



Estimated SBA 7(a) Financing Model



Date: November 5, 2024

Business Name or Address: 1275 A Street
Hayward, CA 94541

Prepared For: Michael Barnette, President
DHC Dock High Commercial
510-220-4960

Project Costs	\$2,080,000	\$2,080,000
Down Payment/Borrower Injection	\$208,000	\$312,000
U.S. Bank Loan Amount ¹	\$1,921,815	\$1,768,000
Rates & Terms - As of date above	10% Down Payment/ Borrower Injection	15% Down Payment/ Borrower Injection
Loan Amount ¹	\$1,921,815	\$1,768,000
Interest Rate	5.98%	5.98%
Fixed/Variable Rate Terms	1 year fixed	1 year fixed
Interest Rate Adjustment	Adjusts annually thereafter	Adjusts annually thereafter
Bank Loan Fee	\$50,150	\$47,225
Years Amortized	25	25
Buyer's Estimated Costs		
Total Estimated SBA Guaranty Fee (paid directly to SBA) ²	\$50,150	\$47,225
Estimated additional closing costs ³	\$5,200	\$5,200

Project Cost Include: Commercial Real Estate Purchase

¹**U.S. Bank Loan: 10% Down:** 90% of the total Estimated SBA Guaranty Fee of \$50,150 and Estimated Additional Closing Costs of \$5,200 financed in 7(a) Loan Amount; **15% Down:** Estimated SBA Guaranty Fee of \$47,225 and Estimated Additional Closing Costs of \$5,200 NOT financed in 7(a) Loan Amount

²**SBA Loan Guaranty Fee** - \$50,150; \$47,225

³**Estimated additional closing costs:** Appraisal \$3,000, Phase I Environmental Report \$2,200

Total Estimated Cash Required	\$213,535	\$364,425
Total Amount Financed	\$1,921,815	\$1,768,000
Monthly Payment	\$12,358.80	\$11,369.64

Closing costs are estimates only, based on fees charged for title/escrow, appraisal, environmental risk assessment, legal, misc., etc.

The estimates shown here are for informational purposes only. This is not a contract to lend. The amounts stated for down payment, rates and other terms are subject to change and will vary based on applicant qualifying and U.S. Bank's lending criteria.

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SBA Preferred Lender

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