

Active SBA Lenders Located in Arizona

VERSION 11.9 Dated – June 16, 2010

List includes conventional Banks, Credit Unions, Small Business Lending Companies, SBA funded Microlenders, SBA-regulated 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. They may be shown as UNKNOWN (see shaded gray text below), not listed or prefer we do not refer potential borrowers to them. 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 LENDER | RECENT ACTIVITY LEVEL | PHONE | PRIMARY PRODUCT | MARKET AREA | LENDER STATUS | LENDER PREFERENCES | | | | | | | |
|---------------------------------|-----------------------------|----------------|--------------------|---------------------------|------------------|----------------------|-----------------------------|------------------|-----------------------|------------------------------|-----------------------------|--------------------------------|-------------------|
| | | | | | | 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 ST 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 | | (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 |
| 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 | | (888) 536-3722 | SBX Loans | Statewide – BANK | PLP | S | • | | | | L-I | | \$10,000 |
| MARINE BANK | | (480) 368-2600 | SBA 7(a) Loans | Maricopa County – Bank | GP | | • E | • | | | | | \$50,000 |
| 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 |

| LENDER | RECENT ACTIVITY LEVEL | PHONE | PRIMARY PRODUCT | MARKET AREA | LENDER STATUS | LENDER PREFERENCES | | | | | | | | |
|-----------------------------|-----------------------|----------------|-----------------|-------------------------|---------------|--------------------|--------------------------|---------------|--------------------|---------------------------|--------------------------|--------------------------|----------------|-----------|
| | | | | | | 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 |
| REPUBLIC BANK ARIZONA | | (602) 2809402 | SBA 7(a) Loans | Statewide – BANK | GP | • | | | • | | | | | \$50,000 |
| NOW CAPITAL SOURCE SBL | | (480) 502-7950 | SBA 7(a) Loans | Statewide – SBLC LPO | PLP | | | | | | L | RE Only | | \$250,000 |
| SEACOAST COMMERCE BANK | | (602) 387-5117 | SBA 7(a) Loans | Statewide – BANK LPO | 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 | | (602) 283-1467 | SBA 7(a) Loans | Statewide – BANK | PLP | | | | | | L-I | F | | \$100,000 |
| 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) 977-7412 | SBA 7(a) Loans | Statewide – BANK | PLP | S | • E | | | | L-I | H-F-N-B | | \$25,000 |

| 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 text indicates lender information is unavailable, information may be out-of-date, lender has not processed a loan in 24 months, lending status is unknown, or lender prefers *no referrals*. Contact lender for details.

Activity Level =

| | | | |
|----------------------|-----------------|------------------------------|-------------------------------------|
| Very Active With SBA | Active With SBA | Limited Activity; New Lender | Inactive Lender -or- 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.

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 \$2 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 to Prime plus 2 ¾%. 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.

LENDER 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. **APPLICANTS SHOULD CONSIDER OTHER LENDERS FIRST!** Contact each specific lender for more or specific information to see if you qualify. 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.

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