

Financing Solutions Provided by: **Melanie D Smith**
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Valencia Business CTR | Unit 7
\$1,368,365 Purchase
9,437 sq ft at \$145 PSF

Commercial Real Estate Financing

Total Purchase Price*	\$1,368,365 †	SBA 504	
		5/25 Years	20/20 Years
		Fixed	1st 2nd
Down Payment	\$410,510	\$136,837	
LTV	70%	90%	
Loan Amount	\$957,856	\$684,183	\$547,346
Financed Fee			\$3,557.75
Rate (%)*	6.060%	6.060%	5.760%
Amortization	25	25	20
Term (Years)	5	5	20
504 Monthly Payment		(\$4,433.33)	(\$3,870.95)
Monthly Payment Estimate	(\$6,206.66)	504 Total	(\$8,304.28)
Interest Only Payment Estimate			
Estimated Real Estate Loan Fees			
Loan Fee %*	1.000%	1.000%	0.650%
Loan Fee	\$9,578.56	\$6,841.83	\$3,557.75
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	\$14,648.56	\$11,911.83	\$2,000.00
*For 504, this is Bank Interim Loan Fee		504 Total	\$13,911.83
Total Out of Pocket Expenses (Down Payment and Closing Costs)	\$425,158	504 Out of Pocket Expense	\$150,748

* 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.