

April 2009

*Lower Rio Grande Valley  
District & Corpus Christi  
Branch*

**Michael J. Wilk**  
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Acting District Director  
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**Visit our Partners:**

**SBDC:**  
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**Del Mar College**  
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**ITEC - Brownsville:**  
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All SBA programs and services are provided on a nondiscriminatory basis.

## Lender Rankings – Fiscal Year 2009 October 1, 2008 – March 31, 2009

### LRGV/CCBO Top Volume Lenders

1. 1 <sup>st</sup> Community Bank	16	\$726,000
2. ValueBank Texas	7	\$4,772,100
3. Wells Fargo Bank	4	\$1,257,000
4. Compass Bank	4	\$73,000
5. Frost National Bank	3	\$414,500
6. Innovative Bank	3	\$65,000
7. Greater So TX Bank	2	\$267,200
8. American Bank, N.A.	2	\$180,000
9. Superior Financial Grp	2	\$22,500
10. JP Morgan Chase	1	\$159,700

### LRGV/CCBO Top Volume CDC's

1. Capital CDC	2	\$2,099,000
2. Texas Certified CDC	2	\$468,000
3. North Texas CDC	1	\$878,000
4. Accion Texas	1	\$572,000
5. Brownsville Local Dev. Co.	1	\$377,000

### LRGV/CCBO Top Volume Third Party 504 Lenders

1. American Bank , N.A.	2	\$1,170,448
2. Wells Fargo Bank	1	\$2,207,647
3. Western Bank of Clovis	1	\$1,426,000
4. Zions First National Bank	1	\$1,028,680
5. First Community Bank, N.A.	1	\$464,300

## 2009 RECOVERY ACT



## American Recovery and Reinvestment Act of 2009

The American Recovery and Reinvestment Act contains a package of loan fee reductions, higher guarantees, new SBA programs, secondary market incentives, and enhancements to current SBA programs that will help unlock credit markets and begin economic recovery for the nation's small business sector.

The bill provides \$730 million to SBA and makes changes to the agency's lending and investment programs so that they can reach more small businesses that need help.

The American Recovery and Reinvestment Act will have a significant impact on small businesses and on the credit crunch, providing tax incentives and financing opportunities that will help them create jobs. The American Recovery and Reinvestment Act makes SBA part of the solution, providing it with specific tools to make it easier and less expensive for small businesses to get loans, give lenders new incentives to make more small business loans, and help unfreeze the secondary markets to boost liquidity in the credit markets.

More details on implementation will be coming over the next few weeks.

The bill provides \$730 million to SBA and makes changes to the agency's lending and investment programs so that they can reach more small businesses that need help. The funding includes:

\$375 million for temporarily eliminating fees on SBA-backed loans and raising SBA's guarantee percentage on some loans to 90 percent. The elimination of fees, announced on March 16, will remain in effect until the end of the calendar year or until the funding is exhausted. The elimination of fees is retroactive to the day the Recovery Act was signed into law.

\$255 million for a new loan program to help small businesses meet existing debt payments

\$30 million for expanding SBA's Microloan program, enough to finance up to \$50 million in new lending and \$24 million in technical assistance grants to microlenders

\$20 million for technology systems to streamline SBA's lending and oversight processes

\$15 million for expanding SBA's Surety Bond Guarantee program

\$25 million for staffing up to meet demands for new programs

\$10 million for the Office of Inspector General

## Online Economic Recovery Tools

**Whitehouse** ~ [www.recovery.gov](http://www.recovery.gov)

The American Recovery and Reinvestment Act will be carried out with full transparency and accountability – and [Recovery.gov](http://www.recovery.gov) is the centerpiece of that effort.

**U.S. Small Business Administration Online Assistance** ~ <http://www.sba.gov/recovery/index.html>

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## *Meeting Challenges... Achieving Success*

### *2009 Small Business Awards Recipients to be Honored*

**Harlingen/Corpus Christi** – The U.S. Small Business Administration's Harlingen District and Corpus Christi Branch Offices are pleased to announce this year's Small Business Week award winners in celebration of National Small Business Week 2009.

**SBA Region VI Winners:**

**Entrepreneurial Success Award:** Charles Scott Mandel, Asset Protection & Security Services, L.P.  
**Jeffrey Butland Family-Owned Business of the Year:** Jim Wilkinson, Wilkinson Jim Iron & Metal, Inc

**Harlingen District Office Winners:**

**Small Business Persons of the Year:** Francisco Javier and Eduardo Paez, Kumori Restaurant  
**Entrepreneurial Success Award:** Charles Scott Mandel, Asset Protection & Security Services, L.P.  
**Jeffrey Butland Family-Owned Business of the Year:** Jim Wilkinson, Wilkinson Jim Iron & Metal, Inc.  
**Veteran Small Business Champion of the Year:** Angela R. Burton, Brownsville Chamber of Commerce  
**Women in Business Champion of the Year:** Connie Hernandez, New York Life Insurance  
**Financial Services Champion of the Year:** A. Ford Sasser, III, Rio Bank  
**Minority Small Business Champion of the Year:** Matt Ruszczak, McAllen Chamber of Commerce  
**Home-Based Business Champion of the Year:** Josefina (Bing) Howard, Business Risk Consulting Group of America  
**Small Business Exporter of the Year:** Arnoldo & Maria Amador, Amador Food Equipment  
**Small Business Journalist of the Year:** Roberto Hugo Gonzalez, Texas Border Business  
**SBDC Counselor of the Year:** Javier Martinez, III, UTPA-SBDC

**Harlingen Area Winners:**

**Area Home-Based Business Champion of the Year:** Winifred S. Marshall, Marshall International eCommerce

**Corpus Christi Branch Office Winners:**

**Small Business Persons of the Year:** Tommy & Kristi Northcutt; and Daniel Davis, Mr. Fancy Pants' Ltd.  
**Entrepreneurial Success Award:** Charles Scott Mandel, Asset Protection & Security Services, L.P.  
**Minority Small Business Champion of the Year:** Lamont Taylor, Corpus Christi Regional Transportation Authority  
**Home-Based Business Champion of the Year:** Josefina (Bing) Howard, Business Risk Consulting Group of America  
**Women in Business Champion of the Year:** Yvette M. Maldonado, Pete's Chicken-N-More  
**Financial Services Champion of the Year:** Byoung Lee, ATL Consulting, LLC  
**Small Business Journalist of the Year:** Fanny Chirinos, Corpus Christi Caller-Times  
**SBDC Counselor of the Year:** Larry Ellis, Del Mar College SBDC  
**SCORE Counselor of the Year:** Jack White, SCORE Chapter 221  
**Del Mar College SBDC Small Business Champion:** Gregory Perkes, The Perkes Law Firm, P.C.

The SBDC's in Edinburg, TX and Corpus Christi, TX will each host a Small Business Week awards ceremony. The Harlingen District awards dinner is **Thursday, April 30, 2009** from 5:30 p.m. – 8:00 p.m. at the UT Pan American Annex, 2412 S. Closner Street, Edinburg, TX. The Corpus Christi Branch awards luncheon is **Wednesday, April 29, 2009** from 11:00 a.m. – 1:00 p.m. at the Corpus Christi Country Club, 6300 Everhart Road, Corpus Christi, TX. For more information on each event, please contact UTPA – SBDC (Edinburg) at 956-292-7542 or Del Mar College SBDC (Corpus Christi) at 361-698-1021.

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**Local SBA Lender Training available on the following topics:**

- 1. Introduction to SBA Lending – The 7(a) and the 504 Loan Program**
- 2. Small/Rural Lender's Advantage Loan Program** – designed to encourage small community/rural lenders to partner with SBA by simplifying and streamlining the Agency's application process and procedures, particularly for small SBA loans.
  - No SBA forms required for Lender to join the program
  - Designed for small SBA loan volume lenders
  - Maximum loan size ranges from \$350,000
  - Standard Interest rates apply
  - 75% guaranty for loans greater than \$150,000
  - 85% guaranty for loans less than \$150,000
  - An expedited SBA loan processing time of 3-5 days for routine loans
  - Simplified loan applications for lender and applicant.
- 3. How to Become an Express Lender**
  - *SBA Express Loans*
    - Maximum Loan Amt of \$350,000
    - Prime Plus 6.5% for loans \$50k or less
    - Prime Plus 4.5% for loans > \$50k
    - 50% guaranty - lender uses own forms & procedures
  - SBA Community Express Loan
    - Maximum Loan Amounts of \$250,000
    - Businesses located in HUBZone and CRA areas
    - Loans of \$25,000 or less are eligible regardless of location
    - Standard 75% or 85% guaranty & standard interest rates
    - Use of technical assistance providers – SCORE or SBDC
  - Patriot Express Loan Initiative
    - Targets small business owned 51% or more by certain members of the military community and/or their spouses
    - Maximum Loan Amounts of \$500,000
    - Standard 75% or 85% guaranty & standard interest rates
- 4. Refresher on Express Programs**
- 5. Agency procedures on Closing and Servicing of SBA Loans**
- 6. Agency procedures on Liquidation and Purchase Requests of SBA Loans**

**Please contact Thelma Garza, Lender Relations Specialist at 956-427-8533, x223 or Debbie Fernandez, Business Development Specialist at 361-879-0017, x16 to discuss or schedule any in-house bank training needs.**