

Active SBA Lenders Located in Arizona

VERSION 16.5 Dated: 1/7/2016

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	PHONE	PRODUCT	MARKET AREA	Lender Status	LENDER PREFERENCES		
					SMALL LOANS	START-UP	MIN. LOAN SIZE
1 ST BANK YUMA	(928) 344-3336	7(a), X	Yuma County	GP	S	L	\$50,000
ALLIANCE BANK OF ARIZONA	(480) 609-2936	7(a), X, EX, EWCP	Central AZ	PLP			\$50,000
ARIZONA CENTRAL CREDIT UNION	(602) 523-8342	7(a)	Central AZ	GP			\$100,000
ARIZONA STATE CREDIT UNION	(602) 467-4262	7(a)	Statewide	GP			\$10,000
ARIZONA BANK & TRUST	(602) 381-2077	7(a), X	Maricopa Co.	GP			\$100,000
ARIZONA BUSINESS BANK	(602) 240-2779	7(a), X, EX, EWCP	Phoenix Metro Area	PLP		L	\$100,000
BANK 34	(623) 334-6209	7(a), X, EX, EWCP	Statewide	GP		L	\$50,000
BANK OF AMERICA	(602) 695-0760	7(a), X, EWCP	Statewide	PLP			\$350,000
BANK OF ARIZONA	(480) 835-3079	7(a), X, EX, EWCP	Statewide	PLP	S	L	\$50,000
BBVA COMPASS BANK	(602) 522-2696	7(a), X, EWCP	Statewide	PLP	S	L	\$10,000
BMO HARRIS BANK	(262) 783-1076	7(a), X, EX, EWCP	Statewide	PLP	S	L	\$25,000
BNC NATIONAL BANK	(602) 508-3773	7(a), X	Statewide	PLP	S	L	\$100,000
CELTIC BANK	(480) 830-8444	7(a), X, EX	Statewide	PLP		L	\$25,000
COMERICA BANK	(714) 424-3838	7(a), X, EX, EWCP	Statewide	PLP			\$250,000
COMMERCE BANK OF ARIZONA	(480) 253-4500	7(a)	Statewide	GP		L	\$50,000
FIRST COMMUNITY SBL	(480) 346-1218	7(a)	Statewide	PLP		L	\$350,000
FIRST FIDELITY BANK	(480) 905-6361	7(a), X, EX	Statewide	GP			\$250,000
GATEWAY COMMERCIAL BANK	(480) 358-1000	7(a)	Maricopa County	GP		L	\$100,000
GOLDWATER BANK	(480) 281-8207	7(a)	Maricopa Co.	GP			\$250,000
GRANDPOINT BANK	(602) 445-6511	7(a), X, EX, EWCP	Maricopa-Pima	PLP			\$250,000
GREAT WESTERN BANK	(480) 422-2942	7(a), X,	Statewide	PLP			\$250,000

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					SMALL LOANS	START-UP	MIN. LOAN SIZE
HORIZON COMMUNITY BANK	(928) 854-3147	7(a), X,	Statewide	GP	S	L	\$50,000
JPMORGAN CHASE BANK	(623) 337-9969	7(a), X, EX	Statewide	PLP	S	L	\$10,000
MARISOL FCU	(602) 252-6831 x105	7(a)	Maricopa Co.	GP	S	L	\$5,000
MEADOWS BANK	(623) 328-9770	7(a), X,	Statewide	PLP		L	\$250,000
METRO PHOENIX BANK	(602) 346-1803	7(a), X,	Statewide	PLP	S	L	\$100,000
MIDFIRST BANK	(602) 256-5713	7(a), X, EWCP	Statewide	PLP	S		\$50,000
MIDWEST REGIONAL SBL	(480) 468-5180	7(a), EWCP	Statewide	GP		L	\$150,000
MOHAVE STATE BANK	(928) 855-0000 ext.1254	7(a)	Statewide	GP	S	L	\$50,000
MUTUAL OF OMAHA	(480) 365-1105	X	Statewide	PLP		L	\$100,000
NATIONAL BANK OF ARIZONA	(602) 212-5659	7(a), X,	Statewide	PLP			\$10,001
PINNACLE BANK	(480) 421-8919	7(a)	Statewide	PLP		L	\$250,000
READYCAP LENDING, LLC	(602) 538-9671	X	Statewide	PLP		L	\$150,000
REPUBLIC BANKAZ	(602) 280-9412	7(a)	Statewide	GP			\$100,000
STEARNS BANK	(480) 391-5908	7(a), X, EWCP	Statewide	PLP	S	L	\$25,000
T BANK	(602) 206-1417	7(a), X, EX	Statewide	PLP		L	\$150,000
THE BANCORP	(602) 228-6647	7(a), X	Statewide	PLP		L	\$100,000
UMB BANK	(602) 912-6742	7(a), X, EX	Maricopa Co.	PLP	S	L	\$25,000
UMPOUA BANK	(619) 668-5150	7(a), X, EX, EWCP	Statewide –	PLP	S	L	\$250,000
U.S. BANK	(602) 222-4576	7(a), X, EX, EWCP	Statewide –	PLP	S	L	\$100,000
VANTAGE WEST CREDIT UNION	(520) 298-7882	7(a), X	So. AZ – Credit Union	GP			\$250,000
WELLS FARGO BANK ARIZONA	(602) 378-5221	7(a), X	Statewide	PLP	S	L	\$25,000
WEST VALLEY NATIONAL BANK	(623) 229-8415	7(a)	Statewide	GP		L	\$50,000

SPECIALTY LENDERS, MICROLENDERS, 504 LENDERS AND CERTIFIED DEVELOPMENT COMPANIES

BUSINESS DEV FIN CORP	(602) 381-6292	504 Loans, 7a/CA	Statewide – CDC	PCLP		L	\$50,000
CDC SB FINANCE CORP	(602) 317-1192	504 Loans, 7a/CA	Statewide – CDC	PCLP	S	L	\$50,000
MT. WEST SB FINANCE	(801) 474-3232	504 Loans	Northern AZ - CDC	PCLP		L	\$150,000
SOUTHWESTERN BUSINESS FIN	(602) 495-6495	504 Loans	Statewide – CDC	PCLP		L	\$50,000
PRESTAMOS SB LENDING	(602) 258-9911	Microloans, 7a/CA	Statewide – Microlender	Non-Profit	S	L	\$250K Max
ACCION	(800) 508-7624	7a/CA	Statewide	Non-Profit	S	L	\$250K 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.