FOR COMMUNITY BANK CREDIT DEPARTMENTS

Lender services for community banks

Every bank has file work it needs done and doesn't want to staff. Baratelli Transaction Advisory prepares it for the lender: quality of earnings reports, cash and transcript checks, spreads and credit packages, so your lenders decide instead of assemble.

Independent
lender-side work

Prepared for the lender, not the borrower or seller, which is the structure the SBA now requires on larger acquisitions.

SERVICE	WHAT YOU GET	FEE
Lender-ordered QOE	Normalized earnings, proof of cash, tax return and transcript tie-out, revenue quality and debt service coverage	**$7,500 to $20,000**
Review of another firm's QOE	When the buyer arrives with a report, we review it for you without redoing the work	**$3,000 to $5,000**
Cash and transcript check	Deposits and IRS transcripts tested against the return on non-SBA deals	**$1,500 to $3,500**
Credit package and spreads	A committee-ready package in your format; spreads into your own template	**$750 to $1,500; spreads $150 to $250**

HOW IT WORKS

1. Vendor review
We provide our vendor packet, including how our team works.

2. First file
You send one file; we scope it and agree the delivery date.

3. Prepare
Analysts work inside your system or Baratelli Bankable; a CPA reviews.

4. Findings
A findings call with the credit officer on every QOE.

How we work

- No lender QOE on any company whose books or returns we keep.
- Files are worked only in your system or ours, never by email.
- The credit decision always stays with the lender.

Good to know. Since October 1, 2026, SBA acquisitions of $3 million or more need a quality of earnings report obtained for the lender.

Baratelli Transaction Advisory, LLC
Quality of earnings, cash and transcript checks, spreads and credit packages for lenders, reviewed by a CPA. Flat fees, quoted up front.

Send us one file
(561) 228-6123
www.baratellico.com

Fees as of November 2026, agreed in an engagement letter before work begins. Delivery dates are set for each engagement.

FOR COMMUNITY BANK LENDERS

When you have to say no

The **Turndown Partner Program** takes the good customers your bank can't approve and finds them financing elsewhere, so your officer has a real answer and the customer keeps banking with you.

Keep the relationship

when the loan goes elsewhere

We place declined requests with SBA specialty lenders and Certified Development Companies, not with banks competing for your deposits. Your customer's checking and deposits stay with you.

WHY YOUR BANK SAID NO	WHERE WE TAKE IT
Too small to underwrite profitably	SBA small-loan lenders that build their business on loans under $500,000
Industry outside your lending policy	SBA specialty lenders for hotels, car washes, gas stations, franchises and similar
Collateral falls short	SBA 7(a) lenders, where the government guaranty covers the shortfall
Owner-occupied real estate beyond your limits	SBA 504 through a Certified Development Company, with a lender alongside
Concentration limit reached	National SBA lenders with appetite for the industry or market
The package needs work	We rebuild it, or the owner joins our monthly bookkeeping until the file is ready to go back out

HOW IT WORKS

1. Introduce
With the customer's permission, your officer sends a short email: the request and why it didn't fit.

2. Review
Our team reads the file and the reason for the decline, and finds the lender that fits.

3. Place or prepare
Fundable requests are packaged and placed. Others get a plan, and help building the record a lender needs.

4. Report back
Your officer hears the outcome, so you know your customer was looked after.

How we keep it clean

- Placed by Baratelli Capital, our financing affiliate, kept separate from Transaction Advisory's lender-side work.
- We never prepare a lender QOE on a loan we placed.
- No cost to your bank or your customer: the placing lender pays at closing, disclosed on SBA Form 159.

Good to know. Your customer stays your customer. A declined applicant who gets financed through a partner remembers the banker who made the introduction, and keeps the deposit and operating accounts where they are. Customer information moves only through our secure document portal, with the customer's consent.

Baratelli Capital

SBA and commercial loan placement for bank partners' declined requests. Baratelli Capital is a trade name of Baratelli Capital Mgt, LLC.

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Lender referral fees follow each lender's referral agreement and SBA rules. Credit decisions always stay with the lender.