



2009 RECOVERY ACT



HELPING SMALL BUSINESS START, GROW AND SUCCEED

Dealer Floor Plan Financing

Frequently Asked Questions For Borrowers and Lenders

What is floor plan financing?

Floor plan financing is a revolving line of credit that allows the borrower to obtain financing for retail goods. These loans are made against a specific piece of collateral (i.e. an auto, RV, manufactured home, etc.). When each piece of collateral is sold by the dealer, the loan advance against that piece of collateral is repaid.

In short, Dealer Floor Plan financing allows dealers to borrow against retail inventory. The dealer then repays that debt as they sell their inventory and borrows against the line of credit to add new inventory.

What is the SBA's new Dealer Floor Plan Pilot Program and how will it work?

- The SBA's pilot DFP Pilot Program will provide access to capital through the SBA's 7(a) loan program.
- DFP loans can be made by all SBA-approved lenders.
- Under this pilot program, DFP loans will be available for a minimum of \$500,000 up to a maximum of \$2 million (the statutory maximum limit for 7(a) loans).
- Borrowers will receive the fee reduction benefit provided under the Recovery Act on 7(a) loans.
- The maximum guaranty level on DFP loan will be 75 percent, not the maximum 90 percent provided under the Recovery Act for some 7(a) loans.
- The maximum term for a DFP loan will be five years.
- Loans will only be made for inventory that can be titled.
- Lenders will be expected to control title transfer as a means of risk mitigation.

Who can take advantage of SBA's DFP Pilot Program?

SBA's Dealer Floor Plan Pilot Program will be available to qualifying small businesses in the retail sector, including new and used automobile, motorcycle, RV, manufactured home and boat (including boat trailer) dealerships.

When will these loans be available?

- We expect to have the Dealer Floor Plan Pilot Initiative available by July 1, 2009, through Sept. 30, 2010.
- We believe this pilot initiative will complement the Recovery Act programs SBA is currently implementing.
- At the completion of this pilot initiative, SBA will evaluate and determine whether to extend the pilot, terminate the pilot or make it a permanent part of SBA's lending programs.

Why is there a minimum and maximum loan amount for DFP loans?

- Based on our discussions with the various dealership associations, we believe that the limits set for this pilot program provide a range that will be beneficial to dealers who are in need of this type of financing at this time.
- Under the 7(a) program loan amounts are set at the legal maximum of \$2 million.

The minimum loan amount (set at \$500,000), along with limiting the DFP loans to only inventory that can be titled, are steps taken to help reduce risk for lenders and SBA.

Why is this only a pilot initiative?

SBA has not traditionally offered loans for floor plan financing, so the pilot program will allow the agency to determine the effectiveness of the program and determine whether it should be made a permanent part of SBA's lending programs.

Why is SBA offering a floor plan financing program now?

A number of large floor plan lenders have exited the market recently due to their inability to sell the loans into the secondary market. This has decreased access to capital for a number of viable small business owners in the retail sector. Since many SBA lenders already have other credit relationships with these retailers, this program will allow these lenders to prudently extend this critical line of credit as a lifeline to these dealerships in these tough economic times. It will help restore cash flow and, in turn, save jobs.

Isn't this just throwing money after businesses that are likely going to close anyway?

No. All loans will be made through SBA lenders to creditworthy dealerships that meet the lender's and SBA's requirements, demonstrate sound finances and have a viable business plan. In each case, the lender will have extensive capital at risk as these loans must be held on the lender's books.

How many DFP loans do you expect to be made under this program?

We know that there has been a lot of interest in a dealer floor plan financing program, and we expect a fairly high demand for this line of credit.

Are you really going to be able to make enough loans to help this industry?

SBA lenders are already very involved with the auto, recreation vehicle, boat and other industries that will benefit from DFP. Since 2000 SBA lenders have extended more than 4,250 7(a) and 504 loans worth \$1.125 billion to borrowers in these industries.

We believe the DFP pilot program will provide the access to capital many viable auto dealerships need at this critical time as they go through the transition brought on by larger changes within their industry. The DFP financing will also help dealerships in a number of other industries that are facing restricted access to capital.

Because of the severe decrease of dealer floor plan financing over the last several months, each of these loans most likely will keep open a viable business that would have otherwise closed.

This pilot initiative will also give SBA the opportunity to assess and evaluate DFP financing and then determine whether or not to extend the pilot initiative.

Isn't floor plan financing available through GMAC, which has received significant financial help from the federal government already? If so, why is it necessary for SBA to offer this program?

GMAC will primarily be assisting GM and Chrysler dealers that have been slated to continue their franchise after the announced downsizing. There are other GM and Chrysler dealers that are viable but have lost their access to floor plan financing when their lenders stopped making those loans.

In addition, some of the dealers slated for downsizing may still be viable as used car, service and repair providers. In fact, the majority of new car dealership profitability comes from the parts and service side of the business.

What about the dealerships that Chrysler and GM have already cut? Floor plan financing won't help them?

Across the country, small businesses in the auto-related sectors, from dealerships to parts suppliers and others, are going through a transition.

In the case of dealerships, some will continue to be dealerships. Others will transition to other business models and offer different products and services.

The SBA offers an array of loan programs and other tools that may help these small businesses through this transition and these tough economic times.

DFP financing is just one of those tools. Whether it's another loan program or technical assistance to help them through

this transition, SBA stands ready to work with small business owners and be the real partner they need at this critical time.

Why hasn't SBA offered floor plan financing in the past?

DFP is a specialized type of revolving credit. Historically, SBA loan programs were term oriented and only recently have revolving credit products been offered.

In addition, SBA previously serviced and liquidated most of its loans and never had the resources to properly manage the collateral necessary for a successful DFP program. SBA has now delegated almost all of these functions to our lending partners making a DFP initiative viable.

What is the maximum advance rate on these loans?

New auto and light truck inventory can be financed up to 90 percent of the wholesale price and all other inventory can be financed up to 80 percent.

What is the maximum interest rate?

The maximum interest rate is the same as that for standard 7(a) loans with a maturity of less than seven years. Lenders can charge one of the authorized SBA base rates (such as Prime), plus up to 2 ¼ additional points.

What fees can lenders charge on these loans?

Lenders may charge the same fees as are allowed in the standard 7(a) program with the exception of the extraordinary servicing fee. Under the DFP Pilot Program, SBA will allow lenders to charge more than 2 percent for servicing these lines of credit, as long as the fee is reasonable and prudent in light of the extraordinary effort required.

In addition, if the lender currently provides floor plan financing to its customers, the lender may not charge higher fees for its SBA-guaranteed floor plan lines of credit than it charges for its similarly-sized, non-SBA guaranteed floor plan lines of credit.



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Dealer Floor Plan Financing Overview

The U.S. Small Business Administration is committed to providing small businesses with the tools and resources they need to survive in the current economic climate. Starting on July 1, 2009, through the Dealer Floor Plan, SBA will offer government-guaranteed loans to finance inventory for eligible auto, recreational vehicle, boat, manufactured home and other dealerships.

The DFP is a pilot program that allows dealers to borrow against retail inventory and acts as a revolving line of credit for a dealer to obtain financing for retail goods. The dealer repays the debt as the inventory is sold and can borrow against the line of credit to add new inventory.

How it will work:

Under the DFP pilot program, SBA will provide loan guarantees for lines of credit through its 7(a) program. DFP loans will be made through SBA lenders only for inventory that can be titled, such as autos, RVs, manufactured homes, boats and trailers. The pilot program will run through Sept. 30, 2010, at which time SBA will determine whether to extend the program.

DFP loans will be available for a minimum of \$500,000 up to the \$2 million allowable under the 7(a) program. With a maximum repayment term of five years, the loans will come with a 75 percent government guarantee. Borrowers will also benefit from the temporary elimination of fees on 7(a) loans made possible by the American Recovery and Reinvestment Act of 2009.

Who it will help:

The DFP program allows SBA lending partners to prudently extend a critical line of credit in these tough economic times to viable dealerships in a number of industries, including RV, auto, boat and manufactured homes. It will help restore their cash flow and in turn, save their business and countless jobs. For auto dealerships, in particular, it will provide the access to capital many of them need at this critical time as they go through the transition brought on by larger changes within their industry.

Because of the severe decrease of dealer floor plan financing over the last several months, each of these loans most likely will keep open a viable business that would have otherwise closed.

All loans will be made through SBA lenders to creditworthy dealerships meeting lender requirements, demonstrating sound finances and following viable business plans.

For more information, go to www.sba.gov.

PLP Lenders

Alabama PLP Lenders

LENDER	ADDRESS	CONTACT PERSONS	PHONE/FAX
Banco Popular	8523 Commodity Circle Suite 100 Orlando, FL 32819	Brenda Bowers	(407) 370-7444 (407) 370-7777
BB&T	5901-C Peachtree Dunwoody Road Suite 420 Atlanta, GA 30328	Brian Faulk Vice President	(800) 758-0038 (770) 551-8781
Business Loan Center, Inc.	1200 Abernathy Road Suite 1700 Atlanta, GA 30328	Tad McCampbell	(770) 551-2785 (770) 551-2789
CIT Small Business Lending Corp.	303-D Beltline Place SW #214 Decatur, AL 35603	John Thornton Regional Account Manager	(256) 351-0913 (256) 351-0914
* Citizens Trust Bank	1700 3rd Avenue North Birmingham, AL 35203	Jason McKnight First Vice President	(205) 214-3039 (205) 226-8008
Columbus Bank & Trust c/o Synovus SBA Lending	P. O. Box 1739 Fernandina Beach, FL	Vicki Beaudry Senior Vice President	(904) 277-5292 (904) 491-7261
Comerica Bank	P. O. Box 4167 Houston, TX 77210	Kevin Rafferty	(561) 989-3268
* Community South Bank	696 Lake Crest Drive Hoover, AL 35226	Earl Cambron Business Development Officer	(205) 733-7111 (205) 733-7112
Community West Bank	225 Main Street, Suite 20 Destin, FL 32541	Mike Pierson	(850) 650-3500 (850) 650-2468
* Compass Bank	P. O. Box 10566 Birmingham, AL 35296	John Baites Vice President	(205) 297-3346 (205) 297-7672
* G.E. Capital Small Business Finance Corp.	31 Inverness Center Pkwy Suite 500 Birmingham, AL 35242	Elise Dubas Executive Vice President	(205) 991-4227 (205) 443-0303
Newtek Small Business Finance, Inc.	100 N. Union Street Suite 720 Montgomery, AL 36104	Butch Tharp	(800) 459-4379 Ext 206 (334) 265-3359
PNC Bank, NA	1812 S. Hwy 77 #115 Lynn Haven, FL 32444	Larry A. Hardee Business Development Officer	(850) 271-9992 (850) 265-1511



Regions Bank	250 Riverchase Parkway Birmingham AL 35244	David Lee david.lee@regions.com	(205) 560-3344 (205) 560-3525
RBC Centura Bank	3815 Mansell Rd. Alpharetta, GA 30022	Jon Daly VP - SBA Commerical Lending	(678) 277-4582 (678) 277-4596
Small Business Loan Source	110 Eagle Court Crestview, FL 32509	Mary Jo Joseph Business Development Officer	(850) 683-1510 (850) 683-1511
Temecula Valley Bank, N.A.	9951 Atlantic Boulevard Jacksonville, FL 32225	Gary Fisher Regional Manager	(904) 727-7535 (904) 727-7304
UPS Capital Business Credit	35 Glenlake Parkway NE, Ste 360 Atlanta, GA 30328	Amy Carson	(404) 828-7163 (404) 828-3709
Wachovia SBA Lending,	420 20th Street Birmingham, Al 35203		(205) 254-5230
Wells Fargo Bank Minnesota N.A.	1455 West Lake Street Suite 306 Minneapolis, MN 55408	Tom Burke Vice President	(612) 667-2753 (612) 316-2322
Whitney National Bank	400 Labarre Rd., 5th Fl. Jefferson, LA 70121	Wanda Bedoya Assistant Vice President	(504) 846-2576 (504) 846-2585



**Small Business Administration
Partner Identification & Management System**

Report Date: 4 May 2009

Active Partners By Program And Area Of Operation

SEARCH CRITERIA: STATE:AL OFFICE:ALABAMA DISTRICT OFFICE AGREEMENT:General 7(a)

Agreement	Partner Name	Partner ID	Street	City	State	Zip	Office
General 7(a)	First Commercial Bank	114	800 Shades Creek Pkwy	BIRMINGHAM	AL	35209-1303	0459
General 7(a)	First Bank of Boaz	118	124 S Main St	BOAZ	AL	35957-2002	0459
General 7(a)	Brantley Bank & Trust Company	119	9402 N Main St	BRANTLEY	AL	36009	0459
General 7(a)	First Commercial Bank	171	301 Washington St	HUNTSVILLE	AL	35801	0459
General 7(a)	Merchants Bank	172	1901 College Ave	JACKSON	AL	36545	0459
General 7(a)	First National Bank of Jasper	173	200 West 18th St	JASPER	AL	35501-5363	0459
General 7(a)	Farmers & Merchants Bank	174	1st St NE Courthouse Sq	LAFAYETTE	AL	36862-1747	0459
General 7(a)	First Bank of Linden	176	116 E Coats Ave	LINDEN	AL	36748-1526	0459
General 7(a)	FirstState Bank	177	88730 Hwy 9	LINEVILLE	AL	36266	0459
General 7(a)	Farmers Exchange Bank	178	1920 Main St	LOUISVILLE	AL	36048	0459
General 7(a)	First Citizens Bank	179	100 W Third St	LUVERNE	AL	36049-1209	0459
General 7(a)	Peachtree Bank	180	9411 Hwy 22	MAPLESVILLE	AL	36750	0459
General 7(a)	Marion Bank & Trust Company	181	601 Washington St	MARION	AL	36756-2332	0459
General 7(a)	Bank of Brewton	120	103 Belleville Ave	BREWTON	AL	36426	0459
General 7(a)	The First National Bank of Brundidge	123	137 S Main St	BRUNDIDGE	AL	36010-1810	0459
General 7(a)	Central State Bank	124	11025 Hwy 25	CALERA	AL	35040	0459
General 7(a)	Town-Country National Bank	125	118 Broad St	CAMDEN	AL	36726-1741	0459
General 7(a)	Camden National Bank	126	3 Water St	CAMDEN	AL	36726-2110	0459
General 7(a)	PrimeSouth Bank	128	301 Main St	TALLASSEE	AL	36078-1906	0459
General 7(a)	First Community Bank	130	34 Court St	CHATOM	AL	36518	0459
General 7(a)	Peoples Southern Bank	132	620 2nd Ave North	CLANTON	AL	35045-3423	0459
General 7(a)	SunSouth Bank	135	108 Jamestown Blvd	DOTHAN	AL	36301	0459
General 7(a)	Robertson Banking Company	143	216 N Walnut Ave	DEMOPOLIS	AL	36732-2032	0459
General 7(a)	The First National Bank of Dozier	144	7825 S Main St	DOZIER	AL	36028	0459
General 7(a)	The Citizens Bank	146	301 S Edwards St	ENTERPRISE	AL	36331-0900	0459
General 7(a)	Merchants & Farmers Bank of Greene County	148	302 Prairie Ave	EUTAW	AL	35462-1179	0459
General 7(a)	Bank of Evergreen	149	146 W Front St	EVERGREEN	AL	36401-2834	0459
General 7(a)	First Lowndes Bank	152	115 W Old Fort Rd	FORT DEPOSIT	AL	36032	0459
General 7(a)	First State Bank of DeKalb County	153	500 Gault Ave South	FORT PAYNE	AL	35967-1708	0459
General 7(a)	Community Bank and Trust of Southeast Alabama	154	3680 W Main St	DOTHAN	AL	36305	0459
General 7(a)	CapitalSouth Bank	155	2340 Woodcrest Pl	BIRMINGHAM	AL	35209	0459
General 7(a)	Horizon Bank	156	1167 Main St	FYFFE	AL	35971-9717	0459
General 7(a)	The Citizens Bank	158	515 S Commerce	GENEVA	AL	36340-2420	0459

Agreement	Partner Name	Partner ID	Street	City	State	Zip	Office
General 7(a)	Liberty Bank	159	40956 Alabama Hwy 75	GERALDINE	AL	35974-9721	0459
General 7(a)	Nexity Bank	161	3680 Grandview Pkwy, Ste 200	BIRMINGHAM	AL	35243	0459
General 7(a)	The Citizens Bank	162	1300 State St	GREENSBORO	AL	36744-2013	0459
General 7(a)	Traders & Farmers Bank	164	819 20th St	HALEYVILLE	AL	35565	0459
General 7(a)	First National Bank	165	341 Military St South	HAMILTON	AL	35570	0459
General 7(a)	Regions Bank	188	1900 5th Ave North	BIRMINGHAM	AL	35203	0459
General 7(a)	Bank of Moundville	190	319 Market St	MOUNDVILLE	AL	35474	0459
General 7(a)	The Commercial Bank of Ozark	192	208 S Merrick Ave	OZARK	AL	36360-1819	0459
General 7(a)	First Bank	225	Main St	WADLEY	AL	36276	0459
General 7(a)	Superior Bank	226	17 N 20th St	Birmingham	AL	35203	0459
General 7(a)	Farmers & Merchants Bank	227	320 Main St	Waterloo	AL	35677	0459
General 7(a)	Bank of Wedowee	228	111 W Broad St	Wedowee	AL	36278	0459
General 7(a)	The Citizens Bank of Winfield	230	236 Bankhead Hwy	Winfield	AL	35594	0459
General 7(a)	State Bank & Trust	231	1945 US Hwy 43	Winfield	AL	35594	0459
General 7(a)	Bank of York	232	301 Broad St	York	AL	36925-2232	0459
General 7(a)	Union State Bank	194	15 N 20th St	Pell City	AL	35125-1763	0459
General 7(a)	CB&T Bank of East Alabama	195	1000 13th St	PHENIX CITY	AL	36867-5452	0459
General 7(a)	Phenix-Girard Bank	196	801 13th St	Phenix City	AL	36867-5040	0459
General 7(a)	Farmers and Merchants Bank	197	116 E Ladiga St	Piedmont	AL	36272-1736	0459
General 7(a)	Bank of Pine Hill	198	3939 Broad St	Pine Hill	AL	36769	0459
General 7(a)	First Bank of the South	200	246 Main St East	Rainsville	AL	35986	0459
General 7(a)	Community Spirit Bank	201	200 4th Ave SW	RED BAY	AL	35582	0459
General 7(a)	West Alabama Bank & Trust	203	509 1st Ave West	Reform	AL	35481	0459
General 7(a)	Citizens Bank, Inc.	204	21980 Palmer St	ROBERTSDALE	AL	36567	0459
General 7(a)	CB&S Bank	205	200 S Jackson Ave	RUSSELLVILLE	AL	35653-2234	0459
General 7(a)	Valley State Bank	206	15565 Hwy 43 By-Pass	RUSSELLVILLE	AL	35653-2823	0459
General 7(a)	The Samson Banking Company	207	2 W Main St	Samson	AL	36477-1120	0459
General 7(a)	FNB Bank	208	402 S Broad St	SCOTTSBORO	AL	35768-1742	0459
General 7(a)	Bank Independent	210	710 S Montgomery Ave	Sheffield	AL	35660-3899	0459
General 7(a)	First State Bank of the South, Inc.	214	5856 Hwy 278	SULLIGENT	AL	35586-0596	0459
General 7(a)	Sweet Water State Bank	215	31385 Alabama Hwy 10	SWEET WATER	AL	36782	0459
General 7(a)	The First National Bank of Talladega	217	120 E North St	Talladega	AL	35160-2100	0459
General 7(a)	First United Security Bank	218	131 W Front St	Thomasville	AL	36784	0459
General 7(a)	Troy Bank & Trust Company	219	1000 US Hwy 231 South	Troy	AL	36081	0459
General 7(a)	AmeriFirst Bank	221	104 E Hardaway Ave	Union Springs	AL	36089	0459

Agreement	Partner Name	Partner ID	Street	City	State	Zip	Office
General 7(a)	Bank of Vernon	223	44825 Hwy 17	Vernon	AL	35592	0459
General 7(a)	Community Bank, National Association	3920	6808 Airport Blvd	MOBILE	AL	36608	0459
General 7(a)	First Federal Savings & Loan Association	8092	420 2nd Ave SW	CULLMAN	AL	35055-3584	0459
General 7(a)	Cullman Savings Bank	8093	316 2nd Ave SW	CULLMAN	AL	35055-4177	0459
General 7(a)	SouthFirst Bank	8167	126 N Norton Ave	SYLACAUGA	AL	35150-2400	0459
General 7(a)	SouthBank, F.S.B.	8272	118 Jefferson St	HUNTSVILLE	AL	35801	0459
General 7(a)	First Federal Bank	8364	1400 Gault Ave North	FORT PAYNE	AL	35967-3236	0459
General 7(a)	First Federal Bank, FSB	8309	1300 McFarland Blvd NE, Ste 100	TUSCALOOSA	AL	35406	0459
General 7(a)	Worthington Federal Bank	8402	4040 Balmoral Dr	HUNTSVILLE	AL	35801	0459
General 7(a)	Alabama Central CU	8675	3601 4th Ave South	Birmingham	AL	35222-3270	0459
General 7(a)	Redstone FCU	8806	220 Wynn Dr	HUNTSVILLE	AL	35893	0459
General 7(a)	BankTrust	19018	100 St. Joseph St	MOBILE	AL	36602-3811	0459
General 7(a)	EvaBank	19059	4113 Eva Rd	EVA	AL	35621-9705	0459
General 7(a)	Premier Bank of the South	19745	101 First Ave Northwest	CULLMAN	AL	35055	0459
General 7(a)	Peoples Independent Bank	19804	121 Billy B Dyar Blvd	BOAZ	AL	35957	0459
General 7(a)	The Bank of Tuscaloosa	19782	2209 9th St, Ste 300	TUSCALOOSA	AL	35401-2370	0459
General 7(a)	Sterling Bank	19880	4121 Carmichael Rd, Ste 100	MONTGOMERY	AL	36106	0459
General 7(a)	Community Bank & Trust- Alabama	23338	202 N Powell St	UNION SPRINGS	AL	36089	0459
General 7(a)	First Tuskegee Bank	23937	301 N Elm St	TUSKEGEE	AL	36083	0459
General 7(a)	First Southern Bank	25045	301 S Court St	FLORENCE	AL	35630-5631	0459
General 7(a)	Pinnacle Bank	25972	1811 Second Ave	JASPER	AL	35501	0459
General 7(a)	Covenant Bank	26051	7924 Parkway Dr	LEEDS	AL	35094	0459
General 7(a)	Bay Bank	27173	6151 Airport Blvd	MOBILE	AL	36608	0459
General 7(a)	Alabama Trust Bank, National Association	27325	101 W Ft. Williams St	SYLACAUGA	AL	35150	0459
General 7(a)	Alamerica Bank	27375	2170 Highland Ave South, Ste 150	BIRMINGHAM	AL	35205	0459
General 7(a)	Cheaha Bank	27753	1320 Highway Dr	OXFORD	AL	36203	0459
General 7(a)	First Community Bank of Central Alabama	67775	715 Wilson St	WETUMPKA	AL	36092	0459
General 7(a)	Aliant Bank	101	200 Aliant Pkwy	ALEXANDER CITY	AL	35010	0459
General 7(a)	First National Bank of Central Alabama	102	25 3rd Ave NE	ALICEVILLE	AL	35442-2130	0459
General 7(a)	The Exchange Bank of Alabama	103	Corner 6th & Blount St	ALTOONA	AL	35952-9705	0459
General 7(a)	CCB Community Bank	104	225 E Three Notch St	ANDALUSIA	AL	36420-3122	0459
General 7(a)	MidSouth Bank, National Association	105	2526 W Main St	DOTHAN	AL	36303	0459
General 7(a)	United Bank	107	200 E Nashville Ave	ATMORE	AL	36502-2536	0459
General 7(a)	First National Bank & Trust	108	111 S Main St	ATMORE	AL	36502-2445	0459
General 7(a)	AuburnBank	109	100 N Gay St	AUBURN	AL	36830-4814	0459

Agreement	Partner Name	Partner ID	Street	City	State	Zip	Office
General 7(a)	Peoples Exchange Bank of Monroe County	110	1112 Main St	BEATRICE	AL	36425	0459
General 7(a)	Citizens Bank & Trust	156534	404 Gunter Ave	GUNTERSVILLE	AL	35976	0459
General 7(a)	Red Mountain Bank, National Association	211768	5 Inverness Center Pkwy	BIRMINGHAM	AL	35242	0459
General 7(a)	Traditions Bank	161683	109 2nd Ave NW	CULLMAN	AL	35055	0459
General 7(a)	First Southern State Bank	212	80 Bank St	Stevenson	AL	35772-9730	0459
General 7(a)	First Jackson Bank	213	43243 US Hwy 72	STEVENSON	AL	35772-9647	0459
General 7(a)	Slocomb National Bank d/b/a/ Friend Bank	211	220 E Lawrence Harris Hwy	Slocomb	AL	36375-0640	0459
General 7(a)	The HomeTown Bank of Alabama	176517	2002 2nd Ave East	ONEONTA	AL	35121	0459
General 7(a)	Colonial Bank	187	100 Colonial Bank Blvd	MONTGOMERY	AL	36117	0459
General 7(a)	Commonwealth National Bank	185	2214 St. Stephens Rd	MOBILE	AL	36617-3796	0459
General 7(a)	Compass Bank	113	15 S 20th St	Birmingham	AL	35233-2035	0459
General 7(a)	ServisFirst Bank	242112	3300 Cahaba Rd, Ste 300	BIRMINGHAM	AL	35223	0459
General 7(a)	Reliance Bank	26830	112 N Jefferson St	ATHENS	AL	35611	0459
General 7(a)	First Metro Bank	19853	406 W Avalon Ave	MUSCLE SHOALS	AL	35661-6444	0459
General 7(a)	River Bank & Trust	243069	2611 Legends Dr	PRATTVILLE	AL	36066	0459
General 7(a)	Peoples Bank of Alabama	170	811 Second Ave SW	CULLMAN	AL	35055-4222	0459
General 7(a)	Merchants Bank of Alabama	166	900 Second Ave SW	CULLMAN	AL	35055	0459
General 7(a)	City Bank of Hartford	167	307 W Main St	HARTFORD	AL	36344-1522	0459
General 7(a)	First National Bank	168	101 Third Ave	Hartford	AL	36344-1163	0459
General 7(a)	The Headland National Bank	169	40 Main St	HEADLAND	AL	36345-1721	0459
General 7(a)	Metro Bank	19909	800 Martin St South	PELL CITY	AL	35128	0459
General 7(a)	Oakworth Capital Bank	246444	2100A Southbridge Pkwy, Ste 445	BIRMINGHAM	AL	35209	0459