



Prepared by: Elizabeth Kim

## Momo Japanese Resturaunt Pueblo, CO

Financial Overview: Pro Forma SBA Owner-User

### Financial Breakdown:

Property Acquisition:	\$285,000
SBA/CDC Fees:	\$2,850
Equity Injection Cost:	\$31,350

### Loan Structure:

Bank 1 <sup>st</sup> Mortgage:	50%	\$142,500	
SBA 504 2 <sup>nd</sup> Mortgage:	40%	\$114,000	
Down Payment:	10%	\$28,500	

Source of Funds	Amount	Rate	Amortization/ Term	Collateral	Monthly Payment	Annual Payment
First Lender	\$142,500	4.0%	25/10 years  (5-to-7-year balloon might apply)	1 <sup>st</sup> Deed	\$1,442.74 10 years  \$752.17 25 years	\$17,312.88
SBA 504 Loan (40% +SBA Fees)	\$114,000	2.85%	25 years Fully Amortized	2 <sup>nd</sup> Deed	\$531.75	\$6,381.00
Equity Injection (10%)	\$28,500.00					
<b>Total</b>						
				Total Payment	\$1,974.49	\$23,693.88
				Payment PSF	\$	\$
<b>Estimated Fees:</b>	SBA/CDC fees of 2.65% of SBA loan amount plus CDC's attorney fee which is included and <b>FINANCED</b> in the SBA loan.					
<b>Bank Rate &amp; Term</b>	Bank rate is prospective and for estimation purposes only. Amortization and maturity are determined by the lender.					
<b>SBA Rate &amp; Term</b>	SBA interest rate is FIXED at the time of debenture sale.					