

NORTH FLORIDA LENDER NEWS

December 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

- News in pay.gov
- The Florida District Calendar of Events
- FY 2010 Loan Approvals by 7(a), 504 and County

Helping small businesses



Your Small Business Resource

PAY.GOV Heads Up! News from the SBA Finance Division

What is new in Pay.gov?

Effective immediately, all Lenders using Pay.gov are now able to remit payments through Pay.gov using a "General Ledger" (G/L) account. When using a G/L account for payment, your account number must be all numeric. The account will be debited and processed through the Automated Clearing House (ACH).

Who should use this website?

Lenders are reminded that the use of Pay.gov is required per SBA Procedural Notice 2000-766 for the following types of payments to the SBA:

Form 172 -	Remittance of fees and data related to the SBA Form 172 "Transaction Report on Loan Serviced by Lender"
Form 1544 -	Guarantee Fee (the upfront fee only) Care & Preservation of Collateral (CPC) Expenses Review Fee (invoice information required)

Are there any exceptions to this requirement?

Yes. Lenders currently enrolled with the SBA for bulk ACH electronic payment processing may continue to use that method for Guaranty Fees only. Also, any lenders currently participating with the SBA on electronic commerce pilot or development projects are excluded from this requirement for the specific fees that are involved in the pilot or development project.

How to access the website?

The Pay.gov website can be accessed at: <https://www.pay.gov>.

Do you have questions?

For questions regarding usage of the Pay.gov web site, contact the Pay.gov Help Desk at 1-800-624-1373, Option #2.

For questions regarding your payment to SBA, contact the DFC Action Desk at (303) 844-2411 or by e-mail at DFCActionDesk@sba.gov

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

Happy Holidays from the SBA staff in North Florida!



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!

Jacksonville- January 26
Learn what the SBA has to offer! SBA programs and Services, 10:00 am to 12:00 pm at the SBA District office. For more info or to register, please call 904-443-1931.

Jacksonville- January 20
Lender Training at the SBA District office! Please see front page of this newsletter for details!

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 11/30/2009	
Lender Name	Number of Loans	Dollar Amount
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	18	\$8,522,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	15	\$3,575,000.00
ESSENTIAL CAPITAL FINANCE, INC.	1	\$803,000.00
INDEPENDENT DEVELOPMENT SERVICES CORPORATION	1	\$184,000.00
Total:	35	\$13,084,000.00

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
November
30, 2009
FY 2010**

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

Lender	Number of Loans	Dollar Amount
SUNTRUST BANK	20	\$971,500.00
SUPERIOR FINANCIAL GROUP, LLC	17	\$145,000.00
BANKFIRST	9	\$2,395,000.00
COMPASS BANK	6	\$1,309,800.00
PNC BANK, NATIONAL ASSOCIATION	6	\$1,871,300.00
REGIONS BANK	6	\$1,399,000.00
BORREGO SPRINGS BANK, N.A.	6	\$175,000.00
WELLS FARGO BANK, NATIONAL ASSOCIATION	5	\$1,831,600.00
PINNACLE BANK	4	\$2,887,000.00
LIVE OAK BANKING COMPANY	3	\$4,774,000.00
FIRST COAST COMMUNITY BANK	3	\$2,828,000.00
COMMUNITY SOUTH BANK	3	\$1,062,000.00
COASTAL BANK AND TRUST OF FLORIDA	2	\$715,000.00
WACHOVIA BANK, NATIONAL ASSOCIATION	2	\$196,000.00
EXCEL NATIONAL BANK	2	\$2,656,700.00
FIRST CHATHAM BANK	2	\$2,702,000.00
COMMUNITY BANK OF MISSISSIPPI	1	\$293,000.00
FIRST COMMUNITY BANK OF SOUTHWEST FLORIDA	1	\$1,172,000.00
FIDELITY BANK	1	\$509,000.00
FIRST COLORADO NATIONAL BANK	1	\$2,000,000.00
FIRST INTERCONTINENTAL BANK	1	\$642,000.00
FIRSTATLANTIC BANK	1	\$529,500.00
AMERICAN BUSINESS LENDING, INC.	1	\$697,500.00
WESTERN STATE BANK	1	\$15,000.00
INNOVATIVE BANK	1	\$25,000.00
MAINSTREET LENDER 7(A), LLC	1	\$1,742,000.00
PREMIER COMMUNITY BANK OF THE EMERALD COAST	1	\$35,000.00
PUTNAM STATE BANK	1	\$50,000.00
TOTALBANK	1	\$450,000.00
TRUSTMARK NATIONAL BANK	1	\$35,000.00
VECTRA BANK COLORADO, NATIONAL ASSOCIATION	1	\$17,800.00
WACHOVIA SBA LENDING, INC.	1	\$128,000.00
HANCOCK BANK	1	\$350,000.00
TOTAL:	113	\$36,609,700.00

County	Number of	Dollar Amount
ALACHUA	3	\$270,000.00
BAY	3	\$75,000.00
CITRUS	3	\$1,100,000.00
CLAY	1	\$170,000.00
COLUMBIA	1	\$25,000.00
DUVAL	28	\$7,070,200.00
ESCAMBIA	6	\$3,256,500.00
FLAGLER	1	\$5,000.00
GULF	1	\$1,742,000.00
HERNANDO	5	\$574,300.00
LAKE	14	\$3,688,600.00
LEON	4	\$3,015,000.00
LEVY	1	\$92,000.00
MARION	4	\$789,000.00
NASSAU	5	\$3,255,500.00
OKALOOSA	2	\$40,000.00
ORANGE	33	\$15,072,300.00
SANTA ROSA	3	\$695,800.00
SEMINOLE	6	\$1,815,000.00
ST. JOHNS	6	\$970,000.00
SUMTER	2	\$661,700.00
VOLUSIA	11	\$2,881,800.00
WALTON	4	\$2,379,000.00
WASHINGTON	1	\$50,000.00
Total:	148	\$49,693,700.00

**FY 2010
NORTH
FLORIDA
DISTRICT
LOANS BY
COUNTY
MONTH
ENDING
NOVEMBER
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.