



DALLAS/FORT WORTH DISTRICT OFFICE  
4300 AMON CARTER BLVD, SUITE 114  
FORT WORTH, TX 76155  
(817) 684-5500 • Metro (817) 355-1933 • Fax (817) 684-5516



Herbert Austin  
District Director

The U.S. Small Business Administration (SBA) helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States, Puerto Rico, the U.S. Virgin Islands and Guam. We recognize that small business is critical to our economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace.

SBA offers numerous financing programs for small businesses that are administered through private sector lenders and other organizations. SBA has a working relationship with a vast number of lenders all around the country. The SBA does not have grants to start or expand a business.

The basic 7(a) Loan Guaranty is the primary business loan program to help qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels. It is also the agency's most flexible business loan program, since financing under this program can be guaranteed for a variety of business purposes. More detailed financial information can be found in this information packet or click on 'financing' at [www.sba.gov](http://www.sba.gov).

This packet contains a list of the most active and expert participating lenders in the 72 counties in North Texas--under the jurisdiction of the Dallas/Fort Worth District Office (D/FW). SBA offers its lending partners a variety of ways to deliver the 7 (a) Loan program. More experienced lenders can receive higher levels of delegated authority and expedited loan approvals. This allows the lender to provide the borrower with a decision more quickly

Additionally listed in this packet is information on the SBA resource partners. Visit the Service Corps of Retired Executives (SCORE) business counselors at <http://score.org> or contact the SCORE Chapter nearest you for free counseling. Visit the Small Business Development Centers (SBDC) at [www.ntsfdc.org](http://www.ntsfdc.org). Both resource partners offer various workshops, seminars and mini-courses and provide free one-on-one-counseling to those interested in starting and expanding a business.

There is a wealth of information on the SBA website at [www.sba.gov](http://www.sba.gov).

## BUSINESS COUNSELING

To help you and thousands of other business people each year, SBA partners with the following counseling activities. For a start up kit, go to [http://www.sba.gov/starting\\_business/startup/guide.html](http://www.sba.gov/starting_business/startup/guide.html)



### *Business Counselors*

SCORE counselors are experienced former business owners and executives who, at no charge, assist both existing and prospective small businesses with counseling and direction. SCORE volunteers are located throughout the Dallas/Fort Worth's 72 county district.

"How to Start and Manage a Small Business" workshops are conducted regularly by SCORE. Contact the SCORE Chapter nearest you, or go to the World Wide Web, <http://www.score.org>.

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| <b><u>Dallas Chapter 22</u></b><br>Meadows Building<br>5646 Milton St., Suite 303<br>Dallas, TX 75206<br>(214) 987-9491 Mon-Fri 9:00-3:00<br>(No Saturday hours) | <b><u>Fort Worth Chapter 120</u></b><br>James E. Guinn School Complex<br>1150 S. Freeway – Suite 108<br>(I-35 @ Rosedale)<br>Fort Worth, TX 76104<br>(817) 871-6002                    | <b><u>East Texas Chapter 280</u></b><br>1530S. SSW Loop 323, Suite 100<br>Tyler, TX 75701<br>(903) 510-2975                            |
| <b><u>Satellites</u></b>   | <b><u>Satellites</u></b>   |  |
| <b><u>Allen - Chamber of Commerce</u></b><br>210 W. McDermott Drive<br>Allen, TX 75013<br>(972) 727-5585 Thursday 12:00 - 3:00                                   | <b><u>Arlington – Center for Entrepreneurial Dev.</u></b><br>202 E. Border St.<br>Arlington, TX 76010<br>(817) 871-6002 or (817) 272-0684<br>Call for Appointment Thursday 9:00 – 1:00 | <b><u>Waco Chapter 321</u></b><br>Texas Work Force Center<br>1416 S. New Road<br>Waco, TX 76711<br>(254) 296-5214 Call for Appointment |
| <b><u>Carrollton - Metrocrest Chamber of Commerce</u></b><br>1204 Metrocrest Drive<br>Carrollton, TX 75006<br>(972) 416-6600 Tuesday 9:00-1:00                   | <b><u>Eules Library</u></b><br>201 Ector Dr.<br>Eules, TX 76039<br>(817) 685-1489 Call for Appointment   |  |
| <b><u>Denton - South Branch Library</u></b><br>3228 Teasley Lane<br>Denton, TX 76210<br>(940) 349-8252 Thursday 9:00-10:00                                       | <b><u>Johnson County-Joshua Public Library</u></b><br>907 S. Broadway<br>Joshua, TX 76058<br>(817) 871-6002 Call for Appointment   |  |
| <b><u>Farmers Branch - Chamber of Commerce</u></b><br>12875 Josey Lane, Suite 150<br>Farmers Branch, TX 75234<br>(972) 243-8966 Wednesday 9:00-12:00             | <b><u>Mansfield Chamber of Commerce</u></b><br>116 N. Main St.<br>Mansfield, TX 76063<br>(817) 473-0507 Call for Appointment   |  |
| <b><u>Flower Mound – Chamber of Commerce</u></b><br>700 Parker Square – Suite 100<br>Flower Mound, TX 75028<br>(972) 539-0500 Thursday 1:30 – 4:00               | <b><u>North Richland Hills Public Library</u></b><br>NE Loop 820<br>North Richland Hills, TX 76180<br>(817) 427-6819 Call for Appointment  |  |
| <b><u>Frisco - Chamber of Commerce</u></b><br>6843 Main Street<br>Frisco, TX 75034<br>(972) 335-9522 Monday 9:00-1:00  | <b><u>Southlake Chamber of Commerce</u></b><br>1501 Corporate Circle, Ste. 100<br>Southlake, TX 76092<br>(817) 481-8200 Call for Appointment   |  |
| <b><u>Garland - Inwood National Bank</u></b><br>1200 Main St.<br>Garland, TX 75040<br>(972) 272-7551 Thursday 9:00-12:00   |  |  |
| <b><u>Greater Irving - Las Colinas - Chamber of Commerce</u></b><br>5221 N. O'Connor Blvd., Ste. 100<br>Irving, TX 75039<br>(214) 217-8484 Wednesday 9:00-1:00   | <b><u>Plano – Chamber of Commerce</u></b><br>1200 East 15 <sup>th</sup> Street<br>Plano, TX 75074<br>(972) 424-7547 Monday 10:00 – 4-00  |  |
| <b><u>Lewisville - Chamber of Commerce</u></b><br>551 N. Valley Pkwy.<br>Lewisville, TX 75067<br>(972) 436-9571 Friday 9:00-1:00                                 | <b><u>Plano - Collin SBDC</u></b><br>4800 Preston Park Blvd., A 126<br>Plano, TX 75093<br>(972) 985-3770 Thurs & Fri 9:00-3:00   |  |
| <b><u>McKinney - Chamber of Commerce</u></b><br>1650 W. Virginia St., Ste 110<br>McKinney, TX 75069<br>(972) 542-0163 Tuesday 9:00-12:00                         | <b><u>Richardson - Chamber of Commerce</u></b><br>411 Belle Grove<br>Richardson, TX 75080<br>(972) 234-4141 Tuesday 9:00-1:00  |  |



## SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)

The SBDC's can assist in preparing business plans, evaluating business prospects, seeking capital, seeking specific information on international trade, technical problems, or providing opportunities in selling to the government. The SBDC system regularly offers various workshops, seminars and mini-courses. Contact the SBDC nearest you or check the web at [www.ntsbd.org](http://www.ntsbd.org).

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| <b>Abilene, Texas</b><br><b>*Texas Tech University SBDC @ Abilene</b><br>500 Chestnut Street Ste 601<br>Abilene, TX 79602<br>(325)670-0300            | <b>Fort Worth, Texas</b><br><b>Tarrant County College SBDC</b><br>James E. Guinn School Complex<br>1150 S. Freeway, I-35 @ Rosedale, Ste 229<br>Fort Worth, TX 76104<br>(817) 871-6028 | <b>Wichita Falls, Texas</b><br><b>*Midwestern State University</b><br>Administration Building<br>3410 Taft Boulevard<br>Wichita Falls, TX 76308<br>(940) 397-4373 |
| <b>Athens, Texas</b><br><b>Trinity Valley SBDC</b><br>100 Cardinal Drive<br>Athens, TX 75751<br>(903) 675-7403  | <b>Gainesville, Texas</b><br><b>North Central Texas SBDC</b><br>1525 W. California<br>Gainesville, TX 76240<br>(940) 668-4220  | <b>**Risk Management SBDC</b><br><b>Dallas, Texas</b><br>1402 Corinth Street<br>Dallas, TX 75215<br>(214) 860-5821, (877) 919-3222                                |
| <b>Bonham, Texas</b><br><b>Grayson SBDC – Satellite</b><br>1201 E. 9 <sup>th</sup> Street, Building 2, Room 401<br>Bonham, TX 75418<br>(903) 583-7565 | <b>Longview, Texas</b><br><b>Kilgore College SBDC</b><br>911 NW Loop 281, Suite 209<br>Longview, TX 75604<br>(903) 757-5857  | <b>**Center for Government Contracting SBDC, Dallas, Texas</b><br>1402 Corinth Street<br>Dallas, TX 75215<br>(214) 860-5889, (877) 919-3222                       |
| <b>Bowie, Texas</b><br><b>North Central TX SBDC – Satellite</b><br>810 S. Mill Street<br>Bowie, TX 76230<br>(940) 668-4220                            | <b>Mt. Pleasant , Texas</b><br><b>Northeast/Texarkana SBDC</b><br>P. O. Box 1307<br>Mt. Pleasant, TX 75456<br>(903) 897-2956   | <b>**International SBDC – Dallas, Texas</b><br>1950 Stemmons Frwy., Suite 5067<br>Dallas, Texas 75207<br>(214) 747-1300, (800) 337-7232                           |
| <b>Cedar Hill, Texas</b><br><b>Best Southwest SBDC</b><br>207 N. Cannady Dr., Bldg A115<br>Cedar Hill, TX 75104<br>(972) 860-7894                     | <b>Paris, Texas</b><br><b>Paris SBDC</b><br>2400 Clarksville Street<br>Paris, TX 75460<br>(903) 782-0224   | <b>**Enterprise Excellence SBDC</b><br><b>Fort Worth, Texas</b><br>7300 Jack Newell Blvd., S.<br>Fort Worth, TX 76118<br>(817) 272-5930                           |
| <b>Corinth, Texas</b><br><b>Corinth SBDC – Satellite</b><br>1404 N. Corinth – Suite 307<br>Corinth, TX 76208<br>(940) 498-6276                        | <b>Plano, Texas</b><br><b>Collin SBDC</b><br>4800 Preston Park Blvd., Suite A126/Box 15<br>Plano, TX 75093<br>(972) 985-3770   | <b>**Technology Assistance Center SBDC</b><br><b>Dallas, Texas</b><br>1402 Corinth Street<br>Dallas, TX 75215<br>(214) 860-5709                                   |
| <b>Corsicana, Texas</b><br><b>Navarro SBDC</b><br>3200 W. 7 <sup>th</sup> Avenue<br>Corsicana, TX 75110<br>(903) 875-7667                             | <b>Stephenville, Texas</b><br><b>*Tarleton State University-SBDC</b><br>College of Business, P. O. Box T-0650<br>Stephenville, TX 76402<br>(254) 968-9330                              | <b>North Texas SBDC Regional Headquarters</b><br>1402 Corinth Street<br>Dallas, TX 75215<br>(214) 860-5831, (800)350-7232   |
| <b>Dallas, Texas</b><br><b>Dallas SBDC</b><br>1402 Corinth Street<br>Dallas, TX 75215<br>(214) 860-5865 or (214) 860-5859                             | <b>Tyler, Texas</b><br><b>Tyler SBDC</b><br>1530 S. SW Loop 323, Suite 100<br>Tyler, TX 75701<br>(903) 510-2975  |   |
| <b>Denison, Texas</b><br><b>Grayson SBDC</b><br>6101 Grayson Drive<br>Denison, TX 75020<br>(903) 463-8787   | <b>Waco, Texas</b><br><b>McLennan SBDC</b><br>1400 College Drive<br>Waco, TX 76708<br>(254) 299-8141, (800) 349-7232   |   |
| <b>Denton, Texas</b><br><b>North Central TX SBDC – Satellite</b><br>414 Parkway<br>Denton, TX 76201<br>(940) 380-1849                                 | <b>Waxahachie, Texas</b><br><b>Navarro SBDC – Satellite</b><br>1900 John Arden Drive.<br>Waxahachie, TX 75165<br>(972) 937-2174  |   |

\*Northwest Texas SBDC Region, Lubbock, TX, District Office \*SBDC Specialty Centers.

The Fort Worth Business Assistance Center provides business training and counseling, networking opportunities, technical assistance, mentoring, access to the SBA's programs and services, and programs to support the success of small, women and minority business owners.. Local assistance is available at:

**Fort Worth Business Assistance Center**  
 James E. Guinn School Complex  
 1150 S. Freeway, (I-35 @ Rosedale)  
 Fort Worth, TX 76104  
**(817)-871-6025**

The Online Women's Business Center [www.onlinewbc.gov](http://www.onlinewbc.gov) offers women information about business principles and practices, management techniques, networking, industry news, market research, and more. Features include interactive mentoring and individual counseling, topic forums, newsgroups, information in nine languages and a data resource guide.

## COMMON BUSINESS QUESTIONS

The following are responses to the most frequently asked questions:

**To Register Your Business Name**, contact the **COUNTY CLERK'S OFFICE**, for the county in which your business will be located. You will find a list of county clerks at <http://www.sos.state.tx.us/corp/index.shtml>

**To obtain a State of Texas Resale Permit:**  
Comptroller of Public Accounts  
(800) 252-5555  
You will find a list of field offices at:  
<http://www.window.state.tx.us/>

**Your Business:**  
Texas Secretary of State  
(512) 463-5555.  
<http://www.sos.state.tx.us/>

**Guide to Texas Business Licenses & Permits**

<http://www.governor.state.tx.us/ecodev/sba/files/permits.pdf>

**To obtain Patents or Trademarks:**  
U.S. Patent and Trademark Office  
Washington, D.C. 20231  
(800) 786-9199  
<http://www.uspto.gov/>

**To obtain a Copyright:**  
Library of Congress  
Washington D.C. 20559  
Forms: (202) 707-9100  
Information: (202) 707-3000  
<http://www.copyright.gov/>

**For Patent, Trademark Search and Technology Assistance:**  
Technology Assistance Center  
1402 Corinth  
Dallas, TX 75215  
(214) 860-5709

**To Obtain Bid, Payment or Performance Bonds:**  
SBA's Surety Bond Guarantee Program is administered by SBA Region 4, Atlanta, GA,  
(404) 331-0100 ext 601  
Go to <http://www.sba.gov/osq/> for more information.

**For Information on Size Standards:  
North American Industrial Classification System (NAICS)**  
Visit: [www.sba.gov/business/standards/NAICS.html](http://www.sba.gov/business/standards/NAICS.html)



**To obtain a Federal Employee Tax ID Number**  
Contact the IRS at (800) 429-4933 ([www.irs.gov](http://www.irs.gov))

**Tax workshops** sponsored by the SBDC  
To Register: 817-871-6028 Fee: \$25.00  
Fort Worth: 1<sup>st</sup> & 3<sup>rd</sup> Wednesday  
9:00 a.m. to 1:00 p.m.  
1150 South Freeway, Ste 229, Ft Worth  
Arlington: Every 3<sup>rd</sup> Saturday  
9:00 a.m. to 1:00 p.m.  
University of Texas at Arlington  
Ctr For Cont. Ed. & Workforce Dev.  
140 W. Mitchell

**Business.gov**  
BusinessLaw.gov has been incorporated into Business.gov. Before launching your business, be sure to check on specific laws and regulations in your area.

**EXPORTING INFORMATION** -- loan information regarding working capital needed to perform export sales.

International Small Business Development Center c/o InfoMart  
1950 N Stemmons Freeway, Ste. 5067  
Dallas, TX 75258  
(214) 747-1300

U.S. Export Assistance Center  
1450 Hughes Rd., Suite 220  
Grapevine, TX 76051  
(817) 310-3744  
Contact: Rick Schulze

Check out this site on the Web:  
<http://www.sba.gov/oit/>.



**IMPORTING INFORMATION**  
U.S. Customs Department (District Office)  
P.O. Box 619050  
Dallas/Fort Worth Airport, TX 75261  
(972) 870-7460, <http://www.customs.treas.gov/>

**For Grant Information**  
SBA does not have programs for grand assistance to start or expand a business. Visit [www.grants.gov](http://www.grants.gov) to determine if there are any appropriate grants.

Any reference obtained from this information packet to a specific commercial product, process, or service does not constitute or imply an endorsement by SBA or the United States Government of the product, process, or service, or its producer or provider. The views and opinions expressed in any referenced document do not necessarily state or reflect those of the SBA or the United States Government.

## Seminars

### Dallas SCORE Small Business Workshops:

Held every 4<sup>th</sup> Saturday of each month at  
Conf. Room 3<sup>rd</sup> Floor, Park Cities Medical Plaza Building  
6901 Snider Plaza, Dallas, TX  
The cost is \$50 and the events are from 8:30 AM to 4:30 PM.  
**For more information call 214/987-9491.**

### Fort Worth SCORE Small Business Workshops:

Held every 3<sup>rd</sup> Saturday of each month at  
The Business Assistance Center, 1150 South Freeway,  
Fort Worth, TX 76104.  
The cost is \$75 and the events are from 8:30 AM to 3:00 PM.  
**For more information call 817/871-6002.**

### How to Start a Small Business Mini Course

2nd Thursday, 5:30 p.m. - 7:30 p.m. and 4th Thursday 2:00  
p.m. - 4:00 p.m., Monthly  
1150 South Freeway, Suite 229, Fort Worth  
The cost is \$25 for U.S. and \$35 for International  
**Call 817-871-6028 for more information**

## SELLING TO THE GOVERNMENT

If you are interested in selling your product or services to the Federal Government, SBA has several programs designed to assist. In accordance with Federal procurement regulations, your business must be the primary provider of the service or product, i.e., the contractor or manufacturer. The programs are:

### **Small Business Set Aside:**

The Department of Defense (DOD) and many other large procuring agencies of the Federal Government set aside contracts for small business. Entrance into the program can be initiated by contacting your closest installation or:

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| <b>University of Texas at Arlington</b><br>Cross Timbers Procurement Technical Assistance Center<br>7300 Jack Newell Blvd. S.<br>Fort Worth, TX 76118<br>Phone: 817-272-5978<br>Fax: 817-272-5952<br>Email: <a href="mailto:gharlin@arri.uta.edu">gharlin@arri.uta.edu</a><br>URL: <a href="http://arri.uta.edu/crosstimbers/">http://arri.uta.edu/crosstimbers/</a><br>POC: Gary Harlin | <b>Center for Government Contracting SBDC</b><br>1402 Corinth<br>Dallas, TX 75215<br>Phone: 214-860-5889<br>Email: <a href="mailto:cpw9421@dcccd.edu">cpw9421@dcccd.edu</a><br>URL: <a href="http://www.ntsbdc.org">http://www.ntsbdc.org</a><br>POC: Chuck Waldrop<br><b>(A fee may be charged for some workshops)</b> |
| <b>Small Business Development Center-Waco</b><br>1400 College Drive.<br>Waco, TX 76708<br>(254) 299-8141 (800) 349-7232<br><b>(A fee may be charged for some services)</b>   |   |

### **8(a) Business Development Program:**

A program to assist socially and economically disadvantaged business owners to sell their goods and services to the Federal Government. Applicant must be 51% owner and manager of an existing business that has been viable for the past two years. The two-year requirement may be waived in some instances. Review eligibility and apply online at [www.sba.gov/8abd](http://www.sba.gov/8abd). Additional Information and access to the SBA Internet application for 8(a) Business Development certification and Small Disadvantaged Business certification is available at <https://sba8a.symplicity.com/applicants/guide>.

### **Small Disadvantaged Business (SDB) Certification Program.**

SDBs must be certified by SBA to be eligible for preferences under new federal procurement regulations. The main preference is a "price evaluation adjustment" of up to 10 percent for SDBs bidding as prime contractors. Review eligibility and download the application at [www.sba.gov/sdb](http://www.sba.gov/sdb).

**HUBZone Empowerment Contracting Program** A HUBZone is a "historically underutilized business zone." The HUBZone Program is a "place-based" federal contracting program serving new market communities with low income or high unemployment. The program provides both federal prime contract and subcontract benefits. Only companies certified by the SBA are eligible to participate in the HUBZone program. To qualify, the company's principal office must be located within a "HUBZone"; the company must be owned and controlled by one or more U.S. citizens; and at least 35 percent of the company's employees must be HUBZone residents. Apply online at [www.sba.gov/hubzone](http://www.sba.gov/hubzone).

**Business owners interested in more information should consider attending monthly classes regarding SBA's certification programs for 8(a), SDB & HUBzone in:**

#### **Dallas:**

10:00 a.m. - First Monday of each month  
Dallas SBDC/Center for Gov't Contracting SBDC  
Bill J. Priest Center for Economic Development  
1402 Corinth St.,  
(214) 860-5889

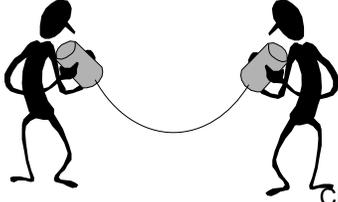
#### **Fort Worth:**

10:00 a.m. First Wednesday of each month  
U.S. Small Business Administration  
4300 Amon Carter Blvd., Suite 114  
(817) 684-5500

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## Networking Opportunities

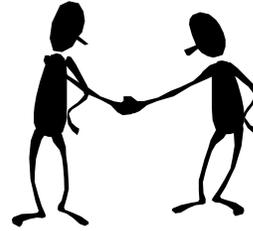
Contacting potential customers is always a difficult issue for small business owners. Two events held in the Metroplex that provide excellent opportunities for small business owners to meet government and large business representatives, and other small business owners are:



The Tarrant County Business Breakfast  
1<sup>st</sup> Tuesday of every month at 7 a.m.  
Radisson Hotel South at 100 Alta Mesa, Fort Worth  
To attend call (817) 293-3088 Fee \$6.00 & \$9.00.

[www.tcbusinessbreakfast.org](http://www.tcbusinessbreakfast.org)

The Dallas Minority Business Breakfast  
3<sup>rd</sup> Thursday of every month at 7 a.m.  
City Place, Alcove Room 3rd Floor, 2711 N. Haskell,  
To attend call (214) 767-8003 Fee \$5.00.



### ***How to Apply for a Business Loan Using SBA's Loan Guaranty***

**DALLAS SCORE: Every Thursday, 1:00-3:00**

**Bill J. Priest Center  
1402 Corinth, Room 1534  
(214) 860-5850**

**FORT WORTH SCORE: 1<sup>st</sup> Tuesday Monthly, 2:00-4:00 p.m.**

**TCC Small Business Development Center  
1150 South Freeway, Suite 220, Fort Worth, TX 76112  
(817) 871-6028**

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## BUSINESS LOAN INFORMATION

The U.S. Small Business Administration (SBA) is authorized under Section 7(a) of the Small Business Act to provide financial assistance to small businesses in the form of government guaranteed loans. Loan applicants must first contact a participating lender. SBA guaranteed loans are made by participating lenders under an agreement (SBA Form 750) to originate, service and liquidate loans in accordance with SBA regulations, policies and procedures.

Documentation requirements may vary; contact your lender for information you must supply. Common requirements include: purpose of the loan, history of the business, financial statements for three years (existing businesses), schedule of term debts (existing businesses), summary aging of accounts receivable and payable (existing businesses), projected opening-day balance sheet (new business), lease details, amount of investment in the business by the owner(s), projections of income, expenses and cash flow, signed personal financial statements and personal resume(s). You should take the information, including your loan proposal and submit it to a local lender. You should speak with a representative of the lender that is involved in the SBA loan program for that lender to receive the best assistance from one who is knowledgeable about SBA and its programs. Under this program, the SBA can guaranty up to 85% of a small business loan; however, the lender must agree to loan the money with the SBA guarantee. The lender will then forward your loan application and a credit analysis to the SBA's Dallas/Fort Worth District Office (D/FW). After receiving all documentation, the SBA analyzes the entire application and then makes its decision. The process may take up to 10 working days to complete.

Loans can be used for equipment, fixtures, construction, to purchase land or buildings, leasehold improvements, inventory, debt repayment, working capital and lines of credit. The following general information is provided so you can have a better understanding of the SBA loan program. Each loan application is reviewed individually by your bank or a small business lending company, a firm that is licensed and regulated by SBA to make 7(a) loans, and the SBA.

1. The SBA **guarantees** loans submitted and made by regulated financial institutions. SBA **does not** have grants to start a small business.
  - a) SBA guarantees a portion of loans up to \$2,000,000, except for 504, Delta, and International Trade Loans. There is no minimum loan amount. SBA can guarantee 85% of a loan under \$150,000 and 75% of a loan over \$150,000, but may not guarantee more than \$1,500,000.
  - b) The prospective borrower will be **required** to provide an equity contribution. SBA does not have specific requirements but considers each application based on all factors. Most lenders require an equity investment of 30% to 50% for new businesses and 20% to 30% equity for existing businesses.
  - c) An existing business will be required to provide a financial statement showing the business is a profit-making concern, does not have delinquent taxes and will have a satisfactory debt-to-worth ratio, after the loan.
  - d) Many confuse collateral and equity. Equity is the owner's investment or net worth in the business. Collateral is anything of value (business or personal) which may be pledged to secure the loan.
  - e) The SBA charges the lender a guaranty fee on the guaranteed portion of the loan. SBA policy allows the lender to pass this guaranty fee to the borrower after the lender has paid the fee and the loan is disbursed.
2. The SBA guaranteed loan program limits interest rates, based on the prime rate posted in the Wall Street Journal, according to the following schedule:

- a) Loans of \$50,000 or more with a maturity of less than 7 years: Prime rate plus 2¼%.
  - b) Loans over \$50,000 or more with a maturity of 7 years or more: Prime rate plus 2¾%.
  - c) Loans up to \$25,000: Prime Rate plus 4¼% or 4¾%.
  - d) Loans over \$25,000 to \$50,000: Prime Rate plus 3¼% or 3¾%.
3. The SBA guaranteed loan maturity (length of loan) is based upon the ability to repay and the following schedule:
    - a) Working capital loans: 5 to 7 years (10 years if necessary for repayment)
    - b) Equipment loans: 25 years (limited to the useful economic life of the asset)
    - c) Real estate and building: Up to a maximum of 25 years
  4. The general size standards for SBA guaranteed business loans are based on the number of employees or full-time equivalents per pay period averaged over the preceding 12 months, or on the sales volume average over a three-year period, according to the following schedule:
    - a) Manufacturing: Maximum number of employees may range from 500 to 1500, depending on the type of product manufactured.
    - b) Wholesaling: Maximum number of employees may not exceed 100.
    - c) Services: Annual receipts may not exceed \$3.0 million to \$29.0 million, depending on the industry.
    - d) Retailing: Annual receipts may not exceed \$6.0 million to \$23.0 million.
    - e) Construction: General construction annual receipts may not exceed \$12.0 million to \$28.5 million, depending on the industry.
    - f) Special Trade Construction: Annual receipts may not exceed \$12.0 million.
    - g) Agriculture: Annual receipts may not exceed \$0.5 million to \$9.0 million, depending on the industry.
  5. The most important part of your discussion with the lender is to be prepared with data to answer the lender's questions. A BUSINESS PLAN that includes the items listed below will be most helpful to you in presenting your proposal:
    - a) Projected profit and loss statement
    - b) Cash flow projections
    - c) Market analysis
    - d) Marketing strategy
    - e) Description of the business, listing any affiliates
    - f) Product or services and any advantage
    - g) Managerial ability - resumes of the key staff
    - h) Financial information (personal and business)
    - i) The requested loan amount and how the loan proceeds are to be utilized
  6. Business types and/or proposals that are **ineligible** for the SBA guaranteed loan programs are:
    - a) Large businesses
    - b) Non-profit organizations
    - c) Gambling establishments
    - d) Monopolistic business
    - e) Pyramid sales organizations
    - f) Investment and speculative businesses
    - g) Partial purchase of a business
    - h) Lending institutions
    - i) Real estate held for speculation, investment, or rental
    - j) Religious organizations
    - k) Businesses located in foreign countries
    - l) Illegal businesses
    - m) Over 30-day rental operations
    - n) Businesses owned by people who are on parole or under indictment
    - o) Business that has access to funds through personal resources and/or personal credit and/or excess assets
    - p) Private clubs not open to the public
    - q)

### **SBA's Export Working Capital Program (EWCP)**

This program is a short-term guaranty loan program that provides working capital for small exporters to perform on export transactions. Those interested in this program should contact the SBA Representative at the North Texas U.S. Export Assistance Center. The address and phone number are listed on page 4 under Export Assistance.

### **ACCESS TO CREDIT USING SBA GUARANTY PROGRAM**

Any lender operating under state or federal bank regulations can participate in the guaranty loan program offered by the U.S. Small Business Administration (SBA). Prospective borrowers are therefore encouraged to first contact their lender if they feel the guaranty

program might fit their business plans. Other types of lenders such as small business lending companies licensed and regulated by SBA, Production Credit Associations, some credit unions, among others, can also participate in the guaranty program.

Attached is a list of lenders (bank and non-bank) that have been our most active participants in the guaranty program. These lenders have established a history of high loan volume, low loan loss ratios, and professional presentations with this office.

**NOTE:** Loan packaging (the preparation of documents and financial data necessary for proper credit analysis of proposals) is considered to be a financial service. It is reasonable (depending upon the amount of labor) for a prospective borrower who chooses to use an outside packaging service to expect a fee. This is an arrangement between the prospective borrower and whomever they choose to engage. However, when charges for these services become excessive, it may affect the working capital availability of the potential borrower. SBA regulations require a detailed justification of hourly fees and charges for services in excess of one thousand dollars. Borrowers and participating SBA lenders are encouraged to review and discuss charges that seem excessive prior to the submission of loan packages to the SBA, since they may detrimentally affect the credit position of the potential borrower. Attached to the front of every application package is a "Pre-Acceptance SBA Loan Application Check List of Requirements" that spells out the basic information needed for most loan situations. Submission of a thorough, complete application is essential to full consideration and a rapid response.

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### **Patriot Express**

The new *Patriot Express* pilot loan program provides loans up to \$500,000 with an SBA loan guaranty of up to 85% for loans of \$150,000 or less and 75% for loans over \$150,000 up to \$500,000. Patriot Express is available to the military community, including veterans, service-disabled veterans, active-duty service members in the military's Transition Assistance Program, Reservists and National Guard members, current spouses and any of the above, and the widowed spouse of a service member or veteran who died during service, or of a service-connected disability.

### **Express Lenders**

*SBAExpress* provides selected lender with a 50 percent guaranty on their loans in exchange for the ability to use primarily their own application and documentation forms. This method makes it easier and faster for lender to provide small business loans of \$350,000 or less.

### **Community Express**

*CommunityExpress* is designed to spur economic development and job creation by providing loans and technical assistance to businesses. This method makes it easier and faster for lender to provide small business loans of \$250,000 or less. The program will also include technical and management assistance, which is designed to help increase the loan applicant's chances of success.

### **Preferred and Certified Lenders**

The most active and expert participating lenders qualify for either the SBA's Certified or Preferred Lenders Program. Both programs offer a quicker turnaround on your loan application.

### **Microloan Program**

The MicroLoan Program provides very small loans to start-up, newly established or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$35,000. The average loan size is about \$10,500. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

### **Certified Development Companies**

The 504 Program provides long-term, fixed-asset financing through certified development companies. These nonprofit corporations are sponsored by private-sector organizations or by state and local governments to contribute to economic development through CDCs and private-sector lenders. The SBA can guarantee debentures covering as much as 40 percent of a 504 project.

| <b>PATRIOT EXPRESS LENDERS</b> | <b>ADDRESS</b>                                | <b>CITY</b> | <b>ST</b> | <b>SBA CONTACT</b> | <b>PHONE</b>    | <b>FAX</b>    |
|--------------------------------|---|-------------|-----------|--------------------|-----------------|---------------|
| Amegy                          | 4650 Belt Line Road                           | Addison     | TX        | Karen Thompson     | 214-754-6096    | F214-754-9664 |
| BancorpSouth Bank              | 3000 New Boston Road                          | Texarkana   | TX        | Dennis Landriewx   | 903-334-7501    | F903-831-5791 |
| Bank of America, N.A.          | 500 West 7 <sup>th</sup> St                   | Fort Worth  | TX        | David Foote        | 972-383-1057    | F817-390-6288 |
| Bank of Texas (Oklahoma), N.A. | 6105 W. Park Blvd                             | Plano       | TX        | Wyatt Dickson      | 972-378-7301    | F972-608-5301 |
| Business Loan Express          | 9330 LBJ Freeway, Ste. 900                    | Dallas      | TX        | Jana Rouble        | 214-561-6777    | F214-561-6778 |
| Center Bank                    | 2727 LBJ Hwy                                  | Dallas      | TX        | Jason J. Kim       | 888-868-8949    | F213-427-6080 |
| First Financial Bank, N.A.     | 201 East Main                                 | Eastland    | TX        | Jonathan Newton    | 254-629-6139    | F254-629-6104 |
| First International Bank       | 1912 Avenue K                                 | Plano       | TX        | Charles Floyed     | 469-429-2408    | F469-424-6328 |
| JPMorgan Chase Bank N.A.       | 6300 Harry Hines Blvd., 2 <sup>nd</sup> Floor | Dallas      | TX        | Mark C. Hare       | 214-904-3688    | F214-904-3986 |
| MetroBank, N.A.                | 275 West Campbell Rd, Ste 111                 | Richardson  | TX        | Anita Leugn        | 972-488-5628    | F972-243-0993 |
| One World Bank                 | 2449 Walnut Hill Lane                         | Dallas      | TX        | Derenda Fisher     | 972-243-775x102 | F972-243-1663 |
| Prosper Bank                   | 805 E First Street, PO Box 10                 | Prosper     | TX        | Larry Miller       | 469-360-6073    | F469-952-5501 |
| Small Business Loan Source     | 10573 N. MacArthur Blvd, # 1161               | Irving      | TX        | Dale Donnell       | 972-910-9448    | F888-983-5669 |
| Southwest Bank                 | 3737 SW Loop 820                              | Fort Worth  | TX        | Shirley Jarman     | 817-292-4820    | F817-292-6725 |
| Texas Capital Bank             | 4230 LBJ Frwy, Ste 100                        | Dallas      | TX        | Jeff Kocher        | 972-450-5072    | F972-450-5066 |
| Wells Fargo Texas, N.A.        | 800 West Airport Freeway                      | Irving      | TX        | Ron Moore          | 972-438-2366    | F972-438-7816 |

| <b>EXPRESS LENDERS</b>            | <b>ADDRESS</b>                                | <b>CITY</b>       | <b>ST</b> | <b>ZIP</b> | <b>SBA CONTACT</b>                      | <b>PHONE</b>          | <b>FAX</b>    |
|-----------------------------------|---|-------------------|-----------|------------|---|-----------------------|---------------|
| Austin Bank Texas, N.A.           | 2609 Gilmer Road                              | Longview          | TX        | 75604      | Kent Bryson, Sr.                        | 903-247-2265          | F903-247-2268 |
| Banco Popular N. A.               | 1600 E. Lamar, Ste 270                        | Arlington         | TX        | 76011      | Carolyn Jones                           | 817-704-1860          | F817-274-5903 |
| Bank of America, N.A.             | 500 West 7th St                               | Fort Worth        | TX        | 76102      | David Foote                             | 888-852-5000<br>x5370 | F817-390-6288 |
| Bank of Texas (Oklahoma), N.A.    | 6105 W. Park Blvd                             | Plano             | TX        | 75093      | Wyatt Dickson                           | 972-378-7301          | F972-608-5301 |
| Business Loan Express             | 9330 LBJ Freeway, Ste. 900                    | Dallas            | TX        | 75201      | Jana Rouble                             | 214-561-6777          | F214-561-6778 |
| Capital One Bank                  | 1680 Capital One Drive                        | McLean            | VA        | 22102      | Bill Alt                                | 504-256-1014          | F214-544-4841 |
| Citibank, N.A.                    | 2720 Belt Line Road                           | Garland           | TX        | 75044      | Ted Meredith                            | 214-263-2484          | F972-226-7969 |
| Citizens National Bank            | 6002 Southwest Boulevard                      | Fort Worth        | TX        | 76109      | Doug Sanders                            | 817-731-1444          | F817-738-7411 |
| Citizens National Bank of TX      | P.O. Box 717                                  | Waxahachie        | TX        | 75168      | Noel Mullins                            | 972-351-5117          | F972-938-4364 |
| Community Bank (Texas)            | 201 W. Ellison                                | Burleson          | TX        | 76028      | P Diann Brewer                          | 956-724-2424          | F956-724-2256 |
| Compass Bank                      | 17218 Preston Road, 2nd Floor                 | Dallas            | TX        | 75252      | Greg Clarkson                           | 972-735*3577          | F972-735-3598 |
| Fidelity Bank                     | 2525 Kell Blvd., Suite 100                    | Wichita Falls     | TX        | 76308      | Danny Cremeens                          | 940-763-2100          | F940-763-2101 |
| First Bank                        | 4110 Kell Blvd.                               | Wichita Falls     | TX        | 76309      | Doug Kunkle                             | 940-691-0000          | F940-691-9988 |
| First Bank of Celeste             | 301 North Highway 69                          | Celeste           | TX        | 75423      | David Kent                              | 903-568-4211          | F903-568-4149 |
| First Financial Bank, N.A.        | 201 East Main                                 | Eastland          | TX        | 76448      | Jonathan Newton                         | 254-629-6139          | F254-629-6104 |
| First International Bank          | 1912 Avenue K                                 | Plano             | TX        | 75074      | Charles Floyed                          | 469-429-2408          | F469-424-6328 |
| First National Bank of Baird, The | 244 Market Street                             | Baird             | TX        | 79504      | Scott Lindley                           | 325-674-1885          | F326-675-5020 |
| Frost National Bank, The          | P O Box 1600                                  | San Antonio       | TX        | 76102      | Linda Wileman                           | 210-220-4543          | F210-220-4588 |
| Grand Bank of Texas               | 530 S. Carrier Pkwy., Ste. 101                | Grand Prairie     | TX        | 75051      | Don Goldsmith                           | 972-237-0245          | F972-237-0345 |
| Independent Bank of Texas         | 4300 N. Beltline Road                         | Irving            | TX        | 75038      | Colleen Barnard                         | 972-870-9300          | F972-870-9333 |
| JPMorgan Chase Bank N.A.          | 6300 Harry Hines Blvd., 2 <sup>nd</sup> Floor | Dallas            | TX        | 75235      | Mark C. Hare                            | 214-904-3688          | F214-904-3986 |
| Lehman Brothers Bank, FSB         | 812 S. W. Alsbury                             | Burleson          | TX        | 76028      | Keith Goodman                           | 817-426-5574          | F817-426-5579 |
| Liberty Bank                      | 5801 Davis Blvd                               | N. Richland Hills | TX        | 76180      | Gary Price                              | 817-656-0038          | F817-498-6424 |
| MetroBank, N.A.                   | 275 W. Campbell Rd, Ste 111                   | Richardson        | TX        | 75080      | Anita Leugn                             | 972-488-5628          | F972-243-0993 |
| Millennium State Bank of TX       | 11950 Webb Chapel Blvd.                       | Dallas            | TX        | 75234      | J.D. Sibilsy                            | 972-241-8200          | F972-241-4880 |
| Nara Bank                         | 3010 LBJ Freeway, Suite 130                   | Dallas            | TX        | 75234      | J.P. Park                               | 469-522-4955          | F469-522-4952 |
| One World Bank                    | 2449 Walnut Hill Lane                         | Dallas            | TX        | 75229      | Derenda Fisher                          | 972-243-775x102       | F972-243-1663 |
| Plains Capital Bank               | 18111 Preston Road, Ste 110                   | Dallas            | TX        | 75252      | Chris Defransico                        | 972-732-1989          | F972-248-7728 |
| Plains Capital Bank               | 5010 University Ave.                          | Lubbock           | TX        | 79408      | Barry Ballinger                         | 806-791-7241          | F806-791-6866 |
| Prosper Bank                      | 805 East First Street                         | Prosper           | TX        | 75078      | Larry Miller                            | 469-360-6073          | F469-952-5501 |
| Regions Bank                      | 213 North Fredonia                            | Longview          | TX        | 75601      | Amanda Wood                             | 903-237-3595          | F903-237-3590 |
| Southwest Bank (Ft. Worth)        | 3737 SW Loop 820                              | Fort Worth        | TX        | 76133      | Shirley Jarman                          | 817-292-4820          | F817-292-9036 |
| Southwest Securities Bank         | 301 South Center, Ste 120                     | Arlington         | TX        | 76010      | Debra Cheek<br>Mary Alice<br>Warrington | 817-375-4839          | F817-462-4396 |
| State Bank of Texas               | P. O. Box 763009                              | Dallas            | TX        | 75376      | Rajan Patel                             | 972-252-6000          | F972-252-6014 |
| State National Bank               | 4300 Mercantile Plaza, Suite 300              | Fort Worth        | TX        | 76137      | Steven M. Wise                          | 817-249-2040          | F817-249-0638 |
| Sterling Bank                     | 1250 W. Mockingbird Ln, Ste 100               | Dallas            | TX        | 75247      | Ken Byrd                                | 214-678-8102          | F214-678-8133 |
| Sterling Bank                     | 2225 E. Randol Mill Rd., Ste. 407             | Arlington         | TX        | 76011      | Ken Petree                              | 817-652-7474          | F817-652-7486 |
| Summit Bank, N.A.                 | 9001 Airport Freeway, #100                    | N. Richland Hills | TX        | 76180      | Christopher Jones                       | 817-870-5200          | F817-870-5217 |
| Texas Bank                        | 400 Fisk                                      | Brownwood         | TX        | 76801      | Lewis Locker                            | 325-649-9200          | F325-649-9297 |
| Texas Bank & Trust Company        | 300 E Whaley                                  | Longview          | TX        | 75606      | Christy Hester                          | 903-237-5500          | F903-237-5544 |
| Texas Capital Bank, N.A.          | 4230 LBJ Frwy, Ste 100                        | Dallas            | TX        | 75244      | Jeff Kocher                             | 972-450-5072          | F972-450-5066 |
| Texas Republic Bank, N.A.         | 2595 Preston Road, Building 100               | Frisco            | TX        | 75034      | Robert Jackson                          | 972-334-0700          | F972-334-0114 |
| Town & Country Bank               | 150 N. Harbin Drive                           | Stephenville      | TX        | 76401      | Chad Gilley                             | 254-968-4125          | F254-968-4113 |
| United Central Bank               | 4555 West Walnut                              | Garland           | TX        | 75042      | George Martin                           | 972-509-7319          | F972-516-3680 |
| United Community Bank, N.A.       | 2100 FM 407                                   | Highland Village  | TX        | 75077      | Mary Frosto                             | 972-317-9935          | F972-317-4973 |
| UPS Capital                       | 11620 Goodnight Ln, Ste 100                   | Dallas            | TX        | 75229      | Jeannie Baldwin                         | 469-552-4835          | F972-243-3385 |
| Wachovia SBA Lending, Inc.        | 4050 S. Great Southwest Parkway               | Grand Prairie     | TX        | 75052      | Terrence Washington                     | 972-606-6650          | F972-606-6666 |
| Wachovia SBA Lending, Inc.        | 100 Crescent Court Suite 700                  | Dallas            | TX        | 75201      | Maribell Gonzalez                       | 972-921-0102          | F972-419-3689 |

| EXPRESS LENDERS          | ADDRESS                    | CITY                 | ST | ZIP   | SBA CONTACT  | PHONE        | FAX           |
|--------------------------|----------------------------|----------------------|----|-------|--------------|--------------|---------------|
| Wells Fargo Bank, N.A.   | 800 West Airport Freeway   | Irving               | TX | 75062 | Ron Moore    | 972-438-2366 | F972-438-7816 |
| Wilshire State Bank      | 2237 Royal Lane            | Dallas               | TX | 75229 | Clara Lee    | 972-919-9900 | F972-919-9988 |
| Woodforest National Bank | 8408 Davis Blvd., Ste. 100 | North Richland Hills | TX | 76180 | Marsha Foree | 817-503-4200 | F817-514-9630 |
| Worth National Bank      | 3908 Telephone Rd.         | Fort Worth           | TX | 76135 | Linda Sides  | 817-237-8826 | F817-237-0360 |

| COMMUNITY EXPRESS LENDERS | ADDRESS                                     | CITY          | ST | ZIP   | SBA CONTACT       | PHONE            | FAX           |
|---------------------------|---|---------------|----|-------|-------------------|------------------|---------------|
| Austin Bank Texas, N.A.   | 2609 Gilmer Road                            | Longview      | TX | 75604 | Kent Bryson       | 903-247-2265     | F903-247-2268 |
| Banco Popular N. A.       | 1600 E. Lamar, Ste 270                      | Arlington     | TX | 76011 | John Gannon III   | 817-274-6315     | F817-274-5903 |
| Bank of America, N.A.     | 500 West 7th St                             | Fort Worth    | TX | 76102 | Jonathan Markhoff | 888-852-5000     | F817-390-6288 |
| Business Loan Express     | 9330 LBJ Freeway, Ste. 900                  | Dallas        | TX | 75201 | Jana Rouble       | 214-561-6777     | F214-561-6778 |
| First Bank                | 4110 Kell Blvd.                             | Wichita Falls | TX | 76309 | Doug Kunkle       | 940-691-0000     | F940-691-9988 |
| Innovative Bank           | 360 14 <sup>th</sup> Street                 | Oakland       | CA | 94612 | Philip LaCorte    | 510-899-6851     | F510-899-6894 |
| JPMorgan Chase Bank N.A.  | 6300 Harry Hines Blvd., 2 <sup>nd</sup> Fl. | Dallas        | TX | 75235 | Mark C. Hare      | 214-904-3688     | F214-904-3986 |
| One World Bank            | 2449 Walnut Hill Lane                       | Dallas        | TX | 75229 | Derenda Fisher    | 972-243-7775x102 | F972-243-1663 |
| Prosper Bank              | 805 East First Street                       | Prosper       | TX | 75078 | Larry Miller      | 469-360-6073     | F469-952-5501 |
| United Central Bank       | 4555 West Walnut                            | Garland       | TX | 75042 | George Martin     | 972-509-7319     | F972-516-3680 |
| Washington Mutual         | 1201 3rd Ave                                | Seattle       | WA | 98101 | David Padget      | 972-914-7207     | F972-714-7472 |
| Wells Fargo Bank, N.A.    | 800 West Airport Freeway                    | Irving        | TX | 75062 | Ron Moore         | 972-438-2366     | F972-438-7816 |

| PREFERRED & CERTIFIED LENDERS     | ADDRESS                                       | CITY              | ST | SBA CONTACT                  | PHONE        | FAX           | TYPE |
|-----------------------------------|---|-------------------|----|------------------------------|--------------|---------------|------|
| 1 <sup>st</sup> Heritage Capital  | 5700 Granite Parkway                          | Plano             | TX | Jim Kahler                   | 972-827-6956 | F602-636-7177 | PLP  |
| Amegy                             | 4650 Belt Line Road                           | Addison           | TX | Karen Thompson               | 214-754-6096 | F214-754-9664 | PLP  |
| American Bank of Texas            | 6100 Preston Road                             | Frisco            | TX | John Munk                    | 972-668-7904 | F972-335-1902 | PLP  |
| American National Bank of Texas   | 102 West Moore Ave                            | Terrell           | TX | Dan Trollinger               | 214-863-6808 | F214-863-6585 | PLP  |
| American State Bank               | 1300 Santa Fe Drive                           | Weatherford       | TX | Brad Wilkerson               | 817-594-7827 | F817-594-7827 | PLP  |
| Austin Bank, Texas, N.A.          | 2609 Gilmer Road                              | Longview          | TX | Kent Bryson, Sr.             | 903-247-2265 | F903-247-2268 | CLP  |
| Banco Popular, N.A. (Texas)       | 1600 E. Lamar, Ste 270                        | Arlington         | TX | Caroly Jones                 | 817-704-1860 | F817-274-5903 | PLP  |
| Bank of America, N.A.             | 500 West 7th St                               | Fort Worth        | TX | David Foote                  | 972-383-1057 | F817-390-6288 | PLP  |
| Bank of Texas (Oklahoma), N.A.    | 6105 W. Park Blvd                             | Plano             | TX | Wyatt Dickson                | 972-378-7301 | F972-608-5301 | PLP  |
| Bank of the West                  | 915 N. Belt Line Rd.                          | Irving            | TX | Lee Ely                      | 972-986-2222 | F972-790-4095 | PLP  |
| Beach Business Bank               | 1230 Rosecrans Ave., Ste 100                  | Manhattan Beach   | CA | Stacey Johnson               | 866-862-3878 | F310-802-2975 | PLP  |
| Business Loan Express             | 9330 LBJ Freeway, Ste. 900                    | Dallas            | TX | Jana Rouble                  | 214-561-6777 | F214-561-6778 | PLP  |
| California Bank & Trust (Zions)   | 2399 Gateway Oaks Dr, Ste 110                 | Sacramento        | CA | Gary Miller                  | 602-212-8826 | F602-230-1345 | CLP  |
| Capital One Bank, NA              | 1680 Capital One Drive                        | McLean            | VA | Bill Alt                     | 504-256-1014 | F214-544-4841 | PLP  |
| Cathay Bank                       | 4140 Legacy Dr., Ste. 324                     | Plano             | TX | Easu C. Liu                  | 214-228-2658 | F214-228-2658 | PLP  |
| Center Bank                       | 2727 LBJ Hwy                                  | Dallas            | TX | Jason J. Kim                 | 888-868-8949 | F213-427-6080 | PLP  |
| CIT Small Business Lending        | 5430 LBJ Frwy, #1200                          | Dallas            | TX | Pete O'Hern                  | 972-455-9271 | F972-455-9270 | PLP  |
| Citibank, N.A.                    | 2720 Belt Line Road                           | Garland           | TX | Ted Meredith                 | 214-263-2484 | F972-226-7969 | PLP  |
| Citizens National Bank            | 6002 Southwest Boulevard                      | Fort Worth        | TX | Doug Sanders                 | 817-731-1444 | F817-738-7411 | PLP  |
| Citizens National Bank of Texas   | P.O. Box 717                                  | Waxahachie        | TX | Peggy Loftif                 | 972-351-5117 | F972-938-4364 | PLP  |
| City Bank                         | 120 E. Main Street                            | Forney            | TX | Jonathan Voight              | 972-564-3921 | F972-564-3367 | PLP  |
| Comerica Bank, Texas              | 1508 W. Mockingbird Lane                      | Dallas            | TX | Connia Castaldo              | 214-457-4202 | F214-589-1411 | PLP  |
| Commerce Bank, N.A.               | PO Box 2480, One Royal Rd                     | Flemington        | NJ | Thomas Ort                   | 908-806-6200 | F908-237-4787 | PLP  |
| Community Bank                    | 201 W. Ellison                                | Burleson          | TX | P Diann Brewer               | 956-724-2424 | F956-724-2256 | PLP  |
| Community South Bank              | 5068 Plano Pkwy., Ste 300                     | Plano             | TX | Wayne W. Tucker              | 972-447-8359 | F972-447-8359 | PLP  |
| Compass Bank (Alabama)            | 17218 Preston Road, 2nd Fl                    | Dallas            | TX | Greg Clarkson                | 972-735-3577 | F972-735-3598 | PLP  |
| Corsicana National Bank & Trust   | 321 North 15th Street                         | Corsicana         | TX | Greg Olsen                   | 903-654-4500 | F903-654-4509 | CLP  |
| Equity Bank                       | 5220 Spring Valley Road, #160                 | Dallas            | TX | Patty Stacey                 | 214-237-3170 | F214-237-3197 | PLP  |
| First International Bank          | 1912 Avenue K                                 | Plano             | TX | Charles Floyed               | 469-429-2408 | F469-424-6328 | PLP  |
| First National Bank Arizona       | 1515 N. Town East Blvd., Ste 138-133          | Mesquite          | TX | Ted Meredith                 | 817-304-0264 | F817-304-0264 | PLP  |
| First National Bank of Baird      | 244 Market Street                             | Baird             | TX | Scott Lindley                | 325-674-1885 | F325-675-5020 | PLP  |
| First National Bank Mid-Cities    | 4009 Airport Freeway                          | Bedford           | TX | Heather Keith                | 817-553-2500 | F817-553-2510 | CLP  |
| First Western, SBLC, Inc. (PMC)   | 17950 Preston Road, Ste 600                   | Dallas            | TX | Mary Brownmiller             | 972-349-3209 | F972-349-3265 | PLP  |
| Frost National Bank of Austin     | P O Box 1600                                  | San Antonio       | TX | Linda Wileman                | 210-220-4893 | F210-220-4588 | PLP  |
| GE Capital Small Business Finance | 16479 Dallas Parkway, #300                    | Addison           | TX | Thomas Garceau               | 972-713-2532 | F972-713-2597 | PLP  |
| Grand Bank of Texas               | 530 S. Carrier Pkwy. Ste. 101                 | Grand Prairie     | TX | Don Goldsmith                | 972-237-0245 | F972-237-0345 | PLP  |
| Independent Bank of Texas         | 4300 North Bellline Road                      | Irving            | TX | Colleen Barnard              | 972-870-9300 | F972-870-9333 | PLP  |
| Innovative Bank                   | 360 14 <sup>th</sup> Street                   | Oakland           | CA | Philip Lacorte               | 510-899-6851 | F510-899-6894 | PLP  |
| JPMorgan Chase Bank N.A.          | 6300 Harry Hines Blvd., 2 <sup>nd</sup> Floor | Dallas            | TX | Mark C. Hare                 | 214-904-3688 | F214-904-3986 | PLP  |
| Lehman Brothers Bank, FSB         | 812 S. W. Alsbury                             | Burleson          | TX | Keith Goodman                | 817-426-5574 | F817-426-5579 | PLP  |
| Liberty Bank                      | 5801 Davis Blvd                               | N. Richland Hills | TX | Gary Price                   | 817-656-0038 | F817-498-6424 | PLP  |
| Mainstreet Lender, LLC            | 2 Wisconsin Circle, 7 <sup>th</sup> Floor     | Chevy Chase       | MD | George Harrop                | 240-235-5090 | F240-235-5094 | PLP  |
| MetroBank, N.A.                   | 275 West Campbell Rd, Ste 111                 | Richardson        | TX | Anita Leugn                  | 972-488-5628 | F972-243-0993 | PLP  |
| Millennium State Bank of Texas    | 11950 Webb Chapel                             | Dallas            | TX | JD Sibilsky<br>Kathy Wheeler | 972-241-8200 | F972-241-4880 | PLP  |
| Nara Bank                         | 3010 LBJ Freeway Suite 130                    | Dallas            | TX | J.P. Park                    | 469-522-4955 | F469-522-4952 | PLP  |

| PREFERRED & CERTIFIED LENDERS | ADDRESS                            | CITY              | ST | SBA CONTACT                             | PHONE                        | FAX           | TYPE |
|-------------------------------|------------------------------------|-------------------|----|---|------------------------------|---------------|------|
| NexBank                       | 13455 Noel Rd, Ste 2220            | Dallas            | TX | Spencer Houston                         | 972-934-4700                 | F972-934-4790 | PLP  |
| One World Bank                | 2449 Walnut Hill Lane              | Dallas            | TX | Derenda Fisher                          | 972-243-7775x102             | F972-243-1663 | PLP  |
| Plains Capital Bank           | 18111 Preston Road, Ste 110        | Dallas            | TX | Chris Defransico                        | 972-732-1989                 | F972-248-7728 | PLP  |
| Plains Capital Bank           | 5010 University Ave.               | Lubbock           | TX | Barry Ballinger                         | 806-791-7241                 | F806-791-6866 | PLP  |
| PNC Bank                      | 2435 N. Central Expwy. Ste 1200    | Richardson        | TX | Steve Chadwick                          | 214-712-7385                 | F214-712-7386 | PLP  |
| Premier Bank                  | 1630 Stout Street                  | Denver            | CO | Ken So                                  | 303-623-8888                 | F303-623-8505 | PLP  |
| Prosper Bank                  | 805 E First Street, PO Box 10      | Prosper           | TX | Larry Miller                            | 469-360-6073                 | F469-952-5501 | PLP  |
| Regions Bank                  | 213 North Fredonia                 | Longview          | TX | Amanda Wood                             | 903-237-3595                 | F903-237-3590 | PLP  |
| Small Business Loan Source    | 10573 N. MacArthur Blvd, # 1161    | Irving            | TX | Dale Donnell                            | 972-910-9448                 | F888-983-5669 | CLP  |
| Southside Bank                | 1201 South Beckham                 | Tyler             | TX | Jim Wood                                | 903-535-4538                 | F903-597-0497 | CLP  |
| Southwest Bank                | 3737 SW Loop 820                   | Fort Worth        | TX | Shirley Jarman                          | 817-292-4820                 | F817-292-6725 | PLP  |
| Southwest Securities Bank     | 301 South Center, Ste 120          | Arlington         | TX | Debra Cheek<br>Mary Alice<br>Warrington | 817-375-4839                 | F817-462-4396 | PLP  |
| State Bank of Texas           | 605 W. Airport Frwy.               | Irving            | TX | Rajan Patel                             | 972-252-6000                 | F972-252-6014 | PLP  |
| State National Bank           | 4500 Mercantile Plaza, Suite 300   | Fort Worth        | TX | Steven M. Wise                          | 817-249-2040                 | F817-249-0638 | PLP  |
| Sterling Bank                 | 1250 W. Mockingbird Lane, Ste. 100 | Dallas            | TX | Ken Byrd                                | 214-678-8102                 | F214-678-8133 | PLP  |
| Sterling Bank                 | 2225 E. Randol Mill Rd., Ste. 407  | Arlington         | TX | Ken Petree                              | 817-652-7474                 | F817-652-7486 | PLP  |
| Temecula Valley Bank          | 3030 LBJ Freeway, Suite 1550       | Dallas            | TX | Don C. Johnson                          | 972-277-8268                 | F972-247-4208 | PLP  |
| Texas Bank                    | 400 Fisk                           | Brownwood         | TX | Lewis Locker                            | 325-649-9200                 | F325-649-9297 | PLP  |
| Texas Capital Bank            | 4230 LBJ Frwy, Ste 100             | Dallas            | TX | Jeff Kocher                             | 972-450-5072                 | F972-450-5066 | PLP  |
| Texas First Bank Santa Fe     | 6516 Broadway, Ste 100             | Pearland          | TX | Barry Anderson                          | 281-485-7270                 | F281-485-5677 | PLP  |
| Texas Republic Bank           | 2925 Preston Road, Bldg 100        | Frisco            | TX | Robert Jackson                          | 972-334-0700                 | F972-334-0114 | PLP  |
| United Central Bank-Garland   | 4555 West Walnut                   | Garland           | TX | George Martin                           | 972-509-7319                 | F972-516-3680 | PLP  |
| United Community Bank         | 2100 FM 407                        | Highland Village  | TX | Mary Frosto                             | 972-317-9935                 | F972-317-4973 | PLP  |
| UPS Capital Business Credit   | 11620 Goodnight Ln., Ste 100       | Dallas            | TX | Mike Signorelli<br>Jeannie Baldwin      | 214-763-5069<br>972-467-8714 | F972-243-3385 | PLP  |
| View Point Bank               | 1309 W. 15th Street                | Plano             | TX | Bob Winders                             | 972-516-3633                 | F469-467-1035 | CLP  |
| Wachovia SBA Lending, Inc.    | 4050 S. Great Southwest Pkwy       | Grand Prairie     | TX | Terrence Washington                     | 972-606-6650                 | F972-606-6666 | PLP  |
| Wachovia SBA Lending, Inc.    | 100 Crescent Court Suite 700       | Dallas            | TX | Maribell Gonzalez                       | 972-921-0102                 | F972-419-3689 | PLP  |
| Wells Fargo Texas, N.A.       | 800 West Airport Freeway           | Irving            | TX | Ron Moore                               | 972-438-2366                 | F972-438-7816 | PLP  |
| Wilshire State Bank           | 2237 Royal Lane                    | Dallas            | TX | Clara Lee                               | 972-919-9900                 | F972-919-9988 | PLP  |
| Woodforest National Bank      | 8408 Davis Blvd., Ste. 100         | N. Richland Hills | TX | Marsha Foree                            | 817-503-4200                 | F817-514-9630 | PLP  |
| Woodhaven National Bank       | 1700 E. Broad Street               | Mansfield         | TX | Lance Walker                            | 817-473-5979                 | F817-473-5978 | PLP  |
| Worth National Bank           | 3908 Telephone Rd.                 | Fort Worth        | TX | Linda Sides                             | 817-237-8826                 | F817-237-0360 | PLP  |

| MICROLENDERS   | ADDRESS           | CITY        | ST | SBA CONTACT      | PHONE             | FAX           |
|--|-------------------|-------------|----|------------------|-------------------|---------------|
| Accion – Home office San Antonio<br><a href="http://www.acciontexas.org">www.acciontexas.org</a> | 2014 S. Hackberry | San Antonio | TX | Verónica Wallace | 888-215-2373      | F210-533-2940 |
| Accion - Dallas  | 400 S Zang Blvd   | Dallas      | TX | Verónica Wallace | 866-312-3772x1302 | F214-941-6579 |

| Certified Development Company                  | ADDRESS                                   | CITY       | ST | SBA CONTACT                       | PHONE                        | FAX           |
|--|---|------------|----|-----------------------------------|------------------------------|---------------|
| Ark-Tex Regional Development Company           | 122 Plaza West, P. O. Box 5307            | Texarkana  | TX | L.D. Williamson<br>Richard Powell | 903-832-8636                 | F903-832-2672 |
| Capital Certified Development Corporation      | Wild Basin One, 110 Wild Basin Rd Ste 270 | Austin     | TX | Craig Pinkley                     | 512-327-9229<br>800-504-2232 | F512-327-9243 |
| Gen-Tex Certified Development Corp.            | 2212 South Congress                       | Austin     | TX | Rosa Rios Valdez                  | 512-326-9006                 | F512-912-9869 |
| Central Texas Certified Development Co.        | 3000 South 31st St, Ste 501               | Temple     | TX | Van Smith                         | 254-899-8546                 | F254-899-8333 |
| Certified Dev. Corp. of the Southwest          | 545 East John Carpenter Freeway, Ste 100  | Irving     | TX | Susan Daywood                     | 972-639-6911                 | F972-767-4400 |
| Community Certified Development Corp.          | 8590 Highway 6 North                      | Houston    | TX | Bill Ebersole                     | 713-457-1650                 | F713-457-0652 |
| Council Finance, Incorporated                  | 841 N. Judge Ely, P.O. Box 3195           | Abilene    | TX | Tom Mann                          | 325-672-8544                 | F325-675-5214 |
| Dallas Business Finance Corporation            | 351 W Jefferson Blvd, Ste 600             | Dallas     | TX | Charles McElrath                  | 214-948-7800                 | F214-948-8104 |
| East Texas Regional Development Company        | 3800 Stone Road                           | Kilgore    | TX | Glynn J. Knight<br>Mark Sweeney   | 903-984-8641<br>903-984-3989 | F903-983-1440 |
| Fort Worth Economic Development Corp.          | 1150 South Fwy, Ste 215                   | Fort Worth | TX | James Stokes Jr.                  | 817-871-6444                 | F817-332-6456 |
| Greater East Texas Certified Development Corp. | 100 E. Ferguson, Suite 906                | Tyler      | TX | John Hart                         | 903-535-9229                 | F903-535-9232 |
| North Texas Certified Development Corp.        | 600 North Central Expressway, Ste 600-A   | Plano      | TX | Webb Cox                          | 972-516-0514                 | F972-424-7479 |
| Texas Certified Development Company            | 1701 E. 7th St                            | Austin     | TX | Ernest Perales                    | 512-433-1175<br>800-486-8620 | F512-433-1821 |



**U.S. SMALL BUSINESS ADMINISTRATION**

**Dallas/Fort Worth District Office**

**4300 Amon Carter Blvd. Suite 114**

Fort Worth, Texas 76155

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