

THE LENDER'S ADVANTAGE

U.S. Small Business Administration

BALTIMORE



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In this issue:

New Lending SOP..... 1
Lender Decals 2
7a Lender Ranking 3-4
504 Lender Ranking 4
Upcoming Events 4

Website for Lenders:

Provides links to SBA processing, servicing and guaranty purchase centers.
[http://www.sba.gov/
aboutsba/sbaprograms/
elending/index.html](http://www.sba.gov/aboutsba/sbaprograms/elending/index.html)

Forms:

[http://www.sba.gov/tools/
Forms/index.html](http://www.sba.gov/tools/Forms/index.html)

SBA Rules & Regulations:

[http://www.sba.gov/
aboutsba/sbaprograms/
elending/reg/index.html](http://www.sba.gov/aboutsba/sbaprograms/elending/reg/index.html)

SBA Releases Modernized Lender SOP

Sixty percent shorter, new document updates and consolidates policies and procedures, is searchable

WASHINGTON – As part of its reform agenda to become easier for lenders to work with, the U.S. Small Business Administration has released its modernized Standard Operating Procedure for lender and development company loan programs.

The revised document, SOP 50 10, has been cut in length from 1,000 pages to 400 and is more logically organized. The SOP is directed to SBA's Lenders and Certified Development Companies and is streamlined and more user-friendly. Access the SOP at www.sba.gov/aboutsba/sbaprograms/elending.

In addition, the SOP has been updated to be an electronic document using Internet hyperlinks to take the user to the most recent editions of relevant regulations and forms. SOP 50 10 will be available in PDF format at the SBA website and will be more easily updated. A version of the SOP with enhanced search capabilities will be released as soon as possible. Additional technical improvements are in process such as an improved search engine.

“Re-writing an SOP doesn't sound glamorous, but it is one of the most important tasks we have undertaken to improve our relationship with lenders and enhance delivery of our loan products,” SBA Administrator Steve Preston said. “The previous SOP was long, complicated, and out dated, and lenders cited it as a major impediment to working with SBA. We hope the new document will make it easier for lenders to understand our programs and use our product.”

The modernized SOP reflects significant input by program participants including lenders, certified development companies, and SBA employees. SBA actively sought public input on the rewrite and established an electronic mailbox so that all interested parties could submit comments and suggestions. Hundreds of emails were received. SBA also consulted with the National Association of Government Guaranteed Lenders and the National Association of Development Companies in developing the revised SOP. SBA considered the many comments and suggestions received when developing the final product.

Although there were substantial structural changes made to the SOP, SBA made only limited policy changes or clarifications in the document. SBA will work with lenders and their representatives to incorporate further policy improvements in future iterations of SOP 50 10.

The new SOP is divided in three sections: Lender and Certified Development Company Participation criteria, 7(a) Business Loan Program and 504 Certified Development Company Loan Program.

Lender Decals Now Available

We are pleased to inform you that the SBA now has three (3) SBA lender decals, approved by the Agency, for use by participating lenders on a physical window/door or as a digital decal on their website for the following programs: SBA Preferred Lender, SBA Express Lender and SBA Patriot Express Lender.



The SBA Lender Decal will give the lender visible recognition of its relationship with SBA as a preferred lender to the general public, more importantly, the small business owner seeking financial assistance.



Complete usage guidelines are available on the banking web page, www.sba.gov/aboutsba/sbaprograms/elending. Further, SOP 50 10 will be amended to reflect this new authority.



Commonly asked questions :

1. Where should the SBA Lender decal be used?

The lender can use the window decal on its premises or the electronic decal on their website (in a like manner and in the same location as the FDIC and/or Equal Housing Lender logos). When placing the electronic decal on the website, this location is usually at the bottom of the web page.

Note: The electronic lender decal can be used as a hyperlink if it links back to www.sba.gov <<http://www.sba.gov/>> or an internal lender created page which only provide information about SBA's products and services.

How does the lender obtain the decals? Email rachel.howard@sba.gov to request your desired decals.

2. Can any variety or version of the SBA logo be used?

No. Lenders must use the decal provided by SBA or downloaded from the SBA banking website. They cannot create their own versions of the decal and may not edit or otherwise change the appearance.

3. Where can Lenders go for help when downloading the electronic decal?

If lenders have problems downloading the file from www.sba.gov/banking or need a different format, they may contact Stephen Kucharski, Office of Financial Assistance, (202) 205-7551 for assistance.

4. Does this imply SBA endorsement?

The SBA Lender decal may only be used to inform the public of the lender's relationship with SBA and may not be used to promote or appear to promote the lenders non-SBA products or services.

Special Note: A lender may not use the SBA logo in any manner in any advertisement, brochure, publication or promotional piece, or state or imply that the lender or its borrowers will receive any preferential treatment by SBA.

BDO Lender Rankings—7a Program

(Year to Date Ranking, October 1, 2007—March 31, 2008)

(Lenders are ranked by number of guarantees)

LENDER NAME	No. of Loans	Total \$ Value of Loans
INNOVATIVE BANK	65	\$1,230,000
MANUFACTURERS AND TRADERS TRUST COMPANY	62	\$4,534,900
BANK OF AMERICA, NATIONAL ASSOCIATION	49	\$1,298,800
PNC BANK, NATIONAL ASSOCIATION	31	\$4,708,400
BRANCH BANKING AND TRUST COMPANY	25	\$4,773,700
CAPITAL ONE, NATIONAL ASSOCIATION	18	\$865,000
SUPERIOR FINANCIAL GROUP, LLC	13	\$135,000
HOWARD BANK	12	\$3,866,000
PROVIDENT BANK OF MARYLAND	11	\$1,028,200
COMMERCEFIRST BANK	11	\$2,723,100
WACHOVIA BANK, NATIONAL ASSOCIATION	10	\$5,834,500
BUSINESS LOAN CENTER, LLC	9	\$360,000
K BANK	8	\$1,680,000
SANDY SPRING BANK	7	\$1,033,000
SUSQUEHANNA BANK DV	6	\$2,806,000
COMERICA BANK	5	\$1,033,800
SUNTRUST BANK	4	\$190,000
EAGLEBANK	3	\$2,185,000
NEWTEK BUSINESS SERVICES, INC.	3	\$122,700
WILSHIRE STATE BANK	3	\$1,256,000
COMMERCE BANK, NATIONAL ASSOCIATION	2	\$1,550,000
COMMUNITY WEST BANK, NATIONAL ASSOCIATION	2	\$742,000
CIT SMALL BUSINESS LENDING CORPORATION	2	\$1,012,700
CENTER BANK	2	\$765,000
BANCO POPULAR NORTH AMERICA	2	\$560,500
EASTON BANK AND TRUST COMPANY	2	\$70,000
AMERICAN BANK	2	\$167,000
SUSQUEHANNA BANK PA	2	\$641,000
MOUNTAIN 1ST BANK & TRUST COMPANY	2	\$785,000
WELLS FARGO BANK, NATIONAL ASSOCIATION	2	\$25,000
UPS CAPITAL BUSINESS CREDIT	2	\$728,000
UNITY BANK	2	\$1,025,000
SOVEREIGN BANK	2	\$105,000
ADAMS COUNTY NATIONAL BANK	1	\$500,000
WILMINGTON TRUST COMPANY	1	\$480,000
ANNE ARUNDEL ECONOMIC DEVELOP. CORPORATION	1	\$150,000
UNITED CENTRAL BANK	1	\$75,000
THE WASHINGTON SAVINGS BANK, F.S.B.	1	\$650,000
NEW WINDSOR STATE BANK	1	\$1,050,000
CITIBANK, N.A.	1	\$26,000
ACCESS NATIONAL BANK	1	\$300,000
STANDARD BANK, PASB	1	\$50,000
SMALL BUSINESS LOAN SOURCE, LLC	1	\$545,000
SILVER STATE BANK	1	\$727,000

Continued on Page 4

BDO Lender Rankings—7a (Continued)

Lender Name	No. of Loans	Total \$ Value of Loans
PACIFIC CITY BANK	1	\$325,000
ZIONS FIRST NATIONAL BANK	1	\$50,000
FIRST CHATHAM BANK	1	\$900,000
SUSQUEHANNA BANK	1	\$200,000
Total 7a Loans	397	\$56,384,000

BDO Lender Rankings—504 Program

(Year to Date Ranking, October 1, 2007—March 31, 2008)

(Lenders are ranked by number of guarantees)

Lender Name	No. of Loans	Total \$ Value of Loans
CHESAPEAKE BUSINESS FINANCE CORPORATION	5	\$5,818,000
BUSINESS FINANCE GROUP, INC.	13	\$7,831,000
Total 504 Loans	20	\$14,842,000

TOTAL 7a and 504 Loans **419** **\$72,419,000**

UPCOMING EVENTS**504 Roundtable**

April 23, 2008—8:30 a.m.

HEAT Center, Aberdeen, MD

For more information, contact Kathy Wajer of the Harford County Office of Economic Development at (410) 638-3059.

America East Conference for SBA Lenders

April 27-29, 2008

Marriott Myrtle Beach Resort at Grande Dunes, Myrtle Beach, SC

For more information, contact the North Carolina Bankers Association,
P.O. Box 19999, Raleigh, NC 27619-9916; (919) 781-7979

Lenders' Quality Circle Meeting

April 30, 2008 * 9:30 a.m. (Continental Breakfast begins at 9:00 a.m.)

Hosted by K Bank, Owings Mills, MD

For more information, contact Carolyn Zeller of SBA at (410) 962-6195, ext. 331 or via email at carolyn.zeller@sba.gov

2nd Annual Bull Roast

May 22, 2008

2:00 p.m.—6:00 p.m.

Tall Cedars Hall, Putty Hill Avenue, Baltimore, MD

Presented by the Maryland Commercial Lenders Assoc., Inc.

For information or tickets contact Steve Weinecke at stevenw.zionsbank@comcast.net,
wink101010@gmail.com or at 443-520-9000.