



Consultants to the Business Lending Community

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Media Contact

Nancy Tack • Networks Communications
310.279.9710 p • 310.550.0196 f

**J.R BRUNO & ASSOCIATES HONORED BY THE NATIONAL ASSOCIATION OF
GOVERNMENT GUARANTEED LENDERS (NAGGL)**

Leading business lending consultant Joanna Bruno wins two key awards at the 25th Annual NAGGL Conference on Small Business Lending in Phoenix, Arizona October 27 & 28. SBA Administrator Karen Gordon Mills delivers the keynote address.

GLENDORA, CALIF. (November 2009) – Joanna Bruno, president and founder of business lending consulting firm J.R. Bruno & Associates has been named 2009 Leader in SBA Lending and Exhibitor and Supporter of the Year by the National Association of Government Guaranteed Lenders (NAGGL). The awards were given at NAGGL's 25th Annual Conference on Small Business Lending in Phoenix, Ariz., in late October.

Bruno is a founding member of NAGGL and a long-time advocate for small businesses. She founded J.R. Bruno & Associates in 1995 with an eye to bringing financial institutions and communities together to foster small business growth. Bruno leads an experienced team in helping lenders establish and maintain profitable business lending programs, and small businesses to get the funding they need. The firm is an approved SBA Lender Service Provider.

“America’s small businesses need capital and banks need to lend in order to grow,” said Bruno. “At J.R. Bruno, we’re proud to play a part in making business lending affordable and profitable for lenders and small business owners.”

“I’m excited about the dedication, and long-time support Joanna Bruno has provided our organization and small businesses,” said Greg Clarkson, NAGGL chairman of the board and executive vice president and SBA lending division manager at BBVA Compass. “It is our desire to provide access to capital for our nation’s entrepreneurs. People like Joanna provide the ability for us to reach more of these critical components through our economic engine, and in these times, our economic recovery.”

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SBA Administrator Karen Gordon Mills delivered the key note address to the hundreds of small business lenders from across the country attending the conference. Mills thanked them for their critical role in putting \$13 billion in the hands of small business since the SBA instituted the temporary 90% guarantee on 7(a) and 504 loans in February 2009 – which Mills said helped save or create 130,000 jobs.

J.R. Bruno & Associates has served the financial services community since 1995 and is headquartered in Glendora, Calif. with an office in Boston. With more than 150 years of combined commercial lending experience, the JRB Team has assisted nearly 200 banks nationwide with a broad range of small business lending programs, is expert at SBA lending and is an approved SBA Lender Service Provider (LSP). J.R. Bruno's services include total outsourcing, loan portfolio reviews, staff training, prescreening, loan structuring, underwriting, processing, packaging, documentation, portfolio management, and hands-on day-to-day oversight. www.jrbrunoassoc.com.

Since 1984, NAGGL has served the government guaranteed lending community, empowering members while meeting their multiple needs. NAGGL's accurate and credible training and events, expansive network of members and partners, accessible trained experts and voice on Capitol Hill give members the keys to success in an ever changing industry. www.naggl.org

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PHOTO CAPTION

Joanna Bruno, president of business lending consulting firm J.R. Bruno & Associates accepts the 2009 Leader in SBA Lending and Exhibitor and Supporter of the Year awards from NAGGL Chairman of the Board Greg Clarkson at the organization's 25th Annual Small Business Lending Conference in Phoenix, Ariz.