

**Lee Kleinman**

Phone Number: (818) 385-2703

Cell Number: (818) 378-1325

**Loan Type: SBA 7(a)**

**90% LTV Owner Occupied Commercial Real Estate Financing**

**Date: 08/08/14**  
**Property Description: 14,566 Square Foot Commercial Building**

**Project Cost**

Project Cost	\$119	per square foot	\$	1,733,354
SBA Guarantee Fee		(estimate)		41,376
7(a) Packaging Fee		(estimate)		0
<u>Other Fees: appraisal, environmental, escrow, title (estimate)</u>				<u>0</u>
<b>Total Project Cost</b>			<b>\$</b>	<b>1,774,730</b>

**Cash Down Payment (10%)** **\$ 177,473**

**Total Loan Amount** **\$ 1,597,257**

**Loan Details**

SBA 7(a) Loan Amount	\$	1,597,257
Loan Rate (estimate)		<b>4.75% Fixed for 25 Years</b>
<b>Loan Term (in years)</b>		<b>25</b>
<b>Monthly Payment</b>	<b>\$</b>	<b>9,106</b>
<b>Monthly Occupancy Cost (P+I)</b>	<b>\$</b>	<b>0.63 per square foot</b>
Annual Occupancy Cost (P+I)	\$	7.50 per square foot

. The above figures are for discussion purposes only and are subject to change. This is not an offer or commitment to lend.  
 All credit decisions are subject to credit qualification

Prepared for: David Young and Chad Gahr - NAI Capital  
 8/8/2014

Together we'll go far





**Lee Kleinman**

Phone Number: (818) 385-2703

Cell Number: (818) 378-1325

**Loan Type: SBA 504**

**90% LTV Owner Occupied Commercial Real Estate Financing**

<b>Date: 08/08/14</b>			
<b>Property Description: 14,566 Square Foot Commercial Building</b>			
<b>Project Cost</b>			
Project Cost	\$119 per square foot	\$	1,733,354
CDC Debenture Fee (2.650% total by CDC)		(estimate)	18,374
CDC Origination Fee		(estimate)	2,000
Bank Loan Fee (1.000% approx)		(estimate)	8,720
<u>Other Fees: appraisal, environment, escrow, title, legal</u>		(estimate)	0
<b>Total Project Cost</b>		<b>\$</b>	<b>1,762,448</b>
<b>Cash Down Payment (10%)</b>		<b>\$</b>	<b>184,093</b>
<b>Total Loan Amount (includes 1st &amp; 2nd mortgage)</b>		<b>\$</b>	<b>1,578,355</b>
<b>Loan Details</b>	<b>WFSBA</b>	<b>SBA 504</b>	<b>Combined</b>
	<b>1st Mortgage</b>	<b>2nd Mortgage</b>	<b>Loans</b>
Loan Amount	866,656	711,699	<b>\$ 1,578,355</b>
Loan Rate	4.95%	4.95%	<b>4.95%</b>
Loan Term (in years)	25	20	
Amortization Term (in years)	25	20	
Monthly Payment	5,041	4,677	<b>\$ 9,718</b>
Monthly Occupancy Cost (P+I)			\$ 0.67 per square foot
Annual Occupancy Cost (P+I)			\$ 8.01 per square foot

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