Commercial Real Estate Purchase Analysis Purchase Price* \$1,898,610 10/20 Years Fixed 10/30 Years Fixed S8A 504 Down Payment LTV Loan Amount Financed Fee Rate (%)* Amortization S04 Monthyl Payment Monthyl Payment Estimate 20/20 Years Fixed S8A 504 Sta 10/30 Years Fixed Sta 10/30 Years Fixed Sta 10/30 Years Fixed Down Payment Loan Amount Financed Fee Rate (%)* Amortization Term (Years) Sta 10/20 Years Fixed Sta 10/30 Years Fixed 0 Sta 10/30 Years Fixed Sta 10/30 Years Fixed Sta 10/30 Years Fixed 0 Sta 10/30 Years Fixed Sta 10/30 Years Fixed Sta 10/30 Years Fixed 0 Sta 10/30 Years Fixed Sta 10/30 Years Fixe 504 Monthy Payment Estimate Sta 1	Financing Solutions Provided by: Melanie Smith Vice President, Business I 949 285 6147 800 599 1728 (fax)	Valencia Business Center 1382 Valencia Avnue Tustin, CA 92780		Unit D- 9,041 sq ft @ \$210 per sq ft			
10/25 Years Fixed 20/20 Years Fixed 10/30 Years Fixed 5 & 10/20 Years Int Only / Fixed SBA 504 Down Payment LTV Loan Amount Financed Fee Rate (%)* Amoritzation 25 \$379,722 8379,722 \$379,722 8379,722 \$559,583 80% \$1,518,888 \$759,444 \$189,861 \$189,861 Amoritzation Term (Years) 6.250% 200 6.510% 6.220% 6.220% 7.000% \$1,139,166 \$189,861 S04 Monthly Payment Monthly Payment Estimate (\$10,019,64) (\$11,333,36) (\$8,831,94) \$007 \$5,644,61 Loan Fee Monthly Payment Estimate (\$10,019,64) (\$11,333,36) (\$8,831,94) \$007 \$5,644,61,61 \$5,64,64,61,61 \$5,64,64,61,61 \$5,64,64,61,61 \$5,64,64,61,61 \$5,64,64,61,61 \$5,64,64,61,61 \$5,64,64,61,61 \$5,64,64,64 \$5,64,64,64	Commercial Real Estate	e Purchase A	nalysis				
10/25 Years Fixed 20/20 Years Fixed 10/30 Years Fixed 5 & 10/20 Years Int Only / Fixed 10/30 Years Ist 20/20 Years Ist Down Payment LTV Loan Amount \$379,722 \$379,722 \$379,722 \$80% \$11,518,888 \$569,583 \$70% \$11,329,106 \$579,444 \$199,861 \$0% \$11,329,027 \$100% \$1,139,166 \$199,861 \$0% \$11,39,166 \$199,861 \$0% \$11,39,166 Financed Fee Rate (%)* Amortization Term (Years) 504 Monthly Payment Monthly Payment Estimate 6.250% 6.250% \$10,019.64) \$6.280% \$1,329,027 7.000% \$1,000% \$1,000% \$0.00 \$5.918% \$6.30 \$5.918% \$6.30 S04 Monthly Payment Monthly Payment Estimate \$(\$10,019.64) \$(\$11,333.36) \$(\$8,209.00) \$(\$8,831.94) \$504 Total \$(\$11,335. \$16,328 Loan Fee Appraisal & Review* Environmental* Loan Fee S15,188.88 \$15,188.88 \$15,188.88 \$13,200.00 \$1,200.00 \$1,000% \$1,200.00 \$1,000% \$1,200.00 \$1,000% \$1,200.00 \$2,050.00 \$2,2050.00 \$2,050.00 \$2,050.00 \$2,050.	Purchase Price*	\$1,898,610				CDA	504
Fixed Fixed Fixed Int Only / Fixed 1st 2nd Down Payment LTV \$379,722 \$379,722 \$3669,583 \$759,444 \$189,861 90% Loan Amount Financed Fee \$1,518,888 \$1,518,888 \$1,329,027 \$1,133,166 \$949,305 \$759,444 \$90% \$759,444 \$90% \$1,133,166 \$949,305 \$759,494,305 \$759,494,305 \$759,494,305 \$759,494,305 \$759,494,305 \$759,494,305 \$759,494,305 \$759,406,306 \$1,329,027 \$1,133,166 \$90% \$90% \$90% \$90% \$90% \$759,4 \$16,328 \$13,29,027 \$1,133,166 \$90% \$10 20 10 10 10 \$10 <		10/25 Years	20/20 Years	10/30 Years	5 & 10/20 Years		
Down Payment LTV \$379,722 80% \$379,722 80% \$569,533 70% \$759,444 60% \$189,861 90% \$ 90% \$ 5759,444 \$189,861 90% \$ 90% \$ 5759,444 \$ 90% \$ 5759,444 \$ 90% \$ 5759,444 \$ 90% \$ 5759,444 \$ 90% \$ 504,000 \$ 50,000 \$							
LTV 80% 70% 60% 90% Loan Amount \$1,518,888 \$1,518,888 \$1,329,027 \$1,139,166 \$949,305 \$759,4 Rate (%)* 6.250% 6.510% 6.280% 7.00% \$5.918% \$6.30 Amortization 25 20 30 20 30 20 30 S04 Monthly Payment (\$10,019.64) (\$11,333.36) \$8,809.00) \$\$8,831.94) \$504 Total \$\$1,325. Interest Only Payment Estimate (\$10,00% \$1,000% \$\$10,00% \$\$1,329.027 \$\$11,391.66 \$\$9,493.05 \$\$16,328 Loan Fee \$\$15,188.88 \$\$15,188.88 \$\$13,290.27 \$\$11,391.66 \$\$9,493.05 \$\$16,328 Loan Fee \$\$15,188.88 \$\$12,00.00 \$\$0.00 \$\$0.00 \$\$0.00 \$\$0.00 \$\$0.00 \$\$0.00 \$\$0.00 \$\$0.00 \$\$2,050.00 \$\$2,050.00 \$\$2,050.00 \$\$2,050.00 \$\$2,050.00 \$\$2,050.00 \$\$2,050.00 \$\$2,050.00 \$\$2,050.00 \$\$2,050.00 \$\$2,050.00 \$\$2,050.00 \$\$	Down Payment					\$189,861	
Financed Fee Rate (%)* Amortization Term (Years) \$16,328 504 Monthly Payment Monthly Payment Estimate \$25 20 30 30 30 504 Monthly Payment Monthly Payment Estimate \$10 20 10 10 10 10 504 Monthly Payment Monthly Payment Estimate \$10,019.64) \$11,333.36) \$8,209.00) \$8,831.94) 504 Total \$511,335. Interest Only Payment Estimate Loan Fee %* Loan Fee * Appraisal & Review* Environmental* Legal* \$1.000% \$1,200.00 \$1.000% \$1,200.00 \$1.000% \$1,200.00 \$1.000% \$1,200.00 \$1.000% \$1,200.00 \$1.000% \$1,200.00 \$2.050					. ,		
Rate (%)* Amortization Term (Vers) 6.250% (25) 6.510% (20) 6.280% (30) 7.000% (20) 5.918% (30) 6.30 504 Monthly Payment Monthly Payment Estimate (\$10,019.64) (\$11,333.36) (\$8,209.00) (\$8,831.94) 504 Total (\$11,335. Interest Only Payment Estimate (\$10,019.64) (\$11,333.36) (\$8,209.00) (\$8,831.94) 504 Total (\$11,335. Loan Fee %* Loan Fee 1.000% 1.000% 1.000% \$11,391.66 \$9,493.05 \$16,328 Appraisal & Review* Environmental* \$1.200.00 \$1,200.00 \$11,200.00 \$11,200.00 \$11,200.00 \$11,200.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,050.00 \$2,000 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00	Loan Amount						\$759,4
Amortization Term (Years) 25 20 30 20 30 504 Monthly Payment Monthly Payment Estimate (\$10,019.64) (\$11,333.36) (\$8,209.00) (\$8,831.94) 504 Total (\$5,641.61) (\$5,641.61) (\$5,641.61) (\$5,641.61) (\$5,641.61) (\$5,641.61) (\$5,641.61) (\$5,641.61) (\$5,641.61) (\$11,333.36) (\$6,645.14) 504 Total (\$11,335. Interest Only Payment Estimate 1.000% 1.000% 1.000% 1.000% 1.000% \$11,313.61 \$04 Total \$11,335. Loan Fee Appraisal & Review* \$1,000 \$1.000% \$1.000% \$11,320.00 \$11,320.00 \$11,200.00 \$11,200.00 \$11,200.00 \$20,050.0	Financed Fee						\$16,328
Term (Years) 10 20 10 (\$5,641.61) 10 (\$5,641.61) 504 Total (\$11,333.6) (\$11,333.6) (\$11,335.6) 1000% 1.000%							6.30
S04 Monthly Payment Monthly Payment Estimate (\$10,019.64) (\$11,333.36) (\$8,209.00) (\$8,831.94) 504 Total (\$11,335. Interest Only Payment Estimate (\$10,019.64) (\$11,333.36) (\$8,209.00) (\$8,831.94) 504 Total (\$11,335. Interest Only Payment Estimate (\$6,645.14) Estimated Real Estate Loan Fees Loan Fee 1.000% 1.000% 1.000% 1.000% \$11,391.66 \$9,493.05 \$16,328 Appraisal & Review* \$15,188.88 \$15,188.88 \$13,200.00 \$1,200.00 \$1,200.00 \$1,200.00 \$1,200.00 \$2,050.00 \$2							
Monthly Payment Estimate (\$10,019.64) (\$11,333.36) (\$8,209.00) (\$8,831.94) 504 Total (\$11,335. Interest Only Payment Estimate (\$6,645.14) (\$6,645.14) 504 Total (\$11,335. Estimated Real Estate Loan Fees Loan Fee %* 1.000% 1.000% 1.000% 1.000% 1.000% 1.000% 1.000% \$16,328 \$16,188.88 \$13,290.27 \$11,391.66 \$9,493.05 \$16,328 \$16,020 \$12,000.00 \$9,493.05 \$16,328 \$16,000 \$1,000% \$1,200.00 \$1,200.00 \$1,200.00 \$1,200.00 \$1,200.00 \$1,200.00 \$2,050.00 \$2,000 \$1,820.00		10	20	10	10		(05.004
Interest Only Payment Estimate (\$6,645.14) Estimated Real Estate Loan Fees Loan Fee %* Loan Fee Appraisal & Review* Environmental* Legal* Title (.006% of Loan Amount) Escrow* Other* Total 1.000% \$1,200.00 \$0.00 1.000% \$13,290.27 1.000% \$11,391.66 \$13,290.27 1.000% \$11,301.06 2.15 String Appraisal & Review* Environmental* Legal* Title (.006% of Loan Amount) Escrow* Other* Total \$0.00 \$2,050.00 \$0.00 \$2,050.00 \$0.00 \$2,050.00 \$0.00 \$2,050.00 \$0.00 \$2,050.00 \$0.00 \$2,050.00 \$0.00 \$2,050.00 \$0.00 \$1,820.00 \$0.00 \$1,820.00 \$1,820.00 \$1,820.00 \$2,050.00 \$2		(\$40.040.04)	(\$44,000,00)	(\$0,000,00)	(\$0.004.04)		
Loan Fee 1.000% 1.000% 1.000% 1.000% 1.000% 1.000% 2.15 Appraisal & Review* \$15,188.88 \$15,188.88 \$13,290.27 \$11,391.66 \$9,493.05 \$16,328 Environmental* \$1,200.00 \$1,200.00 \$1,200.00 \$1,200.00 \$1,200.00 \$2,000 <td></td> <td>(\$10,019.64)</td> <td>(\$11,333.36)</td> <td>(\$8,209.00)</td> <td></td> <td>504 I otal</td> <td>(\$11,335.</td>		(\$10,019.64)	(\$11,333.36)	(\$8,209.00)		504 I otal	(\$11,335.
Loan Fee %* Loan Fee Appraisal & Review* Environmental* Legal* Title (.006% of Loan Amount) Escrow* Other* Total 1.000% \$15,188.88 \$1,200.00 \$0.00 \$2,050.00 1.000% \$13,290.27 \$1,200.00 1.000% \$11,391.66 \$1,200.00 2.15 \$9,493.05 *For 504, this is Bank Interim Loan Fee Total Out of Pocket Expenses \$399.981 \$399.981 \$399.981 \$587.943 \$775.906 \$04 Out of Pocket \$204 Out of Pocket \$206.4	Interest Only Payment Estimate				(\$6,645.14)		
Loan Fee Appraisal & Review* Environmental* Legal* \$15,188.88 \$1,200.00 \$13,290.27 \$11,391.66 \$11,391.66 \$9,493.05 \$16,328 Title (.006% of Loan Amount) Escrow* Other* Total \$0.00 \$14,563.05 <td< td=""><td></td><td>Estimated</td><td>Real Estate Loan F</td><td>ees</td><td></td><td></td><td></td></td<>		Estimated	Real Estate Loan F	ees			
Appraisal & Review* \$1,200.00 \$1,200.00 \$1,200.00 \$1,200.00 Environmental* \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 Legal* \$0.00	Loan Fee %*	1.000%	1.000%	1.000%	1.000%	1.000%	2.15
Environmental* Legal* \$0.00 \$2,050.00 \$2,000 \$2,050.00 \$2,000 \$0.00 \$0.00 \$0.00 \$0.00 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000 \$2,000	Loan Fee		. ,	+ - /	+ /	. ,	\$16,328
Legal* \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$2,050.00 \$2,000 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$0.00		. ,	. ,	. ,	. ,		
Title (.006% of Loan Amount) \$2,050.00 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$1,820.00 \$0.00 <t< td=""><td></td><td>¥</td><td></td><td></td><td></td><td></td><td></td></t<>		¥					
Escrow* Other* Total \$1,820.00 \$0.00 \$1,820.00 \$0.00 \$1,820.00 \$0.00 \$1,820.00 \$0.00 \$1,820.00 \$0.00 Fee Combination \$0.00 *For 504, this is Bank Interim Loan Fee 504 Total \$16,563 Total Out of Pocket Expenses \$399,981 \$399,981 \$587,943 \$775,906 504 Out of Pocket \$206,4				*			
Other* Total \$0.00 \$20,258.88 \$0.00 \$20,258.88 \$0.00 \$18,360.28 \$0.00 \$16,461.66 \$0.00 \$14,563.05 \$0.00 \$2,000 *For 504, this is Bank Interim Loan Fee 504 Total \$16,563 Total Out of Pocket Expenses \$399,981 \$587,943 \$775,906 504 Out of Pocket \$206,4	· · · · · · · · · · · · · · · · · · ·			. ,			
Total \$20,258.88 \$20,258.88 \$18,360.28 \$16,461.66 \$14,563.05 \$2,000 *For 504, this is Bank Interim Loan Fee 504 Total \$16,563 Total Out of Pocket Expenses \$399,981 \$399,981 \$587,943 \$775,906 504 Out of Pocket \$206,4				. ,			
*For 504, this is Bank Interim Loan Fee 504 Total \$16,563 Total Out of Pocket Expenses \$399,981 \$399,981 \$587,943 \$775,906 504 Out of Pocket \$206,4		· · · · · · · · · · · · · · · · · · ·			* • • •		
3399.901 3399.901 3007.943 3773.900 004 001 00000 3200.4	*For 504, this is Bank Interim Loan Fee	,	<u>, , , , , , , , , , , , , , , , , </u>	<i>,</i>	<i>,</i>	504 Total	\$16,563
3399.901 3399.901 3007.943 377.900 3007.900	Total Out of Pocket Expenses	A 222 221	* ****	ATOTO (5)		EQ4 Out of Boolist	*
	•	\$399,981	\$399,981	\$587,943	\$775,906		\$206,4
	** SBA Loan fee is financed with Debenture						
** SBA Loan fee is financed with Debenture	*** Loan fee can be discounted based on Bank of America relationship						