

Buyer Financing

PROPOSED SBA 504 LOAN STRUCTURE



Purchase Price	\$1,750,000
Optional Costs to Finance	TBD (i.e., Appraisal, Enviro, Title, Escrow, Bank Fees, etc.)
Total Project Cost	\$1,750,000

SOURCE OF FUNDS		AMOUNT	RATES	DURATION	COLLATERAL	MONTHLY PAYMENT	ANNUAL PAYMENT
Bank	50%	\$875,000	6.25% Estimated	5-25 Yr. FIXED 25 Yr. Amort.	1st Deed	\$5,780	\$69,360
SBA 504 / TMC	41%*	\$723,000	5.86% Nov '25	25 Yr. FIXED 25 Yr. Amort.	2nd Deed	\$4,600	\$55,200
Borrower	10%	\$175,000					
<i>Total Est. Principal & Interest:</i>						\$10,380	\$124,560
<i>Est. Insurance & Misc. (.75% of Purchase)</i>						\$1,100	\$13,200
<i>Est. Property Tax (1.2% of Purchase):</i>						\$1,750	\$21,000
Total Est Payment (Before Tax Benefits):						\$13,230	\$158,760

RATES:	Bank:	Rate & Maturity is estimated & determined during underwriting.
	SBA:	Rate & Maturity is FIXED for entire 25 year term at the time of the debenture sale.
		Blended Rate: The est. weighted average interest rate of both loans (blended) is: 6.07%

ESTIMATED FEES:	Bank:	Set by the bank, often 1/2% of the bank loan; in this analysis, we've assumed it's financed.
	*SBA:	SBA Loan, legal & Misc. fees are financed, and therefore included in the above loan amount.
		*Based on a Total Project Cost of \$1,750,000 SBA fees will be approximately: \$23,000

OPTIONAL COST TO FINANCE :	Beyond the purchase or construction costs, projects may include expenses such as: appraisal, environmental, title, escrow, bank, professional fees and other miscellaneous costs. These may be financed within the Total Project Cost.
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COLLATERAL:	90% financing generally does not require any additional collateral.
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TMC will perform a **free prequalification** for prospective buyers upon receiving complete financial information.

FOR MORE INFORMATION, PLEASE CONTACT:

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