

# 14th Annual SBA Lenders' Conference



## Sweet Temptations

\$521,000 Express Term Loan  
\$100,000 Express Line of  
Credit  
Chemical Bank



## Waveform Technology

Huntington Bank \$84,650  
504 Debenture \$72,000  
Huntington Bank \$122,820  
504 Debenture \$103,000



## Big Powderhorn Mountain Resort

\$1.76 million SBA 7(a) loan  
mBank

## Building on Success!

Thursday, March 15, 2012

Hyatt Regency Dearborn

### Featuring

**Jeanne Hultit**, Acting Associate Administrator,  
SBA Office of Capital Access

**Jane Palsgrove Butler**, Executive Vice President,  
National Association of Government Guaranteed Lenders

Presented by:



Sponsored by:



## **Building on Success: What your colleagues are saying about SBA**

"The SBA's loan guarantee programs are a great tool for credit union small business lending. This conference helps inform credit union lenders, including those just getting involved in business lending, on the latest SBA products and services available to their small business members throughout Michigan."

– Dave Adams, President and CEO, Michigan Credit Union League & Affiliates

"Citizens partnership with the U.S. Small Business Administration has been a key factor in driving our loan growth, while helping our small business owners succeed.

– Timothy Dixon, Citizens Bank

"Because SBA enables us to say Yes more often!"

– Ryan Kroge, Huntington National Bank

"Adequate financing is key to business growth and through the SBA program we can help many potential and existing small business owners start, grow and succeed."

– Cindy Kemske, First State Bank

# **THANK YOU LENDERS!**

**For making the Michigan  
District Office  
#1 in 7(a) lending in 2011!**

**Let's build on that  
success for 2012!**

**SBA lending is proven to lower risk,  
increase profits, improve liquidity  
and grow your portfolio! Attend  
Michigan's premier small business  
lending conference to:**

- **Attend valuable workshops, including 8 new programs to keep you up to date on SBA's lending programs AND other banking industry topics**
- **Network with industry exhibitors**
- **Celebrate success in our Lender Awards Presentation**

### **Who should attend?**

- **Commercial and Business Banking Lenders**
- **Credit Analysts and Underwriters**
- **Credit Administration**
- **Loan Packagers**
- **Attorneys**

# Schedule

7:30 a.m. Exhibitor Setup

8:30 a.m. Registration

9:00 a.m. **Opening Session**

9:35 a.m. **Break Out Session 1**

- Basics: SBA 101
- 1502 Reporting
- 504 Lending Topics
- Preserving the SBAGuaranty
- Secondary Market

10:35 a.m. **Break & Exhibits**

11:00 a.m. **Break Out Session 2**

- Preparing the SBA Loan Package
- USDA Rural Development & MEDC Financing Programs
- Working Capital Programs
- Business Valuation
- PLP and Express Lending

12:00 p.m. **Lunch & Awards**

1:45 p.m. **Break Out Session 3**

- Servicing the SBA Loan
- Michigan Real Estate Market Update
- Advanced Lender Part 1
- Lender Oversight & Reviews
- SCORE: For the Life of Your Business

2:45 p.m. **Break & Exhibits**

3:00 p.m. **Break Out Session 4**

- 504 Lending Topics
- 1502 Reporting
- Secondary Market
- Recognizing and Preventing Loan Fraud
- Advanced Lender Part 2

## Building on Success



Waveform Technology, a facilities based Internet service provider in Troy, Michigan, started in 1992 and has become a leader in the industry.

“Waveform Technology has recently received its second SBA 504 Loan from the Oakland County Business Finance Corporation and Huntington Bank. This example of multiple transactions with the SBA is a true testimony to the value of the SBA 504 loan program. Our office looks forward to helping Waveform Technology with addition financing as they continue to grow.”

– Mary Langhauser, Supervisor, Financial Services, Oakland County Business Finance Group.

### Loan Stats:

1st loan funded in June 2010  
Huntington Bank \$84,650;  
504 Debenture \$72,000

2nd loan funded Jan 2012  
Huntington Bank \$122,820;  
504 Debenture \$103,000

## Building on Success



Big Powderhorn Mountain Resort, located in the Western Upper Peninsula, is a state of the art ski and recreational facility. The acquisition by the new owners retained 17 full time and 183 seasonal workers and created significant economic impact in the region.

“This line of business has become a core competency within our company as we continue to strive to be an industry leader and steady catalyst for small business lending. Projects such as Big Powderhorn are the essence of real community banking where local financial expertise can foster economic development, create employment opportunities, and keep our communities vibrant. The support and help of the SBA make it much easier to do just this and provides a win/win for all parties involved.”

– mBank President and CEO Kelly W. George.

### Loan Stats:

\$1.76 million SBA 7(a) loan  
mBank

## Workshops

### Advanced Lender – Parts 1 and 2

*Presented by Jane Butler, Executive Vice President, National Association of Government Guaranteed Lenders*

A two-session program focused on the finer details of SBA’s loan programs. Designed to be an interactive discussion, lenders can go beyond the basics and address more complex issues, new programs and changes to policy.

### Secondary Market

*Presented by Danny Gray, Managing Director of the Government Guaranteed Loan Market, Coastal Securities, Inc.*

Increase profitability and liquidity for your bank! Learn the basics of selling SBA guaranteed loans on the secondary market. Session will cover pricing, mechanics, documentation, and more.

### Basics: SBA 101

*Presented by Michigan District Office Lender Relations Staff*

Impress your loan committee with your SBA knowledge! We’ll provide an overview of SBA financing programs from start to finish, including eligibility, structure and application.

### Working Capital Programs

*Presented by Michigan District Office Lender Relations Staff*

Did you know you can approve a \$5 million SBA line of credit? SBA has many revolving credit solutions to your customer’s working capital needs. This session will cover SBA Express, Patriot Express, CAPLines and Trade Finance.

## **Preparing the SBA Loan Application**

*Presented by Michigan District Office Lender Relations Staff*

Learn what goes into a loan application using the new tab system, submit it right the first time! We offer a step by step case study of SBA procedures and processes. Learn what goes into a loan application, how to work with the Loan Guaranty Processing Centers, and best practices to ensure a painless approval process.

## **504 Lending Topics**

*Presented by your Michigan-based Certified Development Companies*

Learn about the SBA 504 program including eligibility requirements, project structure, and loan limits. Recent changes to the 504 loan program, including new refinance guidelines, will also be discussed.

## **1502 Reporting**

*Presented by Victor Cruz, Colson Services*

Stop wondering and get informed! A representative from Colson Services will present the basics and answer your questions.

## **USDA Rural Development & MEDC Financing Programs for Business**

*Presented by Chris Cook, Capital Markets Development Associate, MEDC and Traci Smith, Director, USDA Rural Development Business Programs*

Stay up to date with all the alternative financing options available to your bank.

## **PLP and Express Lending**

*Presented by Jane Butler, Executive Vice President, National Association of Government Guaranteed Lenders*

Use your powers for good! With delegated lending comes great responsibility. Find out if you are ready to take on this role and what to do to stay in compliance.

## **Servicing the SBA Loan**

*Presented by Michigan District Office Lender Relations Staff*

Lenders must use “reasonable care” and act as “prudent lenders” in servicing SBA loans. Learn SBA’s requirements, lender’s unilateral authority, notification and approval requirements and how to submit a servicing request.

## Building on Success



Sweet Temptations, an ice cream and sweets parlor in Grand Haven continues to thrive as a community fixture.

“Using the SBA guarantee allowed the bank to mitigate our collateral position, which essentially allowed us to do the loan. The interest rate was very favorable and the refinance process through SBA was much smoother than I expected.”

– Rob Mann, Commercial Lender, Chemical Bank

### Loan Stats:

\$100,000 Express Line of Credit

\$521,000 Express Term Loan

## Preserving the SBA Guaranty

*Presented by Jane Butler, Executive Vice President, National Association of Government Guaranteed Lenders.*

Learn more about the issues that can jeopardize your payment from SBA. We'll discuss appropriate documentation of eligibility, disbursements, unilateral servicing and liquidation actions. Critical early default issues that are especially important to PLP lenders such as credit underwriting and documentation of equity injections will be presented.

## Recognizing & Preventing Loan Fraud

*Presented by Tamara Morgan, Special Agent, Office of Inspector General and Richard Pasiak, SBA District Counsel.*

Before and after loan approval, accurate documentation and due diligence ensure that all closing requirements are met and loan fraud is prevented. Emphasis is on real life examples.

## Michigan Real Estate Market Update

*Presented by Anthony Sanna, MAI, CRE, FRICS, Managing Director, Integra Realty Resources, Inc.*

How underwater are you? The Michigan real estate market has been tumultuous to say the least. Learn about current trends and capitalization rates in various sectors.

## Business Valuation

*Presented by Matthew Wirgau, President and Managing Member of Midwest Financial Service, LLC and Adjunct Faculty at Walsh College*

Valuing a closely held business can be tricky – are you financing too much? Follow a case study to learn the various valuation methods.

## Lender Oversight and Reviews

*Presented by SBA Office of Credit Risk Management*

Are you audit ready? Know when to expect an audit and what it entails. Learn how SBA reviews a lender's performance in the 7(a) program using onsite and offsite reviews. Discussion will include the critical factors and common problems that impact a review's results.

## SCORE: A Conversation with Lenders

*Presented by Jim Muir, Detroit and Ed Krupa, Ann Arbor, with additional support from other SCORE Chapters in Michigan*

Learn about SCORE's Michigan resources. Participate in a conversation on 1) entrepreneur's needs, 2) how lenders can expand their business with growing companies, and 3) what do branch managers and lending officers want from entrepreneurs. Leave with a list of Best Practices for working with SCORE Mentors in your local community.

## Conference Registration

Register online at [www.detroit.score.org](http://www.detroit.score.org). For questions on registration, please call Nancy Grose at 313-226-6075 ext. 234. For all other conference related questions, please call Romy Ancog at 313-226-6075 ext. 259

**Fee:** \$195 per person for attendees  
\$50 for lunch attendance only

**Exhibitors:** \$295 for exhibit table and conference access for one,  
\$75 for each additional colleague

Please visit [www.detroit.score.org](http://www.detroit.score.org) for registration and additional information

**Deadline:** Please register by March 12, 2012 to reserve your space

**Location:** Hyatt Regency Dearborn  
600 Town Center  
Dearborn, MI 48126

### Overnight Guests:

The Hyatt Regency Dearborn is offering a special conference rate. Register by February 14, 2012 by going to <https://resweb.passkey.com/go/smalenders> or call for the Hyatt Passkey at 888-421-1442.

**Parking:** Free parking at the hotel lot.

SCORE is partially funded through a cooperative agreement with the U.S. Small Business Administration. All SBA programs are extended to the public on a nondiscriminatory basis. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Contact Romy Ancog 313-226-6075 x259 at SBA.

U.S. Small Business Administration  
477 Michigan Avenue, Suite 515  
Detroit, Michigan 48226

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