



TMC Development

## PROPOSED SBA 504 LOAN STRUCTURE

**Property:** Alcosta Medical Center  
**Broker contact:** Michael Copeland  
 Cassidy Turley BT Commercial  
 (925)621-3840

BUILDING ACQUISITION	\$800,000
IMPROVEMENTS	\$200,000
SBA/CDC FEES*	\$5,500
<b>TOTAL PROJECT COST</b>	<b>\$1,005,500</b>

SOURCE OF FUNDS	AMOUNT	RATES	MATURITY	COLLATERAL	MONTHLY PAYMENT	ANNUAL PAYMENT
BANK	50% \$499,500	6.50%	10 Years 25 Yr. Amort.	1st Deed	\$3,373	\$40,472
SBA 504 LOAN	40% \$406,000	5.08% Jul '10	20 Yr. Fixed Full Amort.	2nd Deed	\$2,697	\$32,369
BORROWER	10% \$100,000					
<b>TOTAL</b>	<b>100% \$1,005,500</b>				<b>\$6,070</b>	<b>\$72,841</b>

**RATES:** Bank: Rate is estimated - will vary depending on lender.  
 SBA: Rate is FIXED at the time of the debenture sale.

**ESTIMATED FEES:** Bank: Vary depending on lender policy.  
 SBA: 2.15% of SBA loan plus legal fees are financed, and therefore included in the SBA loan amount.  
 During ARRA Stimulus, fees of 2.15% are reduced to 0.65%.

Related costs: Appraisal, environmental reports (if required), and escrow closing costs (including insurance and legal closing costs) may be included in the loan.

**COLLATERAL:** 90% financing generally does not require additional collateral.

TMC will perform a **free prequalification** for prospective buyers upon receiving complete financial information.

**Financial Analysis Prepared By:**

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