

# NORTH FLORIDA LENDER NEWS

August 2008

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## Special Points of Interest

- The SBA Can Come Talk to You!
- North Florida District Calendar of Events
- FY 2008 Loan Approvals by 7(a), 504 and County
- SBA Resource Guide Update

Helping small businesses  
**start, grow and succeed.**



Your Small Business Resource

## SBA'S FISCAL YEAR IS COMING TO AN END!

### CAPTURE SUCCESS!

The SBA North Florida District Office would like to capture your success stories of clients that have utilized SBA products! Please be sure to share your SBA successes with us! We want to include them in our upcoming newsletter! Please send any client success highlights to [lola.naylor@sba.gov](mailto:lola.naylor@sba.gov) or call Lola Naylor at (904) 443-1933.

## SBA North Florida Small Business Resource Guide

**FYI:** In the coming months, Reni Publishing will be contacting all participating SBA lenders to seek their support to advertise in the North Florida Small Business Resource Guide for 2009. SBA does not allocate appropriated funds to publish this invaluable resource; therefore, the SBA depends on the small business community to support this guide through advertising sales. Past advertisers have capitalized on the great exposure and have increased their contacts by potential borrowers looking to access the SBA financial and business educational services. Advertising in the Reni Guide is an excellent way to increase your loan portfolios! If you would like a copy of the SBA North Florida District Resource Guide, please contact [lola.naylor@sba.gov](mailto:lola.naylor@sba.gov) or visit [www.sbaguides.com](http://www.sbaguides.com).

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](mailto:lola.naylor@sba.gov)!

*SBA CALENDAR OF EVENTS*

Let us know what you are up to! Please send any upcoming events to [lola.naylor@sba.gov](mailto:lola.naylor@sba.gov)

Let us know your staffing changes so we can update our database! Please send any updates/changes to [lola.naylor@sba.gov](mailto:lola.naylor@sba.gov)

**August 25th-Orlando**  
 Disaster Preparedness/ Business Continuity Seminar hosted by the Dominican Chamber of Commerce of Central Florida 6:00 pm, La Prensa Newspaper, 1685 S. Ronald Reagan blvd., Orlando, [www.dcccf.org](http://www.dcccf.org).

**August 26th-Palatka**  
 Meet the People in the Know- Small Business Workshop, 10:00 am to 2:00 pm Putnam County Chamber of Commerce.

For agenda and more info, please visit [www.sba.gov/fl/north](http://www.sba.gov/fl/north).

**September 18- Fort Walton Beach**  
 Learn the Rules Workshop Presented by the Procurement technical Assistance Center, the Small Business Development Center and the SBA; 9:00 to 11:00 am 1170 Martin Luther King, Jr. Blvd., Fort Walton beach- Free- contact

[lsubel@uwf.edu](mailto:lsubel@uwf.edu) for more info.

**September 26- Orlando**  
 Central Florida Business Summit 7:30 am to 5:30 pm, visit [www.orlando.org](http://www.orlando.org) for more info and to register.

**October 21- Jacksonville**  
 Northeast Florida Procurement Conference & Buyers Forum, prime Osborne- contact [stuart.hannah@myjaxchamber.com](mailto:stuart.hannah@myjaxchamber.com)

**Stay up to Date With SBA Lender Info!**  
[Visit www.sba.gov/banking](http://www.sba.gov/banking)

**North Florida District 504 Loan Report for Month ending July 31, 2008**

Lender Name	Number of Loans	Dollar Amount
FLORIDA BUSINESS DEVELOPMENT CORPORATION	105	\$53,237,000.00
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	100	\$56,212,000.00
GULFCOAST BUSINESS FINANCE, INC.	8	\$4,458,000.00
COASTAL AREA DISTRICT AUTHORITY, INC.	2	\$1,401,000.00
ESSENTIAL CAPITAL FINANCE, INC.	1	\$600,000.00
INDEPENDENT DEVELOPMENT SERVICES CORPORATION	1	\$939,000.00
<b>Total:</b>	<b>217</b>	<b>\$116,847,000.00</b>

Lender	Number of Loans	Dollar Amount
INNOVATIVE BANK	170	\$2,785,000.00
BANCO POPULAR NORTH AMERICA	85	\$17,925,500.00
BANK OF AMERICA, NATIONAL ASSOCIATION	80	\$2,379,600.00
COMPASS BANK	56	\$6,983,900.00
SUNTRUST BANK	47	\$5,001,600.00
SUPERIOR FINANCIAL GROUP, LLC	35	\$297,500.00
FIRST COAST COMMUNITY BANK	35	\$11,009,800.00
CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	34	\$1,325,000.00
CIT SMALL BUSINESS LENDING CORPORATION	31	\$15,166,100.00
REGIONS BANK	29	\$6,991,000.00
AMERICAN ENTERPRISE BANK OF FLORIDA	23	\$5,299,900.00
WASHINGTON MUTUAL BANK	20	\$549,000.00
BANKFIRST	18	\$2,478,500.00
PNC BANK, NATIONAL ASSOCIATION	17	\$7,985,500.00
WACHOVIA BANK, NATIONAL ASSOCIATION	15	\$1,450,000.00
BRANCH BANKING AND TRUST COMPANY	15	\$4,366,500.00
NATIONAL CITY BANK	13	\$1,264,500.00
WACHOVIA SBA LENDING, INC.	12	\$11,136,600.00
BORREGO SPRINGS BANK, N.A.	12	\$459,000.00
BUSINESS LOAN CENTER, LLC	11	\$1,188,100.00
CAPITAL ONE, NATIONAL ASSOCIATION	8	\$425,000.00
UNITED BANK	8	\$906,300.00
UPS CAPITAL BUSINESS CREDIT	7	\$4,667,000.00
COMERICA BANK	7	\$3,119,900.00
COMMUNITY SOUTH BANK D.B.A COMMUNITY SOUTH	7	\$3,276,800.00
COMMUNITY WEST BANK, NATIONAL ASSOCIATION	6	\$2,223,500.00
FIRST NATIONAL BANK OF NEVADA	6	\$1,582,500.00
BANK OF PENSACOLA	6	\$2,258,400.00
HAVEN TRUST BANK FLORIDA	5	\$680,000.00
FIRST NATIONAL BANK OF NASSAU COUNTY	5	\$4,443,000.00
CENTERBANK OF JACKSONVILLE, N.A.	5	\$867,000.00
LIVE OAK BANKING COMPANY	4	\$4,530,000.00
TD BANK, NATIONAL ASSOCIATION	4	\$2,400,000.00
MERCHANTS & SOUTHERN BANK	4	\$465,000.00
UNITY BANK	4	\$3,211,100.00
FIRST COMMERCIAL BANK OF FLORIDA	4	\$587,500.00
SMALL BUSINESS LOAN SOURCE, LLC	4	\$1,486,000.00
FIFTH THIRD BANK	3	\$1,470,000.00
HOME LOAN INVESTMENT BANK, F.S.B.	3	\$2,635,000.00
MOUNTAIN 1ST BANK & TRUST COMPANY	3	\$5,640,000.00
BEACH BUSINESS BANK	3	\$2,530,500.00
BANGOR SAVINGS BANK	2	\$50,000.00
BUSINESS LENDERS, LLC	2	\$1,515,000.00
BUSINESS CAROLINA, INC.	2	\$2,080,000.00
FIRSTATLANTIC BANK	2	\$1,500,000.00

**7(a) SBA  
North Florida  
Loans  
Approved as of  
July 31, 2008**

Continued on page 4.....

## 7(a) Loans Continued from page 3...

Lender	Number of Loans	Dollar Amount
NCB, FSB	2	\$875,000.00
THE TALLAHASSEE STATE BANK	2	\$255,000.00
THE HUNTINGTON NATIONAL BANK	2	\$1,883,700.00
M&I MARSHALL & ILSLEY BANK	2	\$80,000.00
WELLS FARGO BANK, NATIONAL ASSOCIATION	2	\$75,000.00
NEWTEK SMALL BUSINESS FINANCE, INC.	1	\$672,000.00
PLANTERSFIRST	1	\$188,440.00
PUTNAM STATE BANK	1	\$152,000.00
RIVERSIDE NATIONAL BANK OF FLORIDA	1	\$10,000.00
FIRST PRIORITY BANK	1	\$250,000.00
STEARNS BANK NATIONAL ASSOCIATION	1	\$485,500.00
BANKASIANA	1	\$200,000.00
UNITED WESTERN BANK	1	\$175,000.00
VANGUARD BANK & TRUST COMPANY	1	\$150,000.00
WEBBANK	1	\$260,000.00
AMERICAN BUSINESS LENDING, INC.	1	\$375,000.00
SILVER STATE BANK	1	\$25,000.00
EASTERN FINANCIAL FLORIDA CU	1	\$267,938.00
FIRST CHATHAM BANK	1	\$1,545,000.00
FIRST ATLANTIC FINANCIAL HOLDINGS	1	\$360,000.00
FIRST NATIONAL BANK OF CENTRAL FLORIDA	1	\$200,000.00
FEDERAL TRUST BANK	1	\$200,000.00
FAIRWINDS CU	1	\$75,000.00
LEHMAN BROTHERS BANK, FSB	1	\$577,100.00
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	\$25,000.00
ALLIANCE BANK	1	\$801,300.00
HAVEN TRUST BANK	1	\$130,000.00
COASTAL COMMUNITY BANK	1	\$75,000.00
HIGH TRUST BANK	1	\$343,000.00
FIRST INTERNATIONAL BANK	1	\$2,000,000.00
EXCEL NATIONAL BANK	1	\$797,000.00
<b>Total:</b>	<b>908</b>	<b>\$174,100,078.00</b>

NORTH FLORIDA DISTRICT LOANS BY COUNTY MONTH  
ENDING JULY 31, 2008

County	Number of Loans	Dollar Amount
ALACHUA	27	\$9,152,200.00
BAKER	4	\$866,000.00
BAY	22	\$8,755,500.00
CITRUS	9	\$2,836,000.00
CLAY	35	\$10,346,538.00
COLUMBIA	2	\$517,000.00
DUVAL	206	\$62,421,800.00
ESCAMBIA	35	\$6,140,500.00
FLAGLER	12	\$3,625,100.00
FRANKLIN	1	\$75,000.00
GADSDEN	2	\$2,308,000.00
HERNANDO	16	\$5,823,600.00
JACKSON	3	\$518,000.00
JEFFERSON	1	\$349,000.00
LAKE	39	\$9,313,000.00
LEON	32	\$10,372,800.00
LEVY	4	\$1,593,000.00
MADISON	3	\$368,500.00
MARION	27	\$3,611,500.00
NASSAU	20	\$6,659,000.00
OKALOOSA	22	\$7,596,000.00
ORANGE	367	\$77,741,100.00
PUTNAM	2	\$100,000.00
SANTA ROSA	17	\$3,260,300.00
SEMINOLE	94	\$25,452,200.00
ST. JOHNS	40	\$10,596,500.00
SUMTER	7	\$3,938,000.00
SUWANNEE	3	\$1,755,000.00
VOLUSIA	60	\$11,454,540.00
WAKULLA	2	\$225,000.00
WALTON	8	\$2,166,500.00
WASHINGTON	3	\$1,009,900.00
<b>Total:</b>	<b>1125</b>	<b>\$290,947,078.00</b>

*11% (99 Loans) of SBA' North Florida 7(a) Loans as of July 31, 2008 are were approved to Veterans.*

Helping small businesses  
start, grow and succeed.

