

Active SBA Lenders Located in Arizona

VERSION 16.6 Dated 1/1/2020

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 | | | | | | |
|--------------------------------|----------------|-------------------|--------------------|---------------|--------------------|--------------------------|---------------|--------------------|-----------------------------|--------------------------|----------------|
| | | | | | SMALL LOANS | SEASONAL LINES OF CREDIT | BUILDER LOANS | CONTRACT FINANCING | START-UPS New Businesses | Industry Exclusion Codes | MIN. LOAN SIZE |
| ALLIANCE BANK OF ARIZONA | (480) 998-6548 | 7(a), X, EX, EWCP | Statewide | PLP | | | | | L-I | | \$50,000 |
| AMERICA FIRST CU | (602) 538-9671 | 7(a), X, EX | Statewide | PLP | | | | | • | | \$100,000 |
| ARIZONA CENTRAL CREDIT UNION | (602) 523-8342 | 7(a) | Central AZ | GP | | • | | | | F-G-S-A-N-V-H-C-D | \$100,000 |
| ARIZONA FEDERAL CU | (623) 230-3508 | 7(a) | Statewide | GP | | | | | • | | \$250,000 |
| ATLANTIC CAPITAL BANK | (602) 577-7740 | 7(a), X, EX, EWCP | Statewide | PLP | | • | • | • | L | | \$350,000 |
| 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 | | • | | | | H-W | \$350,000 |
| BANK OF ARIZONA | (602) 240-2751 | 7(a), X | Phoenix Metro Area | PLP | • | • | • | • | L-I | F-G-B | \$50,000 |
| BANK OF THE WEST | (602) 549-4860 | 7(a), X, EX, EWCP | Statewide | PLP | | | | | • | | \$350,000 |
| BBVA USA | (602) 522-2696 | 7(a), X, EWCP | Statewide | PLP | S | | • | | • | G-V-H- | \$50,000 |
| BMO HARRIS BANK | (602) 330-4860 | 7(a), X, EX, EWCP | Statewide | PLP | S | | | • | • | | \$25,000 |
| BNC NATIONAL BANK | (602) 508-3773 | 7(a), X, EWCP | Statewide | PLP | S | • | | • | • | | \$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 | S | | | | | H-G | \$250,000 |
| COMMERCE BANK OF ARIZONA | (480) 253-4505 | 7(a) | Statewide | GP | | • | • | | • | H | \$50,000 |
| ENTERPRISE BANK | (913) 791-9112 | 7(a), X, EX, EWCP | Statewide | PLP | S | | | | L | | \$25,000 |
| FIRST INTERNET BANK | (317) 372-7822 | 7(a), X | Statewide | PLP | | • | | | L | | \$500,000 |
| HARVEST SMALL BUSINESS FINANCE | (602) 703-6301 | 7(a) | Statewide | PLP | | | | | L-I | A-W-G | \$250,000 |
| HORIZON COMMUNITY BANK | (928) 854-3000 | 7(a), X | Statewide | PLP | S | • | • | • | L-I | | \$50,000 |

| SBA 7(a) Loans LENDER | PHONE | PRODUCT | MARKET AREA | Lender Status | LENDER PREFERENCES | | | | | | Industry Exclusion Codes | MIN. LOAN SIZE |
|---------------------------|-------------------------|-------------------|----------------|---------------|--------------------|-------------------------|------------|-------------------|------------------------|-----------|--------------------------|----------------|
| | | | | | SMALL LOANS | SEASONAL LINE OF CREDIT | BUILDER LO | CONTRACT FINANCIN | START-UPS New Business | | | |
| IOWA STATE BANK | (520) 314-2597 | 7(a) | Statewide | GP | | • | • | • | • | | \$100,000 | |
| JOHNSON BANK | (602) 381-2152 | 7(a), X, | Maricopa Co. | PLP | | • | • | • | • | | \$200,000 | |
| JPMORGAN CHASE BANK | (623) 337-9969 | 7(a), X, | Statewide | PLP | S | • | | | 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 | S | | | | | | \$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 | H-W | \$50,000 | |
| NATIONAL BANK OF ARIZONA | (602) 212-5545 | 7(a), X, | Statewide | PLP | | • | | | • | F-A-V-G-H | \$10,001 | |
| ONEAZ CU | (602) 467-4262 | 7(a) | Statewide | GP | | | | | | F-G-W-V-H | \$10,000 | |
| POPPY BANK | (480) 346-1218 | 7(a) | Statewide | PLP | | | | | | | \$350,000 | |
| REPUBLIC BANKAZ | (602) 280-9402 | 7(a) | Statewide | GP | | | • | | | | \$500,000 | |
| 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 | |
| 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 | |
| SUNFLOWER BANK | (602) 292-5886 | 7(a), X, EX, EWCP | Statewide | PLP | | | | | • | H | \$150,000 | |
| T BANK | (602) 206-1417 | 7(a), X, EX | Statewide | PLP | | • | | • | • | | \$150,000 | |
| TEXAS CAPITAL | (602) 228-6647 | 7(a), X, EX, EWCP | Statewide | PLP | | | | | • | | \$350,000 | |
| UMB BANK | (816) 860-5058 | 7(a), X, EX | Maricopa Co. | PLP | S | | | | L-I | | \$25,000 | |
| U.S. BANK | (602) 222-4576 | 7(a), X, EX, EWCP | Statewide | PLP | S | | | | L | | \$100,000 | |
| VANTAGE WEST CREDIT UNION | (520) 617-4062 | 7(a), X | Major Counties | GP | S | • | | | | F-V-G | \$100,000 | |
| WELLS FARGO BANK ARIZONA | (602) 378-5221 | 7(a), X | Statewide | PLP | S | | | | • | | \$25,000 | |
| WESTERN BANK | (575) 388-3521 | 7(a) | Cochise Co. | GP | S | • | • | • | • | H | \$25,000 | |
| WEST VALLEY NATIONAL BANK | (714) 862-7085 | 7(a) | Statewide | GP | | • | • | • | | F-V-H | \$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) 358-2075 | 504 Loans | Statewide – CDC | PCLP | | | | | • | SBA Approved Franchise | \$50,000 |
| PRESTAMOS SB LENDING | (602) 258-9911 | Microloans, 7a/CA | Statewide – Microlender | Non-Profit | • | | | | • | | \$250K Max |
| DREAMSPRING | (720) 357-5372 | 7a/CA | Statewide | Non-Profit | • | • | | | • | | \$250K Max |
| PPEP | (520) 806-4646 | Microloans, 7a/CA | So. Counties – 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.

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.

Small Loan Codes (Loans under \$50,000): • = Indicates Lender will do small loans using basic 7(a) or PLP, if approved **S** = SBAExpress loans only

Industry Exclusion Codes (Not Accepting Applications for the following industries):

F = Restaurants/Food Related **V** = Convenience Stores **G** = Gas Stations **N** = Construction **RE** = Prefers commercial real estate loans ONLY **T** = Retail businesses
H = Hotels or Motels **C** = Health Clubs **D** = Automotive Dealerships **S** = Amusement parks, golf courses **B** = Bars **W** = Car Washes **A** = Assisted Living **L** = Salons
M = Manufacturing

(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

(SEASON LINES OF CREDIT) = Lender offers seasonal lines of credit.

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

(CONTRACT FINANCING) = Lender offers SBA 7(a) Contract Lines of Credit to finance procurement or construction assignable contracts.

(BUILDER LOANS) = Lender offers pre-sold builder Lines of Credit for builders to finance construction material and labor costs.

(ASSET-BASED & FLOOR PLANS) = Lender offers Asset-Based type loans such as Receivable or Inventory financing