

FINANCING PROPOSAL

prepared for:

8100 S Priest Dr Building A | Suite 101 & 102
Tempe AZ

prepared by:

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SVP, Business Development



USE OF PROCEEDS

Purchase land, or land/existing building or other improvements	\$ 2,215,000 (est)
Building (new construction, remodeling, leasehold improvements, etc):	\$ - (est)
Purchase/Install equipment:	\$ -
Eligible Business Expenses (cash out)	\$ -
Refinance debt	\$ -
Other Expenses (const. contingency, interim interest):	\$ 20,268 Note 1
Professional Fees:	\$ 9,315 Note 2
SBA 504 Eligible Project Costs	\$ 2,244,583
Ineligible Costs	\$ - Note 3
Total Project Costs	\$ 2,244,583

SOURCE OF PROCEEDS

TERMS ARE ESTIMATES - THIS IS NOT A COMMITMENT TO PROVIDE FINANCING

Amount Financed	% of Project	Lender	Lien Pos.	*(1) Int. Rate	Term	Amort	Mthly Pymt	Annual Pymt
\$ 1,122,291.50	50.000%	FWBank	1	6.94%	10	25	\$ 7,889	\$ 94,671
\$ 897,833.20	40.000%	SBA	2	6.28%	25	25	\$ 6,106	\$ 73,271
\$ -	0.000%	Other	3				\$ -	\$ -
\$ 224,458.30	10.000%	Borrower Equity		blended:				
\$ 2,244,583.00	100.000%			6.65%		Total Payments	\$ 13,995	\$ 167,941

Lender to pay a one-time fee to SBA of **\$5,611**
or 0.5% on its permanent loan

*(1) Interest Rates are estimates only

PRICING

SBA 504 Debenture

504 Share of Project		\$ 897,833
SBA Guaranty Fee	(0.50%)	\$ - (Waived for Fiscal 2024)
504 Processing Fee	(1.50%)	\$ 13,467
Funding Fee	(0.25%)	\$ 2,245
CDC Closing Costs	(Fixed)	\$ 5,000
Subtotal		\$ 20,712
Underwriters Fee	(0.40%)	\$ 3,689
Total Fee		\$ 24,401
DEBENTURE		\$ 923,000
Refund to Borrower (due to rounding)		\$ 766

NOTE 1

Interim Loan Interest	\$ -
Interim Loan Fees	\$ 20,268
Const. Contingency (10%)	\$ -
TOTAL	\$ 20,268

NOTE 2

Appraisal	\$ 4,000
Environmental	\$ 2,500
Title & Escrow Fees	\$ 2,815
Architect/Engineer	\$ -
Other: Permits/Surveys	\$ -
TOTAL	\$ 9,315

NOTE 3

Working Capital	\$ -
Franchise Fee	\$ -
TOTAL	\$ -

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Financing

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Connect with an Expert!

RYAN RUSSELL,

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