

**CITY OF EL PASO, TEXAS
AGENDA ITEM DEPARTMENT HEAD'S SUMMARY FORM**

DEPARTMENT: Office of Economic Development
AGENDA DATE: November 10, 2009
CONTACT PERSON/PHONE: Kathy Dodson, PhD, Director 541-4670
DISTRICT(S) AFFECTED: ALL

SUBJECT:

Discussion and action on a Resolution to authorize the City Manager or her designee to certify the annual report to the Economic Development Administration of the City/County Joint Revolving Loan Fund for the period ending September 30, 2009.

BACKGROUND/DISCUSSION:

The Economic Development Administration's Revolving Loan Fund Standard Terms and Conditions require certification of the annual report by the governing body. Attached is the report for the program year ending September 30, 2009.

PRIOR COUNCIL ACTION:

Has the Council previously considered this item or a closely related one?
No.

AMOUNT AND SOURCE OF FUNDING:

How will this item be funded? Has the item been budgeted? If so, identify funding source by account numbers and description of account. Does it require a budget transfer?

This item does not require funding.

BOARD/COMMISSION ACTION:

Enter appropriate comments or N/A.
RLF Board will be considering for approval the Report for the EDA-Funded RLF Grant on October 29, 2009.

*****REQUIRED AUTHORIZATION*****

LEGAL: (if required) _____ **FINANCE:** (if required) _____

DEPARTMENT HEAD:  _____
(Example: If RCA is initiated by Purchasing, client department should sign also). *Information copy to appropriate Deputy City Manager*

APPROVED FOR AGENDA:

CITY MANAGER: _____ **DATE:** _____

RESOLUTION

WHEREAS, the City of El Paso, Texas ("the City"), and the County of El Paso, Texas ("the County"), established a Joint Revolving Loan Fund, utilizing funds available under the U.S. Department of Commerce, Economic Development Administration ("EDA") Section 209 Economic Adjustment Program, and as provided by the Texas Department of Housing and Community Affairs ("TDHCA"), respectively; and

WHEREAS, the Joint Revolving Loan Fund was established pursuant to the terms of an Interlocal Agreement, dated May 16, 2000, and thereafter amended, between the City and the County, and a Revolving Loan Fund Program Agreement, dated May 16, 2000, and thereafter amended, among the City, the County, the Program Bank, and additional Program Lenders; and

WHEREAS, the Revolving Loan Fund Plan ("RLF Plan") was described in Exhibit A to the above-referenced Interlocal Agreement and Program Agreement; and

WHEREAS, upon submission to the EDA of the program report for the Joint Revolving Loan Fund for the period ending September 30, 2009, 13 C.F.R. §307.14(b) and Part II, Section J.2 of the EDA's *Revolving Loan Fund Standard Terms and Conditions* require annual certification by the governing board of the grant recipient that the Joint Revolving Loan Fund is being operated in accordance with the RLF Plan; and

WHEREAS, the City Council is the governing body of the City of El Paso, which is the grant recipient of funds from the EDA; and

WHEREAS, having reviewed the performance of the Joint Revolving Loan Fund for the period ending September 30, 2009, City Council finds that: the RLF Plan is consistent with and supportive of the area's current economic adjustment strategy; the Joint Revolving Loan Fund is

being operated in accordance with the policies and procedures contained in the RLF Plan; and the loan portfolio meets the standards contained therein.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF EL PASO:

That the performance of the Joint Revolving Loan Fund has been reviewed for the period ending September 30, 2009, and that the City Manager or her designee be authorized to certify the following to the Economic Development Administration:

1. The RLF Plan is consistent with and supportive of the area's current economic adjustment strategy; and
2. The Joint Revolving Loan Fund is being operated in accordance with the policies and procedures contained in the RLF Plan, and the loan portfolio meets the standards contained therein.

ADOPTED this _____ day of _____, 2009.

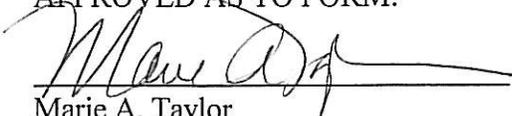
CITY OF EL PASO

John F. Cook
Mayor

ATTEST:

Richarda Duffy Momsen
City Clerk

APPROVED AS TO FORM:



Marie A. Taylor
Assistant City Attorney

APPROVED AS TO CONTENT:



Kathryn B. Dodson, Ph.D., Director
Economic Development Department

SEMIANNUAL REPORT FOR EDA-FUNDED RLF GRANTS

GRANTEE NAME: City of El Paso	PERIOD ENDING: 09/30/2009
PROJECT NUMBER: 08-39-02411	CONTACT PERSON: Luci Ponticelli
CONTACT EMAIL: PonticelliLA@elpasotexas.gov	PHONE: (915) 541-4679

PART I: PORTFOLIO STATUS

A. STATUS OF DIRECT LOANS

	(1) NUMBER	(2) RLF \$ LOANED	(3) PRINCIPAL OUTSTANDING	Default Rate: 0%
1. TOTAL LOANS MADE:	52	\$1,587,210.00	\$843,434.29	
2. FULLY REPAID:	9	\$230,200.00	\$12,806.37	
3. CURRENT:	21	\$839,860.00	\$484,163.75	
4. DELINQUENT(30-89 DAYS LATE):	5	\$121,250.00	\$42,911.36	
5. IN DEFAULT(>=90 DAYS LATE):	0	\$0.00	\$0.00	
6. TOTAL ACTIVE LOANS:	26	\$961,110.00	\$527,075.11	
7. TOTAL WRITTEN OFF:	17	\$395,900.00	\$303,552.81	

B. STATUS OF LOAN GUARANTEES

	NUMBER	RLF \$ RESERVED	TOTAL GUARANTEED	CURRENT EXPOSURE
1. TOTAL LOANS GUARANTEED:	0	\$0.00	\$0.00	
2. FULLY REPAID:	0	\$0.00	\$0.00	
3. CURRENT:	0	\$0.00	\$0.00	\$0.00
4. DELINQUENT(30-89 DAYS LATE)	0	\$0.00	\$0.00	\$0.00
5. IN DEFAULT(>=90 DAYS LATE):	0	\$0.00	\$0.00	\$0.00
6. TOTAL ACTIVE GUARANTEES:	0	\$0.00	\$0.00	\$0.00
7. TOTAL WRITTEN OFF:	0	\$0.00	\$0.00	\$0.00

SEMIANNUAL REPORT FOR EDA-FUNDED RLF GRANTS

GRANTEE NAME: City of El Paso	PERIOD ENDING: 09/30/2009	
PART II: PORTFOLIO SUMMARY		
A. SUMMARY OF LOAN ACTIVITIES	TOTAL LOANS	ACTIVE LOANS
1. # RLF LOANS:	52	26
2. RLF \$ LOANED:	\$1,587,210.00	\$961,110.00
3a. NON-RLF \$\$ LEVERAGED BY RLF: PRIVATE \$\$	\$8,066,426.00	\$4,119,298.00
3b. NON-RLF \$\$ LEVERAGED BY RLF: OTHER \$\$	\$878,750.00	\$869,500.00
3c. NON-RLF \$\$ LEVERAGED BY RLF: TOTAL LEVERAGED \$\$	\$8,945,176.00	\$4,988,798.00
4. TOTAL PROJECT FINANCING	\$10,532,386.00	\$5,949,908.00
5a. PRIVATE SECTOR JOBS: (ACTUAL)	221	32
5b. PRIVATE SECTOR JOBS: SAVED	102	27
5c. PRIVATE SECTOR JOBS: CREATED + SAVED	323	59
6. RLF \$\$ LOANED FOR FIXED ASSETS:	\$344,800.00	\$19,800.00
7. RLF \$\$ LOANED FOR WORKING CAPITAL:	\$1,070,610.00	\$783,310.00
8a. RLF \$\$ LOANED FOR: START-UP	\$917,950.00	\$544,050.00
8b. RLF \$\$ LOANED FOR: EXPANSION	\$404,260.00	\$232,060.00
8c. RLF \$\$ LOANED FOR: RETENTION	\$180,000.00	\$100,000.00
9a. RLF \$\$ LOANED FOR: INDUSTRIAL	\$123,000.00	\$23,000.00
9b. RLF \$\$ LOANED FOR: COMMERCIAL	\$355,800.00	\$292,000.00
9c. RLF \$\$ LOANED FOR: SERVICE	\$1,096,410.00	\$634,110.00
10. RLF \$\$ LOANED TO MINORITY BUSINESSES:	\$811,810.00	\$621,110.00
11. RLF \$\$ LOANED TO WOMEN-OWNED BUSINESSES:	\$787,410.00	\$571,110.00
12. OTHER TARGETS (SPECIFY):	\$50,000.00	\$0.00

SEMIANNUAL REPORT FOR EDA-FUNDED RLF GRANTS

GRANTEE NAME: City of El Paso	PERIOD ENDING: 09/30/2009		
B. COMPARISON OF RLF PORTFOLIO TO RLF PLAN			
	RLF PLAN	TOTAL LOANS	ACTIVE LOANS
1. COST PER JOB:	\$25,000.00	\$4,913.96	\$16,290.00
2. NON-RLF LEVERAGE RATIOS:			
a. PRIVATE:	2.0 to 1	5.1 to 1	4.3 to 1
b. OTHER PRIVATE:	2.0 to 1	5.6 to 1	5.2 to 1
3. % WORKING CAPITAL LOANS	50.00%	67.45%	81.50%
4. % LOANS IN ELIGIBLE TARGET AREA	100.00%	100.00%	100.00%
5. RLF PORTFOLIO TARGETING			
a. % START-UPS	40.00%	57.83%	56.61%
b. % INDUSTRIAL	20.00%	7.75%	2.39%
c. % MINORITY-OWNED	25.00%	51.15%	64.62%
d. % WOMEN-OWNED	0.00%	49.61%	59.42%
e. % OTHER	0.00%	3.15%	0.00%
PART III: PORTFOLIO FINANCIAL STATUS			
A. RLF FUNDING SOURCES			
1. EDA:			\$586,000.00
2. GRANTEE:			\$167,000.00
3. OTHER - SPECIFY:			\$0.00
4. TOTAL RLF FUNDING:			\$753,000.00
5. RETURNED EDA FUNDS:			\$0.00
6. RETURNED GRANTEE FUNDS:			\$0.00

SEMIANNUAL REPORT FOR EDA-FUNDED RLF GRANTS

GRANTEE NAME: City of El Paso	PERIOD ENDING: 09/30/2009
B. PROGRAM INCOME EARNED TO DATE	
7. INTEREST EARNED ON LOANS:	\$123,424.41
8. EARNINGS FROM ACCOUNTS:	\$102,230.14
9. FEES CHARGED:	\$30.32
10. TOTAL PROGRAM INCOME:	\$225,684.87
11. HOW MUCH OF ABOVE IS USED TO COVER ADMIN COSTS:	\$11,289.47
12. HOW MUCH HAS BEEN ADDED TO THE RLF FOR LENDING:	\$214,395.40
C. STATUS OF RLF CAPITAL	
13. TOTAL RLF FUNDING (WITHOUT RETURNED FUNDS):	\$753,000.00
14. RETURNED FUNDS:	\$0.00
15. PROGRAM INCOME ADDED TO RLF FOR LENDING:	\$214,395.40
16. LOSSES ON LOANS AND GUARANTEES:	\$303,552.81
17. CURRENT LEVEL OF RLF BASED CAPITAL	\$663,842.59
D. CURRENT BALANCE AVAILABLE FOR NEW LOANS:	
18. RLF PRINCIPAL OUTSTANDING ON LOANS:	\$527,075.11
19. RLF \$\$ RESERVED FOR LOAN GUARANTEES:	\$0.00
20. RLF \$\$ COMMITTED BUT NOT DISBURSED:	\$100,000.00
21. SEQUESTERED FUNDS:	\$0.00
22. CURRENT BALANCE AVAILABLE: % OF RLF BASE \$	5.54% \$36,767.48
23. EXCESS CASH: % OF RLF BASE \$	0.00% \$0.00
24. PREVIOUS REPORT CURRENT BAL. AVAILABLE % OF RLF BASE:	23.57%

SEMIANNUAL REPORT FOR EDA-FUNDED RLF GRANTS

GRANTEE NAME: City of El Paso		PERIOD ENDING: 09/30/2009		
E. SEQUESTERED FUNDS:				
25. SEQUESTERED FUNDS:		\$0.00		
26. EDA SHARE OF SEQUESTERED FUNDS:		\$0.00		
27. GRANTEE SHARE OF SEQUESTERED FUNDS:		\$0.00		
28. INTEREST EARNED ON SEQUESTERED FUNDS:		\$0.00		
29. EDA SHARE OF INTEREST EARNED ON SEQUESTERED FUNDS:		\$0.00		
30. GRANTEE SHARE OF INTEREST EARNED ON SEQUESTERED FUND		\$0.00		
FUNDING INFORMATION				
DATE	AWARD NUMBER	EDA	GRANTEE	OTHER
03/31/2004		\$586,000.00	\$167,000.00	\$0.00

SEMIANNUAL REPORT FOR EDA-FUNDED RLF GRANTS

GRANTEE NAME: City of El Paso
 PROJECT NUMBER: 08-39-02411

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME	> DIRECT/GUARANTY	> RLF	> DATE CLOSED	> DATE REPAYED	> PRINC REPAYED	> JOBS CREATED
> ADDRESS	> FA/WC/BOTH	> OTHR PUB	> TERM :YRS/MOS	> DATE CURRENT	> INT REPAYED	> JOBS SAVED
> CITY/STATE/ZIP	> STARTUP/EXP/RE	> PRIVATE	> INTEREST RATE	> DELINQUENT: DAYS	> FEES CHARGED	
> INDUSTRY TYPE	> LIEN POSITION	> NEW EQ'TY	> TOTAL FEES	> DEFAULT: DAYS	> AMT DELINQ	
> MINORITY OWNED		> TOTAL	> WRITE-OFF DATE		> AMT DEFAULT	
> WOMEN OWNED	OTHER TARGET	> AMT GTY'D				

Loan Category: Active

Section for Loan Status: Current

> AFFORDABLE RADIATOR > 5368 DONIPHAN > EL PASO TX 79932 > SERVICE > > >	> DIRECT > WORKING CAPITAL > EXPANSION > THIRD > >	> \$8,000.00 > \$0.00 > \$55,000.00 > \$0.00 > \$63,000.00 > \$0.00	> 07/09/2006 > 5 0 > 5 % > \$0.00 > >	> > 08/05/2008 > 0 > >	> \$4,776.69 > \$959.18 > \$0.00 > \$0.00 > \$0.00	> > > > >	> > 1 > 2 > >
<hr/>							
> BENNY'S PAWN SHOP > 5500 NORTH DESERT BLVD. > EL PASO TX 79912 > SERVICE > >	> DIRECT > WORKING CAPITAL > RETENTION > OTHER > >	> \$50,000.00 > \$0.00 > \$525,000.00 > \$50,000.00 > \$625,000.00 > \$0.00	> 07/30/2003 > 5 0 > 4 % > \$0.00 > >	> > 08/29/2008 > 0 > >	> \$50,000.00 > \$5,438.24 > \$0.00 > \$0.00 > \$0.00	> > > > >	> > 0 > 2 > >
<hr/>							
> CIM DISTRIBUTING > 4720 OSBORNE > EL PASO TX 79922 > SERVICE > >	> DIRECT > BOTH > RETENTION > OTHER > >	> \$50,000.00 > \$0.00 > \$125,000.00 > \$25,000.00 > \$200,000.00 > \$0.00	> 10/01/2003 > 5 0 > 4 % > \$0.00 > >	> > 08/04/2008 > 0 > >	> \$50,000.00 > \$5,327.47 > \$0.00 > \$0.00 > \$0.00	> > > > >	> > 0 > 7 > >
<hr/>							
> COLDSTONE CREAMERY > 10555 GATEWAY WEST > EL PASO TX 79925 > COMMERCIAL > >	> DIRECT > WORKING CAPITAL > EXPANSION > SECOND > >	> \$50,000.00 > \$0.00 > \$139,383.00 > \$0.00 > \$189,383.00 > \$0.00	> 10/01/2007 > 7 0 > 5 % > \$0.00 > >	> > 09/02/2008 > 0 > >	> \$7,620.59 > \$3,714.61 > \$0.00 > \$0.00 > \$0.00	> > > > >	> > 0 > 0 > >
<hr/>							
> WOMEN OWNED							

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME > ADDRESS > CITY/STATE/ZIP > INDUSTRY TYPE > MINORITY OWNED > WOMEN OWNED	> DIRECT/GUARANTY > FA/WC/BOTH > STARTUP/EXP/RE > LIEN POSITION OTHER TARGET	> RLF > OTHR PUB > PRIVATE > NEW EQ'TY > TOTAL > AMT GTY'D	> DATE CLOSED > TERM :YRS/MOS > INTEREST RATE > TOTAL FEES > WRITE-OFF DATE	> DATE REPAID > DATE CURRENT > DELINQUENT: DAYS > DEFAULT: DAYS	> PRINC REPAID > INT REPAID > FEES CHARGED > AMT DELINQ > AMT DEFAULT	> JOBS CREATED > JOBS SAVED
> COOKIE KING, INC. > 6101 GATEWAY WEST > EL PASO TX 79925 > SERVICE > MINORITY OWNED >	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$34,000.00 > \$113,000.00 > \$36,800.00 > \$0.00 > \$183,800.00 > \$0.00	> 04/18/2008 > 5 0 > 5 % > \$0.00	> > 10/02/2008 > 0 > 0	> \$7,126.90 > \$1,856.16 > \$0.00 > \$0.00 > \$0.00	> > 2 > 0
> DESERT NORTH, LLC > 3311 GABEL AVE. > EL PASO TX 79904 > SERVICE > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > FIRST	> \$100,000.00 > \$533,500.00 > \$82,000.00 > \$0.00 > \$715,500.00 > \$0.00	> 11/06/2008 > 7 0 > 5 % > \$0.00	> > 08/12/2009 > 0 > 0	> \$364.01 > \$3,874.99 > \$0.00 > \$0.00 > \$0.00	> > 4 > 0
> EL PASO REPROGRAPHICS > EL PASO TX > SERVICE > MINORITY OWNED >	> DIRECT > WORKING CAPITAL > EXPANSION > SECOND	> \$35,000.00 > \$0.00 > \$0.00 > \$0.00 > \$35,000.00 > \$0.00	> 03/22/2006 > 5 0 > 5 % > \$0.00	> > 08/11/2008 > 0	> \$24,808.61 > \$4,156.45 > \$0.00 > \$0.00 > \$0.00	> > 0 > 0
> EL PASO SCAFFOLDING, INC. > 998 TONY LAMA > EL PASO TX 79915 > COMMERCIAL > MINORITY OWNED >	> DIRECT > BOTH > RETENTION > SECOND	> \$85,000.00 > \$0.00 > \$765,000.00 > \$0.00 > \$850,000.00 > \$0.00	> 07/30/2009 > 7 0 > 4 % > \$0.00	> > 09/18/2009 > 0 > 0	> \$0.00 > \$0.00 > \$0.00 > \$0.00 > \$0.00	> > 1 > 3
> GUMBALLS PARTY ROOM, LLC > 7924 GATEWAY EAST, SUITE #205 > EL PASO TX 79925 > SERVICE > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > EXPANSION > THIRD	> \$16,060.00 > \$123,000.00 > \$0.00 > \$0.00 > \$139,060.00 > \$0.00	> 03/18/2008 > 5 0 > 5 % > \$0.00	> > 08/13/2008 > 0 > 0	> \$5,370.38 > \$984.56 > \$0.00 > \$0.00 > \$0.00	> > 2 > 0
> HICKS & COMPANY (SUBWAY) > 11351 MCCOMBS, #B > EL PASO TX 79924 > COMMERCIAL > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$40,000.00 > \$0.00 > \$97,200.00 > \$24,100.00 > \$161,300.00 > \$0.00	> 09/25/2007 > 5 0 > 5 % > \$0.00	> > 08/25/2008 > 0	> \$12,913.06 > \$2,800.26 > \$0.00 > \$0.00 > \$0.00	> > 1 > 2

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME > ADDRESS > CITY/STATE/ZIP > INDUSTRY TYPE > MINORITY OWNED > WOMEN OWNED	> DIRECT/GUARANTY > FA/WC/BOTH > STARTUP/EXP/RE > LIEN POSITION OTHER TARGET	> RLF > OTHR PUB > PRIVATE > NEW EQTY > TOTAL > AMT GTY'D	> DATE CLOSED > TERM :YRS/MOS > INTEREST RATE > TOTAL FEES > WRITE-OFF DATE	> DATE REPAYD > DATE CURRENT > DELINQUENT: DAYS > DEFAULT: DAYS	> PRINC REPAYD > INT REPAYD > FEES CHARGED > AMT DELINQ > AMT DEFAULT	> JOBS CREATED > JOBS SAVED
> IMAGE MAKERS > 6430 GATEWAY E. STE. C > EL PASO TX 79905 > SERVICE > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > EXPANSION > SECOND	> \$50,000.00 > \$100,000.00 > \$0.00 > \$0.00 > \$150,000.00 > \$0.00	> 09/25/2008 > 5 0 > 5 % > \$0.00	> 09/17/2009 > 0 > 0	> \$0.00 > \$944.44 > \$0.00 > \$0.00 > \$0.00	> 1 > 2
> MED-TIME PHARMACY > 641 RESLER, SUITE 306-307 > EL PASO TX 79912 > SERVICE > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$50,000.00 > \$0.00 > \$310,000.00 > \$0.00 > \$360,000.00 > \$0.00	> 09/25/2007 > 5 6 > 5 % > \$0.00	> 08/19/2008 > 0	> \$12,527.06 > \$3,738.91 > \$0.00 > \$0.00 > \$0.00	> 0 > 0
> PAWS&HOOFS > P.O. BOX 6015 > EL PASO TX 79906 > SERVICE > MINORITY OWNED > WOMEN OWNED	> DIRECT > FIXED ASSETS > STARTUP > SECOND	> \$19,800.00 > \$0.00 > \$0.00 > \$0.00 > \$19,800.00 > \$0.00	> 04/17/2008 > 5 0 > 5 % > \$0.00	> 07/02/2009 > 0 > 0	> \$5,069.88 > \$437.60 > \$0.00 > \$0.00 > \$0.00	> 1 > 0
> PINK DOLPHIN > 8009 BIG BEND > EL PASO TX 79904 > COMMERCIAL > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$17,000.00 > \$0.00 > \$49,311.00 > \$10,000.00 > \$76,311.00 > \$0.00	> 03/31/2004 > 5 0 > 4 % > \$0.00	> 08/31/2009 > 0	> \$11,663.77 > \$1,970.10 > \$0.00 > \$0.00 > \$0.00	> 2 > 0
> RELIANT LABELS > 11400 ROJAS DRIVE, SUITE B > EL PASO TX 79936 > COMMERCIAL > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$50,000.00 > \$0.00 > \$630,000.00 > \$126,000.00 > \$806,000.00 > \$0.00	> 09/25/2007 > 5 0 > 5 % > \$0.00	> 08/07/2008 > 0	> \$13,536.97 > \$3,453.11 > \$0.00 > \$0.00 > \$0.00	> 1 > 1
> RJM ARCHITECTURE > EL PASO TX > SERVICE > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$10,000.00 > \$0.00 > \$30,000.00 > \$8,400.00 > \$48,400.00 > \$0.00	> 07/10/2006 > 5 0 > 5 % > \$0.00	> 06/06/2008 > 0	> \$6,037.95 > \$1,142.14 > \$0.00 > \$0.00 > \$0.00	> 0 > 0

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME > ADDRESS > CITY/STATE/ZIP > INDUSTRY TYPE > MINORITY OWNED > WOMEN OWNED	> DIRECT/GUARANTY > FAWC/BOTH > STARTUP/EXP/RE > LIEN POSITION OTHER TARGET	> RLF > OTHR PUB > PRIVATE > NEW EQ'TY > TOTAL > AMT GTY'D	> DATE CLOSED > TERM :YRS/MOS > INTEREST RATE > TOTAL FEES > WRITE-OFF DATE	> DATE REPAYD > DATE CURRENT > DELINQUENT: DAYS > DEFAULT: DAYS	> PRINC REPAYD > INT REPAYD > FEES CHARGED > AMT DELINQ > AMT DEFAULT	> JOBS CREATED > JOBS SAVED
> SUN CITY PRINTING & INK > 1421 N. LEE TREVINO, SUITE A-4 > EL PASO TX 79936 > SERVICE > MINORITY OWNED >	> DIRECT > WORKING CAPITAL > EXPANSION > OTHER	> \$23,000.00 > \$0.00 > \$83,000.00 > \$0.00 > \$106,000.00 > \$0.00	> 09/30/2003 > 5 0 > 4 % > \$0.00	> > 03/12/2008 > 0 >	> \$22,151.87 > \$2,456.89 > \$0.00 > \$0.00 > \$0.00	> > > 2 >
> UNITED PHOTOGRAPHY > EL PASO TX > SERVICE > MINORITY OWNED >	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$50,000.00 > \$0.00 > \$5,250.00 > \$10,000.00 > \$65,250.00 > \$0.00	> 01/01/2006 > 5 0 > 5 % > \$0.00	> > 08/29/2008 > 0 >	> \$35,277.69 > \$6,048.47 > \$0.00 > \$0.00 > \$0.00	> > 1 > 1 >
> UNIVERSAL GRAPHICS > EL PASO TX > SERVICE > MINORITY OWNED >	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$40,000.00 > \$0.00 > \$100,000.00 > \$0.00 > \$140,000.00 > \$0.00	> 11/05/2005 > 5 0 > 5 % > \$0.00	> > 06/11/2008 > 0 >	> \$28,788.21 > \$5,204.82 > \$0.00 > \$0.00 > \$0.00	> > 1 > 1 >
> VALLEY PROPANE > EL PASO TX > COMMERCIAL > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > EXPANSION > SECOND	> \$50,000.00 > \$0.00 > \$283,259.00 > \$0.00 > \$333,259.00 > \$0.00	> 09/13/2005 > 5 0 > 5 % > \$0.00	> > 03/13/2009 > 0 >	> \$47,394.13 > \$6,031.63 > \$0.00 > \$0.00 > \$0.00	> > 1 > 2 >
> WINGS R US > EL PASO TX > SERVICE > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$12,000.00 > \$0.00 > \$52,500.00 > \$10,000.00 > \$74,500.00 > \$0.00	> 06/01/2005 > 5 0 > 5 % > \$0.00	> > 12/28/2007 > 0 >	> \$10,268.48 > \$1,252.06 > \$0.00 > \$0.00 > \$0.00	> > 2 > 1 >

Direct Loan Subtotals for Loan Status: Current

Subtotal Loan Amounts: \$839,860.00

Subtotal Principal Outstanding: \$484,163.75

Section for Loan Status: Delinquent

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME > ADDRESS > CITY/STATE/ZIP > INDUSTRY TYPE > MINORITY OWNED > WOMEN OWNED	> DIRECT/GUARANTY > FAWC/BOTH > STARTUP/EXP/RE > LIEN POSITION OTHER TARGET	> RLF > OTHR PUB > PRIVATE > NEW EQ'TY > TOTAL > AMT GTY'D	> DATE CLOSED > TERM :YRS/MOS > INTEREST RATE > TOTAL FEES > WRITE-OFF DATE	> DATE REPAYD > DATE CURRENT > DELINQUENT: DAYS > DEFAULT: DAYS	> PRINC REPAYD > INT REPAYD > FEES CHARGED > AMT DELINQ > AMT DEFAULT	> JOBS CREATED > JOBS SAVED
> DICRONITE > 645 WALLENBERG > EL PASO TX 79912 > INDUSTRIAL > > MINORITY OWNED >	> DIRECT > BOTH > STARTUP > OTHER	> \$23,000.00 > \$0.00 > \$40,400.00 > \$7,000.00 > \$70,400.00 > \$0.00	> 10/02/2002 > 5 0 > 4 % > \$0.00	> > > 120 > 0	> \$22,967.90 > \$2,935.93 > \$0.00 > \$0.00 > \$0.00	> > > > > > 3 > 0
> LA CONDESA BEAUTY SALON > > EL PASO TX > SERVICE > > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$8,250.00 > \$0.00 > \$0.00 > \$0.00 > \$8,250.00 > \$0.00	> 12/21/2006 > 5 0 > 5 % > \$0.00	> > > 65 > 0	> \$2,380.61 > \$577.52 > \$0.00 > \$0.00 > \$0.00	> > > > > > 0 > 0
> PETER'S GERMAN CAFÉ & BAKERY > 9530 VISCOUNT BOULEVARD, SUITE 1E > EL PASO TX 79925 > SERVICE > >	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$15,000.00 > \$0.00 > \$75,000.00 > \$13,000.00 > \$103,000.00 > \$0.00	> 02/27/2003 > 5 0 > 4 % > \$0.00	> > > 241 > 0	> \$10,851.33 > \$1,911.87 > \$30.32 > \$0.00 > \$0.00	> > > > > > 2 > 0
> SPECTRUM PAPER > 11800 ROJAS > EL PASO TX 79936 > SERVICE > > WOMEN OWNED	> DIRECT > BOTH > STARTUP > THIRD	> \$50,000.00 > \$0.00 > \$200,000.00 > \$80,000.00 > \$330,000.00 > \$0.00	> 06/07/2001 > 5 0 > 6 % > \$0.00	> > > 120 > 0	> \$37,278.06 > \$7,788.44 > \$0.00 > \$0.00 > \$0.00	> > > > > > 5 > 0
> TOP GUNS & ACCESSORIES > > EL PASO TX 79925 > SERVICE > > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$25,000.00 > \$0.00 > \$71,695.00 > \$0.00 > \$96,695.00 > \$0.00	> 05/15/2006 > 5 0 > 5 % > \$0.00	> > > 120 > 0	> \$4,860.74 > \$1,593.57 > \$0.00 > \$0.00 > \$0.00	> > > > > > 1 > 1

Direct Loan Subtotals for Loan Status: Delinquent

Subtotal Loan Amounts: \$121,250.00
Subtotal Principal Outstanding: \$42,911.36

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME	> DIRECT/GUARANTY	> RLF	> DATE CLOSED	> DATE REPAID	> PRINC REPAID	> JOBS CREATED
> ADDRESS	> FA/WC/BOTH	> OTHR PUB	> TERM :YRS/MOS	> DATE CURRENT	> INT REPAID	> JOBS SAVED
> CITY/STATE/ZIP	> STARTUP/EXP/RE	> PRIVATE	> INTEREST RATE	> DELINQUENT: DAYS	> FEES CHARGED	
> INDUSTRY TYPE	> LIEN POSITION	> NEW EQTY	> TOTAL FEES	> DEFAULT: DAYS	> AMT DELINQ	
> MINORITY OWNED		> TOTAL	> WRITE-OFF DATE		> AMT DEFAULT	
> WOMEN OWNED	OTHER TARGET	> AMT GTY'D				

Direct Loan Subtotals for Category: Active

Subtotal Loan Amounts: \$961,110.00

Subtotal Principal Outstanding: \$527,075.11

Loan Category: Inactive

Section for Loan Status: Paid Off

> ALPHA TRUCKING	> DIRECT	>	\$11,000.00	>	03/07/2001	>	07/06/2004	>	\$10,999.85	>	
> 8616 GAZELLE DRIVE	> WORKING CAPITAL	>	\$0.00	>	5 0	>		>	\$1,508.59	>	2
> EL PASO TX 79925	> EXPANSION	>	\$56,500.00	>	6 %	>	0	>	\$0.00	>	0
> SERVICE	> OTHER	>	\$7,500.00	>	\$0.00	>	0	>	\$0.00	>	
>		>	\$75,000.00	>		>		>	\$0.00	>	
> MINORITY OWNED		>	\$0.00	>		>		>		>	
>		>		>		>		>		>	
> CACTUS SCREEN PRINTING	> DIRECT	>	\$25,000.00	>	08/16/2002	>	05/01/2007	>	\$26,970.94	>	
> 925 S. MAIN ST., #D	> BOTH	>	\$0.00	>	5 0	>		>	\$3,310.79	>	2
> ANTHONY TX 79832	> STARTUP	>	\$40,000.00	>	4 %	>	0	>	\$0.00	>	0
> SERVICE	> OTHER	>	\$20,000.00	>	\$0.00	>	0	>	\$0.00	>	
>		>	\$85,000.00	>		>		>	\$0.00	>	
>		>	\$0.00	>		>		>		>	
> WOMEN OWNED		>		>		>		>		>	
>		>		>		>		>		>	
> L & A DISTRIBUTORS	> DIRECT	>	\$7,500.00	>	05/15/2001	>	12/18/2003	>	\$4,777.75	>	
> 902 TONY LAMA	> WORKING CAPITAL	>	\$0.00	>	5 0	>		>	\$973.41	>	2
> EL PASO TX 79915	> EXPANSION	>	\$37,500.00	>	6 %	>	0	>	\$0.00	>	5
> SERVICE	> OTHER	>	\$5,000.00	>	\$0.00	>	0	>	\$0.00	>	
>		>	\$50,000.00	>		>		>	\$0.00	>	
>		>	\$0.00	>		>		>		>	
> WOMEN OWNED		>		>		>		>		>	
>		>		>		>		>		>	
> LONE STAR CHROME	> DIRECT	>	\$38,000.00	>	09/06/2002	>	02/27/2006	>	\$38,000.00	>	
> 11286 STOCKYARD ROAD	> WORKING CAPITAL	>	\$0.00	>	5 0	>		>	\$2,762.05	>	5
> EL PASO TX 79927	> STARTUP	>	\$62,000.00	>	4 %	>	0	>	\$0.00	>	0
> SERVICE	> OTHER	>	\$20,000.00	>	\$0.00	>	0	>	\$0.00	>	
>		>	\$120,000.00	>		>		>	\$0.00	>	
>		>	\$0.00	>		>		>		>	
>		>		>		>		>		>	

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME > ADDRESS > CITY/STATE/ZIP > INDUSTRY TYPE > MINORITY OWNED > WOMEN OWNED	> DIRECT/GUARANTY > FA/WC/BOTH > STARTUP/EXP/RE > LIEN POSITION OTHER TARGET	> RLF > OTHR PUB > PRIVATE > NEW EQ'TY > TOTAL > AMT GTY'D	> DATE CLOSED > TERM :YRS/MOS > INTEREST RATE > TOTAL FEES > WRITE-OFF DATE	> DATE REPAID > DATE CURRENT > DELINQUENT: DAYS > DEFAULT: DAYS	> PRINC REPAID > INT REPAID > FEES CHARGED > AMT DELINQ > AMT DEFAULT	> JOBS CREATED > JOBS SAVED
> MARMOLEJO JEWELERS > 4667 MONTANA AVENUE > EL PASO TX 79903 > COMMERCIAL > > MINORITY OWNED >	> DIRECT > WORKING CAPITAL > EXPANSION > OTHER	> \$18,700.00 > \$0.00 > \$106,250.00 > \$0.00 > \$124,950.00 > \$0.00	> 03/05/2001 > 5 0 > 6 % > \$0.00	> 09/30/2003 > > 0 > 0	> \$18,700.00 > \$2,204.72 > \$0.00 > \$0.00 > \$0.00	> > > 8 >
> MERCADO MAYAPAN > 2000 TEXAS AV. > EL PASO TX 79901 > SERVICE > > WOMEN OWNED	> DIRECT > WORKING CAPITAL > EXPANSION > OTHER	> \$35,000.00 > \$0.00 > \$90,000.00 > \$0.00 > \$125,000.00 > \$0.00	> 01/28/2003 > 5 0 > 4 % > \$0.00	> 06/02/2009 > > 0 > 0	> \$35,000.00 > \$2,945.54 > \$0.00 > \$0.00 > \$0.00	> > 25 > 0 >
> NOEMI VARGAS, DDS > 1600 MEDICAL CENTER DR., SUITE 211 > EL PASO TX 79902 > SERVICE > > WOMEN OWNED	> DIRECT > WORKING CAPITAL > RETENTION > OTHER	> \$30,000.00 > \$0.00 > \$0.00 > \$0.00 > \$30,000.00 > \$0.00	> 07/08/2003 > 5 0 > 4 % > \$0.00	> 06/25/2007 > > 0 > 0	> \$29,923.87 > \$2,589.32 > \$0.00 > \$0.00 > \$0.00	> > 0 > 3 >
> PAZO'S ENTERTAINMENT > 5456 LA ESTANCIA CR. > EL PASO TX 79932 > SERVICE > > WOMEN OWNED	> DIRECT > BOTH > EXPANSION > OTHER	> \$15,000.00 > \$0.00 > \$110,000.00 > \$0.00 > \$125,000.00 > \$0.00	> 08/16/2002 > 5 0 > 4 % > \$0.00	> 06/01/2006 > > 0 > 0	> \$8,590.76 > \$1,140.55 > \$0.00 > \$0.00 > \$0.00	> > 12 > 0 >
> ROSS OPTICAL INDUSTRIES, INC. > 1410 GAIL BORDEN PLACE > EL PASO TX 79935 > INDUSTRIAL > >	> DIRECT > WORKING CAPITAL > RETENTION > SECOND	> \$50,000.00 > \$0.00 > \$400,000.00 > \$100,000.00 > \$550,000.00 > \$0.00	> 12/31/2003 > 0 0 > 0 % > \$0.00	> 08/21/2008 > > 0 > 0	> \$44,430.46 > \$5,295.33 > \$0.00 > \$0.00 > \$0.00	> > 0 > 15 >

Direct Loan Subtotals for Loan Status: Paid Off

Subtotal Loan Amounts: \$230,200.00

Subtotal Principal Outstanding: \$12,806.37

Section for Loan Status: Written Off

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME > ADDRESS > CITY/STATE/ZIP > INDUSTRY TYPE > MINORITY OWNED > WOMEN OWNED	> DIRECT/GUARANTY > FA/WC/BOTH > STARTUP/EXP/RE > LIEN POSITION OTHER TARGET	> RLF > OTHR PUB > PRIVATE > NEW EQTY > TOTAL > AMT GTY'D	> DATE CLOSED > TERM :YRS/MOS > INTEREST RATE > TOTAL FEES > WRITE-OFF DATE	> DATE REPAYD > DATE CURRENT > DELINQUENT: DAYS > DEFAULT: DAYS	> PRINC REPAYD > INT REPAYD > FEES CHARGED > AMT DELINQ > AMT DEFAULT	> JOBS CREATED > JOBS SAVED
> ANDY'S TACO HOUSE > 5525 WOODROW BEAN > EL PASO TX 79924 > COMMERCIAL > > > MINORITY OWNED > >	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$16,000.00 > \$0.00 > \$84,000.00 > \$21,578.00 > \$121,578.00 > \$0.00	> 06/06/2002 > 5 0 > 4 % > \$0.00 > 04/17/2008	> > > > > 0 > 0	> \$0.00 > \$0.00 > \$0.00 > \$0.00 > \$16,000.00	> > > > > > > > > >
> BUDDHA BROTHERS PUB > 1201 BOB HOPE, SPACE B1 & B2 > EL PASO TX 79936 > SERVICE > > > MINORITY OWNED > >	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$23,000.00 > \$0.00 > \$50,000.00 > \$20,000.00 > \$93,000.00 > \$0.00	> 08/11/2003 > 5 0 > 4 % > \$0.00 > 04/18/2008	> > > > > 0 > 0	> \$10,588.51 > \$1,736.49 > \$0.00 > \$0.00 > \$0.00	> > > > > > > > > >
> CASA VIEJA RESTAURANT > 1501 E. YANDELL > EL PASO TX 79902 > SERVICE > > > WOMEN OWNED	> DIRECT > BOTH > STARTUP > OTHER	> \$13,800.00 > \$0.00 > \$59,200.00 > \$19,000.00 > \$92,000.00 > \$0.00	> 10/23/2001 > 5 0 > 6 % > \$0.00 > 04/18/2008	> > > > > 0 > 0	> \$3,128.39 > \$1,295.06 > \$0.00 > \$0.00 > \$11,155.81	> > > > > > > > > >
> COOKIES IN BLOOM > 6600 N. MESA SUITE 403A > EL PASO TX 79912 > SERVICE > > > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$10,000.00 > \$0.00 > \$70,000.00 > \$20,000.00 > \$100,000.00 > \$0.00	> 12/06/2001 > 5 0 > 6 % > \$0.00 > 04/18/2008	> > > > > 0 > 0	> \$452.84 > \$604.38 > \$0.00 > \$2,269.36	> > > > > > > > > >
> DOUBLE DAVE'S PIZZA & MORE (REYES) > 10740 JADESTONE ST. > EL PASO TX 79924 > SERVICE > > > MINORITY OWNED > >	> DIRECT > BOTH > STARTUP > OTHER	> \$30,000.00 > \$0.00 > \$145,000.00 > \$30,000.00 > \$205,000.00 > \$0.00	> 03/06/2003 > 5 0 > 4 % > \$0.00 > 04/18/2008	> > > > > 0 > 0	> \$607.97 > \$752.89 > \$0.00 > \$0.00 > \$31,531.18	> > > > > > > > > >
> DOUBLE DAVE'S PIZZA (SCHMITZ) > 5114 CORNELL AVE. > EL PASO TX 79924 > SERVICE > > > >	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$27,000.00 > \$0.00 > \$126,000.00 > \$27,000.00 > \$180,000.00 > \$0.00	> 07/02/2002 > 5 0 > 4 % > \$0.00 > 04/18/2008	> > > > > 0 > 0	> \$0.00 > \$699.00 > \$0.00 > \$0.00 > \$27,000.00	> > > > > > > > > >

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME > ADDRESS > CITY/STATE/ZIP > INDUSTRY TYPE > MINORITY OWNED > WOMEN OWNED	> DIRECT/GUARANTY > FA/WC/BOTH > STARTUP/EXP/RE > LIEN POSITION OTHER TARGET	> RLF > OTHR PUB > PRIVATE > NEW EQ'TY > TOTAL > AMT GTY'D	> DATE CLOSED > TERM :YRS/MOS > INTEREST RATE > TOTAL FEES > WRITE-OFF DATE	> DATE REPAYD > DATE CURRENT > DELINQUENT: DAYS > DEFAULT: DAYS	> PRINC REPAYD > INT REPAYD > FEES CHARGED > AMT DELINQ > AMT DEFAULT	> JOBS CREATED > JOBS SAVED
> HELPING HANDS HOME HEALTH (FOOTPRIN > EL PASO TX > SERVICE > MINORITY OWNED > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$40,000.00 > \$0.00 > \$170,000.00 > \$0.00 > \$210,000.00 > \$0.00	> 04/01/2006 > 5 0 > 5 % > \$0.00 > 01/30/2009	> > > 0 > 0	> \$19,932.57 > \$4,019.54 > \$0.00 > \$0.00 > \$0.00	> > > 1 > 1
> JGW FOOD SYSTEMS > 3017 MCRAE > EL PASO TX 79925 > SERVICE > MINORITY OWNED > WOMEN OWNED	> DIRECT > BOTH > EXPANSION > OTHER	> \$50,000.00 > \$9,250.00 > \$400,000.00 > \$75,000.00 > \$534,250.00 > \$0.00	> 09/21/2001 > 5 0 > 6 % > \$0.00 > 04/18/2008	> > > 0 > 0	> \$14,994.38 > \$4,272.01 > \$0.00 > \$0.00 > \$33,415.99	> > > 36 > 1
> JUST A DOLLAR STORE > 5525 N STANTON ST. 11-B > EL PASO TX 79912 > SERVICE > MINORITY OWNED	> DIRECT > BOTH > STARTUP > OTHER	> \$15,000.00 > \$0.00 > \$75,000.00 > \$35,000.00 > \$125,000.00	> 11/21/2001 > 5 0 > 6 % > \$0.00 > 04/18/2008	> > > 0 > 0	> \$5,535.66 > \$1,714.09 > \$0.00 > \$0.00 > \$9,706.72	> > > 2 > 0
> LOWTHER ENTERPRISES (HEAVENLY CREA > EL PASO TX > COMMERCIAL	> DIRECT > WORKING CAPITAL > STARTUP > SECOND	> \$9,100.00 > \$0.00 > \$33,100.00 > \$0.00 > \$42,200.00 > \$0.00	> 11/01/2005 > 5 0 > 5 % > \$0.00 > 04/18/2008	> > > 0 > 0	> \$1,176.52 > \$0.00 > \$0.00 > \$0.00 > \$0.00	> > > 0 > 0
> MATTRESS UNIVERSE > 16007 ELMO > HORIZON CITY TX 79928 > SERVICE	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$20,000.00 > \$0.00 > \$85,000.00 > \$35,000.00 > \$140,000.00 > \$0.00	> 09/16/2002 > 5 6 > 4 % > \$0.00 > 04/18/2008	> > > 0 > 0	> \$3,772.02 > \$1,592.26 > \$0.00 > \$0.00 > \$0.00	> > > 7 > 0
> OFFICE PRODUCTS (SHELBY DISTRIBUTING > 11394 JAMES WATT SUITE 304 > EL PASO TX 79936 > COMMERCIAL > MINORITY OWNED	> DIRECT > WORKING CAPITAL > EXPANSION > OTHER	> \$20,000.00 > \$0.00 > \$70,000.00 > \$22,500.00 > \$112,500.00 > \$0.00	> 04/03/2002 > 5 0 > 4 % > \$0.00 > 04/18/2008	> > > 0 > 0	> \$6,909.53 > \$1,874.33 > \$0.00 > \$0.00 > \$0.00	> > > 4 > 0

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME > ADDRESS > CITY/STATE/ZIP > INDUSTRY TYPE > MINORITY OWNED > WOMEN OWNED	> DIRECT/GUARANTY > FAWC/BOTH > STARTUP/EXP/RE > LIEN POSITION	> RLF > OTHR PUB > PRIVATE > NEW EQ'TY > TOTAL > AMT GTY'D	> DATE CLOSED > TERM :YRS/MOS > INTEREST RATE > TOTAL FEES > WRITE-OFF DATE	> DATE REPAID > DATE CURRENT > DELINQUENT: DAYS > DEFAULT: DAYS	> PRINC REPAID > INT REPAID > FEES CHARGED > AMT DELINQ > AMT DEFAULT	> JOBS CREATED > JOBS SAVED
OTHER TARGET						
> RCG FOODS > 2215 MYRTLE AVENUE > EL PASO TX 79901 > INDUSTRIAL > > > EZ	> DIRECT > BOTH > STARTUP > OTHER	> \$50,000.00 > \$0.00 > \$750,000.00 > \$0.00 > \$800,000.00 > \$0.00	> 08/07/2003 > 5 0 > 4 % > \$0.00 > 04/18/2008	> > > 0 > 0	> \$11,533.89 > \$1,420.72 > \$0.00 > \$3,039.81 > \$0.00	> > 22 > 28
> SERVICE OPPORTUNITY ENTERPRISE > 9348 DYER, SUITE H > EL PASO TX 79924 > SERVICE > > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$15,000.00 > \$0.00 > \$70,000.00 > \$15,000.00 > \$100,000.00 > \$0.00	> 09/15/2001 > 5 0 > 6 % > \$0.00 > 04/18/2008	> > > 0 > 0	> \$0.00 > \$0.00 > \$0.00 > \$0.00 > \$17,145.00	> > 5 > 0
> SUBWAY > 3333 NORTH YARBROUGH DRIVE > EL PASO TX 79935 > SERVICE > > WOMEN OWNED	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$25,000.00 > \$0.00 > \$125,000.00 > \$25,000.00 > \$175,000.00 > \$0.00	> 09/01/2002 > 5 0 > 4 % > \$0.00 > 04/18/2008	> > > 0 > 0	> \$6,232.31 > \$2,460.60 > \$0.00 > \$0.00 > \$0.00	> > 3 > 0
> THE PASTRY HOUSE > 1831 N. ZARAGOSA, SUITE 301 > EL PASO TX 79936 > SERVICE > MINORITY OWNED >	> DIRECT > WORKING CAPITAL > STARTUP > OTHER	> \$17,000.00 > \$0.00 > \$113,000.00 > \$20,000.00 > \$150,000.00 > \$0.00	> 04/17/2002 > 5 0 > 4 % > \$0.00 > 04/18/2008	> > > 0 > 0	> \$6,239.72 > \$1,283.32 > \$0.00 > \$0.00 > \$0.00	> > 7 > 0
> WILSON CHIROPRACTIC CLINIC > 6559 N. MESA > EL PASO TX 79912 > SERVICE > >	> DIRECT > BOTH > EXPANSION > OTHER	> \$15,000.00 > \$0.00 > \$90,000.00 > \$12,000.00 > \$117,000.00 > \$0.00	> 11/30/2001 > 5 > 6 % > \$0.00 > 04/18/2008	> > > 0 > 0	> \$1,242.88 > \$370.00 > \$0.00 > \$0.00 > \$6,504.22	> > 2 > 5

Direct Loan Subtotals for Loan Status: Written Off

Subtotal Loan Amounts: \$395,900.00

Subtotal Principal Outstanding: \$303,552.81

<u>LOAN RECIPIENT</u>	<u>LOAN TYPE & DESCRIPTION</u>	<u>FINANCING BY SOURCE</u>	<u>CLOSING DATES and LOAN TERMS</u>	<u>LOAN STATUS</u>	<u>REPAYMENT STATUS</u>	<u>JOB IMPACT</u>
> BORROWER NAME	> DIRECT/GUARANTY	> RLF	> DATE CLOSED	> DATE REPAYED	> PRINC REPAYED	> JOBS CREATED
> ADDRESS	> FA/WC/BOTH	> OTHR PUB	> TERM :YRS/MOS	> DATE CURRENT	> INT REPAYED	> JOBS SAVED
> CITY/STATE/ZIP	> STARTUP/EXP/RE	> PRIVATE	> INTEREST RATE	> DELINQUENT: DAYS	> FEES CHARGED	
> INDUSTRY TYPE	> LIEN POSITION	> NEW EQ'TY	> TOTAL FEES	> DEFAULT: DAYS	> AMT DELINQ	
> MINORITY OWNED		> TOTAL	> WRITE-OFF DATE		> AMT DEFAULT	
> WOMEN OWNED	OTHER TARGET	> AMT GTY'D				

Direct Loan Subtotals for Category: Inactive

Subtotal Loan Amounts:	\$626,100.00
Subtotal Principal Outstanding:	\$316,359.18

City of El Paso		10/27/2009
08-39-02411	PERIOD ENDING:	09/30/2009
PART V: MISCELLANEOUS INFORMATION		
A. RECENT LOAN ACTIVITY (Last 12 Months Only)		
1. # Applications Received:		10
2. # Applications Received from minority-owned firms:		5
# Applications Received from women-owned firms:		5
# Applications Received from other target firms:		0
3. # Loans Closed:		2
4. # Loans Closed from minority-owned firms:		1
# Loans Closed from women-owned firms:		1
# Loans Closed from other target firms:		0
B. CAPITAL UTILIZATION (SECTION X. OF RLF ADMINISTRATIVE MANUAL)		
	Complete as appropriate	
5. In part III of this Semiannual Report, if the percentages calculated in both D.23 and D.24 are greater than 25.00%, is an explanation attached discussing proposed actions (including target dates and goals) to reduce the amount of excess funds on hand? (Check one)	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
6. If both D.23 and D.24 in part III of this Semiannual Report are greater than 25.00%, list the amount of excess funds subject to sequestration.	\$0.00	
7. List any amount in #6 that has been sequestered in a separate account.	\$0.00	
C. RLF INCOME AND EXPENSES (SECTION VII OF RLF ADMINISTRATIVE PLAN)		
	Complete as appropriate	
8. Enter the month and day and year of the accounting period which has been selected for reporting of RLF Income and Expenses in accordance with Section VII.C. of the RLF Administrative Manual.	09/30/2009	
9. Enter the amount of RLF Income earned during the most recent 12 month period, which was designated in # 8.	\$19,922.89	
10. Enter the amount of RLF Income that was used for administrative costs during the most recent 12 month period, designated in # 8.	\$4,824.00	
11. Divide the administrative costs reported in # 10 by the RLF Income reported in # 9 and enter the percentage figure.	24.21%	
12. If the percentage in #11 is larger than 50%, or the amount in # 10 is greater than \$100,000, was an Income and Expense Statement submitted to EDA as require in Section VII.C.2 of the RLF Administrative Manual. (check One) (If applicable and not sent, submit an Income and Expense Statement with this report.)	<input type="checkbox"/> YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> N/A	

D. ADMINISTRATIVE	
	Complete as appropriate
13. Any key Staff Turnover in the last 12 months? (Check One) List positions(s): 	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
14. Attach a list of the current RLF Loan Board membership by name, occupation, race, and gender.	
15. Enter the ending date of the most recent independent Audit covering the recipient and indicate type of Audit, i.e., "Single" or "Program Specific".	date: <input type="text" value="12/30/2006"/> type: <input type="text" value="Single"/>
16. Attach the Audit referenced in # 15 if it was not previously submitted to EDA.	date audit letter transmitted to clearing house: <input type="text"/>
17. Attach the Cover Letter sent to the audit clearing house for the audit referenced in #15.	
18. If the Audit referenced in # 15 did not cover either the most recent or prior fiscal year end period, is an explanation attached?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
E. ANNUAL RLF PLAN CERTIFICATION (Section VIII of the RLF Administrative Manual and Section D.03 of the Standard Terms and Conditions)	
19. Is the required ANNUAL RLF Plan Certification attached? (Check one) If "no", indicate the date it will be submitted:	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO date: <input type="text" value="10/11/2009"/>
F. RLF CASH RETENTION RATE	
20. If the RLF cash retention rate is not 25.00%, attach EDA's RLF Cash Retention Rate modification authorization.	
G. COMPLIANCE WITH IMPLEMENTATION SCHEDULE (To be completed only if grant is not fully disbursed)	
21. Is the actual grant implementation/disbursement progress in accordance with the schedule set forth by the Implementation Special Condition (or an EDA approved amendment thereto) required as a part of this grant award? (Check one) If "no", attach explanation	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

CERTIFICATION: I hereby certify on this 30 day of Sep , 2009 that the information provided in this Semiannual Report is true and correct to the best of my knowledge.

Kathryn Dodson, Director, Economic Development

NAME AND TITLE OF AUTHORIZED OFFICIAL

ATTACHMENTS

- Capital Utilization
- Current Loan Board Membership
- Copy of Audit
- Audit Explanation
- Annual RLF Plan Certification
- Income and Expense Statement

SIGNATURE (Authorized Official)