

NORTH FLORIDA LENDER NEWS

April 2008

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Special Points of Interest

- 2008 Lender Awards Coming to Jacksonville!
- North Florida District Calendar of Events
- FY 2008 Loan Approvals by 7(a), 504 and County

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



Your Small Business Resource

NEWS FROM LENDER RELATIONS

Guaranty Purchase Process

The objective of the National Guaranty Purchase Center is to deliver a 45-day turnaround on all incoming, **tabbed, complete and reviewable** purchase packages. On August 1, 2007, the SBA made the use of a mandatory 45-Tab system for organizing the guaranty purchase package. On October 25, 2007, the SBA released a new mandatory 10-Tab system for preparing 7(a) loan guaranty purchase requests. The 10 tabs are available as a fill-able PDF document with links to all mandatory and suggested forms.

Key Benefits:

- ✦ The new 10 tabs will simplify the guaranty purchase package submission and enhance the quality and speed of SBA's review process.
- ✦ Easy for lenders to complete by responding to questions and compiling documents in logical groups (e.g. legal documentation, collateral disposition, early default).

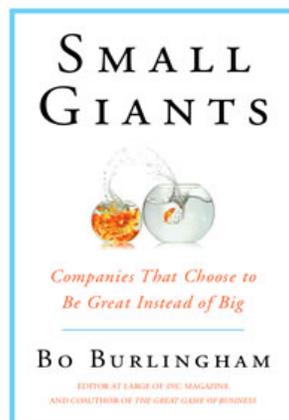
The global certification feature will reduce the unnecessary back-and-forth between SBA and lenders for signature requests.

Failure to meet the requirements outlined in the guaranty purchase instructions could result in unnecessary delays and/or possible return of the purchase package.

For more details about the guaranty purchase process and new tab system, visit the SBA website at www.sba.gov/banking and click on "National Guaranty Purchase Center (NGPC)". The North Florida District Office is also available to provide both on-site and off-site training in the process. If you are interested in training, please contact Veronica Wallace or Rosalind Bryant at 904/443-1900.

REGISTER NOW!

16th Annual Small Business Week Celebration & Lender Awards



Date & Time: May 1, 2008 11:30 am -1:30 pm
Location: University of North Florida, University Center
 Jacksonville, Florida
Featuring: Bo Burlingham, Author of *Small Giants*.

Join the Small Business Development Center at the University of North Florida and the U.S. Small Business Administration as we honor North Florida's small business leaders, champions, and **top lenders**. This year's keynote speaker will be Bo Burlingham, who has been inside of some of the most remarkable companies in America, companies that choose to be great instead of big. He will share what gives these maverick companies their "mojo" and help business owners focus on being great at what they do, creating a great place to work, and making great contributions to their community. Burlingham is editor-at-large of Inc. Magazine and co-authored The Great Game of Business and A Stake in the Outcome.

TO REGISTER VISIT: www.sbdc.unf.edu

SBA CALENDAR OF EVENTS

April 21-25-Pensacola

Pensacola Chamber of Commerce's Small Business Week Celebration. For more information, please contact Summer Burdick, (850) 438-4081 or visit www.sba.gov/fl/north.

April 24- Pensacola

Local Area Procurement Conference at Pensacola Junior College from 8:30 am to 12:00 pm. For more information, please contact 850-473-7826 or 850-473-7830.

May 1, 2008-Jacksonville

16th Annual Small Business Week and Lender Awards

Luncheon 11:30 am to 1:30 pm UNF University Center. For more information, please contact Stephanie Royal, (904) 620-2428.

May 9, 2008-Jacksonville

Women's Business Roundtable. Discussion include Marketing for Business Owners, Computer tips, Financing Your Business. 7825 Baymeadows Way; Suite 100-B from 12:00 to 2:00. For more information, contact Donna Padgug, donna.padgug@sba.gov

May 27 - Jacksonville

Come learn what the SBA has to offer 10:00 am to 12:00 pm at the SBA Offices 7825 Baymeadows Way; Suite 100-B. To register, call Veronica Wallace, 904-443-1923.

June 11 - Panama City

The Bay County Chamber of Commerce is hosting a Small Business Conference at Gulf Coast Community College. More information to come soon from the Bay County Chamber of Commerce.

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


Stay up to Date!
 Visit the SBA North Florida District Website!
www.sba.gov/fl/north

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

SMALL BUSINESS ADMINISTRATION NORTH FLORIDA DISTRICT OFFICE 504 Loans Year to Date for FY 2008		
		As of 3/31/2008
Lender Name	Number of Loans	Dollar Amount
FLORIDA FIRST CAPITAL FINANCE CORPORATION, INC.	63	\$29,025,000.00
FLORIDA BUSINESS DEVELOPMENT CORPORATION	63	\$33,180,000.00
GULFCOAST BUSINESS FINANCE, INC.	3	\$802,000.00
COASTAL AREA DISTRICT AUTHORITY, INC.	1	\$753,000.00
INDEPENDENT DEVELOPMENT SERVICES CORPORATION	1	\$939,000.00
ESSENTIAL CAPITAL FINANCE, INC.	1	\$600,000.00
Total:	132	\$65,299,000.00

Lender	Number of Loans	Dollar Amount
INNOVATIVE BANK	136	\$2,285,000.00
BANK OF AMERICA, NATIONAL ASSOCIATION	66	\$1,839,600.00
BANCO POPULAR NORTH AMERICA	54	\$9,970,500.00
COMPASS BANK	35	\$2,790,400.00
CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION	34	\$1,325,000.00
SUNTRUST BANK	34	\$4,084,600.00
FIRST COAST COMMUNITY BANK	23	\$6,565,700.00
SUPERIOR FINANCIAL GROUP, LLC	18	\$155,000.00
AMERICAN ENTERPRISE BANK OF FLORIDA	18	\$4,774,400.00
WASHINGTON MUTUAL BANK	18	\$504,000.00
CIT SMALL BUSINESS LENDING CORPORATION	18	\$8,922,300.00
REGIONS BANK	14	\$4,096,000.00
BANKFIRST	12	\$1,753,500.00
PNC BANK, NATIONAL ASSOCIATION	12	\$6,529,500.00
BUSINESS LOAN CENTER, LLC	11	\$1,188,100.00
WACHOVIA SBA LENDING, INC.	9	\$8,063,600.00
NATIONAL CITY BANK	9	\$1,164,000.00
CAPITAL ONE, NATIONAL ASSOCIATION	8	\$425,000.00
WACHOVIA BANK, NATIONAL ASSOCIATION	7	\$715,000.00
UPS CAPITAL BUSINESS CREDIT	7	\$4,667,000.00
BRANCH BANKING AND TRUST COMPANY	6	\$1,720,000.00
COMERICA BANK	6	\$2,033,900.00
UNITED BANK	5	\$511,300.00
FIRST NATIONAL BANK OF ARIZONA	4	\$966,600.00
MERCHANTS & SOUTHERN BANK	4	\$465,000.00
MOUNTAIN 1ST BANK & TRUST COMPANY	4	\$6,840,000.00
CENTERBANK OF JACKSONVILLE, N.A.	4	\$675,000.00
BORREGO SPRINGS BANK, N.A.	4	\$135,000.00
COMMERCE BANK, NATIONAL ASSOCIATION	3	\$800,000.00
COMMUNITY SOUTH	3	\$1,530,000.00
COMMUNITY WEST BANK, NATIONAL ASSOCIATION	3	\$962,500.00
FIFTH THIRD BANK	3	\$1,470,000.00
FIRST COMMERCIAL BANK OF FLORIDA	3	\$387,500.00
FIRST NATIONAL BANK OF NASSAU COUNTY	3	\$2,995,000.00
BEACH BUSINESS BANK	3	\$2,530,500.00
HAVEN TRUST BANK	3	\$485,000.00
BANK OF PENSACOLA	2	\$688,400.00
THE HUNTINGTON NATIONAL BANK	2	\$1,883,700.00
WELLS FARGO BANK, NATIONAL ASSOCIATION	2	\$75,000.00
NCB, FSB	2	\$875,000.00
BANGOR SAVINGS BANK	2	\$50,000.00
SMALL BUSINESS LOAN SOURCE, LLC	2	\$872,000.00
BUSINESS LENDERS, LLC	1	\$1,000,000.00
BUSINESS CAROLINA, INC.	1	\$450,000.00
WEBBANK	1	\$260,000.00
UNITY BANK	1	\$1,795,100.00
THE TALLAHASSEE STATE BANK	1	\$55,000.00
STEARNS BANK NATIONAL ASSOCIATION	1	\$485,500.00
SILVER STATE BANK	1	\$25,000.00
RIVERSIDE NATIONAL BANK OF FLORIDA	1	\$10,000.00
PLANTERSFIRST	1	\$188,440.00
FIRST PRIORITY BANK	1	\$250,000.00
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	1	\$25,000.00
COASTAL COMMUNITY BANK	1	\$75,000.00
HOME LOAN INVESTMENT BANK, F.S.B.	1	\$700,000.00
FIRSTATLANTIC BANK	1	\$300,000.00
ALLIANCE BANK	1	\$801,300.00
FIRST INTERNATIONAL BANK	1	\$2,000,000.00
FAIRWINDS CU	1	\$75,000.00
EASTERN FINANCIAL FLORIDA CU	1	\$267,938.00
M&I MARSHALL & ILSLEY BANK	1	\$50,000.00
Total:	635	\$ 89,927,500.00

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

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

County	Number of Loans	Dollar Amount
ALACHUA	20	\$5,178,700.00
BAKER	3	\$360,000.00
BAY	11	\$3,379,000.00
CITRUS	8	\$2,796,000.00
CLAY	20	\$4,917,938.00
DUVAL	138	\$39,639,500.00
ESCAMBIA	26	\$3,605,500.00
FLAGLER	11	\$3,025,100.00
FRANKLIN	1	\$75,000.00
GADSDEN	2	\$2,308,000.00
HERNANDO	13	\$5,300,800.00
JACKSON	1	\$15,000.00
LAKE	27	\$5,415,500.00
LEON	20	\$3,681,800.00
LEVY	4	\$1,593,000.00
MADISON	2	\$343,500.00
MARION	14	\$2,285,500.00
NASSAU	16	\$5,669,000.00
OKALOOSA	13	\$4,435,000.00
ORANGE	257	\$44,167,400.00
PUTNAM	2	\$100,000.00
SANTA ROSA	10	\$1,340,300.00
SEMINOLE	67	\$16,227,700.00
ST. JOHNS	21	\$3,870,500.00
SUMTER	5	\$2,430,000.00
SUWANNEE	2	\$1,745,000.00
VOLUSIA	42	\$8,483,740.00
WAKULLA	2	\$225,000.00
WALTON	6	\$1,258,500.00
WASHINGTON	3	\$1,009,900.00
Total:	767	\$174,881,878.00

U. S. Small Business Administration

SBA North Florida District Office
7825 Baymeadows Way
Suite 100B
Jacksonville, FL 32256

Phone: 904-443-1900
Fax: 904-443-1980
E-mail: lola.naylor@sba.gov

*12% (76 Loans) of
SBA' North Florida
7(a) Loans as of
March 31, 2008 are
were approved to
Veterans.*

Helping small businesses
start, grow and succeed.

