

**FAST**

## **SBA *Express* Loans**

*SBAExpress* allows lenders delegated credit approval authority to provide both term loans and revolving lines of credit to eligible small businesses with a turnaround time of as little as one day.

\*Use your own procedures and paper work

\*SBA does not reanalyze credit

\*Loans processed centrally by the Sacramento PLP Center

\*50 percent guaranty

\*Revolving lines of credit eligible for extended terms

\*Loans may be accessed by credit cards

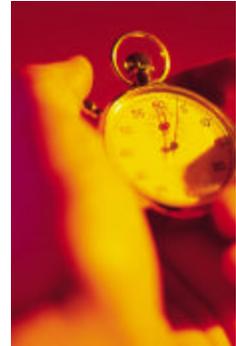
\*No collateral required for loans of \$25,000 or less

\*Use your own collateral policy for loans over \$25,000 up to \$150,000

\*Lenders can charge up to 6.5 percent over prime rate for loans of \$50,000 or less

\*Lenders can charge up to 4.5 percent over prime rate for loans over \$50,000

\*Most loan applicants will be required to sign just one two-sided SBA form, which is retained by the lender and not sent on to the Agency.



**Championing Virginia's  
Entrepreneurs**

**Loans up to  
\$350,000 approved  
in one day!**

**SBA confirms  
eligibility but does  
not reanalyze credit**

**Use your own forms  
and procedures**

**Unsecured lines of  
credit up to \$25,000**



U.S. Small Business Administration  
The Federal Building, Suite 1150  
400 North 8th Street  
P.O. Box 10126, Richmond, VA 23240-0126  
Phone: (804) 771-2400, Ext. \_\_\_\_\_