



Preferred Lending Program

<b>Unit A</b>	<b>11,700 Sq Ft.</b>	<b>Baldy View Business Park</b>	<b>FOOTHILL (SR-210) FWY.</b>
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**PURCHASE PRICE:**      \$ 1,345,500

	SBA 504 FIXED		SBA 7(a)	Conventional FIXED
	25/25 years Spectrum	20/20 Years SBA	25/25 Years Spectrum	25/5 Years Spectrum
<b>Down Payment</b>	<span style="border: 1px solid black; padding: 2px;">\$ 134,550</span>		<span style="border: 1px solid black; padding: 2px;">\$ 134,550</span>	<span style="border: 1px solid black; padding: 2px;">\$ 336,375</span>
<b>Combined LTV%</b>	<span style="border: 1px solid black; padding: 2px;">90%</span>		<span style="border: 1px solid black; padding: 2px;">90%</span>	<span style="border: 1px solid black; padding: 2px;">75%</span>
<b>Loan Amount</b>	<span style="border: 1px solid black; padding: 2px;">\$ 672,750</span>	<span style="border: 1px solid black; padding: 2px;">\$ 538,200</span>	<span style="border: 1px solid black; padding: 2px;">\$ 1,210,950</span>	<span style="border: 1px solid black; padding: 2px;">\$ 1,009,125</span>
<b>Rate (%)</b>	<span style="border: 1px solid black; padding: 2px;">6.80%</span>	<span style="border: 1px solid black; padding: 2px;">5.39%</span>	<span style="border: 1px solid black; padding: 2px;">6.00%</span>	<span style="border: 1px solid black; padding: 2px;">6.69%</span>
<b>Amortization</b>	<span style="border: 1px solid black; padding: 2px;">25</span>	<span style="border: 1px solid black; padding: 2px;">20</span>	<span style="border: 1px solid black; padding: 2px;">25</span>	<span style="border: 1px solid black; padding: 2px;">25</span>
<b>Rate Reset (Years)</b>	<span style="border: 1px solid black; padding: 2px;">10</span>	<span style="border: 1px solid black; padding: 2px;">None</span>	<span style="border: 1px solid black; padding: 2px;">Quarterly</span>	<span style="border: 1px solid black; padding: 2px;">10</span>
<b>Term (Years)</b>	<span style="border: 1px solid black; padding: 2px;">25</span>	<span style="border: 1px solid black; padding: 2px;">20</span>	<span style="border: 1px solid black; padding: 2px;">25</span>	<span style="border: 1px solid black; padding: 2px;">25</span>
<b>Loan Fee %</b>	<span style="border: 1px solid black; padding: 2px;">1.00%</span>	<span style="border: 1px solid black; padding: 2px;">0.65%</span>	<span style="border: 1px solid black; padding: 2px;">0.00%</span>	<span style="border: 1px solid black; padding: 2px;">1.00%</span>
<b>504 Payments (1st &amp; 2nd)</b>	<span style="border: 1px solid black; padding: 2px;">\$4,629.79</span>	<span style="border: 1px solid black; padding: 2px;">\$3,646.55</span>		
<b>Total Monthly Payments</b>	<span style="border: 1px solid black; padding: 2px;">\$8,276</span>		<span style="border: 1px solid black; padding: 2px;">\$7,741</span>	<span style="border: 1px solid black; padding: 2px;">\$6,876</span>
<b><u>Estimated Closing Costs</u></b>				
<b>Loan Fee</b>	<span style="border: 1px solid black; padding: 2px;">\$ 6,728</span>	<span style="border: 1px solid black; padding: 2px;">\$ 3,498</span>	<span style="border: 1px solid black; padding: 2px;">\$ -</span>	<span style="border: 1px solid black; padding: 2px;">\$ 10,091</span>
<b>Short Term Note Fee</b>	<span style="border: 1px solid black; padding: 2px;">\$ 2,691</span>	<span style="border: 1px solid black; padding: 2px;">\$ -</span>	<span style="border: 1px solid black; padding: 2px;">\$ -</span>	<span style="border: 1px solid black; padding: 2px;">\$ -</span>
<b>Appraisal</b>	<span style="border: 1px solid black; padding: 2px;">\$ 3,000</span>	<span style="border: 1px solid black; padding: 2px;">\$ -</span>	<span style="border: 1px solid black; padding: 2px;">\$ 3,000</span>	<span style="border: 1px solid black; padding: 2px;">\$ 3,000</span>
<b>Environmental Report</b>	<span style="border: 1px solid black; padding: 2px;">\$ 2,100</span>	<span style="border: 1px solid black; padding: 2px;">\$ -</span>	<span style="border: 1px solid black; padding: 2px;">\$ 2,100</span>	<span style="border: 1px solid black; padding: 2px;">\$ 2,100</span>
<b>Closing Costs</b>	<span style="border: 1px solid black; padding: 2px;">\$ 6,500</span>	<span style="border: 1px solid black; padding: 2px;">\$ -</span>	<span style="border: 1px solid black; padding: 2px;">\$ 5,000</span>	<span style="border: 1px solid black; padding: 2px;">\$ 5,000</span>
<b>Total Costs</b>	<span style="border: 1px solid black; padding: 2px;">\$ 24,517</span>		<span style="border: 1px solid black; padding: 2px;">\$ 10,100</span>	<span style="border: 1px solid black; padding: 2px;">\$ 20,191</span>

**Chuck Tipton Jr.**  
**Senior Vice President**

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\*SBA 7(a) loan fee of 3.00% of guaranteed portion is currently waived under Economic Stimulus Package.

\*SBA 504 loan guarantee fee has been reduced under Economic Stimulus Package.

\* The interest rates stated in this letter assume 51% owner occupancy of the real property.

\* Rates and terms based on current rates as of August 17, 2009. Final rates to be determined upon approval and funding date.

\* This proposal is for discussion purposes only and should not be construed as a commitment from Spectrum Commercial Lending to extend credit.