



BANC OF CALIFORNIA

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# Real Estate Purchase Scenario

## 3662-3668 Candlewood Ct

**Purchase Price: \$995,000**

Financing Offered By:



**BANC OF CALIFORNIA**

*Pacific Western Bank is now Banc of California*

**Brad Benson: 503-784-0583**

### SBA LOAN STRUCTURE

Building Purchase	\$995,000
Building Improvements (opt)	\$25,000
Appraisal & Phase 1	\$5,500
3rd Party Costs-Escrow, Title, Legal, Etc	\$13,500
Total Project Costs	<u>\$1,039,000</u>
Borrower Down-Payment: * as little as	<u>\$10,000</u>
<b>Loan Amount</b>	<b>\$1,029,000</b>

### LOAN TERMS & CONDITIONS

Loan Term	25 Years Fully Amortized
Interest Rate:	7.50%
Monthly Loan Payment	\$7,604
Owner-Occupancy:	Minimum <b>51%</b>

### OWNERSHIP BENEFIT ANALYSIS - Assuming 35% Tax Bracket

Net Rental Income from Tenant (Est)	\$0
Tax Benefit - Depreciation	(\$644)
Average Monthly Principal Deduction (5 yrs)	(\$1,667)
Effective Monthly Ownership Costs	\$5,293

\*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**

**503-784-0583**

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**#1 SBA Real Estate Lender in Oregon & SW Washington**