

Financing Solutions Provided by: **Melanie Smith**
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Von Karman Center
16782 Von Karman Avenue
Irvine, CA 92606

Unit 17 - 7,257 sq ft @ \$225 per sq ft

Commercial Real Estate Purchase Analysis

Total Purchase Price* **\$1,816,954** †

	SBA 504					
	10/25 Years Fixed	20/20 Years Fixed	10/30 Years Fixed	5 & 10/20 Years Int Only / Fixed	10/30 Years 1st	20/20 Years 2nd
Down Payment	\$363,391	\$363,391	\$545,086	\$726,782	\$181,695	
LTV	80%	80%	70%	60%	90%	
Loan Amount	\$1,453,563	\$1,453,563	\$1,271,868	\$1,090,172	\$908,477	\$726,782
Financed Fee						\$15,625.80
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					(\$5,398.98)	(\$5,449.42)
Monthly Payment Estimate	(\$9,588.71)	(\$10,845.94)	(\$7,855.94)	(\$8,452.10)	504 Total	(\$10,848.40)
Interest Only Payment Estimate				(\$6,359.34)		

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	\$14,535.63	\$14,535.63	\$12,718.68	\$10,901.72	\$9,084.77	\$15,625.80**
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
Total	\$19,605.63	\$19,605.63	\$17,788.69	\$15,971.72	\$14,154.77	\$2,000.00
*For 504, this is Bank Interim Loan Fee					504 Total	\$16,154.77
Total Out of Pocket Expenses (Down Payment and Closing Costs)	\$382,996	\$382,996	\$562,875	\$742,753	504 Out of Pocket Expense	\$197,850

* Required Field - variable information
** SBA Loan fee is financed with Debenture
*** Loan fee can be discounted based on Bank of America relationship

† Total Purchase Price Includes
Tenant Improvement Costs: \$184,129.00

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.