



U.S. GOVERNMENT
SMALL BUSINESS ADMINISTRATION
U. S. Post Office & Custom House
P. O. Box 1958
Corpus Christi, Texas 78401

Date: May 18, 1971

Reply to

Attn of: Mr. J. W. Gilbert, Acting Manager, DBO CC

Subject: Complaints of Neighborhood Counsel, Robstown, Texas

To: Mr. J. B. Alexander, Hurricane Celia Disaster Coordinator

In accordance with your request concerning the complaints registered by the neighborhood counsel of Robstown, Texas, the following information is provided for your guidance. We have attempted to review each application in every effort to further assist the borrower.

Gonzales Jr., Santiago - Borrower applied for \$2,456. We granted \$2,500.00, \$1,800.00 for repairs and \$700.00 for a new bathroom. A second application stated loss at \$5,400.00; wanted \$949.00 more for repairs and \$1,980.00 for personal property - Appraiser set \$6,000.00 to replace house and \$600.00 for personal property. We are trying to approve the amount of \$4,100.00.

Moncivarez, Raul - This Agency declined a \$3,000.00 loan. Appraiser could not verify loss. We should not have made a loan to Mr. Moncivarez for the Credit Bureau report is very unsatisfactory.

Trujillo, Pedro - We declined a loan for \$2,176.00. Appraiser could not verify personal property loss, only \$218.00 for damage to auto glass. Loan Officer declined loan due to unsatisfactory credit report.

Aguilar, Eusebio - We approved a loan for \$1,500.00. Applicant then requested \$271.00 for television, we allowed \$300.00 to replace television. We have really given more than applicant requested.

Garcia, Juan - We approved a loan for \$1,800.00. According to SBA Appraiser applicant then decided to upgrade electrical wiring with additional outlets. We declined second loan application.

Benavidez Jr., Andrea - This Agency approved a loan for \$2,400.00; \$1,500.00 for repairs and \$900.00 for personal property. Request for additional funds declined as Appraiser states "All hurricane caused damage allowed on first appraisal. Items listed on second request duplicate to first request and some do not appear to have been damaged in storm."

Arevalo, Armando - This Agency approved a loan for \$2500.00. Borrower then applied for a total of \$5,542.80. Appraisers made three appraisals and high loss was \$2,600.00 for real estate and \$600.00 for personal property. We loaned \$3,800.00 which was more than appraisal amount. We have apparently done our best.

Sanchez, Raymundo - We are processing this loan for \$1,600.00.

Cantu, Narciso - We approved a loan for \$3,500.00. Appraiser approved additional \$500.00 to level house. Loan Officer declined request, he stated that insurance proceeds which borrower received (\$974.28) should take care of additional expense. Loan Officer referred them to Savings and Loan.

Ramon, Felix - Declined - Credit Bureau report repossessions and collections. Our own credit experience with "BEULAH" is not satisfactory. Mr. Ramon's losses were very light, fortunately (\$750.00), as his credit background will not sustain his credit needs.

Ramon, Luis - We approved a loan for \$500.00. Mr. Ramon requested more money for repairs and to replace clothing. Appraiser raised loss to \$655.00 for real estate and \$365.00 for personal property. Loan Officer declined. We are requesting our processing section to reconsider, as I think the applicant sustained more loss and should be given another review.

Rodriguez, Gilberto C. - Mr. Rodriguez was in the Army until November 19, 1970. Claims loss occurred at 600 Lincoln Street, Robstown, Texas. Appraiser could not verify loss. Our records show that we granted a loan (DL 851 550) for \$11,200.00 to Nicolas Gonzales Rodriguez, Jr. at this same address on March 12, 1971. This is the father of above applicant and he has received compensation for all losses sustained at 600 Lincoln street, Robstown, Texas.

Garza, Miguel - Approved a loan for \$1,700.00 on April 7, 1971. He should have his check within a few days.

Lopez, Clemente - After two appraisals we loaned Mr. Lopez \$2,800.00. Third Appraiser stated that all damages caused by the disaster had been previously allowed. It would appear, borrower has received our best efforts.

Rodriguez, Micaela R. - Granted a \$1,800.00 loan for repairs including bathroom. Borrower applied for more money to finish bath. Appraiser allowed \$450.00, Loan Officer declined for he felt borrower had been granted enough to repair and replace the bathroom. We have requested our processing section to again review file.

Cardenas, Santos - Borrower applied for \$1,000.00 for personal property and was approved \$300.00. He cancelled this loan. Later he moved from rented quarters and purchased house. Borrower re-applied for \$2,241.00 to replace personal property. Our second appraiser allowed \$700.00 as hurricane loss. Loan Officer declined because of policy reasons. We are requesting our processing section to review case file again as it appears applicant is eligible for a \$700.00 loan for personal property but ineligible to borrow to repair recently purchased house.

Mungia, Santos - Borrower had a loss of \$1,745.00, less insurance \$231.00, net loss \$1,514.00. Appraiser set \$1,300.00, we loaned \$1,400.00 to very bad credit risk with collections and chargeoffs to profit and loss.

The applications reportedly filed by the following individuals have not been located as of this date. Further efforts to locate these files will be continued.

Pena, Apolonia - ~~denied~~
Almaguer, Adolfo - ~~denied~~
Amesquita, Felix - ~~Approved~~ *Approved*
Garza, Francisco - ~~denied~~
Sanchez, Raymundo - ~~denied~~
DeLos Santos, Ramiro - ~~denied~~ *denied*
Zavala, Jose Angel - ~~denied~~ *denied*

J. H. Gilbert
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Acting Manager, DBO CC