

# Alliance Bank

OF ARIZONA

A division of Western Alliance Bank. Member FDIC.

## Government Guaranteed Lending Programs



Alliance Bank of Arizona is one of the state's leading Small Business Administration (SBA) lenders. As an SBA Preferred Lender, Alliance Bank offers SBA guaranteed loans to provide funding in situations where traditional financing options may not be available. SBA loans offer longer loan terms and lower down payments than traditional business loans and are designed specifically to meet the needs of small businesses. In addition, Alliance Bank is able to provide more efficient turnaround time due to its SBA Preferred Lender status.

### SBA 7(a) Guaranteed Loans

**SBA 7(A) Guaranteed Loan Program available for the following business needs.**

- To purchase land or buildings, to cover new construction as well as expansion or conversion of existing facilities.
- To acquire equipment, machinery, furniture, fixtures, supplies, or materials.
- For long term working capital and/or for the purchase of inventory.
- To refinance existing business indebtedness.
- For short term working capital needs including: seasonal financing, export production, and for financing against existing inventory and receivable under special conditions

#### Benefits

- 7(a) loans up to \$5 million with a maximum guaranty at \$3.75 million.
- Lower down payments are required than in traditional financing and vary depending on the use of the loan proceeds.
- Down payments as little as 10%.
- Longer repayment terms resulting in lower monthly payments.
- Up to 7 years for inventory and working capital.
- Up to 10 years for machinery and equipment.
- Up to 25 years for commercial real estate.
- 7(a) loans are fully amortized.
- No balloon payments.
- No prepayment penalty on loans with terms less than 15 years.

#### Who is eligible for a 7(a) loan?

- The maximum tangible net worth of the applicant is not more than \$15,000,000 and the average income after Federal taxes of the applicant for the 2 full fiscal years before the date of the application is not more than \$5,000,000.
- Non-profit businesses are not eligible.
- Real estate loans must be owner-occupied and meet certain occupancy percentage requirements.

### SBA Express Loans

The SBA Express program features a streamlined documentation and approval process. It's a great small business financing tool and can be used for lines of credit or any legitimate business purpose.

For more information, please contact us:

**602.629.1776**

METRO PHOENIX

**520.784.6000**

TUCSON

**928.214.3400**

NORTHERN ARIZONA



[www.alliancebankofarizona.com](http://www.alliancebankofarizona.com)  
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*SBA loans are an extension of credit which require approval from Alliance Bank of Arizona and the Small Business Administration.*