

Alliance Bank

OF ARIZONA

A division of Western Alliance Bank. Member FDIC.



SBA 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 504 Loan Program

The SBA 504 program was designed to provide long-term financing for the capitalization needs of businesses, including commercial real estate purchase, construction, leasehold improvements and equipment purchases. The program offers a low down payment, fixed rates and longer terms, up to 10 years for equipment purchase and 20 years for commercial real estate.

The bank typically works in partnership with a local SBA 504 Certified Development Company (CDC). Alliance Bank of Arizona provides financing for 50 percent of the total loan secured by a First Deed of Trust on the property with the CDC financing 40 percent (up to \$5 million for standard 504 loans; \$5.5 million for small manufacturers and energy loans), which is 100% guaranteed by the SBA. The borrower provides the remaining 10 percent. New businesses or loan proceeds used for special purpose property may require a larger down payment.

To qualify for an SBA 504 Loan, a business:

- Must be an operating for-profit business.
- Must use the financing for a project located in the U.S.
- Must have a tangible net worth of less than \$15 million (includes affiliated entities).
- Profits after taxes for the last 2 years of less than \$5 million (includes affiliated entities).
- Must meet an economic development objective such as the creation of new jobs or other community improvement

For more information, please contact us:

602.629.1776 METRO PHOENIX
520.784.6000 TUCSON
928.214.3400 NORTHERN ARIZONA



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SBA loans are an extension of credit which require approval from Alliance Bank of Arizona and the Small Business Administration.