

# Loan Products

MARICOPA COUNTY  
SMALL BUSINESS  
RESILIENCE PROGRAM  
(\$5,000 up to \$100,000)

MICROLOANS  
(\$5,000 - \$50,000)

SBA- (CA) COMMUNITY  
ADVANTAGE  
(\$100,000 up to \$350,000)

SMALL BUSINESS  
LOANS  
(\$50,000- \$1,000,000)

<b>Years in Business</b>	Start-up Business allowed	Start-up Business allowed	Start-up Business allowed	Operating for a minimum of 24 months
<b>Loan Terms</b>	Up to 5 years	Up to 5 years	Up to 10 years	Up to 7 years
<b>Amortization</b>	Up to 5 years	Up to 5 years	Up to 10 years	Up to 20 years
<b>Interest Rate</b>	• 1%	• Fixed • Rates as low as 7.5%	• 7.5% prime plus 4 variables adjust quarterly	• Fixed • Rates as low as 6.0%
<b>Collateral</b>	<ul style="list-style-type: none"> <li>• Business assets</li> <li>• Equipment</li> <li>• Real Estates</li> <li>• Vehicles</li> <li>• Other Personal Property</li> </ul>	<ul style="list-style-type: none"> <li>• Business assets</li> <li>• Equipment</li> <li>• Real Estates</li> <li>• Vehicles</li> <li>• Other Personal Property</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$150 SBA guarantee 85%</li> <li>• \$150-\$250 SBA guarantee 75%</li> <li>• Security interest in business assets</li> </ul>	<ul style="list-style-type: none"> <li>• Business assets</li> <li>• Equipment</li> <li>• Real Estates</li> <li>• Vehicles</li> <li>• Other Personal Property</li> </ul>
<b>Loan Fees</b>	<ul style="list-style-type: none"> <li>• Zero Fees</li> <li>• Covered by Maricopa County</li> </ul>	<ul style="list-style-type: none"> <li>• Credit Report Fee</li> <li>• Application Fee</li> <li>• All third-Party Fees</li> <li>• Origination Fee</li> </ul>	<ul style="list-style-type: none"> <li>• Credit Report Fee</li> <li>• Application Fee</li> <li>• All third-Party Fees</li> <li>• Origination Fee</li> </ul>	<ul style="list-style-type: none"> <li>• Credit Report Fee</li> <li>• Application Fee</li> <li>• All third-Party Fees</li> <li>• Origination Fee</li> </ul>
<b>Guarantee</b>	<ul style="list-style-type: none"> <li>• Unlimited personal guaranty of principal owners of 20% or more ownership</li> <li>• Unlimited guaranty of an affiliate business</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited personal guaranty of principal owners of 20% or more ownership</li> <li>• Unlimited guaranty of an affiliate business</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited personal guaranty of principal owners of 20% or more ownership</li> <li>• Unlimited guaranty of an affiliate business</li> </ul>	<ul style="list-style-type: none"> <li>• Unlimited personal guaranty of principal owners of 20% or more ownership</li> <li>• Unlimited guaranty of an affiliate business</li> </ul>
<b>Eligible Uses</b>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Inventory or Supplies</li> <li>• Furniture or fixtures</li> <li>• Machinery or equipment</li> <li>• Real Estate</li> </ul>	<ul style="list-style-type: none"> <li>• Working capital</li> <li>• Inventory or Supplies</li> <li>• Furniture or fixtures</li> <li>• Machinery or equipment</li> </ul>	<ul style="list-style-type: none"> <li>• Inventory or Supplies</li> <li>• Furniture or fixtures</li> <li>• Machinery or equipment</li> <li>• Acquisition</li> <li>• Real Estate</li> <li>• Refinance</li> </ul>	<ul style="list-style-type: none"> <li>• Inventory or Supplies</li> <li>• Furniture or fixtures</li> <li>• Machinery or equipment</li> <li>• Acquisition</li> <li>• Real Estate</li> <li>• Refinance</li> </ul>



	MARICOPA COUNTY SMALL BUSINESS RESILIENCE PROGRAM (\$5,000 up to \$100,000)	MICROLOANS (\$5,000 - \$50,000)	SBA- (CA) COMMUNITY ADVANTAGE (\$100,000 up to \$250,000)	SMALL BUSINESS LOANS (\$50,000- \$1,000,000)
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<b>Ineligible Uses</b>	<ul style="list-style-type: none"> <li>• Delinquent Taxes</li> <li>• Down payments</li> </ul>	<ul style="list-style-type: none"> <li>• Real Estate</li> <li>• Delinquent Taxes</li> <li>• Down payments</li> </ul>	<ul style="list-style-type: none"> <li>• To pay existing debts</li> <li>• Delinquent taxes</li> <li>• Down payments</li> </ul>	<ul style="list-style-type: none"> <li>• Down Payments</li> <li>• Delinquent taxes</li> </ul>
<b>Community Impact Requirements</b>	<ul style="list-style-type: none"> <li>• Retain or create jobs</li> <li>• Business located in Maricopa County</li> </ul>	Retain or create jobs	Retain or create jobs	Retain or create jobs
<b>Terms &amp; Conditions</b>	<ul style="list-style-type: none"> <li>• Currently employ 50 or FEWER full-time equivalents</li> <li>• Generate a gross income or revenue less than \$5 million/year</li> <li>• No Pre-Payment Fee</li> <li>• Collateral Required</li> </ul>	<ul style="list-style-type: none"> <li>• No Pre-Payment Fee</li> <li>• Collateral Required</li> </ul>	<ul style="list-style-type: none"> <li>• No Pre-Payment Fee</li> <li>• Partial-Collateral Required</li> </ul>	<ul style="list-style-type: none"> <li>• No Pre-Payment Fee</li> <li>• Collateral Required</li> </ul>

**CONSULTING SERVICES AT NO COST**



**PRESTAMOS CDFI**  
A DIVISION OF CHICANOS POR LA CAUSA

Phoenix | Nevada | California | Nuevo Mexico | Texas

**Contact: Gabriel Gasca - 602-563-6379 - [gabriel.gasca@cplc.org](mailto:gabriel.gasca@cplc.org)**

All loans are subject to credit approval, conditions apply.