

For conversation purposes only and not to be construed as a commitment to lend. Terms subject to underwriting.

Sawgrass East Business Park - Coral Springs



Use of Proceeds	
Purchase Real Estate	\$ 655,000
	\$ -
	\$ -
	\$ -
	\$ -
	\$ -
	\$ -
	\$ -
Project Cost Subtotal	\$ 655,000
Estimated Closing Costs	Based on Loan Type - See Below
Lender Fees	Based on Loan Type - See Below
Estimated SBA Fees	Based on Loan Type - See Below

Estimated Closing Costs	
Attorney Fees (SBA Only)	\$ 3,500
CRE Appraisal	\$ 3,500
Environmental	\$ 500
Survey	\$ -
UCC's	\$ 1,000
Flood Certs	\$ 150
Tax Tracking	\$ 150
Title Policy	\$ 3,000
Transfer Taxes & Recording Fees	\$ 3,300
	\$ -
	\$ -

Conventional	
Loan	\$ 524,000
Interest Rate	6.00%
Term	5
Amortization	20
Non-Conv Portion	\$ -
Equity Injection	\$ 131,000
Payment	\$ 3,754
Rate	6.00%
Estimated Fees <i>(paid out of pocket)</i>	\$ 5,240
Est. Closing Costs <i>(paid out of pocket)</i>	\$ 11,600
First Year Cash Outlay	\$ 176,049

Max 7(a) Loan: \$5MM	
SBA 7(a)	
7(a) Loan	\$ 607,596
Interest Rate	9.00%
Term & Amor.	25
Non-7(a) Portion	\$ -
Equity Injection	\$ 67,510
Payment	\$ 5,099
Rate	9.00%
Estimated Fees <i>(included in loan amount)</i>	\$ 5,006
Est. Closing Costs <i>(included in loan amount)</i>	\$ 15,100
First Year Cash Outlay	\$ 128,697

Max CDC Loan: \$5MM; No limit on Regions	
SBA 504	
Regions SBA Loan	\$ 340,756
Interest Rate	6.75%
Term	10
Amortization	25
CDC Loan	\$ 281,738
Interest Rate*	5.75%
<i>*CDC rates are set by SBA on a monthly basis - Your CDC rate will not be set until the CDC loan is fully funded.</i>	
Term & Amortization	25
Non-504 Portion	\$ -
Equity Injection	\$ 68,151
Combined Payments	\$ 4,127
Blended Rate	6.30%
Estimated Fees <i>(included in loan amount)</i>	\$ 14,046
Est. Closing Costs <i>(included in loan amount EXCEPT LEGAL FEES)</i>	\$ 21,600
First Year Cash Outlay	\$ 117,672



Rana Diedrick
Vice President
rana.diedrick@regions.com
Office: 786-877-4997
Mobile: 786-877-4997



Michael Kovac
Vice President
michael.kovac@regions.com
Office: 561-837-8227
Mobile: 561-837-8227

DISCLAIMER: This illustration is intended for discussion purposes only to provide hypothetical examples of likely fees associated with a Regions conventional loan, SBA 7(a) loan and SBA 504 loan of comparable amounts. This illustration is based on information provided by the customer and the fees currently associated with such loans. This illustration assumes typical and usual matters associated with each such loan. *Actual fees, costs, and funding may differ from these illustrations.* This is not an offer, commitment, or contract; may be changed at any time without notice; should not be relied upon by any party with respect to any matter herein set forth; is intended only for the purpose set forth above; and does not amend any applicable customer agreement, the terms of which govern and control. Please refer to the applicable customer agreement or disclosure for additional details or pricing. A Regions SBA specialist should confirm that information regarding SBA 504 rates and fees is current. Fees may also be owing by a borrower related to any non-conventional, non-7(a), or non-504 loan. All products/services are subject to terms and conditions and may be subject to qualification requirements, credit approval, fees, and change.