

[Lending Institution Name]

[Address]

[City, State, Zip Code]

Date: [Current Date]

[Borrower Name]

[Business Name]

[Address]

[City, State, Zip Code]

RE: FINAL LOAN COMMITMENT LETTER

Dear [Borrower Name],

We are pleased to inform you that [Lending Institution Name] has approved your request for a small business loan under the [SBA 7(a) / SBA 504 / SBA Express] program. This approval is subject to the terms and conditions outlined below and the requirements of the U.S. Small Business Administration (SBA).

LOAN TERMS:

- **SBA Loan Number:** [Number]
- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]% (Fixed/Variable)
- **Repayment Term:** [Number] Months
- **Collateral:** [Description of Assets]
- **Guarantors:** [Names of Personal/Corporate Guarantors]

CONDITIONS FOR CLOSING:

1. Execution of all SBA-required forms and legal documentation.
2. Verification of equity injection in the amount of \$[Amount].
3. Proof of insurance coverage (General Liability, Hazard, and/or Life Insurance).
4. Payment of all applicable SBA guaranty fees and closing costs.
5. Final review and satisfactory results of updated financial statements.

This commitment is valid until [Expiration Date]. Please sign and return a copy of this letter by [Deadline Date] to signify your acceptance of these terms.

We look forward to supporting the growth of [Business Name].

Sincerely,

[Officer Name]
[Title]
[Lending Institution Name]

ACCEPTANCE:

I/We hereby accept the terms and conditions of this Loan Commitment Letter.

Signature: _____ Date: _____

Print Name: [Borrower Name]