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## ACCION TEXAS INC 2011 ANNUAL REPORT

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Accion Texas Inc. serves the states of Alabama, Arkansas, Kentucky,  
 Louisiana, Mississippi, Missouri, Tennessee and Texas

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## By every measure, 2011 was a remarkable year for Accion Texas Inc. Growth, innovation and national recognition paved the way for even more success in 2012.

Without equal, the biggest news was our expansion into the Delta Region. Accion Delta is the result of a partnership with the Douglas C. Greene Center for Innovation and Entrepreneurship at Southeast Missouri State University, as well as our collaboration with the U.S. Small Business Administration and the Delta Regional Authority. In addition to Texas and Louisiana, we now serve the states of Alabama, Arkansas, Kentucky, Mississippi, Missouri and Tennessee. In 2011 and to great fanfare, we opened offices in North Little Rock and Helena, Arkansas., as well as in Cape Girardeau, Missouri.

We expanded in other ways. The SBA's designation of Accion Texas as a 7(a) Community Advantage participant gave us more lending power. The designation gives Accion Texas the latitude to process SBA-guaranteed loans of up to \$250,000 throughout our footprint, growing our reach as a small business lender.

The incrementally growing but still troubled economy spurred more small businesses to apply for loans and we were happy to disburse more than \$14.6 million, a 14 percent increase compared to 2010. Our business financial training grew exponentially, too, with nearly 2,000 business owners at every stage — from startup to long-established enterprises — accessing our workshops and business counselors throughout our footprint.

Our work didn't stop there. We forged new partnerships. We unveiled new loan products. And we hope to leverage Janie's appointment to the President's Advisory Council on Financial Capability and her appointment to the board of the Federal Reserve Bank of Dallas' San Antonio branch to continue to give small businesses a voice and added representation on the federal level.

Above all, we offer our gratitude to you, our friends and supporters, for applauding us throughout it all but also for holding us accountable to the high standards our customers deserve.

Please read about some of our accomplishments, including 11 outstanding client stories for 2011. And join us in making 2012 even more successful for our small businesses and entrepreneurs.



  
**Janie Barrera**  
Founding President  
& CEO



  
**Rose Mary Fry**  
Board Chair

## 2011 HIGH - LIGHTS

- With key partners in the Mississippi Delta region, we announced expansion of the Accion Texas footprint into six additional states: Alabama, Arkansas, Kentucky, Mississippi, Missouri and Tennessee. Grand openings in the fall heralded new offices in Cape Girardeau, Missouri, Helena and North Little Rock, Arkansas.
- Over the summer, we held a grand opening of our Lending and Learning Center in San Antonio. The campus at 225 W. Poplar is a one-stop resource center for startup entrepreneurs and established business owners, and is a model Accion is working to replicate in other markets.
- CEO and President Janie Barrera was appointed to the board of directors of the Dallas Federal Reserve's San Antonio branch.
- President Obama appointed Janie Barrera to the President's Advisory Council on Financial Capability.
- The U.S. Small Business Administration approved a new designation allowing Accion Texas Inc. to be a Community Advantage Pilot Loan Program participant lender. The designation allows Accion to process SBA-guaranteed loans of up to \$250,000.



The Cape Girardeau (Missouri) Area Chamber of Commerce drew a packed house for the August announcement of Accion in the Delta.



Grand opening of our Lending and Learning Center in San Antonio

- Accion Texas received a \$1.5 million grant from the Community Development Financial Institutions Fund of the U.S. Department of the Treasury. Accion was selected after a competitive review of 393 applications received by the CDFI Fund from organizations across the nation that are certified as CDFIs, or institutions that serve economically distressed communities.
- Accion Texas began participating as a lender under the U.S. Department of Transportation's Short Term Lending Program (STLP.) As part of the STLP, USDOT guarantees up to 75 percent of revolving lines of credit to be used as temporary working capital financing to businesses engaged in transportation-related projects.
- The SBA in August recognized Accion Texas with two Outstanding Lending awards for Top Volume 504 CDC for performance in the Lower Rio Grande Valley District and in the El Paso District.
- We teamed up with the Texas Association of Mexican American Chambers of Commerce to offer loans and technical assistance to members of partner chambers statewide. The Memorandum of Understanding is especially meaningful to members of TAMACC partner chambers in rural markets where access to capital is even harder to come by.
- Starbucks and Opportunity Finance Network's "Create Jobs for USA" program named Accion Texas as one of the first grantees in the national campaign to support small, community businesses. The \$173,500 capital grant was one of only 28 awarded to community development financial institutions (CDFIs) in the inaugural funding round.
- Provided business financial training to nearly 2,000 business owners at every stage of development, from startups to established businesses.
- We disbursed more than \$14.6 million in loans to nearly 900 small businesses, a nearly 14 percent increase in the total amount disbursed and an 8 percent increase in the number of loans, compared to 2010.
- The Association for Enterprise Opportunity recognized Accion Texas' proprietary Microloan Management Services™ for advancing the microfinance industry.



The "Indivisible" wristband is available at Starbucks stores for a donation of \$5, all of which goes to the Opportunity Finance Network®.



Accion Texas client Joyce Sosa of Frosted Delights provided a delicious cake for the Poplar campus grand opening.

# Big Loans, Big Dreams

The SBA 504 loan program – administered by the Small Business Administration – offers small businesses long-term, fixed-rate financing used to acquire fixed assets for expansion and modernization. These loans are typically structured with the SBA providing 40 percent of the total project cost, a participating lender covering up to 50 percent, and the borrower contributing 10 percent.

In 2011, Accion Texas helped 33 businesses receive SBA 504 financing, resulting in the creation of nearly 300 jobs. As San Antonio restaurant owners Louis and Diana Barrios can attest, SBA 504 enables growth for small business owners.

In the capital of “Tex-Mex” cuisine, Los Barrios stands apart as a San Antonio institution. Now in its thirty-third year of operation, Los Barrios is nationally recognized for its delicious Northern-Mexican and Southwestern U.S. cuisine. As a newly widowed mother, Viola Barrios opened Los Barrios in 1979 to support her young family, using her savings of \$3,000 to open the restaurant in an old boat garage.

In 1986, Viola’s son Louis joined the family business, assuming the role of operations manager so that his mother could focus her efforts in the kitchen. Soon after, Viola’s daughter Diana became the restaurant’s public relations manager. Their arrival marked a new era for Los Barrios, with Louis and Diana bringing complementing expertise that took the family business to new heights. As a result, the restaurant has been featured multiple times on The Today Show and Good Morning America, as well as numerous cooking shows such as the Food Network’s “Throw down! with Bobby Flay.” People nationwide have taken notice, including the White House’s kitchen staff, which in 2010 invited Diana to serve Los Barrios’ famous puffy tacos at the White House.

The enterprise has undergone many renovations and expansions over the years. The Barrios family has been a client with South Texas Business Fund, and now Accion Texas, since 1992. What first attracted Louis Barrios to SBA 504 was its 20-year term and fixed interest rate. Two decades and two SBA 504 loans later, Louis and Diana are still with Accion Texas because they trust the organization and they believe in the SBA 504 product. They are currently in the process of obtaining their third SBA 504 loan through Accion Texas, which will help them open a third Los Barrios location.





## A Cut Above

**ACCION**

**Goodwill**  
Industries International, Inc.

### Barber Kenny Smith Turns His Life Around Thanks to an Accion Texas Partnership with Goodwill Industries of San Antonio

Kenny Smith is a smart and ambitious young man who was headed in the wrong direction when he landed in prison for a drug conviction.

Then Accion Texas and Goodwill Industries of San Antonio helped him turn things around. “I don’t know where I’d be without them,” Kenny says as he shares his story. “I am blessed.” With guidance and financial assistance from Goodwill and Accion after he was paroled, he was able to pursue his dream of becoming a barber and opening his own business: Tapers, Blends and Fades Barbershop on the city’s South Side. Now Kenny has a career he loves, the ability to provide for his family – and the pride of accomplishment.

The Accion Texas-Goodwill partnership began in 2008 when Goodwill created an Accion revolving loan program for parolees who graduate from Goodwill’s Job Readiness Training (JRT) program. The program teaches financial literacy, how to prepare for job interviews, how to dress for success and other skills for transitioning back into the workforce.

Loans range from \$500 to \$5,000 at a fixed 10 percent interest rate and can be used for startups or existing businesses.

“Our partnership enables us to bridge the workforce divide for those with barriers to employment,” says Bob Dugas, CEO of Goodwill Industries of San Antonio. “Working with Accion Texas, we have been able to help many men and women rebuild their lives and create financial stability for themselves and their families.”

Goodwill paid for Kenny to attend barber school and after earning his certification, Accion Texas was able to qualify him for a \$5,000 loan, which he used to purchase equipment, lease a 400-square-foot location and hire an employee. In 2011, he was working to pay off his loan and readying to secure a second Accion loan to expand his business to a 1,000-square-foot facility with six barber stations and a second employee.

## 11 in '11

When we're asked about our work and how we measure success, data tell some of the story. More compelling, though, are the people. For our gallery, "11 in '11," we've selected the stories of 11 borrowers who received loans in 2011. Some started new businesses while others held long-established enterprises. All share key traits: perseverance and uncommon dedication. We are grateful that they've allowed us to join them on their journey.

### Ricardo Rivera, Rio Grande City, Texas

In 2010, a \$16,000 loan from Accion Texas Inc. helped Ricardo Rivera move out of his home-based collision repair shop and into a workshop. With his loan, Rivera bought specialized equipment and tools that would qualify him to be certified by all insurance companies. R&R Collision Repair's Rio Grande Valley location was so successful in its first year, the business did not have the capacity to keep up with customer demand. Without the necessary capital to expand to another location, he turned again to Accion in 2011.

Rivera got more than he bargained for. A review of his financials, which showed his business operating at a deficit, revealed they had been miscalculated. The Accion Business Center helped him revise and correct his profit & loss statement and balance sheet, allowing approval of a second Accion loan.

Since moving out of his home-based business, Rivera, who owns the business with his brother, Lee Rivera, has hired 18 people. "With Accion's help," Rivera said, "I could pursue my dream at a faster pace. It got me there more quickly than if I had to do it on my own."





### Brent Latin, Shreveport, Louisiana

At the tender age of 22, Brent Latin is already a CEO. He is the majority partner in Young Professionals Entertainment, a media production company that markets and promotes music artists and offers services in all areas of music and video such as producing, recording, mastering, live sound, DJ services, and consulting.

When he was 3 years old, Latin was already displaying a talent for music by playing the drums. By 11, he was recording music on the family computer before graduating to a home studio (for which he had to repay his father) when he was 18.

Destined to continue his ascent in the music business, Latin turned to Accion Texas Inc. for funding to help launch Young Professionals, while creating two part-time jobs in the process. And to think, his journey all started with a simple drum set.



### Sue Habib, Houston, Texas

Even now, 25 years after she started Lexis Florist in Houston, Sue Habib chuckles at her audacity. She was new to the country, didn't know the language, had \$200 to her name and she was mother to two teen-age boys and a 1 ½ year-old daughter. "I didn't even think about it," when she set out to blaze her entrepreneurial trail, Habib said.

The floral business was a natural fit. It was her family's line of work in Lebanon and she knew it well. What was to have been a 40-day visit from Lebanon turned into a long-term stay when she seized the opportunity to take over a floral business that was for sale. With the help of her mother, who now is deceased, and her children, Habib has grown the humble business into a mega-enterprise that provides floral arrangements to Houston's high society and whose creative prowess is widely recognized. Habib counts President George H. W. Bush among her clients.

Already a successful businesswoman in 2009, Habib says she nonetheless found it difficult to secure a commercial loan amid the bank crisis of the day. A \$55,000 loan from Accion Texas allowed her to expand her business and hire three additional employees. Her Galleria-area stores draw more than \$1.5 million in receipts annually and she employs 20 people.

She could fill a book with lessons she's learned, but relays two in particular to new business owners: "Love what you do and learn from your customers."



## Lisa McGrath, San Antonio, Texas

Lisa McGrath has always been conscious of her carbon footprint on the environment. But now her new business, Tails: A Natural Pet Market, focuses on the “pawprint” as well.

Her pet store sells unique products that are environmentally friendly, all-natural or made from recycled materials such as men’s vintage neckties converted to doggie collars. Now, San Antonio pet owners can make more eco-friendly decisions when it comes to pampering their pets.

McGrath left a job as a KLRN public television executive in July 2011 to pursue her dream of owning her own business. She’d heard of Accion through her work, so she knew where to seek financing for her startup. McGrath received a loan from Accion Texas Inc.’s green loan fund to start her business.

Tails: A Natural Pet Market also works with other socially and environmentally responsible companies such as its website-hosting service, Sustainable Hosting, and Dharma Merchant Services, a certified green business that donates a percentage of credit card fees to McGrath’s preferred charity – Alamo Area Partners for Animal Welfare (AAPAW.) Even McGrath’s business cards are made from recycled product packaging.



## Jerry Parker, New Orleans, Louisiana

Jerry Parker doesn’t just talk about improving his community; he puts a little elbow grease into it, replacing blight with hope.

As owner of Greater Opportunity Developments, Parker, who received an Accion Texas Inc. loan, buys blighted properties. He renovates them back to health and then rents or sells them – leaving neighborhoods in better shape than he found them.



Parker happened upon the real estate business after Hurricane Katrina raked southern Louisiana. The storm destroyed the 15-passenger van he had used in his transportation-service business that helped put him through college at Southern University at New Orleans. Katrina also created opportunity for Parker, who’d been nurturing an interest in property management. With multitudes of properties suddenly available, Parker had only enough resources to buy one at a time. The Accion loan accelerated his pace. Parker says, “It kind of took off.”

So far, Parker has renovated eight houses around the city and purchased two more, with most in the downtown area, including the Gentilly and Pontchartrain Park neighborhoods. He expects to create at least one part-time job, resulting in another small, yet positive change for New Orleans.

### Victoria Rayas, El Paso, Texas

When Victoria Rayas was a teen-ager, her mother became paralyzed. Rayas, an only child, had to become her mother's arms and legs as her sole caregiver. As she shuttled her mother to doctors' appointments, she met other patients who lacked the resources or knowledge of arranging transportation or home-care assistance.

After working 15-plus years in the social-services industry, including rehabilitation centers and nursing homes, Rayas decided to use her experience to provide the in-home personal care she saw lacking as a teen-ager. As a result of an Accion Texas Inc. loan, she works full-time and has hired two part-time employees for her thriving business, Victoria's In-Home Care, which allows a family's loved ones to live at home comfortably while maintaining their independence.

Rayas recently visited her loan officer to share the good news of her success, saying: "Thank you for the opportunity to open a business that allows me to provide quality care, respect and dignity to clients in their own homes."



### Jose Hernandez, Brownsville, Texas

Jose Hernandez doesn't believe in just keeping young children occupied. The military veteran believes that an early education foundation is the key to a successful future.

That's the premise for his startup, Learning Buddies Preschool Day Care. The day care center will prepare toddlers and preschoolers for pre-kindergarten and instill in them – with support from their parents – a foundation of traditional cultural family values to guide them through the rest of their lives.

The basic philosophy of Learning Buddies is that parents are the primary educators and motivators for their children. As such, the day care will provide counseling services to parents in order to establish a working relationship between parents and teachers that will result in the best education possible for each child (18 months to 4 years) enrolled in the program. The day care, which received a loan from Accion Texas Inc., anticipates creating two full-time positions and two part-time jobs, as well as a newfound emphasis on early education in the Rio Grande Valley.



## Aaron Dauner, Cordoba, Tennessee

A \$10,400 Accion Texas loan to pay for product inventory kept Aaron Dauner from delaying production of an innovative tire-masking solution he developed to maintain the wheels on large trucks. His solution includes a “mask” for the tires and hubcaps on large trucks that can be used when painting, cleaning and detailing the wheels and hubcaps. In turn, Dauner’s company, TM Products, was able to fill its first orders.

Dauner’s company already has established a business relationship with one of the nation’s largest transportation services companies. His startup employs him and his wife. Dauner outsources the product manufacturing work to a Wisconsin-based plastics company and the packaging to a corrugated box company.

Dauner’s inspiration for his product came from years of back-breaking work maintaining large commercial vehicles as a college student. “I knew there had to be a better way,” Dauner said, describing the alternative to his “mask:” covering a large truck’s tires with two-inch masking tape to protect them from overspray. A professional musician and entrepreneurial dabbler, Dauner has patented his products and looks forward to greater demand.



## Marie Casella-Wiseman, Richardson, Texas

Recognizing the growing demand for personal and business security systems, Marie Casella-Wiseman and her husband Offie founded 3rd Eye Surveillance in 2005. Certified as a Historically Underutilized Business (HUB) and with three full-time employees and four independent contractors, the business designs, sells and installs state-of-the-art digital surveillance equipment and trains its customers to use the systems. It also offers a wide array of personal self-defense and safety products, including pepper spray, stun guns, tasers, diversion safes, GPS tracking systems and more.

When Marie and Offie wanted to start selling surveillance systems wholesale to other independent contractors, they sought financing through commercial banks. But because they had always paid cash for inventory, their credit score wasn’t high enough and they were turned down. Accion Texas was able to provide them with a small loan to help build their credit. They are now positioned to obtain a larger loan to finance their wholesale operation.

As they have grown more successful, Marie and Offie have become even more passionate about creating a safer world. Therefore, they regularly give back to their local community by donating and installing free surveillance systems in churches, retirement homes, children’s centers, women’s shelters and other non-profit organizations.



## Adriana Pezzatti, Dallas, Texas

Adriana Pezzatti worked for 20 years as a hairstylist, but she always had a bigger dream in mind: owning her own hair salon and spa that also doubles as a much needed community bookstore (and coffee shop), which features volumes on subjects such as art, health, history, religion and self-help.

At her unique storefront, Elevate, residents can purchase books or simply peruse them at their leisure to further educate themselves. Pezzatti even accepts donated books so patrons and residents can share their wisdom with others in the North Oak Cliff area. She used her Accion Texas Inc. loan to purchase additional equipment for the upscale salon and accompanying coffee shop and grow from two full-time employees to eight.



## Jeff Conarko, Austin, Texas

Jeff Conarko's dream of owning an olive oil and balsamic vinegar business was just out of reach in late 2009, when he and his wife, Tabatha Foyt, first came to Accion Texas Inc. to inquire about a loan. Learning about Accion from the U.S. Small Business Administration, it didn't take long for Conarko and Foyt to grasp the microlender's role in helping to get their startup off the ground. "We decided to pursue microfinancing because we didn't have success getting funding through traditional routes," Conarko said.

A month after receiving a loan to fund construction costs, the Arboretum store, Con' Olio, opened its doors. The shop imports olive oil and balsamic vinegars from Italy, Spain, Greece, Australia, and Chile but also supports Texas olive oil producers. Conarko has struck up partnerships with local businesses that now use Con' Olio's products for private events.

After only a year, the business, which created two full-time and two part-time jobs, was generating yearly gross sales of \$300,000. It wasn't long before Conarko began to think of a second store, prompting the couple to approach Accion in 2011 for a second loan.

A visit to Con' Olio makes plain why the business has been successful. Rows of shelves with sparkling containers of oil and balsamic vinegar line the store's walls, each with a spigot that allows for a quick taste. He approaches customers like old friends, appreciative that he's getting the chance to pursue his passion. "This was our dream and it wasn't something we were going to give up on."



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Oscar Malacara  
Delia G. Martinez  
Patrick McKelvey  
Kirti Kailashnath Mehra  
Monarch Community Fund  
Kimberly Norvell  
Opportunity  
Finance Network  
Jaime G. Perez  
Christian Pineda  
Raza Development  
Fund Inc.  
REAP Green Enterprise  
Red River Bank  
Redman Foundation  
Residential Energy  
Assistance  
Brandon Seale  
Debra Salge  
Dr. Harry J. Shafer  
Clarence and Kay Simpson  
Sisters of St. Dominic  
Sisters of Charity of the  
Incarnate Word, Houston  
Sisters of the Incarnate  
Word and Blessed  
Sacrament, Corpus Christi  
Society of the Divine Word  
Southside Bank  
Sustainable  
Communities Fund  
Texas Bank and Trust Co.  
Tolleson Private Bank  
Michael Turpin  
U.S. Department of  
Agriculture  
U.S. Department of  
Treasury, CDFI  
U.S. Small Business  
Administration  
Texas State Rep.  
Mike Villarreal  
Wells Fargo Bank

(\*also Investing Partner)



STATEMENT OF FINANCIAL POSITION	2011	2010
<b>ASSETS</b>		
Cash and Equivalents	\$3,703,088	\$2,890,046
Contributions and Grants Receivable	3,842,628	6,019,959
Microenterprise Loans Receivable (Net of Allowance for Loan Losses of \$2,758,726 for 2011 and \$2,722,758 in 2010)	23,508,686	21,902,009
Fixed Assets (Net of Accumulated Depreciation of \$1,499,532 in 2011 and \$1,236,907 in 2010)	3,945,678	3,697,681
Other Assets	1,660,656	824,525
<b>Total Assets</b>	<b>\$36,660,736</b>	<b>\$35,334,220</b>
<b>LIABILITIES</b>		
Accrued Expenses and Accounts Payable	\$725,122	\$841,698
Notes Payable	23,098,612	21,824,978
<b>Total Liabilities</b>	<b>\$23,823,734</b>	<b>\$22,666,676</b>
<b>NET ASSETS</b>		
Unrestricted	\$10,213,230	\$11,440,629
Temporarily Restricted	2,046,609	649,752
Permanently Restricted	577,163	577,163
<b>Total Net Assets</b>	<b>\$12,837,002</b>	<b>\$12,667,544</b>
<b>Total Liabilities &amp; Net Assets</b>	<b>\$36,660,736</b>	<b>\$35,334,220</b>

STATEMENT OF ACTIVITIES	2011	2010
<b>PUBLIC SUPPORT AND REVENUES</b>		
Grants and Contributions		
Unrestricted	\$3,408,334	\$7,912,048
Restricted	1,721,857	125,000
In-Kind	229,441	78,251
Interest and Fees	3,843,259	3,216,491
Other Income (including SBA 504 income of \$603,877 in 2011 and \$438,055 in 2010)	886,855	724,327
<b>Total Public Support and Revenues</b>	<b>\$10,089,746</b>	<b>\$12,056,117</b>
<b>EXPENSES</b>		
Program Services	\$8,516,835	\$7,665,074
Support Services		
Administration	1,031,659	739,723
Fundraising	371,794	477,923
<b>Total Expenses</b>	<b>\$9,920,288</b>	<b>\$8,882,720</b>
<b>Change in Net Assets</b>	<b>\$169,458</b>	<b>\$3,173,397</b>
<b>Net Assets Acquired</b>	<b>—</b>	<b>\$4,072,959</b>

IMPACT		
INDICATOR	2011	2010
New Clients	664	620
Number of Loans Disbursed	890	823
Amount Loaned	\$14,638,455	\$12,839,861
Active Portfolio	\$26,267,412	\$24,624,767
Portfolio Under Management	\$2,515,002	\$5,710,547
Total Portfolio <sup>1</sup>	\$28,782,414	\$30,335,314
Active Clients	2,268	2,164
Average Loan Balance	\$12,691	\$14,018
Portfolio at Risk <sup>2</sup>	3.10%	6.00%
Net Losses <sup>3</sup>	6.44%	9.09%
<b>Cumulative Totals to Date</b>		
	<b>12/31/2011</b>	<b>12/31/2010</b>
Clients Served	8,350	7,636
Numbers of Loan Disbursed	12,213	11,323
Amount Disbursed	\$121,142,103	\$106,503,648
<sup>1</sup> Includes Accion Texas and Citi Portfolio		
<sup>2</sup> Portfolio at risk = total value of outstanding loans past due more than 30 days divided by total portfolio		
<sup>3</sup> Net losses = net losses for fiscal year divided by portfolio outstanding at year end		

2011 STATEWIDE IMPACT		
LOCATION	# TOTAL LOANS	AMT DISBURSED
Austin	42	\$592,670
Brownsville	38	602,334
McAllen	80	1,128,112
Dallas/Fort Worth	141	1,982,638
El Paso	133	2,130,002
Corpus Christi	82	1,124,756
Houston	124	2,293,851
San Antonio	114	3,091,197
Laredo	38	355,103
Louisiana	95	1,319,047
Delta	3	18,745
<b>Total</b>	<b>890</b>	<b>\$14,638,455</b>



Accion Texas Inc. serves the states of Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Missouri, Tennessee and Texas

#### HEADQUARTERS

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### TEXAS

#### Austin Office

Wells Fargo Bank, Suite #280  
9800 North Lamar  
Austin, TX 78753  
Narda Hernandez, Loan Processor  
Judson McGehee, VP Central Texas Region  
Asal Shokati, Loan Officer

#### Brownsville Office

(Willacy & Cameron County)  
Chase Bank Bldg. 2nd Floor  
2300 Boca Chica Blvd.  
Brownsville, TX 78522  
Josefina Molina, Loan Processor  
Francisco Sergio Rodriguez, Loan Officer

#### Corpus Christi Office

3209 S. Staples, Room 146  
Corpus Christi, TX 78411  
John Navejar, Loan Processor

#### Dallas Office

8828 N. Stemmons Fwy, Suite 101  
Dallas, TX 75247  
George Cerna, West Dallas Loan Officer  
Alexandria Cucurachi, Loan Processor  
Leticia Gutierrez, Loan Processor  
Daniel Padron, Fort Worth Loan Officer  
Catherine B. Peña, VP North Texas Region  
Roscio Rueda, Loan Officer

#### El Paso Office

One Stop Business Resource Center  
1359 Lomaland, Suite #534  
El Paso, TX 79935  
Norma Alvarado, Loan Processor  
Enrique Aragón, Loan Officer  
Juan Gonzales, Loan Processor  
Elvira M. Valles, VP, West Texas Region

#### Houston Office

(Southwest)  
3300 Chimney Rock, Suite 100 A  
Houston, TX 77056  
(Central)  
Inside Prosperity Bank 2nd Floor  
2310 Yale Street  
Houston, TX 77008  
Shirley Brooks, VP, East Texas Region  
Michelle Bryant, Loan Processor  
Jennifer Dale-Flores, Loan Processor  
Anthony Lopez, Loan Officer

#### Laredo Office

902 E. Calton Road  
Laredo, TX 78041  
Lorena Garcia, Loan Processor  
Sara Montalvo-Saldaña, VP,  
South Texas Region  
Gina Palma, Loan Officer

#### McAllen Office

220 N. 10th. St.  
(Corner of Cedar & N. 10th. St.)  
McAllen, TX 78501  
Marlene R. Rodriguez, Senior Loan Officer  
Lorena M. Silva, Loan Processor

#### San Antonio Office

225 W. Poplar  
San Antonio, TX 78212  
Magoli Garcia, Loan Officer  
Mary Esther Hernandez,  
Senior Loan Processor  
Patrick Shearer, Market President  
Jessica Treviño, Loan Processor  
Alma Valdez, Loan Officer

#### Women's Business Center

Ruth Easterling, Program  
Coordinator and Analyst  
Kara Gomez, Director  
Mario Riojas, Business Counselor  
Martha N. Zurita, Business Counselor

#### SBA 504

Justin Allen, SBA Loan Portfolio  
Carlos E. Gutierrez, Director of SBA  
Bob Schraitle, SBA Loan Portfolio Manager

### ALABAMA

One 55th Place South  
Office #01, Second Floor  
Birmingham, AL 35212  
Timothy Dean, Loan Processor  
Lisa Riley, Loan Officer

### ARKANSAS

#### Helena/Delta Office

Phillips County Chamber of Commerce  
111 Hickory Hill Drive  
Helena, AR 72342  
Nathaniel Owen, Loan Officer

#### Little Rock Office

324 W. Pershing Blvd., Ste. #10  
North Little Rock, AR 72114  
Russell Hampton, Loan Officer  
Katie Stark, Loan Processor

### LOUISIANA

#### Alexandria Office

Central Louisiana Business Incubator  
1501-A Wimbledon Drive, Suite 133  
Alexandria, LA 71301  
Byron Lavalais, Loan Officer

#### Baton Rouge Office

3233 S. Sherwood Forest Blvd.  
Suite 108-A  
Baton Rouge, LA 70816  
Gina Angelo, State Manager Business  
Support & Compliance  
Maria Greenup, Loan Processor  
Mel Robertson, VP, Louisiana Operations  
Nikatra Whitfield, Loan Officer

#### New Orleans Office

University of New Orleans  
Jefferson Campus, 4th Floor  
3330 N. Causeway Blvd.  
Metairie, LA 70002  
Stephaney Bolden, Loan Processor  
Tawanna Hardy, Loan Processor  
Jarrett Woods, Loan Officer

#### Shreveport Office

4646 Hilry Huckaby  
Shreveport, LA 71107  
Tijuna Cutchet, Loan Processor

### MISSOURI

#### Cape Girardeau/Delta Office

Center for Innovation & Entrepreneurship  
Southeast Missouri State University  
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Cape Girardeau, MO 63701  
Craig Bohnsack, Loan Officer