



BANC OF CALIFORNIA

TOGETHER WE WIN®

Real Estate Purchase Scenario

1120 Candlewood Ct

Purchase Price: \$1,095,000

Financing Offered By:



BANC OF CALIFORNIA

Pacific Western Bank is now Banc of California

Brad Benson: 503-784-0583

SBA LOAN STRUCTURE

Building Purchase	\$1,095,000
Building Improvements (opt)	\$25,000
Appraisal & Phase 1	\$5,500
3rd Party Costs-Escrow, Title, Legal, Etc	\$13,500
Total Project Costs	<u>\$1,139,000</u>
Borrower Down-Payment: * as little as	<u>\$10,000</u>
Loan Amount	\$1,129,000

LOAN TERMS & CONDITIONS

Loan Term	25 Years Fully Amortized
Interest Rate:	7.50%
Monthly Loan Payment	\$8,343
Owner-Occupancy:	Minimum 51%

OWNERSHIP BENEFIT ANALYSIS - Assuming 35% Tax Bracket

Net Rental Income from Tenant (Est)	\$0
Tax Benefit - Depreciation	(\$704)
Average Monthly Principal Deduction (5 yrs)	<u>(\$1,829)</u>
Effective Monthly Ownership Costs	\$5,810

*The information on this sheet is not a commitment to lend. These are estimates based on basic information provided. Rates and structure subject to change as parameters are defined. Please consult your tax advisor

Brad Benson

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#1 SBA Real Estate Lender in Oregon & SW Washington