

What is an SBA Express loan?

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The SBA Express loan has earned its name because it requires minimal paperwork and can fund incredibly fast. After all, it's basically an SBA 7(a) loan that's been fine-tuned for speed and efficiency.

In the broader world of financing, many quick-funding loans have a reputation for delivering bad terms and rates from undesirable lenders. But SBA Express loans are different, connecting you with [reputable lenders](#) offering attractive rates and terms. This is made possible because the SBA uses its secret sauce—reducing the loan's maximum amount and limiting its usage to financing equipment, debt consolidation, and increasing working capital.

There are a couple different kinds of SBA Express Loans. The traditional version is great for small business owners who need quick access to up to \$350,000. How fast is it? Well, the [SBA](#) will respond to your request within 36 hours. And the loan will fund in as little as 30 days. Notably, the program has a lot of flexibility, so you can use the funds for a wide range of small business needs.

If you're an exporter by trade, you may qualify for the second type, aptly name an Export Express Loan. This loan is similar to a traditional SBA Express Loan, with two notable differences being that approval time is even faster and the maximum amount is elevated to \$500,000.

Qualifying for an SBA Express Loan isn't too difficult. If you've got a credit score above 680 and own a healthy business, you'll be in great shape. Our funding managers are happy to walk you through the process and answer any questions you might have about [SBA loans](#).
