



DALLAS/FORT WORTH DISTRICT OFFICE
4300 AMON CARTER BLVD, SUITE 114
FORT WORTH, TX 76155
(817) 684-5500 • Metro (817) 355-1933 • Fax (817) 684-5516



Herbert Austin
District Director

The U.S. Small Business Administration (SBA) helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States, Puerto Rico, the U.S. Virgin Islands and Guam. We recognize that small business is critical to our economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace.

SBA offers numerous financing programs for small businesses that are administered through private sector lenders and other organizations. SBA has a working relationship with a vast number of lenders all around the country. The SBA does not have grants to start or expand a business.

The basic 7(a) Loan Guaranty is the primary business loan program to help qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels. It is also the agency's most flexible business loan program, since financing under this program can be guaranteed for a variety of business purposes. More detailed financial information can be found in this information packet or click on 'financing' at www.sba.gov.

This packet contains a list of the most active and expert participating lenders in the 72 counties in North Texas--under the jurisdiction of the Dallas/Fort Worth District Office (D/FW). SBA offers its lending partners a variety of ways to deliver the 7 (a) Loan program. More experienced lenders can receive higher levels of delegated authority and expedited loan approvals. This allows the lender to provide the borrower with a decision more quickly

Additionally listed in this packet is information on the SBA resource partners. Visit the Service Corps of Retired Executives (SCORE) business counselors at <http://score.org> or contact the SCORE Chapter nearest you for free counseling. Visit the Small Business Development Centers (SBDC) at www.ntsfdc.org. Both resource partners offer various workshops, seminars and mini-courses and provide free one-on-one-counseling to those interested in starting and expanding a business.

There is a wealth of information on the SBA website at www.sba.gov.

BUSINESS COUNSELING

To help you and thousands of other business people each year, SBA partners with the following counseling activities. For a start up kit, go to http://www.sba.gov/starting_business/startup/guide.html



Business Counselors

SCORE counselors are experienced former business owners and executives who, at no charge, assist both existing and prospective small businesses with counseling and direction. SCORE volunteers are located throughout the Dallas/Fort Worth's 72 county district.

"How to Start and Manage a Small Business" workshops are conducted regularly by SCORE. Contact the SCORE Chapter nearest you, or go to www.score.org.

<u>Dallas Chapter 22</u> Meadows Building 5646 Milton St., Suite 303 Dallas, TX 75206 (214) 987-9491 Mon-Fri 9:00-3:00 (No Saturday hours)	<u>Fort Worth Chapter 120</u> James E. Guinn School Complex 1150 S. Freeway – Suite 108 (I-35 @ Rosedale) Fort Worth, TX 76104 (817) 871-6002	<u>East Texas Chapter 280</u> 1530S. SSW Loop 323, Suite 100 Tyler, TX 75701 (903) 510-2975
<u>Satellites</u>	<u>Satellites</u>	
<u>Allen - Chamber of Commerce</u> 210 W. McDermott Drive Allen, TX 75013 (972) 727-5585 Thursday 12:00 - 3:00	<u>Arlington – Center for Entrepreneurial Dev.</u> 202 E. Border St. Arlington, TX 76010 (817) 871-6002 or (817) 272-0684 Call for Appointment Thursday 9:00 – 1:00	<u>Waco Chapter 321</u> Texas Work Force Center 1416 S. New Road Waco, TX 76711 (254) 296-5214 Call for Appointment
<u>Carrollton - Metrocrest Chamber of Commerce</u> 1204 Metrocrest Drive Carrollton, TX 75006 (972) 416-6600 Tuesday 9:00-1:00	<u>Eules Library</u> 201 Ector Dr. Eules, TX 76039 (817) 685-1489 Call for Appointment	
<u>Denton - South Branch Library</u> 3228 Teasley Lane Denton, TX 76210 (940) 349-8252 Thursday 9:00-10:00	<u>Fort Worth Small Business Administration</u> 4300 Amon Carter Blvd., Ste 114 Fort Worth, TX 76155 (817) 684-5500 Wednesday 11:00 – 2:30	
<u>Farmers Branch - Chamber of Commerce</u> 12875 Josey Lane, Suite 150 Farmers Branch, TX 75234 (972) 243-8966 Wednesday 9:00-12:00	<u>Johnson County-Joshua Public Library</u> 907 S. Broadway Joshua, TX 76058 (817) 871-6002 Call for Appointment	
<u>Flower Mound – Chamber of Commerce</u> 700 Parker Square – Suite 100 Flower Mound, TX 75028 (972) 539-0500 Thursday 1:30 – 4:00	<u>Mansfield Chamber of Commerce</u> 116 N. Main St. Mansfield, TX 76063 (817) 473-0507 Call for Appointment	
<u>Frisco - Chamber of Commerce</u> 6843 Main Street Frisco, TX 75034 (972) 335-9522 Monday 9:00-1:00	<u>North Richland Hills</u> Public Library 9015 Grand Ave North Richland Hills, TX 76180 (817) 427-6821 Call for Appointment	
<u>Garland - Inwood National Bank</u> 1200 Main St. Garland, TX 75040 (972) 272-7551 Thursday 9:00-12:00	<u>Southlake Chamber of Commerce</u> 1501 Corporate Circle, Ste. 100 Southlake, TX 76092 (817) 481-8200 Call for Appointment	
<u>Greater Irving - Las Colinas - Chamber of Commerce</u> 5221 N. O'Connor Blvd., Ste. 100 Irving, TX 75039 (214) 217-8484 Wednesday 9:00-1:00	<u>Plano – Chamber of Commerce</u> 1200 East 15 th Street Plano, TX 75074 (972) 424-7547 Monday 10:00 – 4-00	
<u>Lewisville - Chamber of Commerce</u> 551 N. Valley Pkwy. Lewisville, TX 75067 (972) 436-9571 Friday 9:00-1:00	<u>Plano - Collin SBDC</u> 4800 Preston Park Blvd., A 126 Plano, TX 75093 (972) 985-3770 Thurs & Fri 9:00-3:00	
<u>McKinney - Chamber of Commerce</u> 1650 W. Virginia St., Ste 110 McKinney, TX 75069 (972) 542-0163 Tuesday 9:00-12:00	<u>Richardson - Chamber of Commerce</u> 411 Belle Grove Richardson, TX 75080 (972) 234-4141 Tuesday 9:00-1:00	



SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)

The SBDC's can assist in preparing business plans, evaluating business prospects, seeking capital, seeking specific information on international trade, technical problems, or providing opportunities in selling to the government. The SBDC system regularly offers various workshops, seminars and mini-courses.

Contact the SBDC nearest you or check the web at www.ntsbdc.org.

Abilene, Texas *Texas Tech University SBDC @ Abilene 500 Chestnut Street Ste 601 Abilene, TX 79602 (325)670-0300	Fort Worth, Texas Tarrant County College SBDC James E. Guinn School Complex 1150 S. Freeway, I-35 @ Rosedale, Ste 229 Fort Worth, TX 76104 (817) 871-6028	Waxahachie, Texas Ellis County SBDC – Satellite 1900 John Arden Drive. Waxahachie, TX 75165 (972) 937-2174
Athens, Texas Trinity Valley SBDC 100 Cardinal Drive Athens, TX 75751 (903) 675-7403	Gainesville, Texas North Central Texas SBDC 1525 W. California Gainesville, TX 76240 (940) 668-4220	Wichita Falls, Texas *Midwestern State University Administration Building 3410 Taft Boulevard Wichita Falls, TX 76308 (940) 397-4373
Bonham, Texas Fannin SBDC – Satellite 1909 N. Highway 121 Bonham, TX 75418 (903) 583-7232	Longview, Texas Kilgore College SBDC 911 NW Loop 281, Suite 209 Longview, TX 75604 (903) 757-5857	**Risk Management SBDC Dallas, Texas 1402 Corinth Street Dallas, TX 75215 (214) 860-5821
Bowie, Texas SBDC – Satellite 810 S. Mill Street Bowie, TX 76230 (940) 668-4220	Mt. Pleasant, Texas Northeast/Texarkana SBDC P. O. Box 1307 Mt. Pleasant, TX 75456 (903) 897-2956	**Center for Government Contracting SBDC, Dallas, Texas 1402 Corinth Street Dallas, TX 75215 (214) 860-5889
Cedar Hill, Texas Best Southwest SBDC 207 N. Cannady Dr., Bldg A115 Cedar Hill, TX 75104 (972) 860-7894	Paris, Texas Paris SBDC 2400 Clarksville Street Paris, TX 75460 (903) 782-0224	**International SBDC – Dallas, Texas 1950 Stemmons Frwy., Suite 5067 Dallas, Texas 75207 (214) 747-1300, (800) 337-7232
Corinth, Texas Corinth SBDC – Satellite 1404 N. Corinth – Suite 307 Corinth, TX 76208 (940) 498-6276	Plano, Texas Collin SBDC 4800 Preston Park Blvd., Suite A126/Box 15 Plano, TX 75093 (972) 985-3770	**Enterprise Excellence SBDC Fort Worth, Texas 7300 Jack Newell Blvd., S. Fort Worth, TX 76118 (817) 272-5930
Corsicana, Texas Navarro SBDC 3200 W. 7 th Avenue Corsicana, TX 75110 (903) 875-7667	Stephenville, Texas *Tarleton State University-SBDC College of Business, P. O. Box T-0650 Stephenville, TX 76402 (254) 968-9330	**Technology Assistance Center SBDC Dallas, Texas 1402 Corinth Street Dallas, TX 75215 (214) 860-5709
Dallas, Texas Dallas SBDC 1402 Corinth Street Dallas, TX 75215 (214) 860-5865 or (214) 860-5859	Texarkana, Texas Texas A&M Texarkana SBDC 2600 North Robinson Road Texarkana, TX 75505 (903) 223-3021	North Texas SBDC Regional Headquarters 1402 Corinth Street Dallas, TX 75215 (214) 860-5831, (800)350-7232
Denison, Texas Grayson SBDC 6101 Grayson Drive Denison, TX 75020 (903) 463-8787	Tyler, Texas Tyler SBDC 1530 S. SW Loop 323, Suite 100 Tyler, TX 75701 (903) 510-2975	
Denton, Texas Denton SBDC – Satellite 414 Parkway Denton, TX 76201 (940) 380-1849	Waco, Texas McLennan SBDC 1400 College Drive Waco, TX 76708 (254) 299-8141, (800) 349-7232	

*Northwest Texas SBDC Region, Lubbock, TX, District Office *SBDC Specialty Centers.

The Fort Worth Business Assistance Center provides business training and counseling, networking opportunities, technical assistance, mentoring, access to the SBA's programs and services, and programs to support the success of small, women and minority business owners.. Local assistance is available at:

Fort Worth Business Assistance Center
 James E. Guinn School Complex
 1150 S. Freeway, (I-35 @ Rosedale)
 Fort Worth, TX 76104
(817)-871-6025

The Online Women's Business Center www.onlinewbc.gov offers women information about business principles and practices, management techniques, networking, industry news, market research, and more. Features include interactive mentoring and individual counseling, topic forums, newsgroups, information in nine languages and a data resource guide.

COMMON BUSINESS QUESTIONS

The following are responses to the most frequently asked questions:

To Register Your Business Name, contact the **COUNTY CLERK'S OFFICE**, for the county in which your business will be located. You will find a list of county clerks at <http://www.sos.state.tx.us/corp/index.shtml>

To obtain a State of Texas Resale Permit:
Comptroller of Public Accounts
(800) 252-5555
You will find a list of field offices at:
<http://www.window.state.tx.us/>

Your Business:
Texas Secretary of State
(512) 463-5555.
<http://www.sos.state.tx.us/>

Guide to Texas Business Licenses & Permits
<http://www.governor.state.tx.us/ecodev/sba/files/permits.pdf>

To obtain Patents or Trademarks:
U.S. Patent and Trademark Office
Washington, D.C. 20231
(800) 786-9199
<http://www.uspto.gov/>

To obtain a Copyright:
Library of Congress
Washington D.C. 20559
Forms: (202) 707-9100
Information: (202) 707-3000
<http://www.copyright.gov/>

For Patent, Trademark Search and Technology Assistance:
Technology Assistance Center
1402 Corinth
Dallas, TX 75215
(214) 860-5709

To Obtain Bid, Payment or Performance Bonds:
SBA's Surety Bond Guarantee Program is administered by SBA Region 4, Atlanta, GA,
(404) 331-0100 ext 601
Go to <http://www.sba.gov/osq/> for more information.

**For Information on Size Standards:
North American Industrial Classification System (NAICS)**
Visit: www.sba.gov/sizestandards

To obtain a Federal Employee Tax ID Number
Contact the IRS at (800) 429-4933 www.irs.gov
Tax workshops sponsored by the SBDC
To Register: 817-871-6028 Fee: \$25.00
Fort Worth: 1st & 3rd Wednesday
9:00 a.m. to 1:00 p.m.
1150 South Freeway, Ste 229, Ft Worth
Arlington: Every 3rd Saturday
9:00 a.m. to 1:00 p.m.
University of Texas at Arlington
Ctr For Cont. Ed. & Workforce Dev.
140 W. Mitchell

Business.gov
BusinessLaw.gov has been incorporated into www.business.gov Before launching your business, be sure to check on specific laws and regulations in your area.

EXPORTING INFORMATION -- loan information regarding working capital needed to perform export sales.

International Small Business Development Center c/o InfoMart
1950 N Stemmons Freeway, Ste. 5067
Dallas, TX 75258
(214) 747-1300

U.S. Export Assistance Center
1450 Hughes Rd., Suite 220
Grapevine, TX 76051
(817) 310-3744
Contact: Rick Schulze

Check out this site on the Web:
<http://www.sba.gov/oit/>

IMPORTING INFORMATION
U.S. Customs Department (District Office)
P.O. Box 619050
Dallas/Fort Worth Airport, TX 75261
(972) 870-7460, <http://www.customs.treas.gov/>

For Grant Information
SBA does not have programs for grand assistance to start or expand a business. Visit www.grants.gov to determine if there are any appropriate grants.

Any reference obtained from this information packet to a specific commercial product, process, or service does not constitute or imply an endorsement by SBA or the United States Government of the product, process, or service, or its producer or provider. The views and opinions expressed in any referenced document do not necessarily state or reflect those of the SBA or the United States Government.



Seminars

Dallas SCORE Small Business Workshops:

Held every 4th Saturday of each month at
Center For Community Cooperation
2900 Live Oak Street, Dallas, TX, 75204
The cost is \$50 and the events are from 8:30 AM to 4:30 PM.
For more information call 214/987-9491.

Fort Worth SCORE Small Business Workshops:

Held every 3rd Saturday of each month at
The Business Assistance Center, 1150 South Freeway,
Fort Worth, TX 76104.
The cost is \$75 and the events are from 8:30 AM to 3:00 PM.
For more information call 817/871-6002.

How to Start a Small Business Mini Course

2nd Thursday, 5:30 p.m. - 7:30 p.m. and 4th Thursday 2:00
p.m. - 4:00 p.m., Monthly
1150 South Freeway, Suite 229, Fort Worth
The cost is \$26.00
Call 817-871-6028 for more information

SELLING TO THE GOVERNMENT

If you are interested in selling your product or services to the Federal Government, SBA has several programs designed to assist. In accordance with Federal procurement regulations, your business must be the primary provider of the service or product, i.e., the contractor or manufacturer. The programs are:

Small Business Set Aside:

The Department of Defense (DOD) and many other large procuring agencies of the Federal Government set aside contracts for small business. Entrance into the program can be initiated by contacting your closest installation or:

<p>University of Texas at Arlington Cross Timbers Procurement Technical Assistance Center 7300 Jack Newell Blvd. S. Fort Worth, TX 76118 Phone: 817-272-5978 Fax: 817-272-5952 Email: gharlin@arri.uta.edu URL: http://arri.uta.edu/crosstimbers/ POC: Gary Harlin</p>	<p>Center for Government Contracting SBDC 1402 Corinth Dallas, TX 75215 Phone: 214-860-5889 Email: cpw9421@dcccd.edu URL: http://www.ntsbdc.org POC: Chuck Waldrop (A fee may be charged for some workshops)</p>
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8(a) Business Development Program:

A program to assist socially and economically disadvantaged business owners to sell their goods and services to the Federal Government. Applicant must be 51% owner and manager of an existing business that has been viable for the past two years. The two-year requirement may be waived in some instances. Review eligibility and apply online at www.sba.gov/8abd. Additional Information and access to the SBA Internet application for 8(a) Business Development certification and Small Disadvantaged Business certification is available at <https://sba8a.symplicity.com/applicants/guide>.

Small Disadvantaged Business (SDB) Certification Program.

SDBs must be certified by SBA to be eligible for preferences under new federal procurement regulations. The main preference is a "price evaluation adjustment" of up to 10 percent for SDBs bidding as prime contractors. Review eligibility and download the application at www.sba.gov/sdb.

HUBZone Empowerment Contracting Program A HUBZone is a "historically underutilized business zone." The HUBZone Program is a "place-based" federal contracting program serving new market communities with low income or high unemployment. The program provides both federal prime contract and subcontract benefits. Only companies certified by the SBA are eligible to participate in the HUBZone program. To qualify, the company's principal office must be located within a "HUBZone"; the company must be owned and controlled by one or more U.S. citizens; and at least 35 percent of the company's employees must be HUBZone residents. Apply online at www.sba.gov/hubzone.

Business owners interested in more information should consider attending monthly classes regarding SBA's certification programs for 8(a), SDB & HUBzone in:

Dallas:

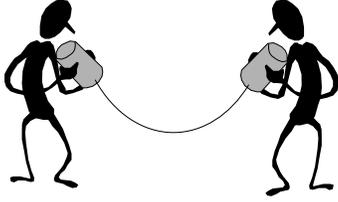
10:00 a.m. - First Monday of each month
Dallas SBDC/Center for Gov't Contracting SBDC
Bill J. Priest Center for Economic Development
1402 Corinth St.,
(214) 860-5889

Fort Worth:

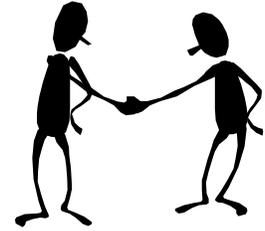
10:00 a.m. First Wednesday of each month
U.S. Small Business Administration
4300 Amon Carter Blvd., Suite 114
(817) 684-5500

Networking Opportunities

Contacting potential customers is always a difficult issue for small business owners. Two events held in the Metroplex that provide excellent opportunities for small business owners to meet government and large business representatives, and other small business owners are:



The Tarrant County Business Breakfast
1st Tuesday of every month at 7:00 am – 8:30 am
Radisson Hotel South at 100 Alta Mesa, Fort Worth Fee: \$8.00
For more information visit www.tarrantcountybusinessbreakfast.org



The Dallas Minority Business Breakfast
3rd Thursday of every month at 7:30 a.m.
City Place, Alcove Room 3rd Floor, 2711 N. Haskell
To attend call (214) 767-8003 .

BUSINESS LOAN INFORMATION

The U.S. Small Business Administration (SBA) is authorized under Section 7(a) of the Small Business Act to provide financial assistance to small businesses in the form of government guaranteed loans. Loan applicants must first contact a participating lender. SBA guaranteed loans are made by participating lenders under an agreement (SBA Form 750) to originate, service and liquidate loans in accordance with SBA regulations, policies and procedures.

Documentation requirements may vary; contact your lender for information you must supply. Common requirements include: purpose of the loan, history of the business, financial statements for three years (existing businesses), schedule of term debts (existing businesses), summary aging of accounts receivable and payable (existing businesses), projected opening-day balance sheet (new business), lease details, amount of investment in the business by the owner(s), projections of income, expenses and cash flow, signed personal financial statements and personal resume(s). You should take the information, including your loan proposal and submit it to a local lender. You should speak with a representative of the lender that is involved in the SBA loan program for that lender to receive the best assistance from one who is knowledgeable about SBA and its programs. Under this program, the SBA can guaranty up to 85% of a small business loan; however, the lender must agree to loan the money with the SBA guarantee. The lender will then forward your loan application and a credit analysis to the SBA's Dallas/Fort Worth District Office (D/FW). After receiving all documentation, the SBA analyzes the entire application and then makes its decision. The process may take up to 10 working days to complete.

Loans can be used for equipment, fixtures, construction, to purchase land or buildings, leasehold improvements, inventory, debt repayment, working capital and lines of credit. The following general information is provided so you can have a better understanding of the SBA loan program. Each loan application is reviewed individually by your bank or a small business lending company, a firm that is licensed and regulated by SBA to make 7(a) loans, and the SBA.

1. The SBA **guarantees** loans submitted and made by regulated financial institutions. SBA **does not** have grants to start a small business.
 - a) SBA guarantees a portion of loans up to \$2,000,000, except for 504, Delta, and International Trade Loans. There is no minimum loan amount. SBA can guarantee 85% of a loan under \$150,000 and 75% of a loan over \$150,000, but may not guarantee more than \$1,500,000.
 - b) The prospective borrower will be **required** to provide an equity contribution. SBA does not have specific requirements but considers each application based on all factors. Most lenders require an equity investment of 30% to 50% for new businesses and 20% to 30% equity for existing businesses.
 - c) An existing business will be required to provide a financial statement showing the business is a profit-making concern, does not have delinquent taxes and will have a satisfactory debt-to-worth ratio, after the loan.
 - d) Many confuse collateral and equity. Equity is the owner's investment or net worth in the business. Collateral is anything of value (business or personal) which may be pledged to secure the loan.
 - e) The SBA charges the lender a guaranty fee on the guaranteed portion of the loan. SBA policy allows the lender to pass this guaranty fee to the borrower after the lender has paid the fee and the loan is disbursed.
2. The SBA guaranteed loan program limits interest rates, based on the prime rate posted in the Wall Street Journal, according to the following schedule:
 - a) Loans of \$50,000 or more with a maturity of less than 7 years: Prime rate plus 2¼%.
 - b) Loans over \$50,000 or more with a maturity of 7 years or more: Prime rate plus 2¾%.
 - c) Loans up to \$25,000: Prime Rate plus 4¼% or 4¾%.
 - d) Loans over \$25,000 to \$50,000: Prime Rate plus 3¼% or 3¾%.

3. The SBA guaranteed loan maturity (length of loan) is based upon the ability to repay and the following schedule:
 - a) Working capital loans: 5 to 7 years (10 years if necessary for repayment)
 - b) Equipment loans: 25 years (limited to the useful economic life of the asset)
 - c) Real estate and building: Up to a maximum of 25 years

4. To qualify as a small business concern for most SBA programs, small business size standards define the maximum size that a firm, including all of its affiliates, may be. The SBA has established two widely used size standards – 500 employees for most manufacturing and mining industries and \$6.5 million in average annual receipts for most non-manufacturing industries. However, many exceptions exist. For the applicable size standard, see the SBA's Small Business Size Regulations, [13 CFR §121](#) or the [Table of Small Business Size Standards](#) matched to NAICS industries for which SBA has established standards.

The general size standards for SBA guaranteed business loans are based on the number of employees or full-time equivalents per pay period averaged over the preceding 12 months, or on the sales volume average over a three-year period, according to the following schedule:

- a) Manufacturing: Maximum number of employees may range from 500 to 1500, depending on the type of product manufactured.
 - b) Wholesaling: Maximum number of employees may not exceed 100.
 - c) Services: Annual receipts may not exceed \$4.5 million to \$35.5 million, depending on the industry.
 - d) Retailing: Annual receipts may not exceed \$7.0 million to \$29.0 million.
 - e) Construction: General construction annual receipts may not exceed \$7.0 million to \$33.5 million, depending on the industry.
 - f) Special Trade Construction: Annual receipts may not exceed \$14.0 million.
 - g) Agriculture: Annual receipts may not exceed \$0.75 million to \$17.5 million, depending on the industry.
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5. The most important part of your discussion with the lender is to be prepared with data to answer the lender's questions. A BUSINESS PLAN that includes the items listed below will be most helpful to you in presenting your proposal:
 - a) Projected profit and loss statement
 - b) Cash flow projections
 - c) Market analysis
 - d) Marketing strategy
 - e) Description of the business, listing any affiliates
 - f) Product or services and any advantage
 - g) Managerial ability - resumes of the key staff
 - h) Financial information (personal and business)
 - i) The requested loan amount and how the loan proceeds are to be utilized

 6. Business types and/or proposals that are **ineligible** for the SBA guaranteed loan programs are:
 - a) Large businesses
 - b) Non-profit organizations
 - c) Gambling establishments
 - d) Monopolistic business
 - e) Pyramid sales organizations
 - f) Investment and speculative businesses
 - g) Partial purchase of a business
 - h) Lending institutions
 - i) Real estate held for speculation, investment, or rental
 - j) Religious organizations
 - k) Businesses located in foreign countries
 - l) Illegal businesses
 - m) Over 30-day rental operations
 - n) Businesses owned by people who are on parole or under indictment
 - o) Business that has access to funds through personal resources and/or personal credit and/or excess assets
 - p) Private clubs not open to the public

ACCESS TO CREDIT USING SBA GUARANTY PROGRAM

Any lender operating under state or federal bank regulations can participate in the guaranty loan program offered by the U.S. Small Business Administration (SBA). Prospective borrowers are therefore encouraged to first contact their lender if they feel the guaranty program might fit their business plans. Other types of lenders such as small business lending companies licensed and regulated by SBA, Production Credit Associations, some credit unions, among others, can also participate in the guaranty program.

Attached is a list of lenders (bank and non-bank) that have been our most active participants in the guaranty program. These lenders have established a history of high loan volume, low loan loss ratios, and professional presentations with this office.

NOTE: Loan packaging (the preparation of documents and financial data necessary for proper credit analysis of proposals) is considered to be a financial service. It is reasonable (depending upon the amount of labor) for a prospective borrower who chooses to use an outside packaging service to expect a fee. This is an arrangement between the prospective borrower and whomever they choose to engage. However, when charges for these services become excessive, it may affect the working capital availability of the potential borrower. SBA regulations require a detailed justification of hourly fees and charges for services in excess of one thousand dollars. Borrowers and participating SBA lenders are encouraged to review and discuss charges that seem excessive prior to the submission of loan packages to the SBA, since they may detrimentally affect the credit position of the potential borrower. Attached to the front of every application package is a "Pre-Acceptance SBA Loan Application Check List of Requirements" that spells out the basic information needed for most loan situations. Submission of a thorough, complete application is essential to full consideration and a rapid response.

Rural Lender Advantage

The U.S. Small Business Administration (SBA) is introducing a new 7(a) loan initiative designed to accommodate the unique loan processing needs of small community/rural-based lenders, many of which do not make SBA 7(a) loans or make very few SBA loans.

Small/Rural Lender Advantage (S/RLA) is part of a broader SBA initiative to promote the economic development of local communities, particularly those facing the challenges of population loss, economic dislocation, high unemployment, etc. This initiative is part of the Agency's 7(a) loan guaranty program and is designed to encourage small community/rural lenders to partner with SBA by simplifying and streamlining the Agency's loan application process and procedures, particularly for smaller SBA loans.

SBA's Export Working Capital Program (EWCP)

This program is a short-term guaranty loan program that provides working capital for small exporters to perform on export transactions. Those interested in this program should contact the SBA Representative at the North Texas U.S. Export Assistance Center. The address and phone number are listed on page 4 under Export Assistance.

Patriot Express

The new *Patriot Express* pilot loan program provides loans up to \$500,000 with an SBA loan guaranty of up to 85% for loans of \$150,000 or less and 75% for loans over \$150,000 up to \$500,000. Patriot Express is available to the military community, including veterans, service-disabled veterans, active-duty service members in the military's Transition Assistance Program, Reservists and National Guard members, current spouses and any of the above, and the widowed spouse of a service member or veteran who died during service, or of a service-connected disability.

Express Lenders

SBAExpress provides selected lender with a 50 percent guaranty on their loans in exchange for the ability to use primarily their own application and documentation forms. This method makes it easier and faster for lender to provide small business loans of \$350,000 or less.

Community Express

CommunityExpress is designed to spur economic development and job creation by providing loans and technical assistance to businesses. This method makes it easier and faster for lender to provide small business loans of \$250,000 or less. The program will also include technical and management assistance, which is designed to help increase the loan applicant's chances of success.

Preferred and Certified Lenders

The most active and expert participating lenders qualify for either the SBA's Certified or Preferred Lenders Program. Both programs offer a quicker turnaround on your loan application.

Microloan Program

The MicroLoan Program provides very small loans to start-up, newly established or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$35,000. The average loan size is about \$10,500. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

Certified Development Companies

The 504 Program provides long-term, fixed-asset financing through certified development companies. These nonprofit corporations are sponsored by private-sector organizations or by state and local governments to contribute to economic development through CDCs and private-sector lenders. The SBA can guarantee debentures covering as much as 40 percent of a 504 project.

PATRIOT EXPRESS LENDERS	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX
Amegy	4650 Belt Line Road	Addison	TX	Karen Thompson	214-754-6096	F214-754-9664
BancorpSouth Bank	3000 New Boston Road	Texarkana	TX	David Crenshaw	903-334-7532	F903-831-5791
Bank of America, N.A.	15303 N. Dallas Parkway	Addison	TX	Jorge Aguilar	972-383-1057	F312-453-5224
Bank of Texas (Oklahoma), N.A.	6105 W. Park Blvd	Plano	TX	Lisa Autry	214-515-4756	F214-515-1750
Center Bank	2727 LBJ Hwy	Dallas	TX	Jason J. Kim	888-868-8949	F213-427-6080
First Financial Bank, N.A.	201 East Main	Eastland	TX	L. V. Coffee	254-629-6139	F254-629-6104
First International Bank	1912 Avenue K	Plano	TX	John Shaver	469-429-2408	F972-424-6328
JPMorgan Chase Bank N.A.	6300 Harry Hines Blvd., 2 nd Floor	Dallas	TX	Mark C. Hare	214-904-3688	F214-904-3986
MetroBank, N.A.	275 West Campbell Rd, Ste 111	Richardson	TX	Anita Leugn	972-488-5628	F972-243-0993
One World Bank	2449 Walnut Hill Lane	Dallas	TX	Don Johnson	972-243-7777x102	F972-243-1663
Prosper Bank	805 E First Street, PO Box 10	Prosper	TX	Larry Miller	469-360-6073	F469-952-5501
Small Business Loan Source	10573 N. MacArthur Blvd, # 1161	Irving	TX	Dale Donnell	972-910-9448	F888-983-5669
Southwest Bank	3737 SW Loop 820	Fort Worth	TX	Shirley Jarman	817-292-4820	F817-292-6725
Texas Capital Bank	4230 LBJ Frwy, Ste 100	Dallas	TX	Jeff Kocher	972-450-5072	F972-450-5066
Wells Fargo Texas, N.A.	1445 Ross Avenue 23rd Floor	Dallas	TX	Dwight Hilton	214-661-1246	F866-494-8918

EXPRESS LENDERS	ADDRESS	CITY	ST	ZIP	SBA CONTACT	PHONE	FAX
Austin Bank Texas, N.A.	2609 Gilmer Road	Longview	TX	75604	Kent Bryson, Sr.	903-247-2265	F903-247-2268
Banco Popular N. A.	1600 E. Lamar, Ste 270	Arlington	TX	76011	Carolyn Jones	817-704-1856	F817-274-5883
Bank of America, N.A.	15303 N. Dallas Parkway	Addison	TX	75001	Jorge Aguilar	972-383-1057	F312-453-5224
Bank of Texas (Oklahoma), N.A.	6105 W. Park Blvd	Plano	TX	75093	Lisa Autry	214-515-4756	F214-515-1750
Capital One Bank	1680 Capital One Drive	McLean	VA	22102	Susan Streich	804-284-1035	F804-284-1866
Citibank, N.A.	2720 Belt Line Road	Garland	TX	75044	Ted Meredith	214-263-2484	F972-226-7969
Citizens National Bank	6002 Southwest Boulevard	Fort Worth	TX	76109	Doug Sanders	817-731-1444	F817-738-7411
Citizens National Bank of TX	P.O. Box 717	Waxahachie	TX	75168	Noel Mullins	972-351-5117	F972-938-4364
Community Bank (Texas)	201 W. Ellison	Burleson	TX	76028	P Diann Brewer	817-426-7003	F817-447-8140
Compass Bank	17218 Preston Road, 2nd Floor	Dallas	TX	75252	Greg Clarkson	972-735*3577	F972-735-3598
Fidelity Bank	301 S. Avenue D.	Burkburnett	TX	76354	Danny Cremeens	940-569-9000	F940-569-9003
First Bank	4110 Kell Blvd.	Wichita Falls	TX	76309	Doug Kunkle	940-691-0000	F940-691-9988
First Bank of Celeste	301 North Highway 69	Celeste	TX	75423	Chris Barnard	903-568-4211	F903-568-4149
First Community Bank Central Tx, N.A.	17120 N. Dallas Pky, Ste 101	Dallas	TX	75248	Ron Tittle	469-828-4760	F469-828-4642
First Financial Bank, N.A.	201 East Main	Eastland	TX	76448	L. V. Coffee	254-629-6139	F254-629-6104
First Financial Bank, N.A.	2201 W. South Loop	Stephenville	TX	76501	Robert Lemons	254-918-6250	F254-918-6294
First International Bank	1912 Avenue K	Plano	TX	75074	John Shaver	469-429-2408	F972-424-6328
First National Bank of Baird, The	244 Market Street	Baird	TX	79504	Scott Lindley	325-674-1885	F326-675-5020
Frost National Bank, The	P O Box 1600	San Antonio	TX	76102	Linda Wileman	210-220-4543	F210-220-4588
Frost Bank	9001 Airport Freeway, #100	N. Richland Hills	TX	76180	Christopher Jones	817-470-5200	F817-470-5217
Grand Bank of Texas	2341 S. Beltline Road	Grand Prairie	TX	75051	Don Goldsmith Bill Moser	972-264-4811	F972-264-3609
Independent Bank of Texas	4300 N. Beltline Road	Irving	TX	75038	Richard Shook	972-870-9300	F972-870-9333
JPMorgan Chase Bank N.A.	700 N. Pearl St., #415	Dallas	TX	75201	Mark C. Hare	214-965-4325	F214-965-4315
Lehman Brothers Bank, FSB	812 S. W. Alsbury	Burleson	TX	76028	Keith Goodman	817-426-5574	F817-426-5579
Liberty Bank	5801 Davis Blvd	N. Richland Hills	TX	76180	Gary Price	817-656-0038	F817-498-6424
MetroBank, N.A.	275 W. Campbell Rd, Ste 111	Richardson	TX	75080	Anita Leugn	972-488-5628	F972-243-0993
Millennium State Bank of TX	11950 Webb Chapel Blvd.	Dallas	TX	75234	Sonia Gomez	972-241-8200	F972-241-4880
Nara Bank	3010 LBJ Freeway, Suite 130	Dallas	TX	75234	J.P. Park	469-522-4955	F469-522-4952
NexBank, SSB	13455 Noel Road, Ste. 2220	Dallas	TX	75240	Sherrel Crane	972-934-4700	F972-934-4785
One World Bank	2449 Walnut Hill Lane	Dallas	TX	75229	Don Johnson	972-243-7777x102	F972-243-1663
Plains Capital Bank	18111 Preston Road, Ste 110	Dallas	TX	75252	Chris Defransico	972-732-1989	F972-248-7728
Plains Capital Bank	5010 University Ave.	Lubbock	TX	79408	Barry Ballinger	806-791-7241	F806-791-6866
Prosper Bank	805 East First Street	Prosper	TX	75078	Larry Miller	469-360-6073	F469-952-5501
Regions Bank	213 North Fredonia	Longview	TX	75601	Bobby Bustin	903-237-3595	F903-237-3590
Southwest Bank (Ft. Worth)	3737 SW Loop 820	Fort Worth	TX	76133	Sharon Beckner	817-735-9953	F817-529-2991
Southwest Securities Bank	4200 South Hulen St. Suite 309	Fort Worth	TX	76109	Debra Cheek	817-375-4839	F817-462-4396
State Bank of Texas	P. O. Box 763009	Dallas	TX	75376	Rajan Patel	972-252-6000	F972-252-6014
State National Bank	4300 Mercantile Plaza, Suite 300	Fort Worth	TX	76137	Steven M. Wise	817-249-2040	F817-249-0638
Sterling Bank	1250 W. Mockingbird Ln, Ste 100	Dallas	TX	75247	Ken Byrd	214-678-8102	F214-678-8130
Sterling Bank	2225 E. Randol Mill Rd., Ste. 407	Arlington	TX	76011	Ken Petree	817-652-7474	F817-652-7486
Texas Bank	400 Fisk	Brownwood	TX	76801	Lewis Locker	325-649-9200	F325-649-9297
Texas Bank & Trust Company	300 E Whaley	Longview	TX	75606	Christy Hester	903-237-5500	F903-237-5544
Texas Capital Bank, N.A.	4230 LBJ Frwy, Ste 100	Dallas	TX	75244	Jeff Kocher	972-450-5072	F972-450-5066
Town & Country Bank	150 N. Harbin Drive	Stephenville	TX	76401	Chad Gilley	254-968-4125	F254-968-4413
United Central Bank	4555 West Walnut	Garland	TX	75042	George Martin	972-509-7319	F972-516-3680
United Community Bank, N.A.	2100 FM 407	Highland Village	TX	75077	Mary Frosto	972-317-9935	F972-317-4973
UPS Capital	11620 Goodnight Ln, Ste 100	Dallas	TX	75229	Jeannie Baldwin	469-552-4835	F972-243-3385
Wachovia SBA Lending, Inc.	5080 Spectrum Dr., Suite 400E	Addison	TX	75001	Terrence Washington	972-419-3662	F972-419-3135
Wachovia SBA Lending, Inc.	100 Crescent Court Suite 700	Dallas	TX	75201	Maribell Gonzalez	972-921-0102	F972-419-3689
Wells Fargo Bank, N.A.	1445 Ross Avenue 23rd Floor	Dallas	TX	75229	Dwight Hilton	214-661-1246	F866-494-8918
Wilshire State Bank	2237 Royal Lane	Dallas	TX	75229	Ian Song	972-919-9900	F972-919-9988
Woodforest National Bank	8408 Davis Blvd., Ste. 100	North Richland Hills	TX	76180	Barrett England Scott Davies	817-503-4200 817-503-4221	F817-514-9630

EXPRESS LENDERS	ADDRESS	CITY	ST	ZIP	SBA CONTACT	PHONE	FAX
Worth National Bank	3908 Telephone Rd.	Fort Worth	TX	76135	Gary Stone	817-234-8615	F817-237-8811

COMMUNITY EXPRESS LENDERS	ADDRESS	CITY	ST	ZIP	SBA CONTACT	PHONE	FAX
Austin Bank Texas, N.A.	2609 Gilmer Road	Longview	TX	75604	Kent Bryson	903-247-2265	F903-247-2268
Banco Popular N. A.	1600 E. Lamar, Ste 270	Arlington	TX	76011	Carolyn Jones	817-704-1856	F817-274-5883
Bank of America, N.A.	15303 N. Dallas Parkway	Addison	TX	75001	Jorge Aguilar	972-383-1057	F817-390-6288
First Bank	4110 Kell Blvd.	Wichita Falls	TX	76309	Doug Kunkle	940-691-0000	F940-691-9988
Innovative Bank	360 14 th Street	Oakland	CA	94612	Philip LaCorte	510-899-6851	F510-899-6894
JPMorgan Chase Bank N.A.	700 N. Pearl St., #415	Dallas	TX	75201	Mark C. Hare	214-965-4325	F214-965-4315
One World Bank	2449 Walnut Hill Lane	Dallas	TX	75229	Don Johnson	972-243-7777x102	F972-243-1663
Prosper Bank	805 East First Street	Prosper	TX	75078	Larry Miller	469-360-6073	F469-952-5501
United Central Bank	4555 West Walnut	Garland	TX	75042	George Martin	972-509-7319	F972-516-3680
Washington Mutual	1201 3rd Ave	Seattle	WA	98101	Michael Stedron	206-500-5150	F206-554-2653
Wells Fargo Bank, N.A.	1445 Ross Avenue 23rd Floor	Dallas	TX	75062	Dwight Hilton	214-661-1246	F866-494-8918

PREFERRED & CERTIFIED LENDERS	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX	TYPE
1 st Heritage Capital	5700 Granite Parkway	Plano	TX	Jim Kahler	972-827-6956	F602-636-7177	PLP
Amegy	4650 Belt Line Road	Addison	TX	Karen Thompson	214-754-6096	F214-754-9664	PLP
American Bank of Texas	6100 Preston Road	Frisco	TX	John Munk	972-668-7904	F972-335-1902	PLP
American National Bank of Texas	102 West Moore Ave	Terrell	TX	Dan Trollinger	214-863-6808	F214-863-6585	PLP
American State Bank	1300 Santa Fe Drive	Weatherford	TX	Brad Wilkerson	817-594-7827	F817-594-7827	PLP
Austin Bank, Texas, N.A.	2609 Gilmer Road	Longview	TX	Kent Bryson, Sr.	903-247-2265	F903-247-2268	CLP
Banco Popular, N.A. (Texas)	1600 E. Lamar, Ste 270	Arlington	TX	Carolyn Jones	817-704-1856	F817-274-5883	PLP
Bank of America, N.A.	15303 N. Dallas Parkway	Addison	TX	Jorge Aguilar	972-383-1057	F817-390-6288	PLP
Bank of Texas (Oklahoma), N.A.	6105 W. Park Blvd	Plano	TX	Lisa Autry	214-515-4756	F214-515-1750	PLP
Bank of the West	915 N. Belt Line Rd.	Irving	TX	Lee Ely	972-986-2222	F972-790-4095	PLP
Beach Business Bank	1230 Rosecrans Ave., Ste 100	Manhattan Beach	CA	Stacey Johnson	866-862-3878	F310-802-2975	PLP
California Bank & Trust (Zions)	2399 Gateway Oaks Dr, Ste 110	Sacramento	CA	Gary Miller	602-212-8826	F602-230-1345	CLP
Capital One Bank, NA	1680 Capital One Drive	McLean	VA	Susan Streich	804-284-1035	F804-284-1866	PLP
Cathay Bank	4140 Legacy Dr., Ste. 324	Plano	TX	Easu C. Liu	214-228-2658	F214-228-2658	PLP
Center Bank	2727 LBJ Hwy	Dallas	TX	Jason J. Kim	888-868-8949	F213-427-6080	PLP
CIT Small Business Lending	5430 LBJ Frwy, #1200	Dallas	TX	Pete O'Hern	972-455-9271	F972-455-9270	PLP
Citibank, N.A.	2720 Belt Line Road	Garland	TX	Ted Meredith	214-263-2484	F972-226-7969	PLP
Citizens National Bank	6002 Southwest Boulevard	Fort Worth	TX	Doug Sanders	817-731-1444	F817-738-7411	PLP
Citizens National Bank of Texas	P.O. Box 717	Waxahachie	TX	Peggy Lofif	972-351-5117	F972-938-4364	PLP
City Bank	120 E. Main Street	Forney	TX	Jonathan Voight	972-564-3921	F972-564-3367	PLP
Comerica Bank, Texas	1508 W. Mockingbird Lane	Dallas	TX	Connia Castaldo	214-457-4202	F214-589-1411	PLP
Commerce Bank, N.A.	PO Box 2480, One Royal Rd	Flemington	NJ	Thomas Ort	908-806-6200	F908-237-4787	PLP
Community Bank	201 W. Ellison	Burleson	TX	P Diann Brewer	817-426-7003	F817-447-8140	PLP
Community South Bank	5068 Plano Pkwy., Ste 300	Plano	TX	Wayne W. Tucker	972-447-8359	F972-447-8359	PLP
Compass Bank (Alabama)	17218 Preston Road, 2nd Fl	Dallas	TX	Greg Clarkson	972-735-3577	F972-735-3598	PLP
Corsicana National Bank & Trust	321 North 15th Street	Corsicana	TX	Greg Olsen	903-654-4500	F903-654-4509	CLP
Equity Bank	5220 Spring Valley Road, #160	Dallas	TX	Patty Stacey	214-237-3170	F214-237-3197	PLP
First Community Bank Central Tx, N.A.	17120 N. Dallas Pky, Ste 101	Dallas	TX	Ron Tittle	468-828-4760	F468-828-4642	PLP
First International Bank	1912 Avenue K	Plano	TX	John Shaver	469-429-2408	F972-424-6328	PLP
First National Bank Arizona	1515 N. Town East Blvd., Ste 138-133	Mesquite	TX	Ted Meredith	817-304-0264	F817-304-0264	PLP
First National Bank of Baird	244 Market Street	Baird	TX	Scott Lindley	325-674-1885	F325-675-5020	PLP
First National Bank Mid-Cities	4009 Airport Freeway	Bedford	TX	Heather Keith	817-553-2500	F817-553-2510	CLP
First Western, SBLC, Inc. (PMC)	17950 Preston Road, Ste 600	Dallas	TX	Mary Brownmiller	972-349-3209	F972-349-3265	PLP
Frost National Bank of Austin	P O Box 1600	San Antonio	TX	Linda Wileman	210-220-4893	F210-220-4588	PLP
GE Capital Small Business Finance	16479 Dallas Parkway, #300	Addison	TX	Thomas Garceau	972-713-2532	F972-713-2597	PLP
Grand Bank of Texas	2341 S. Beltline Road	Grand Prairie	TX	Don Goldsmith Bill Moser	972-264-4811	F972-264-3609	PLP
Independent Bank of Texas	4300 North Beltline Road	Irving	TX	Richard Shook	972-870-9300	F972-870-9333	PLP
Innovative Bank	360 14 th Street	Oakland	CA	Philip Lacorte	510-899-6851	F510-899-6894	PLP
JPMorgan Chase Bank N.A.	700 N. Pearl St., #415	Dallas	TX	Mark C. Hare	214-965-4325	F214-965-4315	PLP
Lehman Brothers Bank, FSB	812 S. W. Alsbury	Burleson	TX	Keith Goodman	817-426-5574	F817-426-5579	PLP
Liberty Bank	5801 Davis Blvd	N. Richland Hills	TX	Gary Price	817-656-0038	F817-498-6424	PLP
Mainstreet Lender, LLC	2 Wisconsin Circle, 7 th Floor	Chevy Chase	MD	George Harrop	240-235-5090	F240-235-5094	PLP
MetroBank, N.A.	275 West Campbell Rd, Ste 111	Richardson	TX	Anita Leugn	972-488-5628	F972-243-0993	PLP
Millennium State Bank of Texas	11950 Webb Chapel	Dallas	TX	Sonia Gomez	972-241-8200	F972-241-4880	PLP
Nara Bank	3010 LBJ Freeway Suite 130	Dallas	TX	J.P. Park	469-522-4955	F469-522-4952	PLP
NexBank	13455 Noel Rd, Ste 2220	Dallas	TX	Sherrel Crane	972-934-4700	F972-934-4785	PLP
One World Bank	2449 Walnut Hill Lane	Dallas	TX	Don Johnson	972-243-7777x102	F972-243-1663	PLP
Plains Capital Bank	18111 Preston Road, Ste 110	Dallas	TX	Chris Defransico	972-732-1989	F972-248-7728	PLP
Plains Capital Bank	5010 University Ave.	Lubbock	TX	Barry Ballinger	806-791-7241	F806-791-6866	PLP
PNC Bank	2435 N. Central Expwy, Ste 1200	Richardson	TX	Steve Chadwick	214-712-7385	F214-712-7386	PLP

PREFERRED & CERTIFIED LENDERS	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX	TYPE
Premier Bank	1630 Stout Street	Denver	CO	Ken So	303-623-8888	F303-623-8505	PLP
Prosper Bank	805 E First Street, PO Box 10	Prosper	TX	Larry Miller	469-360-6073	F469-952-5501	PLP
Regions Bank	213 North Fredonia	Longview	TX	Bobby Bustin	903-237-3595	F903-237-3590	PLP
Small Business Loan Source	10573 N. MacArthur Blvd, # 1161	Irving	TX	Dale Donnell	972-910-9448	F888-983-5669	CLP
Southside Bank	1201 South Beckham	Tyler	TX	Jim Wood	903-535-4538	F903-597-0497	CLP
Southwest Bank	3737 SW Loop 820	Fort Worth	TX	Sharon Beckner	817-735-9953	F817-529-2991	PLP
Southwest Securities Bank	4200 S. Hulen St. Suite 309	Fort Worth	TX	Debra Cheek	817-375-4839	F817-462-4396	PLP
State Bank of Texas	605 W. Airport Frwy.	Irving	TX	Rajan Patel	972-252-6000	F972-252-6014	PLP
State National Bank	4500 Mercantile Plaza, Suite 300	Fort Worth	TX	Steven M. Wise	817-249-2040	F817-249-0638	PLP
Sterling Bank	1250 W. Mockingbird Lane, Ste. 100	Dallas	TX	Ken Byrd	214-678-8102	F214-678-8130	PLP
Sterling Bank	2225 E. Randol Mill Rd., Ste. 407	Arlington	TX	Ken Petree	817-652-7474	F817-652-7486	PLP
Temecula Valley Bank	3030 LBJ Freeway, Suite 1550	Dallas	TX	Don C. Johnson	972-277-8268	F972-247-4208	PLP
Texas Bank	400 Fisk	Brownwood	TX	Lewis Locker	325-649-9200	F325-649-9297	PLP
Texas Capital Bank	4230 LBJ Frwy, Ste 100	Dallas	TX	Jeff Kocher	972-450-5072	F972-450-5066	PLP
Texas First Bank Santa Fe	6516 Broadway, Ste 100	Pearland	TX	Barry Anderson	281-485-7270	F281-485-5677	PLP
Texas Republic Bank	2925 Preston Road, Bldg 100	Frisco	TX	Bob Lowrimore	972-334-0700	F972-334-0114	PLP
United Central Bank-Garland	4555 West Walnut	Garland	TX	George Martin	972-509-7319	F972-516-3680	PLP
United Community Bank	2100 FM 407	Highland Village	TX	Mary Frosto	972-317-9935	F972-317-4973	PLP
UPS Capital Business Credit	11620 Goodnight Ln., Ste 100	Dallas	TX	Mike Signorelli Jeannie Baldwin	214-763-5069 972-467-8714	F972-243-3385	PLP
View Point Bank	1309 W. 15th Street	Plano	TX	Bob Winders	972-516-3633	F469-467-1035	CLP
Wachovia SBA Lending, Inc.	5080 Spectrum Dr., Suite 400E	Addison	TX	Terrence Washington	972-419-3662	F972-419-3135	PLP
Wachovia SBA Lending, Inc.	100 Crescent Court Suite 700	Dallas	TX	Maribell Gonzalez	972-921-0102	F972-419-3689	PLP
Wells Fargo Texas, N.A.	1445 Ross Avenue 23rd Floor	Dallas	TX	Dwight Hilton	214-661-1246	F866-494-8918	PLP
Wilshire State Bank	2237 Royal Lane	Dallas	TX	Ian Song	972-919-9900	F972-919-9988	PLP
Woodforest National Bank	8408 Davis Blvd., Ste. 100	N. Richland Hills	TX	Scott Davies Barrett England	817-503-4201 817-503-4220	F817-514-9630	PLP
Woodhaven National Bank	1700 E. Broad Street	Mansfield	TX	Lance Walker	817-473-5979	F817-473-5978	PLP
Worth National Bank	3908 Telephone Rd,	Fort Worth	TX	Gary Stone	817-234-8615	F817-237-8811	PLP

MICROLENDERS	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX
Accion – Home office San Antonio www.acciontexas.org	2014 S. Hackberry	San Antonio	TX	Verónica Wallace	888-215-2373	F210-533-2940
Accion - Dallas	400 S Zang Blvd	Dallas	TX	Verónica Wallace	866-312-3772x1302	F214-941-6579

Certified Development Company	ADDRESS	CITY	ST	SBA CONTACT	PHONE	FAX
Ark-Tex Regional Development Company	122 Plaza West, P. O. Box 5307	Texarkana	TX	L.D. Williamson Richard Powell	903-832-8636	F903-832-2672
Capital Certified Development Corporation	Wild Basin One, 110 Wild Basin Rd Ste 270	Austin	TX	Craig Pinkley	512-327-9229 800-504-2232	F512-327-9243
Gen-Tex Certified Development Corp.	2212 South Congress	Austin	TX	Rosa Rios Valdez	512-326-9006	F512-912-9869
Central Texas Certified Development Co.	3000 South 31st St, Ste 501	Temple	TX	Van Smith	254-899-8546	F254-899-8333
Certified Dev. Corp. of the Southwest	545 East John Carpenter Freeway, Ste 100	Irving	TX	Susan Daywood	972-639-6911	F972-767-4400
Community Certified Development Corp.	8590 Highway 6 North	Houston	TX	Bill Ebersole	713-457-1650	F713-457-0652
Council Finance, Incorporated	3702 Loop 322	Abilene	TX	Tom Mann	325-672-8544	F325-675-5214
Dallas Business Finance Corporation	351 W Jefferson Blvd, Ste 600	Dallas	TX	Charles McElrath	214-948-7800	F214-948-8104
East Texas Regional Development Company	3800 Stone Road	Kilgore	TX	David Cleveland Luke Kimbrough	903-984-8641 903-984-3989	F903-983-1440
Fort Worth Economic Development Corp.	1150 South Fwy, Ste 215	Fort Worth	TX	James Stokes Jr.	817-871-6444	F817-332-6456
Greater East Texas Certified Development Corp.	100 E. Ferguson, Suite 906	Tyler	TX	John Hart	903-535-9229	F903-535-9232
North Texas Certified Development Corp.	600 North Central Expressway, Ste 600-A	Plano	TX	Webb Cox	972-516-0514	F972-424-7479
Texas Certified Development Company	1701 E. 7th St	Austin	TX	Ernest Perales	512-433-1175 800-486-8620	F512-433-1821



U.S. SMALL BUSINESS ADMINISTRATION

Dallas/Fort Worth District Office

4300 Amon Carter Blvd. Suite 114

Fort Worth, Texas 76155

www.sba.gov

Official Business

PENALTY FOR PRIVATE USE \$300