

**SAMPLE BANK COMMITMENT LETER**  
(Bank Stationary)

<date>

Dear Small Business Owner:

This letter is to inform you of \_\_\_\_\_ Bank's proposal to finance the project described below. **In accordance with the lending policies and regulations of this bank that prevent us from funding 90% of project cost at a 20 year fixed rate**, we are offering the following accommodation:

PROJECT DESCRIPTION:

BORROWER:

LOAN AMOUNT:

TERMS: <Minimum 10 year term with 20 year debenture or 7 year term with 10 year debenture>

COLLATERAL:

GUARANTORS:

CONDITIONS:

FEES:

In addition to the above commitment, **the Bank is willing to advance interim financing in the amount of \$\_\_\_\_\_** at a rate of \_\_\_\_\_% for \_\_\_\_\_ days. This loan will be paid off (*paid down in the case of one combined loan*) upon SBA 504 loan funding.

Sincerely,

*Ima Banker*

Ima Banker, V.P.

Accepted this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

By: \_\_\_\_\_  
Small Business Owner

The logo consists of the letters 'TCM' in a serif font. The letter 'C' is stylized with a vertical line through its center, and there is a small yellow star or dot above the 'M'.