

# SBAExpress Loan Program

## Key Features of the SBAExpress Program

- ✓ Lender makes eligibility determination and approves loan; no additional paperwork for SBA
- ✓ Maximum loan amount of \$350,000 with 50% SBA guarantee
- ✓ Interest rates: Up to 6.5 % over NPR for loans of \$50,000 or less; Up to 4.5 % over NPR for loans over \$50,000
- ✓ Loans under \$25,000 SBA requires no collateral
- ✓ Maturities: Working Capital-5 to 7 years; Real Estate or Equipment-25 years; RLC-7 years

## Current SBAExpress Lenders in Mississippi

### *BancorpSouth Bank*

Gary Martin, VP  
Tupelo, MS 38802  
(662) 680-2345

### *BankPlus*

Paul Howell, Senior VP  
Ridgeland, MS  
(601) 898-4846

### *Century Bank*

Renee Mason, LO  
Lucedale, MS  
(601) 947-7511

### *Charter Bank*

Bob Favre, Exec VP  
Biloxi, MS  
(228) 392-2330

### *Coast Community Bank*

Mike Cooper, VP  
Gulfport, MS  
(228) 897-6083

### *Community Bank*

Ralph Hall, VP  
Brandon, MS  
(601) 825-4323

### *Covington County Bank*

Patricia Speed, Senior VP  
Collins, MS  
(601) 765-6551

### *First Commercial Bank*

John Blanton, AVP  
Jackson, MS  
(601) 709-7777

### *First Financial Bank*

Chris Stewart, VP  
Carthage, MS  
(601) 267-0095

### *Hancock Bank*

Thomas N. Collins, VP  
Biloxi, MS 39531  
(228) 435-5310

### *Merchants & Farmers*

John Christy  
Olive Branch, MS  
(662) 890-1599

### *Merchants & Marine*

Mack Rushing, VP  
Ocean Springs, MS  
(228) 934-1140

### *Merchants & Marine*

Henry Fox, Senior VP  
Pascagoula, MS  
(228) 934-1258

### *Peoples Bank*

Brenda Craft, AVP  
Magee, MS  
(804) 284-1035

### *PriorityOne Bank*

Robbie Barnes  
Magee, MS  
(601) 849-3311

### *Regions*

Miguel Alandete  
Birmingham, AL  
(205) 560-3344

### *State Bank & Trust Company*

Joycelyn Mitchell, Senior VP  
Greenwood, MS 38935  
(662) 453-6811

### *The First*

Jeremy Felder, VP  
Hattiesburg, MS  
(601) 450-8888

### *The Peoples Bank*

Patrick Wild, VP  
Biloxi, MS  
(228) 435-5511

### *Trustmark Nat'l Bank*

Patricia McMahon, VP  
Pearl, MS  
(601) 208-7391

### *Whitney Nat'l Bank*

Ronnie Emile, AVP  
Gulfport, MS  
(228) 214-7221

Please contact the Mississippi District Office at (601) 965-4378 or the Gulfport Branch Office at (228) 863-4449 for more information.