

SBA Community Express Lenders in North Carolina (Revised 06/18/08)

LENDER	AMOUNTS	MATURITY	MAX INTEREST RATES	GUARANTEE & OTHER FEES	MISCELLANEOUS INFORMATION
BORREGO SPRINGS BANK 12121 Panama City Bch Pkwy Panama City Bch, FL 32407 Phone: 866-644-0042 www.borregospringsbank.com	\$5,000 up to \$50,000	10 year term unsecured (120 months) No prepayment penalty.	Prime + 4.75% loans \$5,000 - \$25,000 Prime + 3.75% loans \$25,001-50,000	\$425 Processing Fee + SBA Guaranty Fee (2% of Guaranteed portion of loan, usually 85% of loan amount)	For criteria and forms visit: www.borregospringsbank.com and click on Loan Products
INNOVATIVE BANK SOHO Loans 360 14th Street Oakland, CA 94612 Phone: 866-812-1216 www.innovativebank.com	\$5,000 up to \$50,000	7 year term unsecured (84 months) No pre-payment 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 301 W. Main Street Durham NC 27701 Phone: 800-476-7428 www.self-help.org	\$1,000 up to \$250,000	1-14 year term depending on use of proceeds.	Prime + 2.0 - 4.75% for loans up to \$25,000. Prime + 2.0 - 3.75% for loans \$25,000 - \$50,000. Prime + 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. Unsecured up to \$25,000 for qualified borrowers. Offices in Asheville, Charlotte, Durham, Fayetteville, Greensboro, Greenville and Wilmington For information and forms visit: www.self-help.org .
SUPERIOR FINANCIAL GROUP, LLC 165 Lennon Lane, Suite 101 Walnut Creek, CA 94596 Phone: 925-296-0500 http://superiorfg.com	\$5,000 to \$25,000	10 year term unsecured (120 months) No pre- payment penalty.	Prime + 4.5%	\$450 Processing Fee - loans up to \$12,500. \$550 Processing Fee - loans \$15,000 & up. + SBA Guaranty Fee (2% of Guaranteed portion of loan, usually 85% of loan amount)	For criteria and forms visit: http://superiorfg.com
SURREY BANK & TRUST 145 N. Renfro Street Mount Airy, NC 27030 Phone: 336-783-3900 www.surreybank.com	\$5,000 up to \$250,000	1-25 years depending on use of proceeds.	Prime+ 2.0-4.75% up to \$25,000. Prime+ 2.0-3.75% \$25,000 - \$50,000. Prime + 2.75% for \$50,000-\$250,000.	Minimum of \$100 up to a maximum of 1% of the loan amount. + SBA Guaranty Fee (2% of Guaranteed portion of loan, usually 85% of loan amount)	For forms and information contact: John Canosa, Jr. 336-783-3917

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