54	\$15,654,600.00
FLAGLER	28	\$7,411,800.00
FRANKLIN	3	\$677,200.00
GADSDEN	4	\$1,697,000.00
GILCHRIST	2	\$107,000.00
GULF	1	\$1,050,000.00
HAMILTON	1	\$36,000.00
HERNANDO	45	\$13,142,000.00
HOLMES	3	\$85,000.00
JACKSON	4	\$2,275,000.00
JEFFERSON	1	\$10,000.00
LAKE	75	\$21,671,500.00
LEON	52	\$14,025,300.00
LEVY	4	\$813,000.00
LIBERTY	1	\$5,000.00
MADISON	2	\$30,000.00
MARION	54	\$18,669,600.00
NASSAU	35	\$10,414,224.00
OKALOOSA	44	\$11,919,700.00
ORANGE	626	\$109,043,466.00
PUTNAM	12	\$1,557,000.00
SANTA ROSA	25	\$5,794,200.00
SEMINOLE	213	\$44,868,300.00
ST. JOHNS	61	\$ 16,694,800.00
SUMTER	4	\$2,153,000.00
SUWANNEE	2	\$50,400.00
UNION	2	\$400,000.00
VOLUSIA	117	\$22,376,500.00
WAKULLA	6	\$1,128,000.00
WALTON	22	\$6,921,500.00
WASHINGTON	5	\$655,000.00
Total:	2006	\$441,977,990.00

*59% of SBA' North
Florida 7(a) Loans as
of September 30, 2007
are SBAExpress
Loans.*

U. S. Small Business
Administration

SBA North Florida District Office
7825 Baymeadows Way
Suite 100B
Jacksonville, FL 32256

Phone: 904-443-1900
Fax: 904-443-1980
E-mail: lola.naylor@sba.gov

All Loans Continued from page 3

COHUTTA BANKING COMPANY	2	\$589,700.00
BEACH BUSINESS BANK	2	\$3,035,000.00
COMMERCE BANK/NORTH	2	\$3,840,000.00
FIDELITY BANK	2	\$1,720,900.00
THE HUNTINGTON NATIONAL BANK	2	\$610,700.00
HANCOCK BANK	2	\$323,000.00
MOUNTAIN 1ST BANK & TRUST COMPANY	2	\$3,085,000.00
RIDGESTONE BANK	2	\$1,050,000.00
SHINHAN BANK AMERICA	1	\$150,000.00
SILVER STATE BANK	1	\$55,000.00
SOUTHEASTERN BANK	1	\$365,524.00
TELESIS COMMUNITY CU	1	\$100,000.00
GREATER BAY BANK, NATIONAL ASSOCIATION	1	\$276,000.00
BORREGO SPRINGS BANK, N.A.	1	\$423,000.00
TRUSTMARK NATIONAL BANK	1	\$150,000.00
UNITED CENTRAL BANK	1	\$1,424,000.00
BANK OF JACKSON COUNTY	1	\$2,000,000.00
UNITED WESTERN BANK	1	\$464,000.00
VISION ONE CU	1	\$129,000.00
WASHINGTON FIRST INTERNATIONAL BANK	1	\$30,000.00
AMERIS BANK	1	\$275,000.00
THE HOME SAVINGS AND LOAN COMPANY OF YOUNGSTOWN	1	\$2,000,000.00
LEHMAN BROTHERS BANK, FSB	1	\$630,000.00
FIRST PLACE BANK	1	\$150,000.00
FLORIDA CU	1	\$469,500.00
FIRST CHATHAM BANK	1	\$133,000.00
FIRST BANK AND TRUST	1	\$950,000.00
FIFTH THIRD BANCORP	1	\$1,000,000.00
WHITNEY NATIONAL BANK	1	\$300,000.00
HSBC BANK USA, NATIONAL ASSOCIATION	1	\$100,000.00
CELTIC BANK CORPORATION	1	\$2,000,000.00
CONNECTICUT RIVER BANK, NATIONAL ASSOCIATION	1	\$125,000.00
SAEHAN BANK	1	\$153,000.00
MERCHANTS & SOUTHERN BANK	1	\$50,000.00
NCB, FSB	1	\$495,000.00
OMNI NATIONAL BANK	1	\$350,000.00
PINNACLE BANK	1	\$324,000.00
PROSPERITY BANK	1	\$900,000.00
CITIBANK, N.A.	1	\$100,000.00
FIRST NATIONAL BANK HOLDING COMPANY	1	\$1,050,000.00
INDEPENDENCE BANK	1	\$200,000.00
Total:	1682	\$263,092,990.00
		0

Helping small businesses
start, grow and succeed.



Your Small Business Resource