

[Lender Name]
[Lender Address]
[City, State, Zip Code]

[Date]

[Borrower Name]
[Business Name]
[Borrower Address]
[City, State, Zip Code]

RE: Commitment Letter for SBA 7(a) / 504 Loan

Dear [Borrower Name],

We are pleased to inform you that [Lender Name] ("Lender") has approved your request for a Small Business Administration (SBA) guaranteed loan for the acquisition of commercial real estate located at [Property Address]. This commitment is subject to the terms and conditions outlined below:

1. LOAN TERMS

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]% (Fixed/Variable)
- **Term:** [Number] years
- **Amortization:** [Number] years
- **Collateral:** First Deed of Trust/Mortgage on the subject property.
- **Guarantors:** [List names of personal/corporate guarantors]

2. FEES AND COSTS

- **SBA Guaranty Fee:** \$[Amount] (Estimated)
- **Origination Fee:** \$[Amount]
- **Appraisal/Environmental Fees:** Paid by Borrower
- **Closing Costs:** Including but not limited to title insurance, legal fees, and recording taxes.

3. CONDITIONS PRECEDENT TO CLOSING

- Receipt of a certified appraisal satisfactory to the Lender.
- Phase I Environmental Site Assessment satisfactory to the Lender.
- Verification of equity injection of \$[Amount].
- Evidence of hazard and flood insurance.
- Final approval and issuance of SBA Form 750 or Authorization.
- No material adverse change in the financial condition of the Borrower.

4. EXPIRATION

This commitment will expire on [Date] unless a signed copy is returned to the Lender and the commitment fee is paid.

Please indicate your acceptance of these terms by signing below.

Sincerely,

[Officer Name]

[Title]

[Lender Name]

ACCEPTED AND AGREED:

By: _____

[Borrower Name/Authorized Signer]

Date: _____