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Date: [Insert Date]

[Borrower Name]

[Business Name]

[Business Address]

[City, State, Zip Code]

Subject: Approval of SBA Working Capital Loan

Dear [Borrower Name],

We are pleased to inform you that your application for a Small Business Administration (SBA) Working Capital Loan has been approved. Below are the specific terms and conditions of your loan approval:

- **Loan Amount:** \$[Amount]
- **Loan Reference Number:** [Number]
- **Interest Rate:** [Rate]%
- **Repayment Term:** [Number of Months/Years]
- **Monthly Payment:** \$[Amount]
- **Collateral Requirements:** [Description of Collateral]

This approval is subject to the following conditions being met prior to funding:

1. Execution of the SBA Promissory Note and Security Agreement.
2. Verification of updated financial statements.
3. Proof of active business insurance.
4. [Additional Condition, if applicable]

Please review the attached documents carefully. To proceed, you must sign and return the closing package by [Due Date]. Once all documents are processed, the funds will be disbursed to your designated business bank account within [Number] business days.

If you have any questions regarding your loan or the closing process, please contact your Loan Officer at [Phone Number] or via email at [Email Address].

Congratulations on the growth of your business.

Sincerely,

[Signature]

[Name of Loan Officer]

[Title]

[Lending Institution/SBA Office Name]