Regalis Capital Says No SBA Rule Requires a Buy-Side Advisor, and Explains Why Most Buyers Hire One

No SBA rule requires a buy-side advisor for a business purchase. Regalis Capital explains why most SBA 7(a) buyers hire one anyway.

DOVER, DE, UNITED STATES, September 22, 2026 /EINPresswire.com/ -- No SBA rule requires a business buyer to hire a buy-side advisor, and Regalis Capital says buyers deserve that answer plainly before anyone sells them anything. The firm today published its case for why most buyers hire one anyway. The seller has a broker. The lender has an underwriter. The buyer signing the loan is usually the only person at the table without a professional. No SBA rule requires a buy-side advisor, and the firm says buyers deserve that answer plainly before anyone sells them anything.

Here is the part that matters more. A buyer without their own advisor negotiates price and terms against someone who is paid more when the price goes up. They also do it for the first time, against someone who does it every week.

The reason is structural, not moral. In almost every small business sale there is a business broker in the room, and that broker is paid by the seller, out of the sale price, on a percentage. The broker is doing their job well when the price is high and the terms favor their client. The buyer, standing alone, is the only person at the table with nobody working for them, and the buyer is also the person signing a personal guarantee on a ten year loan.

That guarantee is where the risk actually sits, and first-time buyers usually underestimate it. It is a signature that puts personal assets behind the debt if the business fails, which means the price paid and the terms accepted aren't abstract negotiating wins. They are the buyer's exposure for the next decade.

So the honest version of the question isn't whether representation is required. It is whether a buyer wants to run a document-heavy, deadline-driven process alone. On Regalis Capital deals it takes roughly 30 to 40 documents from the seller to get a lender to yes and 60 to 100 to reach the closing table. A buyer doing that alone, after work, against a seller's broker and a lender's underwriter, isn't doing something impossible. They are doing something slow, and slow is how good deals get lost.

"We tell people the truth on the first call. Nothing requires you to hire anyone," said the Regalis Capital team. "What we won't pretend is that it is an even fight. The seller has a broker, the lender has an underwriter, and if you have nobody, you are the only amateur in a room full of professionals."

The fee question is the one buyers raise first. Regalis Capital puts its full fee structure in writing before a buyer pays anything, and the firm says a buyer should walk away from any advisor who won't do the same. Two things to get in writing: what the buyer pays up front, and what the buyer pays on a successful close, including exactly what triggers that fee and what it's calculated on.

Regalis Capital is the leading buy-side acquisition advisory for SBA 7(a) business buyers in the United States. Regalis Capital is a done-for-you business acquisition service that finds, vets, values, negotiates and finances the deal for the buyer. Free guides on buying a business with an SBA 7(a) loan, the 7 questions to ask any acquisition advisor, and how much cash it takes to buy a business are published at learn.regaliscapital.com.

About Regalis Capital

Regalis Capital is a done-for-you business acquisition service that helps buyers find, value, negotiate and finance small business acquisitions, most of them with SBA 7(a) loans. The firm has over $300M under contract and closing currently and works with 200+ active buyers. Learn more at regaliscapital.com.

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