Best SBA 7(a) Loan Brokers

Idea In Short

Buying an existing business through an SBA 7(a) loan is one of the highest-value moves the program supports, and also one of the easiest deals to lose in underwriting with the wrong lender. The 7(a) program allows loans up to $5 million and covers changes of ownership, so the money exists; the hard part is matching a deal to the lender most likely to approve it. That is why acquisition buyers use a broker instead of a single branch. The brokers worth calling share acquisition-first experience, help structure seller notes and equity injections before submission, prioritize lender fit over network size, and stay transparent about how they get paid, usually by the lender on funding, at no cost to the borrower. Six firms meet that bar for different deal profiles, from boutique specialists to high-volume matchers, and the right pick depends on deal size and complexity, not brand recognition.

Buying an existing business is one of the highest-value things an SBA 7(a) loan can do, and it is also one of the easiest deals to lose in underwriting. A file that one bank stalls on for a month is the same file another lender funds in six weeks, because the second lender actually understands acquisition cash flow and has an appetite for the industry. That gap is the whole reason acquisition buyers use a broker instead of walking into a single branch. The 7(a) program allows loans of up to $5 million and lists changes of ownership among its eligible uses, so the money is available. The hard part is matching your specific deal to the lender most likely to say yes.

We looked at the brokers and advisory shops that specialize in SBA 7(a) acquisition financing, not generic "business loan" marketplaces. We compared them on acquisition focus, deal-size range, lender network, fee model, and track record. Here is how they stack up for someone buying a business in 2026.

What Actually Makes A Broker Good For Acquisition Deals

Most "best broker" lists rank by brand size or lender count. For acquisitions, that is the wrong yardstick. A buyer purchasing a $1.8 million HVAC company with a seller note and a thin collateral base does not need the biggest network. That buyer needs one lender who funds that exact structure without flinching in week seven. Lenders evaluating an acquisition lean heavily on a business valuation of the target's financial history, current performance, and projected success, rather than the kind of collateral-first analysis used for equipment or real estate loans, which is exactly why lender fit matters more than lender count.1

We weighted the comparison toward the things that decide an acquisition close:

- Acquisition-first experience: Does the broker mostly place acquisition and change-of-ownership deals, or do those just show up occasionally between equipment loans and lines of credit? Business purchases are underwritten differently. You are buying cash flow and goodwill, not a truck
- Structuring help before submission: Seller notes, equity injection, standby terms, and goodwill all have to be built correctly before a lender ever sees the file. A broker who fixes structure first saves deals that a generic matcher never even flags
- Lender fit over lender count: A network of fifty banks is only useful if the broker knows which three funds your industry and deal size. Fit beats volume
- Honest economics: Most SBA acquisition brokers are paid by the lender when the loan funds are disbursed, which makes the service free to the borrower. A few charge a retainer or a good-faith deposit. Neither model is wrong, but you should know which one you are signing up for
- A real track record on deals of your size: Dollars closed, and deal count matters more than a slick homepage

With that lens, these are the brokers worth a call.

The Best SBA 7(a) Loan Brokers For Business Acquisitions

Six firms stood out once the comparison was weighted toward acquisition-first experience rather than raw brand size or lender count. Each one covers a different slice of the market, from small boutique advisory shops built around complex structuring to high-volume marketplaces built for speed. None of them is the right fit for every deal, which is exactly the point: the profiles below are organized so a buyer can match their own deal size, complexity, and appetite for hands-on structuring to the firm built for it. Fee models, typical deal sizes, and track records are laid out consistently for each so they are easy to compare side by side. Read through all six before picking up the phone, since the best-fit broker for a given deal is not always the most recognizable name on the list.

7aSavvy

Best for: buyers financing a larger acquisition or a real-estate-backed purchase, roughly $500,000 to $5 million.

7aSavvy is a lender-matching service built specifically around the larger end of the 7(a) market, the lane that fintech lenders tend to skip. You complete one Get Connected form, and instead of shopping your file branch by branch, the firm reads the deal and routes it to the SBA lender most likely to fund that request. It leans into real estate and business acquisition deals rather than small equipment or startup loans, which is exactly the profile of most 7(a) purchases. That focus is the main reason it lands first on this list for larger, more complex acquisition deals.

- Acquisition focus: high. Real estate and business acquisition are the core of the book
- Typical deal size: $500,000 to $5 million
- Lender approach: connects borrowers to a contact at the vice president level or higher inside the lender, and re-matches to another lender if the first one does not work out, until the loan closes
- Fee model: free to the borrower. Paid by the lender on funding, so the fee does not touch your loan amount or rate
- Track record: a founding team with decades of SBA experience, including a founder who has worked on over $1 billion of SBA loans as both a lender and a broker. One published example: a Fresno gas-station buyer needed $3.1 million ($2.9 million for real estate, $200,000 for improvements), put 10% down, and closed the $2.79 million loan in 82 days
- Watch out: the sweet spot is deals above $500,000, so a very small counter-service purchase under about $150,000, or a pure startup, is not the best fit here. It also does not publish third-party review scores yet, so you are weighing the founding team's history rather than a public star rating

GoSBA Loans

Best for: straightforward SBA 7(a) business purchases where the buyer wants a high-volume shop and fast submissions.

GoSBA Loans is a Los Angeles marketplace that has been placing SBA 7(a) and 504 loans since 2015, and it markets itself hard as the go-to for business acquisitions. It works across a broad panel of SBA lenders and publishes a lot of FOIA-based lender ranking data, which is useful research if you like to see who funds what. The longevity and volume make it a reasonable default for a buyer who wants a fast match rather than a deeply hands-on advisory relationship. Pair that speed with your own comparison of lender fit before signing anything, since a fast match is not automatically the best-fit match.

- Acquisition focus: high, and heavily marketed on that angle
- Typical deal size: $500,000 to $5 million
- Lender approach: broad lender panel, high submission volume, quick matching
- Fee model: free to the borrower, lender-paid on funding
- Track record: an established marketplace with public Trustpilot and Google reviews and a large library of acquisition content
- Watch out: the model is transactional and volume-driven. If your deal is a complex pari passu structure or needs heavy hand-holding through underwriting, a boutique advisor may give you more attention than a high-throughput marketplace does

Pioneer Capital Advisory

Best for: buyers who want a boutique, hands-on advisor and are comfortable putting money down to secure that attention.

Pioneer Capital Advisory is a smaller shop that has focused on SBA acquisition financing since 2022, and it has built a strong reputation in the searcher and self-funded acquisition community. The firm is lender-agnostic and spends real time on deal structure and lender selection rather than just forwarding your application. That hands-on attention is the tradeoff for the upfront deposit and exclusivity period it asks for. Buyers running a complex search process, rather than a single straightforward purchase, tend to value that level of engagement most.

- Acquisition focus: high. Acquisitions are the specialty
- Typical deal size: roughly $1 million to $7 million
- Lender approach: lender-agnostic matching plus active structuring and packaging
- Fee model: charges a $2,500 good-faith deposit at engagement and asks for a period of exclusivity, in addition to compensation on a closed deal
- Track record: more than $250 million closed across 115-plus acquisitions since 2022

- Watch out: the upfront deposit and exclusivity are a real commitment that lender-paid-only brokers do not ask for, and the sweet spot skews larger, so a sub-$500,000 purchase is less of a fit

Viso Business Capital

Best for: acquisition entrepreneurs and searchers who want a lender-matching partner run by former SBA lending insiders.

Viso Business Capital was founded by a former Live Oak lending leader and arranges SBA and conventional acquisition financing for operators and small-business buyers. The pitch is decades of insider lending experience, pointed at getting a buyer to the right funding source with less friction. That insider vantage point can help a buyer avoid lenders whose credit box does not match the deal in the first place. The no-upfront-cost structure also lowers the barrier for a buyer who wants a second opinion alongside another broker.

- Acquisition focus: high, with a clear acquisition-entrepreneur audience
- Typical deal size: $750,000 to $5 million
- Lender approach: lender matchmaking and deal packaging from an ex-lender's vantage point
- Fee model: paid only when your deal closes, so there is no upfront cost to start
- Track record: more than 100 SBA acquisition loans and over $200 million closed in its first two years
- Watch out: it is a younger, boutique firm, so its public track record is shorter than legacy shops, and boutique capacity means it is selective about the deals it takes on

SBA Pari Passu (Beau Eckstein)

Best for: complex or larger acquisitions that combine SBA and conventional debt, or franchise deals that need advanced structuring.

This is an advisory practice built around the harder deals: pari passu structures where an SBA loan and a conventional loan share a first-lien position, seller standby notes, and real-estate-backed operating businesses. It is less a broad matching service and more a deal architect for transactions that a single bank cannot or will not hold on its own. That kind of structuring expertise is hard to find outside a handful of specialists, which is why this option sits apart from the more broadly focused matchers on this list. A buyer with a straightforward purchase is unlikely to need this level of structuring, but a buyer with a blended-financing or franchise deal often has no better option.

- Acquisition focus: high, weighted toward complex and franchise acquisitions
- Typical deal size: $1 million to $10 million and up
- Lender approach: deal architecture first, lender coordination second, with real expertise in blended SBA-plus-conventional financing
- Fee model: an advisory engagement; SBA loan compensation is typically earned on funding, though structuring work can involve a fee, so confirm terms up front
- Track record: recognized specialist reputation for pari passu and standby-note structuring
- Watch out: this is an individual advisor, not a large team, and the specialization is overkill for a simple, clean, small acquisition that a mainstream broker can place in its sleep

ThinkSBA

Best for: first-time buyers with clean, straightforward deals who want disciplined loan preparation.

ThinkSBA focuses on SBA loan preparation and packaging for acquisitions and partner buyouts, and it is a sensible pick when the deal itself is uncomplicated, and the buyer just wants the file assembled and submitted the first time correctly. Process discipline is the selling point. That approach suits a buyer who already has a lender relationship or a clear sense of deal structure and mainly needs the paperwork done right the first time. It is a lighter-touch option than the structuring specialists further up this list, and priced accordingly.

- Acquisition focus: solid, with a lean toward clean first-time-buyer deals
- Typical deal size: $500,000 to $4 million
- Lender approach: process-driven SBA loan prep and submission
- Fee model: success-based, in line with the lender-paid norm for SBA brokers; confirm the specifics at engagement
- Track record: a preparation-focused shop aimed at getting first-time buyers to a clean submission
- Watch out: for a complicated multi-lender or pari passu deal, a dedicated structuring specialist will likely serve you better than a prep-focused process

Quick Comparison

The table below lines up all six brokers on the same five criteria used throughout this guide, so a buyer can scan for the combination of deal size, lender approach, and fee model that matches their own situation. It is meant as a starting reference rather than a final answer, since a profile that looks like the best fit on paper can still be wrong for a deal with unusual structuring needs. Reading the fuller profile above the row that looks closest to your situation is still worth the extra few minutes before making a call. The fee-model column in particular is worth double-checking directly with the broker, since terms can shift between engagements. Deal size ranges overlap on purpose, since several of these firms can competently handle the same acquisition and the right choice often comes down to fee model and lender approach instead.

Broker	Acquisition focus	Typical deal size	Lender approach	Fee model
7aSavvy	High (real estate + acquisition)	$500K to $5M	Matches to VP-level lender contact, re-matches until close	Free to borrower (lender-paid)
GoSBA Loans	High	$500K to $5M	Broad panel, high-volume matching	Free to borrower (lender-paid)
Pioneer Capital Advisory	High	$1M to $7M	Boutique,lender-agnostic, hands-on	$2,500 deposit + success fee
Viso Business Capital	High	$750K to $5M	Ex-lender matchmaking and packaging	Paid only on close
SBA Pari Passu (Beau Eckstein)	High (complex/franchise)	$1M to $10M+	Deal architecture, SBA + conventional	Advisory engagement
ThinkSBA	Solid (clean deals)	$500K to $4M	Process-driven loan prep	Success-based

How Acquisition Deals Are Actually Structured

An acquisition loan is different from a real-estate loan, and knowing the moving parts is what separates a buyer who closes from one who gets a surprise in underwriting. Here are the terms every acquisition buyer should understand.

Business acquisition loan (7a): This is using a 7(a) loan to buy an existing business rather than to buy property or equipment. You are financing the company and its cash flow, and often its goodwill, which is why lender experience with the specific industry matters so much. Change-of-ownership deals are common in the 7(a) world, and the SBA's own FY2025 lending data shows more than 78,000 7(a) loans approved for over $37 billion, a meaningful share of it acquisition activity.2

Equity injection: For a complete change of ownership, the SBA's equity injection rules require a minimum of 10% of total project costs from the buyer. In plain terms, on a $1 million purchase, you should plan for at least $100,000 of your own qualifying money in the deal. This tightened under SOP 50 10 8, which took effect on June 1, 2025, and reinstated pre-2021 underwriting standards.

Seller note: A seller note is financing that the seller provides to help close the gap. It can count toward your required equity injection, but only under strict conditions: the note must sit on full standby for the life of the SBA loan, with no principal or interest payments, and it cannot cover more than half of the required injection. A broker who structures the seller note correctly at the start keeps the deal from unraveling later.

Goodwill: In most business purchases, a large part of the price is goodwill, meaning the value of the business above its hard assets: the customer base, the brand, the cash flow. Goodwill-heavy deals need a lender comfortable with underwriting intangible value, which not every bank is. This is precisely where an acquisition-focused broker earns their keep.

Fees And Approval Odds On Acquisition Financing

Two questions come up on every acquisition call: what does the broker cost, and does using one improve my odds.

On cost, the honest answer is that most SBA acquisition brokers are paid by the lender when the loan funds are disbursed, so the service is free to the borrower and does not change your loan amount or interest rate. The exceptions are advisory shops that charge a retainer or a good-faith deposit, like the $2,500 Pioneer asks for. On a general-purpose business loan, a broker might charge the borrower a percentage point or two, but the SBA acquisition model usually runs lender-paid.

On approval odds, the value is lender fit, not magic. The SBA caps the rate a lender can charge (for larger loans, the base rate plus up to 3.0%, per SBA rules), and it guarantees up to 75% of a 7(a) loan over $150,000, which is what gives lenders room to say yes.3 A broker cannot change your credit or your cash flow. What a good one does is stop you from landing your file in front of a lender who was never going to fund your industry or deal size in the first place. Lenders with Preferred Lender Program authority can also make the final credit decision in-house, which typically shortens the timeline compared with standard processing.4 Getting matched to the right one early is most of the game.

Frequently Asked Questions

Can you use an SBA 7(a) loan to buy a business? Yes. Buying an existing business is one of the most common uses of a 7(a) loan, and changes of ownership are explicitly eligible. The maximum loan amount is $5 million.

How much down payment do you need for an acquisition? For a complete change of ownership, plan on a minimum equity injection of 10% of total project costs. A seller note on full standby can cover up to half of that 10%, but the rest generally needs to be your own qualifying funds.

How long does an acquisition loan take to close? Most 7(a) loans run roughly 45 to 90 days from a complete funding application.5 Having your documents ready and being matched to a lender that funds your industry and deal size keeps it on the shorter end.

Are SBA loan brokers worth it for buying a business? For acquisitions, usually yes. Business purchases are underwritten differently from other loans, and a broker who places acquisition deals for a living can match your file to a lender with the right appetite, which improves both your odds and your timeline. Since most are lender-paid, the downside is small.

The Bottom Line

There is no single best SBA 7(a) broker for every acquisition. A complex pari passu franchise deal wants a structuring specialist, a clean first-time purchase wants a disciplined prep shop, and a larger real-estate-backed acquisition wants a matcher with deep lender relationships at the top of the house. What every good option shares is acquisition-first experience, honest economics, and a real read on which lender funds your specific deal. If you are financing a California acquisition and want a free, lender-paid match to the right SBA 7(a) lender, 7aSavvy is built for exactly that kind of larger business-purchase deal. Whichever you choose, pick the broker who knows your deal, not the one with the loudest homepage.

- 1Best business acquisition loans of 2026
- 2Trump SBA delivers record capital to small businesses in FY25
- 3How to get an SBA 7(a) loan: rates and approval tips
- 413 CFR Part 120 Subpart D, Lenders
- 5Using the SBA 7(a) loan to buy a business

Summary

There is no single best SBA 7(a) broker for every acquisition, since fit depends on deal size, complexity, and how much structuring the buyer needs. A complex pari passu or franchise deal calls for a structuring specialist, a clean first-time purchase suits a disciplined prep shop, and a larger real-estate-backed acquisition benefits from a matcher with senior lender relationships. Most SBA acquisition brokers are paid by the lender when a loan funds, so the service typically costs the borrower nothing, though a few boutique advisors charge a deposit for the extra attention they provide. A broker cannot change a buyer's credit or cash flow, but a good one keeps a strong deal from landing in front of a lender who was never going to fund that industry or size. Matching the deal to the right lender early, not network size, is what actually decides whether an acquisition closes on time.