

SBA Express

The SBA Express program features an accelerated turnaround time for SBA review. The SBA will respond to your application within 36 hours.

Maximum loan amount	\$350,000
Maximum SBA guarantee %	50%
Interest rate	Lenders and borrowers can negotiate the interest rate, but it may not exceed the SBA maximum
Eligibility decision	Made by the lender
Revolving lines of credit	Up to seven years with maturity extensions permitted at the outset
SBA turnaround time	Within 36 hours
Forms	Lender primarily uses own forms and procedures, plus SBA Form 1919
Collateral	Lenders are not required to take collateral for loans up to \$25,000. May use their existing collateral policy for loans over \$25,000 up to \$350,000.
Credit decision	Made by the lender
Purchase	Lender may request expedited SBA purchase on small loans or in situations where liquidation may be delayed