Department of Business and Industry

Growing Business In Nevada

Access to Capital Resource Directory

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GRANTS

Government grants are funded by your tax dollars and, therefore, require very stringent compliance and reporting measures to ensure the money is well spent.

Grants from the Federal government are authorized and appropriated through bills passed by Congress and signed by the President. The grant authority varies widely among agencies. Some business grants are available through state and local programs, nonprofit organizations and other groups. These grants are not necessarily free money, and usually require the recipient to match funds or combine the grant with other forms of financing such as a loan. The amount of the grant money available varies with each business and each grantor.

Below are some resources to grant searches and specific grant opportunities:

Program/Sponsor	Product Details	Contact Information
Business.usa.gov	There is a loan/grant search tool (Access Financing Wizard). Mostly loans here but some grant possibilities.	Support Center
SBA-Government Grant Resources	SBA has authority to make grants to non-profit and educational organizations in many of its counseling and training programs, but does not have authority to make grants to small businesses. Click on the 'Program/Sponsor" link for articles on government grant facts and research grants for small businesses.	For Clark County Only – Phone: 702-388-6611 Email: Roy Brady at roy.brady@sba.gov Outside of Clark County – Phone: 775-827-4923 Email: Judith.Hepburn@sba.gov
USDA Rural Development	Grant program assistance is provided in many ways, including direct or guaranteed loans, grants, technical assistance, research and educational materials. Visit the sites at the linked page for information and/or assistance.	Nevada USDA service centers by county
GRANTS.GOV	Provides overview of the process to find and apply for grants offered by the 26 federal grant-making agencies. To apply for a grant you and/or your organization must complete the registration process on the site. The site can also help to track federal grants you have applied for. You do not have to register with Grants.gov to find grant opportunities. Few grants are available to individuals and none are available for personal financial assistance.	US Dept. of Health & Human Services Grants.Gov 200 Independence Ave, S.W. HHH Building Washington, DC 20201 Phone: 1-800-518-4726 Web: www.grants.gov Email: support@grants.gov

Program/Sponsor	Nevada Women's Philanthropy (NWP)
Product Details	Awards one large grant annually to local Las Vegas non-profit organization. The amount of the grant varies by the size of membership, but is generally expected to be approximately $300,000.
Uses	Considers applicants in the areas of arts, education, environment, health, child welfare, and social services. Grants may be requested for capital funds and program funds.
Eligible Applicants	Applicant agency must demonstrate that they meet NWP's baseline criteria, including but not limited to: •Agency has the size and strength to manage the grant •NWP funds will provide greater than 30% of the total project cost •The agency has been serving the Southern NV population for four (4) or more years and can provide three (3) years of audited financial documents •The project will impact our Southern NV population •The project will be ready to be implemented the following year •The project will be sustainable beyond NWP funding •Funds will not be allocated to research
Terms & Conditions	Applicant organizations are not limited to women's causes, but must be 501 (c) 3 tax-exempt, public charity organizations that do not discriminate or proselytize, have at least three years of experience working in Southern Nevada, and that have not received the NWP award in the past seven years.
Contact Information	Nevada Women's Philanthropy c/o Nevada Community Foundation 1635 Village Center Circle, Suite 160 Las Vegas, Nevada 89134 Phone: 702-892-2326 Web: Nvwomensphilanthropy.org Email: outreach@nvwomensphilanthropy.org

Program/Sponsor	National Association for the Self-Employed (NASE)
Product Details	Growth Grants® program up to $5,000
Uses	Grants can be used for marketing, advertising, hiring employees, expanding facilities and other specific business needs.
Eligible Applicants	•Must be an NASE member in good standing. •Demonstrate a business need that could be filled by the grant. •Provide a detailed explanation of how grant proceeds will be used. •Show how the grant will improve your business growth and success. •Offer supporting documentation such as resume and business plan.
Terms & Conditions	Growth Grants are awarded at the sole discretion of the NASE. Not everyone who applies will receive a grant. Decisions of the selection committee are final and not subject to appeal. No application feedback will be given.

Contact Information	NASE P.O. Box 241 Annapolis Junction, MD 20701-0241 Phone: 1-800-649-6273 (7:00 a.m. - 7:00 p.m. CST) Monday – Friday Web: www.nase.org

Program/Sponsor	Small Business Innovation Research (SBIR) & Small Business Technology Transfer (STTR)
Product Details	**SBIR:** •A set-aside program for small business to engage in Federal R & D with potential for commercialization. •2.5% of the extramural research budget for all agencies with a budget greater than $100M per year. **STTR:** •A set-aside program to facilitate cooperative R & D between small business concerns and U.S. research institutions with potential for commercialization. •.3% of the extramural research budget for all agencies with a budget greater than $1B per year.
Uses	Early-stage funding for small, high-tech, for-profit U.S. start-ups.
Eligible Applicants	An SBIR awardee must meet the following criteria at the time of Phase I & II awards: 1. Organized as a for-profit business based in the United States. 2. More than 50 percent owned & controlled by one or more individuals who are citizens of, or permanent resident aliens in, the United States, or by another for-profit business concern that is more than 50% owned and controlled by one or more individuals who are citizens of, or permanent resident aliens in, the U.S. 3. 500 employees or less, including affiliates 4. For awards from agencies using the authority under 15 U.S.C. 638(dd)(1), an awardee may be owned and controlled by more than one VC, hedge fund, or private equity firm so long as no one such firm owns a majority of the stock. 5. Phase I awardees with multiple prior awards must meet the benchmark requirements for progress toward commercialization. 6. Eligibility is determined at time of award, not application. Download the Eligibility Guide at: http://sbir.gov/sites/default/files/elig_size_compliance_guide.pdf
Terms & Conditions	The SBIR Program is structured in three phases: **Phase I:** Phase I objective is to establish the technical merit, feasibility, and commercial potential of the proposed R/R&D efforts and to determine the quality of performance of small business awardee organization prior to providing further Federal support in Phase II. Phase I awards normally do not exceed $150,000 total costs for 6 months. **Phase II:** Phase II objective is to continue the R/R&D efforts initiated in Phase I. Funding is based on the results achieved in Phase I, scientific and technical merit, and commercial potential of the project proposed in Phase II. SBIR Phase II awards normally do not exceed $1,000,000 total costs for 2 years. **Phase III:** Phase III objective is for the small business to pursue commercialization objectives resulting from the Phase I/II R/R&D activities.

Contact Information	The US SBA serves as the coordinating agency for the SBIR program. It directs the agencies' implementation of SBIR, reviews their progress, and reports annually to Congress on its operation. Nevada Small Business Development Center offers a good overview on their website: http://nsbdc.org/how-we-can-help/technology_innovation/ Website: http://www.sbir.gov/ For Clark County Only - Phone: 702-388-6611 Email: Roy.Brady@sba.gov Outside of Clark County - Phone: 775-827-4923 Email: Judith.Hepburn@sba.gov

Small Business and Minority Grants

Here are the top small and minority business grant programs available to start a new business or enhance an existing one. Others can be used for innovation research.

The FedEx Small Business Grant Contest: is a nationwide competition that will award $50,000 in total to six deserving U.S-based entrepreneurs and business owners.

The top winner will receive a $25,000 grant and the remaining five winners will receive grants of $5,000 each. Small businesses, defined as having fewer than 100 employees, will compete for the grants by registering their business online.

Once their application is approved and the voting period begins, they can vote for their own business once a day - and get their friends, customers, and colleagues to vote also every day.

The number of votes received will boost their company's visibility in the contest, and will be a major factor that FedEx will consider when selecting the top 100 finalists and the winners. They will review every submission to identify the most compelling business stories.

Award Amount:
Up to $25,000

Deadline:
Usually in February

Website:
http://smallbusinessgrant.fedex.com

Learn more at: www.businessgrants.org/opportunities/fedex_small_business_grant_contest.html

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The National Association for the Self Employed (NASE) Growth Grants Program: allows business owners to apply for a grant useful for financing a particular small business need. Past recipients used their grant for computers, farm equipment, to hire part-time help, marketing materials and more.

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The NASE Growth Grants® program offers access to capital for micro-business owners who have a specific business need, but lack the finances to carry out that goal. The program was designed after an online NASE Member poll found that a majority of micro-business owners (57 percent) initially fund their businesses using personal savings, and many (40 percent) continue to use personal savings for ongoing financing.

Through the program, members can apply for up to $5,000 to meet a specific business need such as the purchase of new equipment or software, or the funding of advertising, marketing materials or training. Since the program began in 2006, the association has awarded more than $650,000 to member businesses.

The National Association for the Self-Employed (NASE), a non-profit organization, is the nation's leading resource for the self-employed and micro-businesses, bringing a broad range of benefits to help entrepreneurs succeed and to drive the continued growth of this vital segment of the American economy.

Award Amount:
Up to $5,000.00

Deadline:
Ongoing

Website:
www.nase.org/Membership/GrantsandScholarships/BusinessDevelopmentGrants.aspx

Learn more at:
www.businessgrants.org/opportunities/national_association_self_employed_nase_business_grants.html

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The Dare to Dream Grant Program: encourages students to move through the business creation process by offering business development seminars and up to $10,000 in funding.

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Within the program, students meet deadlines to produce deliverables that guide them through the business development path from a nascent idea to formulating and assessing potential businesses to planning and launching these businesses.

The program has three different stages:

1) The Venture Shaping grant is geared toward students with an idea that they believe holds commercial promise.

2) The Assessment grant is geared toward students with a proposed business;

3) The Integration grant is for teams that have a complete feasibility study that concludes the proposed business is viable.

Students may enter their business into the program at any stage though, once entered, the business cannot re-apply for the same stage nor a stage before it. Applications are accepted each September and January.

Award Amount:
$500 - $10,000

Deadline:
Every September and January

Website:
www.zli.bus.umich.edu/events_programs/dream_grant.asp

Learn more at: www.businessgrants.org/opportunities/dare_to_dream_grant_program.html

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The Miller Lite Tap the Future Business Plan Competition (formally known as the MillerCoors Urban Entrepreneur Series) is an annual competition for minority business owners sponsored by MillerCoors. Designed to economically empower minority businesses, the program continues to invest in entrepreneurial dreams to empower urban communities.

Launched in 1999 to encourage entrepreneurship in urban areas, the competition has just celebrated 10 years of giving away business grants to applicants who submit the best business plans. The Urban League is a huge partner in this initiative.

MillerCoors has invested in the dreams of aspiring entrepreneurs, and each year they bring new categories and greater opportunities. Applicants can enter their business plan for a chance to vie for a $50,000 business grant and potentially become a MillerCoors supplier. Designed to economically empower minority businesses, the program continues to invest in entrepreneurial dreams to empower urban communities.

Applicants must have ownership of a business, must be at least 21 years of age at time of submission of Business Plan, must be legal U.S. residents, residing in the United States, and must have not previously been awarded a business grant from the program.

- Sole proprietor must be between 21-35 years
- Not a franchise or non-profit
- Business must be located in the U.S.

Award Amount:
$25,000 - Grand prize - $200,000.00

Deadline:
Usually in April

Website:
www.MLtapthefuture.com

Learn more at:
www.businessgrants.org/opportunities/miller_lite_tap_the_future_millercoors_urban_entrepreneur_series.html

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The Minority Business Development Agency (MBDA) organizes various angel investors with the primary objective of supporting minority businesses with mezzanine and second round financing.

The Minority Business Development Agency (MBDA) was originally established as the Office of Minority Business Enterprise by President Richard M. Nixon on March 5, 1969. He recognized the impact of minority businesses on the nation's economy and on the general welfare of the country, and wanted to protect them.

Today, the agency does just that via many grant funding programs that are designed to help keep minority businesses afloat. In 2011, the agency supported the creation of 5,787 new jobs by assisting minority-owned businesses in obtaining nearly $4 billion in contracts and capital. Even more, MBDA's return on taxpayer investment (ROI) reached the highest level in the 43-year history of the Agency.

That same year, MBDA also successfully launched a newly redesigned MBDA Business Center program that combines the traditional Minority Business Enterprise Center (MBEC) and Minority Business Opportunity Center (MBOC) programs into one program. Via these center, grant funding is distributed every year with applications usually being accepted in the spring or summer.

Award Amount:
Varies

Deadline:
Varies

Website:
www.MBDA.gov/main/grantcompetitions

Learn more at:
www.businessgrants.org/opportunities/minority_business_development_agency_mbda_business_grants.html

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The Rural Business Enterprise Grants (RBEG) Program provides grants to finance the development of small and emerging businesses in rural areas. The funds can be used for land acquisition, construction, renovation, technical assistance, project planning, and more.

The program is a broad based program that reaches to the core of rural development in a number of ways. Eligible entities include: cities, communities, state agencies, and authorities), Indian tribes and rural private non-profit corporations are eligible to apply for funding. At least 51 percent of the outstanding interest in any project must have membership or be owned by U.S. citizens or resident aliens.

Examples of eligible fund use include: Acquisition or development of land, easements, or rights of way; construction, conversion, renovation of buildings, plants, machinery, equipment, access streets and roads, parking areas, utilities; pollution control and abatement; capitalization of revolving loan funds including funds that will make loans for start-ups and working capital; training and technical assistance; distance adult learning for job training and advancement; rural transportation improvement; and project planning.

Any project funded under the RBEG program should benefit small and emerging private businesses in rural areas. Small and emerging private businesses are those that will employ 50 or fewer new employees and have less than $1 million in projected gross revenues.

Award Amount:
$10,000 - $500,000

Deadline:
Varies

Website:
www.rurdev.usda.gov/BCP_rbeg.html

Learn more at: www.businessgrants.org/opportunities/rural_business_enterprise_grants_rbeg_program.html

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The Huggies MomInspired Grant Program awards grants and business resources to moms to further the development of original product ideas and startup businesses.

The judging panel will review all submissions under consideration and evaluate them thoroughly based on their qualities and inherent worth. All decisions on grant applications are final and are solely within the discretion of Kimberly-Clark Corporation and its agents.

The evaluation process takes roughly 6 weeks per submission period. Those applicants accepted into round two will be invited to a brief phone interview with our judging panel. Once a decision has been rendered, winners and non-winners alike will be notified either by phone or email.

Applicants who are awarded grants will be asked to share their progress on a quarterly basis and are requested to reach out to Huggies® first if they consider selling their business. The final decision on who the applicant sells their business to, after this first discussion with Huggies®, is left to the discretion of the grant recipient.

Award Amount:
$15,000

Deadline:
Varies

Website:
www.huggiesmominspired.com

Learn more at: www.businessgrants.org/opportunities/huggies_mom_inspired_grant_program.html

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The DOT Disadvantaged Business Enterprise (DBE) program is intended to ensure nondiscrimination in the award and administration of DOT-assisted contracts in the Department's highway, transit, airport, and highway safety financial assistance programs.

The goals of the program are to remedy past and current discrimination against disadvantaged business enterprises, ensure a "level playing field" in which DBEs can compete fairly for DOT-assisted contracts, improve the flexibility and efficiency of the DBE program, and reduce burdens on small businesses. Sometimes, the agency offers grant funding to minority-firms to provide training on how to better compete for contracts.

In general, to be eligible for the DBE program, persons must own 51% or more of a "small business," establish that they are disadvantaged within the meaning of DOT regulations, and prove they control their business.

Firms meeting the eligibility standards must contact the specific state or local transportation entity for which they wish to participate in contracts. In addition to requesting documentary evidence substantiating a firm's size, owner's PNW, independence, and an individual's ownership and control, recipients are required to perform an on-site visit to the firm's offices and job sites.

Award Amount:
N/A

Deadline:
N/A

Website:
www.dot.gov/osdbu/disadvantaged-business-enterprise

Learn more at: www.businessgrants.org/opportunities/dot_disadvantaged_business_enterprise_program.html

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The Small Business Innovation Research (SBIR) program provides grant funding to small businesses to engage in biomedical or behavioral research/ development that leads to a potential for commercialization. Innovative technologies to improve health. Create life saving technologies and stimulate economic growth.

The SBIR Program includes the following objectives: using small businesses to stimulate technological innovation, strengthening the role of small business in meeting Federal R/R&D needs, increasing private sector commercialization of innovations developed through Federal SBIR R&D, increasing small business participation in Federal R/R&D, and fostering and encouraging participation by socially and economically disadvantaged small business concerns and women-owned business concerns in the SBIR program.

The STTR (Small Business Technology Transfer) and SBIR programs are similar in that both programs seek to increase the participation of small businesses in Federal R&D and to increase private sector commercialization of technology developed through Federal R&D. The unique feature of the STTR program is the requirement for the small business concern applicant organization to formally collaborate with a research institution in Phase I and Phase II.

The program is managed by the National Institutes of Health (NIH), and they welcome SBIR and STTR applications from small businesses in any biomedical or behavioral research area that falls within their mission, which is to improve human health.

Award Amount:
Varies

Deadline:
Varies

Website:
http://grants.nih.gov/grants/funding/sbirsttr_programs.htm
BusinessDevelopmentGrants.aspx

Learn more at: www.businessgrants.org/opportunities/sbir_small_business_research_innovation_grants.html

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The federal government does NOT provide grants for starting and expanding a business.

Government grants are funded by your tax dollars and therefore require very stringent compliance and reporting measures to ensure the money is well spent. As you can imagine, grants are not given away indiscriminately.

Grants from the federal government are only available to non-commercial organizations, such as non-profits and educational institutions in areas such as, medicine, education, scientific research and technology development. The federal government also provides grants to state and local governments to assist them with economic development.

Some business grants are available through state and local programs, non-profit organizations and other groups. For example, some states provide grants for expanding child care centers; creating energy efficient technology; and developing marketing campaigns for tourism. These grants are not necessarily free money, and usually require the recipient to match funds or combine the grant with other forms of financing such as a loan. The amount of the grant money available varies with each business and each grantor.

If you are not one of these specialized businesses, both federal and state government agencies provide financial assistance programs that helps small business owners obtain low-interest loans and venture capital financing from commercial lenders.

For other information on grants visit the Small Business Administration (SBA) at: https://www.sba.gov/content/grants-0

INCENTIVES

The State of Nevada offers a variety of incentives to help qualifying companies make the decision to do business in the state, including sales tax abatements on capital equipment purchases, sales and use tax deferral on capital equipment purchases, abatements on personal and modified business taxes, real property tax abatements for recycling, assistance with the cost of intellectual property development, and employee training grants.

FOREIGN TRADE ZONES

FOREIGN TRADE ZONE NO. 126– NORTHERN NEVADA & FOREIGN TRADE ZONE NO. 89 IN LAS VEGAS

If your business imports products, parts or raw materials from outside of the country, then it may save you time and money to get into the zone. A “Foreign Trade Zone” that is. Nevada has two designated Foreign Trade Zones (FTZ): #89 in southern Nevada and #126 in the north.

What is a Foreign Trade Zone?
A FTZ is a designated location within the state that is treated as if it is outside U.S. boarders for customs purposes. The zone can be used for storage, distribution, and production activities. When items are imported into the FTZ, no customs duties are required to be paid until the product leaves the location. If the item is re-exported outside of the U.S., no du-ty has to be paid and it is entirely exempt from tax, or use fees. Once the items are shipped outside of the designated trade zone to be sold within the country, duty and all associated fees are paid at that time.
The Foreign Trade Zones in Nevada also have the more flexible designation as an Alternative Site Framework which allows items to be imported anywhere within the broad designation of the zone, for example, anywhere in Clark County rather than just specified areas near port of entry. In fact, it is so flexible that a business can qualify their location as a FTZ and there is no need to move to take advantage of the bene-fits. Companies can have multiple locations within the zone and products can be moved between these locations without paying duties.

What are the benefits of utilizing a FTZ?
Improved cash flow: A FTZ gives a business the option to defer duty payment which helps manage cash flow by not paying the duty until the item is sold or exported outside of the zone for consumption within the country.

Eliminate duty on scrap: After an item enters the FTZ it may be assembled, manipulated, repaired, cleaned, manufactured, salvaged, destroyed, processed, sampled, displayed, mixed, repackaged, tested and stored indefinitely without paying duties. No duty is paid on waste materials or materials that are “used up” in the manufacturing process.

Potential savings on finished products: Another benefit of the FTZ may come from transforming raw materials or manufacturing components into a finished product. In many cases, finished products have lower duty rates than the individual components. For example, if a component part, such as a radio, is imported into your FTZ and incorporated into a finished product, say a vehicle, the finished product may have a lower rate or be duty-free. Your company may even have the option of paying the lower of the component or the finished product duty rate.

Improved logistics and reduced paperwork: Weekly reporting can cut paperwork down to at most, 52 reports per year rather than potential daily re-porting. There can be further cost and time saving measures available with careful logistics management, improving supply chain efficiencies, or through hiring a logistics import, export, or transportation company.

Faster customs clearance: Some companies experience accelerated clearance of customs, lower inspection frequency, and 24/7 delivery and withdraw resulting in quicker just-in-time logistics.
Production in your backyard: Keeping production close to home improves oversight of processing, decreases loss due to theft, and better control over intellectual property. The current trend is considered "on-shoring" as companies are finding they do not need to move production overseas to be competitive and have found economic advantages to moving back within the United States.

Is it right for your business?
According to the Las Vegas Global Economic Alliance (LVGEA), any company that imports raw materials or finished products– regardless of size– can benefit. Even a small business may be able to utilize a FTZ through a 3rd party logistics company. For example, after a clothing distributor in Nevada started utilizing the FTZ, they experienced significant financial savings and improved logistics. The direct benefits to their bottom line led to growth in their business.

How do I get started?
First, you need to contact the grantee organization designated by the federal government that manages the FTZ. In Clark County, you will need to contact LVGEA; in north-ern Nevada, EDAWN. They will walk you through the process (at no cost to you) and help you conduct a cost/benefit analysis to make an initial evaluation of the potential bene-fits. The process of evaluation, application and approval will typically take between 3 to 6 months. After you begin utilizing the FTZ, the cost to your company will vary depending on size and how you plan to utilize the program.

CONTACT:
LVGEA– www.lvgea.org
Kathy Parker, (702) 791-0000 or kathyp@lvgea.org

EDAWN- http://edawn.org, (775) 829-9761
Stan Thomas, (775) 829-3731

NEVADA GOVERNOR'S OFFICE OF ECONOMIC DEVELOPMENT

Nevada ranks No. 3 for Most Business Friendly Tax Climate by the Tax Foundation for 2013.

Tax Advantages

- NO corporate income tax
- NO personal income tax
- NO franchise tax
- NO unitary tax
- NO inventory tax
- NO inheritance tax
- NO estate tax

INCENTIVES REFERENCE GUIDE for Nevada Urban and Rural business location assistance.

SALES AND USE TAX ABATEMENT on qualified capital equipment purchases, with reductions in the rate to as low as 2%.

MODIFIED BUSINESS TAX ABATEMENT of 50 percent of the 1.475% rate on quarterly wages exceeding $50,000.00

PERSONAL PROPERTY TAX ABATEMENT not to exceed 50% over a maximum of 10 years.

REAL PROPERTY TAX ABATEMENT FOR RECYCLING up to 50% for up to 10 years on real and personal property for qualified recycling businesses.

DATA CENTER TAX ABATEMENT: an abatement up to 75% for personal property and reduction of sales tax to 2%.

AVIATION PARTS ABATEMENT: personal property tax abatement up to 50% and sales and use tax reduction to 2%.

Governor's Office of Economic Development
555 East Washington Avenue, Suite 5400
Las Vegas, Nevada 89101
Phone: (702) 486-2700
Fax: (702) 486-2701
Web: www.diversifynevada.com

NEVADA GOVERNOR'S OFFICE OF ENERGY

RENEWABLE ENERGY TAX ABATEMENT (Nevada State Office of Energy) awards partial sales and use tax and partial property-tax abatements to eligible renewable energy producers.

GREEN BUILDING (LEED) TAX ABATEMENT ranges from 25 to 35 percent for 5 to 10 years depending on the building's final LEED rating (minimum of Silver Level).

Nevada Governor's Office of Energy
Deana Cotroneo, Management Analyst
Phone: 775-687-1850 ext. 732
Web: energy.nv.gov
Email: dcotroneo@energy.nv.gov

WORKFORCE TRAINING ASSISTANCE

Two statewide programs, Train Employees Now (TEN) and Silver State Works, incentivize workforce training for companies looking to relocate to or expand in the region.

TRAIN EMPLOYEES NOW (TEN)

The Nevada TEN Program provides short-term, skills-based intensive job training to assist new and expanding firms to reach productivity quickly. A customized program is designed covering recruitment, hiring and job training for Nevada residents. Participating businesses contribute 25% of the total training costs. For more information on TEN, contact the Governor's Office of Economic Development.

Governor's Office of Economic Development
555 East Washington Avenue, Suite 5400

Las Vegas, Nevada 89101
Phone: (702) 486-2700
Fax: (702) 486-2701
Web: www.diversifynevada.com

SILVER STATE WORKS

The Silver State Works initiative was designed to create an opportunity for employers to help strengthen Nevada's economy while receiving incentives to hire pre-screened qualified workers to staff their businesses. Employers can receive as much as $2,000 for each state-qualified employee hired.

For an employer to be eligible to participate, the employer must have an established, verified, paid-to-date Unemployment Insurance (UI) account, as well as a valid business license if required by the city or county in which the employer conducts business. Eligible employers also include city, state and federal entities, as long as the positions are permanent.

Employers can choose one of three available options:

- Employer-Based Training
- Employer Incentive Job Program
- Incentive-Based Employment

For more information about Silver State Works, contact the Nevada JobConnect Business Service Office.

Northern Nevada
775-284-9660

Southern Nevada
702-486-0129

Web: www.silverstateworks.com

Email: silverstateworks@nvdetr.org

NEVADA STATE PROGRAMS

ORGANIZATION NAME: Governor's Office of Economic Development (GOED)

PROGRAMS: State Small Business Credit Initiative

Nevada State Collateral Support Program

The intent of the Program is to supply cash collateral accounts to Nevada financial institutions to enhance the collateral coverage of borrowers. These accounts will cover all or a portion of a calculated collateral shortfall as determined by the lending institution. Borrowers with a collateral shortfall will apply for coverage through a financial institution that will then coordinate directly with Nevada Economic Development Commission (NCED). Companies using this program will be otherwise strong with typically good historical cash flow coverage and typically strong indicators of future business and or sales activity. They will also tend to have strong management teams in place, which the lender believes will perform well going forwards. Potential borrowers must complete a loan application with a Nevada financial institution.

ABOUT THE PROGRAM: Access to capital funding is available through two new programs for small businesses in Nevada so they can grow and diversify. Nevada has been awarded $13.8 million in federal capital funding to support our state's Nevada Collateral Support Program and Nevada Microenterprise Initiative programs.

The State of Nevada anticipates that all programs supported by SSBCI dollars will be providing much needed capital to our micro and small business community. With these dollars, we anticipate new jobs will be created and existing jobs will be retained. Nevada will leverage the SSBCI dollars in conjunction to the programs created in the 2011 Nevada Legislative session in both AB 449 and SB 75. It is anticipated that between these two programs there will be generated 1,035 new private sector jobs in Nevada between the initial periods through December 2016. Click the website link for borrower eligibility and program guidelines.

WEBSITE: http://ssbci.nv.gov/About/Collateral_Support/

CONTACT:

Mendy K. Elliott, C.R.E.
Phone: (775) 742-4701
Email: mendy@capitalpartners.us

See Appendix A for bank list (Pages 47 – 48)

ORGANIZATION NAME: State of Nevada Department of Business and Industry

PROGRAM: Industrial Development Revenue Bonds (IDRBs)

USES: Bonds may be used for projects located in Nevada including but not limited to:

- Industrial uses including manufacturing and warehousing
- Research and development facilities
- Commercial enterprises
- Civic and cultural enterprises open to the public including theaters and museums
- Accredited educational institutions
- Health facilities
- Preservation of historic structures

ABOUT: Industrial Development Revenue Bonds are a type of tax-exempt municipal bond/public debt instrument. Proceeds are utilized by private manufacturing companies interested in locating a facility in Nevada or expanding an existing Nevada-based business.

These bonds, issued by the Nevada Department of Business & Industry, are structured to assist a borrower achieve the lowest cost of capital. The size of the expansion, the number of new jobs created, and high wages are important factors in weighing the approval of the application along with the ability of the applicant to pay back the bonds.

There are other considerations and restrictions that apply. To discuss your propose project and conduct a preliminary review of potential eligibility or request an application packet, please call the program administrator.

WEBSITE: http://business.nv.gov

CONTACT: Terry Reynolds, Deputy Director
Phone: (775) 684-2999
Web: www.business.nv.gov
Email: treynolds@business.nv.gov

ORGANIZATION NAME: State of Nevada Department of Business and Industry

PROGRAM: New Markets Tax Credit (NMTC)

USES: Qualified Active Low-Income Community Business (QALCB), which is any corporation, including a nonprofit corporation, or partnership, which meets specific criteria.

Low-income communities are census tracts that have a poverty rate of more than 30% below federal poverty guidelines or the median household income of less than 60% of the area median income for the state of Nevada or a rate of unemployment that was equal to or greater than 150% of the national average.

ABOUT: New Market Tax Credit programs are an effective tool used by the federal government and 11 states to attract private capital investment in areas in need of job growth and economic development. The state New Market Tax Credits are provided to investors that invest the funds established by a Community Development Entity (CDE) for projects in Nevada. The tax credits are realized over the course of seven years.

WEBSITE: http://business.nv.gov

CONTACT: Karen Schnog
Phone: (702) 486-3755
Web: www.business.nv.gov
Email: kschnog@business.nv.gov

NON-TRADITIONAL FINANCING

ANGEL INVESTORS

An angel investor or angel is an affluent individual or group of investors who are willing to invest in a company at its earlier stages in exchange for an ownership stake, often in the form of preferred stock or convertible debt. Whether you decide to seek an angel investment depends on your personal management style and the long-term plans for your company. Unlike a bank loan or other types of debt financing, equity capital gives someone else an ownership interest in your company.

Each group or individual will have their own set of criteria for which businesses they choose to invest in. Most to do not stray far from this standard.

ORGANIZATION NAME: Reno Angels

CAPITAL AVAILABLE: $100,000 to $500,000 equity capital

STAGE: Early to mid-stage entrepreneurial companies.

LOCATION: Primary focus is on companies based in Northern Nevada. Reno Angels also work closely with other angel groups throughout the country as well as regional and national venture firms but give preference to companies located in the Greater Reno-Tahoe area.

CAN BE USED FOR: Generally do not invest in:

- Companies offering non-convertible debt instruments
- Retail Operations
- Motion picture or television projects
- The buyout of existing businesses

ABOUT THE PROGRAM: Mentor and coach entrepreneurs in whom they invest, serve on their boards, provide contacts and assist with team building, strategic and fundraising. Applications are accepted through online submission at their website only. There is a $100 non-refundable application fee. Application fees will NOT be refunded for companies that apply and are then declined because they fall into the non-investment categories listed above.

***WEBSITE*:** http://renoangels.org

CONTACT: Through email only: Membership@RenoAngels.org

ORGANIZATION NAME: Sierra Angels

CAPITAL AVAILABLE: $250,000 to $2 million

STAGE: Early stage investments following founders, friends & family funding and prior to or concurrent with first venture capital round.

LOCATION: They have a preference for businesses located in Nevada, California and other nearby locations.

CAN BE USED FOR: Preferred Industries:

- Clean energy & green technology
- Computing and Communications
- Health Sciences
- Mobile and Web 2.0
- Software
- Technology (other than above)
- Selective other investments

ABOUT THE PROGRAM: Sierra Angels support the entrepreneurs they fund with mentoring and connections. They take a leading role in collaboratively investing with other angel groups in the region and with earlier stage VCs. They also participate actively in the community to facilitate technology-based and entrepreneurial-driven economic expansion in the region. There are no fees to submit your business plan.

***WEBSITE*:** http://www.sierraangels.com/

CONTACT: PO Box 3215
Incline Village, Nevada 89450
(775) 831-7804
Email address: investor@sierraangels.com

ORGANIZATION NAME: RAA Ventures

CAPITAL AVAILABLE: $50,000 - $1,000,000

STAGE: Start-ups and secondary shares of highly successful, late stage start-ups.

LOCATION: Tech scenes in Las Vegas and other areas.

CAN BE USED FOR: Primary investment focus below but have made investments in next generation energy production and infrastructure.

- Internet Marketing & Advertising
- Consumer Products & Services
- Social Media, Facebook Games
- Mobile Games, Mobile Apps
- Lifestyle, Media and Entertainment

ABOUT THE PROGRAM: RAA Ventures fund outstanding opportunities in areas in which they have first-hand experience. Core investment competencies include Internet marketing, e Commerce and consumer Internet companies. Expertise also includes, social media, mobile gaming and mobile apps. They also offer resources and guidance.

***WEBSITE*:** http://www.raaventures.com

CONTACT: info@raaventures.com

VENTURE CAPITAL

Venture Capitalists (VC) focus on companies developing significant innovations - be it a new piece of software, a life-saving cancer drug, or a new model for consumer sales. Unless the company is poised for significant growth, a VC won't invest. Making investments at the earliest stages of a company's development, often before a product or service is more than just an idea, involves significant entrepreneurial risk, which severely limits capital sources for such companies. Yet, Venture Capitalists assume this risk alongside the company founders by providing capital in exchange for an equity stake in the company.

ORGANIZATION NAME: Access Venture Partners

CAPITAL AVAILABLE: $250,000 and $2,000,000

STAGE: Early Stage technology companies

LOCATION: North America

CAN BE USED FOR: Access Venture Partners typically makes its initial investment as part of the first institutional round and often continues in subsequent rounds. Their current investment activity is focused on the following areas of interest:

- Efficiency Technologies
- Digital Media and Consumer Internet
- Data Security and Storage
- Cloud Computing and Infrastructure

They also keep an open mind and consider unique opportunities. In general, they look for high gross-margin businesses in large markets, not narrow niches.

ABOUT THE PROGRAM: They actively participate in building the management and distribution infrastructure required to aggressively grow new businesses. As investors, they wear many hats in supporting their portfolio companies, helping to design sales and marketing strategies, define product road maps, recruit talent and raise capital. They do not sign NDAs. Applicants must submit an executive summary and business plan via Access VP's website.

WEBSITE: http://www.accessvp.com

CONTACT: Denver office:
8787 Turnpike Drive, Suite 260
Westminster, CO 80031
Phone: 303-426-8899
Fax: 303-426-8828
Email: mail@accessvp.com

ORGANIZATION NAME: Berkshire Bridge Partners

CAPITAL AVAILABLE: $50 million and $500 million

STAGE: Companies with acquisition values between $200 million and $2 billion.

LOCATION: Primary focus is North American companies; but regularly consider international opportunities.

CAN BE USED FOR: Historically, investment activity has been concentrated around five broad sectors:

- Consumer Products and Retail
- Transportation
- Business Services
- Communications
- Industrials

ABOUT THE PROGRAM: Highly engaged active investors from first stage of investment through realization. Provides skills, resources, support and interaction suited to the circumstance.

WEBSITE: http://www.berkshirepartners.com

CONTACT: Berkshire Partners
200 Clarendon Street, 35th Floor
Boston, MA 02116
Phone: 617-227-0050
FAX: 617-227-6105

ORGANIZATION NAME: CapX Partners

CAPITAL AVAILABLE: CapX specializes in growth- or liquidity-themed investment opportunities in transaction sizes between $2 and $20 million. They are an alternative debt provider focusing on loans, leases and mezzanine capital.

STAGE: Late stage venture to mature cash flowing companies

LOCATION: Continental United States

CAN BE USED FOR: Focused on consumer products, energy, food & beverage, healthcare, manufacturing, technology and transportation.

ABOUT THE PROGRAM: Some situations in helping midsized businesses with their capital needs include:

- Plant Expansion
- Antiquated Fixed Asset Replacement
- New Customer Acquisition
- New Product or Service Deployment Involving Equipment
- Balance Sheet Recapitalization
- Late-Stage Growth Capital
- Fixed Asset Sale Leaseback

WEBSITE: www.capxpartners.com

CONTACT: CapX Partners
155 N. Wacker Dr. #1760
Chicago, IL. 60606
Phone: 312-893-7400

ORGANIZATION NAME: Cardinal Partners

CAPITAL AVAILABLE: $6-12 million per company

STAGE: Early stage financing rounds, usually as lead investor in initial financing round of a growth company.

LOCATION: North America

CAN BE USED FOR: Focused exclusively on healthcare investing with primary interest in three general categories: Life Sciences, Medical Devices, and Healthcare IT.

ABOUT THE PROGRAM: Our criterion for new projects includes:

- Large or fast growing available markets
- Strong CEO, founder, team or scientist
- Proprietary intellectual assets or novel technology
- Well-defined business model

WEBSITE: www.cardinalpartners.com

CONTACT: Cardinal Partners
230 Nassau Street
Princeton, NJ 08542
Phone: 609-924-6452
FAX: 609-683-0174
Email: info@cardinalpartners.com

ORGANIZATION NAME: Claremont Creek Ventures

CAPITAL AVAILABLE: Incremental investment with the option to reinvest in later rounds at the initial low valuation. Investments may be as low as $100,000, or as high as $2-3 million, with additional funding tied to the achievement of specific milestones.

STAGE: Seed and early-stage. Finance high potential candidates valued at $2-$7 million.

LOCATION: Primarily in the San Francisco Bay Area.

CAN BE USED FOR: Technology startups creating high-growth, high-margin and capital efficient businesses in Digital energy and digital health care.

ABOUT THE PROGRAM: Applicant needs a personal introduction – a fellow entrepreneur, angel investor, venture capitalist, attorney or someone known in common who understands their investment process. Preference is to lead earliest investment round, allowing collaboration with entrepreneurs when their business concept is still evolving, operating model is adaptable, and capital and operating expertise can be most useful.

***WEBSITE*:** www.claremontcreek.com

CONTACT: **Claremont Creek Ventures**
300 Frank H. Ogawa Plaza
Suite 350
Oakland, CA 94612
Phone: 510-740-5001
Email: info@claremontcreek.com

ORGANIZATION NAME: Rebel Venture Fund (RVF)

INVESTMENT AVAILABLE: $10,000 and $50,000, although larger investments may also be considered.

STAGE: Companies at all stages will be considered, including early stage companies looking for seed funding, or late stage opportunities in which the RVF will look to co-invest with institutional investors.

LOCATION: Companies located in Southern Nevada.

CAN BE USED FOR: Local companies that can deliver a return on investment within five to seven years.

ABOUT THE PROGRAM: UNLV student board members screen investment opportunities and conduct due diligence on those deemed as fundable. The RVF management board, consisting of local venture capitalists, angel investors, attorneys, entrepreneurs and business executives, oversee the investment process.

***WEBSITE*:** entrepreneurship.unlv.edu/RVF

CONTACT: Jamie.hillen@unlv.edu

***ORGANIZATION NAME*:** DCA Capital Partners

***INVESTMENT AVAILABLE*:** $2-6 million, with capacity up to $30-50 million through affiliated fund partners.

STAGE: Later–stage companies, typically in the range of $10–100 million in revenues

LOCATION: Underserved and rural communities across California and the Southwest

CAN BE USED FOR: Primary business sectors prevalent in their region, including:

- Business Services
- Light Manufacturing and Distribution
- Media and Publishing
- Healthcare
- Construction Services
- Food, Beverage and Agri-business
- Retail and Consumer Products
- Technology; IT/managed services; devices; applications

ABOUT THE PROGRAM: Firm has strong expertise in maximizing the value of the company and facilitating successful exits. Minority Investment Opportunity: Pro-actively seek opportunities to invest in minority-owned or minority-targeted enterprises, particularly those serving the rapidly expanding Hispanic community.

***WEBSITE*:** http://dcapartners.com

CONTACT: 3721 Douglas Boulevard, Suite 350
Roseville, CA 95661
Phone: 916-960-5350
FAX: 916-960-5360
Email: info@dcapartners.com

ORGANIZATION NAME: HCAP Partners

INVESTMENT AVAILABLE: $2 - $9 Million Flexible Growth Capital - Debt, Equity or Combinations. Most investments are structured as mezzanine debt with warrant options for minority equity participations, flexible amortization schedules, and flexible current vs. PIK Interest.

STAGE: Established, small and medium-sized companies; later-stage growth companies; companies with revenues between $10 million and $75 million, $1 million + EBITDA

LOCATION: Primarily in California but also Western Region, including Nevada

CAN BE USED FOR: Preference for manufacturing, services, software, IT, consumer products, healthcare. Huntington does not finance start-up businesses.

ABOUT THE PROGRAM: Provides growth capital to companies that have been in operation for at least two years, have at least one year of profitable operations and the potential for continued profitable growth.

***WEBSITE*:** www.hcapllc.com

CONTACT: 3825 Aspen Hollow
Reno, NV. 89521
Phone: 858-259-7654
Fax: 858-452-2003

ORGANIZATION NAME: Elmcore Group

INVESTMENT AVAILABLE: Equity investment $500,000 to $3,000,000

STAGE: Revenue less than $20 million

LOCATION: US only; Western US preferred

CAN BE USED FOR: Our investment criteria is focused on the following industries:

- Aerospace/Defense
- Asset Managers/Fund Management
- Banking Institutions
- Third-Party Service Providers
- Construction/Engineering
- Healthcare/Health Insurance
- Furniture/Workspace Solutions
- Broker-Dealers
- Insurance
- International Trade
- Internet Sales & Marketing
- Manufacturing
- Media/Entertainment
- Medical Instruments
- Mining (Gold)
- Real Estate
- Semiconductors
- Software
- Consumer Goods
- Transportation/Logistics

ABOUT THE PROGRAM: Active investors bringing leadership and expertise to each and every investment. Focused on growing businesses that need restructuring or alternative financial and operating techniques.

***WEBSITE*:** http://elmcore.com/elmcoregroup

CONTACT: 8985 S. Eastern Ave. Suite 205
Las Vegas, NV 89123
Phone: 702-637-9600
Email: info@elmcore.com

ORGANIZATION NAME: Energy Capital Partners

INVESTMENT AVAILABLE: $50 million - $225 million

STAGE: Senior-secured loans and debt, which are being secured with first or second liens on energy assets.

LOCATION: Focused on North America

CAN BE USED FOR: Focused on the power generation, midstream gas, electric transmission, environmental infrastructure and energy services sectors of North America's energy infrastructure.

- Power Generation
- Midstream Oil & Gas
- Electric Transmission
- Energy Equipment & Services
- Environmental Infrastructure
- Other Energy Related Assets

ABOUT THE PROGRAM: Energy Capital Partners seeks to leverage its team's decades of energy experience

in investing and managing energy infrastructure assets and businesses.

WEBSITE: http://www.ecpartners.com/

CONTACT: 11943 El Camino Real, Suite 220
San Diego, California 92130
Phone: 858-703-4400
FAX: 858-703-4401
Email: info@ecpartners.com

ORGANIZATION NAME: Enhanced Capital

INVESTMENT AVAILABLE: Debt financing from $500,000 - $3,000,000

STAGE: Focus is on small, mid-size, and established lower middle market companies

LOCATION: Nevada and 15 other states

CAN BE USED FOR:

- Manufacturing and Distribution
- Research and Development
- Environmental Services
- Biotechnology
- Telecommunication Services
- Information Technology
- Materials
- Food Products
- Aviation
- Business Services
- Healthcare and Healthcare Services
- Retail Sectors

The firm does not invest in companies engaged in gaming, oil and gas exploration development, retail sales, real estate development, business of insurance, banking, lending lobbying, and political consulting, provision of professional services provided by accountants, attorneys, and physicians.

ABOUT THE PROGRAM: Specializing in investments in recapitalizations, refinancing, acquisition financing, buyout, middle market, early venture, growth capital, growth equity, venture equity, structured finance, and mezzanine debt investments.

***WEBSITE*:** http://www.enhancedcapital.com

CONTACT: 500 North Rainbow Blvd.
Suite 300
Las Vegas, NV 89107
Phone: 702-448-8160
Fax: 702-221-1901
Email: gprince@enhancedcapital.com

ORGANIZATION NAME: Redhills Ventures

INVESTMENT AVAILABLE: $250,000 to over $7,000,000 per single company.

STAGE: Early stage, expansion rounds, and buyouts

LOCATION: Based in Las Vegas, Nevada

CAN BE USED FOR: Primary (but not exclusive) investment objective is to work with healthcare companies that clearly exhibit high growth potential.

ABOUT THE PROGRAM: Provide a wealth of successful management experience in healthcare and high-tech sectors. As former CEOs, senior executives, and consultants, Redhills Ventures successfully led companies through all stages of growth, from start-up phase to IPO and beyond. Prefers to be a co-investor.

***WEBSITE*:** http://redhillsventures.com

CONTACT: 908 Trophy Hills Dr
Las Vegas, NV 89134

Phone: 702-233-2160
Fax: 702-243-3851

Email: info@redhillsventures.com

ORGANIZATION NAME: EPIC Ventures

INVESTMENT AVAILABLE: Less than $5 million

STAGE: Startup/Seed and Early Stage

LOCATION: Primarily in the Mountain and Western states, but seek opportunities and invests in the Northeast and Northwest corridors of the United States.

CAN BE USED FOR:

- life sciences/medical/biotech
- consumer & business services
- retail/consumer products
- enterprise software
- internet security
- clean tech & materials
- communications
- cloud/enabling
- computer hardware

ABOUT THE PROGRAM: Very active investors and seek board of directors representation in each of their investments. Substantial experience on both private and public boards.

WEBSITE: http://www.epicvc.com

CONTACT: Headquarters
15 W. South Temple
Suite 500
Salt Lake City, UT 84101
Phone: 801-524-8939
Email: info@epicvc.com

ORGANIZATION NAME: Battle Born Venture

INVESTMENT AVAILABLE: $40,000 up to $1 million

STAGE: Pre-seed, seed and venture stages

Pre-seed:

- A typical pre-seed company would have a prototype completed, and would have potential customers with a confirmed interest, even if the company has not yet made any sales
- Pre-seed cos typically have fewer than 3 full-time employees
- Maximum total Battle Born investment per company of $100,000
- Average Battle Born investment per company of $40,000
- Battle Born investment cannot be more than 50% of total invested amount

Seed:

- A typical seed stage company would have some customers using its products, and would be seeking funding to expand operations
- Seed stage companies typically have 5-10 full-time employees
- Maximum total Battle Born investment per company of $500,000
- Average Battle Born investment per company of $200,000
- Battle Born investment cannot be more than 50% of total invested amount

Venture:

- A typical venture stage company would have an established product range and client base and would be looking for incremental capital to expand into new geographies or product ranges
- Venture stage cos typically have more than 10 full-time employees
- Maximum total Battle Born investment per company of $1,000,000

- Average Battle Born investment per company of $200,000
- Battle Born investment cannot be more than 50% of total invested amount

LOCATION: Throughout Nevada

CAN BE USED FOR: Aerospace & defense, agriculture, energy, healthcare, IT, logistics & operations, manufacturing, mining, tourism & gaming, water

ABOUT THE PROGRAM: The Battle Born Growth Escalator Venture Program is Nevada's new state venture capital fund that makes equity investments in early-stage, high-growth Nevada companies. The program is overseen by the Governor's Office of Economic Development (GOED) using funds provided by the US Treasury's State Small Business Credit Initiative. It seeks an economic return on investment and any proceeds from investments are reinvested into the program for the benefit of the citizens of the State of Nevada.

***WEBSITE*:** www.battlebornventure.com

CONTACT: 555 E. Washington Ave. Suite 5400
Las Vegas, NV. 89101
Phone: (702) 486-2700
Email: info@battlebornventure.com

ORGANIZATION NAME: Techstars Ventures

INVESTMENT AVAILABLE: $100,000-$300,000 at Seed, and $1-2M for Series A.

STAGE: Seed, Series A

CAN BE USED FOR: Technology oriented companies, typically web-based or other software companies, companies that can have national or worldwide reach. They do not fund biotechnology companies, restaurants, consultancies, or other local service oriented companies.

ABOUT THE PROGRAM: Techstars Ventures has $265M under management and we are currently investing out of our third fund ($150M) which is focused on Seed and Series A investments. With the VC and Angel communities, they co-invest in companies built by Techstars alumni, mentors, and others across the ecosystem. Typically, we invest $100,000-$300,000 at Seed, and $1-2M for Series A.

***WEBSITE*:** http://www.techstars.com/venture-capital-fund/

CROWDFUNDING

Crowdfunding describes the collective effort of individuals who network and pool their money, usually via the Internet, to support efforts initiated by other people or organizations. Crowdfunding has its origins in the concept of crowdsourcing, which is the broader concept of an individual reaching a goal by receiving and leveraging small contributions from many parties. Crowdfunding is the application of this concept to the collection of funds through small contributions from many parties in order to finance a particular project or venture.

There are more than 1,000 crowdfunding sites on various platforms currently available. Although sites like Kickstarter and RocketHub are quite popular, they are primarily geared toward creative projects and have not been listed here. The majority of sites listed here pertain mostly to businesses.

NAME: GoFundMe
PLATFORM: Donation/Reward
FUNDING MODEL: Keep it all
USES: General Purpose – Personal causes and life events. Includes businesses and entrepreneurs, and also medical expenses, education costs, non-profits, funerals & memorials, and more.

ABOUT: GoFundMe users can choose to create a) Personal Donation Campaigns, b) Charity Fundraising Campaigns or c) All-or-Nothing Crowdfunding Campaigns.

COST/FEES: No charges to donors. They do not increase their fee on campaigns that fail to reach their goal.

Cause For (in U.S.)	GoFundMe Fee	Processing Fee	Total Fee
Yourself, friend or project	5%	2.9% + $0.30 by WePay	7.9% + $0.30
A Charity or non-profit	5%	4.25% by FirstGiving	9.25%

WEBSITE: http://www.gofundme.com

CONTACT: Based in San Diego, CA
Email: support@gofundme.com

NAME: Circle Up

PLATFORM: Equity-based

FUNDING MODEL: All or nothing (minimum investment)

USES: Consumer-based products and retail companies

ABOUT: CircleUp links retail and innovative consumer goods entrepreneurs with a network of accredited investors, which in turn get access to high-growth consumer products and retail private companies. Investments include food, personal care, pet products, sporting goods, apparel, household products, retail, and restaurant industries ranging from $1 to $10 million revenue. Companies typically have more than $1 million in revenue for the current fiscal year. All companies have a tangible product or retail outlet that you can touch, taste, use, or visit. Average time for companies to raise money is 61 days.

COST/FEES: There is no sign-up fee. Investors are not charged anything. If the investment round successfully closes, companies pay a small commission to Fundme Securities, LLC, a wholly owned subsidiary of CircleUp Network, Inc. If the minimum investment amount is not raised, 100% of investment dollars committed are returned to investors. CircleUp charges an investment banking fee that's in the single digits, plus they take a small, single-digit ownership stake.

WEBSITE: https://circleup.com

CONTACT: CircleUp Network, Inc.
818 Mission St, Suite 300
San Francisco, CA 94103

Phone: 949-955-1915
Fax: 949-209-2513
Email: info@circleup.com

NAME: Early Shares

PLATFORM: Equity/Rewards-Based/Combination

FUNDING MODEL: All or Nothing

USES: Businesses seeking to raise money on EarlyShares must meet eligibility requirements (see website for details) real estate, entertainment, general business and technology.

ABOUT: EarlyShares currently offers the following types of fundraising options:

- Direct Investments: Equity investment Offerings with the transactions effected by EarlyShares' broker-dealer partner National Securities Corporation (member FINRA/SIPC).
- EarlyFunds: Equity investment Offerings where investors invest into a high-end, single purpose LLC, managed by EarlyShares, that directly funds a company.
- Rewards Campaigns: Non-equity Crowdfunding campaigns. These are a limited number of these campaigns. If you would like to be one of those partners, please contact rewards@earlyshares.com.
- Combination Campaigns: Equity investment Offerings (Direct Investments or EarlyFunds) with additional Reward components. Since Combination Campaigns are Equity Offerings, only Accredited Investors are eligible to participate. All other guidelines for Equity Offerings also apply.

By law, there is no limit to the amount you can raise for a Direct Investment or EarlyFund Offering. EarlyShares typically sees businesses applying for funding amounts between $100,000 and $2 Million. The timeframe is heavily dependent on an issuer's ability to respond to requests and return necessary information in a timely manner. The overall process can take anywhere from 2 to 5 months.

COST/FEES: Free to sign up for an account and submit profile. There is no fee structure yet since EarlyShares is waiting for SEC to finish up the regulations for equity-based crowdfunding. Companies or organizations that host Rewards Campaigns pay EarlyShares a percentage (between 5-8%) of the total amount raised.

WEBSITE: http://www.earlyshares.com

CONTACT: **Miami Office**
1200 Brickell Ave., Suite 510
Miami, FL, 33131
Phone: (786) 565-3344

New York Office
960 Madison Avenue
New York City, NY 10021
Phone: (646) 783-0711

Email: info@earlyshares.com

NAME: Crowdfunder
PLATFORM: Equity-based
FUNDING MODEL: All or Nothing
USES: Startups and social enterprises

ABOUT: Crowdfunder is a social network and business platform for entrepreneurs and investors to connect, crowdfund and grow. The company puts growth and fundraising tools in the hands of business owners and investors at all stages in the life-cycle of a business. Start-ups and small businesses can raise funds through contribution-based crowdfunding, and soon through debt and equity-based crowdfunding.

COST/FEES: Monthly plans from $99 to $999. Fees for funded campaign: 5% to Crowdfunder and 2.9% + .30 per transaction fee to Amazon Payments.

WEBSITE: http://www.crowdfunder.com

CONTACT: 1221 Electric Avenue
Los Angeles, CA 90291
Email: info@crowdfunder.com

NAME: Crowdfundingcrm.com

ABOUT: CrowdfundingCRM (CFCRM) powered by MDCDOT is the first Email Marketing CRM and Social Media technology created by crowdfunding and digital marketing industry experts to help you attract, retain and build a crowd of Investors, Backers, Donors, or Pledgers for your campaign, and to market to your clients long after you get funded.

COST/FEES: $34.95 to $99.95 per month.

WEBSITE: http://crowdfundingcrm.com/

NAME: Crowdfundingeducation.com

ABOUT: CrowdFunding Education is the country's first in-depth, full university level course covering Equity, Rewards, Donation and Real Estate Crowdfunding. Our goal is to provide a complete education for entrepreneur and business, major students, professionals like CPAs, lawyers, financial advisors, aspiring project creators, entrepreneurs, small business owners, issuers of equity campaigns, creatives, non-profits, anyone looking to be part of this $60 Billion dollars and growing industry.

WEBSITE: http://www.crowdfundingeducation.com/

CONTACT: http://www.crowdfundingeducation.com/contact

NAME: Go Get Funding

PLATFORM: Reward/Donation

FUNDING MODEL: Keep it all

USES: Any plan, project, event, cause, charity or nonprofit.

ABOUT: You can set up your crowdfunding page for private donations or for public display depending on your needs. To get your project listed on the main site of GoGetFunding.com you simply need to get the first $100 in donations from your own Social Network efforts. You also have the option to run a timed campaign with an exact date and time when your project ends or you can choose the Ongoing Donations depending on your situation.

COST/FEES: It's free to start your fundraiser. The only charge is a 4% fee on funds raised. This fee is automatically deducted and sent to Go Get Funding when you receive a donation - you don't have to do anything and you will never receive any bills from them. PayPal and Stripe charge a fee for receiving money - the standard is 2.9% + $0.30 per transaction. Donors are not charged a fee.

WEBSITE: http://gogetfunding.com

CONTACT: info@gogetfunding.com

NAME: Fundable

PLATFORM: Equity-based / Rewards

FUNDING MODEL: Keep it all

USES: Start-ups. Several prohibited projects – check website for details.

ABOUT: Provides hands-on training to help your campaign succeed. Fundable allows businesses to raise funds by giving rewards or shares in return. Businesses that need to raise between $50k and $10M usually opt for the equity based model.

COST/FEES: Flat-rate fee of $179 per month. No percentage of monies raised is taken.

WEBSITE: http://www.fundable.com

***CONTACT*:** 1322 Manning Parkway
Powell, Ohio 43065
Phone: 800-799-6998

Email: info@fundable.com

NAME: Pave

PLATFORM: Donation / Rewards

FUNDING MODEL: Keep it all (minus fees)

USES: Funds raised can be used for one of three things:

- To pay off debt
- To invest in education
- To pursue and opportunity

ABOUT: Pave is a unique platform that allows people to bet on U.S. citizens between the ages of 18 and 40 that show potential for a great career. Payments are linked to the income of the individual, becoming an incentive for both sides. Under the terms of Pave participation agreement, a prospect accepts a one-time payment from backers in exchange for committing to share a small, affordable percentage of income over a period of time (e.g., 5 to 10 years).

Since backer and prospect interests are aligned, some backers may also provide career guidance, mentorship and networking connections to promote the success of their prospects. As a prospect, you may share **no more than 10%** of your income for 10 years. Prospects are expected to raise **at least $2,000** from backers to be funded, and current prospects have raised **$20,000 on average**. The maximum amount you can raise depends on your specific situation – how much you're expected to earn and the percentage of income you're willing to share. All campaigns will be on Pave for 60 days, unless the minimum is hit before the 60 days are up.

COST/FEES: If a campaign is successfully funded, Pave collects a 3% origination fee on the total amount raised from the prospects. They also charge a 1.5% servicing fee on each payment made to backers.

WEBSITE: https://www.pave.com/

***CONTACT*:** 200 Varick St.
New York, NY 10014
Phone: (844) 879-PAVE
9am - 7pm EST, Monday - Friday Email:
Email: team@pave.com

NAME: Plumfund
PLATFORM: Donation
FUNDING MODEL: Keep it all
USES: Any plan, project, event, cause, charity or nonprofit.

ABOUT: You can set up your crowdfunding page for private donations or for public display depending on your needs. Because our goal is to make giving feel good, Plumfund is totally free to fundraisers and donors! There are no transaction fees for organizers or contributors, and no setup fees. Our service allows for your funds to be sent directly to you — offline, by cash or check — which eliminates the need for processing fees.

COST/FEES: When you use our convenient online payment options, (WePay or your own premier or business PayPal account), the third-party fee is just 2.8% + $0.30 (US)/transaction (US only) See PayPal's fees for non-US PayPal transactions.

WEBSITE: www.plumfund.com

CONTACT: https://www.plumfund.com/ContactUs

MICROLENDING

Micro loans are small business loans typically under $50,000. Micro loans are generally used for start-up cash but are sometimes given to newly launched small businesses for working capital. Micro loans can be used for many purposes including the purchase of equipment, inventory, machinery, fixtures, furniture, supplies, and even to purchase another business. Each lender will have their own requirements for repayment of a micro loan. Interest rates and collateral requirements vary considerably between lenders but almost all require a personal guarantee by at least one of the business' owners.

ORGANIZATION NAME: Accion

PRODUCT AVAILABLE: Loans from $200 to $1,000,000.00

•**Business Term Loans:** Small business owners who need money to start or grow their business from $200.00 to $1,000,000.00

•**Commercial Real Estate Loans:** Owners of existing businesses can apply for real estate loan for the purchase of real estate from $35,000.00 to $1,000,000.00

•**Loans for Nonprofits:** For existing nonprofits in business for at least 3 years to be used as a donation bridge, for debt consolidation, for the purchase of equipment or commercial real estate and more from $35,000.00 to $1,000,000.00

•**Start-up Business Loan:** for clients who are just starting out loans up to $100,000.00

▫**Business Lines of Credit:** for business owners who want to have money available in case they need in loans from $20,000.00 to $100,000.00

RATES/TERMS/FEES: Loan terms up to 60 months; Installment and balloon types offered;

- Fixed annual interest rates from 10.99% to 15.99%
- Closing costs of 5% of the loan amount (minimum of $100) and a $135 application fee will be financed into your loan.

LOCATION: Nationwide

CAN BE USED FOR: Accion cannot consider businesses involved in the following: weapons sales, real estate development, money lending or financing, multi-level marketing programs, illegal or polluting activities, or adult businesses

ABOUT THE PROGRAM: Accion is different from a bank or credit union. Accion is a microfinance organization that lends with the mission of empowering business owners with access to working capital and financial education. Specialized in working with small business owners who cannot borrow from the bank due to business type, a short length of time in business, or an in sufficient credit history. Helps qualified small businesses grow with affordable small business and start-up loans. Helps with building your credit, too, because they report to all three credit bureaus. Apply online at their website.

***WEBSITE*:** www.accion.org

CONTACT: Accion
P.O. Box 371875
Las Vegas, NV. 89137
Phone: (702) 250-3372
Email: emcdermott@accionnv.org

ORGANIZATION NAME: Nevada Business Opportunity Fund**,** in partnership with VEDC

PRODUCT AVAILABLE: Microloan range is $1,000 - $50,000

RATES/TERMS/FEES: • Interest rate of 9.75% APR. Terms up to 5 years. 3 pts (with a maximum of $750) plus all out-of-pocket costs.

LOCATION: Throughout Nevada

CAN BE USED FOR: Funding for-profit businesses only. Start-Ups or Established businesses

- Start-up costs
- Working capital
- Machinery and equipment
- Inventory
- Furniture & fixtures
- Supplies

Funding cannot be used for personal expenses, real estate, delinquent taxes or down payments. No medical marijuana dispensaries as it is not federally legal at this time.

ABOUT THE PROGRAM: No pre-payment penalties on any of their loans. You need a credit score in the md 500's. Collateral in the form of business assets, vehicles, or real estate may be requested. No bankruptcies in or foreclosures in the past 12 months. All required licenses to operate the business.

***WEBSITE*:** https://vedc.org/nevada

CONTACT: Leanna Jenkins
550 E. Charleston Blvd. Ste. E
Las Vegas, NV. 89104
Phone: (702) 734-3555
FAX: (702) 749-4396
Email: ljenkins@vedc.org

ORGANIZATION NAME: Prestamos, CDFI, LLC

PRODUCT AVAILABLE: Microloan range is $5,000 - $50,000; up to $25,000 for start-ups

RATES/TERMS/FEES: Maximum term for a microloan is 5 years. Fees for Credit Report ($20); Application Fee ($30); Origination fee (up to 2% of loan amount); and any Third Party fees such as Appraisal, title, etc.

LOCATION: Throughout Nevada

CAN BE USED FOR: Businesses with Revenue up to $1 million and 2 or more employees

For-profit Start-ups or Established businesses:

Start-up costs, Working capital, Machinery and equipment, Inventory, Furniture & fixtures, Supplies, Acquisition And Refinance

Funding cannot be used for personal expenses, real estate, delinquent taxes, down payments or existing debts or non-profits with the exception of child care centers. Also unable to fund loans for "Adult" establishments such as bars, nightclubs, gaming, etc.

ABOUT THE PROGRAM: Automatic payment required. No pre-payment penalties. Collateral is required.

***WEBSITE*:** http://www.prestamosloanfund.org

CONTACT: 1024 E. Buckeye Road, Suite 270
Phoenix, AZ 85034
Henderson, NV 89015
Phone: (602) 257-6750
FAX: (602) 258-9918
Email: prestamosloans@cplc.org

ORGANIZATION NAME: Kabbage

PRODUCT AVAILABLE: $2,000.00 - $100,000

RATES/TERMS/FEES*:* Fees 1.5% to 12% of your selected loan amount. Every month you pay back 1/6 of the total loan (for six month loans) or 1/12 of the total loan (for 12 month loans) plus the monthly fees. There is no early payment fees.

ABOUT THE PROGRAM: Provides working capital to small businesses. Funds companies within 7 minutes. Leverages data generated by dozens of business operations to understand performance and deliver fast, flexible funding in real time. The company can support any small business by analyzing data sources such as your business checking account, Intuit, QuickBooks, eBay, Amazon, UPS, PayPal, Authorize.Net, Stripe, and many others.

***WEBSITE*:** https://www.kabbage.com

CONTACT: 925 B Peachtree St. NE
Suite 1688
Atlanta, GA 30309
Phone: 888-986-8263
Email: support@kabbage.com

ORGANIZATION NAME: On Deck

PRODUCT AVAILABLE: $5,000 – $500,000

- Short Term Loans: Grow your business loans up to $250,000 over 3-12 months
- Long Term Loans: Invest in your business loans up to $500,000 over 15-36 months
- Lines of Credit: Manage your business lines up to $100,000 in flexible cash when you need it

RATES/TERMS/FEES: Short Term Loans – as low as 9% total interest percentage, average rate of $19% total interest percentage. Long Term Loans – as low as 5.99% annual interest rate, average rates of 30% annual interest rate. Other fees may apply.

LOCATION: Nation-wide

CAN BE USED FOR:

- Purchasing Inventory
- Purchasing Equipment
- Managing Cash Flow
- Hiring Employees
- Opening New Locations
- Remodeling / Renovating
- Handling Unexpected Expenses
- Launching Marketing Campaigns
- Bridging Receivables Gaps

ABOUT THE PROGRAM: Businesses must be open at least one year. Uses OnDeck Score™ technology, which focuses on the health of your business – not your personal credit score.

WEBSITE: https://www.ondeck.com

CONTACT: Phone: 888-269-4246
Email: info@ondeck.com

ORGANIZATION NAME: CAN Capital

PRODUCT AVAILABLE: $2,500 to $150,000; Also has Merchant Cash Advance from $5,000 to $150,000 with no fixed-term or maturity date.

RATES/TERMS/FEES: From 4 to 24 months

LOCATION: Nation-wide

CAN BE USED FOR: Can be used across 650 industry types. Most popular are restaurants, medical and dental offices, auto repair shops, retail shops, online marketplaces, and beauty and barber shops. Can be used for nearly any business need:

- **Assets:** inventory, tools and equipment, trucks, vehicles and technology
- **Improvements:** research and development, business expansion, renovations, and general upgrades
- **Regular Expenses:** payroll, inventory, taxes, accounts payable and advertising

ABOUT THE PROGRAM: If your company has been operating under the same ownership for at least 4 months, it may qualify. However, we prefer that companies be in business for at least a year.

WEBSITE: www.cancapital.com

CONTACT: 414 W 14th Street
3rd Floor
New York, NY 10014
Phone: 877-550-4731

ORGANIZATION NAME: SBA microloans

PRODUCT AVAILABLE: loans up to $50,000

RATES/TERMS/FEES: The maximum repayment term allowed for an SBA microloan is six years. Interest rates vary depending on the intermediary lender and costs to the intermediary from the U.S. Treasury. Generally, these rates will be between 8 and 13 percent.

LOCATION: Nation-wide

CAN BE USED FOR: Small businesses and certain not-for-profit childcare centers start up and expansion.

- Working capital
- Inventory or supplies
- Furniture or fixtures
- Machinery or equipment

Proceeds from an SBA microloan cannot be used to pay existing debts or to purchase real estate.

ABOUT THE PROGRAM: The U.S. Small Business Administration (SBA) provides funds to specially designated intermediary lenders, which are nonprofit community-based organizations with experience in lending as well as management and technical assistance. These intermediaries administer the Microloan program for eligible borrowers. Each intermediary lender has its own lending and credit requirements. Generally, intermediaries require some type of collateral as well as the personal guarantee of the business owner. If you apply for SBA microloan financing, you may be required to fulfill training or planning requirements before your loan application is considered. This business training is designed to help you launch or expand your business. To apply for a microloan, you must work with an SBA approved intermediary in your area. Approved intermediaries make all credit decision on SBA microloans.

***WEBSITE*:** http://www.sba.gov/nv

See Appendix B for SBA Bank List (Pages 49-51)

CONTACT: Nevada District Office – For Clark County Only
300 South 4th Street Suite 400
Las Vegas, NV 89101
Phone: 702-388-6611
Fax: 702-388-6469
Email: Edward.brown@sba.gov

Reno Office – All areas outside of Clark County
300 Booth Street, Suite 3065,
Reno, Nevada 89509
Phone: 775-827-4923
Fax: 775-827-2326
Email: Judith.Hepburn@sba.gov

ORGANIZATION NAME: Western Nevada Development District (WNDD)

PRODUCTs AVAILABLE: Business Microloan Program. Loan amounts range from $500.00 to a maximum of $50,000.00

RATES/TERMS/FEES: Flexible terms from (1) year to (10) years

LOCATION: New or existing small business owners interested in opening, expanding, or retaining a business in the rural Nevada communities with 50,000 or less population.

CAN BE USED FOR: working capital, purchase of equipment, purchase of inventory, construction or remediation

ABOUT THE PROGRAM: Businesses must be in rural Nevada as defined by CDBG. Because a private business is receiving public funds, CDBG regulations require the creation of jobs by the business to show public benefit. Under the HUD federal regulations one full-time equivalent (FTE) job must be created for each $35,000 in CDBG assistance provided. Part-time staff may be combined to make up one FTE. One FTE consists of 2,080 staff hours per year.

As with the national objective requirement outlined above, the CDBG public benefit requirement will be enforced via a loan agreement that the borrower executes at loan closing. The loan agreement requires that the business provide payroll documentation to Western Nevada Development District showing job creation sufficient to meet the $35,000 per FTE requirement. CDBG loans are meant to create long term employment opportunities but ongoing long term monitoring is not required.

Each person who is a new hire, or is in a position retained because of CDBG loan funds, must complete a Self-Certification Family Income Verification form. This form must be completed and provided to Western Nevada Development District within 6 months of receiving the loan. This information assists with the demographic and income information which is included in the annual report submitted to HUD.In order to be eligible for CDBG funding, each applicant must qualify as meeting one of the following national objectives of the CDBG program:

- Benefiting low- and moderate-income persons
- Meeting an urgent need
- Prevention or elimination of slum or blight

***WEBSITE*:** http://wndd.org

CONTACT: Ron Radil, Executive Director WNDD.org
704 West Nye Lane, Suite 201
Carson City, NV 89703
Tel: 775-883-7333
Email: rjradil@wndd.org

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS (CDFI)

A certified Community Development Financial Institution (CDFI) is a specialized financial institution that works in market niches that are underserved by traditional financial institutions. CDFIs provide a unique range of financial products and services in economically distressed target markets such as: mortgage financing for low-income and first-time homebuyers and not-for-profit developers; flexible underwriting and risk capital for needed community facilities; technical assistance; commercial loans and investments to small start-up or expanding businesses in low-income areas. CDFIs include regulated institutions such as community development banks and credit unions and non-regulated institutions such as venture capital funds.

ORGANIZATION NAME: Idaho Nevada CDFI

PRODUCT AVAILABLE: $15,000 -$500,000

RATES/TERMS/FEES: All CDFI interest rate pricing is based on risk. CDFI loans typically have fixed-interest rates. Fully amortized, usually no more than ten years with average term being seven years. We will go with longer terms where appropriate and when collateralized with real estate.

LOCATION: Primary market is Idaho and Nevada. However, on a case-by-case basis projects are considered in other western states having distinct community development impact.

CAN BE USED FOR: Variety of businesses, everything from restaurants to furniture manufacturing.

ABOUT THE PROGRAM: Unlike conventional lenders, they don't have a fixed product list. The product description below is a general guideline on the type of credit that can be provided, but is by no means exhaustive. If a loan application is strong and has significant community impacts they are very flexible in developing a credit that will work.

Small business borrower customer profile:

- Must be located in a CDFI eligible area.
- While they have successfully made a number of start-up loans, they most frequently seek existing businesses that are looking at expanding or consolidating.
- The businesses will have accumulated some assets and will have a banking relationship established.
- They have some level of sophistication and usually are high wage payers.
- They will have good credit, but their deal will not be fully fundable by a bank.
- Real estate is preferred as collateral and subordinate debt financing is not provided.
- Frequently small business lending is done in conjunction with one of their investor banks as a loan participation.

WEBSITE: http://www.idahonevadacdfi.org

CONTACT: P.O. Box 413
Pocatello, Idaho 83204-0413
Phone: 208-637-0671
FAX 208-237-2060
Email: info@idahonevadacdfi.org

ORGANIZATION NAME: Nevada Business Opportunity Fund

PRODUCT AVAILABLE: Elizabeth Street Capital Fund Loan

ELIGIBILTIY:
1. Seek to start or grow your for profit business.
2. Must be a woman owned business.
3. Business must be located in Nevada.

RATES/TERMS/FEES:
1. Loans $1,000.00 - $100,000.00
2. 5 years
3. 3 points + out of pocket costs
4. Interest 9.75% or less

5. Collateral must be provided for available assets and the personal guarantee of each owner holder 20% or more interest in the business.

LOCATION: Throughout Nevada

CAN BE USED FOR: Funding for-profit businesses only.

- Start-up costs
- Working capital
- Machinery and equipment
- Inventory
- Furniture & fixtures
- Supplies

Funding cannot be used for Personal expenses, real estate, delinquent taxes or down payments. No medical marijuana dispensaries as it is not federally legal at this time.

ABOUT THE PROGRAM: NMI has a variety of loan products (see microlending section). They are the only Women's Business Center in the state. Utilizing loan funds from the US Department of Agriculture and the Community Development Block Grant Program, as well as monies obtained through their fundraising efforts, NMI makes loans of up to $250,000 for new and existing businesses that are unable to qualify for traditional bank financing. NMI is not a credit driven institution, although they will look at personal credit in evaluation a business. Collateral is required on every loan.

***WEBSITE*:** https://vedc.org/nevada

CONTACT: Leanna Jenkins
550 E. Charleston Blvd. Ste. E
Las Vegas, NV. 89104
Phone: (702) 734-3555
FAX: (702) 749-4396
Email: ljenkins@vedc.org

ORGANIZATION NAME: Clearinghouse CDFI

PRODUCT AVAILABLE: Loans up to $7.5 Million (real estate based)

RATES/TERMS/FEES:

Short term – up to 24 months
Long term – fixed up to 25 years
Loan to value (LTV) up to 80%
Fixed rate – From 5.75%
Short term (up to 24 mo.) interest only loans
Fees: Nonprofits: $800 Includes: application, processing, flood & tax
For Profits: $1,200
To be paid upon loan funding:

- Origination fee of 1.5% to 2%
- Loan Documentation fees: $700 at closing,
- 3rd Party Vendor Dependent: appraisal, title, escrow & environmental fees (if applicable)

LOCATION: Nevada

CAN BE USED FOR: Acquisition, Construction and Rehabilitation, Refinance (real estate)

ABOUT THE PROGRAM: Clearinghouse CDFI provides economic opportunities and improves the quality of life for lower-income individuals and communities through innovative and affordable financing that is unavailable in the conventional market. Community development lending must be profitable in order to be sustained. As with conventional lenders, we carefully evaluate each applicant's ability to repay the loan. Unlike traditional lenders, we do not have predefined loan programs. We analyze each loan application individually. Every loan we make benefits the community in a measurable way.

***WEBSITE*:** http://www.clearinghousecdfi.com

CONTACT: 2300 W. Sahara Ave. Suite 1100

Las Vegas, NV. 89102
(702) 522-2283
Brian Maddox - Nevada Lending
Email: brianm@clearinghousecdfi.com

ORGANIZATION NAME: Prestamos, CDFI, LLC

CAPITAL AVAILABLE: 1. Small Business Loan, $50,000 - $250,000
2. Start-Ups, Up to $25,000

RATES/TERMS/FEES: Maximum term for is 7 years.

• Loans up to 14% fixed, fully amortized

Fees for Credit Report; Application Fee; Origination fee (up to 3% of loan amount); Administration Fee and any Third Party fees such as Appraisal, title, etc. (see website for specifics).

LOCATION: Throughout Nevada

CAN BE USED FOR: Businesses with revenue less than $20 million and 2 or more employees.

• Real Estate • Machinery or equipment • Inventory
• Furniture & fixtures • Supplies

Funding cannot be used for personal expenses, delinquent taxes, down payments or existing debts or non-profits with the exception of child care centers. Also unable to fund loans for "Adult" establishments such as bars, nightclubs, gaming, etc.

ABOUT THE PROGRAM: Automatic payment required. No pre-payment penalties. Collateral is required.

WEBSITE: http://www.prestamosloanfund.org

CONTACT: 1024 E. Buckeye Road, Suite 270
Phoenix, AZ 85034
Henderson, NV 89015
Phone: (602) 257-6750
FAX: (602) 258-9918
Email: prestamosloans@cplc.org

ORGANIZATION NAME: Rural Nevada Development Corporation (RNDC)

CAPITAL AVAILABLE: $500 - $250,000

RATES/TERMS/FEES:

Interest rates: From 6% to 12%, FIXED

Terms: The maximum term for a fixed asset loan is 20 years.
Working capital term is for 3 years, however, may be lengthened pending approval for permanent working capital needs.
Owner's Equity Injections: A minimum of 8% of the project cost should be injected by the business. Equity injections can be cash, inventory or real estate for new construction projects.

Loan Fees: Loan packaging fees 2% of loan amount with a $100.00 non-refundable fee upon application submission, however this amount will be applied to the total 2% fee if the loan is approved.
Attorney fees: Actual costs as necessary.
UCC filing fees as outlined by the Secretary of State
Collection fees: $25 or 5% of payment (whichever is greater)

Collateral: Required.

LOCATION: 15 counties of Rural Nevada as well as the rural portions of Clark and Washoe Counties and the 27 Native American Indian Tribes of Nevada.

CAN BE USED FOR: Businesses in need of expansion financing, fixed assets, purchases, working capital, and start-up businesses in cities with a population of 25,000 or less. The RNDC loan funds significantly address the

capital gap for rural businesses, and leverage bank participation in rural business loans. RNDC works closely with the Nevada Commission on Economic Development and the Nevada Small Business Development Center. ***ABOUT THE PROGRAM:*** Rural Nevada Development Corporation (RNDC) is a non-profit organization focusing on economic development. RNDC is a non-traditional lender or lender of last resort to Nevada businesses. Loan requirements include a business plan, adequate repayment source, rural based, difficulty obtaining traditional bank financing and it must contribute to economic development and diversification with either job creation or job retention.

***WEBSITE*:** www.rndcnv.org

CONTACT: Headquarters
1320 E Aultman Street
Ely, NV 89301
Office: (775) 289-8214
Toll Free (866) 404-5204
Fax (775) 289-821
Email: rndcnv@sbcglobal.net

Southern Region: 1301
S. Highway 160, NSB
Building, 2nd Floor
Pahrump, NV 89048
Phone: (775) 751-1947
Fax: (775) 751-1933
Email: alparker@rndcnv.org

PEER TO PEER LENDING

Peer-to-peer lending is the practice of lending money to unrelated individuals, or "peers," without going through a traditional financial intermediary such as a bank or other traditional financial institution. This lending takes place online on peer-to-peer lending companies' websites using various different lending platforms and credit checking tools. Review each company's rates and fees sections. These are generally short-term loans that also have origination fees upon funding and may charge a fee for payments made by check. Rates and terms can always change so be sure to check with the company at the time of your loan request.

ORGANIZATION NAME: Kiva Zip

LOANS AVAILABLE: The maximum amount that Kiva Zip borrowers in the United States and Kenya can borrow can increase as borrowers repay. In the United States, Kiva Zip borrower amounts are as follows:

Maximum Loan Amount	Loan Term
$25.00 to $5,000.00	6 - 24 months
$5,025.00 to $10,000.00	12 - 36 months

RATES: 0% Interest. For loans of $2,500 and under, borrowers are required to invite between 5 and 15 lenders from within their network. For loans of $2,525 and above borrowers are required to invite between 10 and 30 lenders from within their network.

LOCATION: United States and Kenya

ABOUT THE PROGRAM: Borrowers apply for Kiva Zip loans by filling out an online application form. Every borrower must be endorsed by a trustee. Trustees never handle the money, but their public reputation is tied to the repayment record of the borrowers they endorse. Lenders visit the Kiva Zip website and choose whom they want to offer a loan. Once a loan is fully funded, Kiva Zip sends the loan amount directly to the borrower. Over the course of the loan term, the borrower promises to pay their lenders back in regular installments. As the lenders get their money back, they can re-lend the money or withdraw it from Kiva Zip.

***WEBSITE*:** https://zip.kiva.org

CONTACT: Kiva MicroFunds
875 Howard Street, Suite #340 Attn:
Zip Alpha
San Francisco, CA 94103
You can leave a message for Kiva's Customer Service team at (828) 479-5482. However, because they have limited staff, email is typically about 24 hours faster than a phone call. Email: contactzip@kiva.org

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ORGANIZATION NAME: Lending Club

LOANS AVAILABLE: Small Business loans up to $300,000.00

RATES: Rates from 5.9% to 29.9%. Best interest rate is available to borrowers with excellent credit.

LOCATION: Nation-wide

ABOUT THE PROGRAM: Pay back your loan over several years (1 to 5 years) with affordable and predictable fixed monthly payments. Or, you can choose to reduce your interest costs by prepaying your loan at any time, with no pre-payment penalties or fees. Lending Club looks for the following to qualify:

- 24 months in business
- At least $75,000.00 in annual sales
- No recent bankruptcies or tax liens
- You own at least 20% of the business and have at least fair or better personal credit

***WEBSITE*:** https://www.lendingclub.com

CONTACT: 71 Stevenson, Suite 300
San Francisco, CA 94105

Phone: 855-846-0153
Email: business@lendingclub.com

ORGANIZATION NAME: Prosper

LOANS AVAILABLE: $2,000 to $35,000

RATES: Rates from 5.99% to 36% APR with 3 to 5 year repayment

ABOUT THE PROGRAM: Prosper will make monthly automatic withdrawals from your bank account in the amount of your agreed-upon monthly loan payment. If you choose, you may make an optional additional loan payment or pay off your loan early without penalty. If you make your payment with a paper check, manual check fees will apply.

- Borrowers choose a loan amount, purpose and post a loan listing.
- Investors review loan listings and invest in listings that meet their criteria.
- Once the process is complete, borrowers make fixed monthly payments and investors receive a portion of those payments directly to their Prosper account.

***WEBSITE*:** http://www.prosper.com

CONTACT: Prosper Funding LLC
101 Second Street, 15th Floor
San Francisco, CA 94105

Phone for Borrower Services:
1-866-615-6319 6am - 6pm (PST)

ORGANIZATION NAME: Peerform

LOANS AVAILABLE: $1,000 to $25,000

RATES: From 7.12% to 29.99% on 3-year fixed-rate term

ABOUT THE PROGRAM: Borrowers create listings for a fixed-rate personal loan and are then funded by investors who choose their target return and build their portfolios. With this platform, borrowers are matched together with investors who actually want to make loans.

***WEBSITE*:** https://www.peerform.com

CONTACT: Peerform Headquarters
33 W. 17th St., 2nd Floor
New York, NY 10011
Email: support@peerform.com
Phone: 1-800-338-8049

OTHER PROGRAMS

ORGANIZATION NAME: Biz2Credit

LOANS AVAILABLE: $5,000.00 to $1,000,000.00

ABOUT THE PROGRAM: Founded in 2007, Biz2Credit is an online small business platform that matches small business owners with financing options from over 1,100 lenders. Their application collects a few key pieces of information that are used to connect business owners with loan options for their business. Business owners can view their loan matches for free. Products offered include:

- Microloans
- SBA 7(a) and 504 loans
- Expansion Loans
- Working Capital
- Merchant Cash Advance
- Asset Based Loans

***WEBSITE*:** http://www.biz2credit.com

CONTACT: Biz2Credit, Inc.
462 Seventh Ave. 20th Fl.
New York, NY 10001
Phone: **212-644-4555**
Email: info@biz2credit.com

ORGANIZATION NAME: DB Squared Inc.

ABOUT THE PROGRAM: Invoice Factoring – Your business sells products or services to another business or entity. Each order fulfillment generates an accounts receivable invoice. Rather than managing the invoice yourself and waiting weeks or even months for your customer to make payment, you decide to sell the invoice to an invoice factor – a company that factors (or buys) the invoice at a discount. You receive immediate access to up to 98% of the full amount of each invoice you sell to DB Squared. The remainder is placed in reserve, pending payment of the invoice by your customer. Once DB Squared receives payment and the amount of the invoice is satisfied, the reserve amount less invoice discount (which usually ranges from 1% – 6% per the proposal we agree upon) is forwarded to you as well.

Merchant Cash Advances (MCA) – Lump sum cash infusions provided to a business that accept debit and credit cards as a form of payment from their customers. Advances from MCAs can help solve cash flow challenges, cover unexpected expenses or provide working capital for a business to grow and even expand. DB Squared may provide a business with a merchant cash advance in an amount equivalent of up to 150% of a typical month's debit and credit card sales. A small percentage of the client's credit and debit card sales is sent directly to us from the card processing company each day until the full amount has been repaid (usually over 6 – 12 months).

Business Cash Advance- Like business loans, business cash advanced provide working capital in the form of a lump sum cash infusion based on the organization's anticipated sales. These advanced are repaid through small daily (or sometimes weekly) payments from their bank account. While bank loans often take years to repay, a business cash advance is usually repaid within 6-18 months.

***WEBSITE*:** http://www.dbsquaredinc.com

CONTACT: DB Squared Inc.
Las Vegas Office
6360 Boulder Hwy, Suite
105 Las Vegas NV 89122

Phone: **702-547-4300**
Email info @ dbsquaredinc.com

ORGANIZATION NAME: Biz Capital

PRODUCT AVAILABLE: Loans usually range from $750,000 to $5,000,000

ELIGIBILITY: To qualify for a loan from BizCapital, a company must meet the following conditions:

- Company must satisfy the Small Business Administration (SBA) definition of a small business or qualify as a rural business under the USDA's B&I program;
- Company must be located within a qualified low-income census tract;
- At least 50 percent of services performed by company employees must be in low-income census tracts.
- At least 50 percent of the company's tangible property must be utilized in low-income census tracts.

In addition, the company must have no plans to change the operations or characteristics of the business such that it would fail to meet any of the qualifying criteria. Other programmatic requirements apply depending on various factors.

LOCATION: Providing government-guaranteed loans in Alabama, Arkansas, Florida, Illinois, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, Nevada and Oregon.

CAN BE USED FOR*:* Working capital, business or asset acquisitions, facility expansions, equipment and business real estate purchases. Prefer industries with a focus on job creation and retention. Past types of investments include manufacturing, distribution startups, hotels and restaurants. The following businesses are ineligible for their products:

- Real estate leasing businesses (apartments, shopping centers, mobile home parks, etc.)
- Banks, credit unions, life insurance companies or other finance companies
- Businesses or business owners that have defaulted on a federal loan
- Real estate development businesses
- Speculative businesses
- Golf courses or country clubs
- Massage parlors
- Liquor stores
- Gambling facility or race track
- Hot tub or suntan facilities
- Businesses engaged in promoting religion
- Businesses with an associate of poor character

ABOUT THE PROGRAM: BizCapital partners with government economic development programs to provide loans. Provides competitive loans to small and medium-sized companies located in underserved markets. Offers government guaranteed SBA and USDA loans. Biz Capital's loan products can offer more flexible terms than traditional lenders, often with less stringent underwriting criteria. Small businesses that may be unable to obtain financing from traditional banks, yet do not offer the return profile that many venture capitalists require, may be well suited for BizCapital's financing solutions.

***WEBSITE*:** http://biz-capital.com

CONTACT: 909 Poydras Street, Suite 2230
New Orleans, Louisiana 70112
Phone: 855-784-3607

ORGANIZATION NAME: Financial Guidance Center

PRODUCT: Individual Development Accounts (IDAs)

- Micro-enterprise IDA: offers a 2:1 match with a maximum participant contribution of $2,000, receiving a $4,000 match for a total of $6,000.
- Homeownership IDA: offers a 3:1 match with a maximum participant contribution of $5,000 receiving a $15,000 match for a total of $20,000.
- Education IDA offers a 4:1 match with a maximum participant contribution of $600 receiving a $2,400 match for a total of $3,000.

LOCATION: Throughout Nevada

ABOUT THE PROGRAM: IDAs are special savings accounts that match the deposits of low and moderate-income people. For every dollar saved in an IDA, savers receive a corresponding match, which serves as both a reward and an incentive to further the saving habit. Savers agree to complete financial education classes and

use their savings for an asset-building purpose – typically for post-secondary education or job training, home purchase, or to capitalize a small business. In addition to earning match dollars, savers learn about budgeting, saving and receive additional training before purchasing an asset.

IDAs are offered through partnerships between financial institutions (such as banks and credit unions) and local nonprofit organizations, or program sponsors. The IDA program sponsor recruits participants for the program, provides financial education classes, and provides additional training based on the participant's asset choice – homeownership education and counseling, small business training, or guidance on choosing and enrolling in post-secondary education or job training.

After signing up for the IDA program, each participant opens a savings account with the partnering bank or credit union. The financial institution handles all transactions to and from the IDA, just as they do with other types of accounts. IDA accountholders receive regular statements detailing how much they have saved and the amount of match they have earned.

An IDA program can be as short as six months or as long as several years from beginning to end. IDA participants are allowed to withdraw money as soon as they have reached their savings goal, but they must first get approval from their IDA program sponsor. Some participants choose to use their funds toward one large savings goal, such as buying a home, while others make withdrawals for a number of smaller, related goals, such as a computer, textbooks, and college tuition. There are certain eligibility requirements for this program. Please call the organization for more information.

***WEBSITE*:** www.FinancialGuidanceCenter.org

CONTACT: Consumer Credit Counseling Service of Southern Nevada d/b/a Financial Guidance Center
Las Vegas Office (call for Reno locations)
2650 South Jones
Las Vegas, NV
89146
Phone: (702) 364-0344
(800) 451-4505
Email: info@FinancialGuidanceCenter.org

ORGANZATION NAME: The Interface Financial Group (IFG)

PRODUCT: Invoice Discounting

LOCATION: IFC serves clients in the United States, Canada, Australia, New Zealand, the Republic of Ireland, Singapore, the United Kingdom and Mexico. They have now established a location in Nevada.

ABOUT THE PROGRAM: Invoice discounting allows the business owner to use their B2B accounts receivable as the basis for obtaining working capital and accelerating cash flow. The accounts receivable (invoices) are sold at a discount and the owner receives cash immediately. IFG will buy invoices for any value. Clients choose the invoices they wish to sell. The cost is based on the number of days the invoice is outstanding; there are no long-term commitments, no extra fees or charges; no restrictions on use of funds. Invoice discounting is a simple buy/sell, off balance sheet transaction.

Funding can be provided for virtually any business selling a product or service on regular credit terms to other businesses and all funding requests are considered. Typically, IFG works with businesses that have been in operation for at least 3 months, with annual (actual or projected) sales of $250,000 or above. The invoice discounting relationship between IFG and a business can be set up within days and once established, funding can happen within 48 hours. In an invoice discounting transaction the credit worthiness of the business' customer is often more important than its own credit rating, because the customer is the one who is obligated to pay the invoice to the invoice discounter. IFG has been providing short-term working capital funding in the form of Invoice Discounting since 1972.

WEBSITE: www.interfacefinancial.com/schultz

CONTACT: Charles A. Schultz, Jr., Principal - Schultz@interfacefinancial.com
Karin Schultz, Principal - kschultz@interfacefinancial.com
Tel: 702.636.8644
Cell: 605.929.8483

Fax: 702.952.5439

ORGANIZATION NAME: BUSINESS FINANCE CORPORATION (BFC)

ABOUT THE PROGRAM: Invoice Factoring – Also known as accounts receivable financing, is a financial transaction and a type of debtor finance in which a business sells its accounts receivable (i.e., invoices) to a third party (called a factor) at a discount. Factoring receivables is a debt-free way to get paid sooner by unlocking the cash tied up in unpaid invoices. Since it's NOT a loan, there is nothing to repay. Once you sell your invoice to **BFC** you receive immediate access of up to 80% of the full amount of each invoice. The remainder is placed in reserve. Once BFC receives payment from your client, we release the reserve minus a modest discount of 3-4%.

WEBSITE: http://www.BFC.vegas
CONTACT: Business Finance Corporation
6325 S Jones Blvd., #500
Las Vegas NV 891141
Phone: 702-947-3800
Email: Albert@bfc.vegas

TRADITIONAL FINANCING

BANKS

Small businesses and franchises of any development stage can apply for conventional loans. However, since the federal government does not guarantee this type of loan, banks prefer to lend to companies that demonstrate a strong ability to service the debt and have significant collateral to cover the loan if the company ultimately cannot pay back the loan. In addition, business owners seeking these loans are usually required to have exceptional FICO scores, a reasonable debt to worth ratio and provide a solid business plan and projections.

See Appendix C for Nevada Banks List (Pages 52 – 60)

CREDIT UNIONS

Credit unions are member-owned non-profit institutions. They frequently offer their members lower interest loans than they might get at a bank. Some provide business loans but not all. Personal or unsecured loans, home equity loans and equipment loans not specifically geared toward businesses might be of interest to borrowers for business purposes.

Several Nevada credit unions are listed in Appendix D. This is by no means an exhaustive list and there may be several branches/locations for each credit union but only the main branch is shown.

See Appendix D for Nevada Credit Unions List Page 61)

SMALL BUSINESS ADMINISTRATION (SBA) LOAN PROGRAMS

SBA loan programs are for small businesses unable to secure financing on reasonable terms through normal lending channels. The programs operate through private-sector lenders that provide loans guaranteed by the SBA. The Agency has no funds for direct lending or grants. SBA guarantees partial repayment to the lending institution of money it would otherwise lose if a business were to fail. Most private lenders are familiar with SBA loan programs so interested applicants should contact their local lender for further information and assistance in the SBA loan application process.

The SBA sets guidelines for the loans that include lower down payments and longer repayment terms than conventional loans. This allows a business to keep its cash flow for operational expenses and spend less on debt repayment. There are fixed and variable interest rate options with repayment terms up to 25 years, depending on the loan.

Banks can vary in loan policy so if your application is rejected at one bank, you might receive approval at another. Loans are made to businesses, not individuals and key factors of eligibility are based upon what the business does to receive its income, the character of its ownership and where the business operates.

There is a loan to fit most business needs in almost any for-profit industry. The 7(a) Loan Program provides loans to eligible borrowers to start, purchase or expand a small business. This is the most basic and commonly used of SBA's loan programs. See Appendix B for a list of lenders offering SBA guaranteed loans.

Another option is the Microloan Program that assists startups and newly established or growing small businesses with loans up to $50,000.

The 504 Loan Program can assist small businesses with obtaining fixed assets for expansion or modernization through long-term, fixed financing. These loans are made through Certified Development Companies (CDCs), which are certified non-profit corporations regulated by the SBA. See Appendix E for a list of Nevada CDCs

(Page 62).

The Nevada District SBA Office has provided a quick reference guide to SBA Loan Guaranty Programs (see Appendix F, pages 63-64).

Direct links to loan information for those discussed above and other SBA loans please click the links below.

Starting and Expanding Small Businesses

- Basic 7(a) Loan Program
- Certified Development Company (CDC) 504 Loan Program
- Microloan Program

Disaster Loans

- Disaster Assistance Loans
- Economic Injury Loans
- Military Reservist Economic Injury Disaster Loan

Export Assistance Loans

- Export Express
- Export Working Capital
- International Trade Loans

Special Purpose Loans

- CAPLines
- Surety Bonds

WEBSITE: Nevada District Office | SBA.gov/nv

CONTACT: Nevada District Office – For Clark County Only 300 South 4th Street Suite 400
Las Vegas, NV 89101
Phone: 702-388-6611
Fax: 702-388-6469
Email: Roy.Brady.@sba.gov

Reno Office – All areas outside of Clark County
300 Booth Street, Suite 3065,
Reno, Nevada 89509
Phone: 775-827-4923
Fax: 775-827-2326
Email: Judith.Hepburn@sba.gov

USDA RURAL DEVELOPMENT BUSINESS PROGRAMS

Promoting a dynamic business environment in rural America is the goal of Rural Development, Business and Cooperative Programs (BCP), Business Programs (BP). BP works in partnership with the private sector and community-based organizations to provide financial assistance and business planning. BP helps fund projects that create or preserve quality jobs and/or promote a clean rural environment. BP often leverages financial resources with those of other public and private credit source lenders to meet business and credit needs in under-served areas. Recipients of these programs may include individuals, corporations, partnerships, cooperatives, public bodies, nonprofit corporations, Indian tribes, and private companies. Rural Development field staff administer all USDA Rural Development mission area programs, including Business Programs. The

Nevada USDA has provided a quick reference guide to some of the Business Programs. (Please see Appendix G, Page 65)

Following are direct links to a few of the Business Programs:

Loans

Business and Industry (B&I) Guaranteed Loans

The purpose of the B & I Guaranteed Loan Program is to improve, develop, or finance business, industry, and employment and improve the economic and environmental climate in rural communities.

Intermediary Relending Program (IRP)

The purpose of the IRP program is to alleviate poverty and increase economic activity and employment in rural communities. Under the IRP program, loans are provided to local organizations (intermediaries) for the establishment of revolving loan funds. These revolving loan funds are used to assist with financing business and economic development activity to create or retain jobs in disadvantaged and remote communities.

Rural Economic Development Loan and Grant (REDLG)

The REDLG program provides funding to rural projects through local utility organizations. Under the REDLG loan program, USDA provides zero interest loans to local utilities, which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas.

Biorefinery Assistance Program Biorefinery Assistance Loan Guarantees (Section 9003)

The purpose of this section is to assist in the development of new and emerging technologies for the development of advanced biofuels.

Grants

Rural Business Enterprise Grant Program (RBEG)

The RBEG program provides grants for rural projects that help fund distance learning networks and employment related adult education programs as well as projects that finance and facilitate development of small and emerging rural businesses.

WEBSITE: http://www.rurdev.usda.gov/NVHome.html

CONTACT: Nevada State Office
1390 S. Curry Street
Carson City, NV 89703
Business & Cooperative Programs Specialists
Michelle Kelly: michelle.kelly@nv.usda.gov Extension 118
Mark Williams: mark.williams@nv.usda.gov Extension 116
Phone: (775) 887-1222 | Fax: (775) 887-1287

Las Vegas Office
7080 La Cienega St., Suite 100
Las Vegas, NV 89119
Business & Cooperative Programs Specialist
Laura Chavez: laura.chavez@nv.usda.gov
Phone: (702) 407-1400 x103 | Fax: (702) 407-1526

Appendix A - SSBCI

First Name	Last Name	Company	Business Street	City	Zip	E-mail Address
James	Howard	1st Commerce Bank				jim.howard@bankoflasvegas.com
Brian	Sagert	Amalgamated Bank	4001 S. Decatur Blvd. Suite 36	Las Vegas	89103-5858	briansagert@amalgamatedbank.com
Peggy	Bakken	American First National Bank	6822 W. Sahara	Las Vegas	89146	peggyb@afnb.com
George	Smith	Bank of America	300 S. 4th Street 2nd Floor	Las Vegas	89101-6014	george.w.smith@baml.com
David	Swartley	Bank of America				david.swartley@bankofamerica.com
Diane	Fearon	Bank of George	9115 W Russell Rd Ste 110	Las Vegas	89148-1235	dfearon@bankofgeorge.com
Peter	Atkinson	Bank of Las Vegas	1700 W Horizon Ridge Pkwy Ste 101	Henderson	89012-4840	pete.atkinson@bankoflasvegas.com
James	Howard	Bank of Las Vegas	1700 W. Horizon Ridge Pkwy. Suite 101	Henderson	89012	jim.howard@desertcommunity.com
David	Rennick	Bank of Las Vegas	1700 W. Horizon Ridge Pkwy. Suite 101	Henderson	89012-4840	david.rennick@bankoflasvegas.com
John	Guedry	Bank of Nevada	2700 W. Sahara Avenue	Las Vegas	89102	jguedry@bankofnevada.com
Bruce	Hendricks	Bank of Nevada	2700 W Sahara Ave	Las Vegas	89102-1712	bhendricks@bankofnevada.com
Joe	Papa	Bank of Nevada	2700 W. Sahara Avenue	Las Vegas	89102	jpapa@bankofnevada.com
Christine	Hensley	Bank of the West	801 Grand Avenue Suite 300	Des Moines	50309-8091	christine.hensley@bankofthewest.com
Kevin	LeVezu	Bank of the West	4950 Kietzke Lane	Reno	89509-6577	kevin.levezu@bankofthewest.com
Pat	Moore	Bank Of the West				james.moore@bankofthewest.com
Marie	Haynes	BMO Harris Bank	3993 Howard Hughes Parkway	Las Vegas	89169	constance.haynes@harrisbank.com
Kathleen	Potter	BMO Harris Bank	3993 Howard Hughes Pkwy Ste 100	Las Vegas	89169-5967	kathleen.potter@micorp.com
Richard	Rushton	Charles Schwab Bank	5190 Neil Rd Ste 300	Reno	89502-8530	richard.rushton@schwabbank.com
Barbara	Mulholland	Citibank in Nevada	8725 W. Sahara Avenue	Las Vegas	89117-1814	barbara.mulholland@citi.com
Diana	Villanueva	Citibank in Nevada	8725 W. Sahara Avenue	Las Vegas	89117-1814	diana.villanueva@citi.com
Larry	Charlton	City National Bank	10801 W Charleston Blvd Ste 250	Las Vegas	89135-1204	larry.charlton@cnb.com
Bruce	Ford	City National Bank	10801 W Charleston Blvd Ste 250	Las Vegas	89135-1204	bruce.ford@cnb.com
John	Wilcox	City National Bank	10801 W Charleston Blvd	Las Vegas	89135-1200	john.wilcox@cnb.com
Robert	DeJong	Credit One Bank, NA	585 Pilot Rd	Las Vegas	89119-3619	kay.gilson@creditone.com
Megan	Bowen	Eaglemark Savings Bank	3850 Arrowhead Dr	Carson City	89706-2016	Megan.Bowen@hdfsi.com
George	Cook	El Dorado Savings Bank	4040 El Dorado Rd	Placerville	95667-8238	gcook@eldoradosavings.com
Thomas	Meuser	Eldorado Savings Bank	4040 El Dorado Rd	Placerville	95667-8238	tmeuser@eldoradosavings.com
Bob	Francl	First Independent Bank	5335 Kietzke Lane	Reno	89511-2351	bfrancl@firstindependentnv.com
Mike	Hix	First Independent Bank	5335 Kietzke Lane	Reno	89511-2351	mhix@firstindependentnv.com
John	Gianoli	First National Bank of Ely	595 Aultman Street	Ely	89301-1554	jgianoli@sbcglobal.net
John	Sullivan	First Security Bank of Nevada	10501 W Gowan Rd Ste 260	Las Vegas	89129-6603	jsullivan@firstsecuritybanknv.com
Stanley	Wilmoth	Heritage Bank of Nevada	1401 S Virginia St	Reno	89502-2805	president@heritagebanknevada.com
Danielle	Galvin	HSBC	26525 N. Riverwoods Blvd.	Mettawa	60045-3428	danielle.x.galvin@hsbc.com
Steve	Linder	HSBC Bank Nevada, NA	1111 N. Town Center Drive	Las Vegas	89144-6364	steve.t.linder@us.hsbc.com
Dave	Moody	Kirkwood Bank of Nevada	9436 W. Lake Mead Blvd	Las Vegas	89134-8341	dmoody@kirkwoodbanknv.com
Richard	Robinson	Kirkwood Bank of Nevada	9436 W. Lake Mead Blvd	Las Vegas	89134-8341	rrobinson@kirkwoodbanknv.com
Arvind	Menon	Meadows Bank	8912 Spanish Ridge Ave Ste 100	Las Vegas	89148-1311	amenon@meadowsbank.com
Scott	Emmer	Mutual of Omaha Bank	8945 W. Russell Road Suite 300	Las Vegas	89148-1227	scott.emmer@mutualofomahabank.com
Phillip	Potamitis	Mutual of Omaha Bank	8337 W. Sunset Road Suite 300	Las Vegas	89113-2201	philip.potamitis@mutualofomahabank.com

Appendix A - SSBCI (Page 2)

List of Nevada Bank and Contacts

Gordon	Wadsworth	Nevada Bank & Trust	PO Box 807	Caliente	89008-0807	gwadsworth@nevadabankandtrust.com
Dallas	Haun	Nevada State Bank	PO Box 990	Las Vegas	89125-0990	dallas.Haun@nsbank.com
Sandi	Milton	Nevada State Bank	770 E. Warm Springs Road Suite 160	Las Vegas	89119-4334	Sandi.Milton@nsbank.com
Terry	Shirey	Nevada State Bank	PO Box 990	Las Vegas	89125-0990	terrance.shirey@nsbank.com
Reed	Radosevich	Northern Trust Bank	1995 Village Center Cir	Las Vegas	89134-6237	rr53@ntrs.com
Gene	Galloway	Plaza Bank	8275 W. Flamingo Road	Las Vegas	89147-4109	ggalloway@plazabank.net
Keith	Thomas	Royal Business Bank	3913 Spring Mountain Road	Las Vegas	89102	kthomas@RBBUSA.com
William	Martin	Service1st Bank of Nevada	8363 W Sunset Rd Ste 350	Las Vegas	89113-2099	WMartin@Service1stNevada.com
Paul	Danner	State Farm Bank, FSB	1201 K Street Suite 920	Sacramento	95814-3938	paul.danner.ae9k@statefarm.com
Tim	Rogers	Town & Country Bank	8620 W Tropicana Ave	Las Vegas	89147-8172	trogers@tcbanknv.com
William	Ralston	Toyota Financial Savings Bank	2485 Village View Drive Suite 200	Henderson	89074-7133	bill_ralston@toyota.com
Raymond	Specht	Toyota Financial Savings Bank	2485 Village View Dr Ste 200	Henderson	89074-7133	ray_specht@toyota.com
Kenneth	Ladd	U.S. Bank, N.A.	2300 W Sahara Ave Ste 200	Las Vegas	89102-4391	kenneth.ladd@usbank.com
Lori	Soren	U.S. Bank, NA	2300 W Sahara Ave Ste 120	Las Vegas	89102-4352	LORI.SOREN@usbank.com
David	Funk	Umpqua Bank	9990 Double R Blvd.	Reno	89521-6014	davidfunk@umpquabank.com
Ray	Davis	Umpqua Bank				raydavis@umpquabank.com
Ken	Yates	Umpqua Bank				KenYates@UmpquaBank.com
Larry	Seedig	USAA Savings Bank	3773 Howard Hughes Pkwy Ste 190n	Las Vegas	89169-5936	larry.seedig@usaa.com
James	York	Valley Bank of Nevada	6385 Simmons St	North Las Veg	89031-7291	jyork@valleybanknv.com
Kirk	Clausen	Wells Fargo Bank	3800 Howard Hughes Pkwy Fl 3rd	Las Vegas	89169-0919	kirk.v.clausen@wellsfargo.com
Cheryl	Taylor	Wells Fargo Bank	3800 Howard Hughes Pkwy Fl 3	Las Vegas	89169-0925	taylorca@wellsfargo.com
Chad	Osorno	Wells Fargo Bank	5340 Kietzke Ln	Reno	89511-2065	chad.a.osorno@wellsfargo.com
Mindy	Riddle	Wilmington Trust	3993 Howard Hughes Pkwy Ste 250	Las Vegas	89169-6754	mriddle@wilmingtontrust.com

Appendix B - SBA Lender List

	Southern Nevada Lenders		
Lender	**Contact**	**Phone #**	**Address**
AVANA Capital	Elle Jameson	801-841-4194	
Bank of America	Rove Villaruel	702-515-8809	6900 Westcliff Dr., Las Vegas,NV 89145
Bank of Las Vegas	Michael R. Beal	702-948-3623	10000 W. Charleston Blvd., Ste. 100, Las Vegas, NV 89135
Bank of Las Vegas	John Gentile	702-938-0529	3740 S. Pecos-McLeod Las Vegas, NV 89121
Bank of Nevada	Jerrie E. Merritt	702-252-6122	6915 Aliante Parkway North Las Vegas, NV 89084
Bank of North Las Vegas	SBA Division	702-259-2658	6385 Simmons St. North Las Vegas, NV 89031
Bank of the West	Marie Askew	866-563-4302	701 N. Valle Verde Henderson, NV. 89014
Bank of the West	Ai Alvarez	702-998-3076	701 N. Valle Verde Henderson, NV. 89014
Bank of the West	Grenell Martin	702-998-3057	4813 S Eastern Ave, Las Vegas, NV. 89119
Celtic Bank (Loans < $150,000)	Terry Crispen	(850) 236-5168	12121 Panama City Beach Parkway Panama City Beach, FL 32407
Chase	Chris Dennis	702-823-0447	3770 Howard Hughes Parkway, Ste 240, Las Vegas NV 89169
Chase	Guy L. Chaffee	702-733-2603	3770 Howard Hughes Pkwy # 240 Las Vegas, NV 89169
Chase	Nathan D. Hawes	801-661-6333	3770 Howard Hughes Pkwy # 240 Las Vegas, NV 89169
Citibank Commercial Lending	Sawmiyeh Elahi	702-796-4940	3900 Paradise Road, Ste 127, Las Vegas, NV 89169
Citibank	Nicholas Drew	702-796-5933	3900 Paradise Rd, Las Vegas, NV 89169
City National Bank	SBA Department	702-952-4428	555 S. Flower Street, 8th Floor, Los Angeles, CA 90071
City National Bank	SBA Department	702-952-4428	10801 West Charleston Blvd. # 250, Las Vegas, NV 89135
East West Bank	Michael Edwards	702-475-6111	4711 Spring Mountain Road
First Savings Bank	Chad Rabon	702-740-4063	2605 E. Flamingo Rd., Las Vegas NV 89121
First Savings Bank	Ms. Btissam (Sam) Ghalmi	702-740-4063	2605 E. Flamingo Rd., Las Vegas NV 89121
First Security Bank	Nancy M. DeCou	702-853-0948	9130 W. Russell Road Suite #100, Las Vegas NV 89148
Kirkwood Bank of Nevada	SBA Division	702-228-0941	9436 W. Lake Mead Blvd., suite 3 Las Vegas, NV 89134
Meadows Bank	Calvin Regan	702-471-2040	8912 Spanish Ridge Ave, Suite 100, Las Vegas NV 89148
Meadows Bank	Eric Colvin	702-471-2045	8912 Spanish Ridge Ave, Suite 100, Las Vegas NV 89148
Meadows Bank	Mike Rogers	702-471-2046	8912 Spanish Ridge Ave, Suite 100, Las Vegas NV 89148
Mountain America Credit Union	Jason Woods	435-789-8785	700 Los Altos Pkwy. Sparks, NV .89436
Mutual of Omaha Bank	Ashan Perera	702-492-5801	8337 W Sunset Road, Ste 300, Las Vegas, NV 89113
Nevada MicroEnterprise Initiative (Loans < $250,000)	Leanna Jenkins	702-734-3555	112 Water St., Ste. 108 Henderson, NV. 89015
Nevada National Bank	Michael Rutherford	702-453-8889	6110 Spring Mountain Road, Las Vegas, NV 89146
Nevada State Bank	Bob Hart	702-855-4584	750 East Warm Springs Road, Las Vegas NV 89119
Nevada State Bank	Carolyn Crockett	702-855-4543	750 East Warm Springs Road, Las Vegas NV 89119
Nevada State Bank	Mario Joyner	702-855-4786	750 East Warm Springs Road, Las Vegas NV 89119
Pacific Enterprise Bank	SBA Department	949-623-7585	17748 Skypark Circle, Suite 100
Plaza Bank	SBA Department	702-853-4736	8275 W Flamingo Road, Las Vegas, NV 89147
Plaza Bank	JB Hossler	702-853-4718	8275 W Flamingo Road, Las Vegas, NV 89147
Prestamos (CPLC) (Loans < $250,000)	Rupert Ruiz	702-207-1614 x 1002	601 S. 10th St., #105 Las Vegas, NV. 89101
Royal Business Bank	SBA Division	702-405-2543	3919 Spring Mountain Rd., Las Vegas, NV 89102
Rural Community Assistance Corporation (Loans in rural areas only)	Cyndy Elliott	209-576-0430	3120 Freeboard Dr. Ste. 201 West Sacramento, CA. 95691
Rural Nevada Development Corporation (Loans < $250,000)	Mary Kerner	775-289-8519	1320 E. Aultman St. Ely, NV. 89301
Seacoast Commerce Bank	Joseph Brodsky	702-538-7841	10734 Cliffords Tower Ct., Las Vegas, NV 89135
Service 1st Bank of Nevada	SBA Division	702-966-7434	8311 W Sunset Road, Ste 130, Las Vegas, NV 89113
Superior Financial Services (Loans < $25,000)	Sue Malone	925-899-8449	440 Diablo Rd. Danville, CA. 94526
US Bank	SBA Department	702-735-7655	4055 S. Spencer Street, #236, Las Vegas, NV 89119

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Valley Bank of Nevada	James Blood	702-259-2658	6385 Simmons Street, North Las Vegas, NV 89031
Valley Bank of Nevada	Paul Dreschler	702-259-2658	6385 Simmons Street, North Las Vegas, NV 89031
Wells Fargo Bank	Guy Gugino	702-247-5358	6325 S. Rainbow Blvd, Suite 230 Las Vegas, NV. 89118
Wells Fargo Bank	Roger Unger	702-952-7649	530 S. Las Vegas Blvd, Suite 210 Las Vegas, NV. 89101
Wells Fargo Bank	Monica Coburn	702-952-7562	530 S. Las Vegas Blvd, Suite 210 Las Vegas, NV. 89101
Wells Fargo Bank	Greg de Jesus	602-378-5279	100 W. Washington Street, 21st Floor
Wells Fargo Bank	Mindy Kermes	702.247.5351	6325 S. Rainbow Blvd, Suite 230 Las Vegas, NV. 89118
Wilshire State Bank	Elias Kim	213-637-0397	3200 Wilshire Blvd., Suite 510, Los Angeles, CA 90010
	Northern Nevada Lenders		
Lender	**Contact**	**Phone #**	**Address**
Bank of America	Vic Delossantos	775-332-5510	2597 Mill St. Reno, NV. 89502
Bank of the West	Carmel Yannetta	800-206-7856	4950 Kietzke Lane Reno, NV. 89502
Celtic Bank	Jerry Murphy	775-825-5575	1 E. First Street, 12th Floor Reno, NV 89501
City National Bank	Patrick Donnelly	925 274-5135	2001 North Main Street, Suite 200 Walnut Creek, CA 94596
CPLC (Loans < $250,000)	Rupert Ruiz	702-207-1614 x 1002	601 S. 10th St., #105 Las Vegas, NV. 89101
First National Bank of Ely	Jacqueline Hansen	775-289-4441	595 Aultman St. Ely, NV. 89301
Great Basin FCU	Jennifer Denoo	775-789-3115	9770 S. Virginia St. Reno, NV. 89511
Greater Nevada Credit Union	Jesse J. Hartford	775-334-8628	451 Eagle Station Lane Carson City, NV. 89701
Greater Nevada Credit Union	Jeremy Gilpin	775-886-1310	451 Eagle Station Lane Carson City, NV. 89701
Heritage Bank	Ryan Riggan	775-321-4102	1401 S. Virginia St. Reno, NV. 89510
Meadows Bank	Calvin Regan	702-471-2040	6518 South McCarron Blvd. Reno, NV. 89509
Mountain America Credit Union	Jack Posell	801-325-6424	7181 S. Campus View Dr. West Jordan, UT. 84084
Mutual of Omaha Bank	Kevin Sullivan	775-321-5420	6275 Neil Rd. Reno, NV. 89511
Valley Economic Development Center (VEDC) (Loans < $250,000)	Chris Fream	775-221-1766	1 E. First Street, 12th Floor Reno, NV 89501
Nevada State Bank (Elko)	Jerri Richardson	775-748-4434	475 Railroad Street Elko, NV. 89803
Nevada State Bank (Outside Elko & Washoe)	Local Branch Manager		
Nevada State Bank (Washoe)	Teresa Shouppe	775-688-7932	1 West Liberty St. Reno, NV. 89501
Plumas Bank	Rodney Borges	530-889-8616 x 6701	470 Nevada St. Ste. 108, Auburn, CA 95603
Rural Community Assistance Corporation (RCAC) (Loans in rural areas only)	Cyndy Elliott	209-576-0430	3120 Freeboard Dr. Ste. 201 West Sacramento, CA. 95691
Rural Nevada Development Corporation (RNDC) (Loans < $250,000)	Mary Kerner	775-289-8519	1320 E. Aultman St. Ely, NV. 89301
Superior Financial Services (Loans < $25,000)	Sue Malone	925-899-8449	440 Diablo Rd. Danville, CA. 94526
Umpqua Bank	Susan Jensen	866-486-7782	3490 S Virginia Street Reno, NV 89502
United FCU	Danny DeLaRosa	775-329-6673 x 5908	1170 Bible Way Reno, NV. 89502
U.S. Bank (outside Washoe)	Local Branch Manager		
U.S. Bank	Brian Baca	775-843-1051	1 East Liberty St Reno, NV. 89501
Wells Fargo Bank	Brian Wallace	(775) 689-6141	5340 Kietzke La. 2nd Floor Reno, NV. 89511
WNDD (Loans < $35,000)	Schinria Islam	(775) 883-7333 x 108	704 West Nye Lane, Ste. 201 Carson City, NV. 89703
	Out of State Lenders		
Lender	**Contact**	**Phone #**	**Address**
Alliance Bank of Arizona	Ruth Giovacchini	602-797-3673	4646 E. Van Buren Street, Ste 100, Phoenix, AZ 85008
America First Federal Credit Union	SBA Division	800-999-3961	1344 W. 4675 S. Riverdale, Utah 84405

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Comerica Bank	SBA Division	310-297-3054	2321 Rosecrans Ave., Ste. 5000, El Segundo, CA 90245
Compass Bank	Tammy Pearcy	602-522-7536	Phoenix, AZ.
Excel National Bank	SBA Division	877-392-5265	9701 Wilshire Blvd., Beverly Hills, CA 90212
Grow America Fund (GAF).	Jina Yoon	213-219-2931	444 N. Larchmont Blvd, Suite 201, Los Angeles, CA 90004
Nara Bank	SBA Division	877-627-2722	3731 Wilshire Blvd. 4th Fl., Los Angeles, CA 90010
Native American Bank	SBA Division	800-368-8894	999 18th Street, Suite 2460, Denver, CO 80202
Pacific City Bank	SBA Division	213-210-2000	3701 Wilshire Blvd., Ste 402, Los Angeles, CA 90010
Pacific Western Bank	SBA Division	619-744-7200	401 West A Street, Ste. 200 , San Diego, CA 92101
Sonoma National Bank	SBA Division	800-286-4949	3558 Round Barn Blvd. Ste. 300 Santa Rosa, CA 95403
Uniti Bank	SBA Division	877-658-6484	6301 Beach Blvd. Ste. 100, Buena Park, CA 90621

NAME	COUNTY	ADDRESS	CITY	ZIP
Bank of America, National Association	Carson City	600 East Williams Street	Carson City	89701
Bank of the West	Carson City	2976 N. Carson Street	Carson City	89706
City National Bank	Carson City	1811 E. College Pkwy	Carson City	89706
Eaglemark Savings Bank	Carson City	3850 Arrowhead Drive	Carson City	89706
Heritage Bank of Nevada	Carson City	4222 South Carson Street	Carson City	89701
Mutual of Omaha Bank	Carson City	1101 North Carson Street	Carson City	89701
Nevada State Bank	Carson City	4267 South Carson Street	Carson City	89701
Nevada State Bank	Carson City	1795 East College Parkway, #200	Carson City	89706
U.S. Bank National Association	Carson City	3405 Market Street, Suite 100	Carson City	89706
U.S. Bank National Association	Carson City	599 East William Street	Carson City	89701
U.S. Bank National Association	Carson City	4348 South Carson Street	Carson City	89701
U.S. Bank National Association	Carson City	1001 North Stewart	Carson City	89701
Wells Fargo Bank, National Association	Carson City	211 North Stewart Street	Carson City	89701
Wells Fargo Bank, National Association	Carson City	1550 East William Street	Carson City	89701
Wells Fargo Bank, National Association	Carson City	2424 South Carson Street	Carson City	89701
Western Alliance Bank	Carson City	1818 East College Parkway	Carson City	89706
Bank of America, National Association	Churchill	940 W. Williams Avenue	Fallon	89406
Nevada State Bank	Churchill	498 West Williams Avenue	Fallon	89406
U.S. Bank National Association	Churchill	2397 Casey Road	Fallon	89406
Wells Fargo Bank, National Association	Churchill	2211 W. Williams Avenue	Fallon	89406
Western Alliance Bank	Churchill	2061 West Williams Avenue	Fallon	89406
Bank of America, National Association	Clark	900 Nevada Highway	Boulder City	89005
Nevada State Bank	Clark	1000 Nevada Highway	Boulder City	89005
U.S. Bank National Association	Clark	1031 Nevada Highway	Boulder City	89005
Wells Fargo Bank, National Association	Clark	412 Nevada Highway	Boulder City	89005
Bank of America, National Association	Clark	1100 Green Valley Parkway	Henderson	89074
Bank of America, National Association	Clark	2798 Green Valley Parkway	Henderson	89014
Bank of America, National Association	Clark	641 Mall Ring Circle	Henderson	89014
Bank of America, National Association	Clark	2638 Horizon Ridge Parkway	Henderson	89052
Bank of America, National Association	Clark	10 East Horizon Ridge Parkway	Henderson	89015
Bank of America, National Association	Clark	1411 South Boulder Highway	Henderson	89015
Bank of America, National Association	Clark	2820 Bicentennial Parkway	Henderson	89044
Bank of George	Clark	3275 St. Rose Parkway	Henderson	89052
Bank of the West	Clark	701 North Valle Verde	Henderson	89014
Citibank, National Association	Clark	2891 N. Green Valley Parkway	Henderson	89014
Citibank, National Association	Clark	546 South Boulder Highway	Henderson	89015
Citibank, National Association	Clark	10211 Eastern Avenue	Henderson	89052
Citibank, National Association	Clark	1470 W. Horizon Ridge Parkway	Henderson	89012
JPMorgan Chase Bank, National Association	Clark	10624 S Eastern Ave, Suite C	Henderson	89052
JPMorgan Chase Bank, National Association	Clark	1000 N Green Valley Pkwy	Henderson	89074
JPMorgan Chase Bank, National Association	Clark	75 S Valle Verde Dr, Suite 260	Henderson	89012
JPMorgan Chase Bank, National Association	Clark	4200 E Sunset	Henderson	89014
JPMorgan Chase Bank, National Association	Clark	90 N Stephanie St	Henderson	89074
JPMorgan Chase Bank, National Association	Clark	31 West Horizon Ridge Parkway	Henderson	89012
JPMorgan Chase Bank, National Association	Clark	705 South Green Parkway	Henderson	89052
JPMorgan Chase Bank, National Association	Clark	2585 Anthem Village Dr	Henderson	89052
JPMorgan Chase Bank, National Association	Clark	1311 S Boulder Hwy, Ste 120	Henderson	89015
JPMorgan Chase Bank, National Association	Clark	220 E Lake Mead Pkw	Henderson	89015
JPMorgan Chase Bank, National Association	Clark	637 North Stephanie Street, Suite B7	Henderson	89014
Meadows Bank	Clark	2970 St. Rose Parkway Ste 100	Henderson	89052
Nevada State Bank	Clark	11590 South Eastern Avenue	Henderson	89052
Nevada State Bank	Clark	1501 West Warm Springs Road	Henderson	89014
Nevada State Bank	Clark	4001 East Sunset Road	Henderson	89014
Nevada State Bank	Clark	400 North Green Valley Parkway	Henderson	89014
Nevada State Bank	Clark	1460 S Boulder Hwy	Henderson	89015
Nevada State Bank	Clark	10608 S. Eastern Avenue, Suite E	Henderson	89052
Talmer West Bank	Clark	1700 West Horizon Ridge Parkway, Suite 101	Henderson	89012
Toyota Financial Savings Bank	Clark	2485 Village View Drive, Suite 200	Henderson	89074
U.S. Bank National Association	Clark	2667 East Windmill Parkway	Henderson	89074
U.S. Bank National Association	Clark	830 South Boulder Highway	Henderson	89015
U.S. Bank National Association	Clark	1000 North Green Valley Parkway	Henderson	89074
U.S. Bank National Association	Clark	4600 East Sunset Road	Henderson	89014
U.S. Bank National Association	Clark	10616 South Eastern Avenue	Henderson	89052
U.S. Bank National Association	Clark	10565 S. Eastern Ave	Henderson	89052
U.S. Bank National Association	Clark	2511 Anthem Village Drive	Henderson	89052
U.S. Bank National Association	Clark	45 East Horizon Ridge Parkway	Henderson	89015
U.S. Bank National Association	Clark	1440 Paseo Verde Parkway	Henderson	89012

U.S. Bank National Association	Clark	4550 Sunset Road East	Henderson	89014
U.S. Bank National Association	Clark	55 S. Valle Verde Drive	Henderson	89012
U.S. Bank National Association	Clark	400 N Stephanie Street, Suite 100	Henderson	89014
Washington Federal, National Association	Clark	2505 Anthem Village Drive, Suite C	Henderson	89052
Wells Fargo Bank, National Association	Clark	112 South Water Street	Henderson	89015
Wells Fargo Bank, National Association	Clark	2196 Olympic Avenue	Henderson	89014
Wells Fargo Bank, National Association	Clark	101 North Pecos Road	Henderson	89074
Wells Fargo Bank, National Association	Clark	190 North Boulder Highway	Henderson	89015
Wells Fargo Bank, National Association	Clark	1411 W. Sunset Road	Henderson	89014
Wells Fargo Bank, National Association	Clark	10010 South Eastern Avenue	Henderson	89052
Wells Fargo Bank, National Association	Clark	2531 Anthem Village Drive	Henderson	89052
Wells Fargo Bank, National Association	Clark	900 N Green Valley Parkway	Henderson	89074
Wells Fargo Bank, National Association	Clark	640 S Green Valley Pkwy	Henderson	89052
Wells Fargo Bank, National Association	Clark	25 East Horizon Ridge Parkway	Henderson	89015
Wells Fargo Bank, National Association	Clark	2930 Bicentennial Parkway	Henderson	89044
Wells Fargo Bank, National Association	Clark	2461 Hampton Road	Henderson	89052
Wells Fargo Bank, National Association	Clark	213 South Stephanie Street, Suite 120	Henderson	89012
Wells Fargo Bank, National Association	Clark	2658 West Horizon Ridge Parkway	Henderson	89052
Western Alliance Bank	Clark	221 North Stephanie	Henderson	89074
Western Alliance Bank	Clark	10199 South Eastern Avenue	Henderson	89052
Western Alliance Bank	Clark	2890 North Green Valley Parkway	Henderson	89014
Amalgamated Bank	Clark	4001 South Decatur Boulevard	Las Vegas	89103
American First National Bank	Clark	6822 W. Sahara Ave	Las Vegas	89146
Bank of America, National Association	Clark	410 East Silverado Ranch Boulevard	Las Vegas	89123
Bank of America, National Association	Clark	4840 West Cactus Avenue	Las Vegas	89141
Bank of America, National Association	Clark	6512 North Decatur Boulevard, Suite 140	Las Vegas	89131
Bank of America, National Association	Clark	4112 Blue Diamond Road	Las Vegas	89139
Bank of America, National Association	Clark	11710 W Charleston Blvd., Suite 110	Las Vegas	89135
Bank of America, National Association	Clark	7280 S Rainbow Boulevard	Las Vegas	89118
Bank of America, National Association	Clark	6610 North Durango Drive	Las Vegas	89149
Bank of America, National Association	Clark	10114 West Flamingo Road	Las Vegas	89147
Bank of America, National Association	Clark	7315 South Durango Dr	Las Vegas	89148
Bank of America, National Association	Clark	4910 South Fort Apache	Las Vegas	89148
Bank of America, National Association	Clark	8450 West Farm Road	Las Vegas	89131
Bank of America, National Association	Clark	6035 S Eastern Avenue	Las Vegas	89119
Bank of America, National Association	Clark	10390 W Charleston Blvd	Las Vegas	89135
Bank of America, National Association	Clark	901 South Rancho Road	Las Vegas	89106
Bank of America, National Association	Clark	6900 Westcliff Boulevard	Las Vegas	89145
Bank of America, National Association	Clark	801 North Nellis	Las Vegas	89110
Bank of America, National Association	Clark	3680 East Flamingo	Las Vegas	89121
Bank of America, National Association	Clark	4800 West Tropicana	Las Vegas	89103
Bank of America, National Association	Clark	8581 West Lake Mead	Las Vegas	89128
Bank of America, National Association	Clark	3150 North Rainbow	Las Vegas	89108
Bank of America, National Association	Clark	2200 East Warm Springs Road	Las Vegas	89119
Bank of America, National Association	Clark	4945 East Sahara Avenue	Las Vegas	89104
Bank of America, National Association	Clark	920 N Martin Luther King Blvd	Las Vegas	89106
Bank of America, National Association	Clark	2451 South Fort Apache	Las Vegas	89117
Bank of America, National Association	Clark	505 E. Windmill Ln	Las Vegas	89123
Bank of America, National Association	Clark	1960 Village Center Circle	Las Vegas	89134
Bank of America, National Association	Clark	8550 North Cheyenne Avenue	Las Vegas	89129
Bank of America, National Association	Clark	3430 E. Tropicana Ave.	Las Vegas	89121
Bank of America, National Association	Clark	4080 Spring Mountain Road	Las Vegas	89102
Bank of America, National Association	Clark	4361 N. Rancho Drive	Las Vegas	89130
Bank of America, National Association	Clark	4795 Maryland Parkway	Las Vegas	89119
Bank of America, National Association	Clark	4111 East Charleston Boulevard	Las Vegas	89104
Bank of America, National Association	Clark	4290 South Rainbow Boulevard	Las Vegas	89103
Bank of America, National Association	Clark	5950 West Sahara Avenue	Las Vegas	89146
Bank of America, National Association	Clark	1140 East Desert Inn Road	Las Vegas	89109
Bank of America, National Association	Clark	1077 East Sahara Avenue	Las Vegas	89104
Bank of America, National Association	Clark	4801 West Charleston Boulevard	Las Vegas	89146
Bank of America, National Association	Clark	3580 South Jones Boulevard	Las Vegas	89103
Bank of America, National Association	Clark	300 South Fourth Street	Las Vegas	89101
Bank of George	Clark	9115 West Russell Road	Las Vegas	89148
Bank of the West	Clark	9021 West Sahara	Las Vegas	89117
Bank of the West	Clark	2980 West Sahara	Las Vegas	89102
Bank of the West	Clark	2925 South Rainbow	Las Vegas	89146
Beal Bank USA	Clark	1970 Village Center Circle, Ste 1	Las Vegas	89134
BMO Harris Bank National Association	Clark	3993 Howard Hughes Parkway, Suite 100	Las Vegas	89109

Cathay Bank	Clark	6110 Spring Mountain Road	Las Vegas	89146
Citibank, National Association	Clark	495 E Silverado Ranch Blvd	Las Vegas	89183
Citibank, National Association	Clark	3900 Paradise Road	Las Vegas	89169
Citibank, National Association	Clark	103 South Rainbow Boulevard	Las Vegas	89145
Citibank, National Association	Clark	3333 East Tropicana Avenue	Las Vegas	89121
Citibank, National Association	Clark	2625 East Desert Inn Road	Las Vegas	89121
Citibank, National Association	Clark	3990 South Maryland Parkway	Las Vegas	89119
Citibank, National Association	Clark	398 S Decatur Blvd	Las Vegas	89107
Citibank, National Association	Clark	3900 Paradise Road	Las Vegas	89169
Citibank, National Association	Clark	4065 South Jones Boulevard	Las Vegas	89103
Citibank, National Association	Clark	8701 West Sahara Avenue	Las Vegas	89117
Citibank, National Association	Clark	2215 North Rampart Boulevard	Las Vegas	89128
City National Bank	Clark	2320 E. Tropicana Ave.	Las Vegas	89119
City National Bank	Clark	6085 West Twain Avenue	Las Vegas	89103
City National Bank	Clark	10801 West Charleston Boulevard	Las Vegas	89135
City National Bank	Clark	8531 W. Lake Mead Blvd	Las Vegas	89128
City National Bank	Clark	8475 S. Eastern Avenue, Suite 100	Las Vegas	89123
Credit One Bank, National Association	Clark	585 Pilot Road	Las Vegas	89119
First Foundation Bank	Clark	6725 Via Austi Pkwy Ste 100	Las Vegas	89119
First Savings Bank	Clark	2365b Renaissance Drive	Las Vegas	89119
First Security Bank of Nevada	Clark	9130 West Russell Road, Suite 300	Las Vegas	89148
JPMorgan Chase Bank, National Association	Clark	3955 South Buffalo Drive	Las Vegas	89147
JPMorgan Chase Bank, National Association	Clark	2514 S Maryland Pkw	Las Vegas	89109
JPMorgan Chase Bank, National Association	Clark	2250 East Tropicana Avenue #5	Las Vegas	89119
JPMorgan Chase Bank, National Association	Clark	8524 West Lake Mead Boulevard #501	Las Vegas	89128
JPMorgan Chase Bank, National Association	Clark	8174 S Las Vegas Blvd, Ste 113	Las Vegas	89123
JPMorgan Chase Bank, National Association	Clark	2865 E Charleston Blvd	Las Vegas	89104
JPMorgan Chase Bank, National Association	Clark	5446 Boulder Hwy, Ste G	Las Vegas	89122
JPMorgan Chase Bank, National Association	Clark	1340 E Flamingo	Las Vegas	89119
JPMorgan Chase Bank, National Association	Clark	5270 S Fort Apache	Las Vegas	89148
JPMorgan Chase Bank, National Association	Clark	7204 West Craig Road	Las Vegas	89129
JPMorgan Chase Bank, National Association	Clark	1990 Village Center Cir, Ste 7-8	Las Vegas	89134
JPMorgan Chase Bank, National Association	Clark	6430 W Lake Mead Blvd, Ste 110	Las Vegas	89108
JPMorgan Chase Bank, National Association	Clark	2165 E Windmill Ln, Ste 100	Las Vegas	89123
JPMorgan Chase Bank, National Association	Clark	2570 E Desert Inn Rd, Unit #soa	Las Vegas	89121
JPMorgan Chase Bank, National Association	Clark	6920 Arroyo Crossing Pwky	Las Vegas	89113
JPMorgan Chase Bank, National Association	Clark	4125 S Grand Canyon D	Las Vegas	89147
JPMorgan Chase Bank, National Association	Clark	761 South Rainbow Boulevard, Suite 120	Las Vegas	89145
JPMorgan Chase Bank, National Association	Clark	5048 Boulder Highway	Las Vegas	89122
JPMorgan Chase Bank, National Association	Clark	8565 West Warm Springs Road	Las Vegas	89113
JPMorgan Chase Bank, National Association	Clark	8580 West Desert Inn Road	Las Vegas	89117
JPMorgan Chase Bank, National Association	Clark	9350 Sun City Boulevard	Las Vegas	89134
JPMorgan Chase Bank, National Association	Clark	2520 S Decatur Blvd	Las Vegas	89102
JPMorgan Chase Bank, National Association	Clark	7000 North Durango Drive	Las Vegas	89149
JPMorgan Chase Bank, National Association	Clark	7265 South Esatern Avenue	Las Vegas	89119
JPMorgan Chase Bank, National Association	Clark	3386 East Flamingo Road	Las Vegas	89121
JPMorgan Chase Bank, National Association	Clark	6001 Spring Mountain Rd	Las Vegas	89146
JPMorgan Chase Bank, National Association	Clark	9770 S Maryland Pkwy., Suite 7	Las Vegas	89183
JPMorgan Chase Bank, National Association	Clark	520 N Nellis Blvd., Suite E2	Las Vegas	89110
JPMorgan Chase Bank, National Association	Clark	8300 W Cheyenne Blvd., Suite 102	Las Vegas	89129
JPMorgan Chase Bank, National Association	Clark	790 S Rampant Blvd.	Las Vegas	89145
JPMorgan Chase Bank, National Association	Clark	9911 W Charleston Blvd., Suite 1	Las Vegas	89117
JPMorgan Chase Bank, National Association	Clark	9151 W Sahara Ave., Suite 100	Las Vegas	89117
JPMorgan Chase Bank, National Association	Clark	2585 S Rainbow Blvd	Las Vegas	89146
JPMorgan Chase Bank, National Association	Clark	6460 Skypointe Drive	Las Vegas	89131
JPMorgan Chase Bank, National Association	Clark	6120 W. Tropicana Avenue, Ste A4	Las Vegas	89103
Kirkwood Bank of Nevada	Clark	9436 West Lake Mead Boulevard	Las Vegas	89134
Meadows Bank	Clark	8912 Spanish Ridge Avenue, Suite 100	Las Vegas	89148
MidCountry Bank	Clark	3240 East Tropicana Avenue	Las Vegas	89121
Mutual of Omaha Bank	Clark	950 South Rampart Blvd	Las Vegas	89145
Mutual of Omaha Bank	Clark	8945 West Russell Road, Suite 100 & 300	Las Vegas	89148
Mutual of Omaha Bank	Clark	9935 S Eastern Ave	Las Vegas	89183
Mutual of Omaha Bank	Clark	2080 E. Flamingo Road, Suite 100	Las Vegas	89119
Nevada State Bank	Clark	3780 E. Flamingo Road	Las Vegas	89121
Nevada State Bank	Clark	5840 W. Craig Road, Suite 140	Las Vegas	89130
Nevada State Bank	Clark	325 North Nellis Blvd. Ste110	Las Vegas	89110
Nevada State Bank	Clark	7030 S. Durango Drive	Las Vegas	89113
Nevada State Bank	Clark	5720 South Ft. Apache	Las Vegas	89148

Nevada State Bank	Clark	10610 Southern Highlands Parkway	Las Vegas	89141
Nevada State Bank	Clark	6505 N. Buffalo Drive	Las Vegas	89131
Nevada State Bank	Clark	9415 W Flamingo Road	Las Vegas	89147
Nevada State Bank	Clark	750 East Warm Springs Road	Las Vegas	89119
Nevada State Bank	Clark	8400 West Lake Mead Boulevard	Las Vegas	89128
Nevada State Bank	Clark	4170 South Maryland Parkway	Las Vegas	89119
Nevada State Bank	Clark	230 Las Vegas Boulevard	Las Vegas	89101
Nevada State Bank	Clark	3345 South Maryland Parkway	Las Vegas	89109
Nevada State Bank	Clark	3480 West Sahara Avenue	Las Vegas	89102
Nevada State Bank	Clark	3688 South Jones Boulevard	Las Vegas	89103
Nevada State Bank	Clark	4970 East Tropicana Avenue	Las Vegas	89121
Nevada State Bank	Clark	2017 N. Nellis Blvd.	Las Vegas	89115
Nevada State Bank	Clark	1921 N. Rainbow Boulevard	Las Vegas	89108
Nevada State Bank	Clark	8260 West Sahara	Las Vegas	89117
Nevada State Bank	Clark	5547 South Rainbow Boulevard	Las Vegas	89118
Nevada State Bank	Clark	170 South Rainbow Boulevard	Las Vegas	89128
Plaza Bank	Clark	8275 W Flamingo Rd	Las Vegas	89147
Royal Business Bank	Clark	3919 Spring Mountain Road	Las Vegas	89102
Talmer West Bank	Clark	3740 South Pecos-Mcleod Interconnect	Las Vegas	89121
Talmer West Bank	Clark	10000 West Charleston Boulevard	Las Vegas	89134
Talmer West Bank	Clark	6001 South Decatur Boulevard, Suite P	Las Vegas	89118
The Northern Trust Company	Clark	1995 Village Center Circle	Las Vegas	89134
Town & Country Bank	Clark	11441 Southern Highlands Parkway	Las Vegas	89141
Town & Country Bank	Clark	6355 South Rainbow Boulevard	Las Vegas	89118
Town & Country Bank	Clark	8626 West Tropicana Avenue	Las Vegas	89147
Town & Country Bank	Clark	10200 West Charleston Boulevard	Las Vegas	89135
Town & Country Bank	Clark	8620 W. Tropicana Avenue	Las Vegas	89147
U.S. Bank National Association	Clark	3625 West Russell Road	Las Vegas	89118
U.S. Bank National Association	Clark	1916 Village Center Circle, Suite 1	Las Vegas	89134
U.S. Bank National Association	Clark	4015 South Buffalo Drive	Las Vegas	89147
U.S. Bank National Association	Clark	5940 West Flamingo Road	Las Vegas	89103
U.S. Bank National Association	Clark	600 East Warm Springs Road, Ste 150	Las Vegas	89119
U.S. Bank National Association	Clark	801 East Charleston Boulevard	Las Vegas	89104
U.S. Bank National Association	Clark	2300 West Sahara Avenue, Suite 100	Las Vegas	89102
U.S. Bank National Association	Clark	2820 West Charleston Boulevard	Las Vegas	89102
U.S. Bank National Association	Clark	3160 North Rainbow Boulevard	Las Vegas	89108
U.S. Bank National Association	Clark	8410 Farm Road	Las Vegas	89131
U.S. Bank National Association	Clark	9801 W. Charleston	Las Vegas	89117
U.S. Bank National Association	Clark	4640 South Fort Apache Road	Las Vegas	89147
U.S. Bank National Association	Clark	2885 E. Desert Inn Road	Las Vegas	89121
U.S. Bank National Association	Clark	5881 E Charleston Blvd	Las Vegas	89142
U.S. Bank National Association	Clark	7075 West Ann Road	Las Vegas	89130
U.S. Bank National Association	Clark	7451 West Lake Mead Boulevard	Las Vegas	89128
U.S. Bank National Association	Clark	2135 South Decatur Boulevard	Las Vegas	89102
U.S. Bank National Association	Clark	4320 East Tropicana Avenue	Las Vegas	89121
U.S. Bank National Association	Clark	5891 West Craig Road	Las Vegas	89130
U.S. Bank National Association	Clark	4505 S. Maryland Parkway, Student Union #119	Las Vegas	89154
U.S. Bank National Association	Clark	7350 South Rainbow Boulevard	Las Vegas	89139
U.S. Bank National Association	Clark	7005 North Durango Drive	Las Vegas	89149
U.S. Bank National Association	Clark	280 East Flamingo Road, Suite A	Las Vegas	89169
U.S. Bank National Association	Clark	10140 West Flamingo Road	Las Vegas	89147
U.S. Bank National Association	Clark	7405 South Durango Street	Las Vegas	89113
U.S. Bank National Association	Clark	8540 West Desert Inn	Las Vegas	89117
U.S. Bank National Association	Clark	1155 East Twain Avenue	Las Vegas	89169
U.S. Bank National Association	Clark	820 South Rampart Boulevard	Las Vegas	89145
U.S. Bank National Association	Clark	6450 Sky Pointe Drive	Las Vegas	89131
U.S. Bank National Association	Clark	2385 East Windmill Lane	Las Vegas	89123
U.S. Bank National Association	Clark	9350 West Flamingo Road	Las Vegas	89147
U.S. Bank National Association	Clark	3850 East Flamingo Road	Las Vegas	89121
U.S. Bank National Association	Clark	4820 Blue Diamond Road	Las Vegas	89139
U.S. Bank National Association	Clark	3330 South Hualapai Way, Suite 100	Las Vegas	89117
U.S. Bank National Association	Clark	850 South Rancho Drive	Las Vegas	89106
U.S. Bank National Association	Clark	8555 West Sahara Avenue	Las Vegas	89117
U.S. Bank National Association	Clark	9750 South Maryland Parkway	Las Vegas	89183
U.S. Bank National Association	Clark	2540 South Maryland Parkway.	Las Vegas	89109
U.S. Bank National Association	Clark	450 North Nellis Boulevard	Las Vegas	89110
U.S. Bank National Association	Clark	1421 North Jones Boulevard	Las Vegas	89108
U.S. Bank National Association	Clark	10600 Southern Highlands Parkway	Las Vegas	89141

U.S. Bank National Association	Clark	2211 North Rampart Boulevard	Las Vegas	89128
U.S. Bank National Association	Clark	10100 West Tropicana Avenue	Las Vegas	89147
U.S. Bank National Association	Clark	6130 West Tropicana Avenue	Las Vegas	89103
U.S. Bank National Association	Clark	2420 North Rancho Drive	Las Vegas	89130
U.S. Bank National Association	Clark	8050 South Rainbow Boulevard	Las Vegas	89139
U.S. Bank National Association	Clark	2555 South Rainbow Boulevard	Las Vegas	89146
U.S. Bank National Association	Clark	2655 South Maryland Parkway	Las Vegas	89109
U.S. Bank National Association	Clark	4840 West Desert Inn Road	Las Vegas	89102
U.S. Bank National Association	Clark	1800 West Charleston Blvd	Las Vegas	89102
U.S. Bank National Association	Clark	9851 West Charleston Boulevard	Las Vegas	89117
U.S. Bank National Association	Clark	4440 North Rancho Drive	Las Vegas	89130
U.S. Bank National Association	Clark	574 North Eastern Avenue	Las Vegas	89101
U.S. Bank National Association	Clark	475 East Windmill Lane	Las Vegas	89123
USAA Savings Bank	Clark	3773 Howard Hughes Parkway, #190n	Las Vegas	89109
Washington Federal, National Association	Clark	7345 S Durango Drive, Suite 116	Las Vegas	89113
Washington Federal, National Association	Clark	9340 Sun City Blvd #103	Las Vegas	89134
Wells Fargo Bank, National Association	Clark	11730 West Charleston Boulevard	Las Vegas	89138
Wells Fargo Bank, National Association	Clark	10410 W Cheyenne Ave	Las Vegas	89129
Wells Fargo Bank, National Association	Clark	4182 Blue Diamond Rd	Las Vegas	89139
Wells Fargo Bank, National Association	Clark	7100 North Durango Drive	Las Vegas	89149
Wells Fargo Bank, National Association	Clark	3360 West Sahara Avenue Suite 175	Las Vegas	89102
Wells Fargo Bank, National Association	Clark	10090 West Tropicana Avenue	Las Vegas	89147
Wells Fargo Bank, National Association	Clark	440 East Silverado Ranch Boulevard, Suite C	Las Vegas	89123
Wells Fargo Bank, National Association	Clark	6585 North Decatur Boulevard	Las Vegas	89131
Wells Fargo Bank, National Association	Clark	7255 South Rainbow Boulevard	Las Vegas	89118
Wells Fargo Bank, National Association	Clark	10475 South Decatur Boulevard	Las Vegas	89141
Wells Fargo Bank, National Association	Clark	5891 E. Charleston Blvd, Suite 100a	Las Vegas	89142
Wells Fargo Bank, National Association	Clark	7290 South Durango Drive	Las Vegas	89113
Wells Fargo Bank, National Association	Clark	10850 W Charleston Blvd	Las Vegas	89135
Wells Fargo Bank, National Association	Clark	5960 Centennial Center Boulevard	Las Vegas	89149
Wells Fargo Bank, National Association	Clark	4075 South Ft. Apache Road	Las Vegas	89147
Wells Fargo Bank, National Association	Clark	6325 S. Rainbow Blvd, Suite 210	Las Vegas	89118
Wells Fargo Bank, National Association	Clark	1900 Village Center Circle	Las Vegas	89134
Wells Fargo Bank, National Association	Clark	5757 Wayne Newton Boulevard Door #tb/2196a	Las Vegas	89119
Wells Fargo Bank, National Association	Clark	3726 East Flamingo Road	Las Vegas	89121
Wells Fargo Bank, National Association	Clark	8190 West Sahara Avenue	Las Vegas	89117
Wells Fargo Bank, National Association	Clark	1775 N Decatur Boulevard	Las Vegas	89108
Wells Fargo Bank, National Association	Clark	4016 South Rainbow Boulevard	Las Vegas	89103
Wells Fargo Bank, National Association	Clark	4215 E Charleston Blvd	Las Vegas	89104
Wells Fargo Bank, National Association	Clark	1021 W Owens Ave	Las Vegas	89106
Wells Fargo Bank, National Association	Clark	7590 W. Lake Mead	Las Vegas	89128
Wells Fargo Bank, National Association	Clark	5500 Boulder Highway	Las Vegas	89122
Wells Fargo Bank, National Association	Clark	6885 E. Lake Mead Blvd	Las Vegas	89156
Wells Fargo Bank, National Association	Clark	1700 East Charleston Boulevard	Las Vegas	89104
Wells Fargo Bank, National Association	Clark	530 S Vegas Blvd	Las Vegas	89101
Wells Fargo Bank, National Association	Clark	4850 West Craig Road	Las Vegas	89130
Wells Fargo Bank, National Association	Clark	4626 S Maryland Parkway	Las Vegas	89119
Wells Fargo Bank, National Association	Clark	5410 W Charleston Boulevard	Las Vegas	89146
Wells Fargo Bank, National Association	Clark	4425 West Russell Road	Las Vegas	89118
Wells Fargo Bank, National Association	Clark	1001 South Rainbow Boulevard	Las Vegas	89145
Wells Fargo Bank, National Association	Clark	2501 S Rainbow Blvd	Las Vegas	89146
Wells Fargo Bank, National Association	Clark	9410 West Lake Mead Boulevard	Las Vegas	89134
Wells Fargo Bank, National Association	Clark	2420 East Sunset Road	Las Vegas	89120
Wells Fargo Bank, National Association	Clark	2875 South Nellis Boulevard, Suite 10	Las Vegas	89121
Wells Fargo Bank, National Association	Clark	4578 Boulder Highway	Las Vegas	89121
Wells Fargo Bank, National Association	Clark	791 North Nellis Boulevard	Las Vegas	89110
Wells Fargo Bank, National Association	Clark	6110 West Cheyenne Avenue	Las Vegas	89108
Wells Fargo Bank, National Association	Clark	3555 South Jones Boulevard	Las Vegas	89103
Wells Fargo Bank, National Association	Clark	3433 South Maryland Parkway	Las Vegas	89109
Wells Fargo Bank, National Association	Clark	801 North Rancho Drive	Las Vegas	89106
Wells Fargo Bank, National Association	Clark	4425 Spring Mountain Road	Las Vegas	89102
Wells Fargo Bank, National Association	Clark	3300 West Sahara Avenue	Las Vegas	89102
Wells Fargo Bank, National Association	Clark	3800 Howard Hughes Parkway	Las Vegas	89109
Wells Fargo Bank, National Association	Clark	4421 East Bonanza Road	Las Vegas	89110
Wells Fargo Bank, National Association	Clark	7271 South Eastern Avenue	Las Vegas	89119
Wells Fargo Bank, National Association	Clark	6121 West Lake Mead Boulevard	Las Vegas	89108
Wells Fargo Bank, National Association	Clark	8350 West Cheyenne Avenue	Las Vegas	89129
Wells Fargo Bank, National Association	Clark	5975 West Tropicana Avenue	Las Vegas	89103

Wells Fargo Bank, National Association	Clark	2550 South Fort Apache Road	Las Vegas	89117
Wells Fargo Bank, National Association	Clark	1121 Las Vegas Boulevard South	Las Vegas	89104
Wells Fargo Bank, National Association	Clark	445 Windmill Land	Las Vegas	89123
Wells Fargo Bank, National Association	Clark	7530 West Lake Mead Boulevard	Las Vegas	89128
Wells Fargo Bank, National Association	Clark	801 South Rancho Drive	Las Vegas	89106
Wells Fargo Bank, National Association	Clark	4720 South Eastern Avenue	Las Vegas	89119
Wells Fargo Financial National Bank	Clark	4455 Spring Mountain Road	Las Vegas	89102
Western Alliance Bank	Clark	7251 West Lake Mead Boulevard, Suite 108	Las Vegas	89128
Western Alliance Bank	Clark	3985 South Durango Road	Las Vegas	89147
Western Alliance Bank	Clark	2700 West Sahara Avenue	Las Vegas	89102
Western Alliance Bank	Clark	100 City Parkway, Suite 120	Las Vegas	89106
Western Alliance Bank	Clark	8505 West Centennial Parkway	Las Vegas	89149
Western Alliance Bank	Clark	1115 S. Hualapai Way	Las Vegas	89117
Mutual of Omaha Bank	Clark	3100 Needles Highway, Ste 100	Laughlin	89029
Bank of America, National Association	Clark	81 West Mesquite Boulevard	Mesquite	89027
Nevada Bank and Trust Company	Clark	599 W Mesquite Blvd.	Mesquite	89027
Nevada State Bank	Clark	1130 West Pioneer Blvd	Mesquite	89027
Wells Fargo Bank, National Association	Clark	611 W Mesquite Boulevard	Mesquite	89027
Western Alliance Bank	Clark	11 Pioneer Boulevard	Mesquite	89027
Armed Forces Bank, National Association	Clark	4311 Carswell Avenue	Nellis A F B	89191
Armed Forces Bank, National Association	Clark	4325 North Washington Boulevard	Nellis Air Force Base	89110
Bank of America, National Association	Clark	2060 North Las Vegas Boulevard	North Las Vegas	89030
Bank of America, National Association	Clark	1933 W. Craig Road	North Las Vegas	89032
Bank of America, National Association	Clark	5485 Camino Al Norte	North Las Vegas	89031
Bank of America, National Association	Clark	2445 East Centennial Parkway	North Las Vegas	89081
Bank of the West	Clark	4050 Losee Road	North Las Vegas	89030
Citibank, National Association	Clark	2690 Deer Springs Way	North Las Vegas	89084
City National Bank	Clark	4310 W. Cheyenne	North Las Vegas	89032
JPMorgan Chase Bank, National Association	Clark	2015 W Craig Road, Ste A	North Las Vegas	89032
JPMorgan Chase Bank, National Association	Clark	5558 Camino Al Norte	North Las Vegas	89031
JPMorgan Chase Bank, National Association	Clark	6895 Aliante Pkwy	North Las Vegas	89084
Nevada State Bank	Clark	2860 W. Centennial	North Las Vegas	89084
Nevada State Bank	Clark	2014 West Craig Road	North Las Vegas	89032
Plaza Bank	Clark	5135 Camino Al Norte, Suite 4	North Las Vegas	89031
U.S. Bank National Association	Clark	5564 Camino Al Norte	North Las Vegas	89031
U.S. Bank National Association	Clark	4700 West Ann Road	North Las Vegas	89031
U.S. Bank National Association	Clark	3010 West Ann Road	North Las Vegas	89032
U.S. Bank National Association	Clark	6475 Aliante Parkway	North Las Vegas	89084
U.S. Bank National Association	Clark	2200 East Lake Mead Boulevard	North Las Vegas	89030
Valley Bank of Nevada	Clark	6385 Simmons Street	North Las Vegas	89031
Washington Federal, National Association	Clark	3170 W Ann Rd	North Las Vegas	89031
Wells Fargo Bank, National Association	Clark	2401 Lake Mead Boulevard, Suite 100	North Las Vegas	89030
Wells Fargo Bank, National Association	Clark	1507 West Craig Road	North Las Vegas	89032
Wells Fargo Bank, National Association	Clark	3113 West Ann Road	North Las Vegas	89031
Wells Fargo Bank, National Association	Clark	6975 Aliante Parkway	North Las Vegas	89084
Wells Fargo Bank, National Association	Clark	5970 Losses Road	North Las Vegas	89081
Western Alliance Bank	Clark	6915 Aliante Parkway	North Las Vegas	89084
Bank of America, National Association	Clark	140 North Main Street	Overton	89040
Bank of America, National Association	Douglas	947 Topsy Lane	Carson City	89705
El Dorado Savings Bank, F.S.B.	Douglas	3788 Us Highway 395 S	Carson City	89705
El Dorado Savings Bank, F.S.B.	Douglas	1517 Us 395 N	Gardnerville	89410
Heritage Bank of Nevada	Douglas	1299 No. Hwy. 395	Gardnerville	89410
U.S. Bank National Association	Douglas	1525 Highway 395 North Suite 1000	Gardnerville	89410
U.S. Bank National Association	Douglas	1341 Us Highway 395 North	Gardnerville	89410
Wells Fargo Bank, National Association	Douglas	1542 Us Hwy 395 N	Gardnerville	89410
Bank of America, National Association	Douglas	1646 Us Highway 395	Minden	89423
City National Bank	Douglas	1662 Highway 395, Suite 105	Minden	89423
Nevada State Bank	Douglas	1656 Highway 395	Minden	89423
Bank of America, National Association	Douglas	276 Kingsbury Grade	Stateline	89449
U.S. Bank National Association	Douglas	229 Kingsbury Grade	Stateline	89449
Wells Fargo Bank, National Association	Douglas	110 Hwy 50	Stateline	89449
Wells Fargo Bank, National Association	Douglas	212 Elks Point Drive	Zephyr Cove	89448
Bank of America, National Association	Elko	605 Idaho Street	Elko	89801
Nevada Bank and Trust Company	Elko	852 Idaho Street	Elko	89801
Nevada State Bank	Elko	2915 Moiuntain City Highway	Elko	89801
Nevada State Bank	Elko	487 Railroad Street	Elko	89801
U.S. Bank National Association	Elko	801 Idaho Street	Elko	89801
Wells Fargo Bank, National Association	Elko	2070 Idaho Street	Elko	89801

Wells Fargo Bank, National Association	Elko	405 Idaho Street	Elko	89801
Nevada State Bank	Elko	568 Spring Valley Court	Spring Creek	89815
Nevada State Bank	Elko	408 Sixth Street	Wells	89835
Nevada State Bank	Elko	1855 West Wendover Boulevard	West Wendover	89883
Nevada State Bank	Eureka	91 North Main Street	Eureka	89316
Bank of America, National Association	Humboldt	1005 West Fourth Street	Winnemucca	89445
Nevada State Bank	Humboldt	747 South Grass Valley Road	Winnemucca	89445
U.S. Bank National Association	Humboldt	180 South Bridge Street	Winnemucca	89445
Wells Fargo Bank, National Association	Humboldt	151 West Fourth Street	Winnemucca	89445
Wells Fargo Bank, National Association	Lander	1000 Broyles Ranch Road	Battle Mountain	89820
Nevada Bank and Trust Company	Lincoln	210 Front Street	Caliente	89008
Bank of America, National Association	Lincoln	71 Main Street	Pioche	89043
Nevada State Bank	Lyon	244 Dayton Valley Road, Suite 100	Dayton	89403
U.S. Bank National Association	Lyon	2200 Us Highway 50 East	Dayton	89403
Wells Fargo Bank, National Association	Lyon	6 Pine Cone Road, Suite 6	Dayton	89403
Bank of America, National Association	Lyon	1480 Us Hwy 95a N	Fernley	89408
Nevada State Bank	Lyon	250 Highway 95a	Fernley	89408
Wells Fargo Bank, National Association	Lyon	1400 E Newlands Dr	Fernley	89408
Wells Fargo Bank, National Association	Lyon	246 South Main Street	Yerington	89447
Bank of America, National Association	Mineral	526 E Street	Hawthorne	89415
American First National Bank	Nye	1600 S. State Hwy 373	Amargosa Valley	89020
Bank of America, National Association	Nye	101 North Second Streett	Beatty	89003
American First National Bank	Nye	3340 S Highway 160	Pahrump	89048
Bank of America, National Association	Nye	750 S. Highway 160	Pahrump	89048
Meadows Bank	Nye	3250 S. Highway 160 #3	Pahrump	89048
Nevada State Bank	Nye	1301 South Highway 160	Pahrump	89048
U.S. Bank National Association	Nye	601 South Highway 160	Pahrump	89048
Wells Fargo Bank, National Association	Nye	520 South Highway 160	Pahrump	89048
Nevada State Bank	Nye	132 Erie Main	Tonopah	89049
Nevada State Bank	Pershing	1150 Cornell Avenue	Lovelock	89419
Wells Fargo Bank, National Association	Pershing	920 Cornell Avenue	Lovelock	89419
Bank of America, National Association	Storey	300 Union Street	Virginia City	89440
Bank of America, National Association	Washoe	900 Tahoe Boulevard	Incline Village	89451
U.S. Bank National Association	Washoe	923 Tahoe Boulevard	Incline Village	89451
Umpqua Bank	Washoe	910 Tahoe Blvd #101	Incline Village	89451
Wells Fargo Bank, National Association	Washoe	776 Tahoe Boulevard	Incline Village	89451
Wells Fargo Bank, National Association	Washoe	938 Tahoe Boulevard	Incline Village	89451
Bank of America, National Association	Washoe	401 South Virginia Street	Reno	89501

Bank of America, National Association	Washoe	1830 South Virginia Street	Reno	89502
Bank of America, National Association	Washoe	5905 South Virginia Street	Reno	89502
Bank of America, National Association	Washoe	700 North Virginia Street	Reno	89501
Bank of America, National Association	Washoe	2597 Mill Street	Reno	89502
Bank of America, National Association	Washoe	3598 West Plumb Lane	Reno	89509
Bank of America, National Association	Washoe	4998 W 7th Street	Reno	89503
Bank of America, National Association	Washoe	195 Lemmon Drive	Reno	89506
Bank of America, National Association	Washoe	18400 Wedge Parkway	Reno	89511
Bank of America, National Association	Washoe	710 South Meadows Parkway	Reno	89521
Bank of the West	Washoe	4950 Kietzke Lane	Reno	89509
Charles Schwab Bank	Washoe	6502 S Mccarran Blvd	Reno	89509
Charles Schwab Bank	Washoe	5190 Neil Road	Reno	89502
City National Bank	Washoe	5470 Kietzke Lane, Building 3	Reno	89511
Heritage Bank of Nevada	Washoe	47 Damonte Ranch Parkway	Reno	89521
Heritage Bank of Nevada	Washoe	1000 West Seventh Street	Reno	89503
Heritage Bank of Nevada	Washoe	2330 South Virginia Street	Reno	89502
Meadows Bank	Washoe	6518 S Mccarran Blvd	Reno	89509
Mutual of Omaha Bank	Washoe	2405 Vassar St	Reno	89502
Mutual of Omaha Bank	Washoe	6275 Neil Road	Reno	89511
Nevada State Bank	Washoe	1 West Liberty Street	Reno	89501
Nevada State Bank	Washoe	1001 West Moana Lane	Reno	89509
Nevada State Bank	Washoe	190 Damonte Ranch Parkway	Reno	89521
U.S. Bank National Association	Washoe	4000 Kietzke Lane	Reno	89502
U.S. Bank National Association	Washoe	301 Vassar Street	Reno	89502
U.S. Bank National Association	Washoe	300 South Virginia Street	Reno	89501
U.S. Bank National Association	Washoe	1080 North Hills Boulevard	Reno	89506
U.S. Bank National Association	Washoe	5190 Neil Road, Suite 130	Reno	89502
U.S. Bank National Association	Washoe	175 Lemmon Drive	Reno	89506
U.S. Bank National Association	Washoe	5910 Mae Anne Avenue	Reno	89523
U.S. Bank National Association	Washoe	1161 Steamboat Parkway	Reno	89521
U.S. Bank National Association	Washoe	13949 South Virginia Street	Reno	89511
U.S. Bank National Association	Washoe	5150 Mae Anne Avenue	Reno	89523
Umpqua Bank	Washoe	9990 Double R. Blvd.	Reno	89521
Umpqua Bank	Washoe	3490 South Virginia Street	Reno	89515
Umpqua Bank	Washoe	3490 South Virginia Street	Reno	89502
Umpqua Bank	Washoe	1680 Robb Drive	Reno	89523
Wells Fargo Bank, National Association	Washoe	220 Lemmon Drive	Reno	89506
Wells Fargo Bank, National Association	Washoe	6255 E. Sharlands Drive	Reno	89523
Wells Fargo Bank, National Association	Washoe	497 S. Meadows Parkway	Reno	89521
Wells Fargo Bank, National Association	Washoe	4045 South Virginia Street	Reno	89502
Wells Fargo Bank, National Association	Washoe	701 Kietzke Lane	Reno	89502
Wells Fargo Bank, National Association	Washoe	490 California Avenue	Reno	89509
Wells Fargo Bank, National Association	Washoe	390 East Plumb Lane	Reno	89502
Wells Fargo Bank, National Association	Washoe	401 Keystone Avenue	Reno	89503
Wells Fargo Bank, National Association	Washoe	5100 Neil Road	Reno	89502
Wells Fargo Bank, National Association	Washoe	5125 Mae Anne Avenue	Reno	89523
Wells Fargo Bank, National Association	Washoe	200 South Virginia Street, Suite 100	Reno	89501
Wells Fargo Bank, National Association	Washoe	8165 South Virginia Street	Reno	89511
Wells Fargo Bank, National Association	Washoe	1901 Silverada Boulevard	Reno	89512
Wells Fargo Bank, National Association	Washoe	4780 Caughlin Pkwy	Reno	89509
Wells Fargo Bank, National Association	Washoe	2895 Northtowne Lane	Reno	89512
Wells Fargo Bank, National Association	Washoe	18100 Wedge Parkway	Reno	89511
Wells Fargo Bank, National Association	Washoe	5340 Kietzke Lane	Reno	89511
Western Alliance Bank	Washoe	6290 Sharlands Avenue	Reno	89523
Western Alliance Bank	Washoe	5335 Kietzke Lane	Reno	89509
Bank of America, National Association	Washoe	5005 Pyramid Lake Road	Sparks	89436
Bank of America, National Association	Washoe	700 North Mccarran Boulevard	Sparks	89431
Bank of America, National Association	Washoe	2650 Oddie Blvd	Sparks	89431
Bank of the West	Washoe	855 Sparks Boulevard	Sparks	89434
El Dorado Savings Bank, F.S.B.	Washoe	5235 Vista Blvd	Sparks	89436
Farm Bureau Bank FSB	Washoe	2165 Green Vista Drive	Sparks	89431
Heritage Bank of Nevada	Washoe	330 Los Altos Prkwy	Sparks	89436
Nevada State Bank	Washoe	500 East Prater Way	Sparks	89431
U.S. Bank National Association	Washoe	2818 Vista Boulevard	Sparks	89434
U.S. Bank National Association	Washoe	142 Los Altos Parkway	Sparks	89436
U.S. Bank National Association	Washoe	2858 Vista Boulevard	Sparks	89434
U.S. Bank National Association	Washoe	1255 Baring Boulevard	Sparks	89434
U.S. Bank National Association	Washoe	2389 Wingfield Hills Road	Sparks	89436

U.S. Bank National Association	Washoe	2195 Oddie Boulevard	Sparks	89431
U.S. Bank National Association	Washoe	565 East Prater Way	Sparks	89431
U.S. Bank National Association	Washoe	9750 Pyramid Lake Highway	Sparks	89436
Wells Fargo Bank, National Association	Washoe	2105 Oddie Boulevard	Sparks	89431
Wells Fargo Bank, National Association	Washoe	1200 Disc Drive	Sparks	89436
Wells Fargo Bank, National Association	Washoe	2221 Pyramid Way	Sparks	89431
Wells Fargo Bank, National Association	Washoe	400 North Mccarran Boulevard	Sparks	89431
Western Alliance Bank	Washoe	725 Sparks Boulevard	Sparks	89434
Western Alliance Bank	Washoe	381 Los Altos Parkway	Sparks	89436
Western Alliance Bank	Washoe	980 South Mccarran Blvd.	Sparks	89431
Wells Fargo Bank, National Association	Washoe	5440 Sun Valley Blvd	Sun Valley	89433
Bank of America, National Association	White Pine	1689 S. Seventh Street	Ely	89301
Nevada Bank and Trust Company	White Pine	777 Avenue F	Ely	89301
The First National Bank of Ely	White Pine	595 Aultman Street	Ely	89301

Appendix D - Nevada Credit Unions

		CREDIT UNIONS			
Lender	**Phone**	**Address**	**City**	**Zip Code**	**Website**
Pahranagat Valley FCU	775-725-3586	169 North Main Street	Alamo	89001	http://www.pvfcu.net
Greater Nevada CU	775-882-2060	P.O. Box 2128	Carson City	89702	https://www.gncu.org
Boulder Dam CU	702-293-7777	530 Avenue G	Boulder City	89006	http://boulderdamcu.org
Elko Federal CU	775-738-4083	2397 Mountain City Hwy	Elko	89801	http://www.elkofcu.org
Churchill County FCU	775-423-7444	667 South Maine St.	Fallon	89406	http://www.ccfcu.biz
Financial Horizons CU	775-945-2121	895 Sierra Way	Hawthorne	89415	http://www.fhcunv.org
One Nevada CU	702-457-1000	2645 South Mojave Road	Las Vegas	89121	https://www.onenevada.org
SCE Federal CU	800-866-6474	1450 W. Horizon Ridge , C102	Henderson	89012	https://www.scefcu.org/
Sierra Pacific FCU	775-834-4579	6100 Neil Road, Suite 150	Reno	89511	http://sierrapacificfcu.org/
Sierra Pacific FCU	702-876-7229	5241 Spring Mountain Rd	Las Vegas	89150	http://sierrapacificfcu.org/
Western Star CU	702-791-4777	8395 W Sunset Road, STe 100	Las Vegas	89113	http://www.weststar.org
Great Basin CU	775-333-4228	9770 S. Virginia St.	Reno	89511	https://www.greatbasin.org
Clark County CU	702-228-2228	1425 E. Windmill	Las Vegas	89123	https://www.ccculv.org
Frontier FCU	775-829-2070	5200 Neil Road	Reno	89502	http://www.frontierfcu.org

Appendix E - SBA Certified Development Companies Lender List (CDCs)

Lender	Counties	Contact
California Statewide CDC 141 S. Hudson Ave. Ste. 200 Pasedena, CA. 91101	Carson City, Clark, Douglas, Washoe	**Sasha Globa,** 800-348-6258 sasha@calstatewide.com
CDC Small Business Finance 2448 Historic Decatur Rd., Suite 200 San Diego, CA 92106	Carson City, Clark, Douglas, Esmeralda Lyon, Mineral, Nye, Storey, Washoe	**NorthernNevada** **Ed Ryan** 800-611-5170 eryan@cdcloans.com **Southern Nevada** **Chris Bane,** 800-817-3795 cbane@cdcloans.com
Mountain West Small Business Finance 2595 E. 3300 South Salt Lake City, NV. 84109	Clark, Elko, Lincoln, White Pine	**Rich Trang,** 702-682-6600 rtrang@mwsbf.com
Nevada State Development Corporation 6572 South McCarran Blvd. Reno, NV 89509	***All counties*** ***in Nevada***	**Northern Nevada** **Adrien Burney,** 800-726-2494 aburney@nsdc-loans.com **Southern Nevada** **Debra Alexandre,** 877-732-7101 dalexandre@nsdc-loans.com
New Ventures Capital Development Company 626 S. 9th St. Las Vegas. NV. 89101	Clark, Elko, Lincoln, White Pine	**Ernest Fountain,** 702-382-9522 ernest_fountain@lvcoxmail.com
TMC Development 1635 Village Center Circle, Suite 170 Las Vegas, NV 89134	Carson City, Clark, Douglas, Esmeralda Lyon, Mineral, Nye, Storey, Washoe	**Ann Santiago,** 702-318-6515 ann@tmcfinancing.com **Cindy Santilen,** 702-318-6515 cindy@tmcfinancing.com

Appendix F - SBA Quick Reference Guide to Loan Guaranty Programs

Program	Maximum Loan Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies	Benefits to Borrowers
7(a) Loans	$5 million gross	85% guaranty for loans of $150,000 or less; 75% guaranty for loans greater than $150,000 (up to $3.75 million maximum guaranty)	Term Loan. Expansion/ renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; refinance debt for compelling reasons; seasonal line of credit, inventory or starting a business	Depends on ability to repay. Generally, working capital & machinery & equipment (not to exceed life of equipment) is 5-10 years; real estate is 25 years.	**Loans less than 7 years:** $0 - $25,000 Prime + 4.25% $25,001 - $50,000 P + 3.25% Over $50,000 Prime + 2.25% **Loans 7 years or longer:** 0 - $25,000 Prime + 4.75% $25,001 - $50,000 P + 3.75% Over $50,000 Prime + 2.75%	**(No SBA fees on loans of $150,000 or less approved in FY 2014.)** Fee charged on guaranteed portion of loan only. Maturity: 1 year or less 0.25% guaranty fee; over 1 year: $150,001-$700,000 = 3.0%; over $700,000 = 3.5%; 3.75% on guaranty portion over $1 million. Ongoing fee of 0.52%.	Must be a for profit business & meet SBA size standards; show good character, credit, management, and ability to repay. Must be an eligible type of business. Prepayment penalty for loans with maturities of 15 years or more if prepaid during first 3 years. (5% year 1, 3% year 2 and 1% year 3)	Long-term financing; Improved cash flow; Fixed maturity; No balloons; No prepayment penalty (under 15 years)
Small Loan Advantage (SLA) Is now the 7(a) $350,000 and under model.	$350,000	Same as 7(a)	Same as 7(a) The SLA name is for transition purposes, but it covers all loans $350,000 and under, except the express programs.	Same as 7(a)	Same as 7(a)	Same as 7(a)	Same as 7(a) plus all loan applications will be credit scored by SBA prior to loan approval or loan number . If not acceptable the loan can be submitted via SBAExpress.	Same as 7(a)
SBA*Express*	$350,000	50%	May be used for revolving lines of credit (up to 7 year maturity) or for a term loan (same as 7(a)).	Up to 7 years for Revolving Lines of Credit including term out period. Otherwise, same as 7(a).	Loans $50,000 or less; prime+ 6.5%; Loans over $50,000; prime + 4.5%	Same as 7(a)	Same as 7(a)	Fast turnaround; Streamlined process; Easy-to-use line of credit
SBA Veterans Advantage 01/01/14 - 09/30/14	Same as SBAExpress	Same as SBA*Express*	Same as SBA*Express*	Same as SBA*Express*	Same as SBA*Express*	No guaranty fee Ongoing fee of 0.52%.	Same as 7(a). Plus, small business must be owned and controlled by one or more of the following groups: veteran, active-duty military in TAP, reservist or National Guard member or a spouse of any of these groups, or a widowed spouse of a service member or veteran who died during service, or a service-connected disability.	Same as SBAExpress No guaranty fee
CapLines: 1. Working Capital; 2. Contract ; 3. Seasonal; and 4. Builders	$5 million	Same as 7(a) .	Finance seasonal and/or short term working capital needs; cost to perform; construction costs; advances against existing inventory and receivables; consolidation of short-term debts. May be revolving.	Up to 10 years, except Builder's CAPLine, which is 5 years	Same as 7(a)	Same as 7(a)	Same as 7(a), plus all lenders must execute Form 750 & 750B (short term loans)	1. Working Capital - (LOC) Revolving Line of Credit 2. Contract - can finance all costs (excluding profit). 3. Seasonal - Seasonal working capital needs. 4. Builder - Finances direct costs with building a commercial or residential structure
Community Advantage Mission focused lenders only. Expires 03/15/17	$250,000	Same as 7(a)	Same as 7(a)	Same as 7(a)	Prime plus 6%	Same as 7(a)	Same as 7(a)	Same as 7(a) Plus lenders must be CDFIs, CDCs or micro-lender targeting underserved market

SBA U.S. Small Business Administration

QUICK REFERENCE TO SBA LOAN GUARANTY PROGRAMS

Program	Maximum Loan Amount	Percent of Guaranty	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty Fees	Who Qualifies	Benefits to Borrowers
International Trade	$5 million	90% guaranty (up to $4.5 million maximum guaranty) (Up to $4 million maximum guaranty for working capital)	Term loan for permanent working capital, equipment, facilities, land and buildings and debt refinance related to international trade	Up to 25 years.	Same as 7(a)	Same as 7(a)	Same as 7(a), plus engaged or preparing to engage in international trade or adversely affected by competition from imports.	Long term financing to allow small business to compete more effectively in the international marketplace
Export Working Capital Program	$5 million	90% guaranty (up to $4.5 million maximum guaranty)	Short-term, working-capital loans for exporters. May be transaction based or asset-based. Can also support standby letters of credit	Generally one year or less, may go up to 3 years	No SBA maximum interest rate cap, but SBA monitors for reasonableness	Same as 7(a)	Same as 7(a), plus need short -term working capital for exporting.	Additional working capital to increase Export sales without disrupting domestic financing and business plan
Export *Express*	$500,000	90% guaranty for loans of $350,000 or less; 75% guaranty for loans greater than $350,000	Same as SBA*Express* plus standby letters of credit	Same as SBA*Express*	Same as SBA*Express*	Same as 7(a)	Applicant must demonstrate that loan will enable them to enter a new, or expand in an existing export market. Business must have been in operation for at least 12 months (though not necessarily in exporting).	Fast turnaround; Streamlined process; Easy-to-use line of credit
504 Loans Provided through Certified Development Companies (CDCs) which are licensed by SBA	504 CDC maximum amount ranges from $5 million to $5.5 million, depending on type of business.	Project costs financed as follows: CDC: up to 40% Non-guaranteed financing: Lender: 50% Equity: 10% plus additional 5% if new business and/or 5% if special use property.	Long-term, fixed-asset loans; Lender (non-guaranteed) financing secured by first lien on project assets. CDC loan provided from SBA 100% guaranteed debenture sold to investors at fixed rate secured by 2nd lien.	CDC Loan: 10- or 20-year term fixed interest rate. Lender Loan: Unguaranteed financing may have a shorter term. May be fixed or adjustable interest rate	Fixed rate on 504 Loan established when the debenture backing loan is sold. Declining prepayment penalty for 1/2 of term.	.5% fee on lender share, plus CDC may charge up to 1.5% on their share. CDC charges a monthly servicing fee of 0.625%-1.5% on unpaid balance Ongoing guaranty fee is 0.9375% of principal outstanding. Ongoing fee % does not change during term.	Alternative Size Standard: For-profit businesses that do not exceed $15 million in tangible net worth, and do not have an average two full fiscal year net income over $5 million. Owner Occupied 51% for existing or 60% for new construction.	Low down payment - equity (10%-20%) (The equity contribution may be borrowed) Fees can be financed; SBA Portion: Long-term fixed rate Full amortization No balloons
Non-7(a) Loans Microloans Loans through nonprofit lending organizations; technical assistance also provided.	$50,000	Not applicable	Purchase machinery & equipment, fixtures, leasehold improvements; working capital.; etc. Cannot be used to repay existing debt.	Shortest term possible, not to exceed 6 years	Negotiable with intermediary. Subject to either 7.75 or 8.5% above intermediary cost of funds.	No guaranty fee	Same as 7(a)	Direct loans from nonprofit intermediary lenders; Fixed-rate financing; Very small loan amounts; Technical assistance available

USDA Rural Development – Nevada

Business Programs

USDA Program	Purpose *What is the program's goal?*	Program Type *How does it work?*	Eligible Applicants *Who may apply?*	Eligible Areas *What is rural?*	Authorized Purposes *How may funds be used?*	Typical Amount of Assistance	Rates & Terms *Subject to change*	Key to Success	When to Apply
B&I Guarantee Business & Industry Guaranteed Loan	Create and maintain employment and improve the economic climate by providing financial backing for rural businesses	USDA guarantees business loans made by commercial lenders	Individuals, corporations, cooperatives, partnerships, non-profit businesses, and Federally Designated Tribes. Apply through Federal or State chartered banks	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	Building, acquisition, construction, conversion, expansion, repair, modernization or development costs, purchase of equipment, machinery or supplies, working capital and refinancing	Negotiated by business and lender; loan guarantees of up to $10 million with administrator approval; up to 80% loan guarantee	All terms and conditions are established by lender and borrower; interest rates may change no more than quarterly	Lender-driven; have a bank willing to make the loan with USDA guarantees; business with strong equity and collateral	Year-round
IRP Intermediary Relending Program	Assist in financing business and economic development activity to create and retain jobs in rural and tribal communities	Loans are provided to qualified local organizations (intermediaries) to establish revolving loan funds; contact Rural Development State Office for current list of IRP lenders	Public bodies, nonprofits, Federally Designated Tribes and cooperatives are eligible to be intermediaries	Unincorporated areas and cities with populations of ≤25,000	The intermediary makes loans of $50,000-$250,000 to businesses from its revolving loan fund on terms established by the intermediary	In recent years, loans to intermediaries have been capped; check with Rural Development State Office	Direct loan. Intermediary pays 1 percent for 30 years	For intermediary-capacity to market and manage a revolving loan fund; for recipient businesses- a current business plan and financial records are needed	Year-round with a quarterly competition at the national level; apply to the Rural Development State Office
RBEG Rural Business Enterprise Grant	Finance and facilitate the development of small and emerging private business enterprises	USDA makes grants to local economic development groups, tribes, or tribal development corporations to assist private business development	Nonprofit economic development groups, Federally Designated Tribes, and public bodies (cities/counties)	Unincorporated areas and cities with populations of <50,000; not in the urbanized edge of larger cities	To do a feasibility study, provide technical assistance to business, provide job training, set up a revolving loan fund, or develop infrastructure	Grants $10,000 and up depending on funding levels	N/A for this grant program	Respond carefully to the NOFA and application with a well-developed and locally supported business development concept	Once-a-year competition at state level; apply to Rural Development State Office
REDLG Rural Economic Development Loan and Grant	Under the RED Loan program, USDA provides zero interest loans to local utilities which, in turn, pass through to local businesses for projects that will create and retain employment in rural areas.Under the RED Grant program, USDA provides grant funds to local utilities which use the funding to establish revolving loan funds	Local utility receives the loan or grant and passes the funding on to rural businesses for eligible projects to create and retain employment in rural areas; loans are made to eligible utility and telephone coops; grant funds available to eligible utility, telephone cooperatives, public power districts	Current electric, utility and telephone coop borrowers; Rural Electrification Act borrowers; not-for-profit utility that is eligible for electric/ programs	Same as above; points given to populations of 2,500 and under	Capitalize revolving loan funds; provide technical assistance; develop business incubators; community development assistance to non-profits and public bodies; facilities and equipment for education/training for rural residents to facilitate economic development; medical care facilities and equipment to rural residents; computer networks	Grants/Loans $10,000 and up depending on funding levels	Zero interest loans; revolving loan fund must be paid back if cancelled	Review application carefully, contact Rural Development State Office; projects must create and retain employment	Year-round; contact Rural Development State Office; applications will be sent to National Office

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