

NORTH FLORIDA LENDER NEWS

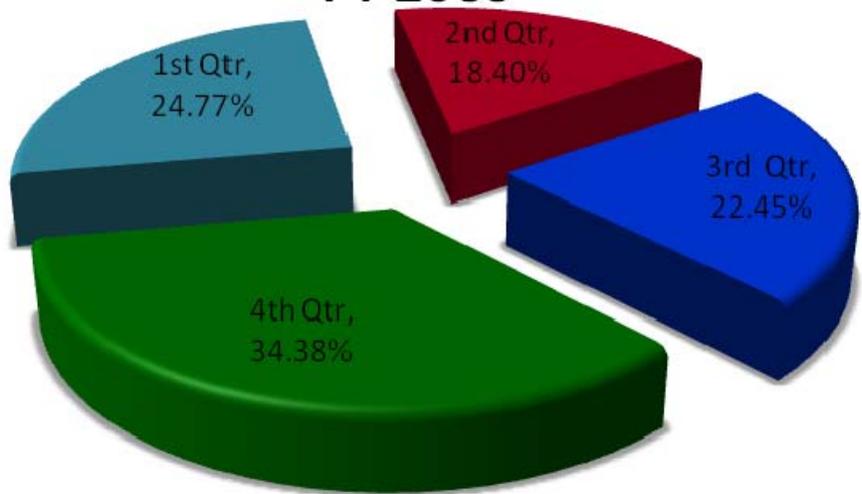
October 2009

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SBA FY 2009 Proof of the Success of the American Recovery Act Helping Small Businesses in North Florida!!

Percent of Total Loan Dollars FY 2009



Economic Recovery

- Loans to Start or Expand Your Small Business
- Surety Bonds for Supply, Service or Construction Firms
- Gov't. Contracting Opportunities
- Training Programs



Special Points of Interest

- ARRA Success!
- The Florida District Calendar of Events
- FY 2009 Loan Approvals by 7(a), 504 and County for Fiscal year end 2009

Helping small businesses



Your Small Business Resource



SBA CALENDAR OF EVENTS

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

On-Going Across the District: SBDC and SCORE Counseling for start up and small business help- visit www.fsbdc.com or www.score.org to find your local resource to make an appointment!

November 16-Jacksonville
The first class of the Emerging 200 will graduate at the Jacksonville Regional Chamber of Commerce from 6:00 pm to 7:30 pm. For more information, please contact lola.kress@sba.gov.

November 17-Jacksonville
The 3rd Annual America's Small Business State of the Sector Summit will be held from 8:00 am to 10:00 am at the UNF University Center. There is no cost to this event. To register, please visit essentialcapital.net

November 17 & 18-Daytona Beach
Business 2 business Expo to be held at the Ocean Center Daytona Beach. For more information, please visit choosedaytona.com/expo

November 18-20-Orlando
State of Florida Department of management Services Matchmaker 2009 Conference & Trade Show-Rosen Shingle Creek Resort. For more information, please [click here](#)

STAY TUNED FOR UPCOMING TRAININGS & Events in the North Florida District!

| SMALL BUSINESS ADMINISTRATION NORTH FLORIDA DISTRICT OFFICE 504 Loans Year to Date for FY 2009 | As of 9/30/2009 | |
|--|-----------------|------------------------|
| Lender Name | Number of Loans | Dollar Amount |
| FLORIDA BUSINESS DEVELOPMENT CORPORATION | 105 | \$51,949,000.00 |
| FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC. | 79 | \$41,626,000.00 |
| GULFCOAST BUSINESS FINANCE, INC. | 6 | \$3,278,000.00 |
| ESSENTIAL CAPITAL FINANCE, INC. | 5 | \$1,078,000.00 |
| INDEPENDENT DEVELOPMENT SERVICES CORPORATION | 2 | \$802,000.00 |
| COASTAL AREA DISTRICT AUTHORITY, INC. | 1 | \$695,000.00 |
| BUSINESS DEVELOPMENT CORPORATION OF NORTHEAST FLORIDA, INC. | 1 | \$335,000.00 |
| TOTAL: | 199 | \$99,763,000.00 |

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

**FY 2009 Year
End 7(a) SBA
North
Florida Loans
Approved as
of
September
30,
FY 2009**

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

| Lender | Number of Loans | Dollar Amount |
|---|-----------------|-------------------------|
| SUPERIOR FINANCIAL GROUP, LLC | 73 | \$747,500.00 |
| SUNTRUST BANK | 56 | \$5,054,900.00 |
| REGIONS BANK | 41 | \$7,565,300.00 |
| COMPASS BANK | 35 | \$3,511,800.00 |
| INNOVATIVE BANK | 33 | \$755,000.00 |
| BORREGO SPRINGS BANK, N.A. | 25 | \$866,000.00 |
| FIRST COAST COMMUNITY BANK | 21 | \$5,683,700.00 |
| UNITED BANK | 12 | \$765,400.00 |
| WACHOVIA SBA LENDING, INC. | 12 | \$9,657,600.00 |
| BANKFIRST | 11 | \$2,759,300.00 |
| PNC BANK, NATIONAL ASSOCIATION | 11 | \$5,550,100.00 |
| AMERICAN ENTERPRISE BANK OF FLORIDA | 11 | \$1,781,400.00 |
| PINNACLE BANK | 11 | \$2,492,000.00 |
| BRANCH BANKING AND TRUST COMPANY | 9 | \$2,686,000.00 |
| FIFTH THIRD BANK | 8 | \$2,005,200.00 |
| GULF STATE COMMUNITY BANK | 7 | \$212,700.00 |
| COASTAL BANK AND TRUST OF FLORIDA | 7 | \$2,381,000.00 |
| THE HUNTINGTON NATIONAL BANK | 7 | \$7,712,200.00 |
| HANCOCK BANK | 6 | \$884,500.00 |
| COMMUNITY WEST BANK, NATIONAL ASSOCIATION | 6 | \$1,890,700.00 |
| CIT SMALL BUSINESS LENDING CORPORATION | 6 | \$1,992,000.00 |
| U.S. BANK NATIONAL ASSOCIATION | 5 | \$5,863,900.00 |
| BANCO POPULAR NORTH AMERICA | 5 | \$1,172,500.00 |
| FAIRWINDS CU | 5 | \$1,395,300.00 |
| LIVE OAK BANKING COMPANY | 5 | \$6,875,000.00 |
| NATIONAL CITY BANK | 4 | \$1,039,100.00 |
| WACHOVIA BANK, NATIONAL ASSOCIATION | 4 | \$601,000.00 |
| COMMUNITY SOUTH BANK | 4 | \$4,287,400.00 |
| FIRST FEDERAL BANK OF FLORIDA | 3 | \$85,500.00 |
| SYNOVUS BANK | 3 | \$605,000.00 |
| DESTIN FIRST BANK | 3 | \$218,800.00 |
| TD BANK, NATIONAL ASSOCIATION | 3 | \$2,285,000.00 |
| ALARION BANK | 3 | \$385,000.00 |
| TRUSTMARK NATIONAL BANK | 3 | \$743,000.00 |
| CENTERBANK OF JACKSONVILLE, N.A. | 3 | \$810,000.00 |
| JPMORGAN CHASE BANK, NATIONAL ASSOCIATION | 3 | \$934,500.00 |
| M&I MARSHALL & ILSLEY BANK | 3 | \$250,000.00 |
| MAINSTREET LENDER 7(A), LLC | 3 | \$1,180,000.00 |
| MERCHANTS & SOUTHERN BANK | 3 | \$1,262,800.00 |
| FIRST CHATHAM BANK | 2 | \$2,856,000.00 |
| COASTAL COMMUNITY BANK | 2 | \$226,000.00 |
| COMMUNITY BANK, DESTIN | 2 | \$85,000.00 |
| SPIRIT OF TEXAS BANK, SSB | 2 | \$415,000.00 |
| BANK OF AMERICA, NATIONAL ASSOCIATION | 2 | \$125,000.00 |
| BANCFIRST | 2 | \$430,000.00 |
| WELLS FARGO BANK, NATIONAL ASSOCIATION | 2 | \$808,200.00 |
| AMERICAN BUSINESS LENDING, INC. | 2 | \$875,000.00 |
| UNITED CENTRAL BANK | 2 | \$730,000.00 |
| HAVEN TRUST BANK FLORIDA | 2 | \$182,000.00 |
| PEOPLES FIRST COMMUNITY BANK | 2 | \$102,500.00 |
| NEWTEK SMALL BUSINESS FINANCE, INC. | 2 | \$646,000.00 |
| NAVY FCU | 2 | \$166,000.00 |
| HOMEBANC NATIONAL ASSOCIATION | 2 | \$1,615,000.00 |
| FIRST FINANCIAL BANK | 2 | \$872,500.00 |
| FIRST WESTERN SBLC, INC | 2 | \$1,862,500.00 |
| FIDELITY BANK | 1 | \$292,500.00 |
| AMERICAN BANK AND TRUST CO. | 1 | \$200,000.00 |
| FIRST COMMERCIAL BANK OF FLORIDA | 1 | \$68,000.00 |
| NBT BANK, NATIONAL ASSOCIATION | 1 | \$17,000.00 |
| FIRST NATIONAL BANK NORTHWEST FLORIDA | 1 | \$786,000.00 |
| MUTUAL OF OMAHA BANK | 1 | \$208,100.00 |
| LAFAYETTE STATE BANK | 1 | \$35,000.00 |
| BEACH COMMUNITY BANK | 1 | \$497,236.00 |
| UNITED MIDWEST SAVINGS BANK | 1 | \$450,000.00 |
| RBC BANK (USA) | 1 | \$68,000.00 |
| CBC NATIONAL BANK | 1 | \$720,000.00 |
| EXCEL NATIONAL BANK | 1 | \$536,000.00 |
| FIRST BANK | 1 | \$150,000.00 |
| PUTNAM STATE BANK | 1 | \$50,000.00 |
| WHITNEY NATIONAL BANK | 1 | \$247,500.00 |
| RIDGESTONE BANK | 1 | \$460,000.00 |
| SMALL BUSINESS LOAN SOURCE, LLC | 1 | \$594,000.00 |
| THE TALLAHASSEE STATE BANK | 1 | \$60,000.00 |
| FLORIDA CITIZENS BANK | 1 | \$468,500.00 |
| SPACE COAST CU | 1 | \$940,000.00 |
| FIRSTATLANTIC BANK | 1 | \$300,000.00 |
| TOTAL: | 526 | \$116,092,636.00 |

| County | Number of Loans | Dollar Amount |
|---------------|-----------------|-------------------------|
| ALACHUA | 20 | \$6,399,400.00 |
| BAKER | 1 | \$300,000.00 |
| BAY | 27 | \$5,791,500.00 |
| BRADFORD | 2 | \$489,000.00 |
| CITRUS | 11 | \$4,771,000.00 |
| CLAY | 21 | \$7,999,200.00 |
| COLUMBIA | 6 | \$1,281,100.00 |
| DUVAL | 141 | \$40,631,000.00 |
| ESCAMBIA | 36 | \$6,373,100.00 |
| FLAGLER | 10 | \$1,689,500.00 |
| FRANKLIN | 7 | \$368,700.00 |
| GULF | 1 | \$25,000.00 |
| HERNANDO | 23 | \$9,459,500.00 |
| LAKE | 29 | \$8,359,300.00 |
| LEON | 18 | \$11,453,500.00 |
| LEVY | 2 | \$160,000.00 |
| MARION | 23 | \$5,277,500.00 |
| NASSAU | 19 | \$6,300,000.00 |
| OKALOOSA | 17 | \$3,436,736.00 |
| ORANGE | 154 | \$44,263,700.00 |
| PUTNAM | 5 | \$2,285,500.00 |
| SANTA ROSA | 14 | \$1,532,000.00 |
| SEMINOLE | 60 | \$23,230,200.00 |
| ST. JOHNS | 27 | \$8,046,100.00 |
| SUMTER | 3 | \$295,000.00 |
| SUWANNEE | 5 | \$313,600.00 |
| VOLUSIA | 37 | \$14,024,700.00 |
| WAKULLA | 2 | \$1,016,000.00 |
| WALTON | 3 | \$103,800.00 |
| WASHINGTON | 1 | \$180,000.00 |
| TOTAL: | 725 | \$215,855,636.00 |

**FY 2009 NORTH
FLORIDA DISTRICT
LOANS BY COUNTY
MONTH ENDING
SEPTEMBER 30, 2009**



ARC Loan Lender Training

LENDERS- If you are in need of ARC Training, please call our Finance Division: (904) 443-1900. For more information on the ARC Loan Program and the Dealer Floor plan Financing, please visit: www.sba.gov/banking.

**The SBA North
Florida District
ARC Loan
approvals are 45
as of September
30, 2009!!!!**