

Active SBA Lenders Located in Arizona

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. **NOTE:** 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 or not listed and they prefer we do not refer potential borrowers to them – consult with your local SBA office.

LENDER	PHONE	PRIMARY PRODUCT TYPE	LOCAL OFFICE and MARKET AREA	Small Loans	LENDER STATUS	OFFERS START-UPS?	MIN LOAN SIZE
1st NATIONAL BANK OF ARIZONA	(214)284-4938	SBA 7(a) Loans	Yes – (Statewide) BANK	NO	PLP	Franchises Only	\$250,000
ALLIANCE BANK OF ARIZONA (PELI)	(480) 609-2914	SBA 7(a) Loans	Yes – (Statewide) BANK	NO	PLP	NO	\$75,000
ARIZONA BUSINESS BANK (PELI)	(602) 240-2704	SBA 7(a) Loans	Yes – (Statewide) BANK	NO	PLP	NO Start-ups or Restaurants	\$100,000
ARIZONA CENTRAL CREDIT UNION	(602) 523-8272	SBAExpress Loans	Yes – (Statewide) Credit Union	NO	GP	No	\$50,000
ASIAN BANK OF ARIZONA	(602) 296-2162	SBA 7(a) Loans	Yes – (City of Phoenix) BANK	NO	GP	No	\$50,000
BANK OF AMERICA (PELI)	(800) 263-2055	SBAExpress Loans	Yes – (Statewide) BANK	SBX	PLP	No	\$5,000
BNC NATIONAL BANK	(602) 508-3701	SBAExpress Loans	Yes – (Statewide) BANK	SBX	GP	With Limits **	None
BORREGO SPRINGS BANK	(602) 348-0519	SBA 7(a) Loans	Yes -- (Statewide) BANK LPO	NO	PLP	With Limits **	\$100,000
BUSINESS DEVELOPMENT FINANCE CORP	(602) 381-6292	504 Loans	Yes – (Statewide) CDC	NO	PCLP	YES; Min Project \$200,000	\$200,000
CDC SMALL BUSINESS FINANCE CORP	(800) 817-4505	504 Loans	Yes – (Statewide) CDC	NO	PCLP	YES; Min Project Size is \$250,000	\$250,000
CIT SMALL BUSINESS LENDING (SBLC) (PELI)	(800) 713-4984	SBA 7(a) Loans	Yes – (Statewide) SBLC LPO	SBX	PLP	No restaurants	\$250,000
COMMUNITY BANK OF ARIZONA	(602) 212-3827	SBA 7(a) Loans	Yes – (Statewide) BANK LPO	GP	PLP	Yes with Strict Limitations	\$50,000
COPPER STAR BANK	(480) 905-4043	SBAExpress Loans	Yes – (Statewide) BANK	NO	GP	NO	\$50,000
DESERT HILLS BANK	(602) 324-6735	SBAExpress Loans	Yes – (Statewide) BANK	SBX	GP	YES	None
FIRST CREDIT UNION	(480) 786-2364	SBA 7(a) Loans	YES – (Statewide) Credit Union	SBX	GP	YES	\$10,000
FIRST SAVINGS BANK (PELI)	(928) 855-0777	SBAExpress Loans	Yes – (Colorado River Area) BANK	SBX	GP	NO	\$250,000
GATEWAY COMMERCIAL BANK	(480) 358-1000	SBA 7(a) Loans	Yes – (Statewide) BANK	GP	GP	YES	None
GREAT WESTERN BANK	(520) 426-0020	SBA 7(a) Loans	Yes – (Statewide) BANK	GP	GP	YES	None
IRWIN UNION BANK, F.S.B. (PELI)	(602) 553-7813	SBA 7(a) Loans	Yes – (Statewide) BANK	SBX	PLP	With Limits ** (No Restaurants)	\$100,000
JPMORGAN CHASE BANK (PELI)	(888) 536-3722	SBAExpress Loans	Yes – (Statewide) BANK	SBX	PLP	30% Down; strong credit, exp, & collateral	\$10,000
M & I MARSHALL & ILSLEY BANK	(602) 241-6517	SBA 7(a) Loans	YES – (Statewide) BANK	YES	PLP	With Limits **	None
MERIDIAN BANK	(602) 636-4810	SBA 7(a) Loans	Yes - (Maricopa County) BANK	NO	GP	With Limits **	\$100,000
MICROBUSINESS ADVANCEMENT CENTER	(520) 620-1241	Microloans	YES – (Pima County) Micolender	YES	Non-Profit	YES	None
MOHAVE STATE BANK	(928) 855-0000	SBA 7(a) Loans	Yes – (Colorado River Area) BANK	NO	PLP	With Limits **	\$25,000
MT. WEST SMALL BUSINESS FINANCE INC.	(928) 692-9440	504 Loans	Yes – (Northern AZ Counties) CDC	NO	PCLP	YES; Min Project \$125,000	\$125,000
NATIONAL BANK OF ARIZONA (PELI)	(480) 756-7113	SBA 7(a) Loans	YES – (Statewide) BANK	SBX	PLP	With Limits **	\$10,000
PACIFIC CAPITAL BANK (PELI)	(602) 266-8660	SBA 7(a) Loans	Yes – (Statewide) BANK LPO	NO	PLP	NO	\$150,000

LENDER	PHONE	PRIMARY PRODUCT TYPE	LOCAL OFFICE and MARKET AREA	Small Loans	LENDER STATUS	OFFERS START-UPS?	MIN LOAN SIZE
PRESTAMOS SMALL BUSINESS LENDING	(602) 258-9911	Microloans	Yes - (Maricopa County) Micolender	YES	Non-Profit	YES	None
PPEP MICROBUSINESS AND HOUSING DEV CORP	(800) 376-3553	Microloans	Yes - (Southern AZ) Micolender	YES	Non-Profit	Yes	None
SELF EMPLOYMENT LOAN FUND (SELF)	(602) 340-8834	Microloans	Yes - (Maricopa County) Micolender	YES	Non-Profit	Yes	None
SILVER STATE BANK (PELI)	(480) 477-5262	SBA 7(a) Loans	YES – (Statewide) BANK	SBX	PLP	With Limits **	None
SOUTHWESTERN BUSINESS FINANCING CORP	(602) 358-2071	504 Loans	Yes – (Statewide) CDC	NO	PCLP	YES; Min Project \$125,000	\$125,000
STERLING SAVINGS BANK (PELI)	(602) 957-1170	SBA 7(a) Loans	Yes – (Statewide) BANK LPO	NO	PLP	NO	\$250,000
SUNRISE BANK OF ARIZONA	(602) 522-5731	SBA 7(a) Loans	Yes – (Statewide) BANK	NO	PLP	Strong franchise & exp - no restaurants	\$100,000
United Western Bank	(480) 357-9879			NO	PLP	NO	\$250,000
UPS Capital Business Credit	(623) 251-7450	SBA 7(a) Loans	Yes – (Statewide) SBLC LPO	NO	PLP	NO	\$250,000
WACHOVIA SBA LENDING INC. (SBLC)	(480) 785-0037	SBA 7(a) Loans	Yes – (Statewide) SBLC	NO	PLP	No restaurants, strong collateral	\$150,000
WELLS FARGO BANK ARIZONA (PELI)	(602) 977-7400	SBA 7(a) Loans	Yes – (Statewide) BANK	SBX	PLP	With Limits **	\$5,000



PELI = Lenders approved for the **Patriot Express Loan initiative (PELI)**

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

NOTE: Gray or shaded area indicates information is unavailable or the lender prefers no referrals.

(LOCAL) YES = Yes, has local presence in state and can establish a lending or banking relationship NO = No offices in Arizona LPO – Loan Production Office (Loans Only)

(Status) GP = General Purpose Lender PLP = Preferred Lender SBX = SBAExpress Lending PCLP = Preferred Certified Development Company offering 504 loans Only

(START-UP?) YES = Yes, lender accepting start-up applications NO = No, lender does not offer start-up financing WITH LIMITS = Offers start-ups but with credit or industry limitations **

(MINIMUM) Minimum amount a lender will generally lend under SBA's programs. Note that lenders make more profit on larger loans thus mitigating some lender risk issues associated with lender small-loan profit models. This can make it difficult for small businesses to find sources for smaller loans.

(Small Loans) Lender offers small loans under \$75,000 either YES for basic 7(a) loans, or SBX (SBAExpress Only), or NO if they do not offer small SBA loans.

** Specific limitations vary from lender to lender and can include restrictions 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 lender for more information. Note that these limitations can change without notice.

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