

SBA Loans from [REDACTED]

SBA Loans can empower your business

For small business owners, access to capital is critical whether you're just starting your business or expanding it after years of success.

Applying for a Small Business Administration (SBA) loan through [REDACTED] can help you accomplish your goals, just like it did for [REDACTED], owner of [REDACTED]—a local business specializing in pre-prepared meals: “So far we've been able to really just increase efficiency in the kitchen...We're at the point now where we're starting to need to hire a little bit more again, which is great. It's really helped us a lot.”

SBA loans offer longer terms with fewer down payments than most traditional bank loans, and [REDACTED] can streamline this process. [REDACTED], Jr. Senior Vice President and SBA Manager, explains: “[REDACTED] has achieved the highest level of approval authority as an SBA Preferred (or “PLP”) Lender. This delegation allows us to process, locally approve, and service all loans “in-house”, providing fast response to the lending needs of San Antonio’s business community.”

What are SBA Loans? How do they work?

The 7(a) loan program offers loans of up to \$5 million, with a 50% SBA guarantee or 75% for requests over \$350,000. The guarantees allow banks to fund loans with longer terms ranging from 7-25 years (fully amortizing), while the process and timeline for SBA loans are still much the same as a normal loan. [REDACTED] says, “I think that SBA loans are great if you're ready to take that step forward...It really doesn't take any longer than a conventional loan to get an SBA.”

98% of businesses are eligible for SBA Loans, and they can have the power to help your business move forward: “The (SBA Loan) allowed [REDACTED] to retain needed working capital as well as create additional working capital with a lower payment loan structure. Working capital is the lifeblood of small businesses & the SBA understands this through its guaranty programs.”

[REDACTED] has 33 years of SBA Lending experience, offering competitive rates and adjustment terms depending on your unique needs.

Please contact [REDACTED] today at [REDACTED] for more information on SBA or our other loan programs.

We're here to help you, regardless of which phase your small business is in.