

NORTH FLORIDA LENDER NEWS

April 2009

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REGISTER NOW

for the 2009 Small Business Week & Lender Awards April 30th in Jacksonville!
See page 4!

Special Points of Interest

- Recovery Act– Updates
- The Florida District Calendar of Events
- FY 2009 Loan Approvals by 7(a), 504 and County for month ending Arch 31, 2009

Helping small businesses



Your Small Business Resource

NEWS FROM THE SBA NORTH FLORIDA DISTRICT:

THE RECOVERY ACT RUNDOWN

The Act:

- Provides entrepreneurs and lenders financial relief from the current economic crisis that will help encourage borrowing and lending to all small businesses, including start-ups
- Offers businesses access to the capital and the tools they need to drive economic recovery and to create and retain jobs
- Helps unlock credit markets for small businesses
- Temporarily eliminates some loan fees for borrowers and lenders

The bill is divided into nine key components, including:

- Temporary Elimination of Loan Fees
- Temporary 90 Percent Guarantees
- Secondary Market Liquidity for Section 7(a) loans, SBA's largest loan guarantee program, which serves a wide variety of small business borrowing needs
- America's Recovery Capital (ARC) Stabilization Loans
- Expanded Microloans
- Surety Bond Program Expansion
- Secondary Market for First Mortgages associated with Section 504 Certified Development Company loans, which support small business capital-asset and real property investments
- Expanded Refinancing Project for Section 504 loans
- SBIC Program Expansion

Visit :



Did you Miss the Lender Training on SBA Loan Closing & Servicing???

Take the training Now or at Your Own Convenience! Visit: www.sba.gov/fl/north and Take the training Anytime and Download the Power Point Presentations!

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 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!

April 30- Jacksonville
Small Business Week Celebration & Lender Awards, UNF University Center— REGISTER NOW! Visit www.sbdc.unf.edu to Register & For more details!

May 7– Palatka
Small Business Assistance fair— many Resources at one location! 10:00 am to 2:00 pm at the Price Martin center. RSVP to john.doriety2@aba.gov

May 12– Daytona Beach
Business Expo— SBDC & SBA— for more information, please contact john.doriety2@aba.gov

May 26– Jacksonville
SBA programs & Services Overview at the SBA North Florida District Office 10:00 am to

12:00 pm. To register please contact veronica.wallace@sba.gov.

June 4– Jacksonville
Bagels and Bankers— learn what it is all about on page 4!

STAY TUNED FOR UPCOMING TRAINING ON THE RECOVERY ACT!

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 Donna Padgug at (904) 443-1971 or donna.padgug@sba.gov

Lender Name	Number of Loans	Dollar Amount
FLORIDA BUSINESS DEVELOPMENT CORPORATION	47	\$26,045,000.00
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	28	\$15,302,000.00
ESSENTIAL CAPITAL FINANCE, INC.	2	\$510,000.00
GULFCOAST BUSINESS FINANCE, INC.	1	\$160,000.00
INDEPENDENT DEVELOPMENT SERVICES CORPORATION	1	\$275,000.00
TOTAL:	79	\$42,292,000.00

**7(a) SBA
North
Florida
Loans
Approved as
of
March 31,
FY 2009**

Lender	Number of Loans	Dollar Amount
SUPERIOR FINANCIAL GROUP, LLC	28	\$260,000.00
INNOVATIVE BANK	15	\$385,000.00
SUNTRUST BANK	15	\$2,303,100.00
COMPASS BANK	12	\$232,000.00
REGIONS BANK	11	\$2,395,200.00
FIRST COAST COMMUNITY BANK	10	\$1,639,000.00
THE HUNTINGTON NATIONAL BANK	7	\$7,712,200.00
WACHOVIA SBA LENDING, INC.	7	\$5,186,100.00
COMMUNITY WEST BANK, NATIONAL ASSOCIATION	6	\$1,890,700.00
BANKFIRST	6	\$1,438,300.00
PNC BANK, NATIONAL ASSOCIATION	6	\$2,760,100.00
BORREGO SPRINGS BANK, N.A.	5	\$200,000.00
BANCO POPULAR NORTH AMERICA	5	\$1,172,500.00
AMERICAN ENTERPRISE BANK OF FLORIDA	5	\$606,000.00
FIFTH THIRD BANK	4	\$777,200.00
BRANCH BANKING AND TRUST COMPANY	4	\$370,000.00
U.S. BANK NATIONAL ASSOCIATION	3	\$4,981,000.00
CIT SMALL BUSINESS LENDING CORPORATION	3	\$936,000.00
UNITED BANK	3	\$370,000.00
NEWTEK SMALL BUSINESS FINANCE, INC.	2	\$646,000.00
PINNACLE BANK	2	\$933,000.00
TD BANK, NATIONAL ASSOCIATION	2	\$2,085,000.00
BANCFIRST	2	\$430,000.00
HANCOCK BANK	2	\$650,000.00
SYNOVUS BANK	2	\$575,000.00
COMMUNITY SOUTH BANK	2	\$1,899,800.00
CENTERBANK OF JACKSONVILLE, N.A.	2	\$650,000.00
MERCHANTS & SOUTHERN BANK	2	\$262,800.00
BANK OF AMERICA, NATIONAL ASSOCIATION	2	\$125,000.00
WACHOVIA BANK, NATIONAL ASSOCIATION	2	\$400,000.00
HAVEN TRUST BANK FLORIDA	2	\$182,000.00
COMMERCE BANK, A DIVISION OF	1	\$200,000.00
BEACH COMMUNITY BANK	1	\$497,236.00
COASTAL BANK AND TRUST OF FLORIDA	1	\$50,000.00
FIRST BANK	1	\$150,000.00
FIRST COMMERCIAL BANK OF FLORIDA	1	\$68,000.00
FIRST NATIONAL BANK NORTHWEST FLORIDA	1	\$786,000.00
AMERICAN BUSINESS LENDING, INC.	1	\$445,000.00
WELLS FARGO BANK, NATIONAL ASSOCIATION	1	\$782,000.00
LIVE OAK BANKING COMPANY	1	\$2,000,000.00
M&I MARSHALL & ILSLEY BANK	1	\$150,000.00
MAINSTREET LENDER 7(A), LLC	1	\$648,000.00
PEOPLES FIRST COMMUNITY BANK	1	\$70,000.00
RIDGESTONE BANK	1	\$460,000.00
FIRST WESTERN SBLC, INC	1	\$145,000.00
Total:	193	\$50,904,236.00

**Don't forget to visit
sba.gov/recovery
for Recovery
Updates!**

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
MARCH 31, 2009

County	Number of	Dollar Amount
ALACHUA	5	\$2,292,800.00
BAY	10	\$345,000.00
BRADFORD	1	\$280,000.00
CITRUS	6	\$3,515,000.00
CLAY	7	\$3,156,000.00
COLUMBIA	1	\$750,000.00
DUVAL	67	\$18,827,600.00
ESCAMBIA	9	\$1,132,900.00
FLAGLER	1	\$237,000.00
HERNANDO	9	\$6,480,200.00
LAKE	14	\$6,157,100.00
LEON	5	\$7,410,000.00
MARION	4	\$733,000.00
NASSAU	7	\$1,574,500.00
OKALOOSA	6	\$1,344,236.00
ORANGE	62	\$14,963,700.00
SANTA ROSA	3	\$812,000.00
SEMINOLE	30	\$13,157,300.00
ST. JOHNS	12	\$3,853,000.00
SUMTER	2	\$25,000.00
VOLUSIA	9	\$4,988,900.00
WAKULLA	1	\$981,000.00
WASHINGTON	1	\$180,000.00
Total:	272	\$93,196,236.00

REGISTER NOW!

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

**April 30, 2009
University of North
Florida
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 or
www.sbdc.unf.edu*

Bagels
 **and**
Bankers

*Come Dine in
Jacksonville!*

Looking for financing for your business? Need a loan? Ever wonder how SBA loan programs can help your business? Want to know more about the financing options in the stimulus package? Do you know what a factor is?

Learn all this and more at Bagels & Bankers. An event for networking with lenders and sitting with a panel of experts in lending.

Topics of discussion include:

- Micro loans
- SBA loan programs
- Traditional banking in a tough economy
- Alternative methods of financing

**WHEN?? June 4, 2009
8:30 to 10:30**

**Beaver Street Enterprise Center
1225 W. Beaver St.
\$10 per person - includes
bagels!**

For more information
or to register:
www.sbdc.unf.edu
or
904.620.2476