

Financing Solutions Provided by: **Melanie Smith**  
Vice President, Business Banking Group  
949 285 6147  
800 599 1728 (fax)

**Valencia Business Center**  
1382 Valencia Avenue  
Tustin, CA 92780

**Unit D- 9,041 sq ft @ \$210 per sq ft**

**Commercial Real Estate Purchase Analysis**

**Purchase Price\*** **\$1,898,610**

	<b>SBA 504</b>					
	<b>10/25 Years Fixed</b>	<b>20/20 Years Fixed</b>	<b>10/30 Years Fixed</b>	<b>5 &amp; 10/20 Years Int Only / Fixed</b>	<b>10/30 Years 1st</b>	<b>20/20 Years 2nd</b>
Down Payment	\$379,722	\$379,722	\$569,583	\$759,444	\$189,861	
LTV	80%	80%	70%	60%	90%	
Loan Amount	\$1,518,888	\$1,518,888	\$1,329,027	\$1,139,166	\$949,305	\$759,444
Financed Fee						\$16,328.05
Rate (%)*	6.250%	6.510%	6.280%	7.000%	5.918%	6.303%
Amortization	25	20	30		30	20
Term (Years)	10	20	10	10	10	20
504 Monthly Payment					(\$5,641.61)	(\$5,694.33)
Monthly Payment Estimate	(\$10,019.64)	(\$11,333.36)	(\$8,209.00)	(\$8,831.94)	504 Total	(\$11,335.94)
Interest Only Payment Estimate				(\$6,645.14)		

**Estimated Real Estate Loan Fees**

	1.000%	1.000%	1.000%	1.000%	1.000%	2.150%**
Loan Fee %*	1.000%	1.000%	1.000%	1.000%	1.000%	2.150%**
Loan Fee	\$15,188.88	\$15,188.88	\$13,290.27	\$11,391.66	\$9,493.05	\$16,328.05**
Appraisal & Review*	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	\$1,200.00	Fee Combined
Environmental*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Fee Combined
Legal*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00
Title (.006% of Loan Amount)	\$2,050.00	\$2,050.00	\$2,050.00	\$2,050.00	\$2,050.00	Fee Combined
Escrow*	\$1,820.00	\$1,820.00	\$1,820.00	\$1,820.00	\$1,820.00	Fee Combined
Other*	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total</b>	\$20,258.88	\$20,258.88	\$18,360.28	\$16,461.66	\$14,563.05	\$2,000.00
<b>*For 504, this is Bank Interim Loan Fee</b>					504 Total	\$16,563.05
<b>Total Out of Pocket Expenses (Down Payment and Closing Costs)</b>	\$399,981	\$399,981	\$587,943	\$775,906	504 Out of Pocket Expense	\$206,424

\* Required Field - variable information

\*\* SBA Loan fee is financed with Debenture

\*\*\* Loan fee can be discounted based on Bank of America relationship

Any transaction arising from this comparison is expressly subject to credit approval by Bank of America and to the execution and delivery of transaction documentation satisfactory to Bank of America. Additional Terms and Conditions not presented in this comparison will apply. Amounts shown are for comparative purposes only. Actual final transaction amounts may differ. Equal Opportunity Lender.