



BANC OF CALIFORNIA

TOGETHER WE WIN®

Real Estate Purchase Scenario

810 Broadway Street

Purchase Price: \$1,200,000

Financing Offered By:



BANC OF CALIFORNIA

Pacific Western Bank is now Banc of California

Brad Benson: 503-784-0583

SBA LOAN STRUCTURE

	90%
Building Purchase	\$1,200,000
Improvements (opt)	\$25,000
Appraisal & Phase 1	\$6,000
3rd Party Costs-Escrow, Title, Legal, Etc	\$23,000
Total Project Costs	\$1,254,000
Borrower Down-Payment: * as little as	\$174,000

Loan Amount

\$1,080,000

Estimated Appraisal:

\$1,200,000

100%

Building Purchase	\$1,200,000
Improvements (opt)	\$25,000
Appraisal & Phase 1	\$6,000
3rd Party Costs-Escrow, Title, Legal, Etc	\$23,000
Total Project Costs	\$1,254,000
Borrower Down-Payment: *	\$10,000

\$1,244,000

LOAN TERMS & CONDITIONS

Loan Term	25	Years Fully Amortized
Interest Rate:		6.87%
Monthly Loan Payment		\$7,793
Owner-Occupancy:	Minimum	51%

\$164,000

Cash	↑ Savings
	7.75%
	\$9,396
	51%

OWNERSHIP BENEFIT ANALYSIS - Assuming 35% Tax Bracket

Rental Income from Tenant (Est) - Less Operating Exp.	(\$1,244)
Tax Benefit - Depreciation	(\$767)
Average Monthly Principal Deduction (5 yrs)	(\$1,864)
Effective Monthly Ownership Costs	\$3,918
Effective Ownership Costs	Per SF \$10.50

Rental Income from Tenant (Est) - Less Operating Exp.	(\$1,244)
Tax Benefit - Depreciation	(\$767)
Average Monthly Principal Deduction (5 yrs)	(\$2,248)
Effective Monthly Ownership Costs	\$5,138
Effective Ownership Costs	\$13.76

*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

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#1 SBA Real Estate Lender in Oregon & SW Washington