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June 2004 Edition

Spokane Lenders' Update

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This quarterly newsletter is designed to keep Lenders informed on SBA issues that affect loan programs or loan processing. If you have suggestions for future newsletter content or SBA loan issues you would like to see clarified, contact your friendly Spokane SBA Loan Officer:

Gil Acevedo's phone 509-353-2802 or e-mail gilbert.acevedo@sba.gov;

Coralie Myers' phone 509-353-2630 or e-mail coralie.myers@sba.gov; and

ED Chief - Ted Schinzel's phone 509-353-2806 or e-mail ted.schinzel@sba.gov.

Success In Action

Spokane SBA success stories are central to our small business recognition program. They spotlight area entrepreneurs who have been assisted by SBA and its resource partners, SCORE, SBDCs, BICs and/or Lenders. These stories show how we work together to help businesses start or grow, and focus primarily on the entrepreneur's interesting path to success.

Below is a shortened, sample success story. To read more success stories, go to www.spokanebic.org and click on Entrepreneurial Success, then click on Success Stories.

Chipman Moving and Storage: Packing Success for the Long Haul

Chipman Moving and Storage is the local agent for United Van Lines, the world's largest moving company, known for its first-class service. The business packs, moves and stores household goods, office products, automobiles, and companies' records. Customers range from small businesses, international corporations, and government agencies, to families who are moving down the street or across the nation.

In 1932, Linda Burgin's father founded Chipman Moving and Storage in California. He purchased the Spokane Goodwin Mayflower company in 1956. William, Linda's husband, operated the company from headquarters in California before purchasing it in the 1980s, and then moved to Spokane to operate it locally. In 1990, the untimely death of her husband caused Burgin to shift from the role of housewife to business operator in a matter of days. She credits her work ethic and her passion for the family business for helping her to endure the challenging early days at the helm.

An SBA 504 loan through NWBDA and Bank of America allowed the firm to consolidate operations and move into a new facility in 2002. Burgin stated, "Ric Gaunt at Bank of America was amazing...He gave us the best deal and trusted that we could make it".

Linda and her staff have learned to grow and be flexible through many transitions: from changing haulers, Linda's one-year absence while successfully fighting cancer, and restructuring the workforce; to designing and moving into a new warehouse and office facility. She advises; "Don't give up. Always have your policies in place, because everything has cost-cutting criteria". Jeff Burgin, the Operations Manager who constantly thinks outside the box, is Linda's son. She states "Jeff is a money-making machine, continually finding ways to share loads and generate truckloads of profit." He is being trained for future succession.

Burgin believes in creating a great work environment. She states, "Take care of your employees and they will take care of your customers - and that will come back to you." It has returned to Linda ten fold. Chipman staff enjoys full medical, 401K plans, financial counseling, vacation and sick pay, disability insurance, and paid holidays. Revenue is up and Chipman has expanded to 30 employees. Linda Burgin gives back to the community, volunteering to support numerous local, worthy causes.

To those who wish to own a company, Burgin advises, "You must have...pride, vision, be detail oriented, provide good follow through, and care for your business and its employees."

A passion for the business, a love of trucks, and encouragement from key associates helped Linda Burgin make it through rough times. The company overcame the loss of one owner and the near-loss of another, yet still provides the highest quality service for its customers and a fun, safe and stable work environment for its employees. The hard work, dedication and perseverance netted Burgin the 2002 Agora Entrepreneurial Spirit Award from the Spokane Regional Chamber of Commerce and the 2003 SBA Small Business Person of the Year Award for Spokane County.

Chipman Moving & Storage has been serving Spokane and the Inland Northwest community for almost 50 years and is moving forward to what's in store for the next 50!

SBA Staff Profile

Lenders know the SBA Loan Officers in Spokane, but every staff member has supported the loan programs directly or indirectly. To familiarize Lenders with the Spokane SBA team, Branch staff members are profiled in each newsletter. You may learn something interesting about someone you already thought you knew!

Featured Staff: Ted Anderson – Loan Officer

Green backs are in Ted Anderson's blood. He has worked as a professional lender for over 20 years! U.S. Bank benefited from his work before he joined the SBA in Portland 17 years ago. He has been on the Spokane SBA team since 1990. As an SBA Loan Officer in Spokane, Anderson has served the Inland Northwest business community by teaming with Lenders to provide record-breaking numbers of loans to small businesses. He also provided entrepreneurs with much sought after information on special SBA procurement programs, particularly the HUBZone contracting program.

Anderson leaves the Spokane SBA, but will not be leaving the Lending or government service community behind. He is transferring to the USDA office in Coeur d'Alene and will be a Rural Development Specialist serving North Idaho. In his new position, he will manage the Facilities Program, which means he may still be crossing paths with some of you lucky Lenders!

Anderson says, *"I have enjoyed my time at SBA. Reviewing and processing loans as well as marketing all the SBA programs is what I like to do. I feel good knowing that my efforts have a real, positive impact on businesses and communities. The USDA will allow me to continue applying my professional skills in a similar manner, only with a different mission focus. USDA's Facilities Program provides loans, loan guarantees and grants to water works, sewer systems, police and fire departments in rural areas of the ten North Idaho counties. I look forward to connecting with many of you again as we work together again to continue enhancing the strength of rural North Idaho communities."*

Congratulations to Ted Anderson on your job transfer. Spokane SBA won't be the same without you!

More SBA Personnel Hat Changes

Norm Proctor recently took the helm as our SBA Regional Administrator following Conrad Lee's departure to run for elected government office. Proctor previously served as our Regional Advocate.

Bob Meredith, our Seattle District Director, chose to retire after 41 years of government service. We appreciate Meredith for the support he gave to the Spokane Office and will miss sharing his vision and expertise.

Lyn Hamilton is serving as Acting Seattle District Director. She will be leading the Seattle and Spokane staff through the next phases of SBA transformation.

Steve Lobdell, our Branch Counsel currently tapped with the rotating opportunity to serve as the Acting Spokane Branch Manager, has accepted a directed reassignment to become the new District Counsel for the Wyoming SBA District office in Casper. In July, Lobdell will leave Spokane and transfer to where the deer and the antelope play.

Ted Schinzel continues to manage Spokane's Economic Development functions.

504 Loan Processing Advancements

Northwest Business Development Association has recently applied to SBA for expansion into the counties of Kootenai in Idaho and Clackamas, Multnomah, Columbia and Washington Counties in Oregon

Evergreen Community Development has also applied to SBA for expansion into the same ten North Idaho counties currently served by SBA's Spokane Branch; Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce, and Shoshone.

The approval process for 504 loans is now being handled through Sacramento, CA similar to how 7(a) PLP loan approvals are accomplished. This process does not affect our lending partners and was designed to speed up and simplify the 504 process.

Important Opportunity: BIC Transition Committee Members Wanted

Business Information Centers (BICs) are designed to provide comprehensive resources for small business owners and potential entrepreneurs. The Spokane Area BIC offers the best entrepreneurial library in the Inland Northwest. Resource partners and the public can do research in the BIC library from 9 am – 4 pm, Monday through Friday. It has a private office to accommodate free and confidential, one-on-one business counseling and brainstorming sessions with a variety of SCORE volunteer counselors by appointment. The BIC also houses the Spokane SBA's Training Room and supports workshops conducted by SCORE, the SBA, and our many resource partners. The BIC also has a computer lab for special e-business training topics as well as for accessing business plan templates.

Each year, the BIC serves the information, training and business counseling needs of over 18,000 Inland Northwest patrons. The TriCities area also has a satellite BIC operation on the WSU Richland campus.

Lenders have had a vested interest in BIC operations because it has served as a resource powerhouse for commercial loan candidates. Lenders have sent potential loan clients to the BIC to be assisted in their preparation of business plans for loan proposals. In addition to taking SCORE business plan workshops or attending the SBA loan briefings, entrepreneurs are guided to appropriate library materials and referred to SCORE or Small Business Development Center counselors for business plan help. They return to their Lenders much more prepared to pursue their business loans.

The projected SBA FY 2005 agency budget lacks funding for BICs nationwide. SBA staff has been advised to start withdrawing operational support to the BICs and to be transitioned out of them by September 30, 2004. Privatizing the BIC operation may be the only way to retain this valuable community resource for entrepreneurs. September 30 - the end of this Fiscal Year - is rapidly approaching, so the SBA welcomes open dialogue that works towards "succession planning" for the BIC as SBA closes the book on this chapter of BIC history.

We need volunteers from the business community to serve on a BIC Transition Committee and help to form a feasible plan for how this essential service can continue to be managed by a non-SBA entity after October 1st. If you are interested in proactively addressing this important issue, please contact Coralie Myers, current SBA BIC Manager at 509-353-2630 or email Coralie.Myers@sba.gov, to offer to serve on this committee.



Washington SBDC and US Bank Partnering to Offer SBA Community Express Loans

Washington's Small Business Development Center (SBDC) network has recently become involved in the SBA's Community Express Loan program. It is currently partnering with U.S. Bank as a Technical Assistance Provider. Under the terms of the program, U.S. Bank will refer borrowers -- who qualify for the program and whose loans have already been approved -- to SBDCs in Washington.

A referred borrower will become an SBDC client. The SBDC counselors will do a needs assessment and determine an action plan. The borrower's loan application is completed and the bank forwards it to the SBA. The client continues to work with the SBDC to get the technical assistance -- either counseling or training -- that's been written into the plan. Technical assistance for the borrower provided by the SBDC increases the probability of business success and results in strengthened economies in our communities.

Additional details:

- Eligible for the loans are those, anywhere in Washington, whose business is located in a "low or moderate income" census tract, either urban or rural, OR who are identified as a New Markets business (minorities, women, veterans).
- Loans can go up to \$250,000 and can be given to start ups. The interest rate is prime plus a maximum of 2.75%. Other details about SBA's Community Express Loan program can be found online at <http://www.sba.gov/financing/lendinvest/comexpress.html>.
- Minimum loan is \$10,000.
- Throughout the process, SBDC counselors serve in the capacity of business advisors to the clients.

Washington SBDCs are available to partner with other Lenders as well, serving as their Technical Assistance Provider for the SBA Community Express Loan program. For more information, interested Lenders should contact Carolyn Clark -- Washington SBDC State Director at 509-358-7766 or e-mail at clrk@wsu.edu.



Counselor Named to Nat'l SCORE Board of Directors

SCORE "Counselors to America's Small Business," is celebrating its 40-year anniversary. SCORE is dedicated to the formation, growth and success of America's small businesses. Volunteer members dedicate their time and expertise to the mentoring, business counseling and training of small business owners.

The SCORE Board of Directors focuses on governance, resource development, business strategy and client benefits nationwide. Its emphasis is on supporting volunteers in their work, developing national programs to aid in SCORE's mission, and on acquiring and distributing the resources needed to support top quality service delivery. **Doug Kindred** has been selected to serve on this national board. Kindred, a volunteer counselor with the SCORE Spokane Chapter 180, has held local SCORE chapter and district leadership positions. He has counseled and conducted SCORE workshops both in Spokane and in North Idaho for the past ten years.

Kindred is a retiree whose career included service as CFO and CEO of a Fortune 500 company subsidiary. He was also a successful small business owner for twenty years, starting two and acquiring two businesses. He has served as a board member of both for profit and nonprofit organizations. He has represented SCORE while testifying at recent Senate Committee field hearings.

The SCORE association's 389 chapters nationwide provide personalized, confidential one-on-one counseling to help people start and operate successful small businesses. In addition to face-to-face counseling and training meetings, SCORE's highly acclaimed website www.score.org had nearly one million unique visitors in 2003.

SMALL BUSINESS PERSON of the YEAR AWARDS



Thanks to our Lender partners who nominated exceptional companies for our annual SBA celebration of small business accomplishments and contributions to their communities and the economy.



A new wave of area business owners have been recognized this spring as part of our Small Business Month celebrations.

The 2004 SBA Spokane Branch Office award winners exemplify the best traits of entrepreneurs in the Inland Northwest. Area winners can compete for the branch, state, and national SBA awards.

2004 Small Business Person of the Year Branch Award Winners:

Eastern WA: Cloud & Ela Bannick - Bear Creek Lumber, Winthrop, WA

A family-owned company that has operated since 1977 in a remote location with no mill and no major highway, yet sells high-end commercial and residential lumber products nationally and internationally. They use the Internet to tap the world-wide market and give knock-your-socks-off service regardless of order size, resulting in customer loyalty across the globe.

Northern Idaho: Larry & Brenda Stinson - Silver Needle, Inc., Kellogg, ID

Designs and manufactures comfortable industrial protective clothing for all types of industries relating to natural and manmade hazards from Middle Eastern deserts to the northern slopes of Alaska. The products enable workers to safely face risks as they accomplish important tasks, whether facing space program dangers or 2000° molten metal splash. Silver Needle has built a worldwide reputation for innovative quality products.

2004 Small Business Person of the Year Area Award Winners:

Spokane County: De Scott - Simply Northwest, Spokane, WA

A multi-faceted gift service company features northwest products for corporate and retail clients worldwide.

Northeast WA: Lynne Nee - Lynnee's Floral, Wilbur, WA

A full-service floral and gift, home décor and design shop nestled in a charming, farming community.

Southeast WA: Kyle Mussman - Marcus Whitman Hotel, Walla Walla, WA

A full-service hotel that provides luxury accommodations, conference facilities, on-site catering, fine dining, and historic ballrooms. Named after missionaries, guests have included U.S. Presidents.

North Central WA: Jim Haglund - Haglund's Trophies, Wenatchee, WA

Designer and creator of awards for athletic activities, businesses and organizations for over 26 years.

South Central WA: Joseph Alvarez - Progressive Machine, Pasco, WA

A welding, equipment fabricating and maintenance business whose customers include the food processing industry and agricultural producers. Can produce small runs and prototypes and serves customers 24/7.

North Idaho: Rob Randall - Randall Contracting, Kellogg, ID

An excavation company dedicated to superfund cleanup and watershed restoration, whose clients include mining companies, private developers, and state, local and federal governments.

North Central ID: Ted Lindsley - Super 8 Motel, Grangeville, ID

Franchisee with award-winning decor contributes substantially to community improvements, like the mammoth replica display and a beautiful fountain in the heart of the town's business section.



4th Annual Small Business Month a Success

The 4th annual Small Business Month (May 2004) celebration resulted in 57 organizations working together to provide over 140 networking opportunities, workshops, and celebration events throughout the Inland Northwest. Venues started in April and are stretching into **June**. For information about the remaining Small Business Month 2004 events, celebration venues and seminars benefiting entrepreneurs throughout Eastern Washington and North Idaho, go online to www.SmallBusinessInlandNW.org.

Spokane Seminar to Help Vendors Gain Government Business

Every year, state and local governments buy billions of dollars worth of goods and services. Washington's state Department of General Administration aims to help guide businesses through the procurement rules and process by hosting the Eastside Vendor Education Seminar on June 24 in Spokane.

Purchasing officials from all levels of government – state and local – will be on hand to help Eastern Washington businesses, including those owned by women and minorities, learn how to successfully compete for government contracting opportunities. State Sen. Lisa Brown, D-Spokane, will be the featured speaker at the event. Additionally, Coralie Myers of the U.S. Small Business Administration office in Spokane will be on board to conduct a loan briefing for prospective government contractors who have financing concerns.

The seminar on June 24th will last from 8 a.m. to 5 p.m. at the Spokane City Center Doubletree Hotel. The registration fee is \$55, which includes lunch and a morning and afternoon snack. Parking is free. The deadline for registration is June 16.

The seminar training topics include:

- How to prepare bid documents.
- Requirements for managing public contracts.
- Tips on how small businesses can market to government agencies.
- Tips on how small businesses can form partnerships, including with large companies, to better compete for public contracts.

For online registration, go to: <http://www.ga.wa.gov/Events/EVESHHome.htm>.

For additional information, call Kerry Bustetter at (360) 902-0925 or Pam Warner at (360) 902-7416.

New SBA Regs Will Boost Contracts to Service-Disabled Veterans

Federal contract dollars to service-disabled veterans increased from \$298 million in fiscal year 2002 to \$510 million in FY2003. The SBA aims to boost federal contract opportunities for service-disabled veteran-owned small businesses, effective immediately. The Federal Acquisition Regulatory Council has released regulations implementing the service-disabled veteran program.

New rules amend the relevant sections of the Code of Federal Regulations, adding provisions that allow contracting officers to restrict contract awards to service-disabled veteran-owned small businesses when there is a reasonable expectation that two or more service-disabled veteran-owned small businesses will submit bids at a fair market price. It also allows awards of sole-source contracts to service-disabled veteran-owned small businesses when there is not a reasonable expectation that two or more of them will submit bids and the anticipated contract price does not exceed \$3 million. The manufacturing contracting threshold is \$5 million.

Small businesses currently self-certify as service-disabled veteran-owned businesses. Any challenge to a firm's status as a small business or standing as a service-disabled veteran-owned small business must be referred to the SBA for resolution. The SBA will rely upon existing Department of Veteran's Affairs or Department of Defense determinations regarding status and will help enforce penalties for false representation.

7(a) Program Changes

On April 5, 2004, H.R. 4062 provided SBA with a temporary extension of authorization for certain SBA programs. Some of the most important changes are summarized in this Notice. These changes were effective on April 5, 2004, and expire on September 30, 2004, unless extended by subsequent legislation.

A copy of the complete text is available at <http://www.yes.sba.gov/notices/policy/pol0000-1727.doc>

Streamlining Loan Servicing

Effective immediately, the SBA Commercial Loan Servicing Center (CLSCs) will no longer review, acknowledge, stamp, notate or take any other servicing action on actions delegated to lenders/CDCs. This change will allow SBA to more effectively and efficiently use existing resources in the CLSCs to process servicing actions that do require SBA review and approval.

SBA has revised SOP 50 50 4 to make clear that Lenders and ALP-CDCs must not notify SBA or seek SBA approval on “non-substantial” servicing actions within a Lender/ALP CDC’s unilateral authority, when they take such actions. Lenders may consult with SBA, about whether a proposed action is substantial or will confer a preference, by calling the CLSC responsible for overseeing servicing.

A copy of the complete text is available at <http://www.yes.sba.gov/notices/procedure/proc5000-917.doc>

National 7(a) Lender Guide is now available

The **National 7(a) Lender Guide – version 5/17/04** - is now available on CD. Contact Richard Blum at 509-353-2807 or e-mail richard.blum@sba.gov for a copy.

A **Spokane Lender CD** is also available which has our Small Business Resource Guide (in pdf), Forms, Finance SOPs, Spokane SBA staff contact information (broken into topics/departments), and helpful Authorization Wizards. Contact Coralie Myers’ at 509-353-2630 or e-mail coralie.myers@sba.gov for a copy.



The Story of Me and Leroy

A guy stopped at a local gas station and, after filling his tank, he paid the bill and bought a soft drink. He stood by his car to drink his cola and watched a couple of men working along the roadside. One man would dig a hole two or three feet deep and then move on. The other man came along behind him and filled the hole. While one was digging a new hole, the other was 25 feet behind him filling in the hole. The men worked right past the guy with the soft drink and went on down the road. “I can’t stand this,” said the man tossing the can into a trash container and heading down the road toward the men.

“Hold it, hold it,” he said to the men. “Can you tell me what’s going on with all this digging and refilling?”

“Well, we work for the government and we’re just doing our job” one of the men said.

“But after one of you digs a hole, the other just fills it up. You’re not accomplishing anything! Aren’t you wasting the taxpayers’ money?”



“You don’t understand mister,” one of the men said, leaning on his shovel and wiping his brow. Normally there’s three of us: me, Elmer and Leroy. I dig the hole, Elmer sticks in the tree, and Leroy here puts the dirt back. Elmer’s job been cut.... So now it’s just me and Leroy.”

SBA PARTNER FORMS

Just a reminder you can download Financial Assistance Forms (Loan Applications) from SBA's public webpage. <http://www.sba.gov/library/forms.html>

- 4-i [Lender's Application for Guaranty or Participation.](#)
- Form
- 147 [Note - 7\(a\) Loans.](#)
- Version 4.1
- Inst
- 147 [Instructions for SBA Form 147.](#)
- 148 [Unconditional Guarantee.](#)
- 148L [Unconditional Limited Guarantee.](#)
- Inst
- 148 [Instructions for SBA Forms 148/148L](#)
- 155 [Standby Agreement.](#)
- 159 [Compensation Agreement for Services in Connection with Application and Loan from \(or in participation with\) Small Business Administration.](#)
- 160 [Resolution of Board of Directors of _____.](#)
- 160a [Certificate as to Partners.](#)
- 912 [Statement of Personal History](#)
- 1050 [Settlement Sheet](#)
- 1081 [Statement of Personal History](#)
- 1086 [Secondary Participation Guaranty Agreement](#)

Updated Internal Revenue Service (IRS) Contact Information

Lenders are also reminded that all SBA 7(a) and 504 related requests for IRS tax transcripts must be submitted to IRS Service Centers using the new **IRS Form 4506-T**. A copy of Form 4506-T is available on SBA's Intranet site (<http://yes.sba.gov/forms/>) and the SBA Banking site (<http://www.sba.gov/banking/>). *Please note that SBA's logo must be included at the top of the form to ensure SBA related requests are expedited and to ensure there will be no charge for the transcripts.* (IRS Form 4506, dated May 1997, has been revised and is to be used for other tax information requests, but not tax transcripts.)

Question or concerns may be directed to Judith Baker of the IRS at (404) 338-8319 or Len Fagan, SBA, at (202) 205-6301.

<i>IRS CAMPUS</i>	<i>ADDRESS</i>	<i>MANAGER</i>	<i>PHONE</i>	<i>FAX</i>
Ogden	P.O. Box 9941 Stop 6734 Ogden UT 84409	Marchanda Quercia Teresa Espinosa	801-620-6001 801-620-6013	801-620-6922

ASK SPOKANE SBA

Lenders are encouraged to communicate with the Spokane District SBA loan officers at any time. Emailed questions about SBA loan programs may appear in future Lender newsletters. Submit questions to Gil at gilbert.acevedo@sba.gov or Coralie @ coralie.myers@sba.gov,

Q: What is the SBA definition of rural?

A: Per SBA: Rural is a political subdivision or unincorporated area in a non metropolitan county (as defined by the dept of AG) or if in a metropolitan county, any such subdivision with a resident population under 20,000 which is designated by SBA as rural

Clear as Mud HUH!

Basically in Washington, Spokane, Tri Cities and Yakima are considered urban (this includes cities classified as adjoining EXAMPLE: Yakima, and Union Gap). The balance of Eastern Washington is rural.

In Northern Idaho, Coeur d'Alene and Post Falls would be considered Urban with the balance being classified as rural.

Q: Are past due taxes considered payables and therefore eligible for SBA financing?

A: Loan proceeds must not be used to pay delinquent IRS withholding taxes, sales taxes or similar funds held in trust since SBA would be replacing funds that were unlawfully converted.

Q: How does the acquisition of a business impact size?

A: If the applicant already owns one business the sizes of the two businesses are combined to determine if the applicant is size eligible.

HELPFUL WEB SITES

US Small Business Administration (main page)
SBA Information, Policy & Procedure notices
Fresno Loan Servicing Center (FCLSC)
LowDoc & SBAExpress Centers
LowDoc & SBAExpress forms
SCORE, Counselors to America's Small Business
Federal Government Search Engine
Spokane Business Information Center (BIC)
Idaho State Small Business Development Centers
Washington State Small Business Development Centers
Coleman Report

www.sba.gov
www.sba.gov/banking/indexnotices
www.sba.gov/banking/guide/html
www.sba.gov/financing/frlowdoc/html
www.sba.gov/banking/enhance/html
www.score.org
www.firstgov.gov
www.spokanebic.org
www.idahosbdc.org
www.wsdbc.org
www.colemanpublishing.com

SBA-Spokane Loan Approvals

Report Period From 10/1/03 Through 5/31/04

<i>#</i>	<i>Amount</i>	<i>Bank</i>	<i>#</i>	<i>Amount</i>	<i>Bank</i>
66	\$1,545,800	Bank of America	2	\$1,075,000	NARA Bank
47	\$7,177,000	Mountain West Bank	2	\$746,000	Panhandle Area Council
27	\$1,025,000	Capital One Fed. Savings	2	\$731,000	COMERICA Bank
25	\$3,491,700	U.S. Bank	2	\$434,000	Wachovia
23	\$3,240,756	Panhandle State Bank	2	\$185,000	Farmers & Merchants Bank
21	\$6,662,900	Northwest Business Dev.	1	\$750,000	Borrego Springs Bank
20	\$1,216,600	Wells Fargo Bank	1	\$750,000	Pacific Continental Bank
17	\$1,184,000	Columbia Trust Bank	1	\$732,500	Celtic Bank
11	\$2,218,625	Banner Bank	1	\$576,800	Bank of the West
11	\$1,595,000	BANKCDA	1	\$534,000	Idaho Independent Bank
8	\$3,212,050	Washington Trust Bank	1	\$450,000	North Cascades Nati
8	\$1,037,000	Zions First National Bank	1	\$450,000	Baker Boyer Bank
7	\$3,465,000	CIT Small Business Lending	1	\$379,000	Twin River National Bank
7	\$1,710,500	State National Bank	1	\$340,000	Pacific International Bank
4	\$1,034,740	Sterling Savings Bank	1	\$315,000	Kitsap Bank
4	\$744,000	Evergreen Community Dev.	1	\$284,000	Wilshire State Bank
4	\$592,482	Inland Northwest Bank	1	\$200,000	NCW Community Bank
3	\$3,180,000	Pacific Union Bank	1	\$138,800	Washington Mutual Bank
3	\$1,184,000	Keybank	1	\$99,663	Cashmere Valley Bank
3	\$957,310	AmericanWest Bank	1	\$90,000	Community First Bank
3	\$398,165	Wheatland Bank	1	\$65,200	Firstbank Northwest
2	\$1,600,200	Temecula Valley Bank	1	\$50,000	Bank of Whitman

351 \$57,848,791