SBA 504 Loan Scenario

Small Office/ Retail Suite

Scenario as of: 11/3/2020

Own the Business? Own the Building.

Purchase Price	$1,250,000
Improvements	$0
Other	$0
Total Project Costs	**$1,250,000**

107 E Warm Springs Rd, Las Vegas, NV 89119	
Building Size	4,800 sf
Price per Sq. Ft.	$260 psf

For Property Information:

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90% SBA 504 Financing Example

Financing Package		Amount	Rate	Term	Amort	Monthly Pymt
Bank 1st Mortgage	50%	$ 625,000	4.25%	10 Yrs	25 Yrs	$ 3,386
SBA 504 2nd Mortgage*	40%	$ 516,000	2.43%	25 Yrs	25 Yrs	$ 2,297
Down Payment	10%	$ 125,000				
**Includes financed SBA fee of $16,000*			**3.43%**		**$1.18 PSF**	**$ 5,683**

Monthly Costs

	PSF	Monthly
Mortgage Payments	$1.18	$5,683
Total Monthly Payment	**$1.18 PSF**	**$5,683**

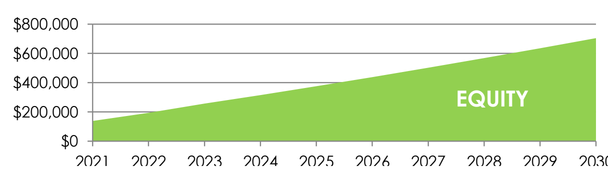
Adjusted Monthly Costs

	PSF	Monthly
Total Monthly Payment	$1.18	$5,683
Less Depreciation	($0.45)	-$2,137
Total Adjusted Monthly Payment	**$0.74 PSF**	**$3,546**

Out of Pocket Expenses

Cash Down Payment	10.0%	$125,000
Estimated Bank Fees	1.5%	$9,375
Estimated Appraisal & Environmental		$4,300

Invest in Your Future: Equity Over First 10 Years



Assumptions:

The following assumptions were made in the preparation of this sample. Please let us know if there are specific values you'd like to see.

- *Bank rate, terms and fees are estimated and vary depending on lender.*
- *SBA rate is as of Oct `20. Actual rate is set at debenture sale.*
- *SBA Fee is estimated at 2.65% plus a $2,500 legal fee. Fees are financed.*
- *Operating costs, title and insurance are estimates.*
- *Depreciation is estimated at an 80% bracket over 39 years.*
- *90% LTV financing generally does not require additional collateral.*

For more information contact your 504 loan experts:

TMC FINANCING

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