

## 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	-
<u>Soft Costs (financed)</u>	<u>20,000</u>
<b>Total Project Cost</b>	<b>2,320,000</b>

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

Blended Rate



\*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

Owner-User Financing

Competitive Rates

Quick Turnarounds

Flexible Credit Process

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