

**PROPOSED SBA 504 LOAN STRUCTURE****Sample**

BUILDING ACQUISITION	\$899,000
TI, equipment and other eligible costs	\$0
<b>TOTAL PROJECT COST</b>	<b>\$899,000</b>

SOURCE OF FUNDS		AMOUNT	RATES	MATURITY	COLLATERAL	MONTHLY PAYMENT	ANNUAL PAYMENT
BANK	50%	\$449,500	6.50%	10 Years 25 Yr. Amort.	1st Deed	\$3,035	\$36,421
SBA 504/ TMC	* 41%	\$372,000	6.04% Aug '24	25 Yr. Fixed 25 Full Amort.	2nd Deed	\$2,406	\$28,871
BORROWER	<b>10%</b>	<b>\$89,900</b>					
<b>TOTALS:</b>						<b>\$5,441</b>	<b>\$65,292</b>

**RATES:**

Bank: Rate is estimated and determined during underwriting.

SBA: Rate is FIXED for entire 25 year term at the time of the debenture sale.

Blended Rate: The weighted average interest rate of both loans is:

6.29%

**ESTIMATED**

Bank: Determined by bank during underwriting.

**FEES:**\* SBA: SBA Loan fees plus legal fees are financed, and therefore included in the SBA loan amount.

Based on an SBA loan of this amount, the SBA fees would be appx. \$12,000

Related costs: Appraisal, environmental reports, and escrow closing costs  
(including insurance and legal closing costs) may be included in the loan.

**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:****Kurt Chambliss**

Executive Vice President  
925.786.7777  
Kurt@tmcf financing.com

**Bryce Fennell, CPA**

VP, Business Development Officer  
925.285.9868  
Bryce@tmcf financing.com

TMC Financing is a nonprofit  
Certified Development Company (CDC)  
certified and regulated by the:



U.S. Small Business  
Administration