

Credit Not Available without SBA Assistance

Business Name: _____

Lender: _____

Loan Officer: _____

Loan Officer's Signature: _____

Date: _____

We (Lender) would not be able to assist the subject borrower with the proposed project financing without SBA participation due to the following reason(s):

- The business needs a longer maturity than our lending policy permits.
- The applicant's project injection is lower than our lending policy permits.
- The requested loan exceeds either our legal lending limit or policy limit regarding the amount that can be lent to any one customer.
- Our liquidity depends upon selling the guaranteed portion of the loan on the secondary market.
- The collateral does not meet our lending policy requirements because of its uniqueness or low value.
- Our lending policy normally does not allow loans to new ventures or businesses in the applicant's industry.
- Other (please specify): _____
