

BRANCH OFFICES

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Parker, AZ 85344 Mesa, AZ 85204
Phone: (928) 669-2366 Phone: (480) 558-1220
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QUARTZSITE
225 Central Blvd
PO Box 4680
Quartzsite, AZ 85359
Phone: (928) 927-7660
Fax: (928) 927-7703

LOAN PRODUCTION OFFICES

MORTGAGE PROCESSING CENTER
Phone: (928) 854-4003

KINGMAN **BILTMORE**
4155 N. Stockton Hill Rd **SBA REGIONAL OFFICE**
Kingman, AZ 86409 6245 N. 24th Pkwy, Ste. 216
Phone: (928) 681-0340 Phoenix, AZ 85016
Phone: (480) 497-8035

GOODYEAR **LAS VEGAS**
1650 N. Dysart Rd, Ste. 2 170 S. Green Valley Pkwy,
Goodyear, AZ 85395 Ste. 343
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Horizon Community Bank
NMLS # 566129

www.HorizonCommunityBank.com

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SBA & USDA Business Loans

Business banking is more complex than checking accounts, loans and debt-to-income ratios... it's about finding a banker that helps you strike the right balance of funding, timing and asset management.



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SBA Loans Every Business Owner Should Be Aware Of:

Horizon Community Bank is a Top SBA lender in Arizona and in the U.S. since 2012 serving Lake Havasu City, Goodyear, Kingman, Mesa, Parker, Quartzsite, Henderson and Las Vegas, NV.

When it comes to business loans offered with a government guarantee - SBA loans and USDA loans, in particular - there are two types that every business owner should be aware of.

Each has their own particular requirements, stipulations and terms, which is why the first question out of a lender's mouth is usually, "What are you hoping to finance?" Understanding how you intend to use proceeds from the loan quickly tells them which type of loan is likely to be a good fit.

Learn some of the major differences with this simple chart:

Loans at a Glance

	SBA 7(A) Loan	SBA 504 Loan	USDA B&I Loan
MAXIMUM LOAN AMOUNT	Financing up to \$5 million	Financing up to \$14 million	Financing up to \$20 million
USE OF LOAN PROCEEDS	<ul style="list-style-type: none"> • Start-up capital • Working capital • Inventory • Equipment, furniture & fixtures • Deb refinancing • Buy a business or franchise • Buy or build commercial real estate (CRE) • Leasehold improvements 	<ul style="list-style-type: none"> • Owner-occupied commercial real estate (CRE) • Purchase, construction or renovation of a building 	<ul style="list-style-type: none"> • Owner-occupied or investor commercial real estate (CRE) • Purchase, refinance, construction or renovation of a building • Eligible for rural areas under 50,000 population
CONSIDERATIONS	Minimum equity and collateral requirements apply	Minimum 10% down	20% tangible equity required
TERMS	Up to 25 years, fully amortized loan structure	Up to 20 years, fully amortized loan structure	Up to 30 years, fully amortized loan structure

Common requirements to apply: good credit, U.S. citizenship, clean background check, equity and/or collateral, used for job creation and local economic benefit.

Additional helpful links:

- www.horizoncommunitybank.com/what-is-504-sba-loan/
- www.horizoncommunitybank.com/paperwork-before-seeking-sba-loan/



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Loan details and requirements vary, program nuances are complex and other types of SBA loans may be available. Conventional loans may better suit your situation, so it's important to discuss options with an SBA-approved lender in your area.