Active SBA Lenders Located in Arizona

VERSION 16.5 Dated: December 24, 2013

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. 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)), SBA Express (X), Export Express (EX), Export Working Capital Program (EWCP), Community Advantage (CA)

Lender Status Codes- General Partner (GP), Certified Lending Partner (CLP), Preferred Lending Partner (PLP)

SBA 7(a) Loans LENDER	PHONE	PRODUCT	MARKET AREA	Lender Status	LENDER PREFERENCES		
					SMALL LOANS	START-UP	MIN. LOAN SIZE
1ST BANK YUMA	(928) 217-9941	7(a), X,	Yuma County	GP	Y	L	$35,000
ALLIANCE BANK OF ARIZONA	(480) 609-2914	7(a), X, EX, EWCP	Central AZ – BANK	PLP			$50,000
ARGENT BANK	(619) 668-5150	7(a), X, EX, EWCP	Statewide – BANK LPO	PLP	Y	L	$250,000
ARIZONA CENTRAL CREDIT UNION	(602) 523-8342	7(a)	Central AZ-Credit Union	GP			$100,000
ARIZONA BANK & TRUST	(602) 381-2077	7(a)	Maricopa Co. – BANK	GP			$100,000
BANK 1440	(623) 334-6200	7(a)	Maricopa Co.- BANK	GP		L	$100,000
BANK 34	(480) 305-2145	7(a)	Maricopa Co. – BANK	GP		L	$100,000
BANK OF AMERICA	(602) 523-2142	7(a), X, EWCP	Statewide – BANK	PLP			$350,000
BANK OF ARIZONA	(480) 835-3079	7(a), X, EWCP	Statewide – BANK	PLP		L	$50,000
BBVA COMPASS BANK	(602) 522-2696	7(a), X, EWCP	Statewide – BANK	PLP	Y	F	$10,000
BMO HARRIS BANK	(262) 783-1076	7(a), X, EX, EWCP	Statewide – BANK	PLP		L	$25,000
BNC NATIONAL BANK	(602) 508-3701	7(a), X,	Statewide – BANK	CLP	Y	L	$150,000
CELTIC BANK	(480) 830-8444	7(a), X, EX	Statewide – BANK	PLP		L	$25,000
COBIZ BANK	(602) 240-2751	7(a), X, EX, EWCP	Phoenix Metro Area	PLP			$100,000
COMERICA BANK	(714) 424-3838	7(a), X, EX	Statewide – BANK	PLP			$250,000
COMMERCE BANK OF ARIZONA	(480) 822-6525	7(a)	Statewide – BANK	PLP		L	
FIRST FIDELITY BANK	(480) 905-6361	7(a), X	Statewide – BANK	GP			$250,000
FIRST SCOTTSDALE BANK	(480) 998-8408	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) 474-2005	7(a)	Maricopa-Pinal Co – BANK	GP			$100,000
GOLDWATER BANK	(480) 235-3632	7(a)	Maricopa Co. – BANK	GP			$250,000

SBA 7(a) Loans LENDER	PHONE	PRODUCT	MARKET AREA	Lender Status	LENDER PREFERENCES		
					SMALL LOANS	START-UP	MIN. LOAN SIZE
GREAT WESTERN BANK	(480) 422-2942	7(a), X,	Statewide – BANK	PLP			$1,000,000
HORIZON COMMUNITY BANK	(928) 854-3147	7(a), X,	Statewide – BANK	GP	Y	L	$50,000
JPMORGAN CHASE BANK	(480) 970-7691	7(a), X, EX	Statewide – BANK	PLP	Y	L	$10,000
MEADOWS BANK	(602) 328-9770	7(a), X,	Statewide – BANK	PLP			$250,000
MERIDIAN BANK	(602) 636-5024	7(a), X, EWCP	Statewide – BANK	GP		L	$100,000
METRO PHOENIX BANK	(602) 346-1803	7(a), X ,	Maricopa Co. – BANK	CLP		L	$100,000
MIDFIRST BANK	(602) 801-5344	7(a), X, PX, EWCP	Statewide – BANK	PLP			$50,000
MOHAVE STATE BANK	(928) 710-3174	7(a)	Statewide – BANK	GP		L	$50,000
NATIONAL BANK OF ARIZONA	(602) 212-5659	7(a), X,	Statewide – BANK	PLP			$10,001
PINNACLE BANK	(480) 421-8919	7(a)	Statewide – BANK	CLP		L	$150,000
REPUBLIC BANK ARIZONA	(602) 280-9431	7(a)	Statewide – BANK	GP			$25,000
STEARNS BANK	(480) 391-5907	7(a), X, EX, EWCP	Statewide – BANK	PLP	Y	L	$10,000
THE BILTMORE BANK	(602) 445-6511	7(a), X, EX	Maricopa Co.- BANK	GP			$250,000
U.S. BANK	(602) 222-4575	7(a), X, EX, EWCP	Statewide – BANK	PLP	Y	L	$50,000
VANTAGE WEST CREDIT UNION	(520) 617-4025	7(a), X,	So. AZ – Credit Union	GP	Y	L	none
WELLS FARGO BANK ARIZONA	(602) 378-5221	7(a), X, EX, EWCP	Statewide – BANK	PLP	Y	L	$25,000
WEST VALLEY NATIONAL BANK	(623) 535-2487	7(a)	Statewide – BANK	GP			$50,000

SPECIALTY LENDERS, MICROLENDERS, 504 LENDERS AND CERTIFIED DEVELOPMENT COMPANIES							
BUSINESS DEV FIN CORP	(602) 381-6292	504 Loans, CA	Statewide – CDC	PCLP		L	$250,000
CDC SB FINANCE CORP	(800) 611-5170	504 Loans, CA	Statewide – CDC	PCLP	Y	L	$50,000
MT. WEST SB FINANCE	(702) 396-5544	504 Loans	Northern AZ - CDC	PCLP		L	$150,000
SOUTHWESTERN BUSINESS FIN	(602) 495-6495	504 Loans	Statewide – CDC	PCLP		SBA Approved Franchise	$50,000
PPEP MICROBUSINESS	(800) 376-3553	Microloans	Southern AZ – Microlender	Non-Profit	Y	L	$50K Max
PRESTAMOS SB LENDING	(602) 258-9911	Microloans	Maricopa Co – Microlender	Non-Profit	Y	L	$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:

Y = Indicates YES

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. The lender may require the borrower to have outside income to repay the loan in addition to start-up income. Contact each specific lender for more or specific information to see if you qualify. These limitations can be changed by the lender without notice. F – Yes, but SBA approved Franchises Only.

Small Loan Codes (Loans under $50,000): Y = Indicates Lender will do small loans using basic 7(a), SBA Express, or PLP, if approved

(SBLC) = Small Business Lending Company licensed and reviewed by the SBA

(CDC) = Certified Development Company; non-profit community organization offering SBA 504 loans and licensed and reviewed by the SBA

(Status) GP = GP 7(a) Lender CLP = Certified Lender PLP = Preferred Lender SBX = SBAExpress Lending PCLP = Preferred CDC

(STATEWIDE) = Lender has local presence in state and can establish a lending or banking relationship BANK LPO – Loan Production Office (Loans Only)

(MIN. LOAN AMOUNT) = Minimum amount a lender will generally lend under SBA's programs.

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