

PROPOSED SBA 504 LOAN STRUCTURE



Purchase Price	\$1,450,000
Optional Costs to Finance	\$12,500 (i.e., Appraisal, Enviro, Title, Escrow, Bank Fees, etc.)
Total Project Cost	\$1,462,500

SOURCE OF FUNDS		AMOUNT	RATES	DURATION	COLLATERAL	MONTHLY PAYMENT	ANNUAL PAYMENT
Bank	50%	\$731,250	6.25% Estimated	5-25 Yr. FIXED 25 Yr. Amort.	1st Deed	\$4,830	\$57,960
SBA 504 / TMC	41%*	\$602,000	6.23% August '25	25 Yr. FIXED 25 Yr. Amort.	2nd Deed	\$3,970	\$47,640
Borrower	10%	\$146,250					
<i>Total Est. Principal & Interest:</i>						\$8,800	\$105,600
<i>Est. Insurance / Other (.75%)</i>						\$920	\$11,040
<i>Est. Property Tax (1.2%)</i>						\$1,450	\$17,400
Total Est PITI (Before Tax Benefits):						\$11,170	\$134,040
<i>Est. Gross Annual Tax Savings:</i>						-\$1,552	-\$18,619
Effective Annual Payment:						\$9,618	\$115,421

**Est. Gross Annual Tax Savings is your yearly tax benefit from deductible expenses—interest, property taxes, and 39-year straight-line depreciation—calculated at an estimated 32% effective tax rate, before reducing your PITI.

RATES:	Bank: Rate and maturity are estimated and determined during underwriting.
	SBA: Rate and maturity are fixed for the full 25-year term at the time of the debenture sale.
	Blended Rate: The weighted average interest rate of both loans (blended) is: 6.24%
ESTIMATED FEES:	Bank: Determined by the bank during underwriting. This is often 0.50% of the bank loan amount.
	*SBA: SBA loan, legal, and misc. fees are financed and included in the final SBA loan amount.
	Based on a Total Project Cost of \$1,462,500 SBA fees will be approximately: \$17,000
	Note: Certain closing costs, including appraisal, environmental, insurance, and legal, may be financed.
COLLATERAL:	90% financing generally does not require any additional collateral.

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

FOR MORE INFORMATION, PLEASE CONTACT:

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