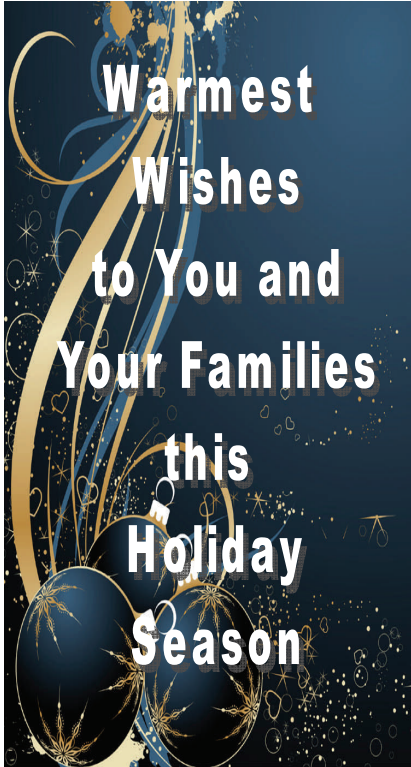




# Your Partner In Lending SBA STRATEGIES

## Planning for the New Year - 2012



December is a time to reflect on the past year, to plan and decide how to better ourselves and our business in the upcoming year.

Many lenders are reviewing their numbers and goals from the present year to see how close they have come to meeting them. It is also an excellent time to review current processes and procedures and find ways to improve efficiencies. Remember the age-old adage, working smarter, not harder. If you master the concept, your working life will be easier.

Before you plunge into the New Year headfirst, remember that enthusiasm needs to be tempered with wisdom. Look over every aspect of your goals and what affect your current processes and procedures have on them. Assess what is working and what is not, what can be improved in order to save time and increase the quality of your portfolio. Make sure your team is well-ordered and that the skill level meets the task assigned. Being

proactive means thinking and acting ahead, using foresight. It's a great method for avoiding more work down the road but also can be extremely important for averting disasters, planning well for the future and for implementing systems that make life easier for not just you, but others as well.

In the New Year we encourage you to set goals for participating in the SBA Program and for improving work efficiencies. We would be happy to assist you by looking at your current processes and procedures, show you ways to become more profitable and increase efficiencies. We also recommend that you conduct file reviews on some of your loan files to determine if there are file deficiencies that should be addressed. sbaSTRATEGIES uses the same review process that SBA uses when conducting lender reviews so you will receive valuable feedback that can be used as a training tool.

Another important tool to building a

strong lending team is training. Training builds confidence among your team and helps them become more successful. We can provide in-depth training to your lenders and support staff on how to identify SBA loan opportunities, processing, closing and servicing SBA loans. We can customize a training program to meet your specific needs.

Make sbaSTRATEGIES your one stop SBA resource in 2012. Whatever your needs are we are here as your partner in lending. We are happy to share our expertise, experiences and proven processes that we have learned over our many years in the industry. Call us to set up a complementary initial assessment to get you off on the right foot for the New Year.

### More Changes in the SBA Process

SBA has implemented a [10-Tab](#) format for the application process. Effective November 2011 SBA is requesting Lenders and Packager to submit electronic applications using the new 10-Tab format. When organizing your files in a similar fashion it will also make for a quick conversion to the 10-Tab system for a Guaranty Purchase Request too.

sbaSTRATEGIES can help make the process even easier for you. We will package the loan for you, increasing your chances of a quick-turn around and approval of your SBA application. sbaSTRATEGIES has the expertise and tools necessary to make the process enjoyable.

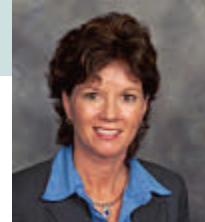
SBA also has a new [Eligibility Checklist](#) to include the SOP changes that became effective October 1, 2011.

For non-delegated lenders, SBA now has a new process for requesting changes to the SBA Authorization post approval. All modification requests through the time of final disbursement should be e-mailed to [7aLoanMod@sba.gov](mailto:7aLoanMod@sba.gov); request must include the name of the lender, name of lending officer, phone number, fax number, name of borrower, SBA Loan number and the change requested. Then change request should include the current requirement, what it would be changed to and reason for change. Include and supporting documentation necessary.

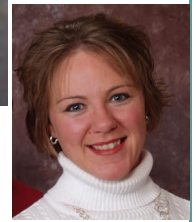
After final disbursement, modification requests must be sent to the appropriate [CLSC](#).

SBA Base Rates December 2011	
SBA LIBOR Base Rate	3.27%
SBA FIXED Base Rate	5.09%
SBA Peg Rate	3.13%
WSJP Rate	3.25%

### Contact Us:



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