SBA 504 Loan Scenario

Medical - Professional Office with High-End Buildout

Scenario as of: 11/1/2021

Own the Business? Own the Building.

Purchase Price	$1,300,000
Improvements	$0
Other	$23,000
Total Project Costs	**$1,323,000**

2900 Horizon Ridge, Suite 221, Henderson, NV 89052

Building Size	3,698 sf
Price per Sq. Ft.	$358 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%	$	661,500	4.50%	10 Yrs	25 Yrs	$	3,677
SBA 504 2nd Mortgage*	40%	$	547,000	3.16%	25 Yrs	25 Yrs	$	2,639
Down Payment	10%	$	132,300					
**Includes financed SBA fee of $17,800*				**3.89%**		**$1.71 PSF**	**$**	**6,316**

Monthly Costs

	PSF	Monthly
Mortgage Payments	$1.71	$6,316
Total Monthly Payment	**$1.71 PSF**	**$6,316**

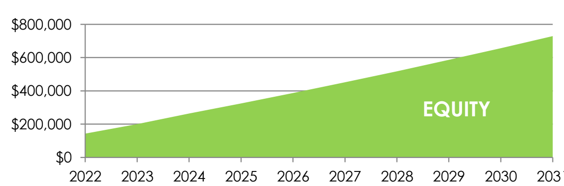
Adjusted Monthly Costs

	PSF	Monthly
Total Monthly Payment	$1.71	$6,316
Less Depreciation	($0.61)	-$2,262
Total Adjusted Monthly Pa	**$1.10 PSF**	**$4,054**

Out of Pocket Expenses

Cash Down Payment	10.0%	$132,300
Estimated Bank Fees	1.5%	$9,923
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 '21. 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:

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