

# Independent Valuations for SBA Loans



In 2016, the Small Business Administration (SBA) facilitated over 70,000 loans totaling more than \$28.8 billion through their 7(a) and 504 loan programs. Many times, these types of loans require a business valuation, so the bank can independently determine if the acquisition price of the business is reasonable.

**Both SBA 7(a) and 504 loans require a business valuation in cases where:**

- ☉ There is a change in ownership and the amount being financed less the appraised value of the real estate and/or equipment being financed is greater than \$250,000, or
- ☉ There is a close relationship between the buyer and the seller.

## Your Solution for SBA Loan Valuations

UBB's BankValue Advisory Services team assists small business lenders by providing them with independent, Uniform Standards of Professional Appraisal Practice (USPAP) compliant appraisals that are performed by accredited appraisers who meet all of the SBA's valuation requirements.

**When you work with BankValue Advisory Services, you can be confident in knowing that your SBA Loan Valuation is:**

- ☉ **Conducted Independently**
- ☉ **Completed by an Accredited and Qualified Source**
- ☉ **Fully SBA-Compliant**

## About BankValue Advisory Services

The BankValue advisors work solely with community banks, so we know and understand the unique variables associated with them and how they translate into the valuation process. Best of all, we stand by our findings and will defend them if they are ever challenged, providing you with peace of mind.



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