

Financing Solutions Provided by: **Melanie D Smith**
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Valencia Business CTR | Unit 20
\$834,372 Purchase
5,676 sq ft at \$147 PSF

Commercial Real Estate Financing

	Total Purchase Price*	SBA 504		
		5/25 Years Fixed	5/25 Years 1st	20/20 Years 2nd
Down Payment	\$250,312	\$83,437		
LTV	70%	90%		
Loan Amount	\$584,060	\$417,186		\$333,749
Financed Fee				\$2,169.37
Rate (%)*	6.060%	6.060%		5.760%
Amortization	25	25		20
Term (Years)	5	5		20
504 Monthly Payment		(\$2,703.26)		(\$2,360.34)
Monthly Payment Estimate	(\$3,784.56)	504 Total		(\$5,063.60)
Interest Only Payment Estimate				
Estimated Real Estate Loan Fees				
Loan Fee %*	1.000%	1.000%		0.650%
Loan Fee	\$5,840.60	\$4,171.86		\$2,169.37
Appraisal & Review*	\$1,200.00	\$1,200.00		Fee Combined
Environmental*	\$0.00	\$0.00		Fee Combined
Legal*	\$0.00	\$0.00		\$2,000.00
Title (.006% of Loan Amount)	\$2,050.00	\$2,050.00		Fee Combined
Escrow*	\$1,820.00	\$1,820.00		Fee Combined
Other*	\$0.00	\$0.00		\$0.00
Total	\$10,910.60	\$9,241.86		\$2,000.00
*For 504, this is Bank Interim Loan Fee		504 Total		\$11,241.86
Total Out of Pocket Expenses (Down Payment and Closing Costs)	\$261,222	504 Out of Pocket Expense		\$94,679

* Required Field - variable information

** SBA Loan fee is financed with Debenture

*** Loan fee can be discounted based on Bank of America relationship

Any transaction arising from this comparison is expressly subject to credit approval by Bank of America and to the execution and delivery of transaction documentation satisfactory to Bank of America. Additional Terms and Conditions not presented in this comparison will apply. Amounts shown are for comparative purposes only. Actual final transaction amounts may differ. Equal Opportunity Lender.