



BANC OF
CALIFORNIA

TOGETHER
WE WIN®

Real Estate Purchase Scenario

3603-3633 Candlewood Ct

Purchase Price: \$940,000

Financing Offered By:



BANC OF CALIFORNIA

Pacific Western Bank is now Banc of California

Brad Benson: 503-784-0583

SBA LOAN STRUCTURE

Building Purchase	\$940,000
Building Improvements (opt)	\$25,000
Appraisal & Phase 1	\$5,500
3rd Party Costs-Escrow, Title, Legal, Etc	\$13,500
Total Project Costs	\$984,000
Borrower Down-Payment: * as little as	\$10,000
Loan Amount	\$974,000

LOAN TERMS & CONDITIONS

Loan Term	25 Years Fully Amortized
Interest Rate:	7.50%
Monthly Loan Payment	\$7,198
Owner-Occupancy:	51%

OWNERSHIP BENEFIT ANALYSIS

- Assuming 35% Tax Bracket

Net Rental Income from Tenant (Est)	\$0
Tax Benefit - Depreciation	(\$611)
Average Monthly Principal Deduction (5 yrs)	(\$1,578)
Effective Monthly Ownership Costs	\$5,009

*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

503-784-0583

Brad.Benson@bancocal.com

#1 SBA Real Estate Lender in Oregon & SW Washington