



BANC OF CALIFORNIA

TOGETHER WE WIN®

Real Estate Purchase Scenario

400 NE Roberts

Purchase Price: \$1,850,000

Financing Offered By:



BANC OF CALIFORNIA

Pacific Western Bank is now Banc of California

Brad Benson: 503-784-0583

SBA LOAN STRUCTURE	90%	100%
Building Purchase	\$1,850,000	\$1,850,000
Building Improvements (opt)	\$50,000	\$50,000
Appraisal & Phase 1	\$5,500	\$5,500
3rd Party Costs-Escrow, Title, Legal, Etc	\$21,500	\$19,500
Total Project Costs	\$1,927,000	\$1,925,000
Borrower Down-Payment: * as little as	\$219,000	\$10,000
Loan Amount	\$1,708,000	\$1,915,000

LOAN TERMS & CONDITIONS		\$209,000
Loan Term	25 Years Fully Amortized	Cash ↑ Savings
Interest Rate:	6.33%	6.75%
Monthly Loan Payment	\$11,761	\$13,231
Owner-Occupancy:	Minimum 51%	51%

OWNERSHIP BENEFIT ANALYSIS - Assuming 35% Tax Bracket		
Net Rental Income from Tenant (Est)	\$0	\$0
Tax Benefit - Depreciation	(\$1,204)	(\$1,204)
Average Monthly Principal Deduction (5 yrs)	(\$2,814)	(\$3,166)
Effective Monthly Ownership Costs	\$7,743	\$8,861
Effective Ownership Costs	Per SF \$14.14	\$16.18

*The information on this sheet is not a commitment to lend. These are estimates based on basic information provided. Rates and structure subject to change as parameters are defined. Please consult your tax advisor

Brad Benson

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#1 SBA Real Estate Lender in Oregon & SW Washington