

Active SBA Lenders Located in Arizona

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	LINES OF CREDIT	BUILDER LOANS	CONTRACT FINANCING	START-UPS New Businesses	Industry Exclusion Codes	MIN. LOAN SIZE	
ALLIANCE BANK OF ARIZONA	(480) 609-2949	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 BANK & TRUST	(480) 731-7354	7(a), X	Phx, Tuc, Metro	GP		•	•				F-H-V-G	\$500,000
ARIZONA FEDERAL CU	(623) 512-7078	7(a)	Phx, Tuc, Metro	PLP					•			\$250,000
ATLANTIC CAPITAL BANK	(602) 577-7740	7(a), X, EX, EWCP	Statewide	PLP		•	•	•	L			\$350,000
BANK 34	(623) 463-1440	7(a),X,EX,EWCP	Statewide	GP		•	•	•	L			\$50,000
BANK OF THE WEST	(602) 549-4860	7(a), X, EX, EWCP	Statewide	PLP					•			\$350,000
BELL BANK	(602) 292-5886	7(a), X, EX, EWCP	Statewide	PLP		•		•	L-I		F-C-H	\$150,000
BMO HARRIS BANK	(414) 739-6764	7(a), X, EX, EWCP	Statewide	PLP	S			•	•		H	\$25,000
BNC NATIONAL BANK	(602) 852-3515	7(a), X, EWCP	Statewide	PLP	S	•		•	•			\$100,000
CANYON COMMUNITY BANK	(602) 603-3524	7(a)	Statewide	GP								\$250,000
CENTERSTONE SBA LENDING	(213) 805-5257	7(a)	Statewide	PLP					L-I			\$150,000
COMERICA BANK	(714) 424-3838	7(a), X, EX, EWCP	Statewide	PLP		•					H	\$250,000
COMMERCE BANK OF ARIZONA	(480) 253-4515	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	(303) 522-7023	7(a), X	Statewide	PLP		•						\$50,000
FOUNTAINHEAD CC	(407) 233-1504	7(a), X	Statewide	PLP								\$350,000
GREAT WESTERN BANK	(520) 876-2953	7(a), X, EX, EWCP	Statewide	PLP		•	•	•	L-I		F-C	\$250,000
HARVEST SMALL BUSINESS FINANCE	(602) 703-6301	7(a)	Statewide	PLP					L-I		A-W-G	\$250,000
HORIZON COMMUNITY BANK	(480) 558-1220 x10806	7(a), X	Statewide	PLP	S	•	•	•	L-I			\$100,000

LENDER	PHONE	PRODUCT	MARKET AREA	Lender Status	LENDER PREFERENCES						
					SMALL LOANS	LINES OF CREDIT	BUILDER LOANS	CONTRACT FINANCING	START-UPS New Businesses	Industry Exclusion Codes	MIN. LOAN SIZE
JPMORGAN CHASE BANK	(702) 523-8615	7(a), X,	Statewide	PLP	S	•			L-I		\$10,000
MARISOL FCU	(602) 252-6831x 112	7(a)	Maricopa Co.	GP	S					F	\$50,000
MEADOWS BANK	(602) 328-9770	7(a), X,	Statewide	PLP					•		\$250,000
METRO PHOENIX BANK	(602) 759-1854	7(a), X,	Statewide	PLP		•	•		L-I		\$250,000
MIDFIRST	(602) 801-5713	7(a), X,	Statewide	PLP	S						\$50,000
MIDWEST REGIONAL SBL	(480)-468-5184	7(a), EWCP	Statewide	GP					L		\$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					•		\$10,000
ONEAZ CU	(602) 467-4262	7(a)	Statewide	GP						F-G-W-V-H	\$10,000
PACIFIC ENTERPRISE BANK	(714) 514-3414	7(a)	Statewide	PLP					L-I		\$150,000
PACIFIC WESTERN BANK	(480) 247-0529	7(a), X	Statewide	PLP						H-C-A	\$350,000
PACIFIC PREMIER BANK	(949) 864-8516	7(a), X	Statewide	PLP						H-C-A	\$250,000
PNC BANK	(602) 522-2696	7(a), X, EWCP	Statewide	PLP	S		•		•	G-V-H-	\$250,000
POPPY BANK	(480) 346-1218	7(a)	Statewide	PLP							\$350,000
REPUBLIC BANK OF ARIZONA	(602) 280-9402	7(a)	Statewide	GP			•				\$500,000
STEARNS BANK	(480) 391-5908	7(a), X, EWCP	Statewide	PLP	•	•	•	•	•		\$50,000
SUMMIT STATE BANK	(602) 692-7220	7(a)	Statewide	PLP					L-I		\$200,000
SUNFLOWER BANK	(816) 450-7007	7(a), X, EX, EWCP	Statewide	PLP		•		•	L-I	F-C-H	\$150,000
T BANK	(602) 206-1417	7(a), X, EX	Statewide	PLP		•		•	•		\$150,000
THE BANCORP BANK	(602) 705-8928	7(a), X	Statewide	PLP							\$50,000
UMB BANK	(602)-912-6742	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) 490-1972	7(a), X	Major Counties	GP	S	•				F-V-G-H-S	\$100,000
WELLS FARGO BANK ARIZONA	(480) 566-7791	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	(623).535.2489	7(a)	Statewide	GP		•	•	•		F-V-H	\$50,000

SPECIALTY LENDERS, MICROLENDERS, 504 LENDERS AND CERTIFIED DEVELOPMENT COMPANIES

LENDER	PHONE	PRODUCT	MARKET AREA	LENDER STATUS	START-UP	INDUSTRY EXCLUSION CODES	MIN. LOAN SIZE
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
PREFERRED LENDING PARTNERS	(480) 546-8686	504 Loans	Statewide-CDC	ALP	●		\$250,000
SOUTHWESTERN BUSINESS FIN	(602) 358-2075	504 Loans	Statewide – CDC	PCLP	●		\$250,000
TMC FINANCING	(602) 882-7198	504 Loans, 7a/CA	Statewide – CDC	PCLP	●		\$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
PMHDC	(520) 806-4660	Microloans	So. Counties – Microlender	Non-Profit	●		\$50K 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): Must check with each lender for updated exclusions

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

COLUMN HEADINGS

(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

(LINES OF CREDIT) = Lender offers 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.

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