

Proposed SBA 504 Loan Scenario

1503-1537 S. 56th St., El Segundo, CA

Property Details

1503-1537 S. 56th St., El Segundo, CA

Purchase Price	2,300,000
Improvements	-
Soft Costs (financed)	20,000
Total Project Cost	2,320,000



Source of Funds	Percentage	Loan Amount	Rate	Amortization	Fixed Period	Prepayment Penalty	Monthly Payment
Spectrum Commercial Lending	50%	1,160,000	7.55%	25	5 Years	5,5,4,3,2% for 5 Years	8,651
SBA / CDC Permanent Loan	40%	928,000	6.23%	25	25 Years	10 Year Declining	6,146
Borrower's Injection	10%	232,000					
Total			6.96%				14,796

Blended Rate



Owner-User Financing
Competitive Rates
Quick Turnarounds
Flexible Credit Process

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CA Lender's License 603E260

*All terms for discussion purposes only. Loans must be underwritten and all terms to be finalized after formal underwriting

**SBA / CDC rate quoted as current rates. SBA rates vary and will be determined when debenture funds.

***Bridge loan required on 2nd TD until SBA loan funds. Rate on Bridge loan is 9.50% interest only