



90% REAL ESTATE PURCHASE SCENARIO

Arlington Commons

Purchase Price: \$905,000

Prepared for:
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Financing Offered By
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LOAN STRUCTURE

504

Purchase Price		\$905,000
Office Buildouts-20% Est.		\$104,650
Appraisal		\$4,500
Escrow, Title, Etc.		\$4,400
Lender Fee		\$5,000
SBA Fee		\$14,200
Total Project Costs		\$1,037,750
Borrower Down-Payment: 10%*		\$103,750
CIT & SBA Loan		\$934,000
Blended Rate & Total Payment:	7.34%	\$7,107

Ownership vs. Lease Analysis

Purchase Assumptions		Lease Assumptions	
Size (Sq. Ft.)	7,475	Size (Sq. Ft.)	7,475
		Lease Rate/ Monthly NNN	\$0.62
Monthly Costs		Monthly Costs	
Mortgage Payment:	\$7,107	Lease Payment:	\$4,635
Principal Reduction (Avg. for 1st 5yrs)	(\$1,635)	Operating Costs:	\$0.26
Operating Costs:	\$0.26	Total Monthly Costs	\$6,578
Total Monthly Costs	\$7,416		
Monthly Ownership Benefits		Monthly Lease Benefits	
Tax Benefits		Tax Benefits	
Depreciation Benefit:	\$634	Depreciation Benefit:	\$0
Interest Deduction:	\$2,155	Interest Deduction:	\$0
Net Monthly Ownership Costs	\$4,627	Net Monthly Lease Costs	\$6,578

\$1,951 Effective Monthly Ownership Savings!

The information on this sheet is not a commitment to lend. These are estimates based on basic information provided and may change. Please consult with your tax advisor. *Down payment is slightly higher given the Lender fee is not financable. **Rates subject to change.

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