



North Carolina District Review

U.S. Small Business Administration, 6302 Fairview Road, Suite 300, Charlotte, NC 28210
 Phone: (704)344-6563 Fax: (704)344-6769

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The *NC District Review* is available via e-mail or fax. To receive via e-mail, visit www.sba.gov and click on 'Subscriptions.' To receive via fax, notify Cecelia Rolls by phone at 704-344-6810, by fax at 704-344-6769 or e-mail at cecelia.rolls@sba.gov.

MOST ACTIVE LENDER RANKINGS FY 2004 YTD

October 1, 2003 – December 31, 2003

LENDERS

	<u>7(a)</u>	<u>504</u>	<u>Total</u>	<u>\$ Amount Millions</u>
Large Banks				
1. Bank of America	67	1	68	\$1.6
2. Capital One	47	0	47	\$2.1
3. Innovative Bank	15	0	15	\$0.10
4. Wachovia Bank	13	0	13	\$10.3
5. First Citizens Bank & Trust Co.	6	3	9	\$2.0
Community Banks				
1. Surrey Bank & Trust Company	13	0	13	\$1.6
2. Bank of Granite	11	1	12	\$3.7
3. Southern Bank & Trust Co.	10	0	10	\$0.5
4. Sound Banking Co.	8	0	8	\$0.4
Small Business Lending Companies				
1. CIT Small Business Lending Corporation	14	0	14	\$9.1
2. Self-Help Credit Union	11	0	11	\$0.7
Certified Development Companies				
1. Charlotte Certified Development Corporation		9	9	\$4.6
2. Self-Help Ventures Fund		5	5	\$2.2
2. Centralina Development Corporation		5	5	\$0.8
3. Wilmington Industrial Development Corporation.		2	2	\$1.1
3. Smoky Mountain Development Corporation		2	2	\$0.8

SBA ANNOUNCES A NEW REPRESENTATIVE FOR NORTHEAST NORTH CAROLINA AND THE TRIANGLE

We are pleased to announce that SBA has assigned Ivan Hankins as its representative to live and work in the Raleigh/Cary/Durham/Chapel Hill area to provide a local SBA presence for the small business community.

As the new representative Mr. Hankins will be an on-site resource for small businesses and lenders in the Triangle and in the northeast part of North Carolina.

This action is part of the “New SBA” initiative to better serve small business. During the last year SBA has centralized many back room functions associated with its loan guarantees and freed up some very experienced people like Hankins for new outreach efforts.

Ivan Hankins was formerly SBA Assistant District Director for Entrepreneurial Development in San Diego. In this new role he will have lead responsibility for SBA’s training efforts, technical assistance and program marketing in northeastern North Carolina.. Mr. Hankins has been with SBA for 31 years. He previously was in charge of SBA loan processing and servicing in Hawaii and Arizona and has worked in SBA offices in West Virginia and Florida. He will be based at:



SBA North Carolina District welcomes Lynn Douthett and Ivan Hankins.

**Wake Tech Community College (Cary Branch)
600 New Waverly Place #200
Cary, NC 27511
Phone: 919-851-1891
Fax: 919-851-9505**

He will cover the following counties:

Beaufort	Chowan	Franklin	Harnett	Martin	Perquimans	Wake
Bertie	Currituck	Gates	Hertford	Nash	Person	Warren
Camden	Dare	Granville	Hyde	Northampton	Pitt	Washington
Caswell	Durham	Greene	Johnston	Orange	Tyrrell	Wilson
Chatham	Edgecombe	Halifax	Lee	Pasquotank	Vance	

SBA WELCOMES NEW MARKETING & OUTREACH SPECIALIST

We are also happy to welcome Ms. Lynn Douthett, Marketing & Outreach Specialist. Lynn joined SBA in 1997. She managed the SBA's National Answer Desk in Charlotte until 1999 when she accepted a new position in Florida. As the Assistant District Director for Marketing and Outreach in the South Florida District Office, she was responsible for program oversight and coordinating the district’s outreach efforts.

Lynn will be working on special outreach initiatives for North Carolina lenders. She has experience in the banking industry as well as being a small business owner. She worked 15 years in retail banking and branch administration with several banks. These experiences prepared her for establishing a decorative painting business in Charlotte.

SBA 7(a) LOAN PROGRAM

The North Carolina District Office received the following policy notice from SBA HQ on January 6, 2004:

Effective immediately and until further notice, SBA will not approve requests for loan guarantees under Section 7(a). SBA has encountered unprecedented demand for the 7(a) loan program. Due to this spike in demand, SBA is forced to take necessary steps to manage the program to the resources available.

Applications that have not been processed will be returned to the lender if SBA has possession of the original loan application. If the application was faxed to a processing center, SBA will cancel the application, but will not send the application back to the lender.

SBA is currently working with Congress and expects to resolve this issue and resume the 7(a) loan program shortly.

SBA LENDER'S CONFERENCE MARCH 9-10, 2004 IN GREENSBORO

Mark your calendars! The NC Bankers Association (NCBA) is hosting an SBA Lenders Conference on March 9th and 10th, 2004 in Greensboro. It's a great opportunity for new and experienced lenders to stay current on SBA Programs! Some of the breakout sessions will include:

- Preparing the Loan Package
- Help Your Customers Succeed with SCORE & SBTDC
- Closing the Loan
- Eligibility Requirements
- International Loan Programs
- Servicing the Loan
- The Loan Package
- Environmental Issues
- Liquidation, Litigation & Purchases

Look in the NC Bankers Newsletter for more details. If you do not receive the newsletter, contact the NCBA at 919-781-7979 or Grace Sampson, grace@ncbankers.org. For more information on the conference, e-mail Brenda Klein, brenda@ncbankers.org.

LENDERS SBA WEB SITE – “www.sba.gov/banking”

SBA website contains complete information on all SBA loan programs, all SBA Forms, Policy and Procedural Notices, SBA Regulations and Standard Operating Procedures. You also will find the standardized 7(a) Loan Authorization and information on 1502 reporting procedures. This is intended to be a one-stop site; however if other information is needed or would be beneficial to you as a lender, please let us know.

MONTHLY LENDER WORKSHOP

The NC District Office conducts Lender Workshops from 9:00 a.m. until 12:15 p.m. on the second Tuesday of each month at the Charlotte office. See below for upcoming dates. The workshops focus on SBA Loan Programs and borrower eligibility. Walk-ins are welcome, but the presenter appreciates knowing in advance if you are planning to come. Call Celia Rolls at (704) 344-6810 to register.

February 10

March 9

REMINDER: SBA DAYS

If you have clients who would be interested in learning more about SBA's programs, they can schedule a 30 minute, one-on-one information session with an SBA Representative. Call to make an appointment at the following locations:

Sponsor	Location	Day	Hours	Phone Number
Cary Chamber	Cary	Third Wednesday	10 a.m. - 2 p.m.	919-467-1016
SBA	Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gaston Co. Chamber	Gastonia	Second Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro Chamber	Greensboro	First Tuesday	10 a.m. - 2 p.m.	336-510-1234
Henderson Co. Chamber	Hendersonville	Third Friday	10 a.m. - 2 p.m.	828-692-1413
Catawba Co. Chamber	Hickory	Third Tuesday	10 a.m. - 2 p.m.	828-328-6000
Cabarrus Co. Chamber	Kannapolis	Fourth Thursday	9 a.m. - 3 p.m.	704-782-4000
Lake Norman Chamber	Cornelius	Third Thursday	9 a.m. - 2 p.m.	704-892-1922
Mooresville Chamber	Mooresville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Rowan Co. Chamber	Salisbury	Fourth Wednesday	9:30 a.m.-2 p.m.	704-633-4221

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N.C. DISTRICT OFFICE LENDER CONTACTS

David Dillworth	(704) 344-6578	david.dillworth@sba.gov
Gary Borchardt	(704) 344-6377	gary.borchardt@sba.gov
Karen Hoskins	(704) 344-6381	karen.hoskins@sba.gov
Thomas Neal	(704) 344-6577	thomas.neal@sba.gov
Cecelia Rolls	(704) 344-6810	cecelia.rolls@sba.gov