

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

[Date]

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

RE: SBA Express Loan Commitment Letter

Dear [Borrower Name],

[Lender Name] (the "Lender") is pleased to inform you that your application for a small business loan under the U.S. Small Business Administration (SBA) Express Loan Program has been approved, subject to the terms and conditions outlined below:

- **Borrower:** [Legal Business Name]
- **Guarantor(s):** [Names of Personal Guarantors]
- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]% (Variable/Fixed)
- **Maturity Term:** [Number] Months/Years
- **Repayment Terms:** [Monthly Principal and Interest / Interest Only Period]
- **Collateral:** [Description of Assets/None]
- **SBA Guaranty:** This loan is supported by a 50% guaranty from the U.S. Small Business Administration.

Conditions of Closing:

1. Verification of business financial statements and tax returns.
2. Execution of the SBA Loan Agreement and Promissory Note.
3. Evidence of required business insurance coverage.
4. Payment of SBA Guaranty Fee and any applicable closing costs.
5. Compliance with all SBA eligibility requirements as of the date of funding.

This commitment is valid until [Expiration Date]. Please indicate your acceptance of these terms by signing below and returning this letter to the Lender.

Sincerely,

[Signature]
[Name of Bank Officer]
[Title]

Acceptance:

The undersigned hereby accepts the terms and conditions of this Commitment Letter.

[Borrower Signature]

[Date]