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Conventional Owner-User	
Purchase Price / Current Value	\$ 2,400,000
LTV	85 %
Loan Amount	\$ 2,040,000
Rate	5.75 %
Amortization	20
Monthly Payments	\$ 14,322.50
Yearly Payments	\$ 171,870.04
Net Operating Income	\$ 217,000
Cash flow after Debt service	\$ 45,129.96
DSCR	1.26
Down Payment	\$ 360,000
ROI	12.54%
Cap. Rate	9.04%

SBA 7(a)	
Purchase Price / Current Value	\$ 2,400,000
LTV	90 %
Loan Amount	\$ 2,160,000
Rate	8.75 %
Amortization	20
Monthly Payments	\$ 19,088.15
Yearly Payments	\$ 229,057.82
Net Operating Income	\$ 286,000
Cash flow after Debt service	\$ 56,942.18
DSCR	1.25
Down Payment	\$ 240,000
ROI	23.73%
Cap. Rate	11.92%

Conventional Investment	
Purchase Price / Current Value	\$ 2,400,000
LTV	75 %
Loan Amount	\$ 1,800,000
Rate	6.15 %
Amortization	20
Monthly Payments	\$ 13,052.01
Yearly Payments	\$ 156,624.09
Net Operating Income	\$ 195,000
Cash flow after Debt service	\$ 38,375.91
DSCR	1.25
Down Payment	\$ 600,000
ROI	6.40%
Cap. Rate	8.12%

**All loan quotes are for informational purposes only and do not constitute a commitment to lend. Rates, terms, and conditions are subject to change based on borrower qualifications, market conditions, and lender approval. Final approval is determined by the lending institution after a full review of financials and supporting documentation.*