

SBA Express Line Of Credit

In growing your business, access to working capital can assist with cash flow and meet your short-term needs such as the purchase of inventory, the payment of accounts payable, and the funding of operating expenses (payroll, rent, etc.).

D.L. Evans Bank is a Preferred Lender with the SBA, and is recognized as a top SBA lender in the communities that it serves. Our knowledgeable loan officers, dedicated SBA Department, and the ability to service your loan in one of our 36+ branches makes us readily available to meet your needs and to exceed your expectations.

Purpose	Working Capital
Loan Amount	Up to \$500,000
Interest Rate	Variable, and is based on Wall Street Journal Prime plus a margin
Repayment Terms	Up to 10 years with a 5-year revolving period of interest-only payments and a 5-year, term-out period of principal and interest payments
Fees	SBA guaranty fee of 0% of the guaranteed portion of the loan <i>(for loans \$350,000 or less, exceptions apply)</i> For all SBA Express loans to Veteran-owned businesses approved on or after March 27, 2020 the up-front guaranty fee is 0% <i>(exceptions may apply)</i> SBA packaging fee and other bank costs SBA Guaranty Fees are allowed to be financed in the loan
Down Payment	Does not apply
Pre-Payment Penalty	Does not apply

Apply online
dlevans.com/sba-loans