

# SBAExpress Loan Program

## Fact Sheet

### Key Features of the SBAExpress Program

- ✓ Lender makes eligibility determination and approves loan; no additional paperwork for SBA
- ✓ Maximum loan amount of \$350,000 with 50% SBA guarantee
- ✓ Interest rates: Up to 6.5 % over NPR for loans of \$50,000 or less; Up to 4.5 % over NPR for loans over \$50,000
- ✓ Loans under \$25,000 SBA requires no collateral
- ✓ Maturities: Working Capital-5 to 7 years; Real Estate or Equipment-25 years; RLC-7 years

## Current SBAExpress Lenders in Mississippi

#### *American Express-Centurion Bank*

Steve Weiler, Manager  
Salt Lake City, UT 84184  
(801) 945-6571

#### *BankPlus*

Paul Howell, Senior VP  
Ridgeland, MS 39157  
(601) 898-4846

#### *Century Bank*

Kathryn Keel, VP  
Lucedale, MS 39452  
(601) 947-7511

#### *Covington County Bank*

Patricia Speed, Senior VP  
Collins, MS 39428  
(601) 765-6551

#### *Peoples Bank*

Dennis Ammann, Senior VP  
Magee, MS 39111  
(601) 849-2210

#### *The First, A Nat'l Banking Asso.*

David Keith Barrett, VP  
Hattiesburg, MS 39402  
(601) 264-9960

#### *BancorpSouth Bank*

Gary Martin, VP  
Tupelo, MS 38802  
(662) 680-2345

#### *Borrego Springs Bank. N.A.*

Fred Crispen, Executive VP  
Panama City Beach, FL 32407  
(866) 644-0042

#### *Community Bank of MS*

Mike Cooper, VP  
Gulfport, MS 39507  
(228) 897-6083

#### *Hancock Bank*

Thomas N. Collins, VP  
Biloxi, MS 39531  
(228) 435-5310

#### *SouthTrust Bank*

Juan Lago, Manager  
Atlanta, GA 30339  
(678) 627-3770

#### *The Peoples Bank*

Patrick Wild, VP  
Biloxi, MS 39553  
(228) 435-5511

#### *Bank of the West*

Bryan Borders, Senior VP  
Sacramento, CA 95815  
(916) 563-2958

#### *Capital One*

Susan Streich, VP  
Glen Allan, VA 23060  
(804) 284-1035

#### *Community Bank*

Ralph Hall, Senior VP  
Brandon, MS 39042  
(601) 825-4323

#### *Innovative Bank*

Jim Bek, VP  
Oakland, CA 94612  
(866) 812-1216

#### *State Bank & Trust Company*

Joycelyn Mitchell, Senior VP  
Greenwood, MS 38935  
(662) 453-6811

#### *Trustmark Bank*

Patricia McMahon, VP  
Pearl, MS 39208  
(601) 208-7391

Please contact the Mississippi District Office at (601) 965-4378 or the Gulfport Branch Office at (228) 863-4449 for more information.