

## Lenders Offering Virginia Veterans Incentives on SBA Loans

The following is a list of the participating lenders, their contact information, and the incentives that they have agreed to provide to veterans.

Lender	Contact	Telephone	Incentives	Timeframe
Cardinal Bank	John Gusciora	(703) 584-3468	Maximum interest rate of prime + 1.50% on loans from \$50,000 to \$150,000	Through 12/31/08
Fulton Bank	Mike Austin	(757) 222-2437	½% rate reduction on loans up to \$500,000	Through 9/30/2009
Innovative Bank	SOHO Loan Department	(866) 812-1216	Lender will defer payments for first 90 days with no accrued interest on loans to businesses that are 51% or more owned by a veteran	Until further notice
Superior Financial Group	Loan Department	(925) 296-0500	Lender will defer payments for first 90 days with no accrued interest	Until further notice
Surrey Bank & Trust	John Canosa	(336) 783-3917	½% rate reduction on loans up to \$500,000	Through 9/30/2009
TD Bank, N.A.	1-888-751-9000		1/2% discount on loans up to \$1 million	Through 12/31/2009