

Aaron Riutta , VP - Sr. Acquisition Lender

Email Address: aaron.riutta@liveoak.bank

Phone Number: 503.260.1799

Loan Type: SBA 7(a)

Owner Occupied Commercial Real Estate Financing

Date: 06/02/25

Property Description: Commercial Building

| <u>Project Cost (estimates)</u> | <u>Total</u> | <u>Out of Pocket</u> |
|---|--------------------|----------------------|
| Property Costs | \$2,499,999 | \$0 |
| Contingency/Professional Costs | 0 | 0 |
| Non-Property Costs | 0 | 0 |
| SBA Guarantee Fee | 71,000 | 0 |
| 3rd Party Costs: appraisal, environmental, title, etc | 15,500 | 0 |
| Total Project Cost | \$2,586,499 | \$0 |

Out of Pocket Cost as % of Total Project: 0.0%

Loan Details

| | |
|--|-------------|
| SBA 7(a) Loan Amount | \$2,586,499 |
| Live Oak Bank Conventional Loan Amount | \$0 |
| Loan Rate (quarterly floating rate) | 6.50% |
| Loan Term (in years) | 25 |
| Combined Monthly Payment | \$17,464 |

• The above figures are for discussion purposes only and are subject to change. This is not an offer or commitment to lend.
All credit decisions are subject to credit qualification

Prepared for: Rich Realty
6/2/2025