

# Active SBA Lenders Located in Arizona

VERSION 11.4 Dated – March 8, 2010

List includes conventional Banks, Credit Unions, Small Business Lending Companies, SBA funded Microlenders, 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 areas below) or not listed and they prefer we do not refer potential borrowers to them – consult with your local SBA office. Lenders that offer only 3rd party loans under the 504 program are not listed.

Darker the color, the more active the lender...

SBA 7(a) Loans	RECENT ACTIVITY LEVEL	PHONE	PRIMARY PRODUCT	MARKET AREA	LENDER STATUS	SMALL LOANS CODES	SEASONAL LINES OF CREDIT	BUILDER LOANS	CONTRACT FINANCING	Asset-Based & Floor Plans	START-UPS New Businesses	Industry Exception Codes	MIN. LOAN SIZE
1 <sup>ST</sup> BANK YUMA	☆	(928) 217-9945	SBA 7(a) Loans	Yuma County	GP	S	●	●	●		L-I		\$100,000
ALLIANCE BANK OF ARIZONA	☆	(480) 609-2914	SBA 7(a) Loans	Central AZ – BANK	PLP							F-N	\$50,000
ALERUS FINANCIAL		(602) 346-5296	SBA 7(a) Loans	Statewide – BANK	GP								Unknown
ARIZONA BANK & TRUST		(602) 381-2079	SBA 7(a) Loans	Maricopa Co. – BANK	GP		●					Prefer Professionals	\$50,000
COBIZ BANK (fmrly Az Biz Bank)	☆	(602) 240-2704	SBA 7(a) Loans	Statewide – BANK	PLP	S	E	●		AB		F	\$100,000
ARIZONA CENTRAL CREDIT UNION		(602) 523-8343	SBX Loans	Statewide – Credit Union	GP	S		●					\$25,000
BANK OF TUCSON		(520) 321-4500	SBA 7(a) Loans	Pima Co. – BANK	GP								Unknown
BBVA COMPASS BANK		(602) 522-7536	SBA 7(a) Loans	Statewide – BANK	PLP	S					L-I	C-W, Prefer Fran	\$250,000
BNC NATIONAL BANK		(602) 508-3701	SBA 7(a) Loans	Statewide – BANK	CLP	S	●	●	●		L-I	F-R	\$150,000
BORREGO SPRINGS BANK		(800) 722-5720	SBA 7(a) Loans	Statewide – BANK LPO	PLP	S					L-I		\$150,000
CIT SMALL BUSINESS LENDING CORP		(480) 477-8567	SBA 7(a) Loans	Statewide – SBLC	PLP								\$350,000
COLONIA BANK		(602) 283-1460	SBA 7(a) Loans	Statewide – BANK	PLP	S	●		●		L-I		\$35,000
COMERICA BANK		(602) 417-1142	SBA 7(a) Loans	Statewide – BANK	PLP								Unknown
COPPER STAR BANK	☆	(480) 905-4074	SBX Loans	Maricopa Co. – BANK	GP	●	●	●		AB	L		\$25,000
FIRST CREDIT UNION	★	(480) 786-2363	SBA 7(a) Loans	Central AZ – Credit Union	GP	S	●					F	\$25,000
FIRST SAVINGS BANK	☆	(480) 659-2187	SBA 7(a) Loans	Statewide – BANK	GP	●	●		●		L-I		Unknown
GOLD CANYON BANK		(480) 627-0021	SBA 7(a) Loans	Maricopa-Pinal Co – BANK	GP		●		●			F-C-H	\$100,000
GREAT WESTERN BANK	☆	(520) 426-0020	SBA 7(a) Loans	Statewide – BANK	PLP	●							\$100,000
HERITAGE BANK	☆	(602) 852-3472	SBA 7(a) Loans	Central AZ – BANK	GP		● E	●	●	AB	L	H	\$100,000
FIRST FINANCIAL BANK		(602) 553-7801	SBA 7(a) Loans	Maricopa Co – BANK	SBX	S						F	\$100,000
JPMORGAN CHASE BANK (Some Branches uninformed about ARC Loans)	★	(888) 536-3722 (866) 785-2821	SBX Loans ARC Loans	Statewide – BANK Statewide – Bank	PLP	S	●				L-I		\$10,000
MAIN STREET LENDER LLC		(480) 502-7950	SBA 7(a) Loans	Statewide – SBLC LPO	PLP						L	RE Only	\$250,000
M & I MARSHALL & ILSLEY BANK	☆	(602) 241-6517	SBA 7(a) Loans	Statewide – BANK	PLP	S	E				L-I	F	\$25,000
METRO PHOENIX BANK	☆	(602) 346-1800	SBA 7(a) Loans	Maricopa Co. – BANK	GP	●	●						\$150,000

SBA 7(a) Loans		RECENT ACTIVITY LEVEL	PHONE	PRIMARY PRODUCT	MARKET AREA	LENDER STATUS	SMALL LOANS CODES	SEASONAL LINES OF CREDIT	BUILDER LOANS	CONTRACT FINANCING	Asset-Based & Floor Plans	START-UPS New Businesses	Industry Exception Codes	MIN. LOAN SIZE
MIDFIRST BANK			(602) 801-5201	SBA 7(a) Loans	Statewide – BANK	PLP								\$50,000
MOHAVE STATE BANK	☆		(928) 855-0000	SBA 7(a) Loans	Western Arizona – BANK	PLP	•	E				•		\$25,000
NATIONAL BANK OF ARIZONA	☆		(602) 212-8800	SBA 7(a) Loans	Statewide – BANK	PLP	S	•				L		\$10,100
REPUBLIC BANK ARIZONA			(602) 2809402	SBA 7(a) Loans	Statewide – BANK	GP	•			•				\$50,000
SEACOAST COMMERCE BANK			(602) 387-5117	SBA 7(a) Loans	Statewide – BANK	PLP					AB	L	C-H-W Prefers R.E.	\$100,000
SONORAN BANK	☆		(602) 393-6953	SBA 7(a) Loans	Maricopa County - BANK	GP		• E	•					\$100,000
SUNRISE BANK OF ARIZONA	☆		(480) 624-2615	SBA 7(a) Loans	Maricopa-Pinal Co – BANK	PLP	S	• E	•			L-I	F	\$50,000
TUCSON FEDERAL CREDIT UNION	☆		(520) 322-7468	SBA 7(a) Loans	Pima Co. – Credit Union	GP	•	• E	•			•		\$5,000
U.S. BANK			(866) 722-3948	SBA 7(a) Loans	Statewide – BANK	PLP	S					L-I	G-C	\$200,000
UMB BANK ARIZONA			(480) 459-2142	SBA 7(a) Loans	Maricopa County – BANK	PLP	S					L-I	C	\$25,000
UNITED WESTERN BANK			(480) 773-4719	SBA 7(a) Loans	Statewide – BANK	GP								\$250,000
UPS CAPITAL BUSINESS CREDIT			(623) 251-7450	SBA 7(a) Loans	Statewide – SBLC LPO	PLP							RE Only -- G-F-W	\$225,000
VANTAGE WEST CREDIT UNION			(520) 298-7882	SBA 7(a) Loans	So. AZ – Credit Union	GP	S							\$25,000
WELLS FARGO BANK ARIZONA	☆		(602) 977-7492 (800) 359-3557	SBA 7(a) Loans ARC Loans	Statewide – BANK Statewide – BANK	PLP PLP	S	• E				L-I	H-F-N-B ARC restrictions	\$25,000
WEST VALLEY NATIONAL BANK			(623) 535-2488	SBA 7(a) Loans	Maricopa Co. – BANK	GP		•	•	•		L-I	F	\$100,000

### SPECIALTY LENDERS, MICROLENDERS, 504 LENDERS AND CERTIFIED DEVELOPMENT COMPANIES

BUSINESS DEVELOPMENT FINANCE CORP			(602) 381-6292	504 Loans	Statewide – CDC	PCLP						•		\$250,000
CDC SMALL BUSINESS FINANCE CORP			(800) 817-4505	504 Loans	Statewide – CDC	PCLP								\$250,000
MT. WEST SMALL BUSINESS FINANCE			(702) 396-5544	504 Loans	Northern AZ - CDC	PCLP						•		\$150,000
SOUTHWESTERN BUSINESS FINANCING			(602) 358-2071	504 Loans	Statewide – CDC	PCLP						L		\$125,000
BANK OF AMERICA			(800) 263-2055	504 3-Party Loan	Statewide – BANK	PLP							504 Only - N	Unknown
WESTERN NATIONAL BANK			(602) 553-7444	504 3-Party Loan	Statewide – BANK	PLP							504 Only - T	Unknown
MICROBUSINESS ADVANCEMENT CENTER			(520) 620-1241	Microloans	Pima County – Micolender	Non-Profit	•					•		\$35K Max
PPEP MICROBUSINESS & HOUSING DEV CORP			(800) 376-3553	Microloans	Southern AZ – Micolender	Non-Profit	•					•		\$35K Max
PRESTAMOS SMALL BUSINESS LENDING			(602) 258-9911	Microloans	Maricopa Co – Micolender	Non-Profit	•					•		\$35K max

NOTE: Gray or shaded area indicates lender information is unavailable, information may be out-of-date, lender has not processed a loan in 24 months and lending status is unknown, or lender prefers *no referrals*

Activity Level = Very Active With SBA Active With SBA Limited Activity; New Lender Inactive Lender (Status Unknown)

Activity is based on the number of loans done in a prior fiscal year or quarter and takes into consideration trends, products offered, involvement within the Arizona small business community, and resource partners, as determined by SBA.

## LENDER CODES:

● = Indicates YES

ARC Loans: ★ = Lender offers \$35,000 ARC Loans from the Recovery Act to any qualified small business ☆ = Offers ARC loans to existing customers only

ARC Loans: ☆ = Lender offers \$35,000 ARC Loans to all except have additional credit restrictions; Contact lender for details

**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. **APPLICANTS SHOULD CONSIDER OTHER LENDERS FIRST!** Contact each specific lender for more information. These limitations can be change by the lender without notice. Note that ( I ) in red means the lender requires the borrower to have outside income to repay the loan in addition to start-up income.

**CREDIT SCORES:** Please note that most lenders require a minimum credit score in the high 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.

E = Lender offers export financing under either SBA's Export Working Capital Loan Program or other lender financed export financing.

AB = Asset-based Lines of Credit      FP = Floor Plan financing

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 Limitation Codes** (Not Accepting Applications for the following industries):

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

(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)

(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 and or Floor Plan Financing

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