

Active SBA Lenders Located in Arizona

VERSION 16.6 Dated 1/1/2019

List includes conventional Banks, Credit Unions, Small Business Lending Companies, SBA funded Microlenders, 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), Preferred Lending Partner (PLP)

SBA 7(a) Loans LENDER	PHONE	PRODUCT	MARKET AREA	Lender Status	LENDER PREFERENCES	
					START-UP	MIN. LOAN SIZE
ALLIANCE BANK OF ARIZONA	(480) 998-6548	7(a), X, EX, EWCP	Statewide	PLP	L-I	\$50,000
ARIZONA CENTRAL CREDIT UNION	(602) 523-8342	7(a)	Central AZ	GP		\$100,000
ARIZONA BANK & TRUST	(602) 381-2077	7(a), X	Maricopa Co.	GP		\$100,000
ARIZONA BUSINESS BANK	(602) 240-2751	7(a), X	Phoenix Metro Area	PLP	L-I	\$50,000
BANK 34	(480) 795-6936	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	(602) 240-2751	7(a), X	Phoenix Metro Area	PLP	L-I	\$50,000
BANK OF THE WEST	(602) 549-4860	7(a), X, EX, EWCP	Statewide	PLP	•	\$350,000
BBVA COMPASS BANK	(602) 522-2696	7(a), X, EWCP	Statewide	PLP	•	\$10,000
BMO HARRIS BANK	(602) 330-4860	7(a), X, EX, EWCP	Statewide	PLP	•	\$25,000
BNC NATIONAL BANK	(602) 508-3773	7(a), X, EWCP	Statewide	PLP	•	\$100,000
CANYON COMMUNITY BANK	(602) 603-3524	7(a)	Statewide	GP		\$500,000
CENTERSTONE SBA LENDING	(602) 999-7108	7(a)	Statewide	PLP	•	\$100,000
COMERICA BANK	(714) 424-3838	7(a), X, EX, EWCP	Statewide	PLP		\$250,000
COMMERCE BANK OF ARIZONA	(480) 253-4505	7(a)	Statewide	GP	•	\$50,000
ENTERPRISE BANK	(913) 791-9112	7(a), X, EX, EWCP	Statewide	PLP	L	\$25,000
GREAT WESTERN BANK	(480) 422-2942	7(a), X,	Statewide	PLP		\$250,000
HARVEST SMALL BUSINESS FINANCE	(602) 703-6301	7(a)	Statewide	PLP		\$250,000
HORIZON COMMUNITY BANK	(928) 854-3147	7(a), X,	Statewide	PLP	L-I	\$50,000
IOWA STATE BANK	(520) 314-2597	7(a)	Statewide	GP	•	\$100,000

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					START-UP	MIN. LOAN SIZE
JOHNSON BANK	(602) 381-2152	7(a), X,	Maricopa Co.	PLP	•	\$200,000
JPMORGAN CHASE BANK	(623) 337-9969	7(a), X, EX	Statewide	PLP	L-I	\$10,000
MEADOWS BANK	(623) 328-9770	7(a), X,	Statewide	PLP	•	\$150,000
METRO PHOENIX BANK	(602) 346-1803	7(a), X,	Statewide	PLP	L-I	\$200,000
MIDFIRST	(602) 801-5713	7(a), X,	Statewide	PLP		\$50,000
MIDWEST REGIONAL SBL	(480)-468-5180	7(a), EWCP	Statewide	GP	•	\$150,000
MOUNTAIN AMERICA CU	(480) 487-5577	7(a), X, EX	Statewide	PLP	L-I	\$50,000
MUTUAL OF OMAHA	(480) 224-7931	7(a), X	Pima/Maricopa Co	PLP		\$250,000
NATIONAL BANK OF ARIZONA	(602) 212-5545	7(a), X,	Statewide	PLP	•	\$10,001
ONEAZ CU	(602) 467-4262	7(a)	Statewide	GP		\$10,000
PINNACLE BANK	(480) 556-3200	7(a)	Statewide	PLP	•	\$250,000
POPPY BANK	(480) 346-1218	7(a)	Statewide	PLP		\$350,000
RADIUS BANK	(602) 635-6999	7(a), X, EX	Statewide	PLP	L-I	\$250,000
READYCAP LENDING	(602) 538-9671	7(a), X	Statewide	PLP		\$200,000
REPUBLIC BANK OF ARIZONA	(602) 280-9402	7(a)	Statewide	GP	L-I	\$150,000
STATE BANK OF ARIZONA	(928) 855-4050 ext.5201	7(a)	Statewide	GP	•	\$50,000
STEARNS BANK	(480) 391-5908	7(a), X, EWCP	Statewide	PLP	•	\$50,000
T BANK	(602) 206-1417	7(a), X, EX	Statewide	PLP	•	\$150,000
UMB BANK	(816) 860-5058	7(a), X, EX	Maricopa Co.	PLP	L-I	\$25,000
U.S. BANK	(602) 222-4576	7(a), X, EX, EWCP	Statewide	PLP	L	\$100,000
VANTAGE WEST CREDIT UNION	(520) 617-4025	7(a), X	Major Counties	GP		\$100,000
WELLS FARGO BANK ARIZONA	(602) 378-5221	7(a), X	Statewide	PLP	•	\$25,000
WESTERN BANK	(575) 388-3521	7(a)	Cochise Co.	GP	•	\$25,000
WEST VALLEY NATIONAL BANK	(714) 862-7085	7(a)	Statewide	GP		\$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	•	\$35,000
CDC SB FINANCE CORP	(602) 317-1192	504 Loans, 7a/CA	Statewide – CDC	PCLP	•	\$20,000
MT. WEST SB FINANCE	(801) 474-3232	504 Loans	Northern AZ - CDC	PCLP	•	\$150,000

SOUTHWESTERN BUSINESS FIN	(602) 495-6495	504 Loans	Statewide – CDC	PCLP	●	\$50,000
PRESTAMOS SB LENDING	(602) 258-9911	Microloans, 7a/CA	Statewide – Microlender	Non-Profit	●	\$250K Max
ACCION	(800) 508-7624	7a/CA	Statewide	Non-Profit	●	\$250K Max
PPEP	(520) 806-4646	Microloans, 7a/CA	Statewide – Microlender	Non-Profit	●	\$250K Max
LISC	(602) 252-6316	7a/CA	Maricopa Co.	Non-Profit	●	\$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. 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:

● = 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. Contact each specific lender for more or specific information to see if you qualify. These limitations can be changed by the lender without notice. Note that **(I)** in red means the lender requires or prefers the borrower to have outside income to repay the loan in addition to start-up income. F – Yes, but SBA approved Franchises Only.

(SBLC) = Small Business Lending Company

(CDC) = Certified Development Company; non-profit community organization offering SBA 504 loans

(Status) GP = GP 7(a) Lender CLP = Certified Lender PLP = Preferred Lender PCLP = Preferred CDC CA=Community Advantage Lender

(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.