



Federal, Regional and CA State Loan overview options

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Loans below \$50,000					
Lender	Contact details	Loan program	Collateral	Comments	Website
Safe Credit Union	Local branch	BELK loan	No	Approach your local Safe CU branch	<a href="http://www.safecu.org">www.safecu.org</a>
SEDCorp	(530) 823-4703	AG Express Loan program	Real property, personal assets (machinery and equipment and accounts receivable.)	Loan amount from \$5k - \$25K. Designed to support ag-related businesses. Must be in business 3 years and profitable	<a href="http://www.sedcorp.biz">http://www.sedcorp.biz</a>
SEDCorp	(530) 823-4703	SBA Microenterprise Loan Program	Real property, personal assets (machinery and equipment and accounts receivable.)	Loan amount from \$5k - \$50K. Max term 6 years.	<a href="http://www.sedcorp.biz">http://www.sedcorp.biz</a>
Loans \$50,000 - \$150,000					
SEDCorp	(530) 823-4703	Rural Revolving Loan Program	Real property, personal assets (machinery and equipment and accounts receivable.)		<a href="http://www.sedcorp.biz">http://www.sedcorp.biz</a>
CalCap	(916) 651-8663	Capital Access Program		Administered by State Treasurer's office. Gives a cash contribution to	<a href="http://www.cacapital.org">www.cacapital.org</a>
CalCap	(916) 651-8663	<a href="http://www.treasurer.ca.gov/cpcf">www.treasurer.ca.gov/cpcf</a>	Administered by the CA Bus Transportation and Housing Agency.	Closer to a SBA 7a loan. Go to their offices and work with one of their bank lenders	<a href="http://www.cacapital.org">www.cacapital.org</a>
Loans \$150,000 +					
Most major banks		SBA 7 (a) Basic	Normally required	SBA size standards, ability to pay and eligible type of business. Max loan \$5mm	See next page for bank contact details



Most major banks		SBA 7 (a) Community Express		Max loan \$250K	See next page for bank contact details
Most major banks		SBA 7 (a) Patriot Express		controlled at least 51% by a Vet, active duty military, reservist, National Guard or spouse or widowed spouse etc.	See next page for bank contact details
Most major banks		SBA 7 (a) CAPLines		Funds short-term working capital	See next page for bank contact details
Most major banks		Microloans - SBA			See next page for bank contact details
Provided through Certified Development Companies		504 - SBA			Contact the SBA for more information

Lender	Address	Phone number	Loan Type
Alliance Bank	100 Corporate Pointe, Culver City, CA 90230	310.410.9281	PLP/EX
Amador Economic Development Corporation	PO Box 1077, Jackson, CA 95642-1077	209.223.0351	504
American Enterprise Bank	8775 Sierra College Blvd, Roseville, CA 95661	916.786.9722	PLP
American River Bank	520 Capitol Mall # 100, Sacramento, CA 95814	916.441.5150	
Banco Popular North America		800.377.0800	CX
Bank of America, National Association		866.283.4113	PLP/EX/PX
Bank of the West		866.306.7254	PLP/EX
Bay Area Development Company	114 E. Shaw Ave, Suite 207, Fresno, CA 93710	559.226.3700	504
Beach Business Bank		866.862.3878	PLP
Borrego Springs Bank N.A.		760.767.5035	PLP/PX/EX/CX
Branch Banking and Trust Company		650.573-8543	
Bridge Bank, National Association	55 Almaden Boulevard San Jose, CA 95113	408.423.8500	PLP
Business Lenders, LLC		480.699.7522	
Butte Community Bank	2041 Forest Ave, Chico, CA	530.891.3494	
California Bank & Trust	2399 Gateway Oaks Dr., Ste. 110, Sacramento, CA 95833	916-561-1100	PLP/CX/EX
California Bank of Commerce		925.283.2265	
California Statewide Certified Development Corp.	426 D Street, Davis, CA 95616	800.348.6258	
Capital Access Group		415.217.7600	
Capital One Bank (USA) National Association		866.402.3921	
CDC Small Business Finance Corporation	1545 River Park Dr., Ste.530, Sacramento, CA 95815	800.611.5170	
Central Valley Community Bank	7100 North Financial Drive. Ste. 101, Fresno, CA 93720	559.323.3384	PLP/EX/CX/PX
Citibank, N.A.		877.528.0990	
Citizens Bank of Northern California		530.478.6000	
Comerica Bank - California		888.259.9786	
Community 1st Bank	2250 Douglas Blvd # 100, Roseville, Ca. 95661	916.724.2424	
Community Banks of Northern California	2140 West Grant Line Road, Tracy, CA 95377	209.820.6417	PX/EX

Community Business Bank	1550 Harbor Boulevard, Suite 200, West Sacramento, CA 95691	916.830.3560	
Community West Bank, National Association	445 Pine Avenue, Goleta CA 93117	805.681.9943	PLP/EX/PX
Cornerstone Community Bank	237 S Main St, Red Bluff, CA 96080	530.529.1222	PLP
County Bank	1375 Exposition Blvd. Suite 100, Sacramento CA	916.643.7500	PLP/EX/CX
Economic Development Corporation of Shasta Co.	410 Hemsted Drive, Suite 220, Redding CA 96002	800.207.4278	504
EDF Resource Capital, Inc.	1050 Iron Point Road, Folsom, CA 95630	916.962.3669	504
Enterprise Funding Corporation	300 E. State Street, Suite 230 • Redlands, CA 92373	909.792.3803	
Excel National Bank	9701 Wilshire Blvd., Beverly Hills, CA 90212	888.392.5265	PLP/PX
First Bank	46100 Washington St., La Quinta, CA 92253	760.564.7300	
First Northern Bank of Dixon	1007 7th St., Ste. M102, Sacramento, CA 95814	888.999.4SBA	PLP/EX
First U S Community CU	580 University Avenue, Sacramento, CA 95825	916.576.5700	PX/EX/CX
Folsom Lake Bank	905 Sutter St # 100, Folsom CA 95630	916.985.8700	
Fullerton Community Bank, FSB		866.683.1970	PLP/EX
Gateway Business Bank	18000 Studebaker Road, Suite 550, Cerritos, CA 90703	562.809.1473	PLP
Greater Sacramento Certified Development Corp.	5428 Watt Ave., Suite 200, North Highlands, CA 95660-4945	916.339.1096	504
Hanmi Bank		213.382.2200	PLP/EX
Heritage Bank of Commerce	150 Almaden Blvd. San Jose, CA 95113	408.947.6900	PLP
Innovative Bank		213.744.7700	PLP/EX/CX
Irwin Franchise Capital Corporation		888.551.3622	
Mission National Bank	3060 16th Street, San Francisco, CA 94103	415.826.3627	PLP
Mortgage Capital Development Corporation	611 Front Street. San Francisco, CA 94111	415.989.8855	
Nara Bank		877.627.2722	PLP
Nevada State Bank		702.515.2312	
North Valley Bank	1327 South Street, Redding, CA	866.869.6673	
Pacific Capital Bank, National Association		866.970.4400	PLP/PX
Pacific City Bank		213.355.8823	EX
Pacific Western Bank	9454 Wilshire Boulevard, Beverly Hills, CA 90212	714.671.6800	PLP/EX
Plumas Bank		530.283.7305	PLP

Premier Valley Bank		559.438.2002	PLP/EX/PX/CX
Rabobank, National Association	915 Highland Pointe Dr, Roseville, CA 95678	916.784.7009	PLP/EX
Redding Bank of Commerce	1951 Churn Creek Rd, Redding, CA 96002	530.224.3333	PLP/EX
SAFE CU	PO Box 1057, North Highlands, CA 95660-1057	800.733.7233.	PLP/EX/PX
SAFE-BIDCO	1377 Corporate Center Parkway, Suite A, Santa Rosa, CA 95407	800.273.8637	PX
Santa Cruz County Bank	1500 41st Avenue, Ste100, Capitola, CA 95010	831.462.8800	
Security Pacific Bank		619.793.5700	PLP/EX/PX
Service 1st Bank	2800 West March Lane, Suite 120, Stockton, CA 95219	209.956.7800	PLP
Sierra Vista Bank	1710 Prairie City Road, Ste. 100, Folsom, CA 95630	916.850.1500	
Small Business Loan Source, LLC	9801 Westheimer Rd., Houston, TX 77042	800.457.4307x127	
Southland EDC	9663 Tierra Grande Street, Ste. 102, San Diego, CA 92126	858.578.1504	
Superior Financial Group, LLC	165 Lennon Lane, Ste. 101, Walnut Creek, CA 94598	877.675.0500	PX/CX
Sutter Community Bank	700 Plumas Street, Yuba City, CA 95991	530.674.8900	
Temecula Valley Bank	27710 Jefferson Avenue, Temecula, CA 92590	951.694.9940	PLP/EX/CX
The Mechanics Bank	1333 N. California Street, Ste. 600, Walnut Creek, CA 94596	510.262.7310	PLP
Tracey/San Joaquin County C.D.C.	1151 W. Robinhood Dr, Ste. B-4, Stockton, CA 95207	209.951.0801	504
U. S. Bank National Association	<a href="http://www.usbank.com/sba">http://www.usbank.com/sba</a>	888.722.3948	PLP/PX
Umpqua Bank	9050 Fairway Drive, Suite 135, Roseville, CA 95678	916.774.3900	PX
United Central Bank		800.787.0755	
UPS Capital Business Credit		866.489.6881	
Valley Community Bank	1150 South Bascom Ave., Ste. 29, San Jose, CA 95128	408.275.7148	
Wachovia SBA Lending, Inc.		800.566.3862	PLP/EX
Washington Mutual Bank	1800 Douglas Blvd., Roseville, CA 95661	916.791.7905	PLP
Wells Fargo Bank, National Association		866.838.5051x4499	PLP/EX

- PLP Preferred Lender Program - can write their own SBA loans
- 504 504 Certified Development Company - does SBA 504 commercial real estate loans
- EX SBA Express Lender
- PX Patriot Express Lender CX Community Express Lender
- EWCP Export Working Capital Program
- CX Community Express Lender

## Alternative lender options

Lender	Contact	Phone #	Loan program	Collateral	Comments	Website
California CAP	Nancy Trombley	916 651 8663				<a href="http://www.treasurer.ca.gov/cpcf/cal_cap.asp">www.treasurer.ca.gov/cpcf/cal_cap.asp</a>
CalRecycle	Jim La Tanner	916 341-6497				<a href="http://www.calrecycle.ca.gov">www.calrecycle.ca.gov</a>
Opening Doors	David Blicher	916 492-2591				<a href="http://www.openingdoorsinc.org">www.openingdoorsinc.org</a>
Safe-Bidco	Scott Huberts	800-273-8673				<a href="http://www.safe-bidco.com">www.safe-bidco.com</a>
SEDCorp	Colleen Crowden	530-8234703			SBA Micro lender	<a href="http://www.sedcorp.boz">www.sedcorp.boz</a>
USDA	Ron Tackett	530-533-4401			Business must be outside an urbanized area with a population of 50,000 or more	<a href="http://www.usda.gov">www.usda.gov</a>
San Joaquin RLF	Wendell Youngsma	209 468-3619			Business must be in San Joaquin county	None
Stockton Microloan program		209 937-8906				None
Super CA Economic Dev Corp	Ryan Richardson	530 225-2760			Shasta, Siskiyou, Modoc and Trinity counties, Butte, Del Norte, Mendocino, Tehama, Lassen and Humboldt	<a href="http://www.scedd.org">www.scedd.org</a>

Lender/CDC YTD Totals Report  
 October 2010 to November 2010

Number of loans	Lender	Total \$
10	WELLS FARGO BANK NATL ASSOC	\$4,793,500
7	EDF RESOURCE CAPITAL, INC.	\$3,164,000
7	PLUMAS BANK	\$2,719,500
7	U.S. BANK NATIONAL ASSOCIATION	\$190,000
7	SUPERIOR FINANCIAL GROUP, LLC	\$92,500
5	CDC SMALL BUS. FINAN CORP	\$1,244,000
5	SEACOAST COMMERCE BANK	\$938,800
4	JPMORGAN CHASE BANK NATL ASSOC	\$127,300
4	FIRST U.S. COMMUNITY CU	\$100,000
3	VALLEY COMMUNITY BANK	\$3,925,000
3	LIVE OAK BANKING COMPANY	\$2,427,000
3	FIRST NORTHERN BANK OF DIXON	\$1,930,000
3	UMPQUA BANK	\$1,092,000
3	BORREGO SPRINGS BANK, N.A.	\$562,000
3	FIVE STAR BANK	\$365,000
2	COMPASS BANK	\$1,909,000
2	GREATER SACRAMENTO CERT. DEVEL	\$1,409,000
2	CELTIC BANK CORPORATION	\$967,500
2	COMMUNITY BUSINESS BANK	\$831,000
2	CORNERSTONE COMMUNITY BANK	\$611,100
2	EXCHANGE BANK	\$563,800
2	RABOBANK, NATIONAL ASSOCIATION	\$481,200
2	SAFE CU	\$70,000
1	RIVER CITY BANK	\$1,482,300
1	SMALL BUSINESS CAPITAL, LLC	\$1,270,000
1	CITIZENS BK - NORTHERN CALIFOR	\$1,000,000
1	PREMIERWEST BANK	\$905,000
1	COMMUNITY BANK OF THE BAY	\$600,000
1	CAPITAL ACCESS GROUP, INC.	\$531,000
1	COMMUNITY 1ST BANK	\$515,000
1	CITIBANK, N.A.	\$500,000
1	TRACEY/SAN JOAQUIN CNTY CERT.	\$487,000
1	SUPERIOR CALIFORNIA ECONOMIC D	\$479,000
1	PREMIER VALLEY BANK	\$385,000
1	SUTTER COMMUNITY BANK	\$250,000
1	CALIFORNIA BANK & TRUST	\$197,300
1	VISION ONE CU	\$195,000
1	BAY AREA EMPLOYMENT DEVEL CO	\$137,000
1	FIRST BANK	\$85,000
1	BANK - AMERICA NATL ASSOC	\$75,000
107		\$39,606,800

Source: Small Business Administration - Citrus Heights



# LOAN GUARANTY PROGRAMS

(Information current as of October 2010 • All SBA programs and services are provided on a nondiscriminatory basis.)

U.S. Small Business Administration

Program	Maximum Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies	Benefits to Borrowers
<b>7(a) Loans</b>								
<b>7(a) Basic</b>	\$5 million gross (\$4.5 million guaranty)	Check with local SBA District Office for current information.	Expansion/renovation; new construction; purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit, inventory	Depends on ability to repay. Generally working capital & machinery & equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Must be for profit & meet SBA size standards; show good character, credit, management, & ability to repay. Must be an eligible type of business.	Long-term financing; Improved cash flow; Fixed maturity; No balloons; No prepayment penalty (under 15 years)
<b>SBAExpress</b> Lender approves. Minimal SBA paperwork.	\$1 million (Temporary)	Check with local SBA District Office for current information.	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a)	Faster turnaround; Streamlined process; Easy-to-use line of credit
<b>Community Express.</b> Lender approves. Minimal SBA paperwork.	\$250,000	Check with local SBA District Office for current information.	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	HUBZones; LMI areas; All loans of \$25,000 or less	Faster turnaround; Streamlined process; Easy-to-use line of credit Technical assistance provided
<b>Patriot Express</b> Lender approves loan. Minimal additional SBA paperwork.	\$500,000	Check with local SBA District Office for current information.	See 7(a)	See 7(a)	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a). In addition, small business must be owned & controlled by one or more of the following groups equaling 51% total ownership: veteran, active-duty military, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service or of a service connected disability.	Lower interest rate maximums than other SBA Express programs Less paperwork Fast turnaround Expanded eligibility Electronic application
<b>CAPLines:</b> Short-term/Revolving Lines of Credit; Seasonal Contract Builders Standard/ Small Asset-Based	\$5 million (small asset based limited to \$200,000)	Check with local SBA District Office for current information.	Finance seasonal working capital needs; cost to perform; construction costs, advances against existing inventory and receivables, consolidation of short-term debts.	Up to 5 years.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	See 7(a) Existing business	Funds short-term working capital / Various lines of credit; Allows business to obtain contracts; Larger in size for business growth; Can be used to create current assets; Can be used to finance existing current assets
<b>International Trade</b>	\$5 million (see your SBA District Office for details about adding working capital to this loan.)	Check with local SBA District Office for current information.	IT loan must be used only for the acquisition of long-term, fixed assets. A separate working-capital loan may be used for working capital needs associated with international trade.	Up to 25 years.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Small businesses (see 7(a) for qualifications) engaged/preparing to engage in international trade/adversely affected by competition from imports.	Long-term financing for land and building where assets are used to produce products for export.
<b>Export Working Capital Program</b> 1-page application, fast turnaround, may apply for prequalification letter.	\$5 million (may be combined with International Trade loan)	Check with local SBA District Office for current information.	Short-term, working-capital loans for exporters	Matched single transaction cycle or generally 1 yr. for line of credit.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Small businesses 7(a) for other qualifications, those who need short-term working capital.	Short-term working capital for export needs; Inexpensive minimum guaranty fee 1/4 of 1%; Revolving or transaction based; Allows specific financing for exporting without disrupting domestic financing & business plan
<b>Non-7(a) Loans</b>								
<b>Microloans</b> Loans through non-profit lending organizations; technical assistance also provided.	\$50,000 (total loan amount to small business borrower)	Check with local SBA District Office for current information.	Purchase machinery & equipment, fixtures, lease-hold improvements; finance increased receivables; working capital. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	Same as 7(a) except non-profit day care	Direct loans from non-profit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available
<b>504 Loans</b> Provided through Certified Development Companies (CDCs) which are licensed by SBA.	504 loan maximum amount ranges from \$5 million to \$5.5 million depending on type business.	Check with local SBA District Office for current information.	Long-term, fixed-asset loans; Lender (non-guaranteed) financing secured by first lien on project assets. 504 loan provided from SBA 100% guaranteed debenture sold to investors at fixed rate secured by 2nd lien.	504 Loan: 10- or 20-year term; Lender (unguaranteed) financing may have a shorter term.	Check with local SBA District Office for current information.	Check with local SBA District Office for current information.	For profit businesses that do not exceed \$8.5 million in tangible net worth and do not have average net income over \$3 million for past 2 years.	Fees under 3%; Long-term fixed rate; Low down payment; Full amortization: no balloons