



SBA 504 REAL ESTATE LOAN PROPOSAL

Total Project: \$ **540,000**

Spectrum Commercial Lending	\$	270,000	50%
SBA 504 Loan	\$	216,000	40%
Borrower's Injection	\$	54,000	10%
Total	\$	540,000	100%

	SCL (1st. T.D.)	SBA (2 nd. T.D.)	Total
LOAN AMOUNT(s)	\$ 270,000	\$ 216,000	\$ 486,000
Interest Rate	5.25%	2.88%	
Fixed/Variable	Fixed for 10 years	Fixed for 25 years	
Points (includes 0.5% SBA Fee)	1.50%		
Years Amortized	25	25	
Loan Maturity	25	25	
Prepayment Penalty	10 year declining	10 year declining	
Blended Rate			4.20%
Out of Pocket			
Bank Fees (Including SBA 0.5% Fee)	\$ 4,050		
Appraisal Report (Paid to 3rd Party)	\$ 3,500		
Environmental Report (Paid to 3rd Party)	\$ 2,000		
TOTAL OUT OF POCKET	\$ 9,550		\$ 9,550
TOTAL LOAN AMOUNT	\$ 270,000	\$ 216,000	\$ 486,000
ESTIMATED MONTHLY PAYMENT	\$1,631	\$1,022	\$2,653

* This scenario is for discussion purposes only and should not be construed as a commitment to lend.
 * Other terms and conditions apply. Borrower is also responsible for all escrow and title costs.
 * The interest rates stated in this scenario assume 51% owner occupancy of multi-purpose property.
 * All terms are subject to change and final terms to be based upon formal credit underwriting.
 * All information is pursuant to the Department of Corporation, State of California License Number 6032 E260

For additional information, please contact;

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