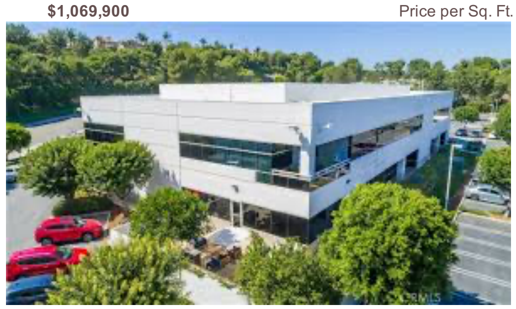
SBA 504 Loan Scenario

Scenario as of: 6/11/26

Own the Business? Own the Building.

Purchase Price	$1,069,900
Improvements	$0
Other	$0
Total Project Costs	**$1,069,900**

Address: 6 B Liberty #145 Aliso Viejo, CA 92656	
Building Size	2,223 sf
Price per Sq. Ft.	$481.29 psf



90% SBA 504 Financing Example

Financing Package			Amount	Rate	Term	Amort	Monthly Pymt	
Bank 1st Mortgage	50%	$	534,950	6.75%	10 Yrs	25 Yrs	$	3,696
SBA 504 2nd Mortgage*	40%	$	443,000	6.11% *FIXED*	25 Yrs	25 Yrs	$	2,884
Down Payment	10%	$	106,990					
				6.46% Blended Rate		**$2.96 PSF**	**$**	**6,580**

**Includes financed SBA fee of $15,000*

Monthly Costs

	PSF	Monthly
Mortgage Payments	$2.96	$6,580
Total Monthly Payment	**$2.96 PSF**	**$6,580**

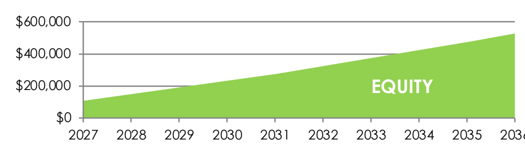
Adjusted Monthly Costs

	PSF	Monthly
Total Monthly Payment	$2.96	$6,580
Less Depreciation	($0.82)	-$1,829
Total Adjusted Monthly Payment	**$2.14 PSF**	**$4,751**

Out of Pocket Expenses

Cash Down Payment	10.0%	$106,990
Estimated Bank Fees	0.5%	$2,675
Total Cash Required		**$109,665**

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 will vary depending on approval***
- *SBA rate is as of June 26. Actual rate is set at debenture sale*
- *All fees and expenses are estimated and will vary by vendor.*
- *SBA Fee is estimated at 2.65% plus a $3500 legal fee. All SBA fees are financed in the 504 loan.*
- *SBA 504 rate is a fixed rate and fully amortized over the life of the loan, no balloon payment.*
- *Operating costs, title and insurance are estimates.*
- *Depreciation is estimated at an 80% bracket over 39 years.*
- *Equity is based on a 2.0% annual appreciation rate.*
- *90% LTV financing generally does not require additional collateral.*

Contact your SBA 504 Expert

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SBA U.S. Small Business Administration