Sample report, fictional business, example data.

# Lender Preview Lite report (sample)

Lender Preview Lite

## SBA loan fit: Clears minimum with cushion

- DSCR of 1.72x clears the 1.25x minimum with cushion, the equity injection meets the 10% rule, and no blocking issue was found.

DSCR at your structure
**1.72x**
minimum 1.25x

Lender-adjusted cash flow
**$304,000**

Max price that clears 1.25x
**$1,607,000**
vs asking $1,200,000

10% equity test
**Meets 10%**
15.2% of project cost

**Estimate only.** This report is for education. It is not a loan approval, not lending, legal or investment advice, and not affiliated with the SBA. No lender pays us.

## Cash flow and debt service

| | |
|---|---|
| Seller earnings as presented | $455,000 |
| - Add-backs that often get questioned in underwriting (total) | -$21,000 |
| - Market salary for the operator | -$110,000 |
| **= Lender-adjusted cash flow** (other adjustments you entered are included) | **$304,000** |
| SBA 7(a) loan, 10.00% over 10 years | $1,114,249 |
| **Total annual debt service** | **$176,699** |
| Required equity (10% of total project cost) vs counted equity | $131,425 / $200,000 |

| | |
|---|---|
| Max price on cash flow alone | $1,607,000 |
| Max price if you inject exactly the 10% minimum | $1,578,000 |

## Top red flags

No red flags found on these inputs.

### In the full report

- Each add-back with the SOP reason (4 on this deal)
- How your deal measures against SBA minimums
- Every flag, with its SOP 50 10 8.1 citation where the SOP sets the rule (1 more on this deal)
- The SBA document and eligibility checklist (12 items)
- Up to 10 of the most active SBA 7(a) lenders for this sector and state (10 on this deal), ranked first by change-of-ownership loan approvals
- PDF and Excel downloads

**Not a loan approval.** Lender Preview gives an estimate for education only. It is not a loan approval, a commitment to lend, or lending, legal, tax, accounting or investment advice, and it is not an audit, attestation or valuation. Every lender applies its own credit policy. Lender Preview is not affiliated with, endorsed by, or acting for the U.S. Small Business Administration or any lender, and it takes no fees or referral payments from lenders.