

QUICK REFERENCE TO SBA COMMUNITYExpress LOANS IN NORTH CAROLINA

Rev 02/07

ACTIVE LENDER	AMOUNTS	MATURITY	MAX INTEREST RATES	GUARANTEE & OTHER FEES	MISC INFO
BUSINESS LOAN EXPRESS (BLX) Community Express 415 Beckrich Rd., Ste 300 Panama City Bch, FL 32407 Phone: 888-211-2911 Fax: 850-234-6150 blxonline.com	Loan amounts of \$5,000 up to \$50,000 in even \$1,000 increments	10 year term unsecured (120 months) No prepayment penalty.	Prime + 4.75% loans \$5,000 - \$25,000 Prime + 3.75% loans \$26,000-50,000	\$350 Processing Fee + SBA Guarantee Fee (2% of Guaranteed portion of loan, usually 85% of loan amount)	For criteria and forms visit: www.blxonline.com and click on Community Express
SUPERIOR FINANCIAL GROUP (SFG) SOHO Loans GAAP Loans 165 Lennon Lane, Suite 101 Walnut Creek, CA 94596 (925)296-0500 phone (925)296-0510 fax www.superiorfg.com	\$5,000 \$7,500 \$10,000 \$12,500 \$15,000 \$20,000 \$25,000	10 year term unsecured (120 months) No prepayment penalty.	Prime + 4.5%	\$450 Processing Fee (loans \$5,000 - \$12,500) \$550 Processing Fee (loans \$15,000 - \$25,000) + SBA Guarantee Fee (2% of Guaranteed portion of loan, usually 85% of loan amount) (no SBA fee on \$5,000 loan)	For criteria and forms visit: www.superiorfg.com
INNOVATIVE BANK (IB) SOHO Loans Attn: SOHO Dept. 360 14th Street Oakland, CA 94612 Phone: 866-812-1216 www.innovativebank.com	\$5,000 \$10,000 \$15,000 \$20,000 \$25,000 \$35,000* \$50,000* *existing business for at least 2 years	7 year term unsecured (84 months) No prepayment penalty.	Prime + 4.75% Prime + 3.25% loans over \$25,000	\$475 Processing Fee \$500 Processing Fee (loans over \$25,000) + SBA Guaranty Fee (2% of Guaranteed portion of loan, usually 85% of loan amount) (no SBA fee on \$5,000 loan)	For criteria and forms visit: www.innovativebank.com and click on SOHO Loans
SELF-HELP CREDIT UNION (SH) 301 W. Main Street Durham NC 27701 Phone: 800-476-7428 www.self-help.org Offices in: Asheville, Charlotte, Durham, Fayetteville, Greensboro, Greenville and Wilmington	Loan amounts \$1,000 to \$250,000	1-14 year term depending on use of proceeds.	Prime + 2 - 4.75% for loans up to \$25,000 Prime + 2 - 3.75% for loans \$25,000 - \$50,000 Prime + 2 - 2.75% for loans \$50,000 - \$250,000	\$1,000 or 1% of loan amount, whichever is less. Minimum packaging fee of \$250 + SBA Guaranty Fee (2% of Guaranteed portion of loan, usually 85% of loan amount)	Borrowers required to submit tax returns, financials and collateral. For information and forms visit: www.self-help.org .

For a list of Technical Assistance Providers (TAPs) in North Carolina, visit www.sba.gov/nc click on the SBA Community Express Loans link under *Spotlight*.