

SMF ENERGY CORP  
Form 8-K  
November 02, 2007

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT  
Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported) **October 31, 2007**

**SMF ENERGY CORPORATION**  
(Exact name of registrant as specified in its charter)

**DELAWARE**  
(State or other jurisdiction  
of incorporation)

**000-21825**  
(Commission  
File Number)

**65-0707824**  
(I.R.S. Employer  
Identification Number)

**200 W. Cypress Creek Rd., Suite 400 Fort Lauderdale, Florida**  
(Address of principal executive offices)

**33309**  
(Zip Code)

Registrant's telephone number, including area code: **(954) 308-4200**

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(Former name or former address, if changed since last report.)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 1.01 Entry Into a Material Definitive Agreement**

On October 31, 2007, SMF Energy Corporation (“the Company”) entered into an Eleventh Amendment to the Loan and Security Agreement (the “Eleventh Amendment”) with the Company’s primary lender, Wachovia Bank, N. A. (the “Bank”), to amend and restate Section 9.21, Fixed Charge Coverage Ratio of the Loan and Security Agreement which reduces the required Average Excess Availability from \$2,500,000 to \$1,800,000 for the month of October 2007 and for each month thereafter. A copy of the Eleventh Amendment is attached hereto as Exhibit 10.1 and incorporated by reference herein.

**Item 9.01 Financial Statements and Exhibits**

(d) Exhibits

Exhibit No.	Description
10.1	Eleventh Amendment to Loan and Security Agreement by and among SMF Energy Corporation, successor by merger to Streicher Mobile Fueling, Inc., SMF Services, Inc., H & W Petroleum Company, Inc. and Wachovia Bank, National Association, successor by merger to Congress Financial Corporation (Florida) dated October 31, 2007.

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**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: November 2, 2007

SMF ENERGY CORPORATION

By: /s/ Richard E. Gathright

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Richard E. Gathright, President and CEO

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EXHIBIT INDEX

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