

Financing Solutions Provided by: **Melanie D Smith**  
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**Valencia Business CTR | Unit 21**  
**\$1,041,212 Purchase**  
**6,988 sq ft at \$149 PSF**

## Commercial Real Estate Financing

<b>Total Purchase Price*</b>	<b>\$1,041,212</b> †		
		<b>SBA 504</b>	
		<b>5/25 Years</b>	<b>20/20 Years</b>
		<b>Fixed</b>	
		<b>1st</b>	<b>2nd</b>
<b>Down Payment</b>	\$312,364	\$104,121	
<b>LTV</b>	70%	90%	
<b>Loan Amount</b>	\$728,848	\$520,606	\$416,485
<b>Financed Fee</b>			\$2,707.15
<b>Rate (%)*</b>	6.060%	6.060%	5.760%
<b>Amortization</b>	25	25	20
<b>Term (Years)</b>	5	5	20
<b>504 Monthly Payment</b>		(\$3,373.39)	(\$2,945.47)
<b>Monthly Payment Estimate</b>	(\$4,722.75)	504 Total	(\$6,318.86)
<b>Interest Only Payment Estimate</b>			
<b>Estimated Real Estate Loan Fees</b>			
<b>Loan Fee %*</b>	1.000%	1.000%	0.650%
<b>Loan Fee</b>	\$7,288.48	\$5,206.06	\$2,707.15
<b>Appraisal &amp; Review*</b>	\$1,200.00	\$1,200.00	Fee Combined
<b>Environmental*</b>	\$0.00	\$0.00	Fee Combined
<b>Legal*</b>	\$0.00	\$0.00	\$2,000.00
<b>Title (.006% of Loan Amount)</b>	\$2,050.00	\$2,050.00	Fee Combined
<b>Escrow*</b>	\$1,820.00	\$1,820.00	Fee Combined
<b>Other*</b>	\$0.00	\$0.00	\$0.00
<b>Total</b>	\$12,358.48	\$10,276.06	\$2,000.00
<b>*For 504, this is Bank Interim Loan Fee</b>		504 Total	\$12,276.06
<b>Total Out of Pocket Expenses</b> (Down Payment and Closing Costs)	\$324,722	504 Out of Pocket Expense	\$116,397

\* 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.