



Estimated SBA 504 Financing Model

Date: August 18, 2025

Property Name or Address: **Industrial Corridor California Desert**

Prepared For: Margot Murphy
Sage Advisory Group



Real Estate Purchase Price	\$5,900,000
10% Down Payment/Borrower Injection	\$592,600
FFB Loan Amount	\$2,950,000
SBA 504 Loan Amount	\$2,447,623

Rates & Terms - As of date above

	FFB	CDC/SBA Loan
Loan Amount	\$2,950,000	\$2,447,623
Interest Rate	6.85%	6.233% (August 2025)
Fixed/Variable Rate Terms	5 year fixed	25 year fixed
Interest Rate Adjustment	5 years	25 year debenture rate
Estimated Bank and SBA loan fees *	0.50%	\$65,040
Years Amortized	25	25

Buyer's Estimated Costs

Estimated Loan Fees*	\$14,750	\$65,040
Estimated Additional Closing Costs**	\$9,850	\$0

Project costs include: Commercial Real Estate Purchase \$5,900,000

FFB Loan: Estimated additional closing costs include: Appraisal \$3,000, Environmental Risk Assessment \$750, Escrow/

Title \$3,000, Processing Service \$350, UCC Filing fee \$250, and Misc. fees \$2,500

*SBA Participation Fee \$14,750 ; **CDC/SBA loan:** *SBA Loan Fee of \$65,040 financed in Loan Amount

Total Estimated Cash Required Total	\$592,600	
Amount Financed	\$2,950,000	\$2,447,623
Monthly Payment (combined)	\$36,690	
Monthly Payment (for each loan)	\$20,569	\$16,121

* All or a portion of these fees may be eligible for financing in the SBA loan.

** Closing costs are estimates only, based on fees charged for title/escrow, appraisal, environmental risk assessment, legal, misc., etc.

The estimates shown here are for informational purposes only. This is not a contract to lend. The amounts stated for down payment, rate and other terms are subject to change and may vary based on qualifications satisfying FFB & SBA lending criteria.

Erik Grunwald

VP, Business Development Officer

949.355.2079

egrunwald@ffb.bank

SBA Preferred Lender

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