

UNNUMBERED LETTERS ISSUED FOR THE MONTH OF MAY 2004

Dated	Subject	Distribution
05-06-04	Business and Industry Guaranteed Loan Program - Rural Business-Cooperative Service, The National Association Of Government Guaranteed Lenders, Inc., Memorandum of Understanding	S/D
	Business and Industry Guaranteed Loan Program Performance Indicators of Regional/National Lenders	S/D
05-12-04	Interest Rate Changes for Housing Programs and Credit Sales (Nonprogram)	WSAL
05-17-04	Penalty Envelopes with Commercial Stamps	S/D
05-27-04	Business and Industry Guaranteed Loan Program Business Loan Express/BLC Commercial Capital/BLX Commercial Capital	S/D

May 6, 2004

SUBJECT: Business and Industry Guaranteed Loan Program - Rural Business-Cooperative Service, The National Association Of Government Guaranteed Lenders, Inc., Memorandum of Understanding

TO: State Directors, Rural Development

ATTN: Business Program Directors

Attached is a copy of the executed Memorandum of Understanding (MOU), dated November 12, 2003, between the National Association of Government Guaranteed Lenders (NAGGL) and Rural Development.

The MOU continues the relationship between NAGGL and the USDA Rural Development Business Programs and the mutual goal of providing sustainable economic and business opportunities in rural America through this MOU. This MOU provides NAGGL members a forum for providing constructive feed back to USDA Rural Development Business Programs and from Rural Business-Cooperative Service Business & Industry Guaranteed Program.

Also attached is a list of NAGGL members within your state. We encourage you to contact these lenders to make them aware of our program and how the program is administered/delivered in your state. On a national basis, we have agreed to participate in the NAGGL annual conferences to provide updates on the B&I Guaranteed Loan Program and training to members.

To become more familiar with the services NAGGL provides, we encourage you to access their website at www.naggl.com.

If you have any questions concerning this MOU, please contact Deputy Administrator Business Programs, William F. Hagy III on (202) 720-7287.

(Signed by John Rosso)

JOHN ROSSO
Administrator
Rural Business-Cooperative Service

Attachments

EXPIRATION DATE:
May 31, 2005

FILING INSTRUCTIONS:
Community/Business Programs

Sent by electronic mail on 05-06-04 at 3:12 p.m. by DABP.



United States
Department of
Agriculture

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL BUSINESS-COOPERATIVE SERVICE

Rural Business-
Cooperative Service

Washington, DC
20250

&

THE NATIONAL ASSOCIATION OF GOVERNMENT GUARANTEED LENDERS,
INC.

MEMORANDUM OF UNDERSTANDING

I. Purpose and Basis for this Memorandum of Understanding

This Memorandum of Understanding continues the relationship between the National Association of Government Guaranteed Lenders (NAGGL) and the United States Department of Agriculture - Rural Business-Cooperative Service (RBS).

The purpose of this ongoing relationship is to provide a forum for NAGGL members that participate in the RBS B&I Guaranteed Loan Program to periodically provide program feedback.

Through this agreement, the partnership will work together to encourage lender members to provide business financing in rural areas, through the B&I Guaranteed Loan program, in order to bring economic opportunities to under served rural residents (such as those in areas of persistent poverty or declining population, affected by natural disasters or Federal actions); areas designated by the government as priority areas and economic zones (including Empowerment Zones, Enterprise Communities, and Rural Economic Area Partnerships); minority and women-owned businesses, and businesses that support small and limited resource farmers. The parties will work together to identify ways for improving delivery of the B&I Guaranteed Loan Program, including efficient customer service.

II. USDA-RBS

RBS administers a Business & Industry (B&I) Guaranteed Loan Program to help create jobs and stimulate rural economies by providing financial assistance to rural businesses and agriculture cooperative organizations. These programs are delivered through 47 Rural Development State Offices and a network of other field offices. RBS is interested in partnering with private sector organizations such as NAGGL to provide business and economic opportunities to rural communities and residents.

III. NAGGL

NAGGL is a not-for-profit national association of lenders incorporated and operating under the laws of the State of California, with a principal place of business in Stillwater, Oklahoma. NAGGL members throughout the United States make loans guaranteed by RBS to business and

The Rural Business - Cooperative Service replaces the Rural Development Administration. RBS is an Equal Opportunity Lender. Complaints of discrimination should be sent to: Secretary of Agriculture, Washington, D.C. 20250



agriculture cooperative organizations.

IV. Duties and Responsibilities of RBS

RBS also will jointly collaborate and participate in every aspect of the ongoing relationship with NAGGL, and will identify RBS points of contact to address program questions. As part of this collaboration, RBS will continue to provide personnel to participate in NAGGL's annual and semi-annual meetings. Additionally, RBS will meet with NAGGL at its annual and semi-annual meetings to discuss how to make the B&I Guaranteed Loan Program more effective. These meetings are not intended to solicit, develop, or present any consensus, advice or recommendations.

V. Duties and Responsibilities of NAGGL

NAGGL will work with RBS to provide credit training to RBS personnel. This training will consist of at least one training seminar per year, commencing in Fiscal Year 2004. With the written concurrence of NAGGL, NAGGL will also provide additional regional seminars in areas of particular identified need. RBS is interested in these training seminars because it desires a more uniform and consistent credit analysis but possesses limited financial resources to provide such training to its personnel.

Additionally, NAGGL will utilize its meetings, newsletters, and other communications with its membership to encourage participation in the B&I Guaranteed Loan Program, in order to assist RBS in meeting credit needs of the under-served residents described above. Furthermore, NAGGL will keep up-to-date records and prepare an annual report, detailing all work done and the results accomplished under this MOU, and will provide this report to RBS within sixty (60) days of the end of the fiscal year.

VI. Mutual Agreement

RBS and NAGGL mutually agree that:

1. Unpublished confidential data or information obtained during the course of this project shall not be made available to other persons except as authorized by or required of RBS by the Freedom of Information Act and the Privacy Act.
2. Both RBS and NAGGL will be responsible for their own expenses incurred as a result of the activities identified above. However, any participation of RBS is subject to appropriations and no provision of this agreement is a mandatory commitment of RBS funds.
4. This Memorandum of Understanding may be amended at any time by mutual agreement

of the parties in writing, or terminated by either party upon 30 days notice in writing to the other party.

VII. Points of Contact

RBS and NAGGL employees conducting activities under the terms of this MOU shall be as follows:

A. For NAGGL - Personnel as required. Anthony R. Wilkinson will serve at the point of contact for NAGGL. Notices to NAGGL can be sent to Mr. Wilkinson at P.O. Box 332, Stillwater, Oklahoma 74706.

B. For RBS - Personnel as required. William F. Hagy III, Deputy Administrator, Business Programs, shall be the point of contact for RBS.


VIII. Effective Date

All conditions and provisions of this MOU shall become effective upon execution and shall continue in force until no later than October 1, 2007, at which time, or prior thereto, the parties may renew this MOU by further written agreement.

IX. Limitations

This document is a Memorandum of Understanding only. It is entered into only as a declaration of present intent. Nothing herein shall be construed as a legally binding commitment to any part of parties hereto either individually or collectively. This MOU does not create any rights either on the part of any party hereto or any third party. Any provision of this MOU that conflicts with federal law will be null and void.

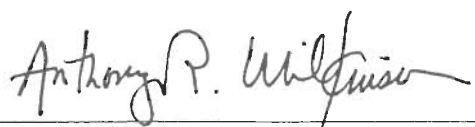
X. Approvals



John Bosso
Administrator, Rural Business-Cooperative Service
U.S. Department of Agriculture

11/12/03

Date



Anthony R. Wilkinson
President & CEO
National Association of Government Guaranteed Lenders

11/12/2003

Date



NATIONAL ASSOCIATION OF GOVERNMENT GUARANTEED LENDERS

<u>Company</u>	<u>Last</u>	<u>First</u>	<u>Address</u>	<u>City</u>	<u>ST</u>	<u>Zip</u>
Alaska Growth Capital BIDCO, Inc.	Darcy	Carney	3900 C Street, Suite 302	Anchorage	AK	99503
Bank of Alabama	William	Puckett	2340 Woodcrest Place	Birmingham	AL	35209
Arkansas Capital Corporation Group	C. Sam	Walls	200 South Commerce Street, Suite 400	Little Rock	AR	72201
First Financial Bank	Greg	Cheshier	P.O. Box 1754	El Dorado	AR	71730
First State Bank - Conway	Kevin	Hester	P.O. Box 966	Conway	AR	72033
Metropolitan National Bank	Sam	Hinton	5619 Highway 5 North	Bryant	AR	72022
Alliance Bank of Arizona	Ruth	Giovacchini	4646 East Van Buren Street, Suite 100	Phoenix	AZ	85008
Community Bank of Arizona N.A.	Linda	Morris	845 North Gilbert Road	Gilbert	AZ	85234
Desert Hills Bank	Jerry	Woods	2929 East Camelback Road, Suite 124	Phoenix	AZ	85016
Desert Schools Federal Credit Union	Tom	Murray	P.O. Box 2947	Phoenix	AZ	85062
First National Bank of Arizona	Jan	Henson	7150 East Camelback Road #160	Scottsdale	AZ	85251
Marianne Trost	Marianne	Trost	15516 East Chicory Drive	Fountain Hills	AZ	85268
National Bank of Arizona	Anita	Limtiaco	1400 East Southern Avenue	Tempe	AZ	85282
Stearns Bank Arizona N.A.	Roger	Totten	9225 East Shae Boulevard	Scottsdale	AZ	85260
Sunrise Bank of Arizona	William	Hinz	4350 East Camelback Road	Phoenix	AZ	85018
Sunstate Bank	Diana	Coplen	P.O. Box 12066	Casa Grande	AZ	85230
Washington Mutual Bank	Hugh	O'Donnell	2375 East Camelback Road #690	Phoenix	AZ	85016
1st Centennial Bank	John	Drake	3 Pointe Dr. Suite 201	Brea	CA	92821
1st Pacific Bank of California	Ron	Perry	8889 Rio San Diego Drive, Suite 101	San Diego	CA	92108
Alliance Bank	Justin	Moon	100 Corporate Pointe	Culver City	CA	90230
Altus Resource	Mike	McLain	2512 Chambers Road, Suite 101	Tustin	CA	92780
Anchor Commercial Services	Julie	Middleton	7509 Madison Avenue Suite 111	Citrus Heights	CA	95610
AppraisalPacific	Andrew	Mitrosilis	5505 East Carson Street Suite 230	Lakewood	CA	90713
Arrowhead Central Credit Union	Craig	Burdette	202 East Airport Drive, Suite 160	San Bernardino	CA	92408
Bank Marketing Services, a Verpointe company	Robert	Singer	P.O. Box 2395	El Segundo	CA	90245
Bank of America	Russell	Sardina	CA3-701-01-09 10850 White Rock Road	Rancho Cordova	CA	95670
Bank of Lodi N.A.	Steve	MacRae	110 Blue Ravine Road Suite 160	Folsom	CA	95630
Bank of Orange County	Roy	Logsdon	P.O. Box 8707	Fountain Valley	CA	92708
Bank of the Sierra	Janice	Castle	86 North Main Street	Porterville	CA	93257
Bank of the West	William	McGaughey	P.O. Box 61000	Truckee	CA	96160
Bank of Visalia	Marge	Mathias	200 South Court Street	Visalia	CA	93277
Bank of Walnut Creek	Ruth	Batz-Brown	1400 Civic Drive	Walnut Creek	CA	94596
Bay Area Development Company	Fernando	Alvarez	84 West Santa Clara Street	San Jose	CA	95113
Bay Cities National Bank	Carol	Lowry	1333 South Pacific Coast Highway	Redondo Beach	CA	90277
Borrego Springs Bank	William	Ruhlman	7777 Alvarado Road Suite 501	La Mesa	CA	91941
Bridge Bank	Ralph	Barnett	2120 El Camino Real	Santa Clara	CA	95050
Business Bank of California	Eugene	Gonzalez	140 South Arrowhead Avenue	San Bernardino	CA	92408
Business Community Capital	Joan	Earhart	505 South Villa Real Suite 101A	Anaheim Hills	CA	92807
Butte Community Bank	Glenn	Rilinger	936 Mangrove Avenue	Chico	CA	95926
California Bank and Trust	Tory	Nixon	4320 La Jolla Village Drive, Suite 210	San Diego	CA	92122
California National Bank	Glen	Pacheco	221 South Figueroa Street MC827	Los Angeles	CA	90012
California Statewide Certified Development Corporation	Barbara	Vohryzek	426 D Street	Davis	CA	95616
Cathay Bank	Chingying	Chu	777 North Broadway	Los Angeles	CA	90012

CDC Small Business Finance	Kurt	Chilcott	925 Fort Stockton Drive	San Diego	CA	92103
Center Bank	Jason	Kim	4301 West Third Street	Los Angeles	CA	90020
Central California Bank	Fred	Sandow	3400 Tully Road Suite B	Modesto	CA	95350
Central Valley Community Bank	Lesley	Lang-Lopez	600 Pollasky Avenue	Clovis	CA	93612
Citibank	Heather	Endresen	320 North Harbor Boulevard 2nd Floor	Fullerton	CA	92832
Citizens Business Bank	Katrina	Fleener	701 North Haven Avenue 2nd Floor	Ontario	CA	91764
City National Bank	Tony	Fahr	606 South Olive Street Suite 2110	Los Angeles	CA	90014
CNL Commercial Finance, Inc.	Dave	Scherer	26137 La Paz Road Suite 102	Mission Viejo	CA	92691
Coast Commercial Bank	Creedence	Shaw	75 River Street	Santa Cruz	CA	95060
Coast National Bank	Davina	Palazzo	500 Marsh Street	San Luis Obispo	CA	93401
Comerica Bank	Margaret	Bradshaw	333 West Santa Clara Street MC 4845	San Jose	CA	95113
Commercial Capital Bank	John	Parker	One Venture Suite 300	Irvine	CA	92618
Commercial Capital Group	Dan	Spletter	19742 MacArthur Boulevard #250	Irvine	CA	92612
Community Bank	Deborah	Valenzuela	790 East Colorado Boulevard	Pasadena	CA	91101
Community Bank of Central California	Sandra	Hunter	301 Main Street	Salinas	CA	93901
Community First National Bank	Yvonne	Jackson	8690 Center Drive Suite C	La Mesa	CA	91942
Community National Bank	Gary	Youmans	900 Canterbury Place Suite 300	Escondido	CA	92025
County Bank	Michael	Fanucchi	P.O. Box 1191	Merced	CA	95341
Cuyamaca Bank	Tom	Welch	8002 La Mesa Boulevard	La Mesa	CA	91941
Dana Investment Advisor	Jim	Ivey	45 Edgefield Court	Napa	CA	94558
Desert Community Bank	Nancy	DeCou	12530 Hesperia Road	Victorville	CA	92392
DGH Financial Services, Inc.	Daniel	Holtzman	9586 Topanga Canyon Boulevard	Chatsworth	CA	91311
Discovery Valley Bank	Wanda	Allen	1145 San Marino Drive Suite 346	San Marcos	CA	92069
East West Bank	Anna	Chung	475 Huntington Dr.	San Marino	CA	91108
Enterprise Funding Corporation	Jeff	Sceranka	300 E. State Street Suite 230	Redlands	CA	92373
Environmental Data Resources, Inc.	James	Haberlen	4120 Highland Avenue	Manhattan Beach	CA	90266
Far East National Bank	Frank	Schwengel	977 North Broadway Suite 403	Los Angeles	CA	90012
Farmers & Merchants Bank of Central California	Ralph A.	Wilson	116 West Pine Street	Lodi	CA	95240
First American Bank	Yolanda	Espinoza	P.O. Box 549	Rosemead	CA	91770
First California Bank	Lance	Martin	1150 Paseo Camarillo	Camarillo	CA	93010
First Commerce Bank	Ana	Voskanian	16861 Ventura Boulevard	Encino	CA	91436
First Continental Bank	Pyosung Paul	Chung	8632 East Valley Boulevard	Rosemead	CA	91770
First International Bank - CA	Jocelyn	Brown	318 4th Ave.	Chula Vista	CA	91910
First National Bank of North County	Mark	Mashouri	1145 San Marino	San Marcos	CA	92069
First National Bank of San Diego	Larry	Belt	401 West A Street, 2nd Floor	San Diego	CA	92101
First Northern Bank	Steven	McCurley	4600 Northgate Boulevard	Sacramento	CA	95834
First State Bank California	James	Whitney	333 North Glen Oaks Boulevard	Burbank	CA	91502
FirstBank of San Luis Obispo	Kathleen	Harvey	P.O. Box 1249	San Luis Obispo	CA	93406
Foothill Independent Bank	Tricia	Cruz	510 South Grand Avenue Third Floor	Glendora	CA	91741
Gateway	Andreas	Weaver	4146 Woodruff Avenue	Lakewood	CA	90713
General Bank	Ray	Chang	4128 Temple City Boulevard	Rosemead	CA	91770
Gerald Smith	Gerald	Smith	3413 Kensington Court	El Dorado Hills	CA	95762
Goleta National Bank	Lynda	Nahra	445 Pine Avenue	Goleta	CA	93117
Greater Bay Bank	Roxanne	Middleton-Burn	60 South Market Street Suite 150	San Jose	CA	95113
Hanmi Bank	Steve	Park	3660 Wilshire Boulevard ph-a	Los Angeles	CA	90010
Heritage Bank of Commerce	Les	Crabb	150 Almaden Boulevard Suite 300	San Jose	CA	95113
Herron Companies	Steven	Herron	2929 Edinger Avenue	Tustin	CA	92780
Humboldt Bancorp	Bob	Moore	2440 6th Street	Eureka	CA	95501

Inland Community Bank	Ronald	DeNapoli	2910 East Inland Empire Boulevard, Suite	Ontario	CA	91764
Innovative Bank	James	Bek	360 14th Street	Oakland	CA	94612
International Bank of California	David	Shung	888 South Figueroa Street	Los Angeles	CA	90017
International City Bank N.A.	Patricia	Randolph	249 East Ocean Boulevard	Long Beach	CA	90802
J.R. Bruno & Associates	Joanna	Bruno	2152 East Cumberland Road	Glendora	CA	91741
La Jolla Bank	Amalia	Martinez	389 North Escondido Boulevard	Escondido	CA	92025
Long Beach Area Certified Development Corporation	Regina Grant	Peterson	11 Golden Shore Suite 630	Long Beach	CA	90802
Los Angeles National Bank	Daniel	Liu	7025 Orangethorpe Avenue	Buena Park	CA	90621
Manufacturers Bank	John	Woodward	515 South figueroa Street, Suite 400	Los Angeles	CA	90071
Mechanics Bank	Francine	Boards	3170 Hilltop Mall Road	Richmond	CA	94806
Mid-State Bank & Trust	Peter	Sterling	P.O. Box 490	Santa Maria	CA	93456
Mirae Bank	Ki	Ko	2140 West Olympic Boulevard	Los Angeles	CA	90006
Mission Community Bank N.A.	Machele	Ruthemeyer	581 Higuera Street	San Luis Obispo	CA	93401
Mission Oaks National Bank	Hector	Hernandez	41530 Enterprise Circle Suite 100	Temecula	CA	92590
Montecito Bank & Trust	Anne	Cogan	1010 State Street	Santa Barbara	CA	93102
Monterey County Bank	Charles	Chrietzberg	P.O. Box 1309	Monterey	CA	93942
Nara Bank N.A.	James	Kim	3701 Wilshire Boulevard Suite 302	Los Angeles	CA	90010
National Bank of California	Gregory	Savino	145 South Fairfax Avenue Suite 400	Los Angeles	CA	90036
National Bank of the Redwoods	Doreen	Gilmore	P.O. Box 402	Santa Rosa	CA	95402
Neighborhood National Bank	Patty	Staples	1717 Sweetwater Road	National City	CA	91950
North Bay Bancorp	Andrea	Lindemood	P.O. Box 2200	Napa	CA	94558
North Valley Bank	Lori	Baxter	300 Park Marina Circle Suite 100	Redding	CA	96001
Orswell & Kasman, Inc.	Jack	Orswell	2500 East Colorado Boulevard Suite 330	Pasadena	CA	91107
Pacific Capital Bank, N.A.	Julie	Foreman	8000 Santa Teresa Boulevard	Gilroy	CA	95020
Pacific City Bank	Ki	Hong	3701 Wilshire Boulevard, Suite 100	Los Angeles	CA	90010
Pacific Coast Regional Corporation	Mark	Robertson	3255 Wilshire Boulevard	Los Angeles	CA	90034
Pacific Crest Bank	Tony	Parker	591 Camino De La Reina, #1010	San Diego	CA	92108
Pacific Liberty Bank	Rick	Ganulin	19950 Beach Boulevard	Huntington Beach	CA	92648
Pacific Mercantile Bank	Cecil	Adams	949 South Coast Dr. Suite 105	Costa Mesa	CA	92626
Pacific Union Bank	Ryan	Shin	933 South Vermont Avenue, 2nd floor	Los Angeles	CA	90006
Palm Desert National Bank	Patrick	Lilly	73-745 El Paseo	Palm Desert	CA	92260
PCFS 2000	Robert	Cota	259 South Randolph Avenue Suite 240	Brea	CA	92821
PFF Bank & Trust	Gene	Rosecrans	9467 Millikon Avenue	Cucamonga	CA	91729
Placer Sierra Bank			112 Harding Boulevard	Roseville	CA	95678
Plumas Bank	Robert	Herr	35 South Lindan Avenue	Quincy	CA	95971
Premier Commercial Bank	Ash	Patel	2400 East Katella Avenue, Suite 125	Anaheim	CA	92806
Professional Business Bank	Brandon	Day	250 North Orange Streert	Glendale	CA	91203
Redding Bank of Commerce	Deni	Jauch	1951 Churn Creek Road	Redding	CA	96002
Resource Capital	Kim	Ioanidis	7509 Madison Avenue #111	Citrus Heights	CA	95610
S.B.S. Trust Deed Network	Mitchell	Willet	29229 Canwood Street Suite 110	Agoura Hills	CA	91301
Saehan Bank	Andrew	Chong	3580 Wilshire Boulevard Suite 1500	Los Angeles	CA	90010
SAFE-BIDCO	Mary Jo	Dutra	1211 North Dutton Avenue Suite D	Santa Rosa	CA	95401
San Diego National Bank	Janet	Colucci	4270 Executive Square	La Jolla	CA	92037
San Joaquin Bank	John	Ivy	P.O. Box 9129	Bakersfield	CA	93389
Sequoia National Bank	Janine	Perrignon	65 Post Street	San Francisco	CA	94104
Small Business Associates	Colleen	Vinson	100 Oceangate Boulevard Suite 1200	Long Beach	CA	90802
Sonoma National Bank	Sherrill	Stockton	815 Fifth Street	Santa Rosa	CA	95404
South County Bank	Kevin	Keith	22342 Avenida Empresa	Rancho Santa Margari	CA	92688

Southwest Community Bank	Dennis	Stytz	5810 El Camino Real	Carlsbad	CA	92008
Spectrum Bank	Robert	Ross	2417 West Whittier Boulevard	Montebello	CA	90640
Stultz Financial, Inc.	Steve	Stultz	1420 Bristol Street North	Newport Beach	CA	92660
Sun Country Bank	Guy	Bovee	123 East Ninth Street Suite 102	Upland	CA	91786
Sunrise Business Services	C. Michael	Ford	2380 Fairview Lane	Newcastle	CA	95658
Sunwest Bank	Marsahll	Laitsch	17542 East 17th Street	Tustin	CA	92780
Telesis Community Credit Union	Jean	Faenza	9301 Winnetka Avenue	Chatsworth	CA	91311
Temecula Valley Bank	Brian	Carlson	27710 Jefferson Avenue Suite A-100	Temecula	CA	92590
Terry M. Purvis Company	Terry	Purvis	735 Sunrise Avenue Suite 100	Roseville	CA	95661
The First American Corporation	Randy	Scott	One First American Way	Santa Ana	CA	92707
The Mortgage Capital Development Corporation	Barbara	Morrison	611 Front Street	San Francisco	CA	94111
U.S. Bank	David	Bartram	9918 Hibert Street 3rd Floor	San Diego	CA	92131
Union Bank of California	Terry	Butcher	21821 Devonshire Street	Chatsworth	CA	91311
United Commercial Bank	David	Wang	199 South Los Robles Avenue Suite 580	Pasadena	CA	91101
Uniti Bank	James	Jeong	6301 Beach Boulevard Suite 100	Buena Park	CA	90621
Universal Bank	Roger	Jahnke	3455 Nogales Street, 2nd Floor	West Covina	CA	91792
Valley Community Bank	Brad	Lebsack	465 Main Street	Pleasanton	CA	94566
Valley Independent Bank	Jeffrey	Hester	1498 Main Street	El Centro	CA	92243
Valley Small Business Development Corporation	Michael	Foley	7035 North Fruit Avenue	Fresno	CA	93711
Vineyard Bank	Kirsten	Hakes	7676 Haryard Center Drive #500	San Diego	CA	92108
Visalia Community Bank	Jeff	Lefler	120 North Floral Street	Visalia	CA	93291
Western Sierra National Bank	Jim	Smull	4011 Plaza Goldorado Circle	Cameron Park	CA	95682
Western State Bank	Katherine	Escueta	1801 East Huntington Drive	Duarte	CA	91010
Wholesale Lenders Resources Inc.	Mark	Stebbins	10015 Palisades Drive Suite 8	Truckee	CA	96161
Wilshire State Bank	Sungsoo	Han	3200 Wilshire Boulevard 7th Floor	Los Angeles	CA	90010
Bank of Durango	Ernie	Lau	125 Sawyer Drive	Durango	CO	81302
Bank One	Brian	Burke	1125 17th Street 2nd Floor	Denver	CO	80202
Colorado Housing & Finance Authority	Jaime	Gomez	1981 Blake Street	Denver	CO	80202
First State Bank of Hotchkiss	Linda	Geolfos	P.O. Box 38	Hotchkiss	CO	81419
Guaranty Bank & Trust Company	James	Ocken	1331 17th Street	Denver	CO	80202
Matrix Capital Bank	Rudolph	Bianchi	700 17 Street Suite 200	Denver	CO	80202
Premier Bank - Colorado	Jeffrey	Lee	1630 Stout Street	Denver	CO	80202
Quiznos Corporation	William	Flaherty	1475 Lawrence Street, Suite 400	Denver	CO	80202
Business Lenders LLC	Penn	Ritter	15 Lewis Street	Hartford	CT	06103
Capital Solutions Group	Kenneth A.	Saverin	25 Ford Group	Westport	CT	06880
Cornerstone Business Credit Inc.	Christopher	Earle	128 East Avenue	Norwalk	CT	06851
First County Bank - CT	Peter	Popadic	P.O. Box 1415	Stamford	CT	06904
NewMil Bank	William	Starbuck	301 Main Street	Danbury	CT	06810
People's Bank	Patrick	Lorent	850 Main Street Second Floor	Bridgeport	CT	06604
Pitney Bowes Small Business lending LLC	Mary	Olson	27 Waterview Drive	Shelton	CT	06484
Savings Bank of Danbury	Nicholas	Gazetos	35 West Street	Danbury	CT	06810
Updike, Kelly & Spellacy, P.C.	Edward	Pontacoloni	P.O. Box 213277	Hartford	CT	06103
UPS Capital Business Credit	Paul	Falvey	280 Trumbull Street 12th Floor	Hartford	CT	06103
Webster Bank	Robert	Polito	609 West Johnson Avenue	Cheshire	CT	06410
CB Richard Ellis	Arnold	Rosenthal	555 11th Street, Northwest, Suite 300	Washington	DC	20004
CB Richard Ellis	John	Farmakides	555 11th Street, Northwest, Suite 300	Washington	DC	20004
National Cooperative Bank	Gary	Besser	1725 Eye Street, NW, Suite 600	Washington	DC	20006
Neighborhood Reinvestment Corporation	Charles	Tansey	1325 G. Street, NW, Suite 800	Washington	DC	20005

Pepper Hamilton LLP	Martin	Teckler	600 14th Street NW	Washington	DC	20005
Thompson, Cobb, Bazilio and Associates	Stephen	Lowe	1101 15th Street, NW, #400	Washington	DC	20005
Wachovia Small Business Capital	Mary	Thorpe	900 17th Street NW Suite 507	Washington	DC	20006
1st United Bank	Karri	McConnell	741 U.S. Highway One	North Palm Beach	FL	33408
Charlotte State Bank	Maryann	Mize	1100 Tamiami Trail	Port Charlotte	FL	33953
Community Bank of Manatee	Chris	Kneer	6000 State Road 70 East	Bradenton	FL	34203
Fidelity Federal Bank & Trust	Desiree'	Vaughn	P.O. Box 989	West Palm Beach	FL	33402
First Coast Community Bank	Vicki	Beaudry	P.O. Box 1739	Fernandina Beach	FL	32035
First Commercial Bank of Florida	Carole	Crowley	945 South Orange Avenue	Orlando	FL	32806
First Community Bank of Southwest Florida	Donald	Adams	P.O. Box 2370	Alachua	FL	32615
First Florida Bank	Steve	Riviere	972 A Orange Avenue	Winter Park	FL	32789
First National Bank of Florida	Les	Hahn	17005 Emerald Coast Parkway	Destin	FL	32541
First National Bank of Nassau County	Durand	Childers	1891 South 14th Street	Fernandina Beach	FL	32034
First National Bank of Northwest Florida	Eugene	Clement	P.O. Box 59900	Panama City	FL	32412
Florida Credit Union	Dee	Davis	1615 NW 80th Boulevard	Gainesville	FL	32606
Fogel & Cohen, LLP	Mitchell	Fogel	2500 North Military Trail #111	Boca Raton	FL	33431
Gulf Coast Financial	Steve	Mize	701 South Howard Avenue, Suite 203	Tampa	FL	33606
International Bank of Miami N.A.	Jose	Martinez	121 Alhambra Plaza, Penthouse 2	Coral Gables	FL	33134
Kubicki Draper	Jane	Rankin	One East Broward Boulevard Suite 1600	Fort Lauderdale	FL	33301
Law Offices of Richard T. Donato	Richard	Donato	7700 Davie Road Extension	Hollywood	FL	33024
Liberty National Bank	Brannan	Hartman	P.O. Box 522220	Longwood	FL	32752
Monticello Bank	Murray	Beard	3288 South Third Street	Jacksonville Beach	FL	32250
Performance Capital Corporation	Eric	Barash	600 South Andrews Avenue, Suite 301	Fort Lauderdale	FL	33301
Riverside National Bank of Florida	Brian	Smith	989 South Federal Highway	Stuart	FL	34994
Southern Commerce Bank	Helen	Cole	5650 Breckenridge Drive Park Suite 110	Tampa	FL	33610
Southwest Florida Regional Development Corporation	Thomas	Wallace	4980 Bayline Drive 4th Floor	Fort Myers	FL	33918
Union Bank of Florida	Russ	Holland	1580 Sawgrass Corporate Parkway, Suite	Sunrise	FL	33323
United Bank & Trust Company	Lynn	Johler	P.O. Box 14517	St. Petersburg	FL	33733
Branch Banking & Trust Company	Vince	Dailey	5901-C Peachtree Dunwoody Road Suite	Atlanta	GA	30328
Bridgeview Capital Solutions	John	Seimetz	3353 Peachtree Road NE	Atlanta	GA	30326
Business Georgia	John	Fowler	1450 South Johnson Ferry Road	Atlanta	GA	30319
Chattahoochee National Bank	Amy	Amorose	3625 Brookside Parkway Suite 100	Alpharetta	GA	30022
Citizens Trust Bank	Derek	Grayson	75 Piedmont Avenue	Atlanta	GA	30303
Community Bank & Trust - Habersham	William	Galardi	340 Jesse Jewell Parkway	Gainesville	GA	30501
CSRA Local Development Corporation	Randy	Griffin	3023 Riverwatch Parkway, Suite A	Augusta	GA	30907
Epstein Becker & Green, P.C.	J. Lindsay	Stradley	945 East Paces Ferry Road Suite 2700	Atlanta	GA	30326
First Bank of the South	J. Frayne	Bentley	6340 Sugarloaf Parkway Suite 100	Duluth	GA	30097
First Chatham Bank	Sam	Espy	PO Box 1248	Savannah	GA	31402
First Georgia Community Bank	Lauren	Potts	150 Covington Street	Jackson	GA	30233
First National Bank & Trust Company	Bruce	Avant	120 South Zetterower Avenue	Statesboro	GA	30458
First National Bank of Coffee County	John	Rogers	P.O. Box 1679	Douglas	GA	31534
Georgia Banking Company	Matthew	Blejwas	6190 Powers Ferry Road, Suite 150	Atlanta	GA	30339
Government Loan Service Corporation	Nack	Paek	3400 Peachtree Road NE	Atlanta	GA	30326
Gwinnett Banking Company	Katrina	Winberg	11675 Rain Water Drive Building 600 Su	Alpharetta	GA	30004
Horizon Bank	Debi	Lynn	6340 Sugarloaf Parkway Suite 100	Duluth	GA	30097
Kitchens Kelley & Gaynes P.C.	Barbara	Lincoln	3495 Piedmont Road Building 11, Suite 9	Atlanta	GA	30305
Main Street Bank	Danny	Preston	3430 Georgia Highway 20 SE	Conyers	GA	30013
Piedmont Bank	Bob	Wimberly	3423 Piedmont Bank Suite 225	Atlanta	GA	30343

Quantum National Bank	Bryanne	Connelly	505 Peachtree Industrial Boulevard	Suwanee	GA	30024
Regions Bank	Susan	Battle	1457 Mt. Vernon Road	Dunwoody	GA	30338
Riverside Bank - Georgia	Rob	Garcia	1200 Johnson Ferry Road	Marietta	GA	30068
Satilla Community Bank	Rodney	Bennett	P.O. Box 5400	Saint Marys	GA	31558
SBA Solutions, LLC	Adrienne	Sipe	3760 Sixes Road, Suite 126-217	Canton	GA	30114
SouthTrust Bank	Juan	Lago	360 Interstate North Parkway, Suite 500	Atlanta	GA	30339
Spectrum Financial Network, Inc.	H. Lindy	Rogers	7274 Mt. Zion Boulevard	Jonesboro	GA	30236
Summit National Bank	Andree'	London	4360 Chamblee-Dunwoody Road	Atlanta	GA	30341
United Commercial Bank - GA	Allen	McCurry	5660 New Northside Drive, Suite 200	Atlanta	GA	30328
United Community Banks dba Union County Bank	Marla	Mashburn	P.O. Box 1250	Clayton	GA	30525
United States Arbitrage Finance II LLC	Michael	Thomas	950 East Paces Ferry Road	Atlanta	GA	30326
Weiner Shearhouse Weitz Greenberg & Shawe	Edwin	Byck	P.O. Box 10105	Savannah	GA	31410
Womble Carlyle Sandridge & Rice, PLLC	Carolyn	Wilson	1201 West Peachtree Street	Atlanta	GA	30309
American Savings Bank	Raymond	Nakagawa	P.O. Box 2300	Honolulu	HI	96804
Idaho Banking Company	Cheri	Smirnov	8850 West Emerald Suite 124	Boise	ID	83704
Mountain West Bank - Idaho	Robert	Beck	P.O. Box 1059	Coeur d'Alene	ID	83816
Panhandle State Bank	Debbie	Smith	1000 NW Boulevard, Suite 100	Coeur D Alene	ID	83814
AMCORE Bank, N.A.	Bruce	Lammers	P.O. Box 1537	Rockford	IL	61110
American Enterprise Bank	Jeff	Scott	275 South Roselle Road	Schaumburg	IL	60193
Busey Bank	Tom	Boaz	P.O. Box 17430	Urbana	IL	61803
Cohon Raizes & Regal	Neal	Brown	208 South LaSalle Street Suite 1860	Chicago	IL	60604
First American Bank IL	Mary	Los	1605 Louis Avenue	Elk Grove Village	IL	60007
First Choice Bank	Catherine	Magnuson	2000 W. State Street	Geneva	IL	60134
Foster Bank	Christine	Yoon	5225 North Kedzie Avenue	Chicago	IL	60625
Harris Trust and Savings Bank	Angela	Smith	111 West Monroe Street MC2800	Chicago	IL	60690
LaSalle Bank N.A.	Tamina	O'Neill	3201 North Ashland Avenue	Chicago	IL	60657
Levenfeld Pearlstein	Gregg	Rotter	211 Waukegan Road Suite 300	Northfield	IL	60093
Mid America Small Business Advisors	Larry	Selig	1030 North State Suite 38F	Chicago	IL	60610
National Republic Bank of Chicago	Edward	Fitzgerald	1201 West Harrison Street	Chicago	IL	60607
ShoreBank	Dennis	Gleason	7936 South Cottage Grove	Chicago	IL	60619
State Bank of Lincoln	Lance	Carter	508 Broadway	Lincoln	IL	62656
Union National Bank	Fred	Shaw	101 East Chicago Street	Elgin	IL	60120
UnionBank	Tricia	Kilburn-Zehr	201 East Main Street	Streator	IL	61364
Warren McKenna Design Group	Warren	McKenna	1116 West Morse Avenue, Unit D	Chicago	IL	60626
Western Springs National Bank & Trust	Jerry	Miceli	4456 Wolf Road	Western Springs	IL	60558
Centier Bank	Jack	Esala	P.O. Box 1109	Crown Point	IN	46307
Midwest Capital Corporation	Steven	Young	5120 Commerce Cricle	Indianapolis	IN	46237
National Bank of Indianapolis	Sarah	Hanover	107 North Pennsylvania Street Suite 400	Indianapolis	IN	46204
National City Bank of Indiana	Scott	Burns	One National City Plaza	Indianapolis	IN	46255
Business Loan Express	Deryl	Schuster	121 West Dewey Suite 210	Wichita	KS	67202
Central National Bank	Robert	Unruh	626 North Main Box 428	Newton	KS	67114
Emprise Bank N.A.	Wayne	Woofter	P.O. Box 400	Hays	KS	67601
First National Bank of Olathe	Teri	Hudson	7800 College Boulevard	Overland Park	KS	66210
Horizon National Bank	Freda	Durbin	3510 West 95th	Shawnee Mission	KS	66206
Hutchinson Credit Union	Lee Ann	Marker	PO Box 1645	Hutchinson	KS	67504
Traditional Bank	Spears	Stilz	P.O. Box 326	Mount Sterling	KY	40353
Tranzon Durnil	Ed	Durnil	1108-A North Dixie Avenue	Elizabethtown	KY	42701
ASI Federal Credit Union	Pam	Lemley	5508 Citrus Boulevard	Harahan	LA	70123

BizCapital	John	Brocato	2201 Veterans Boulevard Suite 306	Metairie	LA	70002
Central Progressive Bank	Mark	Mobley	29092 Krentel Road	Ponchatoula	LA	70454
First Bank, N.A.	Carl	Thibodeaux	P.O. Box 6356	Lake Charles	LA	70606
Gulf Coast Bank	Patrick	Patout	P.O. Drawer 490 Attn: Claire Picard	Abbeville	LA	70510
Gulf Coast Bank & Trust Company	Beverly	Gregory	1825 Veterans Memorial Boulevard	Metairie	LA	70005
MidSouth Bank N.A.	Brady	Mouton	P.O. Box 3745	Lafayette	LA	70502
North Louisiana BIDCO, LLC	Richard	Cloud	130 DeSaird Street Suite 411	Monroe	LA	71201
SAMCO Capital Markets (A Division of Pensor Financial)	Richard	Pearce	1305 West Causeway Approach Suite 106	Mandeville	LA	70471
Source BIDCO	Walter	Anderson	P.O. Box 41015	Baton Rouge	LA	70835
Whitney National Bank	A. Ross	Dozier	228 St. Charles Avenue	New Orleans	LA	70130
Abington Savings Bank	James	Hanlon	97 Libby Parkway	Weymouth	MA	02189
Beverly Cooperative Bank	Michael	Wheeler	254 Cabot Street	Beverly	MA	01915
Boston Private Bank & Trust Company	Thomas	Young	Ten Post Office Square	Boston	MA	02109
Danvers Savings Bank	Scott	TRUE	1 Conant Street	Danvers	MA	01923
Digital Federal Credit Union	Stephen	Mackowitz	PO Box 9130	Marlborough	MA	01752
Flagship Bank & Trust	Michael	Mahlert	P.O. Box 487	Worcester	MA	01613
Florence Savings Bank	Mark	Grumoli	85 Main Street	Florence	MA	01062
Greylock Federal Credit Union	Donald	Kuczarski	150 West Street	Pittsfield	MA	01201
Massachusetts Business Development Corp.	E.C.	Trifone	500 Edgewater Drive, Suite 555	Wakefield	MA	01880
MassMutual Financial Group - The Blue Chip Company	Frank	Sena	1295 State Street, H-158	Springfield	MA	01111
Rockland Trust Company	Paul	Viano	288 Union Street	Rockland	MA	02370
SEED Corporation	Maria	Gooch-Smith	80 Dean Street	Taunton	MA	02780
UniBank for Savings	Gary	Iacovelli	49 Church Street	Whitinsville	MA	01588
AllFirst Bank	Calvin	Garlic	25 South Charles Street 12th Floor MC 10	Baltimore	MD	21201
Anne Arundel Economic Development Corporation	David	Steinhoff	2660 Riva Road Suite 200	Annapolis	MD	21401
BUCS Federal Bank	William	Howard	10455 Mill Run Circle	Owings Mills	MD	21117
Citizens National Bank - Laurel	Cindy	Ensey	517 Main Street	Laurel	MD	20707
Dackman & Heyman, LLP	Gordon	Heyman	2221 Maryland Avenue	Baltimore	MD	21218
Gebhardt & Smith LLP	Jean	Sheftic Bilodea	Tenth Floor The World Trade Center 401	Baltimore	MD	21202
K Bank	Debbie	Gustin	7F Gwynns Mill Court	Owings Mills	MD	21117
Lerch Early Brewer	Alison	Rind	3 Bethesda Metro Center #380	Bethesda	MD	20814
Miles & Stockbridge P.C.	Michael	Scher	10 Light Street	Baltimore	MD	21202
The Columbia Bank	Joseph	Ruth	7168 Columbia Gateway Drive	Columbia	MD	21044
Citizens Banking Corporation	Dennis	Hodges	328 South Saginaw Street 001069	Flint	MI	48502
Republic Bank	Lori	Andrakovich	2425 East Grand River Avenue	Lansing	MI	48912
Standard Federal Bank N. A.	Steven	Prizzo	124 West Allegan Street	Lansing	MI	48901
United Bank of Michigan	Michael	Manica	900 East Paris Avenue SE	Grand Rapids	MI	49546
Anchor Bancorp	Melissa	Kraemer	14665 Galaxie Avenue, Suite 350	Apple Valley	MN	55124
Associated Bank Minnesota N.A.	Sheil	Nelson	1270 Yankee Doodle Road	Eagan	MN	55121
Bankers Systems, Inc.	Carol	Bell	6815 Saukview Drive	Saint Cloud	MN	56302
Boundary Waters Bank	Sarah	Murphy	11800 Aberdeen Street NE	Blaine	MN	55449
Bremer Bank, National Association	Marty	Mixell	8800 Highway 7	St. Louis Park	MN	55423
Central Minnesota Development Company	Connie	Nelson	277 Coon Rapids Boulevard Suite 212	Coon Rapids	MN	55433
Commercial Mortgage Group	Gordon	Winzenburg	521 Charles Street, Suite 120	Brainerd	MN	56401
Drake Bank	Thomas	Kelleher	60 East Plato Boulevard	Saint Paul	MN	55107
First National Bank of Elk River	Leonard	Kirscht	729 Main Street	Elk River	MN	55330
Heritage Bank N.A.	Wayne	Nelson	P.O. Box 1124	Willmar	MN	56701
Highland Bank	Kim	Storey	13370 Grove Drive	Maple Grove	MN	55369

Minnesota Business Finance Corporation	Alexandra	Blum	616 Roosevelt Road Suite 200	St. Cloud	MN	56301
Saint Paul/Metro East Development Corporation	Kristin	Wood	2459 15th Street NW, Suite A	New Brighton	MN	55112
State Bank of Young America	Jerry	Tiggelaar	P.O. Box 839	Norwood Young Americ	MN	55368
Stearns Bank N.A.	Steve	Domine	4191 Second Street South	St. Cloud	MN	56301
Sunrise Community Banks	John	Kimball	2171 University Avenue	Saint Paul	MN	55114
TCF National Bank	Erik	Johnson	801 Marquette Avenue	Minneapolis	MN	55402
Voyager Bank	Bob	Treadway	775 Prairie Center Drive	Eden Prairie	MN	55344
Wells Fargo SBA Lending	Tom	Burke	1455 West Lake Street Suite 306	Minneapolis	MN	55408
Westbrook Financial	Deborah	Gustafson	4105 Lexington Avenue North Suite 170	Arden Hills	MN	55126
Commerce Bank N.A. Kansas City	Katherine	Hunter	118 West 47th Street	Kansas City	MO	64112
Country Club Bank, N.A.	Robin	Wells	P.O. Box 410889	Kansas City	MO	64112
GE Small Business Finance Corporation	John	Coad	635 Maryville Centre Drive	St. Louis	MO	63141
Union Planters Bank, N.A.	W. Keith	McLaughlin	2401 Bernadette Dr.	Columbia	MO	65203
Enterprise Corporation of the Delta	Faye	Garrett	308 East Pearl Street Suite 400	Jackson	MS	39201
Peoples Bank	Shay	Brown	P O Box 777	Magee	MS	39111
First Security Bank of Missoula	Harold	Fraser	1704 Dearborn	Missoula	MT	59801
Glacier Bancorp, Inc.	Dennis	Beams	P.O. Box 27	Kalispell	MT	59903
Mountain West Bank N.A. - MT	Ron	Zeiler	P.O. Box 6013	Helena	MT	59601
Diamond Financial	Mike	Sherman	3825 Barrett Drive, Suite 104	Raleigh	NC	27609
RBC Centura Bank	Larry	Byrd	3201 Beechleaf Court Suite 100	Raleigh	NC	27604
Union Bank and Trust Company	Allan	Zach	P.O. Box 82535	Lincoln	NE	68501
David M. Schwartz, P.A.	David	Schwartz	One Cate Street Eldredge Park 5th Floor S	Portsmouth	NH	03801
Granite Bank	Stephen	Witt	501 Islington Street	Portsmouth	NH	03801
Northway Financial c/o Berlin City Bank	R.T.	Brunelle	P.O. Box 2130	North Conway	NH	03860
St. Mary's Bank	John	Flanders	200 McGregor Street	Manchester	NH	03102
1st Constitution Bank	Andrew	Glatz	P.O. Box 634	Cranbury	NJ	08512
Amboy National Bank	Despina	Small	P.O. Box 1076	Old Bridge	NJ	08857
Caliper	Joan	Arkuszewski	506 Carnegie Ctr. Ste 300	Princeton	NJ	08540
CIT Small Business Lending Corporation	John	Canning	1 CIT Drive	Livingston	NJ	07039
Columbia Bank	Barbara	Speid	19-01 Route 208 North	Fair Lawn	NJ	07410
Commerce Bank, N.A. New Jersey	Thomas	Ort	P.O. Box 2480	Flemington	NJ	08822
Hudson United Bank	John	Kosko	530 High Mountain Road	Haledon	NJ	07508
Independence Community Bank	Paul	Orzechowski	909 Broad Street	Newark	NJ	07102
Interchange Bank	Patricia	Arnold	Park 80 Plaza West Plaza II	Saddle Brook	NJ	07663
Schenck Price Smith & King	Thomas	Hofstetter	10 Washington Street	Morristown	NJ	07963
UnitedTrust Bank	H. Robert	Bechtel	630 Georges Road	North Brunswick	NJ	08902
Unity Bank	Michael	Downes	64 Old Highway 22	Clinton	NJ	08809
Valley National Bank	Bruce	Rossi	1334 Highway 22 East	Plainfield	NJ	07061
Woori America Bank	Steve	Seong	183 Main Street	Fort Lee	NJ	07024
Enchantment Land Certified Development Company	Mary	Kropp	625 Silver SW Suite 210	Albuquerque	NM	87102
Bank of Commerce	Kenneth	Mundt	5811 West Sahara Avenue	Las Vegas	NV	89146
Community Bank of Nevada	Carolyn	Crockett	1400 South Rainbow Boulevard	Las Vegas	NV	89146
Great Basin Bank	Angie	Thomas	PO Box 2808	Elko	NV	89801
Nevada Security Bank	John	Donovan	9990 Double R Boulevard	Reno	NV	89511
Nevada State Development Corporation	Bobbi	Bennett	6572 South McCarran Boulevard	Reno	NV	89509
Silver State Bank	Calvin	Regan	400 North Green Valley Parkway	Henderson	NV	89014
Anderson Young Associates, Inc.	Barry	Geister	One Blue Hill Plaza P.O. Box 1673	Pearl River	NY	10965
Astoria Federal Savings & Loan Association	James	Cloudman	One Astoria Federal Plaza	Lake Success	NY	11042

BancLab LLC	Michael	Libman	244 Fifth Avenue, Suite 2024	New York	NY	10001
Broadway National Bank - NY	Ted	Morgan	250 Fifth Avenue	New York	NY	10001
Certilman Balin Adler & Hyman LLP	Michael	O'Shea	90 Merrick Avenue	East Meadow	NY	11544
Colson Services	Mark	Cohen	120 Broadway/19th Floor	New York	NY	10271
Community Capital Bank	Francis	Byrd	111 Livingston Street	Brooklyn	NY	11201
Community Development Corporation of Long Island,	Trevor	Davis	2100 Middle Country Road	Centereach	NY	11720
Cullen and Dykman	Michael	Dornbaum	100 Quentin Roosevelt Boulevard	Garden City	NY	11530
Financial Institutions, Inc.	Barbara	Henderson	55 North Main Street	Warsaw	NY	14569
First Niagara Financial Group	Nancy	La Tulip	P.O. Box 514	Lockport	NY	14095
Flushing Savings Bank	James	Peterson	33 Irving Place	New York	NY	10003
Grow America Fund	Ann	Finnegan	51 East 42nd Street Suite 300	New York	NY	10017
Harter, Secrest & Emery LLP	Gary	Karl	1600 Bausch & Lomb Place	Rochester	NY	14604
HSBC Bank USA	Paul	Lewis	One HSBC Center 18th Floor	Buffalo	NY	14203
James Mann	James	Mann	399 Park Avenue	New York	NY	10022
Manufacturers & Traders Trust Company	Michael	Nowicki	4925 Main Street	Buffalo	NY	14226
New York Business Development Corporation	Robert	Lazar	P.O. Box 738	Albany	NY	12201
New York National Bank	Millie	Lora	369 East 149th Street	Bronx	NY	10455
Newtek Small Business Finance, Inc.	Suzanne	Hansen	462 Seventh Avenue, 14th floor	New York	NY	10018
The Bank of Castile	Pam	Troglauer	133 North Center Street	Perry	NY	14530
American National Bank - OH	Richard	Wise	5603 Ridge Road	Parma	OH	44129
Fifth Third Bank	Michael	Shepherd	38 Fountain Square Plaza MD 10905D	Cincinnati	OH	45263
Huntington National Bank	Kim	Coleman	7575 Huntington Park Drive	Columbus	OH	43235
Midwest Business Capital	Joseph	Arie	1550 Olde Henderson Rd.	Columbus	OH	43220
National City Bank of Ohio	Wil	Bowdish	155 East Broad Street	Columbus	OH	43251
Second National Bank of Warren	Jens V.	Mayer	P.O. Box 1311	Warren	OH	44482
Sky Bank	James	Phares	519 Madison Avenue 7th Floor	Toledo	OH	43604
Unizan Bank	Jim	Baemel	66 South Third Street	Columbus	OH	43215
Albright Title & Trust Company	John	Birch	P.O. Box 1147	Ponca City	OK	74602
Arvest Bank	Jackie	Randle	4500 South Garnett, Suite 100	Tulsa	OK	74146
BancFirst	T. Kent	Faison	101 North Broadway, Suite 460	Oklahoma City	OK	73102
Bank of Oklahoma N.A.	Kevin	Guarnera	P.O. Box 24128 South Office	Oklahoma City	OK	73124
Farmers Exchange Bank, Tonkawa Branch	Dennis	Buss	P.O. Box 528	Tonkawa	OK	74653
First National Bank Sallisaw	F. Scott	Shortes	P.O. Box 308	Roland	OK	74954
Gold Bank	Michael	Bonnett	P.O. Box 5068	Enid	OK	73703
NAGGL	Anthony	Wilkinson	P.O. Box 332	Stillwater	OK	74076
Oklahoma National Bank	Brent	Barnes	8908 South Yale Avenue	Tulsa	OK	74137
Pioneer Bank & Trust	Eric	Kurtz	P.O. Box 111	Ponca City	OK	74602
SpiritBank	Pat	Levering	9618 South Memorial	Tulsa	OK	74133
Stillwater National Bank & Trust Co.	Dona	Bower	PO Box 1988	Stillwater	OK	74076
Tulsa Economic Development Corporation	Rose	Washington-Re	907 South Detroit Suite 1001	Tulsa	OK	74120
Bank of the Cascades	Cathie	Hendrix	1070 NW Bond Street, Suite 102	Bend	OR	97701
Harland Financial Solutions	Kay	Woodford	400 Southwest 6th Avenue	Portland	OR	97204
Pacific Continental Bank	Damon	Rose	111 W 7th Ave	Eugene	OR	97401
People's Bank of Commerce	Thomas	Knox	750 Biddle Road	Medford	OR	97504
West Coast Bank	Jerry	Burns	1000 SW Broadway Suite 1100	Portland	OR	97205
Asian Bank	George	Banks	1008 Arch Street	Philadelphia	PA	19107
Commerce Bank N.A. Harrisburg	Brian	Weikert	100 Senate Avenue	Camp Hill	PA	17011
First Commonwealth Bank T/A Central Bank	Patrick	Nagle	P.O. Box 503	Hollidaysburg	PA	16648

Firsttrust Bank	Mark	Dwyer	1931 Cottman Avenue	Philadelphia	PA	19111
Leesport Bank	David	Dowd	1240 Broadcasting Road	Wyomissing	PA	19610
Meyer, Unkovic & Scott LLP	Robert	Hanlon Jr.	535 Smithfield Street, 1300 Oliver Building	Pittsburgh	PA	15222
National City Bank of Pennsylvania	Linda	Stevenson	801 State Street	Erie	PA	16501
National Penn Bank	Lloyd	Reichenbach	P.O. Box 547	Boyertown	PA	19512
Patriot Bank	Lynn	Ozer	1566 Medical Drive Suite 202	Pottstown	PA	19464
PNC Bank N.A.	Louis	Schiezzari	8800 Tinicum Boulevard 5th Floor MS F6	Philadelphia	PA	19153
Preferred Capital LLC	Rocco	Perate	4 Blackstone Lane	Malvern	PA	19355
Premier Bank - PA	Suzanne	Hartshorne	379 North Main Street	Doylestown	PA	18901
Schnader Harrison Segal & Lewis LLP	Lindsey	Alton	120 Fifth Avenue, Suite 2700	Pittsburgh	PA	15222
Small Business Funding Group	M. Jane	Schwartz	PMB 13-224 Summit Square Center	Langhorne	PA	19047
Sovereign Bank	Morgan	Johns	3 Terry Drive, Suite 101	Newtown	PA	18940
Starfield & Payne, P.C.	David	Starfield	P.O. Box 880	Fort Washington	PA	19034
Susquehanna Bankshares, Inc.	Paul	Lackey	2951 Whiteford Road	York	PA	17402
The Legacy Bank of Harrisburg	Thomas	Lennox	2600 Commerce Drive	Harrisburg	PA	17110
TRF Enterprise Fund, Inc.	Alan	Wilson	718 Arch Street Suite 300 North	Philadelphia	PA	19106
Wise Financial Group, Inc.	Vincent	Palumbo	Plaza West 1612 West Allen Street	Allentown	PA	18102
Banco Popular	Joey	Cancel	PO Box 362708	San Juan	PR	00936
Banco Santander	Salvador	Calaf	P.O. Box 362589	San Juan	PR	00936
Bank Rhode Island	Jamie	Borque	One Turks Head Place	Providence	RI	02903
Citizens Financial Group	Gary	Heidel	100 A Sockanosset Crossroad	Cranston	RI	02920
Coastway Credit Union	Russell	Gaston	10 Greene Street	Providence	RI	02903
Domestic Bank	H. Jeffrey	Baker	P.O. Box 3567	Cranston	RI	02910
First Federal Savings Bank of America	Douglas	Hanson	40 Westminster Street Suite 204	Providence	RI	02903
Fleet Bank	Louise	Thorson	111 Westminster Street	Providence	RI	02903
Home Loan & Investment Bank	James	Roche	244 Weybosset Street	Providence	RI	02903
Independence Bank	Robert	Catanzaro	1370 South County Trail	East Greenwich	RI	02818
Textron Business Credit, Inc.	Donald	Newberg	275 West Natick Rd.	Warwick	RI	02886
Business Carolina, Inc.	Charlton	Whipple	P.O. Box 8327	Columbia	SC	292022
South Carolina Federal Credit Union	John	Bryan	PO Box 190012	Charleston	SC	29416
Sunbelt Commercial Capital	John	Bickley	P.O. Box 5697	Greenville	SC	29606
The Capital Corporation	C. Dan	Adams	809 East Main Street	Spartanburg	SC	29302
Carty & Company, Inc.	Bob	Leopold	6263 Poplar Avenue Suite 800	Memphis	TN	38119
Citizens Bank Tri-Cities	Joe	LaPorte	P.O. Box 1900	Elizabethton	TN	37644
Community South Bank	Martin	Carr	625 South Gay Street Suite 230	Knoxville	TN	37902
Cornerstone Community Bank	James	Nunley	6401 Lee Highway, Suite B	Chattanooga	TN	37421
First Century Bank	Tom	Mottern	P.O. Box 159	Tazewell	TN	37879
First Matrix Investment Services	Joel	Banes	6705 Poplar Avenue, Suite 510	Memphis	TN	38138
First Volunteer Bank of Tennessee	Scott	Collins	728 Broad Street	Chattanooga	TN	37402
InSouth Bank	Clay	Dunn	6141 Walnut Grove Road	Memphis	TN	38120
Morgan Keegan & Co., Inc.	Scott	Thomas	50 North Front Street 14th Floor	Memphis	TN	38103
NBC Capital Markets Group, Inc.	Andy	Saslowsky	850 Ridge Lake Boulevard	Memphis	TN	38120
The Loan Depot LLC	Gary	Griffin	6702 Heritage Business Court	Chattanooga	TN	37421
Union Planters Bank SBA Trading Division	C. Mark	Atwill	775 Ridge Lake Boulevard, Suite 200	Memphis	TN	38120
Vining Sparks			775 Ridge Lake Boulevard, 2nd floor	Memphis	TN	38120
1st International Bank - TX	Wayne	Woodruff	1912 Avenue K	Plano	TX	75074
American Bank of Texas	John	Munk	6100 Preston Road	Frisco	TX	75034
American Bank, N.A.	Wayne	Meyr	P.O. Box 6469	Corpus Christi	TX	78466

Appraisal Management Services	Pete	Haginas	7111 Glen Chase Court	Houston	TX	77095
Arlington National Bank	George	Martin	P.O. Box 170017	Arlington	TX	76003
Bank of the West - Irving	Colleen	Barnard	2111 West Airport Freeway	Irving	TX	75062
Business Loan Express	W. David	Jenkins	700 North Pearl Street Suite 1850 LB#359	Dallas	TX	75201
Citizens National Bank Fort Worth	J. Douglas	Sanders	P.O. Box 123437	Fort Worth	TX	76121
Coastal Securities	Christopher	LaPorte	5555 San Felipe 22nd Floor	Houston	TX	77056
Community Bank - Granbury	P. Diann	Brewer	201 West Ellison	Burleson	TX	76028
Compass Bank	Greg	Clarkson	17218 Preston Road Suite 3000	Dallas	TX	75252
FAS Construction Management, Inc.	Morris	Roberts	2523 Stonemill Cove	Carrollton	TX	75006
First American Bank, SSB	Don	Johnson	8401 North Central Expressway Suite 500	Dallas	TX	75225
First National Bank of Evant	Charles	Comer	1701 River Run Suite 101	Fort Worth	TX	76107
First Savings Bank	Mary Alice	Warrington	301 South Center Suite 120	Arlington	TX	76010
First Western SBLC, Inc.	Lance	Rosemore	18111 Preston Road Suite 600	Dallas	TX	75252
Franklin National Bank	Paul	Lester	539 West I-30	Mount Vernon	TX	75457
Frost National Bank	Genny	Rakowitz	P.O. Box 1600	San Antonio	TX	78296
Gateway National Bank	David	Gragg	12655 North Central Expressway Suite 10	Dallas	TX	75243
Grand Bank of Texas	Kenneth	Petree	2405 West I-20	Grand Prairie	TX	75052
Guaranty National Bank	Stephen	Tittle	4400 Main Street	The Colony	TX	75056
Intercon Bank	Ken	Dennis	634 West Sunset	San Antonio	TX	78216
J.P. Morgan Chase	Larry	Conley	545 T.W. Carpenter Freeway, 15th floor	McKinney	TX	75069
Laredo National Bank	San	Pillion	7047 Harrisburg Blvd.	Houston	TX	77011
Law, Snakard & Gambill	Dennis	Swift	1600 West Seventh Street Suite 500	Fort Worth	TX	76102
Lawyers Escrow & Trust	David	Garner	PO Box 12004	Dallas	TX	75225
Legacy Bank of Texas	Chris	Jones	5000 Legacy Drive Suite 130	Plano	TX	75024
MetroBank, N.A.			9600 Bellaire Boulevard Suite 252	Houston	TX	77036
Omnibank N.A.	Julie	Cripe	P.O. Box 60006	Houston	TX	77205
Partners in Funding, Inc.	David	Strauss	4615 Southwest Freeway Suite 730	Houston	TX	77027
Professional Financial	Ben	Cooksey	14027 Memorial Drive, Suite 422	Houston	TX	77079
Roy Van Cleave & Co.	Roy	Van Cleave	14427 Brookhollow #240	San Antonio	TX	78232
Sanders Morris Harris	Bill	Hoover	JP Morgan Chase Tower, 600 Travis Street	Houston	TX	77002
SettlePou, Attorneys and Counselors At Law	Don	Gwin	4131 North Central Expressway Suite 100	Dallas	TX	75204
Signature Securities Group	Mary	Mims	9 Greenway Plaza Suite 3030	Houston	TX	77046
Small Business Loan Source, Inc.	Al	Johnson	9801 Westheimer Road, 11th floor	Houston	TX	77042
South Texas National Bank	John	Northcutt	14231 Cavalcade Street	San Antonio	TX	78248
Southside Bank	Shirley	Jarman	P.O. Box 1079	Tyler	TX	75710
SouthWest Bank	Lamar	Osourn	P.O. Box 12277	Odessa	TX	79768
Southwest Bank - Fort Worth	David	Green	Loop 820 at Trail Lake Drive	Arlington	TX	76016
Southwest Bank of Texas	Tim	Melanson	5 Post Oak Park 4400 Post Oak Parkway	Houston	TX	77027
Southwest Business Capital	Michael	Hickey	320 Mission Trail	Wimberley	TX	78676
State Bank	Michael	Litton	12730 Research Boulevard	Austin	TX	78759
State Bank of Texas	John	Rodgers	P.O. Box 763009	Dallas	TX	75376-3009
Sterling Bank Capital Markets	Mac	McDaniel	P.O. Box 40333	Houston	TX	77240
Summit Bank N.A.	Christopher	Jones	9001 Airport Freeway Suite 100	North Richland Hills	TX	76180
Terry & Associates, Inc.	Timothy	Terry	PO Box 147	Argyle	TX	76226
Texas Bank	Martin	Talley	P.O. Box 760	Weatherford	TX	76086
The Liberty Group	Hank	Rennar	7500 San Felipe, Suite 525	Houston	TX	77063
United Central Bank	Keith	Ward	P.O. Box 462267	Garland	TX	75046
United Financial Resources	Jerry	Tarnopol	P.O. Box 56424	Houston	TX	77256

Unovate Environmental Services, Inc.	Henry	Gabriel	5615 Richmond Avenue,Suite 240	Houston	TX	77257
ValueBank Texas	David	Royal	3649 Leopard Street	Corpus Christi	TX	78408
Woodforest National Bank	Mitchell	Vicknair	7 Switchbud Place Suite 198C	The Woodland	TX	77380
Worth National Bank	Linda	Sides	P.O. Box 136699	Fort Worth	TX	76136
Bank of American Fork	Richard	Gray	195 East 6100 South	Murray	UT	84107
Central Bank	Brett	Jensen	75 North University Avenue	Provo	UT	84601
Community First National Bank	David	Doria	142 East 200 South	Salt Lake City	UT	84111
Deseret Certified Development Company	Scott	Davis	2595 East 3300 South	Salt Lake City	UT	84109
First Community Bank a branch of First State Bank of	Cecilia	Mitchell	4646 South Highland Drive	Salt Lake City	UT	84117
First Utah Bank	Jason	Hutsenpiller	115 East 1300 South	Salt Lake City	UT	84115
Zions Bank	Peter	Morgan	One South Main Street	Salt Lake City	UT	84111
Access National Bank	Ted	Lauer	14006 Lee Jackson Memorial Highway	Chantilly	VA	20151
Capital One, F.S.B.	Susan	Streich	15000 Capital One Dr.	Richmond	VA	23060
Cardinal Bank, N.A.	John	Gusciora	8270 Greensboro Drive, Suite 500	McLean	VA	22102
Community Bank of Northern Virginia	Cindy	Fusselle	8150 Leesburg Pike Suite 320	Vienna	VA	22182
Millennium Bank, N.A.	Kathleen	Strawhacker	1051 Elden Street	Herndon	VA	20170
Potomac Bank of Virginia	Joseph	Humphries	9910 Main Street	Fairfax	VA	22031
Resource Bank	Mary	Smith	3720 Virginia Beach Boulevard	Virginia Beach	VA	23452
SunTrust Bank	Ric	Schank	10710 Midlothian Turnpike, Suite 30	Richmond	VA	23235
Thompson & McMullan, P.C.	C. Grice	McMullan	100 Shockoe Slip, Third Floor	Richmond	VA	23219
Chittenden Bank	Alice	Durkin	112 State Street	Montpelier	VT	05601
Mascoma Savings Bank	Elden	Dube	243 Sykes Mountain Avenue	White River Junction	VT	05001
Merchants Bank	Mike	Tuttle	P.O. Box 1009	Burlington	VT	05402
Banner Bank	Elizabeth	Rusnak	3005 112th Avenue NE, Suite 100	Bellevue	WA	98004
BECU	Arnie	Gunderson	PO Box 97050	Seattle	WA	98124
Cascade Bank	Robert	Disotell	2828 Colby Avenue	Everett	WA	98201
City Bank	James	Carroll	P.O. Box 97007	Lynnwood	WA	98046
Columbia State Bank	Craig	Chance	2820 Harrison Avenue NW	Olympia	WA	98502
Evergreen Community Development Association	Phil	Eng	900 Fourth Avenue Suite 2900	Seattle	WA	98164
First Heritage Bank	Walter	McLaughlin	19500 Highway 2	Monroe	WA	98272
First Mutual Bank	Ronald	Werth	P.O. Box 1647	Bellevue	WA	98009
Heritage Bank	Catherine	Pratt	P.O. Box 1578	Olympia	WA	98507
Kitsap Bank	Scott	Harvey	1700 Mile Hill Drive Building 700	Port Orchard	WA	98366
NorthStar Bank	Robyn	Kunkel	5602 15th Ave. NW	Seattle	WA	98107
Northwest Business Development Association	Patty	Weaver	9 South Washington, Suite 215	Spokane	WA	99201
Pacific International Bank	Bonny	Teernstra	1155 North 130th Street Suite 100	Seattle	WA	98133
Pacific Northwest Bank	Dan	Givens	1111 Third Avenue Suite 250	Seattle	WA	98111
Peoples Bank WA	David	Ellis	2275 Carillon Point, building #2000	Kirkland	WA	98033
Prime Pacific Bank	Eric	Carlsen	P.O. Box 2518	Lynnwood	WA	98036
State National Bank	Lori	Knoles	12902 East Sprague Avenue	Spokane	WA	99216
The Bank of Washington	Jeanne	Hansen	5901 196th Street NW	Lynnwood	WA	98036
Viking Bank	Sherri	Smith	P.O. Box 70546	Seattle	WA	98107
Washington Trust Bank	Penny	Hencz	P.O. Box 2127	Spokane	WA	99210
Whidbey Island Bank	Shirley	Osborn	1266 Bouslog Road	Burlington	WA	98233
Associated Bank N.A.	Joseph	Fikejs	100 West Wisconsin Avenue	Neenah	WI	54956
Baylake Bank	Jamie	Alberts	P.O. Box 9	Sturgeon Bay	WI	54235
Community Bank & Trust	Joel	Sandee	604 North 8th Street	Sheboygan	WI	53081
First National Bank Fox Valley	Cindy	Borgen	550 South Green Bay Road	Neenah	WI	54957

Holtmeyer & Monson	Arne	Monson	2605 Cedar Creek Lane	Onalaska	WI	54650
Investors Community Bank	Timothy	Schneider	860 North Rapids Road	Manitowoc	WI	54221
Marshall & Ilsley Bank	Paul	Mayhew	11548 West Theodore Trecker Way	Milwaukee	WI	53214
Park Bank	Jack	Roberts	P.O. Box 965	La Crosse	WI	54602
S&C Bank	Thomas	Mihajlov	2741 North Clairemont Avenue	Eau Claire	WI	54703
Waukesha State Bank	Paula	Neis	P.O. Box 648	Waukesha	WI	53187
Wisconsin Business Bank	Eric	Manke	4706 South Taylor Drive	Sheboygan	WI	53082

May 6, 2004

SUBJECT: Business and Industry Guaranteed Loan Program
Performance Indicators of Regional/National Lenders

TO: State Director, Rural Development

ATTN: Business and Industry Program Directors

As a result of the recent Management Control Review, we are issuing guidelines of key performance indicators of regional/national leaders which are frequent partners. When considering Business and Industry (B&I) Guaranteed Loan applications, you should check the lenders overall performance as a part of your due diligence process.

There is information about regional/national lenders in the Guaranteed Loan Accounting System (GLS) that can be accessed. A report can be generated that will give information about the lenders and the status of their portfolio, i.e. loans current, delinquent, liquidation, final report of losses and etc. Using the tax identification number, you can run GLSLN02 Trial Balance Report and obtain a history of the lender's loanmaking and servicing activity with the Agency. For additional assistance, please contact Andrea Patterson, B&I Division, (202) 205-2460 or by e-mail, andrea.campbell@usda.gov.

For those lending institutions that are Federally-Chartered, you can access the Federal Deposit Insurance Corporation web site http://www2.Fdic.gov/Call_TFR_Rpts/, and you can obtain asset and equity capitalization information. For lending institutions that are State-charted, information can be obtained from the State regulatory agency. For non-traditional lenders, we should determine if the lender is in compliance with governing State regulatory requirements and obtain any information from State agencies regarding performance.

In addition, you should determine whether or not the lender is in good standing with the Secretary of State's Office where the company is headquartered and whether there have been any complaints against the lender. You can contact the B&I Loan Processing Branch at (202) 690-4103, and check the LACE rating book as well.

EXPIRATION DATE:
May 31, 2005

FILING INSTRUCTIONS:
Community/Business Programs

If you would like the LACE rating for a specific lender, a photo copy will be faxed to you, upon request.

If we can be of further assistance, please contact the B&I Division Servicing Branch, (202) 690-4103.

(Signed by John Rosso)

JOHN ROSSO
Administrator
Rural Business-Cooperative Service

Sent by electronic mail on 05-07-04 at 1:59 p.m. by DABP.

May 12, 2004

SUBJECT: Interest Rate Changes for Housing Programs
and Credit Sales (Nonprogram)

TO: Rural Development State Directors,
Rural Development Managers,
and Community Development Managers

ATTN: Rural Housing Program Director

The following interest rates, effective June 1, 2004, are changed as follows:

<u>Loan Type</u>	<u>Existing Rate</u>	<u>New Rate</u>
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ALL LOAN TYPES

Treasury Judgement Rate	1.170%	1.550%
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The current rate shown above is as of the week ending April 30, 2004. The actual judgement rate that will be used will be the rate for the calendar week preceding the date the defendant becomes liable for interest. This rate may be found by going to the Federal Reserve web site for the weekly average 1-year CMT yield (www.federalreserve.gov/releases/h15/data/wf/tcm1y.txt).

RURAL HOUSING LOANS

Rural Housing (RH) 502 Low or Moderate	5.875	5.875
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EXPIRATION DATE:
June 30, 2004

FILING INSTRUCTIONS:
Administrative/Other Programs

Single Family Housing (SFH) Nonprogram	6.375	6.375
Rural Housing Site (RH-524), Non-Self-Help	5.875	5.875
Rural Rental Housing and Rural Cooperative Housing	5.875	5.875

Please notify appropriate personnel of these rates.

(Signed by Arthur A. Garcia)

ARTHUR A. GARCIA
Administrator
Rural Housing Service

Sent by Electronic Mail on 05-13-04 at 1:30 p.m. by PAD.

May 17, 2004

SUBJECT: Penalty Envelopes with Commercial Stamps

TO: Rural Development State Directors

ATTN: Administrative Programs Directors

Several State Offices have incorrectly been informed by local United States Postal Service (USPS) Postmasters that envelopes containing the phrase "Penalty for Private Use \$300" on which commercial stamps are attached would no longer be accepted by the USPS. We have contacted USPS headquarters staff in Washington, DC, and were informed that the USPS has not issued any notices to that effect. USPS officials assured us that envelopes containing the penalty phrase may continue to be used.

Any Rural Development office experiencing problems with their local USPS with regard to the above, or any other issues, should forward the USPS Postmaster's name, telephone number and location to Rod Williams, Rural Development Mail Manager, at rod.williams@usda.gov. Mr. Williams will then provide the information to USPS headquarters staff for appropriate handling.

If you or your staff have any questions relating to the above, please contact Mr. Williams at (202) 692-0027.

(Signed by Sherie Hinton Henry)

SHERIE HINTON HENRY
Deputy Administrator
for Operations and Management

EXPIRATION DATE:
May 31, 2005

FILING INSTRUCTIONS:
Administrative/Other Programs

Sent via electronic mail on May 18, 2004 at 9:30 by SSD. State Directors should advise other personnel as appropriate.

May 27, 2004

SUBJECT: Business and Industry Guaranteed Loan Program
Business Loan Express/BLC Commercial Capital/
BLX Commercial Capital

TO: State Directors, Rural Development

ATTN: Business Programs Directors

The purpose of this unnumbered letter is to inform you of the current status of Business Loan Express, BLC Commercial Capital, and BLX Commercial Capital as eligible lenders for the Business and Industry (B&I) Guaranteed Loan Program.

Business Loan Express, Inc., and its wholly-owned subsidiary, BLC Commercial Capital Corporation, approved eligible lenders for the B&I program, converted from Florida "C" corporations to Delaware Limited Liability Companies and changed names to Business Loan Express, LLC, and BLX Commercial Capital, LLC, effective January 31, 2003. The National Office was notified in the summer of 2002 of the change from Florida "C" corporations to Delaware Limited Liability Companies but was not informed of the simultaneous name change of the wholly-owned subsidiary to BLX Commercial Capital, LLC, until recently. BLX Commercial Capital, LLC, informed us that eligible lender status is no longer needed for the parent company, Business Loan Express, LLC, and that the wholly-owned subsidiary, BLX Commercial Capital, LLC, was the only entity that desires eligible lender status for the B&I program. Additionally, BLX Commercial Capital, LLC, obtained a new federal identification number, 04-3739538, coincident with the merger in 2003.

Please ensure that the Guaranteed Loan System is updated on all accounts to reflect the correct name and identification number of the lender. If you have any questions, please contact the B&I Division at (202) 690-4103.

(Signed by John Rosso)

JOHN ROSSO
Administrator
Rural Business-Cooperative Service

EXPIRATION DATE:
May 31, 2005

FILING INSTRUCTIONS:
Community/Business Programs