

SBA Loan	Loan Info	Maximum Loan Amount	Maximum SBA Guarantee %	Interest Rate	Turnaround Time	Forms Needed
Standard 7(a)	The SBA's primary loan for providing financial assistance to small businesses.	\$5 million	85% for loans up to \$150,000 and 75% for loans greater than \$150,000	Lenders and borrowers negotiate the interest rate; it may not exceed the SBA maximum.	5-10 business days	SBA Form 1919 and SBA Form 1920 (other forms may be required)
7(a) Small Loan	This loan is a smaller-scale SBA 7(a) loan. It also provides a simpler lending process.	\$350,000	85% for loans up to \$150,000 and 75% for loans greater than \$150,000	Lenders and borrowers negotiate the interest rate; it may not exceed the SBA maximum.	5-10 business days	SBA Form 1919 and SBA Form 1920 (other forms may be required)
SBA Express	This loan offers an expedited turnaround time.	\$350,000	50%	Lenders and borrowers negotiate the interest rate; it may not exceed the SBA maximum.	Within 36 hours	SBA Form 1919
Export Express	Features an accelerated turnaround time for exporters (usually 36 hours) for review.	\$500,000	90% for loans \$350,000 or less, 75% for loans more than \$350,000	Lenders and borrowers negotiate the interest rate; it may not exceed the SBA maximum.	24 hours	SBA Form 1919
Export Working Capital	This program makes it possible for lenders to help small businesses obtain export working capital.	\$5 million	90%	Lenders and borrowers negotiate the interest rate; it may not exceed the SBA maximum.	5-10 business days	SBA-EIB 84-1, plus attachments
International Trade	Provides small businesses with enhanced export financing options.	\$5 million	90%	Lenders and borrowers negotiate the interest rate; it may not exceed the SBA maximum.	5-10 business days	SBA Form 1919
CDC/504	Designed to provide long-term financing for major assets like property and buildings. The CDC 504 is designed to help small business owners create local jobs and are up to 100% guaranteed by the SBA. Must be a nonprofit business.	\$5 million	90%	Lenders and borrowers negotiate the interest rate; it may not exceed the SBA maximum.	5-10 business days	SBA Form 2450
USDA Business and Industry Loans	This program bolsters the existing private credit structure through the guaranteeing of loans for rural businesses, allowing private lenders to extend more credit than they would typically be able to.	Usually \$10 million, but can be increased to \$25 million	80% for loans of \$5 million or less, 70% for loans between \$5-\$10 million, and 60% for loans exceeding \$10 million, up to \$25 million maximum	Lenders and borrowers negotiate the interest rate; it may not exceed the SBA maximum.	5-10 business days	Form RD 4279-1 and Form RD 4279-2

*Information compiled from SBA.gov and USDA.gov