

FOIA Marker

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National Economic Council

Hogue, Brian

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W	30	21	10	1	13064	25927	11278	11744

Folder Title:

Warsh Correspondence

Withdrawn/Redacted Material

The George W. Bush Library

DOCUMENT NO.	FORM	SUBJECT/TITLE	PAGES	DATE	RESTRICTION(S)
001	Email	FW: SBA story ASAP - To: Hartley Intern, Scott E. - From: Reynolds, Timothy L.	2	10/18/2005	P5;
002	Presentation	SBA Loans for Gulf Coast Recovery	8	10/17/2005	P5;
003	Email	SBA Follow Up on Disaster Relief Program - To: Hubbard, Allan, et.al. - From: Reynolds, Timothy L.	2	10/14/2005	P5;
004	Memorandum	Updated SBA Disaster Loan Metrics - To: Al Hubbard - From: Hector Barreto	2	10/13/2005	P5;
006	Email	Update on SBA Recovery Performance - To: Hubbard, Allan B. - From: Heath, Daniel D.	3	10/14/2005	P5;
007	Memorandum	Update on SBA Role in Hurricane Disaster Recovery - From: Hector Barreto	7	10/12/2005	P5;

COLLECTION TITLE:

National Economic Council

SERIES:

Hogue, Brian - Correspondence Files

FOLDER TITLE:

Warsh Correspondence

FRC ID:

13064

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
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PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

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Records Not Subject to FOIA

Court Sealed - The document is withheld under a court seal and is not subject to the Freedom of Information Act.

Hartley Intern, Scott E.

From: Reynolds, Timothy L.
Sent: Tuesday, October 18, 2005 8:55 AM
To: Hartley Intern, Scott E.
Subject: FW: AP - \$1 Out of \$5 in 9/11 Loans in Default

From: Warsh, Kevin
Sent: Monday, October 17, 2005 4:50 PM
To: Reynolds, Timothy L.
Subject: FW: AP - \$1 Out of \$5 in 9/11 Loans in Default

tim

From: White House News Update [mailto:News.Update@WhiteHouse.Gov]
Sent: Monday, October 17, 2005 4:48 PM
To: Warsh, Kevin
Subject: AP - \$1 Out of \$5 in 9/11 Loans in Default

\$1 Out of \$5 in 9/11 Loans in Default

By FRANK BASS, Associated Press

Roughly \$1 of every \$5 in loans the Small Business Administration directly made to companies hurt by the Sept. 11 attacks has fallen into default, leaving the government with an uphill effort to recover millions of dollars in taxpayer money.

The agency is just now learning about the magnitude of businesses that went under or stopped making payments. Its Sept. 11 direct disaster loan program often gave recipients two years before their first payments were due, according to documents reviewed by The Associated Press.

The SBA directly lent \$1.2 billion to more than 10,000 companies that made specific arguments about how their businesses were hurt by the suicide hijackings in 2001 that destroyed the World Trade Center in New York and damaged the Pentagon in suburban Washington. A plane bound for Washington crashed in rural Pennsylvania.

Of that amount, \$245 million is in default, the records show. The SBA investigators consider a loan in default if it has been charged off or liquidated or is more than 60 days delinquent.

SBA officials say they have written off less than \$10 million of the default total and will make strong efforts to recover much of the rest of the money by collecting collateral, negotiating settlements with borrowers, or bringing delinquent loans up to date.

The \$245 million "does not represent the actual loss to the government, which, because of settlements and recoveries on collateral, will be less than this amount," SBA spokesman Michael Stamler said.

Among the loans already written off, taxpayers are picking up the tab for a \$992,000 loan made to an Atlanta hotel; \$986,000 to a Florida boat dealer; \$620,000 to a Maine broccoli farm; and \$38,900 to a Lubbock, Texas, computer store.

Even some who are making their payments are concerned about their recovery.

"Business just isn't doing as well as it was in the past," said Winnie Mou, owner of Manhattan Travel Inc., located about a mile from the World Trade Center site. Her company began paying back its \$11,600 loan last year.

Rep. Nydia Velazquez (news, bio, voting record), who represents New York City and is the top Democrat on the House Small Business Committee, wants the SBA to extend the period of time before companies are required to make loan payments, hoping to ease the burden.

"A lot of these companies are just beginning to have to pay back their loans," said Velazquez. "What is the government going to tell them when they can't?"

A second SBA-backed Sept. 11 program, which guaranteed loans made by banks to businesses across the country more broadly hurt by the economic downturn, has a much smaller default rate, records show.

Of the \$3.7 billion lent by the Supplemental Terrorist Activity Relief program, only \$191 million has been charged off or liquidated or become 60 days overdue. That's a 5 percent default, compared to 20 percent for the SBA's direct lending program.

Historically, other government disaster lending programs have written off about 5 percent of loans. The largest SBA write-off in the last quarter-century came in the wake of the 1992 Los Angeles riots, when taxpayers absorbed \$122 million of \$356 million in loans, slightly more than a third.

The SBA loan programs received increased scrutiny from Congress and elsewhere after an AP story in September disclosed that some companies with Sept. 11 relief loans from banks under the STAR program weren't harmed by the attacks and didn't even know their money was being drawn from the program.

AP also reported that some businesses far removed from New York and Washington — like a Utah dog boutique and a Virgin Islands perfume bar — got loans directly from the SBA while businesses closer to the World Trade Center were either turned down or unaware of the aid.

The SBA says that while some loans might have been made in haste, the agency is vigorously prosecuting people who obtained tax dollars or loan guarantees under false pretenses.

In June, for example, a former New York attorney pleaded guilty to one count of wire fraud and one count of money laundering after receiving a \$247,000 SBA loan. The attorney claimed his offices at 40 Wall Street were damaged by the Sept. 11 attacks and the firm lost clients as a result.

A joint investigation with the IRS found that the firm's offices had never been located at that address.

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13064

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11744

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2015-0189-F

2015-0190-F

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DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 10/14/2005

HURRICANE GRAND TOTALS

SBA FEMA cumulative referrals	1,670,807	Home:	Business:	Buffalo Staff	212	
	Summary Declines	16,409	1,437,295	233,512	Atlanta Staff	636
Application Status		Home:	Business:	Eidl:		
Applications Received:	99,971	88,471	10,817	683	Ft. Worth Staff	1,091
Applications Pending App Entry:	30,904	27,988	2,916		Sacramento Staff	755
Applications Withdrawn:	651	607	40	4	FIT	448
Applications Declined:	9,234	8,688	461	85	Total	3,142
Applications Pending:	57,839	49,914	7,350	575		
Applications Approved:	1,343	1,274	50	19	SBA Field Staff Onsite:	677
Amount Approved:	\$87,044.5	\$81,832.0	\$3,633.0	\$1,579.5	EPSI	148
Loans Disbursed #	85					
Loans Disbursed \$:	\$1,546.2					

Hurricane Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS		
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	799,365	Home:	Business:	Declaration Date:	8/29/05	
	Summary Declines	9,226	678,421	120,944	Physical Closing Date:	10/28/05	
			9,226		Counties:	58	
	Applications Received:	38,697	Home:	Business:	Eidl:	SBA Field Staff Onsite:	334
	Applications Withdrawn:	374	33,771	4,540	386	DFO: =	1
	Applications Declined:	5,458	355	16	3	DRC: =	36
	Applications Pending:	32,323	5,148	269	41	SBA Workshop: =	4
	Applications Approved:	542	27,755	4,233	335		
	Amount Approved:	\$34,967.6	513	22	7		
	Loans Disbursed #	19	31,772	2,164	1,032		
Loans Disbursed \$\$\$:	\$909.9						
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	360,355	Home:	Business:	Declaration Date:	8/29/05	
	Summary Declines	5,300	312,523	47,832	Physical Closing Date:	10/28/05	
			5,300		Counties:	72	
	Applications Received:	23,542	Home:	Business:	Eidl:	SBA Field Staff Onsite:	224
	Applications Withdrawn:	187	20,811	2,543	188	DFO: =	1
	Applications Declined:	2,855	174	13	0	DRC: =	26
	Applications Pending:	19,856	2,682	143	30	SBA Workshop: =	4
	Applications Approved:	644	17,335	2,373	148		
	Amount Approved:	\$46,513.2	620	14	10		
	Loans Disbursed #	46	\$44,960.1	\$1,014.1	\$539.0		
Loans Disbursed \$\$\$:	\$471.0						
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	70,357	Home:	Business:	Declaration Date:	8/29/05	
	Summary Declines	1,008	63,053	7,304	Physical Closing Date:	10/28/05	
			1,008		Counties:	32	
	Applications Received:	3,586	Home:	Business:	Eidl:	SBA Field Staff Onsite:	33
	Applications Withdrawn:	90	3,153	376	57	DFO: =	1
	Applications Declined:	799	78	11	1	DRC: =	11
	Applications Pending:	2,540	743	46	10	SBA Workshop: =	0
	Applications Approved:	157	2,191	305	44		
	Amount Approved:	\$5,563.7	141	14	2		
	Loans Disbursed #	20	\$5,100.1	\$454.6	\$9.0		
Loans Disbursed \$\$\$:	\$165.3						

STATE	STATISTICS		SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:		Declaration Date: 9/14/05
	Summary Declines	9	0	0		Physical Closing Date: 11/29/05
			9			Counties: 7
			Home:	Business:	Eidl:	SBA Field Staff Onsite: 21
	Applications Received:	19	10	6	3	DFO: = 0
	Applications Withdrawn:	0	0	0	0	DRC: = 6
	Applications Declined:	2	2	0	0	SBA Workshop: = 0
	Applications Pending:	17	8	6	3	
	Applications Approved:	0	0	0	0	
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0	
Loans Disbursed #	0					
Loans Disbursed \$\$\$:	\$0.0					
Texas Hurricane Rita 10203	SBA FEMA cumulative referrals	260,021	Home:	Business:		Declaration Date: 9/24/05
	Summary Declines	487	225,813	34,208		Physical Closing Date: 11/23/05
			487			Counties: 38
			Home:	Business:	Eidl:	SBA Field Staff Onsite: 65
	Applications Received:	2,192	1,842	305	45	DFO: = 74
	Applications Withdrawn:	0	0	0	0	DRC: = 28
	Applications Declined:	76	70	2	4	SBA Workshop: = *
	Applications Pending:	2,116	1,772	303	41	
	Applications Approved:	0	0	0	0	
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0	
Loans Disbursed #	0					
Loans Disbursed \$\$\$:	\$0.0					
Louisiana Hurricane Rita 10205	SBA FEMA cumulative referrals	180,709	Home:	Business:		Declaration Date: 9/24/05
	Summary Declines	379	157,485	23,224		Physical Closing Date: 11/23/05
			379			Counties: 35
			Home:	Business:	Eidl:	SBA Field Staff Onsite: 0*
	Applications Received:	1,031	896	131	4	DFO: = *
	Applications Withdrawn:	0	0	0	0	DRC: = *
	Applications Declined:	44	43	1	0	SBA Workshop: = *
	Applications Pending:	987	853	130	4	
	Applications Approved:	0	0	0	0	
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0	
Loans Disbursed #	0					
Loans Disbursed \$\$\$:	\$0.0					

* All DRC's are providing service to victims of Hurricane Katrina and Hurricane Rita.

Hartley Intern, Scott E.

From: Reynolds, Timothy L.
Sent: Monday, October 17, 2005 9:08 AM
To: Hubbard, Allan B.; Hennessey, Keith; Warsh, Kevin; Heath, Daniel D.
Cc: Hartley Intern, Scott E.; Simmons, Lee D.; Davidson, Christi K.; Reynolds, Timothy L.
Subject: CORRECTION: SBA Disaster Relief Loan Application Flow Chart

Al and Keith, attached is the flow chart that was supposed to be sent from my computer last night. I was working from home through a secure connection and attached the wrong document (last night's attachment was my notes on the process). This is a much more comprehensive picture of the loan application process.

Please let me know if you have any questions.

Thanks again,

Tim

From: Reynolds, Timothy L.
Sent: Sunday, October 16, 2005 10:57 PM
To: Reynolds, Timothy L.; Hubbard, Allan B.; Hennessey, Keith; Warsh, Kevin
Cc: Heath, Daniel D.; Davidson, Christi K.; Simmons, Lee D.; Hartley Intern, Scott E.
Subject: SBA Disaster Relief Loan Application Flow Chart

Al and Keith, attached is a flow chart explaining SBA's Disaster Relief Loan Application process. This should provide a good visual for how the various procedures work and where the SBA is allocating employees in their response to the high volume of loan applications.

It's important to note that there are 3 different types of loans: Home, Business and Economic Injury Disaster Loans (EIDL). Though the loan applications are different (in terms of the paperwork/forms required) the process for approving the loans is fairly similar across the board. Only main difference in the process is that businesses may apply directly through the SBA and do not require a FEMA referral.

Please let us know if you have any questions or if you'd like to get into more detail with any of the various steps along the loan process. This should be a good reference for understanding SBA's aging matrix on October 24th.

Thank you,

Tim

SBA Loan Application Flow Chart (Plus Employee Allocation and Run Time)

1) SBA Mails Application to Applicant (22% increase to 54 employees, 1 day)

- Applications are mailed to individuals and businesses referred to the SBA by FEMA, or they can be obtained in person at a Disaster Recovery Center (DRC)
- To be referred, the individual must have damage to his/her primary residence and have a gross income above minimum income threshold (by family size)
- Automated process by phone or through the web

2) Application Received at SBA, Data Entry (63% increase to 260 employees, 7 days)

- Applications received by SBA through mail or in person at a DRC (at the applicant's convenience)
- SBA screens applications for individual's income/debts and refers those w/ out ability to repay loan to FEMA
- Applications that qualify are entered into the Disaster Credit Management System (DCMS)

3) Loss Verification (54% increase to 803 employees, 8 days)

- Accepted applications that are not declined prior to processing due to a credit score of 580 or less are sent to Loss Verification for confirmation of property loss
- Loss verifier contacts applicant for site inspection
- A damage inspection of the property is performed on site or through satellite imagery/aerial surveys (if necessary)

4) Loan Processing (96% increase to 1444 employees, 6 days)

- Case assigned to loan officer who makes final decision on approval or decline
- This step includes financial analysis and review of cash flow and debts and income
- Loan officer contacts applicant to explain terms/conditions of loan approval/decline

5) Legal Review of Processing, Closing, and Loan Disbursement (67% increase to 578 employees, ongoing)

- Loan process includes review by legal department re: appropriateness of authorization agreement.
- Loan closing documents issued to the borrower by mail or in person, case filed at SBA servicing office
- Loans incrementally disbursed to approved applicants based on the execution of loan agreement.
- Borrower has 60 days to return the executed Note and Loan Agreement.
- SBA does not control Closing or Disbursement

CUSTOMER SERVICE (20% increase to 687 employees, ongoing)

- SBA has customer service representatives answering phones 24 hours a day, 7 days a week

HURRICANE KATRINA AND RITA

Homeowner Loan Example

1) REGISTER WITH FEMA

- Register via 1-800 # or through the internet
- FEMA refers eligible individuals to SBA
- Takes one day to process

2) SBA

- SBA sends application to ALL referrals
- Loan application takes "2 hours" to fill out
- Includes SBA Form 5, IRS Form 8821 and 413 and current income statement and balance sheet along with list of business debts

3) Processing

- Data Entry (6.92 days)
 - Loss Verification (7.8 days)
 - Loan Processing (6.4 days)
- (Does Loan Processing include 'approval' and 'disbursement?')

Business Loan Example

1) Apply directly with SBA

2) SBA

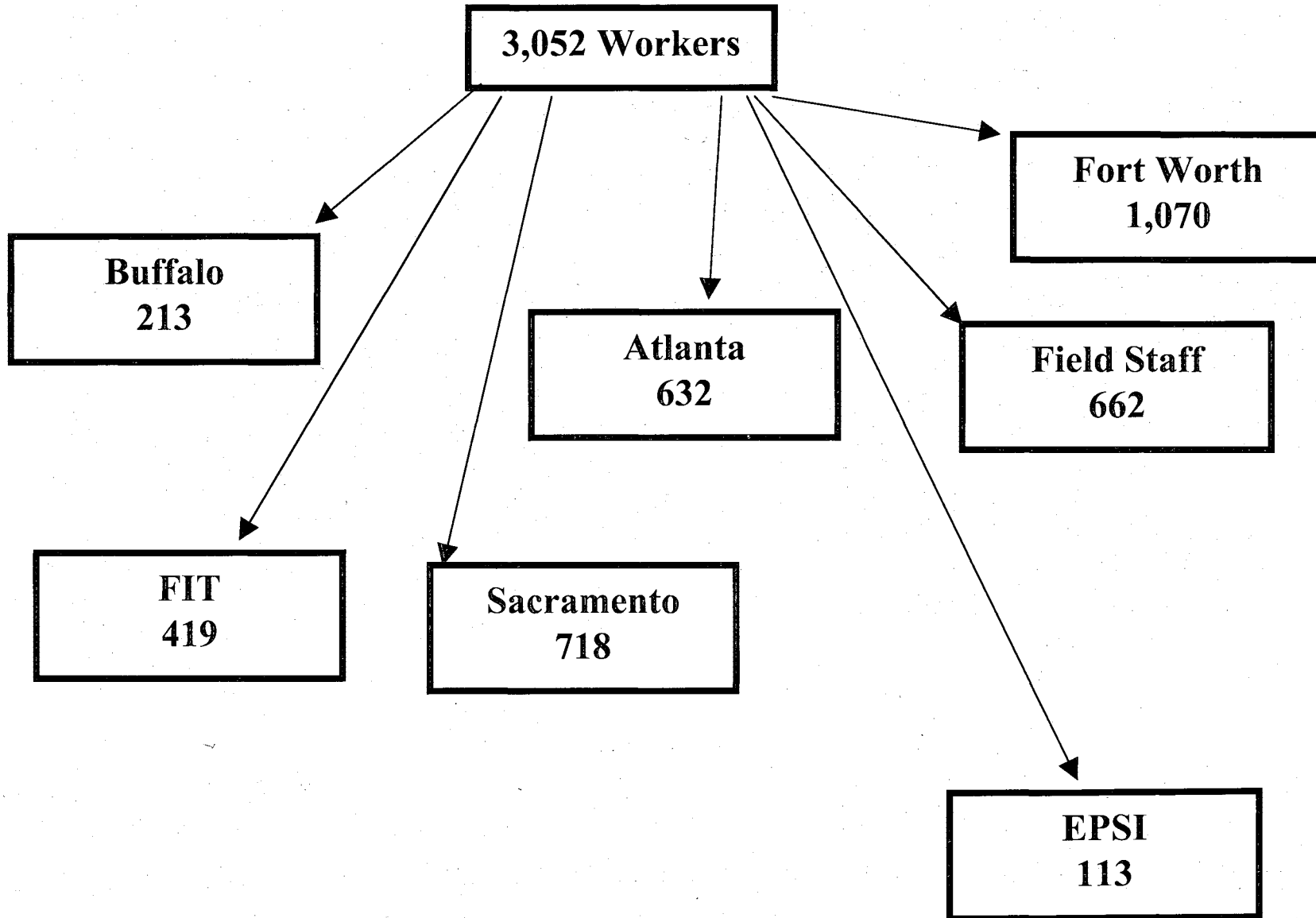
- SBA sends application to ALL referrals
- Loan application takes "2 hours" to fill out
- Includes SBA Form 5, IRS Form 8821 and 413 and current income statement and balance sheet along with list of business debts

3) Processing

- Data Entry (6.92 days)
 - Loss Verification (7.8 days)
 - Loan Processing (6.4 days)
- (Does Loan Processing include 'approval' and 'disbursement?')

HURRICANE KATRINA

Illustrative Homeowner Example –
With National Flood Insurance and Private Insurance



Withdrawal Marker

The George W. Bush Library

FORM	SUBJECT/TITLE	PAGES	DATE	RESTRICTION(S)
Memorandum	Update on SBA Role in Hurricane Disaster Recovery - From: Hector Barreto	7	10/12/2005	P5;

**This marker identifies the original location of the withdrawn item listed above.
For a complete list of items withdrawn from this folder, see the
Withdrawal/Redaction Sheet at the front of the folder.**

COLLECTION:

National Economic Council

SERIES:

Hogue, Brian - Correspondence Files

FOLDER TITLE:

Warsh Correspondence

FRC ID:

13064

FOIA IDs and Segments:

2015-0189-F

OA Num.:

11744

2015-0190-F

NARA Num.:

11278

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

Freedom of Information Act - [5 U.S.C. 552(b)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advise between the President and his advisors, or between such advisors [a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

Deed of Gift Restrictions

- A. Closed by Executive Order 13526 governing access to national security information.
- B. Closed by statute or by the agency which originated the document.
- C. Closed in accordance with restrictions contained in donor's deed of gift.

Small Business Administration

**Hurricane Katrina/Rita
Disaster Recovery
Briefing Book**

October 12, 2005



U.S. SMALL BUSINESS ADMINISTRATION
WASHINGTON, D.C. 20416

Date:

To: All Area Directors
All ODA HQ Staff

From: Associate Administrator
for Disaster Assistance

Subject: #05-xx, Processing Changes for Hurricanes Katrina and Rita

This memorandum provides ODA guidance concerning processing issues that have arisen as a result of Hurricanes Katrina and Rita *only*. Procedures for all other disasters will remain the same.

Loss Verification of Multiple Disasters

The Loss Verifier will identify which disaster(s) contributed to the total disaster-related damage, and will notate the Loss Verification Report accordingly. Unless the damage can be readily verified as having been caused by a specific disaster event(s) LV will be responsible for verifying the total combined disaster loss for all associated disaster events.

Revised Filing Requirements for Business Applications

Business filing requirements have been reduced, and will include:

- Completed loan application (SBA Form 5)
- Signed IRS Form 8821 for the business, each owner, and each affiliate, along with a copy of the most recently filed Federal Income Tax return (if available) for the business, each owner, and each affiliate
- Personal Financial Statement (SBA Form 413) for each owner
- Current Income Statement and Balance Sheet, dated within 90 days (if available)
- List of Business Debts (Schedule of Liabilities may be used for this purpose)

For these disasters we will not require three years' tax returns or the Monthly Sales Analysis (SBA Form 1368), as required for other disaster applications.

In many cases the applicant may be unable to provide copies of the required tax returns and current financial information. If the applicant's records were destroyed and neither they

nor their accountant, bookkeeper, or tax preparer can provide copies, the following procedures should be followed when this information is not available as a result of the hurricane.

- There must be a chron log/justification entry or written statement documenting that the applicant states the required information is not available and the reason(s) why.
- Tax transcripts from the IRS, used with the current Income Statement, will serve as the primary income verification document when the applicant cannot provide the necessary hard copies of required Federal Income Tax Returns.
- If the applicant is on extension to file their 2004 tax returns, the loan officer should use the 2003 transcript and the current Income Statement to determine repayment ability.
- As required, either at processing or in the DRC (time permitting), the Loan Officer should create a simple balance sheet and/or income statement, detailed to the extent possible, from information asked of or provided by the applicant. However, whenever possible, the loan officer should refer the applicant to the nearest SBDC for assistance with the completion of their application package and/or composition of financial documents. A listing of SBDC locations is available at the SBA website (www.sba.gov).
- In cases in which hard copy tax returns are not available, the Loan Officer must ask the business applicant to self-certify that it has no affiliates/subsidiaries and that its principal(s) are not owners of another business entity, and chron the response. If affiliates exist, withdraw the file and request the necessary information on the applicable entity.

Suggested questions to be asked of the applicant are:

- Does the applicant business or any principal own 50% or more of a corporation, partnership, limited partnership, or LLC, or are they a general partner of any business?
- Is the applicant business affiliated with other entities?

For further guidance on affiliation, refer to SOP Appendix 21 and 13 CFR 121.103.

- The borrower will attest in writing to a similar self-certification in the Loan Authorization and Agreement using the following Other Condition:

OTHER CONDITION (OC-00):

Borrower(s) certifies that no principal is a general partner in or owns 50% or more of any other business; and that the Borrower has no affiliation with any other business concern(s). Business concerns are affiliated when one entity controls or has the power to control the other, or a third party controls or has the power to control both. An affiliate may be any concern of which the applicant or its principal(s) is a general partner or owns 50%

or more. Other relationships may exist which may the cause concerns to be affiliates, including, but not limited to, common ownership or management, and previous relationships or ties with or economic dependence on another concern. Individuals or firms that have identical or substantially identical business or economic interests, such as family members or persons with common investments, may be treated as one party with such interests aggregated.

- For applications declined for repayment, we will require hard copies of the FTRs for reconsideration. We will include an IRS Form 4506, Request for Copy of Tax Return, with the decline letter as a customer service. The 4506 should be prominently marked "Hurricane Katrina/Rita" so that IRS will expedite its handling. (Note that the 4506 does not replace Form 8821, which must also be included with the SBA letter.)
- The SBA letter should explain that the 4506 may be used by the applicant to request copies of tax returns. It is the responsibility of the applicant to submit the form directly to the IRS to obtain the required copies. SBA will be unable to submit the form on behalf of the applicant, and the 4506 should not be returned to SBA.
- Since we will have the appropriate number of tax transcripts in file, the applicant may provide a hard copy of only the most current year to save time for all concerned (applicant, SBA, and IRS).

Duplication of Benefits

Funds from charitable sources (religious or non-profit institutions, etc.) up to \$2500 per award and \$4000 total may be considered to be for living expenses and not a duplication of SBA repair/replacement funds.

Insurance, federal/state grants, and other funds clearly designated to repair/replace damaged property should be considered a duplication of benefits. The exception is the \$2000 Expedited Assistance provided by FEMA, as discussed in AD Memo 05-31.

IRS Income Verification

Current procedures require that income be verified against IRS transcripts at time of processing. This is done for two reasons: to provide a verifiable source of income information for determining repayment ability, and to assure compliance with IRS filing requirements. The PDC may have the option to 1.) continue current procedure, or to 2.) use information provided on the application, rather than the IRS transcripts, to make the repayment decision, and to compare the application information on approved applications to the transcript information prior to closing. If use of the transcript information would result in a decline of the application, a loan modification must be initiated to verify the discrepancy with the applicant. If the

discrepancy cannot be satisfactorily resolved, or if the IRS transcript indicates "No Record Found," the approved loan should be cancelled and an OIG referral made, if appropriate.

Title Requirements for Disbursement

A title or record search, as required in SOP para. 95 b (2), will be required only for loan exceeding \$50,000.

ODA:10/11/2005:JMDP:Processing Procedures for Hurricanes 2005 10 11 05



U. S. Small Business Administration DISASTER BUSINESS LOAN APPLICATION

OMB No. 3245-0017

FOR SBA INTERNAL USE ONLY

Original Declaration Number	<input type="text"/>	Filing Deadline Date	<input type="text"/>
Economic Injury Declaration Number	<input type="text"/>	Filing Deadline Date	<input type="text"/>
FEMA Registration Number (if known)	<input type="text"/>	SBA Application Number	<input type="text"/>

1. ARE YOU APPLYING FOR:

<input type="checkbox"/> Physical Damage -- Indicate type of damage <input type="checkbox"/> Real Property <input type="checkbox"/> Business Contents	<input type="checkbox"/> Military Reservist EIDL (MREIDL) <i>(complete the following)</i> * Name of Essential Employee _____ * Employee's Social Security Number ____ - ____ - ____
<input type="checkbox"/> Economic Injury (EIDL)	

PLEASE PROVIDE ALL INFORMATION OR DOCUMENTATION REQUESTED IN THE ATTACHED FILING REQUIREMENTS.

* For information about these questions, see the attached Statements Required by Laws and Executive Orders.

2. ORGANIZATION TYPE

<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> Limited Partnership	<input type="checkbox"/> Limited Liability Entity
<input type="checkbox"/> Corporation	<input type="checkbox"/> Nonprofit Organization	<input type="checkbox"/> Trust	<input type="checkbox"/> Other: _____

3. APPLICANT'S LEGAL NAME

4. FEDERAL E.I.N. (if applicable)

5. TRADE NAME (if different from legal name)

6. BUSINESS PHONE NUMBER (including area code)

7. MAILING ADDRESS

Business Home Temp. Other _____

Number, Street, and/or Post Office Box	City	County	State	Zip
--	------	--------	-------	-----

8. DAMAGED PROPERTY ADDRESS(ES) (If you need more space, attach additional sheets.)

Same as mailing address

Number and Street Name	City	County	State	Zip
------------------------	------	--------	-------	-----

9. PROVIDE THE NAME(S) OF THE INDIVIDUAL(S) TO CONTACT FOR:

<input type="checkbox"/> Loss Verification Inspection	<input type="checkbox"/> Information necessary to process the Application
---	---

Name	Name
Telephone Number	Telephone Number

10. ALTERNATE WAY TO CONTACT YOU (ie., cell #, fax #, e-mail, etc.)

Cell # <input type="checkbox"/>	Fax # <input type="checkbox"/>	E-mail <input type="checkbox"/>	Other <input type="checkbox"/>	Cell # <input type="checkbox"/>	Fax # <input type="checkbox"/>	E-mail <input type="checkbox"/>	Other <input type="checkbox"/>
---------------------------------	--------------------------------	---------------------------------	--------------------------------	---------------------------------	--------------------------------	---------------------------------	--------------------------------

11. TYPE OF BUSINESS:

12. DATE BUSINESS ESTABLISHED:

13. UNDER CURRENT MANAGEMENT SINCE:

14. BUSINESS PROPERTY IS: Owned Leased

15. AMOUNT OF ESTIMATED LOSS: If unknown, enter a question mark

16. NUMBER OF EMPLOYEES:

17. IF YOU ARE A SOLE PROPRIETOR, ARE YOU A U.S. CITIZEN? YES NO

18. DO YOU HAVE ANY TYPE OF INSURANCE, PLEASE COMPLETE THE FOLLOWING:

Name of Insurance Company and Agent

Phone Number of Insurance Agent

Policy Number

19. OWNERS (If you need more space attach additional sheets.) Complete for each: 1) proprietor, or 2) limited partner who owns 20% or more interest and each general partner, or 3) stockholder or entity owning 20% or more voting stock.

Name		Title/Office	% Owned	E-mail Address	
SSN/EIN*	Marital Status	Date of Birth*	Place of Birth*	Telephone Number (including area code)	
Mailing Address			City	State	Zip

Name		Title/Office	% Owned	E-mail Address	
SSN/EIN*	Marital Status	Date of Birth*	Place of Birth*	Telephone Number (including area code)	
Mailing Address			City	State	Zip

* For information about these questions, see the attached Statements Required by Laws and Executive Orders.

20. For the applicant business and each owner listed in item 19, please respond to the following questions, providing dates and details on any question answered YES. (Attach an additional sheet for detailed responses.)

- a. Has the business or a listed owner ever been involved in a bankruptcy or insolvency proceeding? Yes No
- b. Does the business or a listed owner have any outstanding judgments, tax liens, or pending lawsuits against them? Yes No
- c. Has the business or a listed owner ever been convicted of a criminal offense committed during and in connection with a riot or civil disorder or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction? Yes No
- d. Has the business or a listed owner ever had or guaranteed a Federal loan or a Federally guaranteed loan? Yes No
- e. Is the business or a listed owner delinquent on any Federal taxes, direct or guaranteed Federal loans (SBA, FHA, VA, student, etc.), Federal contracts, Federal grants, or any child support payments? Yes No
- f. Does any owner, owner's spouse, or household member work for SBA or serve as a member of SBA's SCORE, ACE, or Advisory Council? Yes No

21. Is the applicant or any of the individuals listed in Item 19 currently, or have they ever been:

- a) under indictment, on parole or probation; b) charged with or arrested for any criminal offense other than a minor motor vehicle violation, including offenses which have been dismissed, discharged, or not prosecuted; or c) convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor motor vehicle violation?
- Yes No If yes, Name _____

PHYSICAL DAMAGE LOANS ONLY. If your application is approved, you may be eligible for additional funds to cover the cost of mitigating measures (real property improvements or devices to minimize or protect against future damage from the same type of disaster event). It is not necessary for you to submit the description and cost estimates with the application. SBA must approve the mitigating measures before any loan increase.

By checking this box, I am interested in having SBA consider this increase.

23. If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must print and sign their name in the space below.

Name and Address of representative (please include the individual name and their company)

(Signature of Individual)	(Print Individual Name)
(Name of Company)	Phone Number (include Area Code)
Street Address, City, State, Zip	Fee Charged or Agreed Upon

Unless the NO box is checked, I give permission for SBA to discuss any portion of this application with the representative listed above. **NO**

AGREEMENTS AND CERTIFICATIONS

On behalf of the undersigned individually and for the applicant business:

I authorize my insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application.

I give my permission to release information in connection with this application to Federal, state, local, or private organizations that provide relief for disaster related purposes.

I will not exclude from participating in, or deny the benefits of, or otherwise subject to discrimination under, any program or activity for which I receive Federal financial assistance from SBA, any person on grounds of age, color, handicap, marital status, national origin, race, religion, or sex.

I will report to the SBA Office of the Inspector General, Washington, DC 20416, any Federal employee who offers, in return for compensation of any kind, to help get this loan approved. I have not paid anyone connected with the Federal government for help in getting this loan.

All information in and submitted with this application is true and correct to the best of my knowledge. All financial statements submitted with this application fully and accurately present the financial position of the business. I have not omitted any disclosures in these financial statements. This certification also applies to any financial statements or other information submitted after this date. I understand that false statements may result in the forfeiture of benefits and possible prosecution by the U.S. Attorney General (reference 18 U.S.C. 1001 and/or 15 U.S.C. 645).

SIGNATURE	TITLE	DATE
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Sign in Ink

NOTE: PLEASE READ, DETACH AND KEEP FOR YOUR RECORDS

STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

To comply with legislation passed by the Congress and Executive Orders issued by the President, Federal executive agencies, including the Small Business Administration (SBA), must notify you of certain information. You can find the regulations and policies implementing these laws and Executive Orders in Title 13, Code of Federal Regulations (CFR), Chapter 1, or our Standard Operating Procedures (SOPs). In order to provide the required notices, the following is a brief summary of the various laws and Executive Orders that affect SBA's Disaster Loan Programs.

Freedom of Information Act (5 U.S.C. § 552)

This law provides, with some exceptions, that we must make records or portions of records contained in our files available to persons requesting them. This generally includes aggregate statistical information on our disaster loan programs and other information such as names of borrowers (and their officers, directors, stockholders or partners), loan amounts at maturity, the collateral pledged, and the general purpose of loans. We do not routinely make available to third parties your proprietary data without first doing pre-notification, required by Executive Order 12600, or information that would cause competitive harm or constitute a clearly unwarranted invasion of personal privacy.

Send a request under this Act to the SBA office maintaining the records requested and identify it as a Freedom of Information Act (FOIA) request. The request must describe the specific records you want. For information about the FOIA, contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416, or by e-mail at foia@sba.gov.

Privacy Act (5 U.S.C. § 552a)

You can request to see or get copies of any personal information that we have in your file, when that file is retrieved by individual identifiers, such as name or social security number. Requests for information about another party may be denied unless we have the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act. The Agreements and Certifications section of this form contains written permission for us to disclose the information resulting from this collection with state, local or private disaster relief services.

Under the provisions of the Privacy Act, you are not required to provide social security numbers; nor can you be denied a loan or other form of assistance solely because you did not provide a social security number. Disclosures of name and other personal identifiers are also voluntary. However, we require an individual seeking assistance to provide sufficient information for us to make a credit, eligibility and character determination. As a result, if you do not provide your social security number and other personal identifiers, we may not have sufficient information upon which to reach a favorable determination. Having this information makes it easier for us to more accurately identify to whom adverse credit or other information applies and to keep accurate loan records.

Note: Any person concerned with the collection, use and disclosure of information, under the Privacy Act may contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416 or by e-mail at foia@sba.gov for information about the Agency's procedures relating to the Privacy Act and the Freedom of Information Act.

Right to Financial Privacy Act of 1978 (12 U.S.C. § 3401 et seq.)

This notifies you, as required by the Right to Financial Privacy Act of 1978 (Act), of our right to access financial records held by financial institutions that were or are doing business with you or your business. This includes financial institutions participating in loans or loan guaranties.

The law provides that we may access your financial records when considering or administering Government loan or loan guaranty assistance to you. We must give a financial institution a certificate of our compliance with the Act when we first request access to your financial records. No other certification is required for later access. Our access rights continue for the term of any approved loan or loan guaranty. We do not have to give you any additional notice of our access rights during the term of the loan or loan guaranty.

We may transfer to another Government authority any financial records included in a loan application or about an approved loan or loan guaranty as necessary to process, service, liquidate, or foreclose a loan or loan guaranty. We will not permit any transfer of your financial records to another Government authority except as required or permitted by law.

Debt Collection Act of 1982 and Deficit Reduction Act of 1984 (31 U.S.C. § 3701 et seq. and other titles)

These laws require us to aggressively collect any delinquent loan payments. You must give your taxpayer identification number to us when you apply for a loan. If you receive a loan and do not make payments when they become due, we may take one or more of the following actions (this list may not be exhaustive):

- *Report the delinquency to credit reporting bureaus.
- *Offset your income tax refunds or other amounts due to you from the Federal Government.
- *Refer the account to a private collection agency or other agency operating a debt collection center.
- *Suspend or debar you from doing business with the Federal Government.
- *Refer your loan to the Department of Justice.
- *Foreclose on collateral or take other actions permitted in the loan instruments.
- *Garnish wages.
- *Sell the debt.
- *Litigate or foreclose.

Paperwork Reduction Act (44 U.S.C. Chapter 35)

We are collecting the information on this form in order to make disaster loans available to qualified small businesses. The form is designed to collect the information necessary for us to make eligibility and credit decisions in order to fund or deny loan requests. We will also use the information collected on this form to produce summary reports for program and management analysis, as required by law.

PLEASE NOTE: The estimated burden for completing this form is 2 hours. Your responses to the requested information are required in order to obtain a benefit under SBA's Disaster Business Loan Programs. However, you are not required to respond to any collection of information unless it displays a currently valid OMB approval number. If you have any questions or comments concerning any aspects of this information collection, please contact the U.S. Small Business Administration Information Branch, 409 3rd St., SW, Washington, DC 20416 and Desk Officer for SBA, Office of Management and Budget, Office of Information and Regulatory Affairs, 725 17th St., NW, Washington, DC 20503. (3245-0017) **PLEASE DO NOT SEND FORMS TO OMB.**

Policy Concerning Representatives and Their Fees

When you apply for an SBA loan, you may use an attorney, accountant, engineer, appraiser or other representative to help prepare and present the application to us. You are not required to have representation. If an application is approved, you may need an attorney to help prepare closing documents.

There are no "authorized representatives" of SBA, other than our regular salaried employees. Payment of a fee or gratuity to our employees is illegal and will subject those involved to prosecution.

SBA Regulations prohibit representatives from proposing or charging any fee for services performed in connection with your loan unless we consider the services necessary and the amount reasonable. The Regulations also prohibit charging you any commitment, bonus, broker, commission, referral or similar fee. We will not approve the payment of any bonus, brokerage fee or commission. Also, we will not approve placement or finder's fees for using or trying to use influence in the SBA loan application process.

Fees to representatives must be reasonable for services provided in connection with the application or the closing and based upon the time and effort required, the qualifications of the representative, and the nature and extent of work performed. Representatives must execute a compensation agreement.

In the appropriate section of the application, you must state the names of everyone employed by you or on your behalf. You must also notify the SBA disaster office in writing of the names and fees of any representative you employ after you file your application.

If you have any questions concerning payment of fees or reasonableness of fees, contact the Field Office where you filed or will file your application.

Occupational Safety and Health Act (29 U.S.C. § 651 et seq.)

This legislation authorizes the Occupational Safety and Health Administration (OSHA) in the Department of Labor to require businesses to modify facilities and procedures to protect employees when appropriate. If your business does not do so, you may be penalized, forced to close or prevented from starting operations in a new facility. Because of this, we may require information from you to determine whether your business complies with OSHA regulations and may continue operating after the loan is approved or disbursed. You must certify to us that OSHA requirements applying to your business have been determined and that you are, to the best of your knowledge, in compliance.

It can be helpful to provide a financial forecast to illustrate what the income and expenses for the business will be during the period affected by the disaster until normal operations resume. This is not required.

This optional format is provided for your convenience.

Period covered by this forecast. From	To
Net sales (receipts)	
Less cost of goods sold	
Gross profit	
Less expenses	
Officers salaries	
Employee wages	
Advertising	
Rent	
Utilities	
Interest	
Taxes	
Insurance	
Other expenses	
Total expenses	
Net profit <Loss> before income taxes	

PLEASE SUBMIT ANY ADDITIONAL NARRATIVE OR FINANCIAL INFORMATION
YOU FEEL WILL HELP ESTABLISH YOUR ECONOMIC LOSS

Please note: The estimated burden for completing this form is 1 hour. You are not required to respond to any collection of information unless it displays a current valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration; Chief, AIB; 409 3rd St., SW, Washington, DC 20416 and Desk Officer for the Small Business Administration; Office of Management and Budget, New Executive Office building, Room 10202, Washington, DC 20503. OMB Approval (3245-0017). **Please do not send forms to OMB.**



PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name _____ Business Phone _____

Residence Address _____ Residence Phone _____

City, State, & Zip Code _____

Business Name of Applicant/Borrower _____

ASSETS		(Omit Cents)	LIABILITIES		(Omit Cents)
Cash on hand & in Banks	\$	_____	Accounts Payable	\$	_____
Savings Accounts	\$	_____	Notes Payable to Banks and Others	\$	_____
IRA or Other Retirement Account	\$	_____	(Describe in Section 2)		
Accounts & Notes Receivable	\$	_____	Installment Account (Auto)	\$	_____
Life Insurance-Cash Surrender Value Only	\$	_____	Mo. Payments	\$	_____
(Complete Section 8)			Installment Account (Other)	\$	_____
Stocks and Bonds	\$	_____	Mo. Payments	\$	_____
(Describe in Section 3)			Loan on Life Insurance	\$	_____
Real Estate	\$	_____	Mortgages on Real Estate	\$	_____
(Describe in Section 4)			(Describe in Section 4)		
Automobile-Present Value	\$	_____	Unpaid Taxes	\$	_____
Other Personal Property	\$	_____	(Describe in Section 6)		
(Describe in Section 5)			Other Liabilities	\$	_____
Other Assets	\$	_____	(Describe in Section 7)		
(Describe in Section 5)			Total Liabilities	\$	_____
Total	\$	_____	Net Worth	\$	_____
			Total	\$	_____

Section 1. Source of Income		Contingent Liabilities	
Salary	\$ _____	As Endorser or Co-Maker	\$ _____
Net Investment Income	\$ _____	Legal Claims & Judgments	\$ _____
Real Estate Income	\$ _____	Provision for Federal Income Tax	\$ _____
Other Income (Describe below)*	\$ _____	Other Special Debt	\$ _____

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)			
	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency)

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. PLEASE DO NOT SEND FORMS TO OMB.

Tax Information Authorization

Do not use this form to request a copy or transcript of your tax return.
 Instead, use Form 4506 or Form 4506-T.

OMB No 1545-1165 For IRS Use Only
Received by: _____
Name _____
Telephone (_____) _____
Function _____
Date ____/____/____

1 Taxpayer information. Taxpayer(s) must sign and date this form on line 7.

Taxpayer name(s) and address (type or print)	Social security number(s) _____ _____ _____	Employer identification number _____ _____
	Daytime telephone number (____) _____	Plan number (if applicable) _____

2 Appointee. If you wish to name more than one appointee, attach a list to this form.

Name and address U. S. Small Business Administration Office of Disaster Assistance	CAF No. _____ Telephone No. _____ Fax No. _____ Check if new: Address <input type="checkbox"/> Telephone No. <input type="checkbox"/> Fax No. <input type="checkbox"/>
--	---

3 Tax matters. The appointee is authorized to inspect and/or receive confidential tax information in any office of the IRS for the tax matters listed on this line. Do not use Form 8821 to request copies of tax returns.

(a) Type of Tax (Income, Employment, Excise, etc.) or Civil Penalty	(b) Tax Form Number (1040, 941, 720, etc.)	(c) Year(s) or Period(s) (see the instructions for line 3)	(d) Specific Tax Matters (see instr.)
Tax Return Transcript	1040, 1065, 1120, 990, 1041	2003, and 2004	
Installment Agreement		For Tax years beginning	
and/or lien information		1993 through 2004	

4 Specific use not recorded on Centralized Authorization File (CAF). If the tax information authorization is for a specific use not recorded on CAF, check this box. See the instructions on page 3. If you check this box, skip lines 5 and 6

5 Disclosure of tax information (you must check a box on line 5a or 5b unless the box on line 4 is checked):
 a If you want copies of tax information, notices, and other written communications sent to the appointee on an ongoing basis, check this box _____

b If you do not want any copies of notices or communications sent to your appointee, check this box _____

6 Retention/revocation of tax information authorizations. This tax information authorization automatically revokes all prior authorizations for the same tax matters you listed on line 3 above unless you checked the box on line 4. If you do not want to revoke a prior tax information authorization, you must attach a copy of any authorizations you want to remain in effect and check this box _____

To revoke this tax information authorization, see the instructions on page 3.

7 Signature of taxpayer(s). If a tax matter applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute this form with respect to the tax matters/periods on line 3 above.

IF NOT SIGNED AND DATED, THIS TAX INFORMATION AUTHORIZATION WILL BE RETURNED.

Signature Date

Signature Date

Print Name Title (if applicable)

PIN number for electronic signature

Print Name Title (if applicable)

PIN number for electronic signature

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

Authorization to file Form 8821 electronically. Your appointee may be able to file Form 8821 with the IRS electronically. PIN number boxes have been added to the taxpayer's signature section. Entering a PIN number will give your appointee authority to file Form 8821 electronically using the PIN number as the electronic signature. You can use any five digits other than all zeroes as a PIN number. You may use the same PIN number that you used on other filings with the IRS. See **Where To File** on page 3 if completing Form 8821 only for this purpose.

Purpose of Form

Form 8821 authorizes any individual, corporation, firm, organization, or partnership you designate to inspect and/or receive your confidential information in any office of the IRS for the type of tax and the years or periods you list on Form 8821. You may file your own tax information authorization without using Form 8821, but it must include all the information that is requested on Form 8821.

Form 8821 does not authorize your appointee to advocate your position with respect to the Federal tax laws; to execute waivers, consents, or closing agreements; or to otherwise represent you before the IRS. If you want to authorize an individual to represent you, use Form 2848, Power of Attorney and Declaration of Representative.

Use Form 4506, Request for Copy of Tax Return, to get a copy of your tax return.

Use new Form 4506-T, Request for Transcript of Tax Return, to order: (a) transcript of tax account information and (b) Form W-2 and Form 1099 series information.

Use Form 56, Notice Concerning Fiduciary Relationship, to notify the IRS of the existence of a fiduciary relationship. A fiduciary (trustee, executor, administrator, receiver, or guardian) stands in the position of a taxpayer and acts as the taxpayer. Therefore, a fiduciary does not act as an appointee and should not file Form 8821. If a fiduciary wishes to authorize an appointee to inspect and/or receive confidential tax information on behalf of the fiduciary, Form 8821 must be filed and signed by the fiduciary acting in the position of the taxpayer.

When To File

Form 8821 must be received by the IRS within 60 days of the date it was signed and dated by the taxpayer.

Where To File Chart

IF you live in . . .	THEN use this address . . .	Fax Number*
Alabama, Arkansas, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, or West Virginia	Internal Revenue Service Memphis Accounts Management Center Stop 8423 5333 Getwell Road Memphis, TN 38118	901-546-4115
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wisconsin, or Wyoming	Internal Revenue Service Ogden Accounts Management Center 1973 N. Rulon White Blvd. Mail Stop 6737 Ogden, UT 84404	801-620-4249
All APO and FPO addresses, American Samoa, nonpermanent residents of Guam or the Virgin Islands**, Puerto Rico (or if excluding income under Internal Revenue Code section 933), a foreign country; U.S. citizens and those filing Form 2555, 2555-E7 or 4563	Internal Revenue Service Philadelphia Accounts Management Center DPSW 312 11601 Roosevelt Blvd. Philadelphia, PA 19255	215-516-1017

*These numbers may change without notice.

**Permanent residents of Guam should use Department of Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the Virgin Islands should use: V.I. Bureau of Internal Revenue, 9601 Estate Thomas Charlotte Amaile, St. Thomas, V.I. 00802.

Where To File

Generally, mail or fax Form 8821 directly to the IRS. See the **Where To File Chart** on page 2. Exceptions are listed below.

- If Form 8821 is for a specific tax matter, mail or fax it to the office handling that matter. For more information, see the instructions for line 4.
- If you complete Form 8821 only for the purpose of electronic signature authorization, do not file Form 8821 with the IRS. Instead, give it to your appointee, who will retain the document.

Revocation of an Existing Tax Information Authorization

If you want to revoke an existing tax information authorization and do not want to name a new appointee, send a copy of the previously executed tax information authorization to the IRS, using the **Where To File Chart** on page 2. The copy of the tax information authorization must have a current signature of the taxpayer under the original signature on line 7. Write "REVOKE" across the top of Form 8821. If you do not have a copy of the tax information authorization you want to revoke, send a statement to the IRS. The statement of revocation must indicate that the authority of the tax information authorization is revoked, list the tax matters, must be signed and dated by the taxpayer, and list the name and address of each recognized appointee whose authority is revoked.

To revoke a specific use tax information authorization, send the tax information authorization or statement of revocation to the IRS office handling your case, using the above instructions.

Taxpayer Identification Numbers (TINs)

TINs are used to identify taxpayer information with corresponding tax returns. It is important that you furnish correct names, social security numbers (SSNs), individual taxpayer identification numbers (ITINs), or employer identification numbers (EINs) so that the IRS can respond to your request.

Partnership Items

Sections 6221–6234 authorize a Tax Matters Partner to perform certain acts on behalf of an affected partnership. Rules governing the use of Form 8821 do not replace any provisions of these sections.

Specific Instructions

Line 1. Taxpayer Information

Individuals. Enter your name, TIN, and your street address in the space provided. Do not enter your appointee's address or post office box. If a joint return is used, also enter your spouse's name and TIN. Also enter your EIN if applicable.

Corporations, partnerships, or associations. Enter the name, EIN, and business address.

Employee plan. Enter the plan name, EIN of the plan sponsor, three-digit plan number, and business address of the plan sponsor.

Trust. Enter the name, title, and address of the trustee, and the name and EIN of the trust. **Estate.** Enter the name, title, and address of the decedent's executor/personal representative, and the name and identification number of the estate. The identification number for an estate includes both the EIN, if the estate has one, and the decedent's TIN.

Line 2. Appointee

Enter your appointee's full name. Use the identical full name on all submissions and correspondence. Enter the nine-digit CAF number for each appointee. If an appointee has a CAF number for any previously filed Form 8821 or power of attorney (Form 2848), use that number. If a CAF number has not been assigned, enter "NONE," and the IRS will issue one directly to your appointee. The IRS does not assign CAF numbers to requests for employee plans and exempt organizations.

If you want to name more than one appointee, indicate so on this line and attach a list of appointees to Form 8821.

Check the appropriate box to indicate if either the address, telephone number, or fax number is new since a CAF number was assigned.

Line 3. Tax Matters

Enter the type of tax, the tax form number, the years or periods, and the specific tax matter. Enter "Not applicable," in any of the columns that do not apply.

For example, you may list "Income tax, Form 1040" for calendar year "2003" and "Excise tax, Form 720" for the "1st, 2nd, 3rd, and 4th quarters of 2003." For multiple years, you may list "2001 through (thru or a dash (—)) 2003" for an income tax return; for quarterly returns, list "1st, 2nd, 3rd, and 4th quarters of 2001 through 2002" (or 2nd 2002 — 3rd 2003). For fiscal years, enter the ending year and month, using the YYYYMM format. Do not use a general reference such as "All years," "All periods," or "All taxes." Any tax information authorization with a general reference will be returned.

You may list any tax years or periods that have already ended as of the date you sign the tax information authorization. Also, you may include on a tax information authorization future tax periods that end no later than 3 years after the date the tax information authorization is received by the IRS. The 3 future periods are determined starting after December 31 of the year the tax information authorization is received by the IRS. You must enter the type of tax, the tax form number, and the future year(s) or period(s). If the matter relates to estate tax, enter the date of the decedent's death instead of the year or period.

In column (d), enter any specific information you want the IRS to provide. Examples of column (d) information are: lien information, a balance due amount, a specific tax schedule, or a tax liability. For requests regarding Form 8802, Application for United States Residency Certification, enter "Form 8802" in column (d) and check the specific use box on line 4. Also, enter the appointee's information as instructed on Form 8802.

Line 4. Specific Use Not Recorded on CAF

Generally, the IRS records all tax information authorizations on the CAF system. However, authorizations relating to a specific issue are not recorded.

Check the box on line 4 if Form 8821 is filed for any of the following reasons: (a) requests to disclose information to loan companies or educational institutions, (b) requests to disclose information to Federal or state agency investigators for background checks, (c) application for EIN, or (d) claims filed on Form 843, Claim for Refund and Request for Abatement. If you check the box on line 4, your appointee should mail or fax Form 8821 to the IRS office handling the matter. Otherwise, your appointee should bring a copy of Form 8821 to each appointment to inspect or receive information. A specific-use tax information authorization will not revoke any prior tax information authorizations.

Line 6. Retention/Revocation of Tax Information Authorizations

Check the box on this line and attach a copy of the tax information authorization you do not want to revoke. The filing of Form 8821 will not revoke any Form 2848 that is in effect.

Line 7. Signature of Taxpayer(s)

Individuals. You must sign and date the authorization. Either husband or wife must sign if Form 8821 applies to a joint return.

Corporations. Generally, Form 8821 can be signed by: (a) an officer having legal authority to bind the corporation, (b) any person designated by the board of directors or other governing body, (c) any officer or employee on written request by any principal officer and attested to by the secretary or other officer, and (d) any other person authorized to access information under section 6103(e).

Partnerships. Generally, Form 8821 can be signed by any person who was a member of the partnership during any part of the tax period covered by Form 8821. See **Partnership Items** on page 3.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to carry out the Internal Revenue laws of the United States. Form 8821 is provided by the IRS for your convenience and its use is voluntary. If you designate an appointee to inspect and/or receive confidential tax information, you are required by section 6103(c) to provide the information requested on Form 8821. Under section 6109, you must disclose your social security number (SSN), employer identification number (EIN), or individual taxpayer identification number (ITIN). If you do not provide all the information requested on this form, we may not be able to honor the authorization.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia for use in administering their tax laws. We may also give this information to other countries pursuant to tax treaties. We may also disclose this information to Federal and state agencies to enforce Federal nontax criminal laws and to combat terrorism. The authority to disclose information to combat terrorism expired on December 31, 2003. Legislation is pending that would reinstate this authority.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 6 min.; **Learning about the law or the form**, 12 min.; **Preparing the form**, 24 min.; **Copying and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 8821 simpler, we would be happy to hear from you. You can write to the Tax Products Coordinating Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. Do not send Form 8821 to this address. Instead, see the **Where To File Chart** on page 2.

INSTRUCTIONS FOR COMPLETING THE ATTACHED IRS FORM 8821

The IRS Form 8821 gives your permission to disclose Federal income tax information directly to SBA. SBA requires this information to process your disaster loan application.

Completing this document is as easy as A-B-C

A. Write your name(s) and address in block #1.

B. Next, write your Social Security Number(s). If you are a corporation or a partnership, write the Employer Identification Number.

C. Print your name(s) and provide your signature(s) and date in block 7. For a corporation the IRS Form 8821 must be signed by the President or Chief Executive Officer of the corporation. If the 8821 is signed by any other officer, the signature must be attested to by another corporate officer with their signature, date, and title also appearing on the 8821.

Form 8821 Tax Information Authorization
 Date: September 1998
 Department of the Treasury Internal Revenue Service

1. Taxpayer information.
 Taxpayer name(s) and address (please type or print):
 John C. Doe and Mary A. Doe
 One Any Avenue
 Anytown, ST 00000

Social security number(s):
 000 00 0000
 999 99 9999
 (Optional recipient number)

Employer identification number:
 (Optional)

2. Appointee.
 Name and address (please type or print):
 Small Business Administrator
 Office of Disaster

CAF No.: 404 1347-3773
 Telephone No.: 404 1347-4199
 Fax No.:
 Check if new: Address Telephone No.

The appointee is authorized to inspect and/or receive confidential tax information in any office of the IRS for the tax matters listed on this line.

(a) Type of Tax (Income, Employment, Excise, etc.)	(b) Tax Form Number (1040, 941, 720, etc.)	(c) Year(s) or Period(s)	(d) Specific Tax Matters (see instructions)
Tax Return Transcript	Series 1040, 1085, 1120, 990	1996, 1997, 1998	
Installment Agreement		For tax years beginning	
and/or Lien Information		1985 through 1998	

4. Specific use not recorded on Centralized Authorization File (CAF). If the tax information authorization is for a specific use not recorded on CAF, check this box. (See the instructions on page 2.)
 If you checked this box, also check box 6.

5. Disclosure of tax information. You must check box 5a or b unless box 4 is checked:
 a. If you want copies of tax information, notices, and other written communications sent to the appointee on an ongoing basis, check this box.
 b. If you do not want any copies of notices or communications sent to your appointee, check this box.

6. Retention/revocation of tax information authorizations. This tax information authorization automatically revokes all prior authorizations for the same tax matters you listed above on line 3 unless you checked the box on line 4. If you do not want to revoke a prior tax information authorization, you MUST attach a copy of any authorizations you want to remain in effect AND check this box.
 To revoke this tax information authorization, see the instructions on page 2.

7. Signature of taxpayer(s). If a tax matter applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute this form with respect to the tax matters/periods covered.

John C. Doe 4-12-99
 Signature Date
 Title (if applicable)

Mary A. Doe 4-12-99
 Signature Date
 Title (if applicable)

General Instructions
 Section references are to the Internal Revenue Code unless otherwise noted.
Change To Note. New column (d) is added to line 3 for specific tax matters. Use column (d) to specify tax information that is to be provided by the IRS. See the line 3 instructions on page 2.
Purpose of form. Form 8821 authorizes any individual, corporation, firm, organization, or partnership you designate to inspect and/or receive confidential information in any office of the IRS for the type of tax and the years or periods you list on this form.
 Form 8821 does not authorize your appointee to advocate your position with respect to the Federal tax laws; to execute waivers, consents, or closing agreements; or to otherwise represent you before the IRS, if you want to authorize an individual to represent you, use Form 2848, Power of Attorney and Declaration of Representative, instead of Form 8821. You may file your new tax information authorization without using Form 8821, but it must include all the information that is requested on the form.
Taxpayer identification numbers (TINs). TINs are used to identify taxpayer information with corresponding tax returns. It is important that you furnish correct names, social security numbers (SSNs), individual taxpayer identification numbers (ITINs), or employer identification numbers (EINs) so that the IRS can respond to your request.
Fiduciaries. A fiduciary trustee, executor, administrator, receiver, or guardian stands in the position of a taxpayer and acts as the taxpayer. Therefore, a fiduciary does not act as an appointee and should not file Form 8821. File Form 56, Notice Concerning Fiduciary Relationship, to notify the IRS of the existence of a

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 15150P Form 8821 (Rev. 9/98)

Note: The IRS Form 8821 may be photocopied if more than one form is needed for your loan application.

While the IRS Form 8821 will allow SBA to obtain your tax return information from the IRS, you may also submit copies of your Federal Tax Returns. Please note if you are a corporation, partnership, limited liability entity, or private non-profit, you must also submit complete copies of your three most recent Federal Tax Returns (including all schedules) in addition to the IRS Form 8821.

A separate IRS Form 8821 must be returned with the disaster loan application for: (1) each disaster applicant (individuals filing joint returns may use a single IRS Form 8821), (2) each corporation or partnership in which the disaster loan applicant holds a 50% or greater interest, (3) each individual or entity which holds a 20% or greater interest in the disaster loan applicant, (4) each general partner, and (5) each affiliate business.

Every Applicant MUST complete, sign, date and return the IRS Form 8821(s) with the disaster loan application package.



PERSONAL FINANCIAL STATEMENT

U.S. SMALL BUSINESS ADMINISTRATION

As of _____, _____

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name	Business Phone
Residence Address	Residence Phone
City, State, & Zip Code	
Business Name of Applicant/Borrower	

ASSETS	(Omit Cents)	LIABILITIES	(Omit Cents)
Cash on hand & in Banks	\$	Accounts Payable	\$
Savings Accounts	\$	Notes Payable to Banks and Others	\$
IRA or Other Retirement Account	\$	(Describe in Section 2)	
Accounts & Notes Receivable	\$	Installment Account (Auto)	\$
Life Insurance-Cash Surrender Value Only	\$	Mo. Payments \$	
(Complete Section 8)		Installment Account (Other)	\$
Stocks and Bonds	\$	Mo. Payments \$	
(Describe in Section 3)		Loan on Life Insurance	\$
Real Estate	\$	Mortgages on Real Estate	\$
(Describe in Section 4)		(Describe in Section 4)	
Automobile-Present Value	\$	Unpaid Taxes	\$
Other Personal Property	\$	(Describe in Section 6)	
(Describe in Section 5)		Other Liabilities	\$
Other Assets	\$	(Describe in Section 7)	
(Describe in Section 5)		Total Liabilities	\$
Total	\$	Net Worth	\$
		Total	\$

Section 1. Source of Income	Contingent Liabilities
Salary	As Endorser or Co-Maker
Net Investment Income	Legal Claims & Judgments
Real Estate Income	Provision for Federal Income Tax
Other Income (Describe below)*	Other Special Debt

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).					
Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

Section 4. Real Estate Owned.	(List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)		
	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency)

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

Section 7. Other Liabilities. (Describe in detail.)

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

I authorize SBA/Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature: _____ Date: _____ Social Security Number: _____

Signature: _____ Date: _____ Social Security Number: _____

PLEASE NOTE: The estimated average burden hours for the completion of this form is 1.5 hours per response. If you have questions or comments concerning this estimate or any other aspect of this information, please contact Chief, Administrative Branch, U.S. Small Business Administration, Washington, D.C. 20416, and Clearance Officer, Paper Reduction Project (3245-0188), Office of Management and Budget, Washington, D.C. 20503. **PLEASE DO NOT SEND FORMS TO OMB.**

Tax Information Authorization

Do not use this form to request a copy or transcript of your tax return.
 Instead, use Form 4506 or Form 4506-T.

OMB No. 1545-1165	
For IRS Use Only	
Received by: _____	
Name _____	
Telephone (____) _____	
Function _____	
Date ____/____/____	

1 Taxpayer information. Taxpayer(s) must sign and date this form on line 7.

Taxpayer name(s) and address (type or print)	Social security number(s) _____ _____	Employer identification number _____ _____
	Daytime telephone number (____) _____	Plan number (if applicable) _____

2 Appointee. If you wish to name more than one appointee, attach a list to this form.

Name and address U. S. Small Business Administration Office of Disaster Assistance	CAF No. _____ Telephone No. _____ Fax No. _____ Check if new: Address <input type="checkbox"/> Telephone No. <input type="checkbox"/> Fax No. <input type="checkbox"/>
--	---

3 Tax matters. The appointee is authorized to inspect and/or receive confidential tax information in any office of the IRS for the tax matters listed on this line. Do not use Form 8821 to request copies of tax returns.

(a) Type of Tax (Income, Employment, Excise, etc.) or Civil Penalty	(b) Tax Form Number (1040, 941, 720, etc.)	(c) Year(s) or Period(s) (see the instructions for line 3)	(d) Specific Tax Matters (see instr.)
Tax Return Transcript	1040, 1065, 1120, 990, 1041	2003, and 2004	
Installment Agreement		For Tax years beginning	
and/or lien information		1993 through 2004	

4 Specific use not recorded on Centralized Authorization File (CAF). If the tax information authorization is for a specific use not recorded on CAF, check this box. See the instructions on page 3. If you check this box, skip lines 5 and 6

5 Disclosure of tax information (you must check a box on line 5a or 5b unless the box on line 4 is checked):

- a If you want copies of tax information, notices, and other written communications sent to the appointee on an ongoing basis, check this box _____
- b If you do not want any copies of notices or communications sent to your appointee, check this box _____

6 Retention/revocation of tax information authorizations. This tax information authorization automatically revokes all prior authorizations for the same tax matters you listed on line 3 above unless you checked the box on line 4. If you do not want to revoke a prior tax information authorization, you must attach a copy of any authorizations you want to remain in effect and check this box _____

To revoke this tax information authorization, see the instructions on page 3.

7 Signature of taxpayer(s). If a tax matter applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute this form with respect to the tax matters/periods on line 3 above.

IF NOT SIGNED AND DATED, THIS TAX INFORMATION AUTHORIZATION WILL BE RETURNED.

Signature _____	Signature _____
Date _____	Date _____
Print Name _____	Print Name _____
Title (if applicable) _____	Title (if applicable) _____
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> PIN number for electronic signature	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> PIN number for electronic signature

VERIFICATION OF REAL PROPERTY

This page to be completed by applicant. (response is required for disaster assistance)

Please complete items 1 through 10 and return with the application package.

1. Name of applicant	2. Telephone No. Home: Business:	Show the names of intersecting streets nearest to the damaged property. N W E S
4. Person to contact for appointment	5. Telephone No. Home: Business:	
6. Address of damaged property		
7. Directions to damaged property		

To help us address and estimate all areas of disaster related damage(s), place a mark (X) in the corresponding box to identify areas of damage below.

8. PERSONAL PROPERTY (Contents)

- | | | |
|------------------------------------|-------------------------------------|--|
| <input type="checkbox"/> No Damage | <input type="checkbox"/> Appliances | <input type="checkbox"/> Vehicle (A copy of the current registration must be submitted). |
| <input type="checkbox"/> Furniture | <input type="checkbox"/> Clothing | <input type="checkbox"/> |

To help us address and estimate all areas of disaster related damage(s), place a mark (X) in the corresponding box to identify areas of damage below.

9. REAL ESTATE

- | | | | | | |
|--|-----------------------------------|---|---|---|---|
| <input type="checkbox"/> No Damage | <input type="checkbox"/> Driveway | <input type="checkbox"/> Foundation | <input type="checkbox"/> Doors/Windows | <input type="checkbox"/> Fixtures | <input type="checkbox"/> Garage |
| <input type="checkbox"/> Landscaping | <input type="checkbox"/> Sidewalk | <input type="checkbox"/> Basement | <input type="checkbox"/> Interior Walls | <input type="checkbox"/> Electrical | <input type="checkbox"/> Carport |
| <input type="checkbox"/> Fence | <input type="checkbox"/> Steps | <input type="checkbox"/> Fireplace | <input type="checkbox"/> Ceiling | <input type="checkbox"/> Plumbing | <input type="checkbox"/> Patio |
| <input type="checkbox"/> Retaining Walls | <input type="checkbox"/> Landing | <input type="checkbox"/> Roof | <input type="checkbox"/> Floor Covering | <input type="checkbox"/> Furnace | <input type="checkbox"/> Storage Building |
| <input type="checkbox"/> Soil Erosion | <input type="checkbox"/> Porch | <input type="checkbox"/> Exterior Walls | <input type="checkbox"/> Floors | <input type="checkbox"/> Air Conditioning | |
| <input type="checkbox"/> Swimming Pool | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | |

10. Applicant: A Loss Verifier will be assigned to make contact with you or your designated representative and make arrangements to inspect the damaged property. The Loss Verifier will verify all disaster related damages. If you wish to make the Loss Verifier aware of any special conditions or potential difficulties in scheduling an on-site appointment, please use the space provided below. (continue on reverse if necessary)

Applicant Signature and Date:

PLEASE NOTE: The estimated burden for completing this form is 15 minutes per response. You are not required to respond to any collection of information unless it displays a current valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration; Chief, AIB; 409 3rd St., SW, Washington DC 20416 and Desk Officer for the Small Business Administration; Office of Management and Budget, New Executive Office Building, Washington, DC 20503. OMB Approval (3245-0018).

NOTE: COMPLETE THE ATTACHED IRS FORM 8821

AND RETURN IT WITH YOUR DISASTER LOAN APPLICATION.

The IRS Form 8821 gives your permission to disclose Federal income tax information directly to SBA. SBA requires this information to process your disaster loan application.

Completing this document is as easy as A-B-C

A. Write your name(s) and address in block 1.

B. Next, write your social security number(s). If you are a corporation or partnership, write the employer identification number.

C. Print your name(s) and provide your signature(s) and date in block 7. For a corporation, the IRS Form 8821 must be signed by the President or Chief Executive Officer of the corporation. If the 8821 is signed by any other officer, the signature must be attested to by another corporate officer with their signature, date and title also appearing on the 8821.

Form 8821
(Rev. September 1998)
Department of the Treasury
Internal Revenue Service

Tax Information Authorization

THIS AUTHORIZATION IS NOT SIGNED AND DATED, IT WILL BE RECALLED.

1 Taxpayer Information
Taxpayer name(s) and address (please type or print)
John C. Doe and Mary A. Doe
One Any Avenue
Anytown, ST 00000

2 Appointee
Name and address (please type or print)
Small Business Administration
Office of Disaster Assistance

3 Tax matters the appointee is authorized to inspect and/or receive confidential tax information in any office of the IRS for the tax matters listed on this list:

(a) Type of Tax (Income, Employment, Estate, etc.)	(b) Tax Form Number (1040, 991, 720, etc.)	(c) Year(s) or Period(s)	(d) Specific Tax Matters (see instr.)
Tax Return Transcript	1040, 991, 720, 990	1986, 1987, 1988	
Installment Agreement		For tax years beginning	
Disaster Loan Information		1985 through 1998	

4 Specific use authorized on Capitalized Authorization File (CAF). If the tax information authorization is for a specific use not included on CAF, check this box. See the instructions on page 2.

5 Disclosure of tax information (You must check box 5a or b unless box 4 is checked):
a. If you want copies of tax information, notices, and other written communications sent to the appointee on an ongoing basis, check this box.
b. If you do not want copies of notices or communications sent to your appointee, check this box.

6 If you have received other tax information authorizations, this tax information authorization automatically revokes all prior authorizations for the same tax matters you listed above on line 3 unless you checked the box on line 4. If you do not want to revoke a prior tax information authorization, you MUST attach a copy of any authorizations you want to remain in effect AND check this box.

7 Signature of taxpayer(s). If a tax matter applies to a joint return, either husband or wife must sign. If signed by a corporate officer, guardian, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute this form with respect to the tax matters/periods covered.

John C. Doe 11-12-99
Mary A. Doe 11-12-99

John C. Doe
Title (if applicable)

Mary A. Doe
Title (if applicable)

General Instructions
Section references are to the Internal Revenue Code unless otherwise noted.
Change to Note. New column (d) is added to line 3 for specific tax matters. Use column (d) to specify tax information that is to be provided by the IRS. See the line 3 instructions on page 2.
Purpose of form. Form 8821 authorizes any individual, corporation, firm, organization, or partnership you designate to inspect and/or receive confidential information in any office of the IRS for the type of tax and the years or periods you list on this form.
Form 8821 does not authorize your appointee to advocate your position with respect to the Federal tax laws, to execute waivers, consents, or closing agreements, or to otherwise represent you before the IRS, if you want to authorize an individual to represent you, use Form 2848, Power of Attorney and Declaration of Representative, instead of Form 8821. You may sign Form 8821 as information authorization without signature of Form 8821, but if you use Form 8821 as information authorization without signature of Form 8821, you must provide a copy of the authorization to the IRS.
Employer identification numbers (EINs). EINs are used to identify taxpayer information with corresponding tax returns. It is important that you furnish correct names, social security numbers (SSNs), individual taxpayer identification numbers (ITINs), or employer identification numbers (EINs) so that the IRS can respond to your request.
Fiduciaries. A fiduciary (trustee, executor, administrator, receiver, or guardian) stands in the position of a taxpayer and acts as the taxpayer. Therefore, a fiduciary does not act as an appointee and should not file Form 8821. File Form 56, Notice Concerning Fiduciary Relationship, to notify the IRS of the existence of a

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Form 8821 (Rev. 9/98)

Note: The IRS form 8821 may be photocopied if more than 1 form is needed for your loan application.

While the IRS Form 8821 will allow SBA to obtain your tax return information from the IRS, you may also submit copies of your Federal tax returns. Please note that if you are a corporation, partnership or private non-profit organization you must also submit complete copies of your Federal Tax Returns (including all schedules) in addition to the IRS Form 8821.

A separate IRS Form 8821 must be returned with the disaster loan application for: (1) each disaster applicant (individuals filing joint tax returns may use a single IRS Form 8821), (2) each corporation or partnership in which the disaster loan applicant holds a 20% or greater interest, (3) each individual or entity which holds a 20% or greater interest in the disaster loan applicant, (4) each general partner, and (5) each affiliate business.

Every Applicant MUST complete, sign, date and return the IRS Form 8821(s) with your disaster loan application package.

Tax Information Authorization

▶ IF THIS AUTHORIZATION IS NOT SIGNED AND DATED, IT WILL BE RETURNED.

Received by _____
Name _____
Telephone (____) _____
Function _____
Date ____/____/____

1 Taxpayer information.

Taxpayer name(s) and address (please type or print)	Social security number(s) _____	Employer identification number _____
	Daytime telephone number (____) _____	Plan number (if applicable) _____

2 Appointee.

Name and address (please type or print) Small Business Administration Office of Disaster Assistance	CAF No. _____ Telephone No. (____) _____ Fax No. (____) _____ Check if new: Address <input type="checkbox"/> Telephone No. <input type="checkbox"/>
---	---

3 Tax matters. The appointee is authorized to inspect and/or receive confidential tax information in any office of the IRS for the tax matters listed on this line:

(a) Type of Tax (Income, Employment, Excise, etc.)	(b) Tax Form Number (1040, 941, 720, etc.)	(c) Year(s) or Period(s)	(d) Specific Tax Matters (see instr.)
Tax Return Transcript	Series 1040, 1065, 1120, 990	1999, 2000	
Installment Agreement		For tax years beginning	
and/or Lien Information		1995 through 2000	

4 Specific use not recorded on Centralized Authorization File (SAF). If the tax information authorization is for a specific use not recorded on CAF, check this box. (See the instructions on page 2.)
If you checked this box, skip lines 5 and 6.

5 Disclosure of tax information (you must check the box on line 5a or b unless the box on line 4 is checked):
a If you want copies of tax information, notices, and other written communications sent to the appointee on an ongoing basis, check this box
b If you do not want any copies of notices or communications sent to your appointee, check this box

6 Retention/revocation of tax information authorizations. This tax information authorization automatically revokes all prior authorizations for the same tax matters you listed above on line 3 unless you checked the box on line 4. If you do not want to revoke a prior tax information authorization, you MUST attach a copy of any authorizations you want to remain in effect AND check this box
To revoke this tax information authorization, see the instructions on page 2.

7 Signature of taxpayer(s). If a tax matter applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute this form with respect to the tax matters/periods covered.

Signature _____	Date _____	Signature _____	Date _____
Print Name _____	Title (if applicable) _____	Print Name _____	Title (if applicable) _____

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of form. Form 8821 authorizes any individual, corporation, firm, organization, or partnership you designate to inspect and/or receive your confidential information in any office of the IRS for the type of tax and the years or periods you list on this form. You may file your own tax information authorization without using Form 8821, but it must include all the information that is requested on the form.

Form 8821 does not authorize your appointee to advocate your position with respect to the Federal tax laws; to execute waivers, consents, or closing agreements; or to otherwise represent you before the IRS. If you want to authorize an individual to represent you, use Form 2848, Power of Attorney and Declaration of Representative.

Use Form 56, Notice Concerning Fiduciary Relationship, to notify the IRS of the existence of a fiduciary relationship. A fiduciary (trustee, executor, administrator, receiver, or guardian) stands in the position of a taxpayer and acts as the taxpayer. Therefore, a fiduciary does not act as an appointee and should not file Form 8821. If a fiduciary wishes to authorize an appointee to inspect and/or receive confidential tax information on behalf of the fiduciary, Form 8821 must be filed and signed by the fiduciary acting in the position of the taxpayer.

Taxpayer identification numbers (TINs). TINs are used to identify taxpayer information with corresponding tax returns. It is important that you furnish correct names, social security numbers (SSNs), individual taxpayer identification numbers (ITINs), or employer identification numbers (EINs) so that the IRS can respond to your request.

**SMALL BUSINESS ADMINISTRATION
DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS**

Report Date 9/9/2005

HURRICANE KATRINA GRAND TOTALS

	SBA FEMA cumulative referrals	355,984	Home: Business:		
	Applications Issued:	348,769	295,083	60,901	
	Applications Received:	553	490	59	Eidl: 4
	Applications Approved:	1	1	0	0
Amount Approved:	\$240.0	\$240.0	\$0.0	\$0.0	\$0.0

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	261,124	Home: Business:		
	Applications Issued:	255,314	214,707	46,417	
	Applications Received:	438	389	49	Eidl: 0
	Applications Approved:	0	0	0	0
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0
					Declaration Date: 8/29/05 Physical Closing Date: 10/28/05 Counties: 47 SBA Field Staff Onsite: 60 DFO: = 1 DRC: = 7 SBA Workshop: = 0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	77,804	Home: Business:		
	Applications Issued:	76,566	65,459	12,345	
	Applications Received:	72	65	4	Eidl: 3
	Applications Approved:	1	1	0	0
	Amount Approved:	\$240.0	\$240.0	\$0.0	\$0.0
					Declaration Date: 8/29/05 Physical Closing Date: 10/28/05 Counties: 32 SBA Field Staff Onsite: 11 DFO: = 0 DRC: = 4 SBA Workshop: = 0
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	17,056	Home: Business:		
	Applications Issued:	16,889	14,917	2,139	
	Applications Received:	43	36	6	Eidl: 1
	Applications Approved:	0	0	0	0
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0
					Declaration Date: 8/29/05 Physical Closing Date: 10/28/05 Counties: 12 SBA Field Staff Onsite: 33 DFO: = 1 DRC: = 6 SBA Workshop: = 0

1
DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/12/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals	512,467	Home:	Business:	DAO 1 Staff	139
	499,957	428,163	84,304	DAO 2 Staff	460
Applications Issued:				DAO 3 Staff	660
Applications Received:	810	Home:	Business:	DAO 4 Staff	399
Applications Approved:	1	694	108	Eid:	SBA Field Staff Onsite: 182
Amount Approved:	\$240.0	1	0	0	EPFI 24
		\$240.0	\$0.0	\$0.0	TOTAL 1,864

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	370,054	Home:	Business:	Declaration Date:	8/29/05
	Applications Issued:	359,515	306,864	63,190	Physical Closing Date:	10/28/05
	Applications Received:	604	Home:	Business:	Counties:	47
	Applications Approved:	0	515	86	Eid:	SBA Field Staff Onsite: 96
	Amount Approved:	\$0.0	0	0	0	DFO: = 1
		\$0.0	\$0.0	\$0.0	DRC: = 7	
					SBA Workshop: = 0	
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	120,897	Home:	Business:	Declaration Date:	8/29/05
	Applications Issued:	119,212	102,405	18,492	Physical Closing Date:	10/28/05
	Applications Received:	143	Home:	Business:	Counties:	72
	Applications Approved:	1	125	14	Eid:	SBA Field Staff Onsite: 44
	Amount Approved:	\$240.0	1	0	0	DFO: = 0
		\$240.0	\$0.0	\$0.0	DRC: = 4	
					SBA Workshop: = 0	
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	21,516	Home:	Business:	Declaration Date:	8/29/05
	Applications Issued:	21,230	18,894	2,622	Physical Closing Date:	10/28/05
	Applications Received:	63	Home:	Business:	Counties:	32
	Applications Approved:	0	54	8	Eid:	SBA Field Staff Onsite: 42
	Amount Approved:	\$0.0	0	0	0	DFO: = 1
		\$0.0	\$0.0	\$0.0	DRC: = 7	
					SBA Workshop: = 0	

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/13/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals	571,409	Home:	Business:	DAO 1 Staff	155
	Applications Issued: 549,252	478,327	93,082	DAO 2 Staff	537
	Applications Received: 999	Home:	Business:	DAO 3 Staff	660
	Applications Approved: 3	857	133	DAO 4 Staff	428
Amount Approved: \$260.0	\$260.0	\$0.0	\$0.0	SBA Field Staff Onsite:	182
				EPSI:	24
				TOTAL	1,986

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	409,176	Home:	Business:	Declaration Date:	8/29/05
	Applications Issued:	389,917	339,755	69,421	Physical Closing Date:	10/28/05
	Applications Received:	727	Home:	Business:	Counties:	47
	Applications Approved:	2	628	96	SBA Field Staff Onsite:	96
Amount Approved:	\$20.0	\$20.0	\$0.0	Eidl:	DFO: =	1
					DRC: =	7
					SBA Workshop: =	0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	138,360	Home:	Business:	Declaration Date:	8/29/05
	Applications Issued:	135,861	117,558	20,802	Physical Closing Date:	10/28/05
	Applications Received:	195	Home:	Business:	Counties:	72
	Applications Approved:	1	167	23	SBA Field Staff Onsite:	44
Amount Approved:	\$240.0	\$240.0	\$0.0	Eidl:	DFO: =	0
					DRC: =	4
					SBA Workshop: =	0
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	23,873	Home:	Business:	Declaration Date:	8/29/05
	Applications Issued:	23,474	21,014	2,859	Physical Closing Date:	10/28/05
	Applications Received:	77	Home:	Business:	Counties:	32
	Applications Approved:	0	62	14	SBA Field Staff Onsite:	42
Amount Approved:	\$0.0	\$0.0	\$0.0	Eidl:	DFO: =	1
					DRC: =	7
					SBA Workshop: =	0

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/14/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals Applications Issued: Applications Received: Applications Approved: Amount Approved:	638,252	535,857	102,395	11	DAO 1 Staff	153
	613,527	1,175	151	0	DAO 2 Staff	563
	1,337	3	0	0	DAO 3 Staff	833
	3	\$260.0	\$260.0	\$0.0	\$0.0	DAO 4 Staff
					SBA Field Staff Onsite	182
					EPSI	24
					TOTAL	2,176

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	448,902	373,548	75,354	Declaration Date:	8/29/05
	Applications Issued:	427,612			Physical Closing Date:	10/28/05
	Applications Received:	950	837	108	Counties:	47
	Applications Approved:	2	2	0	SBA Field Staff Onsite:	96
Amount Approved:	\$20.0	\$20.0	\$0.0	\$0.0	DFO: =	1
					DRC: =	14
					SBA Workshop: =	0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	161,699	137,911	23,788	Declaration Date:	8/29/05
	Applications Issued:	158,788			Physical Closing Date:	10/28/05
	Applications Received:	250	218	27	Counties:	72
	Applications Approved:	1	1	0	SBA Field Staff Onsite:	44
Amount Approved:	\$240.0	\$240.0	\$0.0	\$0.0	DFO: =	0
					DRC: =	5
					SBA Workshop: =	0
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	27,651	24,398	3,253	Declaration Date:	8/29/05
	Applications Issued:	27,127			Physical Closing Date:	10/28/05
	Applications Received:	137	120	16	Counties:	32
	Applications Approved:	0	0	0	SBA Field Staff Onsite:	42
Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0	DFO: =	1
					DRC: =	8
					SBA Workshop: =	0

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/15/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals	706,635	Home:	Business:	DAO 1 Staff	152	
	Applications Issued:	679,910	594,959	111,676	DAO 2 Staff	617
	Applications Received:	1,866	Home:	Business:	DAO 3 Staff	828
	Applications Approved:	5	1,664	190	DAO 4 Staff	448
Amount Approved:	\$540.0			Eid:	182	
				EPSP	25	
				TOTAL	2,252	

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)	STATUS
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	490,014	Declaration Date: 8/29/05
	Applications Issued:	466,815	Physical Closing Date: 10/28/05
	Applications Received:	1,410	Counties: 47
	Applications Approved:	3	SBA Field Staff Onsite: 96
Amount Approved:	\$60.0		DFO: = 1
			DRC: = 14
			SBA Workshop: = 0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	186,253	Declaration Date: 8/29/05
	Applications Issued:	183,156	Physical Closing Date: 10/28/05
	Applications Received:	272	Counties: 72
	Applications Approved:	2	SBA Field Staff Onsite: 44
Amount Approved:	\$480.0		DFO: = 0
			DRC: = 5
			SBA Workshop: = 0
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	30,368	Declaration Date: 8/29/05
	Applications Issued:	29,939	Physical Closing Date: 10/28/05
	Applications Received:	184	Counties: 32
	Applications Approved:	0	SBA Field Staff Onsite: 42
Amount Approved:	\$0.0		DFO: = 1
			DRC: = 8
			SBA Workshop: = 0

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/16/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals Applications Issued: Applications Received: Applications Approved: Amount Approved:	772,685	652,264	120,421	152
	741,917	2,179	211	617
	2,403	14	0	828
	14	\$867.9	\$0.0	448
	\$867.9	Home:	Business:	Eidl:
				DAO 1 Staff
				DAO 2 Staff
				DAO 3 Staff
				DAO 4 Staff
				SBA Field Staff Onsite:
				EPSEI
				TOTAL
				2,312

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	527,208	440,803	86,405	Declaration Date: 8/29/05
	Applications Issued:	500,937			Physical Closing Date: 10/28/05
	Applications Received:	1,827	1,675	146	Counties: 47
	Applications Approved:	8	8	0	SBA Field Staff Onsite: 96
	Amount Approved:	\$203.6	\$203.6	\$0.0	DFO: = 1
					DRC: = 14
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	209,493	179,558	29,935	Declaration Date: 8/29/05
	Applications Issued:	205,523			Physical Closing Date: 10/28/05
	Applications Received:	345	302	38	Counties: 72
	Applications Approved:	5	5	0	SBA Field Staff Onsite: 54
	Amount Approved:	\$609.5	\$609.5	\$0.0	DFO: = 0
					DRC: = 5
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	35,984	31,903	4,081	Declaration Date: 8/29/05
	Applications Issued:	35,457			Physical Closing Date: 10/28/05
	Applications Received:	231	202	27	Counties: 32
	Applications Approved:	1	1	0	SBA Field Staff Onsite: 92
	Amount Approved:	\$54.8	\$54.8	\$0.0	DFO: = 1
					DRC: = 8
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	0	0	Declaration Date: 9/14/05
	Applications Issued:	0			Physical Closing Date: 11/14/05
	Applications Received:	0	0	0	Counties: 3
	Applications Approved:	0	0	0	SBA Field Staff Onsite: 0
	Amount Approved:	\$0.0	\$0.0	\$0.0	DFO: = 0
					DRC: = 0
				SBA Workshop: = 0	

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/19/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals	868,294	Home:	Business:	DAO 1 Staff	151	
	Applications to be Issued:	831,994	735,844	132,450	DAO 2 Staff	625
		Applications Received:	5,484	Home:	Business:	DAO 3 Staff
	Applications Approved:	46	5,172	290	DAO 4 Staff	405
Amount Approved:	\$2,565.6	\$2,515.5	\$45.1	Eid:	22	
				SBA Field Staff Onsite:	363	
				EPSI	35	

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	578,207	Home:	Business:	Declaration Date:	8/29/05
	Applications to be Issued:	547,913	484,957	93,250	Physical Closing Date:	10/28/05
	Applications Received:	3,833	Home:	Business:	Counties:	47
	Applications Approved:	19	3,616	209	SBA Field Staff Onsite:	122
Amount Approved:	\$546.8	\$546.8	\$0.0	\$0.0	DFO: =	1
					DRC: =	21
					SBA Workshop: =	0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	245,466	Home:	Business:	Declaration Date:	8/29/05
	Applications to be Issued:	240,193	211,129	34,337	Physical Closing Date:	10/28/05
	Applications Received:	1,189	Home:	Business:	Counties:	72
	Applications Approved:	21	1,136	46	SBA Field Staff Onsite:	141
Amount Approved:	\$1,721.0	\$1,670.9	\$45.1	\$5.0	DFO: =	0
					DRC: =	5
					SBA Workshop: =	0
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	44,621	Home:	Business:	Declaration Date:	8/29/05
	Applications to be Issued:	43,876	39,758	4,863	Physical Closing Date:	10/28/05
	Applications Received:	462	Home:	Business:	Counties:	32
	Applications Approved:	6	420	35	SBA Field Staff Onsite:	99
Amount Approved:	\$297.8	\$297.8	\$0.0	\$0.0	DFO: =	1
					DRC: =	8
					SBA Workshop: =	0
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date:	9/14/05
	Applications to be Issued:	12	0	0	Physical Closing Date:	11/14/05
	Applications Received:	0	Home:	Business:	Counties:	3
	Applications Approved:	0	0	0	SBA Field Staff Onsite:	1
Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0	DFO: =	0
					DRC: =	0
					SBA Workshop: =	1

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/20/2005

HURRICANE KATRINA GRAND TOTALS

	SBA FEMA cumulative referrals	890,924	Home:	Business:	DAO 1 Staff	147
	Applications to be Issued:	851,506	755,425	135,499	DAO 2 Staff	618
	Applications Received:	8,428	Home:	Business:	DAO 3 Staff	937
	Applications Approved:	55	7,896	497	DAO 4 Staff	498
	Amount Approved:	\$3,122.8	52	2	SBA Field Staff Onsite:	380
				Eidl:	EPSI	38
			\$3,062.7	\$55.1	\$5.0	

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS		
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	589,670	Home:	Business:	Declaration Date:	8/29/05	
	Applications to be Issued:	556,572	494,711	94,959	Physical Closing Date:	10/28/05	
	Applications Received:	5,975	Home:	Business:	Eidl:	SBA Field Staff Onsite:	140
	Applications Approved:	20	5,582	372	21	DFO: =	1
	Amount Approved:	\$570.2	20	0	0	DRC: =	29
			\$570.2	\$0.0	\$0.0	SBA Workshop: =	0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	254,485	Home:	Business:	Declaration Date:	8/29/05	
	Applications to be Issued:	248,906	219,060	35,425	Physical Closing Date:	10/28/05	
	Applications Received:	1,728	Home:	Business:	Eidl:	SBA Field Staff Onsite:	141
	Applications Approved:	27	1,666	55	7	DFO: =	0
	Amount Approved:	\$2,148.8	25	1	1	DRC: =	9
			\$2,098.7	\$45.1	\$5.0	SBA Workshop: =	0
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	46,769	Home:	Business:	Declaration Date:	8/29/05	
	Applications to be Issued:	46,015	41,654	5,115	Physical Closing Date:	10/28/05	
	Applications Received:	724	Home:	Business:	Eidl:	SBA Field Staff Onsite:	99
	Applications Approved:	8	647	70	7	DFO: =	1
	Amount Approved:	\$403.8	7	1	0	DRC: =	8
			\$393.8	\$10.0	\$0.0	SBA Workshop: =	0
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date:	9/14/05	
	Applications to be Issued:	13	0	0	Physical Closing Date:	11/14/05	
	Applications Received:	1	Home:	Business:	Eidl:	SBA Field Staff Onsite:	0
	Applications Approved:	0	1	0	0	DFO: =	0
	Amount Approved:	\$0.0	0	0	0	DRC: =	0
			\$0.0	\$0.0	\$0.0	SBA Workshop: =	0

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/21/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals	918,822	Home:	Business:	DAO 1 Staff	147	
	Applications to be Issued:	878,181	779,901	138,921	DAO 2 Staff	632
Applications Received:	10,870	Home:	Business:	Eid:	DAO 3 Staff	937
Apps Remaining To Be Input	9,271	10,311	524	35	DAO 4 Staff	505
Applications Approved:	64	7,950	1,179	142	SBA Field Staff Onsite:	446
Amount Approved:	\$3,463.6	61	2	1	EPSI	34
		\$3,403.5	\$55.1	\$5.0		

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS		
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	602,303	Home:	Business:	Declaration Date:	8/29/05	
	Applications to be Issued:	568,497	505,713	96,590	Physical Closing Date:	10/28/05	
	Applications Received:	7,288	Home:	Business:	Eid:	Counties:	47
	Applications Approved:	22	6,892	375	21	SBA Field Staff Onsite:	140
	Amount Approved:	\$590.2	22	0	0	DFO: =	1
		\$590.2	\$0.0	\$0.0	DRC: =	29	
					SBA Workshop: =	0	
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	266,939	Home:	Business:	Declaration Date:	8/29/05	
	Applications to be Issued:	260,884	230,040	36,899	Physical Closing Date:	10/28/05	
	Applications Received:	2,677	Home:	Business:	Eid:	Counties:	72
	Applications Approved:	32	2,591	79	7	SBA Field Staff Onsite:	208
	Amount Approved:	\$2,370.1	30	1	1	DFO: =	0
		\$2,320.0	\$45.1	\$5.0	DRC: =	11	
					SBA Workshop: =	0	
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	49,580	Home:	Business:	Declaration Date:	8/29/05	
	Applications to be Issued:	48,787	44,148	5,432	Physical Closing Date:	10/28/05	
	Applications Received:	904	Home:	Business:	Eid:	Counties:	32
	Applications Approved:	10	827	70	7	SBA Field Staff Onsite:	98
	Amount Approved:	\$503.3	9	1	0	DFO: =	1
		\$493.3	\$10.0	\$0.0	DRC: =	9	
					SBA Workshop: =	0	
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date:	9/14/05	
	Applications to be Issued:	13	0	0	Physical Closing Date:	11/14/05	
	Applications Received:	1	Home:	Business:	Eid:	Counties:	3
	Applications Approved:	0	1	0	0	SBA Field Staff Onsite:	0
	Amount Approved:	\$0.0	0	0	0	DFO: =	0
		\$0.0	\$0.0	\$0.0	DRC: =	0	
					SBA Workshop: =	0	

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/22/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals	1,001,622	Home:	Business:	Buffalo Staff	146	
		851,350	150,272	Atlanta Staff	632	
				Fl. Worth Staff	950	
				Sacramento Staff	523	
Applications Received:	12,413	Home:	Business:	Eidl:	Total:	
Apps Remaining To Be Input	9,468	11,800	577	36		
Applications Approved:	76	7,825	1,441	202		
Amount Approved:	\$4,004.9	73	2	1	SBA Field Staff Onsite:	
		\$3,944.8	\$55.1	\$5.0	EPSt	61

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	664,497	Home:	Business:	Declaration Date:	8/29/05
			559,248	105,249	Physical Closing Date:	10/28/05
					Counties:	47
	Applications Received:	8,082	Home:	Business:	Eidl:	SBA Field Staff Onsite:
Applications Approved:	27	7,644	417	21	DFO: =	1
Amount Approved:	\$698.3	27	0	0	DRC: =	29
		\$698.3	\$0.0	\$0.0	SBA Workshop: =	0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	285,844	Home:	Business:	Declaration Date:	8/29/05
			246,319	39,525	Physical Closing Date:	10/28/05
					Counties:	72
	Applications Received:	3,352	Home:	Business:	Eidl:	SBA Field Staff Onsite:
Applications Approved:	37	3,255	89	8	DFO: =	0
Amount Approved:	\$2,780.1	35	1	1	DRC: =	11
		\$2,730.0	\$45.1	\$5.0	SBA Workshop: =	0
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	51,281	Home:	Business:	Declaration Date:	8/29/05
			45,783	5,498	Physical Closing Date:	10/28/05
					Counties:	32
	Applications Received:	978	Home:	Business:	Eidl:	SBA Field Staff Onsite:
Applications Approved:	12	900	71	7	DFO: =	1
Amount Approved:	\$526.5	11	1	0	DRC: =	9
		\$516.5	\$10.0	\$0.0	SBA Workshop: =	0
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date:	9/14/05
			0	0	Physical Closing Date:	11/14/05
					Counties:	3
	Applications Received:	1	Home:	Business:	Eidl:	SBA Field Staff Onsite:
Applications Approved:	0	1	0	0	DFO: =	0
Amount Approved:	\$0.0	0	0	0	DRC: =	0
		\$0.0	\$0.0	\$0.0	SBA Workshop: =	0

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/23/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals	1,039,701	Home:	Business:	Buffalo Staff	155	
		884,931	154,770	Atlanta Staff	656	
Applications Received:	14,189	Home:	Business:	Eid:	Ft. Worth Staff	975
Apps Remaining To Be Input	14,769	13,455	694	40	Sacramento Staff	519
Applications Approved:	94	12,815	1,656	298	Total	2,305
Amount Approved:	\$5,283.6	91	2	1	SBA Field Staff Onsite	467
		\$5,223.5	\$55.1	\$5.0	EPSI	64

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	683,885	Home:	Business:	Declaration Date: 8/29/05	
			576,258	107,627	Physical Closing Date: 10/28/05	
	Applications Received:	8,971	Home:	Business:	Eid:	Counties: 47
	Applications Approved:	37	8,474	474	23	SBA Field Staff Onsite: 152
	Amount Approved:	\$1,269.4	37	0	0	DFO: = 1
		\$1,269.4	\$0.0	\$0.0	DRC: = 29	
					SBA Workshop: = 0	
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	300,823	Home:	Business:	Declaration Date: 8/29/05	
			259,555	41,268	Physical Closing Date: 10/28/05	
	Applications Received:	4,179	Home:	Business:	Eid:	Counties: 72
	Applications Approved:	43	4,027	143	9	SBA Field Staff Onsite: 221
	Amount Approved:	\$3,398.9	41	1	1	DFO: = 0
		\$3,348.8	\$45.1	\$5.0	DRC: = 11	
					SBA Workshop: = 0	
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	54,993	Home:	Business:	Declaration Date: 8/29/05	
			49,118	5,875	Physical Closing Date: 10/28/05	
	Applications Received:	1,038	Home:	Business:	Eid:	Counties: 32
	Applications Approved:	14	953	77	8	SBA Field Staff Onsite: 94
	Amount Approved:	\$615.3	13	1	0	DFO: = 1
		\$605.3	\$10.0	\$0.0	DRC: = 9	
					SBA Workshop: = 0	
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date: 9/14/05	
			0	0	Physical Closing Date: 11/14/05	
	Applications Received:	1	Home:	Business:	Eid:	Counties: 3
	Applications Approved:	0	1	0	0	SBA Field Staff Onsite: 0
	Amount Approved:	\$0.0	0	0	0	DFO: = 0
		\$0.0	\$0.0	\$0.0	DRC: = 0	
					SBA Workshop: = 0	

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/26/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals	1,086,258	Home:	Business:	Buffalo Staff	155	
		926,457	159,801	Atlanta Staff	673	
	Applications Received:	26,103	Home:	Business:	Fl. Worth Staff	975
	Apps Remaining To Be Input	2,950	23,809	2,164	Sacramento Staff	532
Applications Approved:	142		Eidl:	Total	2,335	
Amount Approved:	\$7,181.0	1,872	1,078			
		138	3	SBA Field Staff Onsite:	486	
		\$7,106.4	\$69.6	EPSI	61	
			\$5.0			

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	709,938	Home:	Business:	Declaration Date:	8/29/05
			599,350	110,588	Physical Closing Date:	10/28/05
	Applications Received:	15,750	Home:	Business:	Counties:	47
	Applications Approved:	67	14,277	1,390	SBA Field Staff Onsite:	175
Amount Approved:	\$2,447.9			DFO: =	1	
		\$2,447.9	\$0.0	DRC: =	29	
			\$0.0	SBA Workshop: =	0	
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	316,550	Home:	Business:	Declaration Date:	8/29/05
			273,591	42,959	Physical Closing Date:	10/28/05
	Applications Received:	8,694	Home:	Business:	Counties:	72
	Applications Approved:	52	8,077	589	SBA Field Staff Onsite:	233
Amount Approved:	\$3,915.6			DFO: =	0	
		\$3,865.5	\$45.1	DRC: =	15	
			\$5.0	SBA Workshop: =	0	
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	59,770	Home:	Business:	Declaration Date:	8/29/05
			53,516	6,254	Physical Closing Date:	10/28/05
	Applications Received:	1,658	Home:	Business:	Counties:	32
	Applications Approved:	23	1,454	185	SBA Field Staff Onsite:	78
Amount Approved:	\$817.5			DFO: =	1	
		\$793.0	\$24.5	DRC: =	10	
			\$0.0	SBA Workshop: =	0	
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date:	9/14/05
			0	0	Physical Closing Date:	11/14/05
	Applications Received:	1	Home:	Business:	Counties:	3
	Applications Approved:	0	1	0	SBA Field Staff Onsite:	0
Amount Approved:	\$0.0			DFO: =	0	
		\$0.0	\$0.0	DRC: =	0	
			\$0.0	SBA Workshop: =	0	

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 9/27/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals	1,105,941	Home:	Business:	Buffalo Staff	185	
		943,950	161,991	Allanta Staff	673	
	Applications Received:	27,465	Home:	Business:	Eidl:	
	Apps Remaining To Be Input	4,447	24,645	2,643	177	
	Applications Approved:	187	3,735	712		
Amount Approved:	\$8,895.8	\$8,780.4	\$110.4	\$5.0	Total	2,425
				SBA Field Staff Onsite:	507	
				EPSI	67	

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	722,479	Home:	Business:	Declaration Date:	8/29/05
			610,448	112,031	Physical Closing Date:	10/28/05
	Applications Received:	16,535	Home:	Business:	Eidl:	Counties:
	Applications Approved:	90	14,804	1,620	111	SBA Field Staff Onsite:
	Amount Approved:	\$3,192.8	90	0	0	DFO: =
			\$3,192.8	\$0.0	\$0.0	DRC: =
					SBA Workshop: =	0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	322,147	Home:	Business:	Declaration Date:	8/29/05
			278,574	43,573	Physical Closing Date:	10/28/05
	Applications Received:	9,192	Home:	Business:	Eidl:	Counties:
	Applications Approved:	66	8,352	797	43	SBA Field Staff Onsite:
	Amount Approved:	\$4,712.5	64	1	1	DFO: =
			\$4,662.4	\$45.1	\$5.0	DRC: =
					SBA Workshop: =	0
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	61,315	Home:	Business:	Declaration Date:	8/29/05
			54,928	6,387	Physical Closing Date:	10/28/05
	Applications Received:	1,737	Home:	Business:	Eidl:	Counties:
	Applications Approved:	31	1,488	226	23	SBA Field Staff Onsite:
	Amount Approved:	\$990.5	27	4	0	DFO: =
			\$925.2	\$65.3	\$0.0	DRC: =
					SBA Workshop: =	0
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date:	9/14/05
					Physical Closing Date:	11/14/05
	Applications Received:	1	Home:	Business:	Eidl:	Counties:
	Applications Approved:	0	1	0	0	SBA Field Staff Onsite:
	Amount Approved:	\$0.0	0	0	0	DFO: =
			\$0.0	\$0.0	\$0.0	DRC: =
					SBA Workshop: =	0

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 10/4/2005

HURRICANE GRAND TOTALS

SBA FEMA cumulative referrals	1,451,032	Home:	Business:	Buffalo Staff	190
		1,243,895	207,137	Atlanta Staff	757
Summary Declines	9,070			Fl. Worth Staff	1,162
				Sacramento Staff	600
Application Status		Home:	Business:	Total	2,709
Applications Received:	56,819	50,133	6,386	Eidl:	
Applications Withdrawn:	274	252	20		
Applications Declined:	5,156	4,826	299		
Applications Pending:	35,948	32,159	3,524		
Applications Approved:	450	432	17	SBA Field Staff Onsite:	538
Amount Approved:	\$25,656.8	\$24,802.5	\$849.3	EPSI	75

Hurricane Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS		
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	766,068	Home:	Business:	Declaration Date:	8/29/05	
	Summary Declines	5,148	648,779	117,289	Physical Closing Date:	10/28/05	
			5,148		Counties:	58	
	Applications Received:	23,719	Home:	Business:	Eidl:	SBA Field Staff Onsite:	258
	Applications Withdrawn:	158	21,194	2,347		DFO: =	1
	Applications Declined:	3,113	145	12		DRC: =	29
	Applications Pending:	20,239	2,924	172		SBA Workshop: =	0
	Applications Approved:	208	17,922	2,158			
	Amount Approved:	\$10,554.5	203	5			
			\$10,119.7	\$434.8	\$0.0		
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	341,920	Home:	Business:	Declaration Date:	8/29/05	
	Summary Declines	3,077	296,155	45,765	Physical Closing Date:	10/28/05	
			3,077		Counties:	72	
	Applications Received:	14,972	Home:	Business:	Eidl:	SBA Field Staff Onsite:	245
	Applications Withdrawn:	62	13,690	1,201		DFO: =	0
	Applications Declined:	1,564	58	4		DRC: =	15
	Applications Pending:	13,175	1,461	94		SBA Workshop: =	2
	Applications Approved:	171	12,007	1,097			
	Amount Approved:	\$12,776.3	164	6			
			\$12,461.5	\$309.8	\$5.0		
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	66,187	Home:	Business:	Declaration Date:	8/29/05	
	Summary Declines	693	59,344	6,843	Physical Closing Date:	10/28/05	
			693		Counties:	32	
	Applications Received:	2,671	Home:	Business:	Eidl:	SBA Field Staff Onsite:	35
	Applications Withdrawn:	54	2,351	283		DFO: =	1
	Applications Declined:	478	49	4		DRC: =	10
	Applications Pending:	2,068	440	33		SBA Workshop: =	2
	Applications Approved:	71	1,797	240			
	Amount Approved:	\$2,326.0	65	6			
			\$2,221.3	\$104.7	\$0.0		
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date:	9/14/05	
	Summary Declines	2	0	0	Physical Closing Date:	11/29/05	
			2		Counties:	7	
	Applications Received:	7	Home:	Business:	Eidl:	SBA Field Staff Onsite:	0
	Applications Withdrawn:	0	4	1		DFO: =	0
	Applications Declined:	1	0	0		DRC: =	0
	Applications Pending:	6	1	0		SBA Workshop: =	0
	Applications Approved:	0	3	1			
	Amount Approved:	\$0.0	0	0			
			\$0.0	\$0.0	\$0.0		

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS			
Texas	SBA FEMA cumulative referrals	155,407	Home:	Business:	Declaration Date:	9/24/05		
	Summary Declines	116	134,068	21,339	Physical Closing Date:	11/23/05		
			116		Counties:	38		
	Hurricane Rita		Home:	Business:	Eid:	SBA Field Staff Onsite:	0	
	10203	Applications Received:	262	242	18	2	DFO: =	*
		Applications Withdrawn:	0	0	0	0	DRC: =	20
		Applications Declined:	0	0	0	0	SBA Workshop: =	*
	Applications Pending:	262	242	18	2			
	Applications Approved:	0	0	0	0			
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0			
Louisiana	SBA FEMA cumulative referrals	121,450	Home:	Business:	Declaration Date:	9/24/05		
	Summary Declines	34	105,549	15,901	Physical Closing Date:	11/23/05		
			34		Counties:	35		
	Hurricane Rita		Home:	Business:	Eid:	SBA Field Staff Onsite:	0	
	10205	Applications Received:	198	188	10	0	DFO: =	*
		Applications Withdrawn:	0	0	0	0	DRC: =	*
		Applications Declined:	0	0	0	0	SBA Workshop: =	*
	Applications Pending:	198	188	10				
	Applications Approved:	0	0	0	0			
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0			

* All DRC's are providing service to victims of both hurricanes.

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 10/6/2005

HURRICANE GRAND TOTALS

SBA FEMA cumulative referrals Summary Declines Application Status Applications Received: Applications Withdrawn: Applications Declined: Applications Pending: Applications Approved: Amount Approved: Loans Disbursed # Loans Disbursed \$:	1,556,811 11,692 61,780 352 6,037 39,937 586 \$36,443.1 23 \$207.8	Home: Business: 1,336,059 220,752 Home: Business: Eidl: 54,375 7,016 389 323 26 3 5,637 369 31 35,209 4,377 351 562 20 4 \$34,813.6 \$875.1 \$754.4	Buffalo Staff 189 Allanta Staff 626 Ft. Worth Staff 1,059 Sacramento Staff 627 FIT 435 Total 2,936 SBA Field Staff Onsite: 549 EPSI 95
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Hurricane Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)	STATUS
Louisiana	SBA FEMA cumulative referrals 780,003 Summary Declines 6,598	Home: Business: 661,106 118,897 6,598	Declaration Date: 8/29/05 Physical Closing Date: 10/28/05 Counties: 58
Hurricane Katrina 10176	Applications Received: 26,288 Applications Withdrawn: 202 Applications Declined: 3,549 Applications Pending: 22,280 Applications Approved: 257 Amount Approved: \$15,192.1 Loans Disbursed # 7 Loans Disbursed \$: \$67.2	Home: Business: Eidl: 23,308 2,765 215 187 13 2 3,320 212 17 19,553 2,534 193 248 6 3 \$13,997.9 \$444.8 \$749.4	SBA Field Staff Onsite: 195 DFO: = 1 DRC: = 34 SBA Workshop: = 0
Mississippi	SBA FEMA cumulative referrals 349,118 Summary Declines 3,970	Home: Business: 302,451 46,667 3,970	Declaration Date: 8/29/05 Physical Closing Date: 10/28/05 Counties: 72
Hurricane Katrina 10178	Applications Received: 16,879 Applications Withdrawn: 89 Applications Declined: 1,802 Applications Pending: 14,744 Applications Approved: 244 Amount Approved: \$18,390.5 Loans Disbursed # 12 Loans Disbursed \$: \$115.0	Home: Business: Eidl: 15,172 1,592 115 82 7 1 1,676 117 9 13,177 1,462 105 237 6 1 \$18,075.7 \$309.8 \$5.0	SBA Field Staff Onsite: 250 DFO: = 1 DRC: = 20 SBA Workshop: = 3
Alabama	SBA FEMA cumulative referrals 68,136 Summary Declines 793	Home: Business: 61,081 7,055 793	Declaration Date: 8/29/05 Physical Closing Date: 10/28/05 Counties: 32
Hurricane Katrina 10180	Applications Received: 2,871 Applications Withdrawn: 61 Applications Declined: 584 Applications Pending: 2,141 Applications Approved: 85 Amount Approved: \$2,860.5 Loans Disbursed # 4 Loans Disbursed \$: \$25.6	Home: Business: Eidl: 2,498 326 47 54 6 1 541 38 5 1,826 274 41 77 8 0 \$2,740.0 \$120.5 \$0.0	SBA Field Staff Onsite: 38 DFO: = 1 DRC: = 11 SBA Workshop: = 1

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Florida Hurricane Katrina 10198	SBA Agency Disaster Summary Declines	0 2	Home: Business: 0 0 2			Declaration Date: 9/14/05 Physical Closing Date: 11/29/05 Counties: 7
	Applications Received:	9	Home: 5	Business: 2	EIDL: 2	SBA Field Staff Onsite: 1
	Applications Withdrawn:	0	0	0	0	DFO: = 0
	Applications Declined:	2	2	0	0	DRC: = 1
	Applications Pending:	7	3	2	2	SBA Workshop: = 0
	Applications Approved:	0	0	0	0	
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0	
	Loans Disbursed #	0				
	Loans Disbursed \$	\$0.0				
	Texas Hurricane Rita 10203	SBA FEMA cumulative referrals Summary Declines	204,794 193	Home: Business: 176,897 27,897 193		
Applications Received:		600	Home: 507	Business: 83	EIDL: 10	SBA Field Staff Onsite: 65
Applications Withdrawn:		0	0	0	0	DFO: = *
Applications Declined:		56	55	1	0	DRC: = 22
Applications Pending:		544	452	82	10	SBA Workshop: = *
Applications Approved:		0	0	0	0	
Amount Approved:		\$0.0	\$0.0	\$0.0	\$0.0	
Loans Disbursed #		0				
Loans Disbursed \$		\$0.0				
Louisiana Hurricane Rita 10205		SBA FEMA cumulative referrals Summary Declines	154,760 136	Home: Business: 134,524 20,236 136		
	Applications Received:	265	Home: 241	Business: 24	EIDL: 0	SBA Field Staff Onsite: 0*
	Applications Withdrawn:	0	0	0	0	DFO: = *
	Applications Declined:	44	43	1	0	DRC: = *
	Applications Pending:	221	198	23		SBA Workshop: = *
	Applications Approved:	0	0	0	0	
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0	
	Loans Disbursed #	0				
	Loans Disbursed \$	\$0.0				

* All DRC's are providing service to victims of Hurricane Katrina and Hurricane Rita.

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 10/7/2005

HURRICANE GRAND TOTALS

SBA FEMA cumulative referrals Summary Declines Application Status Applications Received: Applications Withdrawn: Applications Declined: Applications Pending: Applications Approved: Amount Approved: Loans Disbursed # Loans Disbursed \$:	1,579,999	1,356,462	223,537	Buffalo Staff	189
	13,452			Atlanta Staff	663
				Ft. Worth Staff	1,022
				Sacramento Staff	651
				FIT	435
				Total	2,960
				SBA Field Staff Onsite:	588
				EPSI	116

Hurricane Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	783,633	664,370	119,263	Declaration Date:	8/29/05
	Summary Declines	7,430	7,430		Physical Closing Date:	10/28/05
					Counties:	58
					SBA Field Staff Onsite:	233
	Applications Received:	27,649	24,484	2,928	DFO: =	1
	Applications Withdrawn:	230	213	15	DRC: =	32
	Applications Declined:	3,820	3,587	216	SBA Workshop: =	0
	Applications Pending:	23,326	20,420	2,691		
	Applications Approved:	273	264	6		
	Amount Approved:	\$16,364.0	15,170	445		
	Loans Disbursed #	7				
	Loans Disbursed \$:	\$67.2				
	Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	351,057	304,135	46,922	Declaration Date:
Summary Declines		4,531	4,531		Physical Closing Date:	10/28/05
					Counties:	72
					SBA Field Staff Onsite:	250
Applications Received:		17,475	15,644	1,699	DFO: =	1
Applications Withdrawn:		102	95	7	DRC: =	20
Applications Declined:		1,910	1,786	115	SBA Workshop: =	3
Applications Pending:		15,165	13,472	1,571		
Applications Approved:		298	291	6		
Amount Approved:		\$22,121.9	\$21,807.1	\$309.8		
Loans Disbursed #		13				
Loans Disbursed \$:		\$123.9				
Alabama Hurricane Katrina 10180		SBA FEMA cumulative referrals	68,831	61,721	7,110	Declaration Date:
	Summary Declines	866	866		Physical Closing Date:	10/28/05
					Counties:	32
					SBA Field Staff Onsite:	38
	Applications Received:	2,920	2,545	328	DFO: =	1
	Applications Withdrawn:	64	57	6	DRC: =	11
	Applications Declined:	607	564	38	SBA Workshop: =	1
	Applications Pending:	2,159	1,843	275		
	Applications Approved:	90	81	9		
	Amount Approved:	\$2,967.5	\$2,829.9	\$137.6		
	Loans Disbursed #	4				
	Loans Disbursed \$:	\$25.6				

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS													
Florida Hurricane Katrina 10198	SBA Agency Disaster Summary Declines	0 2	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td colspan="2"></td> </tr> <tr> <td>0</td> <td>0</td> <td colspan="2"></td> </tr> <tr> <td>2</td> <td></td> <td colspan="2"></td> </tr> </table>			Home:	Business:			0	0			2				Declaration Date: 9/14/05 Physical Closing Date: 11/29/05 Counties: 7
	Home:	Business:																
	0	0																
	2																	
	Applications Received:	9	5	2	2	SBA Field Staff Onsite: 1												
	Applications Withdrawn:	0	0	0	0	DFO: = 0												
	Applications Declined:	2	2	0	0	DRC: = 1												
	Applications Pending:	7	3	2	2	SBA Workshop: = 0												
	Applications Approved:	0	0	0	0													
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0													
Loans Disbursed #	0																	
Loans Disbursed \$:	\$0.0																	
Texas Hurricane Rita 10203	SBA FEMA cumulative referrals Summary Declines	215,661 359	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td colspan="2"></td> </tr> <tr> <td>186,361</td> <td>29,300</td> <td colspan="2"></td> </tr> <tr> <td>359</td> <td></td> <td colspan="2"></td> </tr> </table>			Home:	Business:			186,361	29,300			359				Declaration Date: 9/24/05 Physical Closing Date: 11/23/05 Counties: 38
	Home:	Business:																
	186,361	29,300																
	359																	
	Applications Received:	774	636	125	13	SBA Field Staff Onsite: 66												
	Applications Withdrawn:	0	0	0	0	DFO: = *												
	Applications Declined:	59	58	1	0	DRC: = 25												
	Applications Pending:	715	578	124	13	SBA Workshop: = *												
	Applications Approved:	0	0	0	0													
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0													
Loans Disbursed #	0																	
Loans Disbursed \$:	\$0.0																	
Louisiana Hurricane Rita 10205	SBA FEMA cumulative referrals Summary Declines	160,817 264	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td colspan="2"></td> </tr> <tr> <td>139,875</td> <td>20,942</td> <td colspan="2"></td> </tr> <tr> <td>264</td> <td></td> <td colspan="2"></td> </tr> </table>			Home:	Business:			139,875	20,942			264				Declaration Date: 9/24/05 Physical Closing Date: 11/23/05 Counties: 35
	Home:	Business:																
	139,875	20,942																
	264																	
	Applications Received:	284	253	31	0	SBA Field Staff Onsite: 0*												
	Applications Withdrawn:	0	0	0	0	DFO: = *												
	Applications Declined:	44	43	1	0	DRC: = *												
	Applications Pending:	240	210	30	0	SBA Workshop: = *												
	Applications Approved:	0	0	0	0													
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0													
Loans Disbursed #	0																	
Loans Disbursed \$:	\$0.0																	

* All DRC's are providing service to victims of Hurricane Katrina and Hurricane Rita.

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 10/11/2005

HURRICANE GRAND TOTALS

SBA FEMA cumulative referrals Summary Declines Application Status Applications Received: Applications Withdrawn: Applications Declined: Applications Pending: Applications Approved: Amount Approved: Loans Disbursed # Loans Disbursed \$:	1,633,539	1,404,028	229,511	Buffalo Staff	179
	15,995			Allanta Staff	670
				Ft. Worth Staff	1,022
				Sacramento Staff	327
				FIT	416
				Total	2,614
				SBA Field Staff Onsite:	622
				EPSI	96

Hurricane Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)	STATUS
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	792,367	Declaration Date: 8/29/05
	Summary Declines	8,921	Physical Closing Date: 10/28/05
			Counties: 58
	Applications Received:	33,985	SBA Field Staff Onsite: 266
	Applications Withdrawn:	313	DFO: = 1
	Applications Declined:	4,681	DRC: = 34
	Applications Pending:	28,607	SBA Workshop: = 3
	Applications Approved:	384	
	Amount Approved:	\$24,232.6	
	Loans Disbursed #	13	
	Loans Disbursed \$\$\$:	\$125.7	
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	356,437	Declaration Date: 8/29/05
	Summary Declines	5,227	Physical Closing Date: 10/28/05
			Counties: 72
	Applications Received:	20,845	SBA Field Staff Onsite: 231
	Applications Withdrawn:	158	DFO: = 0
	Applications Declined:	2,452	DRC: = 24
	Applications Pending:	17,778	SBA Workshop: = 3
	Applications Approved:	457	
	Amount Approved:	\$33,282.6	
	Loans Disbursed #	25	
	Loans Disbursed \$\$\$:	\$231.9	
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	69,696	Declaration Date: 8/29/05
	Summary Declines	995	Physical Closing Date: 10/28/05
			Counties: 32
	Applications Received:	3,292	SBA Field Staff Onsite: 34
	Applications Withdrawn:	73	DFO: = 1
	Applications Declined:	720	DRC: = 10
	Applications Pending:	2,372	SBA Workshop: = 0
	Applications Approved:	127	
	Amount Approved:	\$4,730.6	
	Loans Disbursed #	14	
	Loans Disbursed \$\$\$:	\$122.3	

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS										
Florida Hurricane Katrina 10198	SBA Agency Disaster Summary Declines	0 7	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td></td> </tr> <tr> <td>0</td> <td>0</td> <td></td> </tr> <tr> <td>7</td> <td></td> <td></td> </tr> </table>			Home:	Business:		0	0		7			Declaration Date: 9/14/05 Physical Closing Date: 11/29/05 Counties: 7
	Home:	Business:													
	0	0													
	7														
	Applications Received:	10	5	3	2	SBA Field Staff Onsite: 21									
	Applications Withdrawn:	0	0	0	0	DFO: = 0									
	Applications Declined:	2	2	0	0	DRC: = 3									
	Applications Pending:	8	3	3	2	SBA Workshop: = 3									
	Applications Approved:	0	0	0	0										
	Amount Approved:	\$0.0	\$0.0	\$0.0	~\$0.0										
Loans Disbursed #	0														
Loans Disbursed \$\$\$	\$0.0														
Texas Hurricane Rita 10203	SBA FEMA cumulative referrals Summary Declines	242,112 482	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td></td> </tr> <tr> <td>209,830</td> <td>32,282</td> <td></td> </tr> <tr> <td>482</td> <td></td> <td></td> </tr> </table>			Home:	Business:		209,830	32,282		482			Declaration Date: 9/24/05 Physical Closing Date: 11/23/05 Counties: 38
	Home:	Business:													
	209,830	32,282													
	482														
	Applications Received:	1,495	1,279	192	24	SBA Field Staff Onsite: 70									
	Applications Withdrawn:	0	0	0	0	DFO: = *									
	Applications Declined:	74	70	2	2	DRC: = 26									
	Applications Pending:	1,421	1,209	190	22	SBA Workshop: = *									
	Applications Approved:	0	0	0	0										
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0										
Loans Disbursed #	0														
Loans Disbursed \$\$\$	\$0.0														
Louisiana Hurricane Rita 10205	SBA FEMA cumulative referrals Summary Declines	172,927 363	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td></td> </tr> <tr> <td>150,573</td> <td>22,354</td> <td></td> </tr> <tr> <td>363</td> <td></td> <td></td> </tr> </table>			Home:	Business:		150,573	22,354		363			Declaration Date: 9/24/05 Physical Closing Date: 11/23/05 Counties: 35
	Home:	Business:													
	150,573	22,354													
	363														
	Applications Received:	722	656	66	0	SBA Field Staff Onsite: 0*									
	Applications Withdrawn:	0	0	0	0	DFO: = *									
	Applications Declined:	44	43	1	0	DRC: = *									
	Applications Pending:	678	613	65	0	SBA Workshop: = *									
	Applications Approved:	0	0	0	0										
	Amount Approved:	\$0.0	\$0.0	\$0.0	\$0.0										
Loans Disbursed #	0														
Loans Disbursed \$\$\$	\$0.0														

* All DRC's are providing service to victims of Hurricane Katrina and Hurricane Rita.

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 10/12/2005

HURRICANE GRAND TOTALS

SBA FEMA cumulative referrals	1,340,389	Home:	Business:	Buffalo Staff	177	
		1,146,994	193,395	Atlanta Staff	736	
	Applications Received:	32,460	Home:	Business:	Fl. Worth Staff	1,103
	Apps Remaining To Be Input	9,547	29,107	3,116	Sacramento Staff	577
Applications Approved:	286		Eid:	Total	2,593	
Amount Approved:	\$14,882.6	8,169	1,378	SBA Field Staff Onsite:	540	
		274	11	EPSP	72	
		\$14,494.9	\$382.7			

Hurricane Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	751,513	Home:	Business:	Declaration Date:	8/29/05
			638,050	115,463	Physical Closing Date:	10/28/05
	Applications Received:	19,280	Home:	Business:	Counties:	47
	Applications Approved:	139	17,195	1,942	SBA Field Staff Onsite:	175
Amount Approved:	\$5,550.9		136	3	DFO: =	1
		\$5,336.1	\$214.8	\$0.0	DRC: =	29
					SBA Workshop: =	0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	335,332	Home:	Business:	Declaration Date:	8/29/05
			290,286	45,046	Physical Closing Date:	10/28/05
	Applications Received:	11,072	Home:	Business:	Counties:	72
	Applications Approved:	98	10,089	922	SBA Field Staff Onsite:	287
Amount Approved:	\$7,729.9		95	2	DFO: =	0
		\$7,661.7	\$63.2	\$5.0	DRC: =	15
					SBA Workshop: =	0
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	64,571	Home:	Business:	Declaration Date:	8/29/05
			57,876	6,695	Physical Closing Date:	10/28/05
	Applications Received:	2,074	Home:	Business:	Counties:	32
	Applications Approved:	49	1,791	252	SBA Field Staff Onsite:	49
Amount Approved:	\$1,601.8		43	6	DFO: =	1
		\$1,497.1	\$104.7	\$0.0	DRC: =	11
					SBA Workshop: =	0
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date:	9/14/05
			0	0	Physical Closing Date:	11/14/05
	Applications Received:	3	Home:	Business:	Counties:	3
	Applications Approved:	0	1	0	SBA Field Staff Onsite:	29
Amount Approved:	\$0.0		0	0	DFO: =	0
		\$0.0	\$0.0	\$0.0	DRC: =	0
					SBA Workshop: =	0
Texas Hurricane Rita 10203	SBA FEMA cumulative referrals	100,295	Home:	Business:	Declaration Date:	9/24/05
			85,933	14,362	Physical Closing Date:	11/23/05
	Applications Received:	0	Home:	Business:	Counties:	22
	Applications Approved:	0	0	0	SBA Field Staff Onsite:	0
Amount Approved:	\$0.0		0	0	DFO: =	*
		\$0.0	\$0.0	\$0.0	DRC: =	*
					SBA Workshop: =	*
Louisiana Hurricane Rita 10205	SBA FEMA cumulative referrals	88,678	Home:	Business:	Declaration Date:	9/24/05
			76,849	11,829	Physical Closing Date:	11/23/05
	Applications Received:	31	Home:	Business:	Counties:	23
	Applications Approved:	0	31	0	SBA Field Staff Onsite:	0
Amount Approved:	\$0.0		0	0	DFO: =	*
		\$0.0	\$0.0	\$0.0	DRC: =	*
					SBA Workshop: =	*

* All DRCs are providing service to victims of both hurricanes

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 10/12/2005

HURRICANE KATRINA GRAND TOTALS

SBA FEMA cumulative referrals	1,214,013	Home:	Business:	Buffalo Staff	180
		1,037,509	176,504	Atlanta Staff	701
Applications Received:	28,691	Home:	Business:	Fl. Worth Staff	1,085
Apps Remaining To Be Input	5,104	25,728	2,772	Sacramento Staff	529
Applications Approved:	212			Total	2,495
Amount Approved:	\$10,438.3			SBA Field Staff Onsite:	522
				EPIS	67

Hurricane Katrina Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	734,075	Home:	Business:	Declaration Date:	8/29/05
			620,715	113,360	Physical Closing Date:	10/28/05
	Applications Received:	17,324	Home:	Business:	Counties:	47
	Applications Approved:	102	15,508	1,698	SBA Field Staff Onsite:	190
Amount Approved:	\$3,780.9		102	0	DFO: =	1
			\$3,780.9	\$0.0	DRC: =	33
				\$0.0	SBA Workshop: =	0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	327,186	Home:	Business:	Declaration Date:	8/29/05
			283,043	44,143	Physical Closing Date:	10/28/05
	Applications Received:	9,547	Home:	Business:	Counties:	72
	Applications Approved:	73	8,659	841	SBA Field Staff Onsite:	254
Amount Approved:	\$5,475.4		70	2	DFO: =	0
			\$5,407.2	\$63.2	DRC: =	15
				\$5.0	SBA Workshop: =	0
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	62,640	Home:	Business:	Declaration Date:	8/29/05
			56,126	6,514	Physical Closing Date:	10/28/05
	Applications Received:	1,818	Home:	Business:	Counties:	32
	Applications Approved:	37	1,560	233	SBA Field Staff Onsite:	78
Amount Approved:	\$1,182.0		32	5	DFO: =	1
			\$1,080.3	\$101.7	DRC: =	11
				\$0.0	SBA Workshop: =	0
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date:	9/14/05
			0	0	Physical Closing Date:	11/14/05
	Applications Received:	2	Home:	Business:	Counties:	3
	Applications Approved:	0	1	0	SBA Field Staff Onsite:	0
Amount Approved:	\$0.0		0	0	DFO: =	0
			\$0.0	\$0.0	DRC: =	0
				\$0.0	SBA Workshop: =	0
Texas Hurricane Rita 10203	SBA FEMA cumulative referrals	37,993	Home:	Business:	Declaration Date:	9/24/05
			32,587	5,406	Physical Closing Date:	11/23/05
	Applications Received:	0	Home:	Business:	Counties:	22
	Applications Approved:	0	0	0	SBA Field Staff Onsite:	*
Amount Approved:	\$0.0		0	0	DFO: =	*
			\$0.0	\$0.0	DRC: =	*
				\$0.0	SBA Workshop: =	*
Louisiana Hurricane Rita 10205	SBA FEMA cumulative referrals	52,119	Home:	Business:	Declaration Date:	9/24/05
			45,038	7,081	Physical Closing Date:	11/23/05
	Applications Received:	0	Home:	Business:	Counties:	23
	Applications Approved:	0	0	0	SBA Field Staff Onsite:	*
Amount Approved:	\$0.0		0	0	DFO: =	*
			\$0.0	\$0.0	DRC: =	*
				\$0.0	SBA Workshop: =	*

* All DRC's are providing service to victims from both hurricanes.

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 10/12/2005

HURRICANE GRAND TOTALS

SBA FEMA cumulative referrals	1,274,018	Home:	Business:	Buffalo Staff	180
		1,089,158	184,860	Atlanta Staff	725
Applications Received:	30,528	Home:	Business:	Eidl:	1,090
Apps Remaining To Be Input	6,369	27,310	2,997	221	579
Applications Approved:	250	Home:	Business:	Eidl:	2,574
Amount Approved:	\$12,632.1	27,310	2,997	221	540
		Home:	Business:	Eidl:	67
		5,319	1,050		
		239	10	1	SBA Field Staff Onsite:
		\$12,252.4	\$374.7	\$5.0	67

Hurricane Disaster Loan Information by State

STATE	STATISTICS		SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)				STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	738,455	Home:	Business:			Declaration Date:	8/29/05
			624,579	113,876			Physical Closing Date:	10/28/05
		Applications Received:	18,415	Home:	Business:	Eidl:	Counties:	47
		Applications Approved:	119	16,440	1,842	133	SBA Field Staff Onsite:	175
Amount Approved:	\$4,591.3	117	2	0	DFO: =	1		
		\$4,384.5	\$206.8	\$0.0	DRC: =	29		
					SBA Workshop: =	0		
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	330,817	Home:	Business:			Declaration Date:	8/29/05
			286,275	44,542			Physical Closing Date:	10/28/05
		Applications Received:	10,210	Home:	Business:	Eidl:	Counties:	72
		Applications Approved:	87	9,245	907	58	SBA Field Staff Onsite:	287
Amount Approved:	\$6,610.7	84	2	1	DFO: =	0		
		\$6,542.5	\$63.2	\$5.0	DRC: =	15		
					SBA Workshop: =	0		
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	63,191	Home:	Business:			Declaration Date:	8/29/05
			56,636	6,555			Physical Closing Date:	10/28/05
		Applications Received:	1,901	Home:	Business:	Eidl:	Counties:	32
		Applications Approved:	44	1,624	248	29	SBA Field Staff Onsite:	78
Amount Approved:	\$1,430.1	38	6	0	DFO: =	1		
		\$1,325.4	\$104.7	\$0.0	DRC: =	10		
					SBA Workshop: =	0		
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:			Declaration Date:	9/14/05
			0	0			Physical Closing Date:	11/14/05
		Applications Received:	2	Home:	Business:	Eidl:	Counties:	3
		Applications Approved:	0	1	0	1	SBA Field Staff Onsite:	0
Amount Approved:	\$0.0	0	0	0	DFO: =	0		
		\$0.0	\$0.0	\$0.0	DRC: =	0		
					SBA Workshop: =	0		
Texas Hurricane Rita 10203	SBA FEMA cumulative referrals	81,446	Home:	Business:			Declaration Date:	9/24/05
			69,715	11,731			Physical Closing Date:	11/23/05
		Applications Received:	0	Home:	Business:	Eidl:	Counties:	22
		Applications Approved:	0	0	0	0	SBA Field Staff Onsite:	0
Amount Approved:	\$0.0	0	0	0	DFO: =	0		
		\$0.0	\$0.0	\$0.0	DRC: =	0		
					SBA Workshop: =	0		
Louisiana Hurricane Rita 10205	SBA FEMA cumulative referrals	60,109	Home:	Business:			Declaration Date:	9/24/05
			51,953	8,156			Physical Closing Date:	11/23/05
		Applications Received:	0	Home:	Business:	Eidl:	Counties:	23
		Applications Approved:	0	0	0	0	SBA Field Staff Onsite:	0
Amount Approved:	\$0.0	0	0	0	DFO: =	0		
		\$0.0	\$0.0	\$0.0	DRC: =	0		
					SBA Workshop: =	0		

* All DRC's are providing service to victims from both hurricanes.

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 10/12/2005

HURRICANE GRAND TOTALS

SBA FEMA cumulative referrals	1,451,032	Home:	Business:	Buffalo Staff	175
		1,243,895	207,137	Atlanta Staff	757
				Ft. Worth Staff	1,169
				Sacramento Staff	600
Applications Received:	39,104	Home:	Business:	Eidl:	Total
Apps Remaining To Be Input	10,766	35,349	3,486	269	
Applications Approved:	349	8,655	2,111		
Amount Approved:	\$18,712.1	335	13	1	SBA Field Staff Onsite: 538
		\$18,173.2	\$533.9	\$5.0	EPSI 73

Hurricane Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS	
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	766,068	Home:	Business:	Declaration Date:	8/29/05
			648,779	117,289	Physical Closing Date:	10/28/05
	Applications Received:	22,439	Home:	Business:	Eidl:	Counties:
	Applications Approved:	169	20,136	2,140	163	SBA Field Staff Onsite:
Amount Approved:	\$7,264.7	166	3	0	DFO: =	1
		\$7,049.9	\$214.8	\$0.0	DRC: =	29
					SBA Workshop: =	0
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	341,920	Home:	Business:	Declaration Date:	8/29/05
			296,155	45,765	Physical Closing Date:	10/28/05
	Applications Received:	13,852	Home:	Business:	Eidl:	Counties:
	Applications Approved:	126	12,702	1,078	72	SBA Field Staff Onsite:
Amount Approved:	\$9,715.6	121	4	1	DFO: =	0
		\$9,496.2	\$214.4	\$5.0	DRC: =	15
					SBA Workshop: =	2
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	66,187	Home:	Business:	Declaration Date:	8/29/05
			59,344	6,843	Physical Closing Date:	10/28/05
	Applications Received:	2,483	Home:	Business:	Eidl:	Counties:
	Applications Approved:	54	2,189	262	32	SBA Field Staff Onsite:
Amount Approved:	\$1,731.8	48	6	0	DFO: =	1
		\$1,627.1	\$104.7	\$0.0	DRC: =	10
					SBA Workshop: =	2
Florida Hurricane Katrina 10198	SBA Agency Disaster	0	Home:	Business:	Declaration Date:	9/14/05
			0	0	Physical Closing Date:	11/29/05
	Applications Received:	6	Home:	Business:	Eidl:	Counties:
	Applications Approved:	0	3	1	2	SBA Field Staff Onsite:
Amount Approved:	\$0.0	0	0	0	DFO: =	0
		\$0.0	\$0.0	\$0.0	DRC: =	0
					SBA Workshop: =	0
Texas Hurricane Rita 10203	SBA FEMA cumulative referrals	155,407	Home:	Business:	Declaration Date:	9/24/05
			134,068	21,339	Physical Closing Date:	11/23/05
	Applications Received:	200	Home:	Business:	Eidl:	Counties:
	Applications Approved:	0	199	1	0	SBA Field Staff Onsite:
Amount Approved:	\$0.0	0	0	0	DFO: =	*
		\$0.0	\$0.0	\$0.0	DRC: =	20
					SBA Workshop: =	*
Louisiana Hurricane Rita 10205	SBA FEMA cumulative referrals	121,450	Home:	Business:	Declaration Date:	9/24/05
			105,549	15,901	Physical Closing Date:	11/23/05
	Applications Received:	124	Home:	Business:	Eidl:	Counties:
	Applications Approved:	0	120	4	0	SBA Field Staff Onsite:
Amount Approved:	\$0.0	0	0	0	DFO: =	*
		\$0.0	\$0.0	\$0.0	DRC: =	*
					SBA Workshop: =	*

* All DRC's are providing service to victims of both hurricanes.

DISASTER UPDATE for PRESIDENTIAL DISASTER DECLARATIONS

Report Date 10/12/2005

HURRICANE GRAND TOTALS

SBA FEMA cumulative referrals	1,646,897	Home:	Business:	Buffalo Staff	213	
	Summary Declines	16,010	1,415,773	231,124	Atlanta Staff	632
Application Status		Home:	Business:	Eid:	Total	3,052
Applications Received:	83,970	74,216	9,174	580	SBA Field Staff Onsite:	662
Applications Withdrawn:	578	537	37	4	EPSI	133
Applications Declined:	8,431	7,945	423	63		
Applications Pending:	53,040	46,254	6,282	504		
Applications Approved:	1,048	1,001	38	9		
Amount Approved:	\$66,970.1	\$63,681.1	\$2,382.0	\$907.0		
Loans Disbursed #	58					
Loans Disbursed \$:	\$533.4					

Hurricane Disaster Loan Information by State

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS		
Louisiana Hurricane Katrina 10176	SBA FEMA cumulative referrals	794,590	Home:	Business:	Declaration Date:	8/29/05	
	Summary Declines	8,926	674,085	120,505	Physical Closing Date:	10/28/05	
			8,926		Counties:	58	
	Applications Received:	35,876	Home:	Business:	Eid:	SBA Field Staff Onsite:	296
	Applications Withdrawn:	332	31,571	3,973	332	DFO: =	1
	Applications Declined:	4,936	313	16	3	DRC: =	35
	Applications Pending:	30,195	4,664	243	29	SBA Workshop: =	4
	Applications Approved:	413	26,200	3,699	296		
	Amount Approved:	\$25,545.3	394	15	4		
	Loans Disbursed #	14	23,543	1,203	799		
Loans Disbursed \$\$\$:	\$135.7						
Mississippi Hurricane Katrina 10178	SBA FEMA cumulative referrals	357,992	Home:	Business:	Declaration Date:	8/29/05	
	Summary Declines	5,234	310,397	47,595	Physical Closing Date:	10/28/05	
			5,234		Counties:	72	
	Applications Received:	21,387	Home:	Business:	Eid:	SBA Field Staff Onsite:	252
	Applications Withdrawn:	166	19,097	2,133	157	DFO: =	1
	Applications Declined:	2,627	155	11	0	DRC: =	25
	Applications Pending:	18,089	2,472	133	22	SBA Workshop: =	3
	Applications Approved:	505	15,980	1,978	131		
	Amount Approved:	\$36,600.4	490	11	4		
	Loans Disbursed #	27	\$35,696.1	\$801.7	\$102.6		
Loans Disbursed \$\$\$:	\$251.9						
Alabama Hurricane Katrina 10180	SBA FEMA cumulative referrals	69,935	Home:	Business:	Declaration Date:	8/29/05	
	Summary Declines	996	62,672	7,263	Physical Closing Date:	10/28/05	
			996		Counties:	32	
	Applications Received:	3,401	Home:	Business:	Eid:	SBA Field Staff Onsite:	41
	Applications Withdrawn:	80	2,989	357	55	DFO: =	1
	Applications Declined:	748	69	10	1	DRC: =	11
	Applications Pending:	2,443	694	44	10	SBA Workshop: =	0
	Applications Approved:	130	2,109	291	43		
	Amount Approved:	\$4,824.4	117	12	1		
	Loans Disbursed #	17	\$4,441.8	\$377.6	\$5.0		
Loans Disbursed \$\$\$:	\$145.8						

STATE	STATISTICS	SBA CUMULATIVE REGISTRATIONS / ORIGINAL LOAN APPROVALS (\$000)			STATUS													
Florida Hurricane Katrina 10198	SBA Agency Disaster Summary Declines	0 7	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td colspan="2"></td> </tr> <tr> <td>0</td> <td>0</td> <td colspan="2"></td> </tr> <tr> <td>7</td> <td></td> <td colspan="2"></td> </tr> </table>			Home:	Business:			0	0			7				Declaration Date: 9/14/05 Physical Closing Date: 11/29/05 Counties: 7
	Home:	Business:																
	0	0																
	7																	
	Applications Received:	11	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td>Eidl:</td> <td>SBA Field Staff Onsite:</td> </tr> <tr> <td>6</td> <td>3</td> <td>2</td> <td>1</td> </tr> </table>			Home:	Business:	Eidl:	SBA Field Staff Onsite:	6	3	2	1	DFO: = 0				
	Home:	Business:	Eidl:	SBA Field Staff Onsite:														
	6	3	2	1														
	Applications Withdrawn:	0	<table border="1"> <tr> <td>0</td> <td>0</td> <td>0</td> <td>0</td> </tr> </table>			0	0	0	0	DRC: = 6								
	0	0	0	0														
	Applications Declined:	2	<table border="1"> <tr> <td>2</td> <td>0</td> <td>0</td> <td>0</td> </tr> </table>			2	0	0	0	SBA Workshop: = 0								
2	0	0	0															
Applications Pending:	9	<table border="1"> <tr> <td>4</td> <td>3</td> <td>2</td> <td></td> </tr> </table>			4	3	2											
4	3	2																
Applications Approved:	0	<table border="1"> <tr> <td>0</td> <td>0</td> <td>0</td> <td></td> </tr> </table>			0	0	0											
0	0	0																
Amount Approved:	\$0.0	<table border="1"> <tr> <td>\$0.0</td> <td>\$0.0</td> <td>\$0.0</td> <td></td> </tr> </table>			\$0.0	\$0.0	\$0.0											
\$0.0	\$0.0	\$0.0																
Loans Disbursed #	0																	
Loans Disbursed \$\$\$:	\$0.0																	
Texas Hurricane Rita 10203	SBA FEMA cumulative referrals Summary Declines	249,031 483	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td colspan="2"></td> </tr> <tr> <td>215,960</td> <td>33,071</td> <td colspan="2"></td> </tr> <tr> <td>483</td> <td></td> <td colspan="2"></td> </tr> </table>			Home:	Business:			215,960	33,071			483				Declaration Date: 9/24/05 Physical Closing Date: 11/23/05 Counties: 38
	Home:	Business:																
	215,960	33,071																
	483																	
	Applications Received:	1,641	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td>Eidl:</td> <td>SBA Field Staff Onsite:</td> </tr> <tr> <td>1,381</td> <td>227</td> <td>33</td> <td>72</td> </tr> </table>			Home:	Business:	Eidl:	SBA Field Staff Onsite:	1,381	227	33	72	DFO: = 1				
	Home:	Business:	Eidl:	SBA Field Staff Onsite:														
	1,381	227	33	72														
	Applications Withdrawn:	0	<table border="1"> <tr> <td>0</td> <td>0</td> <td>0</td> <td>0</td> </tr> </table>			0	0	0	0	DRC: = 26								
	0	0	0	0														
	Applications Declined:	74	<table border="1"> <tr> <td>70</td> <td>2</td> <td>2</td> <td>0</td> </tr> </table>			70	2	2	0	SBA Workshop: = *								
70	2	2	0															
Applications Pending:	1,567	<table border="1"> <tr> <td>1,311</td> <td>225</td> <td>31</td> <td></td> </tr> </table>			1,311	225	31											
1,311	225	31																
Applications Approved:	0	<table border="1"> <tr> <td>0</td> <td>0</td> <td>0</td> <td></td> </tr> </table>			0	0	0											
0	0	0																
Amount Approved:	\$0.0	<table border="1"> <tr> <td>\$0.0</td> <td>\$0.0</td> <td>\$0.0</td> <td></td> </tr> </table>			\$0.0	\$0.0	\$0.0											
\$0.0	\$0.0	\$0.0																
Loans Disbursed #	0																	
Loans Disbursed \$\$\$:	\$0.0																	
Louisiana Hurricane Rita 10205	SBA FEMA cumulative referrals Summary Declines	175,349 364	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td colspan="2"></td> </tr> <tr> <td>152,659</td> <td>22,690</td> <td colspan="2"></td> </tr> <tr> <td>364</td> <td></td> <td colspan="2"></td> </tr> </table>			Home:	Business:			152,659	22,690			364				Declaration Date: 9/24/05 Physical Closing Date: 11/23/05 Counties: 35
	Home:	Business:																
	152,659	22,690																
	364																	
	Applications Received:	781	<table border="1"> <tr> <td>Home:</td> <td>Business:</td> <td>Eidl:</td> <td>SBA Field Staff Onsite:</td> </tr> <tr> <td>693</td> <td>87</td> <td>1</td> <td>0*</td> </tr> </table>			Home:	Business:	Eidl:	SBA Field Staff Onsite:	693	87	1	0*	DFO: = *				
	Home:	Business:	Eidl:	SBA Field Staff Onsite:														
	693	87	1	0*														
	Applications Withdrawn:	0	<table border="1"> <tr> <td>0</td> <td>0</td> <td>0</td> <td>0</td> </tr> </table>			0	0	0	0	DRC: = *								
	0	0	0	0														
	Applications Declined:	44	<table border="1"> <tr> <td>43</td> <td>1</td> <td>0</td> <td>0</td> </tr> </table>			43	1	0	0	SBA Workshop: = *								
43	1	0	0															
Applications Pending:	737	<table border="1"> <tr> <td>650</td> <td>86</td> <td>1</td> <td></td> </tr> </table>			650	86	1											
650	86	1																
Applications Approved:	0	<table border="1"> <tr> <td>0</td> <td>0</td> <td>0</td> <td></td> </tr> </table>			0	0	0											
0	0	0																
Amount Approved:	\$0.0	<table border="1"> <tr> <td>\$0.0</td> <td>\$0.0</td> <td>\$0.0</td> <td></td> </tr> </table>			\$0.0	\$0.0	\$0.0											
\$0.0	\$0.0	\$0.0																
Loans Disbursed #	0																	
Loans Disbursed \$\$\$:	\$0.0																	

* All DRC's are providing service to victims of Hurricane Katrina and Hurricane Rita.

SBA / FEMA REGISTRATION ACTIVITY SUMMARY

FOR ALL FEMA NATIONAL PROCESSING SERVICE CENTERS

STATE	Daily SBA Home Referrals (SBA 9069s)	Daily SBA Business Referrals (SBA 9069s)	DAILY REGISTRATION INTERVIEWS (CALLS TRANSFERRED TO SBA REPS.)			Cumulative SBA Home Referrals	Cumulative SBA Business Referrals	SBA Cumulative Home and Business Total	FEMA CUMULATIVE REGISTRATIONS (designated counties)	SBA Referral Percentage
			HOME	BUSINESS	TOTAL					
			WYOMING 10165 / 1599 TORNADO	0	0					
LOUISIANA 10176 / 1603 HURRICANE KATRINA	1937	286	21	6	27	674085	120505	794590	1030594	77%
MISSISSIPPI 10178 / 1604 HURRICANE KATRINA	1386	169	16	1	17	310397	47595	357992	484121	74%
ALABAMA 10180 / 1605 HURRICANE KATRINA	206	33	3	0	3	62672	7263	69935	107527	65%
TEXAS 10203 / 1606 HURRICANE RITA	6130	789	30	2	32	215960	33071	249031	379203	66%
LOUISIANA 10205 / 1607 HURRICANE RITA	2086	336	15	2	17	152659	22690	175349	269764	65%
TOTAL	11745	1613	85	11	96	1415987	231144	1647131	2271438	73%
HELPLINE CALLS			2	0						

All cumulative totals are through 11:00pm, 10/11/05

SBA interview totals from 6am, 10/11 through 3am, 10/12/05

**APPLICATIONS RECEIVED AND ENTERED
AS OF COB 10-11-2005**

DAILY APPLICATION ENTRY REPORT						
						10/11/2005
		H	B / E			Total
Apps To Be Input		18,479	2,394			20,873
Apps Received		8,809	929			9,738
Apps Completed		2,468	706			3,174
Screening Declines		199	0			199
Apps Remaining		24,621	2,617			27,238

WEEKLY APPLICATION ENTRY & SCREENING DECLINES							
	10/9	10/10	10/11	10/12	10/13	10/14	
	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
Apps Received	0	4,579	9,738				
Apps Completed	2,535	2,649	3,174				
Screening Declines	0	241	199				

CUMULATIVE REPORT			
Applications Received	Less: Screening Declines	Less: Applications Entered	Applications Pending
101,403	11,052	63,113	27,238

The App Entry Daily Report is a cumulative of Hurricane Katrina and Hurricane Rita.

SBA GULF STATES EMERGENCY MATCHMAKING

October 7, 2005 Update

GOALS:

- o 500 small business attendees @ LA event
- o 500 small business attendees @ MS event

TARGET DATES:

- o Registration [LA: Nov 1-5; MS: Nov 6, 7, 10; AL: Nov 8]
- o MM Events [LA during Dec 5+6; MS during Dec 8+9]

BUDGET:

- o Approx. \$240,000 [\$120K in-kind donations; \$120K cash donations]

Emergency initiative providing face-to-face procurements appointments for recovering small businesses in storm-affected areas with government and corporate buyers. The initiative will be led by SBA with support from Federal agencies, state and local government, participating contracting organizations, and business donors underwriting operational expenses of this initiative. On-site registration is being offered throughout the region to promote the initiative and ease the small business sign-up process. Complimentary services such as counseling, training, and recovery resources will also be made available.

PROJECT PHASE	STARTING	ENDING
Planning Calls	09/22/05	Held weekly
Identify Registration and Event Dates	09/22/05	09/29/05
Site Selection Louisiana	09/30/05	10/12/05
Site Selection Mississippi	09/30/05	10/12/05
Press Release	10/06/05	10/12/05
Solicit Donors	10/03/05	10/28/05
Solicit Buyers	10/03/05	10/18/05
Site Contracts	10/12/05	10/28/05
Radio/Local Media/PSAs	10/17/05	10/31/05
Webpages launched	10/06/05	10/12/05
Registration	11/01/05	11/10/05
"Matches" made	11/11/05	11/23/05
Events	12/05/05	12/09/05

2005

October	November	December
	1 2 3 4 5	1 2 3
2 3 4 5 6 7 8	6 7 8 9 10 11 12	4 5 6 7 8 9 10
9 10 11 12 13 14 15	13 14 15 16 17 18 19	11 12 13 14 15 16 17
16 17 18 19 20 21 22	20 21 22 23 24 25 26	18 19 20 21 22 23 24
23 24 25 26 27 28 29	27 28 29 30	25 26 27 28 29 30 31
30 31		

STATUS REPORT (10/7/05)

- The 3rd GSEMM conference call was held 10/06/05
 - Registration (via Winnebago) is tentatively scheduled in Louisiana on Nov 1st - 5th, in Mississippi on Nov 6, 7 and 10, and in Alabama on Nov 8
 - Target Press Release and new webpages planned for next week (10/12/05)
 - The Louisiana event dates are Dec 5+6
 - The Mississippi event dates are Dec 8+9 [the city location in MS needs further consideration]
 - An additional Registration location of Mobile, AL was added on 10/7/05
 - Possible Registration site of Houston, TX to be added
 - Actual venues for the events are still being evaluated with feedback provided by SBA local offices and LA and MS local officials
 - Tentative discussion of coordinating buses to bring SB to the events in LA and MS [new item – assistance to be needed]
-
- Planned as SBA-Sponsored event meaning SBA coordinates event with support of donors
 - Meeting held with OCPL on 10/7/05 to discuss webpages, flyers and Press Release
 - Briefing being planned for Administrator and Deputy to be scheduled for next week

Business MATCHMAKING

U.S. Small Business Administration



A Cooperative Agreement between SBA and HP Small Business Foundation

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2005...

Business Matchmaking
Face-to-Face Events

➤ [Midwest Region 9/14](#)

Business Matchmaking
Online Network

Business Matchmaking
Procurement Services

➤ [Buyer's Portal](#)

...across America

links

About

Bringing procurement opportunities from the DC Beltway and corporate boardrooms to Main Street America.

Business Matchmaking is a partnership between the U.S. Small Business Administration and HP, matching small companies with federal, state, and local government agencies and large corporations that have actual contract opportunities for products and services offered by smaller companies. The program's goal is to stimulate jobs and growth for small business by taking advantage of opportunities that are normally relegated to distinct geographical areas such as the Washington DC Beltway or the city where a major corporation is located.

Business Matchmaking combines education and counseling by expert small business advisors and topical experts with networking and matchmaking through [regional face-to-face events](#). In addition to the regional face-to-face events, the Business Matchmaking [Online Network](#) is being introduced in five pilot communities. This will provide telephone-based interviews after electronic matching between small businesses and procurement representatives. A comprehensive online service will further equip small businesses with essential information, education, tools, databases and communications.

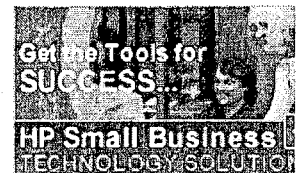
The program is in its third year and has received numerous accolades from [small business participants](#) and participating government and corporate procurement organizations. Since its inception, Business Matchmaking has matched small business sellers with procurement representative buyers in more than 23,000 appointments resulting in more than \$26 Million in contracts. In addition, Business Matchmaking has received significant support by the media that helps us communicate the availability of this free program to small business.

While the SBA and HP fund the majority of Business Matchmaking through a public private partnership, additional support is provided by the private sector including [American Airlines](#) and [AFLAC](#).

The components of Business Matchmaking are:

- Individual business counseling and guidance provided by the SBA, SCORE and SBDC
- Regional face-to-face events providing education and training with face-to-face meetings between small business owners and managers with procurement representatives of large

- [Free "How To" Tech Guides](#)
- [Business Matchmaking Virtual Workshop](#)
- [Business Matchmaking FAQs \(PDF\)](#)
- [Free Online Counseling with SCORE](#)



companies and federal, state and local agencies.

- A new Business Matchmaking Online Network pilot program in five communities providing online education and training with electronic Matchmaking between small business owners and managers with procurement representatives of large companies and federal, state and local agencies. The five pilot communities are: Phoenix, Arizona; Albuquerque, New Mexico; Tampa, Florida; Kansas City, Missouri; and Denver, Colorado. The Business Matchmaking Online Network will become available nationally in 2006.
- A comprehensive web site, www.BusinessMatchmaking.com, providing tools and resources for any small business that is either active with procurement contracts as well as those who wish to start exploring these opportunities.
- An extensive network of cooperative, participating procurement representatives from every Federal agency as well as state and local governments and major corporations. A list of organizations whose procurement representatives regularly support Business Matchmaking through their participation and active contract awards is available.

To Learn More...

For more details on regional face-to-face events, registration and how the Matchmaking process works, download our [FAQs \(PDF\)](#).

[Contact Us](#) | [Terms & Conditions](#) | [Privacy Policy](#)

Disclaimer: This U.S. Small Business Administration (SBA) Cooperative Agreement is partially funded by the SBA. The SBA's funding is not an endorsement of any products, opinions or services. All SBA funded programs are extended to the public on a non-discriminatory basis.

**Business
MATCHMAKING**



A Cooperative Agreement between SBA and 14P Small Business Dev



News Release

PRESS OFFICE

Release Date: October 11, 2005

Release Number: 05-59

Contact: Anne Marie Frawley (202) 205-6948

Internet Address: <http://www.sba.gov/news>

SBA Strongly Urges Lenders to Provide Deferment Relief to Borrowers in Disaster-Stricken Areas

Agency to Grant 12-month Deferments in Stricken Areas On Loans It Holds

WASHINGTON – The U.S. Small Business Administration today urged 7(a) participating lenders, 504 program Certified Development Companies and microlenders to provide deferment relief for borrowers with SBA-backed business loans in the primary disaster areas affected by Hurricane Katrina and contiguous parishes/counties. The declared disaster areas may be found at www.sba.gov/disaster, and then go to the hyperlink titled “Hurricane Katrina SBA Disaster Notices and Fact Sheets.”

SBA Administrator Hector V. Barreto made the appeal as he announced that the agency will provide relief to certain borrowers with SBA-serviced loans, including SBA microlenders, with existing SBA loans in those areas.

“Small businesses are the backbone of our economy and will play a fundamental role in the recovery of the Gulf Coast region,” said Administrator Hector V. Barreto. “We at the SBA are committed to providing them with the help they need to get back on their feet, and a deferment can go a long way toward that goal. We strongly encourage our lending partners to follow suit and try and accommodate borrowers adversely affected by the events of Hurricane Katrina.”

Effective immediately, the SBA is providing an automatic 12-month deferment of principal and interest payments for SBA-serviced business and disaster loans that were in regular servicing status on August 29, 2005, in those primary counties/parishes designated as federal disaster areas. Interest will continue to accrue on the loans involved.

*12 month
deferment
of principal
& interest
payments*

Borrowers are being notified of the automatic deferment on their monthly payment notices. After this automatic 12-month deferment period, SBA will review borrower circumstances on a case-by-case basis to determine the nature and extent of further relief that may be appropriate.

Borrowers located in counties contiguous to the primary counties/parishes in the disaster areas who have suffered an adverse impact because of the disaster may also be eligible for 12 months of principal and interest deferments on SBA-serviced business and disaster loans, but these deferments will not be automatic in those areas. Instead, these borrowers can ask the SBA for a deferment, and the agency will evaluate those requests on a case-by-case basis. SBA loan servicing personnel in those areas will respond to requests from borrowers experiencing difficulty in making their loan payments and process requested deferments of these payments.

SBA staff in district offices and servicing centers will advise lenders of the need to accommodate borrowers adversely affected by Hurricane Katrina.



SBA Information Notice

TO: All Employees

CONTROL NO.: 5000-973

SUBJECT: Internal Revenue Service (IRS)
Forms

EFFECTIVE: 10/6/2005

This Notice is to inform you that the Internal Revenue Service (IRS) has issued a Revision of IRS Form 4506-T. The new IRS Form 4506-T (September 2005) with the SBA Logo on the form is now available on SBA's Intranet site and the SBA Banking site. The new form is to be used instead of previous IRS Form 4506-T (July 2005).

This Notice applies to the 7(a) and 504 Loan Programs. Questions or concerns may be directed to our IRS Contacts Nayda Maldonado at 202-283-0806 and Alonzo Manzy at 202-283-2397 or Len Fagan, SBA, at (202) 205-6301, e-mail leonard.fagan@sba.gov.

James E. Rivera
Associate Administrator
for Financial Assistance

Expires: 1/1/2006

EXPIRES:

PAGE 1

SBA Form 1353.1 (12-93) MS Word Edition; previous editions obsolete
Must be accompanied by SBA Form 58



SBA Policy Notice

TO: All SBA Employees

CONTROL NO.: 5000-970

SUBJECT: Deferments for SBA Loans for businesses impacted by Hurricane Katrina and its aftermath

EFFECTIVE: 9/29/2005

As a result of damage caused by Hurricane Katrina, President Bush has declared certain counties (or parishes) in Louisiana, Mississippi, Alabama, and Texas to be disaster areas and thus eligible to receive Federal disaster assistance. The declared disaster areas may be found at <http://www.sba.gov/disaster>. Then go to the hyperlink titled "Hurricane Katrina SBA Disaster Notices and Fact Sheets." This will show the "primary counties/parishes included in the President's declaration, as well as counties/parishes contiguous to them.

green light to certain parishes

To further support these recovery efforts, the Agency will provide relief to certain borrowers, including SBA Microlenders, with existing 7(a), 7(m), and 504 loans. Effective immediately, the Agency is providing an automatic 12 month deferment of principal and interest payments for SBA-serviced business and disaster loans that were in "regular servicing" status on August 29, 2005, in those primary counties/parishes designated as Federal disaster areas. Interest will continue to accrue on the loans involved. Borrowers will be notified of the automatic deferment on their monthly payment notices (SBA Forms 1201). After this automatic 12 month deferment period, SBA will review borrower circumstances on a case-by-case basis to determine the nature and extent of further relief appropriate for each situation.

Options relief or deferment

Borrowers that are located in counties contiguous to the primary county/parishes in the disaster areas and have suffered an adverse impact because of the disaster may also be eligible for 12 months of deferments of principal and interest payments on SBA-serviced business and disaster loans. SBA will not automatically provide deferments on these loans, but an adversely impacted borrower in one of the identified contiguous counties/parishes may request a deferment through the SBA office servicing the loan. SBA will evaluate these requests on a case-by-case basis, and may provide deferments when the borrower can show it needs such relief as a result of the disaster. SBA loan servicing personnel in these areas shall advise borrowers experiencing difficulty in making their loan payments that they may request deferment of these payments.

SBA is also strongly encouraging 7(a) participating lenders, 504 program Certified Development Companies (CDCs) (as well as third party lenders that provide the private sector financing for 504 projects), and Microlenders to provide similar deferment relief for borrowers with lender or CDC-serviced SBA-business loans in the primary disaster areas and contiguous counties/parishes. SBA shall notify 7(a) lenders, CDCs, and Microlenders with loans in the disaster areas of this initiative by copy of this Notice. In addition, district offices and servicing centers shall advise lenders of the need to accommodate borrowers adversely affected by the events of Hurricane Katrina. Since many SBA-guaranteed loans are sold in the secondary market, it is also important to note that 7(a) lenders can provide one 90 day deferment without

EXPIRES: 9/1/2006

PAGE 1 of 2

SBA Form 1353.2 (12-93) MS Word Edition; previous editions obsolete
Must be accompanied by SBA Form 58

requesting approval from the secondary market purchaser. A longer deferment period may be available; however, the lender must send a written request to the fiscal and transfer agent (Colson Services Corp).

For additional guidance regarding deferments, please refer to SOP 50 50 (4), Chapter 5, para. 29. If a 7(a) lender or CDC has further questions regarding this policy, please have the lender or CDC contact the appropriate servicing center. Microlenders should contact Bruce Purdy in the SBA's Microenterprise Development Branch, at (202) 205-6485.

Hector V. Barreto
Administrator



News Release

PRESS OFFICE

Release Date: September 25, 2005

Contact: Rick Jenkins (225) 334-7755 or
Michael Lampton (404) 347-3771

Release Number: 05-56

Internet Address: <http://www.sba.gov/news>

U.S. Small Business Administration Stands Ready To Assist Victims of Hurricane Rita

WASHINGTON – Following the announcement of a Presidential disaster declaration in Texas as a result of Hurricane Rita, SBA Administrator Hector V. Barreto issued the following statement:

“Our hearts go out to the victims of Hurricane Rita. The Small Business Administration is ready to assist those hurt by this powerful storm. As a result of President Bush’s declaration of a federal disaster we will be swift in our efforts, right behind and in careful coordination with our partners at the Federal Emergency Management Agency, to help people rebuild their lives. SBA officials will be in the affected cities and communities very soon to begin offering our assistance.

“SBA is mandated to provide low-cost financing to victims of disaster to help them rebuild, and we take that mandate very seriously. The SBA will have loan officers in every federal/state disaster recovery center that is opened. The agency is already committed to providing help to the survivors of Hurricane Katrina, and we’re prepared to stay in the region as long as it takes to help those affected recover,” Barreto said.

The SBA has more than 2,300 employees working to assist the survivors of Hurricane Katrina in Louisiana, Alabama and Mississippi, and is continuing to hire additional staff to respond to the anticipated demand for SBA loans. Last year after an unprecedented four hurricanes struck Florida and 13 other states last summer, the SBA approved more than \$2.1 billion in disaster loans to about 64,500 residents and business owners in the disaster areas. \$21B loans

64K residents
up to \$200K @ 3%

SBA offers loans up to \$200,000 to repair disaster damaged primary residences. Homeowners and renters are eligible for loans up to \$40,000 to replace personal property such as furniture and clothing. Loans to businesses of all sizes and non-profit organizations are available up to \$1.5 million to repair damage to real estate, machinery, equipment and inventory. Economic Injury Disaster Loans (EIDLs) are also available to small businesses unable to pay bills or meet operating expenses. Congress is considering raising these loan limits.

Interest rates can be as low as 2.68 percent for homeowners and renters and 4 percent for businesses with terms up to 30 years. Loan amounts and terms are set by SBA and are based upon each applicant’s financial condition.

Residents and business owners in the affected areas can begin the disaster application process by first registering online with FEMA at www.fema.gov, or by calling 1-800-621-FEMA (3362), or 1-800-462-7585 (TTY) for the hearing and speech impaired. The toll-free numbers will operate 24 hours daily until further notice. FEMA will then make loan referrals to the SBA. Details on the location of recovery centers and loan application deadlines will be provided as the information becomes available. For more information, call the SBA’s customer service center at 1-800-659-2955 daily from 6 a.m. to 11 p.m., or visit the Web site at www.sba.gov/disaster.



Recovering From Disaster

When disaster strikes, help is close at hand. The U.S. Small Business Administration helps individuals and non-farm businesses of all sizes start down the road to recovery.

Once the disaster declaration is approved by the President or the SBA Administrator, homeowners, renters and businesses of all sizes may apply for low-interest SBA disaster loans. These loans can be used to rebuild or replace damaged buildings, replace personal property, or cover the businesses' operating costs.

Loans for Homes and Personal Property

• Real Property Loans

- Homeowners can apply for loans up to \$200,000 to repair or restore a home to its previous condition.
- Loans may be increased to protect the property from future disasters of the same kind.

• Personal Property Loans

- Homeowners and renters may borrow up to \$40,000 to repair or replace personal property such as clothing, furniture, or automobiles lost in the disaster.

• Loan Information

- The SBA can provide assistance based upon the actual cost of repairing or replacing your home and/or your personal property minus any insurance settlements or other reimbursements.
- Interest rates on SBA disaster loans are typically 4 percent or less, with up to 30-year terms. Applicants who can obtain credit elsewhere will be charged a higher interest rate not to exceed 8 percent.

200K
real estate

40K
personal
property

< 4% / 30 yrs.

Loans for Businesses

• Physical Disaster Loans

- Non-farm businesses of any size and non-profit organizations in a declared disaster area can seek SBA physical disaster loans for up to \$1.5 million to repair or replace damaged property, inventory, machinery, equipment, etc.

• Economic Injury Disaster Loans

- Small businesses or agricultural cooperatives may be eligible for SBA assistance if they have suffered substantial economic injury in a declared disaster area, regardless of physical damage.
- Substantial economic injury is the inability of a business to meet its obligations and to pay its ordinary and necessary operating expenses because of the disaster.

www.sba.gov
1-800-U ASK SBA

• **Military Reservist Economic Injury Disaster Loans**

- Small businesses may apply for up to \$1.5 million to help sustain operations when an essential employee or owner is called to active duty as a military reservist.
- An essential employee is anyone whose managerial or technical expertise is critical to the successful day-to-day operations of the small business.
- The loan application deadline is 90 days after the reservist has been discharged from active duty.

Visit the Web site at www.sba.gov/disaster/mreidl.html to download the application.

For more information, visit our Web site: www.sba.gov/disaster, contact your local SBA office, or one of SBA's Disaster Area Offices:

Niagara Falls, N.Y. 716-282-4612 or 800-659-2955
Atlanta, Ga. 404-347-3771 or 800-359-2227
Fort Worth, Texas 817-868-2300, ext. 2009 or 800-366-6303
Sacramento, Calif. 916-735-1500 or 800-488-5323

U.S. Small Business Administration



Your Small Business Resource



1-800-659-2955

U. S. SMALL BUSINESS ADMINISTRATION
FACT SHEET - DISASTER LOANS

FLORIDA Declaration #10137/#10138
(contiguous AL # 10138)

For Bay, Dixie, Escambia, Franklin, Gulf, Okaloosa, Santa Rosa, Taylor, Wakulla and Walton Counties and for *Economic Injury Only* the contiguous counties of Calhoun, Gilchrist, Holmes, Jackson, Jefferson, Lafayette, Leon, Levy, Liberty, Madison and Washington in the State of FL; and contiguous counties of Baldwin, Covington, Escambia and Geneva in the State of AL.

Result of damages caused by Hurricane Dennis that occurred July 10-20, 2005.

Filing Deadline for applications for Physical Damage to homes, personal property, businesses: September 8, 2005

Filing Deadline for applications for Economic Injury: April 10, 2006

Types of Disaster Loans:

- Home Disaster Loans. Loans to homeowners or renters to repair or replace disaster damages to real estate or personal property owned by the victim. Renters are eligible for their personal property losses.
- Business Physical Disaster Loans. Loans to businesses to repair or replace disaster damages to property owned by the business, including real estate, machinery and equipment, inventory and supplies. Businesses of any size are eligible. Non-profit organizations such as charities, churches, private universities, etc. are also eligible.
- Economic Injury Disaster Loans (EIDL). Loans for working capital to small businesses and small agricultural cooperatives to assist them through the disaster recovery period. EIDL assistance is available only to applicants with no Credit Available Elsewhere - if the business and its owners cannot provide for their own recovery from non-government sources.

Credit Requirements:

- Repayment. SBA's disaster assistance is in the form of loans. Applicants must show the ability to repay all loans.
- Collateral. Collateral is required for all physical loss loans over \$10,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral where it is available. Applicants do not need to have full collateral; SBA will take what is available to secure each loan.

Interest Rates:

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines that the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant which SBA determines can so provide for its own recovery has Credit Available Elsewhere. Generally, SBA determines that over 90% of disaster loan applicants do not have Credit Available Elsewhere.

- Interest rates are determined by formulas set by law, and may vary over time with market conditions. Currently (for disasters which occurred on or after April 15, 2005) the applicable interest rates are:

	<u>No Credit Available</u>	<u>Credit Available</u>
	<u>Elsewhere</u>	<u>Elsewhere</u>
Home Loans	2.875%	5.750%
Business Loans	4.000%	6.387%
Non-profit Organizations	4.000%	4.750%
Economic Injury Loans	4.000%	N/A

(over)

Loan Terms:

- The law authorizes loan terms up to a maximum of 30 years. However, for businesses with Credit Available Elsewhere, the law limits the loan term to a maximum of 3 years.
- SBA determines the term of each loan in accordance with the borrower's ability to repay. Based on the financial circumstances of each borrower, SBA determines an appropriate installment payment amount, which in turn determines the actual term.

Loan Amount Limits:

- Home Loan amounts are limited by SBA regulation to \$200,000 to repair/replace real estate and \$40,000 to repair/replace personal property. The actual amount of each loan, up to these maximums, is limited to the verified uninsured disaster loss. Refinancing of existing mortgages on homes is eligible in some cases up to the amount of the loan for real estate repair/replacement. Loan amounts may be increased by up to 20% for devices to mitigate against damage to the real property of the same type as the disaster.
- Business Loan amounts are limited by law to \$1,500,000 for real estate, machinery and equipment, inventory and all other physical losses. The actual amount of each loan, up to this maximum, is limited to the verified uninsured disaster loss. Refinancing of existing mortgages or liens on real estate and machinery and equipment is eligible in some cases up to the amount of the loan for real estate and machinery and equipment repair/replacement. Loan amounts may be increased by up to 20% for devices to mitigate against damage to the real property of the same type as the disaster.
- Economic Injury Disaster Loan (EIDL) amounts are limited by law to \$1,500,000. The actual amount of each loan, up to this maximum, is limited to the actual economic injury as calculated by SBA, not compensated by business interruption insurance or otherwise, and beyond the ability of the business and/or its owners to provide.

The \$1,500,000 statutory limit for business loans applies to the combination of physical and economic injury, and also applies to all disaster loans to a business and its affiliates. If a business is a major source of employment, SBA has authority to waive the \$1,500,000 statutory limit.

Loan Eligibility Restrictions:

- Uninsured Losses. Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- Ineligible Property. Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property is not eligible, unless used for business purposes. Property such as antiques and collections is eligible only to the extent of its functional value. Amounts for landscaping, swimming pools, etc. are limited.
- Noncompliance. Applicants who have not complied with the terms of previous loans are not eligible. This includes prior borrowers who did not maintain required flood insurance.

Refinancing:

SBA can refinance all or part of prior mortgages, evidenced by a recorded lien, when the applicant (1) does not have Credit Available Elsewhere, (2) has suffered substantial uncompensated disaster damage (40% or more of the value of the property), and (3) intends to repair the damage. Refinancing of prior debts improves the victim's ability to afford the SBA disaster loan.

Relocation:

Use of SBA disaster loans for relocating is subject to limitations. Generally, victims may relocate where they need to do so for reasons beyond their control. If the victim is forced by state or local authorities to relocate, the amount of eligibility is the replacement cost of the property which must be abandoned.

Insurance Requirements:

To protect each borrower and SBA, SBA requires borrowers to obtain and maintain appropriate insurance. Borrowers of all secured loans (physical loans over \$10,000 and economic injury loans over \$5,000) must purchase and maintain full hazard insurance for the life of the loan. Borrowers whose property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

SBA Regular 7(a), STAR 7(a) and Disaster Assistance Program Comparisons

FINANCE PROGRAMS	7(A) LOANS - Regular (SBA guaranteed lender loans) (Same time period as STAR)	Supplementary Terrorist Activity Relief (STAR) 7(a) LOANS (1-11-02 thru 1-10-03) - (SBA guaranteed lender loans)	9-11 DISASTER LOANS (SBA Direct Loans)
Who Qualifies	For profit businesses that qualify as small under SBA size standards and cannot borrow on reasonable terms from conventional lenders without government help.	Same as 7(a) regular. PLUS, the lender must identify that the business has suffered economic harm or disruption of its business operations as a direct or indirect result of the terrorist attacks against the United States on September 11, 2001. Same geographic area as regular 7(a).	Anyone in a declared disaster area or the victim of a disaster may be eligible. Homeowners to repair damaged primary residences. Homeowners and renters to replace personal property. Businesses and non-profits to repair or replace damage to real estate, machinery, equipment and inventory. Economic Injury Disaster Loans (EIDL) to small businesses unable to pay bills or meet operating expenses.
Loan Purpose (Use of proceeds)	Fixed assets, working capital or to finance start-ups or purchase an existing business; some debt payment allowed.	Same as regular 7(a).	For businesses to restore, repair or replace real and personal property destroyed and for economic injury. For individuals (home owners) to restore, repair or replace real and personal property destroyed. For renters to restore, repair or replace personal property destroyed.
Maximum SBA Guaranty Percentage	85% of loans up to \$150,000. Loans over \$150,000 receive a 75% guaranty, subject to a \$1,500,000 guaranty limit.	Same as 7(a) loans.	Direct Loan Program.
Maximum Gross Loan Amount	Maximum Gross Loan Amount: \$2 million. (A size limitation of \$500,000 (gross amount) on all 7(a) loans except STAR loans was imposed on loans approved between 10-1-02 through 2-25-03. The \$500,000 limit was lifted approximately one month after the STAR loan program ceased on 1-10-03.)	Maximum Gross Loan Amount: \$2 million.	Maximum Gross Loan Amounts: Disaster Business Loans including Physical Loss and Economic Injury: \$1.5 million. Primary Residence (real property) : \$200,000. Personal Property: \$40,000.
Maximum Maturity	Generally, 7 years for Working Capital; up to 25 years for equipment & real estate. All other loan purposes would have a maximum term of 10 years.	Same as regular 7(a) loans.	For businesses unable to obtain credit elsewhere, the law sets the maximum maturity for business disaster loans at 30 years. For businesses that are able to obtain credit elsewhere, cannot exceed three years.
Maximum Interest Rates	Prime plus 2-1/4% for maturities under 7 years. Prime plus 2 3/4% for maturities of 7 years or longer. (2002 Ave Prime Rate = 4.6%)	Same as regular 7(a) loans.	No credit elsewhere: 4.0% Credit elsewhere: 7.125%
Average Time bet. Application and Closing	45 - 60 days plus, except for take-out financing of construction loans which would be longer.	Same as regular 7(a) loans.	Approximately 12 days between submission of a complete application and a decision by SBA.
Fees Paid to SBA to Offset the Cost of the Program due to Losses	FY 2002: Upfront Fee: 2% on guaranteed portion of loans up to \$150,000; 3% on loans between \$150,001 and \$700,000; 3.5% on loans more than \$700,000. Annual Fee: 0.50% FY 2003: Upfront Fee: 1% for loans up to \$150,000; 2.5% for \$150,001 - \$700,000; 3.5% for \$700,000 plus. Annual Fee: 0.25%	Upfront Fee: Same as 7(a). Annual Fee: 0.25%. (The annual fee was the same for Non-STAR and STAR loans beginning October 1, 2002.)	No SBA fees. This is a direct loan program. SBA receives the loan interest.
Loan Approval Decision	Initially approved by lender and then submitted to SBA for approval.	Same as Regular 7(a).	Direct Loans - SBA processes application. 1_ /
Currency, Delinquency, Purchase (Default) and Charge-off Rates (\$)	Currency Rate: 88.2% Delinquency Rate: 2.50% Purchase Rate: 3.4% Charge-off Rate: 0.43%	Currency Rate: 91.5% Delinquency Rate: 1.1% Purchase Rate: 4.3% Charge-off Rate: 0.19%	Currency Rate: 70.0% Delinquency Rate: 3.7% Purchase Rate: Not applicable Charge-off Rate: Not available yet.
Subsidy Rate 3_ /	2002 - 1.07 2003 - 1.04	2002 - 1.67 2003 - 1.04	2002 - 22.67 2003 - 23.20
Total # of Loans and total \$ Approved, Ave. Loan Size	48,183 loans for a total of \$9.0 billion. Average Loan Size: \$186,788.	8,201 loans for a total of \$3.68 billion. Average Loan Size: \$448,726	Physical Loss: 979 loans for a total of \$43.8 million. Average loan size: \$44,740. Economic Injury: 5,279 for a total of \$490.5 million. Average loan size: \$92,900.

Note: Formulas in footnotes are approximations.

1_ / Loan may be made by a SBA participating lender with a SBA guarantee.

2_ / Currency rate = \$ value of loans current / total \$ sum of outstanding gross amounts.

Delinquency Rate = \$ value of outstanding gross amounts 60+ days past due / total \$ gross amounts.

Purchase Rate = \$ value of purchased principal gross / total \$ sum of guaranteed disbursed gross amounts.

Charge-Off Rate = \$ amount written off after liquidation / total \$ sum of guaranteed distributed gross amounts.

3_ / Expressed in terms of cost per \$100 of loans (i.e. \$1.07 per \$100 of loans.) Calculated on the SBA guaranteed portion of the loans.