

# Financing Provided through Harvest Commercial Capital

## SBA 504 Sample Loan

| SBA 504 loan scenario<br>(90% Loan to Value) |                    |                |
|----------------------------------------------|--------------------|----------------|
| <b>Project Amount:</b>                       | <b>\$8,000,000</b> |                |
| <b>First loan amount:</b>                    | \$4,000,000        |                |
| <b>SBA loan amount:</b>                      | \$3,284,800        |                |
| <b>Amortized: bank 1st DI</b>                | <b>25 yrs</b>      |                |
| <b>Amortized: SBA 2nd</b>                    | <b>25 yrs</b>      |                |
| <b>Bank interest rate**</b>                  | <b>6.500%</b>      | \$27,008 Mo.   |
| <b>SBA 504 interest rate:</b>                | <b>6.112%</b>      | \$21,942 Mo.   |
| <b>Monthly payment:</b>                      | \$48,950           |                |
| <b>Cash down payment</b>                     | \$800,000          |                |
| Estimated Cost Summary                       |                    |                |
| <b>Bank &amp; SBA:</b>                       |                    |                |
| <b>Loan fee</b> (may be financed)            |                    |                |
| <b>CDC Fee</b>                               |                    | <b>\$1,500</b> |
| <b>SBA 504 loan fee</b> (financed by SBA)    |                    | \$84,800       |
| <b>Out of pocket costs*:</b>                 |                    |                |
| <b>Title Insurance</b>                       |                    | \$1,000        |
| <b>Appraisal</b>                             |                    | \$7,500        |
| <b>Environmental</b>                         |                    | \$2,500        |
| <b>Interim Loan Fee</b>                      |                    | \$88,000       |
| <b>Survey, if necessary</b>                  |                    | \$0            |
| <b>Filing/Misc</b>                           |                    | \$500          |
| <b>Legal</b>                                 |                    | \$2,000        |
| <b>Total Fees: (some are financed)</b>       |                    | \$187,800      |
| <b>Total cash out-of-pocket</b>              |                    | \$903,000      |

## 1215 Chrysler Drive, Menlo Park

### Owner User Financing

10% Down Payment, Close in 60 days to 75 days  
Twenty five year fully amortized SBA 504 second loan



For further information on the property please call Mark Lockenmeyer 412-902-0792 mark.lockenmeyer@nmrk.com or John Weatherby 650-207-1317 john.weatherby@nmrk.com

Please note that rates and terms change daily and are available only for qualified borrowers. A specific quote is given after the receipt of loan documents. All terms are approximate  
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