

NORTH FLORIDA LENDER NEWS

November 2009

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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

- Small Business Week Nominations Due!
- The Florida District Calendar of Events
- FY 2010 Loan Approvals by 7(a), 504 and County

Helping small businesses



Your Small Business Resource

2010 Small Business Week Awards

*Nominations Due November 13th to the
SBA North Florida District Office!!!*

SBA is seeking nominations for the 2010 Small Business Person of the Year as well as several different Small Business Champions of the Year. A champion category that may be of interest to you is the Financial Services Champion of the Year. The Financial Champion represents an individual who assists small businesses through advocacy efforts to increase the usefulness and availability of accounting or financial services for small businesses. Nominees may or may not be small business owners.

Several lenders have been nominated in this category in the past. Many of your clients might be great candidates for the several other Champion award categories. For more information and for the complete nomination guidelines, please visit www.nationalsmallbusinessweek.com or contact lola.kress@sba.gov; (904) 443-1933.

SAVE THE DATE FOR LENDER TRAINING!

SBA's North Florida District Office will be conducting a **FREE** orientation class for lenders in our office at 7825 Baymeadows Way, Suite 100-B, Jacksonville, FL on January 20, 2010. Orientation encompasses centralized processing for Standard 7(a), SBAExpress and Small/Rural Lender Advantage Loans **AND** loan closing, servicing, liquidation and guaranty purchase.

Time for the class is 9:00 AM until 4:00 PM. The class tends to fill up quickly so **RESERVE YOUR SPOT EARLY!** You may register by emailing Rosalind Bryant at rosalind.bryant@sba.gov.

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 2010		
As of 10/31/2009		
Lender Name	Number of Loans	Dollar Amount
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	12	\$4,619,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	9	\$2,648,000.00
ESSENTIAL CAPITAL FINANCE, INC.	1	\$803,000.00
Total:	22	\$8,070,000.00

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 2010 7(a)
SBA North
Florida Loans
Approved as
of
October 31,
FY 2009**

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

Lender	Number of Loans	Dollar Amount
SUPERIOR FINANCIAL GROUP, LLC	10	\$70,000.00
SUNTRUST BANK	7	\$500,000.00
PNC BANK, NATIONAL ASSOCIATION	6	\$1,871,300.00
REGIONS BANK	4	\$1,051,000.00
BANKFIRST	4	\$760,000.00
BORREGO SPRINGS BANK, N.A.	3	\$100,000.00
COMPASS BANK	3	\$454,500.00
WELLS FARGO BANK, NATIONAL ASSOCIATION	3	\$990,000.00
PINNACLE BANK	3	\$1,962,000.00
COASTAL BANK AND TRUST OF FLORIDA	2	\$715,000.00
EXCEL NATIONAL BANK	2	\$2,656,700.00
COMMUNITY BANK OF MISSISSIPPI	1	\$293,000.00
FIRST COAST COMMUNITY BANK	1	\$1,073,000.00
COMMUNITY SOUTH BANK	1	\$264,000.00
FIRST CHATHAM BANK	1	\$1,667,000.00
FIRST ATLANTIC BANK	1	\$529,500.00
AMERICAN BUSINESS LENDING, INC.	1	\$697,500.00
INNOVATIVE BANK	1	\$25,000.00
WESTERN STATE BANK	1	\$15,000.00
LIVE OAK BANKING COMPANY	1	\$1,200,000.00
MAINSTREET LENDER 7(A), LLC	1	\$1,742,000.00
TOTALBANK	1	\$450,000.00
TRUSTMARK NATIONAL BANK	1	\$35,000.00
WACHOVIA BANK, NATIONAL ASSOCIATION	1	\$51,000.00
WACHOVIA SBA LENDING, INC.	1	\$128,000.00
HANCOCK BANK	1	\$350,000.00
Total:	62	\$19,650,500.00

County	Number of Loans	Dollar Amount
ALACHUA	1	\$5,000.00
BAY	1	\$25,000.00
CITRUS	1	\$66,000.00
DUVAL	13	\$5,097,000.00
ESCAMBIA	5	\$2,941,500.00
GULF	1	\$1,742,000.00
HERNANDO	3	\$259,500.00
LAKE	6	\$2,025,000.00
LEON	2	\$526,000.00
LEVY	1	\$92,000.00
MARION	2	\$135,000.00
NASSAU	2	\$1,493,000.00
OKALOOSA	1	\$5,000.00
ORANGE	23	\$9,411,000.00
SANTA ROSA	2	\$678,000.00
SEMINOLE	3	\$324,000.00
ST. JOHNS	5	\$944,000.00
SUMTER	2	\$661,700.00
VOLUSIA	6	\$860,800.00
WALTON	3	\$379,000.00
WASHINGTON	1	\$50,000.00
Total:	84	\$27,720,500.00

**FY 2010
NORTH
FLORIDA
DISTRICT
LOANS BY
COUNTY
MONTH
ENDING
OCTOBER
31, 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.