



U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, D.C. 20416

August 29, 2012

The Honorable Howard P. "Buck" McKeon  
Member, U.S. House of Representatives  
26650 The Old Road, Suite 203  
Santa Clarita, California 91381-0757

Dear Representative McKeon:

Thank you for your inquiry on behalf of Mr. George Rifold, regarding a U.S. Small Business Administration (SBA) loan to his business, D & J Bistro, LLC (DJB).

According to Agency loan records, on June 9, 2005, SBA approved a request for 75 percent guaranty of a \$948,500 loan to DJB from Santa Barbara Bank & Trust (SBBT), an Agency participant lender. Under the Agency's rules, an SBA participant lender is required to process, service, and if need be liquidate its SBA loans in a manner consistent with sound and prudent commercial lending practices. SBBT is responsible for the servicing and liquidation of this loan.

Based on Mr. Rifold's letter to your office, he is seeking a payment modification on this loan. SBA Fresno Commercial Loan Servicing Center (FCLSC) staff contacted Ms. Pat Boulds of SBBT to discuss this loan. She advised that Mr. Rifold had contacted the bank and they are in the process of reviewing his payment modification request. Ms. Boulds anticipates completing this review and providing an answer to Mr. Rifold within the next few weeks. In the meantime, if he would like to discuss this matter further, he may contact Ms. Boulds at (805) 388-8749. If Mr. Rifold has questions regarding SBA loan servicing procedure and rules or SBBT's adherence to these, he may contact Mr. Joel Stiner, SBA FCLSC Director, at (800) 347-0922, extension 2751.

We appreciate your support of the SBA and the California small business community. If you and your staff have additional questions regarding this matter, please contact the SBA Office of Congressional and Legislative Affairs at (202) 205-6700.

Sincerely,

John A. Miller  
Director  
Office of Financial Program Operations

cc: Joel Stiner, SBA FCLSC