

Loan Comparison Worksheet*

Customer: 810 Broadway Street, Seaside, OR
Phone:

Chase Contact: Ashika Colucy / Keler Soffe
Phone:

What is the project cost?
 Will fees be financed?
 Project Location (state):
 Collateral Type:

	Conventional	SBA 504** Total	Chase 1 st	CDC 2 nd	SBA 7(a)**
Term (years)	<input type="text" value="10"/>		<input type="text" value="25"/>	<input type="text" value="25"/>	<input type="text" value="25"/>
Amortization (years)	<input type="text" value="20"/>		<input type="text" value="25"/>	<input type="text" value="25"/>	<input type="text" value="25"/>
Initial Interest Rate	<input type="text" value="6.45%"/>	<input type="text" value="6.21%"/>	<input type="text" value="6.57%"/>	<input type="text" value="5.76%"/>	<input type="text" value="5.96%"/>
Fixed / Variable	<input type="text" value="Fixed"/>		<input type="text" value="Fixed"/>	<input type="text" value="Fixed"/>	<input type="text" value="Fixed"/>
Rate Indexed To	<input type="text" value="N/A"/>		<input type="text" value="N/A"/>	<input type="text" value="N/A"/>	<input type="text" value="N/A"/>
Initial Rate Period	<input type="text" value="N/A"/>		<input type="text" value="N/A"/>	<input type="text" value="N/A"/>	<input type="text" value="N/A"/>
Index After Initial Period	<input type="text" value="N/A"/>		<input type="text" value="N/A"/>	<input type="text" value="N/A"/>	<input type="text" value="N/A"/>
Advance Rate - LTV (%)	<input type="text" value="80%"/>	<input type="text" value="90%"/>	<input type="text" value="50%"/>	<input type="text" value="40%"/>	<input type="text" value="90%"/>
Loan Amount Before Fees	<input type="text" value="\$ 960,000"/>	<input type="text" value="\$ 1,080,000"/>	<input type="text" value="\$ 600,000"/>	<input type="text" value="\$ 480,000"/>	<input type="text" value="\$ 1,080,000"/>
Est. Guaranty Fee	<input type="text" value="\$ -"/>	<input type="text" value="\$ -"/>	<input type="text" value="\$ -"/>	<input type="text" value="\$ -"/>	<input type="text" value="\$ 11,745"/>
Est. CDC Fee	<input type="text" value="\$ -"/>	<input type="text" value="\$ 12,820"/>	<input type="text" value="\$ -"/>	<input type="text" value="\$ 12,820"/>	<input type="text" value="\$ -"/>
Total Est. SBA Fees	<input type="text" value="\$ -"/>	<input type="text" value="\$ 12,820"/>	<input type="text" value="\$ -"/>	<input type="text" value="\$ 12,820"/>	<input type="text" value="\$ 11,745"/>
Customer Down Payment	<input type="text" value="\$ 240,000"/>	<input type="text" value="\$ 120,000"/>			<input type="text" value="\$ 120,000"/>
Est. Monthly Payment	<input type="text" value="\$ 7,180"/>	<input type="text" value="\$ 7,215"/>	<input type="text" value="\$ 4,112"/>	<input type="text" value="\$ 3,103"/>	<input type="text" value="\$ 7,007"/>
Est. Balloon Payment	<input type="text" value="\$ 631,202"/>	<input type="text" value="\$ 0"/>	<input type="text" value="\$ 0"/>	<input type="text" value="\$ 0"/>	<input type="text" value="\$ 0"/>

**SBA 7(a) and 504 loans are available only to borrowers and for loans that satisfy applicable SBA eligibility requirements. SBA eligibility requirements will be applied by Chase for the 7(a) program and by an SBA authorized Certified Development Company ("CDC") for 504 loans. Additional collateral requirements may apply for SBA 7(a) loans with an LTV greater than 85%. Under the SBA 504 program, Chase would make a 2nd mortgage loan on an interim basis until the loan is taken-out by a CDC; the terms shown above for the CDC 2nd reflect the terms of the long term CDC 2nd mortgage loan, and the terms of Chase's 2nd mortgage interim loan are not included in the information above.

* This information is for discussion purposes only and is subject to change. This is not an offer or commitment to lend; any loan offer would be subject to credit underwriting, additional terms and conditions and, as applicable, a determination of SBA eligibility. Prepayment fees generally apply. Additional fees may apply, and fee amounts may vary by product. Variable rates are comprised of an Index plus a margin and are adjusted based on changes in the index specified intervals.