



Commercial Capital Connector

BORROWER-SIDE CAPITAL ADVISORY

www.commercialcapitalconnector.com | 303-901-6941

Brett@commercialcapitalconnector.com

SBA 504 FINANCING SCENARIO

Prepared for Prospective Buyers

722 Washington Avenue, Unit C1, 2, 3

Golden, Colorado | Owner-Occupied Commercial Real Estate

LIST PRICE

\$1,300,000

LISTED BY

BALL PROPERTIES

COMMERCIAL REAL ESTATE | GOLDEN, COLORADO

Chris Ball, SIOR, CCIM

Broker / Owner, Ball Properties

303-332-6954

chris@ballprop.com

CAPITAL STACK — 50 / 40 / 10 STRUCTURE

50% Bank 1st DOT	40% SBA Debenture (2nd DOT)	10% Equity
\$650,000	\$520,000	\$130,000

LOAN TERMS BY TRANCHE

1ST DEED OF TRUST		2ND DEED OF TRUST	
	Bank / Conventional		SBA 504 Debenture / CDC
Loan Amount	\$650,000.00	Loan Amount	\$520,000.00
Interest Rate	6.00%	Interest Rate	6.00%
Amortization	25 Years	Amortization	25 Years
Monthly P&I	\$4,187.96	Monthly P&I	\$3,350.37

Combined Monthly P&I (1st + 2nd DOT)	\$7,538.33
Combined Annual Debt Service	\$90,459.92

ESTIMATED CLOSING COSTS (OUT-OF-POCKET)

Bank Origination Fee (1.00% on 1st DOT)	\$6,500.00
Commercial Appraisal	\$4,500.00
Environmental Report (Phase I)	\$2,500.00
Lender's Title Insurance (~0.50%)	\$5,850.00
Recording Fees & Legal Documents	\$2,000.00
Lender Processing & Underwriting	\$1,500.00
Flood Certification & Miscellaneous	\$500.00
Subtotal — Closing Costs (Cash)	\$23,350.00

SBA 504 PROGRAM FEES (FINANCED IN DEBENTURE — NOT CASH AT CLOSE)

CDC Processing Fee (1.50%)	\$7,800.00
SBA Funding Fee (0.25%)	\$1,300.00
SBA Guaranty Fee (0.50%)	\$2,600.00
Subtotal — 504 Program Fees (Financed)	\$11,700.00

TOTAL ESTIMATED CASH TO CLOSE

10% Equity (\$130,000) + Bank Origination + Third-Party Closing Costs

\$153,350.00

Disclaimer: This SBA 504 financing scenario is provided for illustrative and discussion purposes only and does not constitute a commitment to lend or an SBA approval. The SBA 504 program requires owner-occupancy (typically 51% minimum) and is administered through a Certified Development Company (CDC) in partnership with a third-party bank lender. Actual loan pricing, structure, fees, and closing costs are subject to lender and CDC underwriting, borrower credit, property due diligence (appraisal, environmental, title), SBA debenture pricing at funding, and final approval. The SBA debenture rate is set at the time of debenture sale and may differ from the illustrative 6.00% shown above. Third-party closing cost estimates are industry typical ranges and may vary by lender and jurisdiction. Commercial Capital Connector LLC is a borrower-side capital advisory and is not a direct lender or CDC.