

PROPOSED SBA 504 LOAN STRUCTURE

31014 Union City Boulevard, Union City, CA 94587



BUILDING ACQUISITION	\$1,525,000
SBA/CDC FEES	\$19,000
TOTAL PROJECT COST	\$1,544,000

SOURCE OF FUNDS		AMOUNT	RATES	MATURITY	COLLATERAL	MONTHLY PAYMENT	ANNUAL PAYMENT
Bank	50%	\$762,500	6.50%	Years 25 Yr. Amort.	1st Deed	\$5,148	\$61,781
SBA 504 LOAN	40%	\$629,000	6.28%	25 Years Full Amort.	2nd Deed	\$4,161	\$49,932
BORROWER	10%	\$152,500					
TOTAL	100%	\$1,544,000				\$9,309	\$111,713

RATES: Bank: Rate is estimated - will vary depending on lender.
SBA 504: Rate is FIXED at the time of the debenture sale.

FEES: Bank: Vary depending on lender policy.
SBA/CDC: 2.15%* of SBA loan plus legal fees are financed, and therefore included in the SBA loan amount.
MISC: Related costs may be included in the SBA 504 Loan including: Appraisal, environmental report (if required), and escrow closing costs (including insurance and legal closing costs).

COLLATERAL: 90% financing generally does not require additional collateral.

BFC will perform a **free prequalification** for prospective buyers upon receiving complete financial information.

FOR MORE INFORMATION, PLEASE CONTACT:

Joe Lampe

707-477-4907 / joe@bfcfunding.com

Michael Lampe

925-765-1757 / mlampe@bfcfunding.com