

Active SBA Lenders Located in Arizona

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List includes conventional Banks, Credit Unions, Small Business Lending Companies, SBA funded Microlenders, SBA-regulated Certified Development Companies (504 loans), and out-of-state Banks or Credit Unions with a Loan Production Office in Arizona that have provided referral information. Lender credit preferences are subject to change by the participating lender without notice. Please note that some participating lenders prefer no referrals or did not respond to our survey. They may be shown as UNKNOWN (see shaded gray text below), not listed or prefer we do not refer potential borrowers to them. Lenders that offer only 3rd party loans under the 504 program are not listed. For additional questions contact SBA at 602-745-7200

Product Codes- Standard Guaranty Loan Program (7 (a)), Express (X), Patriot Express (PX), Export Working Capital Program (EWCP),

SBA 7(a) Loans LENDER	PHONE	PRODUCT	MARKET AREA	Lender Status	Small Loans	Start-Up	MIN. LOAN SIZE
1 ST BANK YUMA	(928) 217-9945	7(a), X, PX	Yuma County	GP	Y	L	\$100,000
ALLIANCE BANK OF ARIZONA	(480) 609-2914	7(a), X, PX	Central AZ – BANK	PLP			\$50,000
ARIZONA BANK & TRUST	(602) 381-2079	7(a),	Maricopa Co. – BANK	GP			\$50,000
BBVA COMPASS BANK	(602) 522-7536	7(a), X, EWCP	Statewide – BANK	PLP	Y	F	\$250,000
BILTMORE BANK OF ARIZONA	(602) 992-5055	7(a), X,	Maricopa Co.- BANK	GP			\$100,000
BNC NATIONAL BANK	(602) 508-3701	7(a), X, PX	Statewide – BANK	CLP	Y	L	\$150,000
BORREGO SPRINGS BANK	(619) 668-5150	7(a), X, PX, EWCP	Statewide – BANK LPO	PLP	Y	L	\$250,000
CANYON COMMUNITY BANK	(520) 547-1001	7(a),	Pima Co. – BANK	GP		F	\$50,000
CAPITAL SOURCE BANK	(480) 502-7950	7(a),	Statewide – Bank LPO	PLP		L	\$200,000
CIT SMALL BUSINESS LENDING CORP	(480) 477-8567	7(a), PX	Statewide – SBLC	PLP		L	\$350,000
COBIZ BANK	(602) 240-2704	7(a), X, PX	Statewide – BANK	PLP			\$100,000
FIRST FIDELITY BANK	(602) 912-5504	7(a),	Statewide – BANK	GP			
FIRST SAVINGS BANK	(928) 855-0777	7(a), X, PX, EWCP	Statewide – BANK	GP	Y	L	\$50,000
FIRST SCOTTSDALE BANK	(480) 336-8155	7(a),	Maricopa Co. – BANK	GP		L	\$100,000
GATEWAY COMMERCIAL BANK	(480) 358-1000	7(a),	Statewide – BANK	GP		L	\$100,000
GOLD CANYON BANK	(480) 627-0021	7(a),	Maricopa-Pinal Co – BANK	GP			\$100,000
GOLDWATER BANK	(480) 235-3632	7(a),	Maricopa Co. – BANK	GP			\$250,000
GREAT WESTERN BANK	(520) 426-0020	7(a), X, PX, CAP	Statewide – BANK	PLP	Y	L	\$100,000
HERITAGE BANK	(602) 852-3472	7(a),	Central AZ – BANK	GP		L	\$100,000
JPMORGAN CHASE BANK	(888) 536-3722	7(a), X, PX,	Statewide – BANK	PLP	Y	L	\$10,000
METRO PHOENIX BANK	(602) 346-1800	7(a),	Maricopa Co. – BANK	GP			\$250,000

SBA 7(a) Loans							
LENDER	PHONE	PRODUCT	MARKET AREA	LENDER STATUS	Small Loans	Start-Up	MIN. LOAN SIZE
MIDFIRST BANK	(602) 801-5344	7(a), X, PX	Statewide – BANK	PLP			\$50,000
NATIONAL BANK OF ARIZONA	(602) 212-5659	7(a), X, PX, CAP	Statewide – BANK	PLP	Y		\$10,001
PINAL COUNTY FEDERAL C.U.	(520) 381-3137	7(a),	Pinal Co.-Credit Union	GP	Y		\$10,000
PINNACLE BANK	(480) 663-9045	7(a),	Statewide – BANK	GP			\$200,000
REPUBLIC BANK ARIZONA	(602) 2809402	7(a),	Statewide – BANK	GP	Y		\$50,000
SEACOAST COMMERCE BANK	(602) 387-5117	7(a), X	Statewide – BANK LPO	PLP		L	\$200,000
SONORAN BANK	(602) 393-6953	7(a),	Maricopa County - BANK	GP			\$100,000
SUNRISE BANK OF ARIZONA	(602) 283-1467	7(a),	Statewide – BANK	PLP		L	\$100,000
TUCSON FEDERAL CREDIT UNION	(520) 322-7468	7(a), X, PX	Pima Co. – Credit Union	GP	Y	L	\$5,000
U.S. BANK	(866) 722-3948	7(a), X, PX, EWCP	Statewide – BANK	PLP	Y	L	\$200,000
UMB BANK ARIZONA	(480) 459-2142	7(a), X, PTX, CAP	Maricopa County – BANK	PLP	Y	L	\$25,000
UNITED WESTERN BANK	(480) 773-4719	7(a),	Statewide – BANK	GP			\$250,000
UPS CAPITAL BUSINESS CREDIT	(623) 251-7450	7(a), X, EWCP	Statewide – SBLC LPO	PLP			\$225,000
VANTAGE WEST CREDIT UNION	(520) 298-7882	7(a), X, PX	So. AZ – Credit Union	GP	Y		\$25,000
WELLS FARGO BANK ARIZONA	(602) 977-7412	7(a), X, PX, EWCP	Statewide – BANK	PLP	Y	L	\$25,000

SPECIALTY LENDERS, MICROLENDERS, 504 LENDERS AND CERTIFIED DEVELOPMENT COMPANIES

BUSINESS DEV FIN CORP	(602) 381-6292	504 Loans	Statewide – CDC	PCLP			\$250,000
CDC SB FINANCE CORP	(800) 817-4505	504 Loans, CA	Statewide – CDC	PCLP			\$250,000
MT. WEST SB FINANCE	(702) 396-5544	504 Loans	Northern AZ - CDC	PCLP			\$150,000
SOUTHWESTERN BUSINESS FIN	(602) 358-2071	504 Loans	Statewide – CDC	PCLP			\$125,000
MICROBUSINESS ADV. CTR.	(520) 620-1241	Microloans	Pima County – Micolender	Non-Profit	Y		\$50K Max
PPEP MICROBUSINESS	(800) 376-3553	Microloans	Southern AZ – Micolender	Non-Profit	Y		\$50K Max
PRESTAMOS SB LENDING	(602) 258-9911	Microloans	Maricopa Co – Micolender	Non-Profit	Y		\$50K max

SBA LOAN TYPES & TERMS: The SBA has many different types of loan programs. The flagship loan product is called the “7(a) Loan” and comes in many different formats and variations. You can borrow up to \$5 million (504 projects can go higher) with terms based on your ability to repay and the use of loan proceeds but cannot exceed 25 years. All SBA loans are fully amortized and do not include any balloon notes, points, or other typical commercial loan fees. Interest rates are capped by law to Prime plus 2 ¾%. Loan approval is subject to SBA eligibility requirements and lender credit standards at time of application. Some loan restrictions apply such as business type – inquire with local SBA lender of choice.

CREDIT HISTORY (FICO SCORES): Please note that most lenders require a minimum credit score in the mid- 600's to low 700's for a SBA loan. After obtaining a credit report and your score is less than this range, we suggest you consider “credit repair” before approaching a lender.

COLLATERAL: All participating lenders will require collateral to secure their loan – typically business or personal assets. In addition, owners and spouses are expected to personally guaranty the loan. The amount and type of collateral will vary from lender to lender. Most lenders require the applicant to pledge their residence as collateral if sufficient equity exists. Note the SBA loan guaranty issued to the lender to encourage them to approve your loan mitigates much of the “borrower risk” but does not eliminate the need for collateral to protect the lender or the government.

LENDING CODES:

START-UPS: **L** – YES but with specific credit or industry limitations that vary from lender to lender and can include restrictions based on specific high-risk industries, product type, loan size, or specific credit factors such as additional collateral, equity investment or management experience for high risk loans. Contact each specific lender for more specific information to see if you qualify. These limitations can be changed by the lender without notice. Note that **the lender may require** the borrower to have outside income to repay the loan in addition to start-up income.
F – Yes, limitation and SBA approved Franchises Only.

For additional questions contact SBA at 602-745-7200.

All of SBA's programs and services including loan programs are offered to the public on a nondiscriminatory basis.