

Anything Specific you would like to see in the Nominee's Background?
Open-Ended Response

1. Banking and small business experience
2. SBA lending manager/department head
3. Look at the agency in two parts. The Business-Lending Insuring part vs Mission parts. Ability to separate the business aspects of the Agency (7a and 504 Program) that can pay for themselves vs the mission cost elements. Think outside the box like considering Cap Access like the Insurance component of HUD where there is a separately appointed FHA Commissioner as well as the Secretary. The Commissioner has a fiduciary duty, whereas the Secretary/Administrator has both fiduciary and policy mission concerns. SBA can or substantially can pay for itself if properly structure and organized. SBA needs to be somewhat depoliticized and looked at in its components or it could go the way of the Import Export Bank tussle.
4. Direct responsibility for business development goals, extensive SBA experience, compliance experience
5. Small business owner
6. I think having a lending background helps them to understand how banks look at loans. This is illustrated by the initial 504 refinance program, which did not work in many situations until right before it expired or the Capline program, which is a great concept, but is too labor intensive for many small banks to do.
7. Small business ownership background.
8. Understanding of the SBA program strengths and weaknesses. Fully understand the risks and benefits. The actual process.
9. Understanding of needs of small business and impact on the nation's economy.
10. Real hands-on lending experience.
11. Achievement and technology experience
12. It would be wise to have a nominee that comes from the banking industry and had prior small business lending experience in their background and resume. We often have administrators that had no life small business lending experience. We don't need any more figureheads...there is enough of them in government already. We need a real administrator with real life experience and that knows what goes on in the trenches.
13. Familiar with SBA and all their programs.
14. Experience working as an SBA Lender.
15. A strong understanding the small business/banking relationship.
16. Ideal nominee would have both financial services and small business background. Willingness to assist both small and larger companies (borrowing over \$350,000)
17. combination of lender and small business background
18. Someone with small business lending experience.

19. Ability to understand challenges faced by community lenders and the high cost of servicing SBA accounts. The process especially on the back end (servicing /liquidation) is excessively cumbersome and paper ridden (i.e. the delays inherent in dealing with small accounting issues and insignificant expense disputes are keeping cases open, voluminous wrap up reports which duplicate other reports) I can cite a 2 year wait for chargeoff on an undisputed wrap up due to SBA confusion over reporting of a small reimbursement to the Government
20. Sba lender.
21. Former Lender
22. no government background at all
23. SBA experience on a management level at a bank or nonbank
24. Banking or Small Business experience
25. ASBDC President
26. Work their way up through the system
27. Actually have an SBA loan
28. SBA, and other small business lending.
29. FEDERAL government experience, and small business ownership in past would be important.
30. Let's hope for not too political.
31. Experience with small businesses
32. Community Banking experience and not big bank
33. Small Business owner and knowledge of banking
34. Extensive knowledge of the SBA program. How it actually works, the troubles with executing it, and solid ideas for improvements to the program. It must be easy for bankers or it'll never be easy for borrowers.
35. An understanding of what is required to obtain a commercial loan and what banks expect in working with an SBA partner.
36. Experience with SBA lending programs and an understanding of their best uses - when to use 7A versus 504.
37. How about SBA Lending?
38. Public company experience who deal with US government as part of their business
39. Banking or lending experience (i.e. possess knowledge of credit)
40. Financing background and/or small business owner background.
41. SBA Lending experience
42. Direct SBA Lending Experience
43. Someone that has worked in banking and experienced with SBA lending and concerns of small businesses.
44. Actual SBA Lender !!!
45. Healthy attitude ideologically about the role of Government in the credit markets - providing smart and subsidy friendly loans to create jobs and stimulate the economy.
46. SBA Experience
47. Small business experience, credit risk management and active involvement in economic development at a community level.

- 48. Experienced SBA Lender/Manager
- 49. have some knowledge/expertise in business and finance. understand the dynamics of small business
- 50. A dedication to small business, not politics.
- 51. Knowledge of Government programs
- 52. Successful government relations. I'd like to see someone who can get Congress to understand the program's importance and the need for updates to some of the antiquated policies.
- 53. Experienced in SBA Lending; Solid background in both 7a and 504 programs; understands how to communicate the value of the programs to Capitol Hill
- 54. Experience in SBA lending
- 55. History of small business financing.
- 56. Having run a relatively large SBA shop.
- 57. Previous SBA experience
- 58. Had been an SBA Lender
- 59. The answer to #1 is tough, because the ideal candidate needs experience in three areas-lending, to relate to lender needs and regulatory compliance; government, to handle the quagmires they will encounter in implementing any changes, and as a small business owner, to truly understand the borrower's needs and how the SBA can best help them. So, if the Administrator is coming from one sector, it would be helpful to have some type of related experience in the other areas (on boards, etc.)
- 60. A real small business owner who started a business without lots of easy capital but had some of the struggles and challenges many small businesses face.
- 61. Someone who has made multiple SBA loans or managed an institution that had made multiple loans over a period of time and was in good standing with the SBA.
- 62. Community Banker, prior user of the program
- 63. someone who has used the program
- 64. Banking and Business Ownership
- 65. Some sort of SBA or Small Business Lending background.
- 66. A history of 7a & 504 use. Someone who has actually utilized the products instead of someone who didn't know a damn thing before coming to SBA
- 67. Ideally they would have been a community Banker or even had owned a business themselves
- 68. Experience in commercial lending
- 69. SBA lending background
- 70. A maverick business owner that has been successful.
- 71. actual business ownership for at least 5-10 years
- 72. Banking and Entrepreneur
- 73. Expel
- 74. Someone who can get everyone on the same page
- 75. Small Business Lending
- 76. The SBA needs the voice of an advocate who understands how the programs work and the businesses that can benefit from it. Someone who understandings where it COULD go with a better model, and that person should be familiar with

how lenders look at the programs and use that knowledge to shape the SBA to make it more accessible to lenders and borrowers.

What should be the #1 priority of the new SBA Administrator? Open-Ended Response

1. Inform Congress of SBA's current oversight PARRIS protocol so that Congress knows SBA is improving and working on oversight and doing what is in the Oversight Bill. We don't need legislation for things that are already being done and are within SBA's power to do without legislation.
2. Work with NAGGL to put an oversight package together that makes Congress happy and the lenders as well
3. 1) Evaluating, establishing and mobilizing adequate resources to support and serve the "paying" core program needs (Cap Access) of the partner lenders, sound, targeted and independent oversight protocol (which is also paid for by the lenders). 2) Conduct a thorough review of the goods/bads of the Disaster Program as well as the depth and quality of its Oversight and performance. 3) Review and Evaluate the District Structure and Costs vs their effectiveness, and then 4) Working on the Contracting Program to support small business efforts to vendor contracting in government, particularly if there are new works and infrastructure programs contemplated.
4. Efficient delivery (by use of technology and clear, concise rules...) of SBA programs to bankers and their customers
5. Work on employee morale
6. They have done a great job streamlining many processes. I would like to see more of this including a clearer, better organized, better searchable SOP. After making most everyone a PLP, I think they need to focus more on training of banks and they need to bring back trainings for closing attorneys. Many attorneys who were trained are approaching retirement and it would be helpful to bring trading back to get new ones on board.
7. Advocate for small business and facilitate technical services and business financing for small companies.
8. Funding
9. Quality loan programs. Changing the name of the loan programs was unnecessary and expensive for the lenders.
10. Cementing the place of the SBA loan programs in the federal government. Regarding the administrators below, I don't think any of them have been more than politicians.
11. streamline processes and make banks partners not combatants when it comes to repairs and denials.
12. The #1 priority of the administrator should be to help grow the program and create greater awareness of SBA. The SBA administrator should focus on visiting actual small businesses so that he/she can hear firsthand about the challenges facing small business owners. If the Trump administration is

serious about creating and bringing back jobs and reviving the rust belt, then the administrator should be at the forefront and should spend actual face-to-face time with small business owners throughout the country so that there is a clear understanding on what the SBA needs to do to grow and create jobs.

13. An easy one to start: STOP the loan program name changes.
14. The underserved market.
15. Accessibility
16. Make the program(s) more practical. Eliminate rules that don't honor the intent of the programs.
17. Lender oversight.
18. Convincing congress that Sba is a zero-net gain. They should not care about secondary market profits the banks make. Quit taking profits away from the earners. It Always just lowers profits. Quit wasting money on stupid initiatives. (Ok. I realize more than one).
19. Informing Congress of the value of the program and the steps that the Agency has taken in Lender Oversight.
20. Simplifying the SOP. Too many stupid things.
21. ditch the name change
22. Better communications with lending partners
23. To reduce regulation and free up money for SBA loans, extend refi
24. Financial Responsibility
25. reduce regulations and paperwork
26. Refining the process, so that answers can be obtained quickly (approvals, process inquiries, clarification of SOPs, etc.) Reduce the ambiguity associated with honoring SBA's guarantee when presented for payment.
27. Fix the broken communication chain and the lack of understanding in HQ about how the work is done in the field.
28. Keeping the SBA district offices relevant. Since loan processing, etc. was centralized, the district offices need to be able to act as a resource to lenders. this is difficult to do as more and more experienced loan officers retire.
29. Either eliminating or improving SBA One and its lack of efficiencies.
30. To shorten approval times for Loan Authorization approvals and PLP lenders
31. Keeping politics out of the SBA
32. Fixing SBA One and ETran. If they're going to make us use these systems, then these systems must work spectacularly.
33. Removing unwritten rules that do not show up anywhere in the SOP
34. Education of lenders and other points of influence of the benefits of the programs, their uses and the zero subsidy overlay. When they know the programs don't cost the taxpayers, they look at them in a more favorable light.
35. SMALL Business.
36. Ensuring that proper oversight is in place
37. Improve internal program efficiency & hold partners more accountable. Make program simpler & easier to use but require partners to share in risk (i.e. more capital)

38. Maintaining the loan programs and not take the approach that government should not be involved in the lending business.
39. Expand 504 REFI, NOT change the program names
40. Easier to read SOP
41. Attempt to review and simplifying regulations.
42. Reduce bureaucracy and increase customer service.
43. Make sure Congress understands how well the programs are working including effective lender oversight and sound portfolio management (which might help mitigate the need for multiple Congressional Oversight Committee engagement).
44. Funding
45. Removing cumbersome obstacles that prevent the expeditious flow of capital to small businesses.
46. Eliminate processing & approval time for 7 a & especially 504.
47. strong business background--grass roots level
48. Legislation - MANY community banks that are active SBA lenders will vacate the space if the premium split drops to 108
49. Reduce burdensome requirements
50. Good communication with Congress.
51. To eliminate the new names! OK - seriously - to market the positive side of SBA lenders to the Hill. There is too much implication that lenders abuse the program. Most of us are doing the right thing.
52. Building alliances within Congress
53. Give 504 lenders a PLP platform (no more sending packages to SBA for approval).
54. Streamline the process, especially affiliates.
55. Better promotion of the programs -- and no, that doesn't mean renaming them.
56. Focus on improving communication between Agency departments, and between the Agency and Lenders. SBA rollouts of new processes are poorly executed. Disconnects between Agency departments such as NGPC and DFC are commonplace due to Agency departments operating as silos, shifting responsibility for Agency follow through to lender follow up. These sorts of things unnecessarily burden lenders and drain limited resources. A focus on communication would be the first necessary step in addressing these issues.
57. Create efficiencies and lower the cost to borrowers
58. Eliminate SBA One
59. Improve the response time of SBA when their involvement is required to approve actions; and to ensure their IT systems are always functioning properly so they don't have delays like we've experienced lately!
60. Helping small businesses succeed
61. Upgrade the talent and fix the processes.
62. authorization levels
63. carrying a message to congress that the program is well managed
64. Grow small businesses and provide better access to capital
65. Taking back the ridiculous decision of renaming the SBA Programs.
66. Secondary market split at 8% and ongoing participation fee splits

67. Get rid of the new "Grow" and "Advantage" names and go back to the old names.
68. Streamlining the processing of the 7a approval process for non-delegated Lenders SBA One IS NOT THE ANSWER
69. Maintain funding
70. work to improve communication between processing center and users in the field
71. To simplify and expand programs. Also, to scrap the current IT system and bring it in-house.
72. Staying relevant in a Trump Administration (Trump finds SBA corporate welfare and is not a fan)
73. Simplify and streamline policies and procedures. Continue oversight of program to eliminate "bad actors".
74. Personal experience of the trials and tribulations of starting and running a small business. Not a politician.
75. Fixing the organization's dysfunctional and broken operational processes
76. Make the process more simplified
77. Continue streamlining the process.
78. SBA has suffered in its mission and failed to reach as many businesses as it could possibly benefit due to archaic logic on program structure and eligibility, and antiquated technology/processes. Focus on growing jobs. Do smart things to get it out to more businesses. Take down barriers to successful businesses using these programs to become more successful. Require lenders to be more balanced with funding to true small businesses, but give them freedom to do more for larger more mature companies that can benefit from the programs and grow jobs.