



Preferred Lending Program

Unit I	4,200 Sq Ft.	Baldy View Business Park	FOOTHILL (SR-210) FWY.
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PURCHASE PRICE: \$ 525,000

	SBA 504 FIXED		SBA 7(a)	Conventional FIXED
	25/25 years Spectrum	20/20 Years SBA	25/25 Years Spectrum	25/5 Years Spectrum
Down Payment	\$ 52,500		\$ 52,500	\$ 131,250
Combined LTV%	90%		90%	75%
Loan Amount	\$ 262,500	\$ 210,000	\$ 472,500	\$ 393,750
Rate (%)	6.80%	5.39%	6.00%	6.69%
Amortization	25	20	25	25
Rate Reset (Years)	10	None	Quarterly	10
Term (Years)	25	20	25	25
Loan Fee %	1.00%	0.65%	0.00%	1.00%
504 Payments (1st & 2nd)	\$1,806.50	\$1,422.85		
Total Monthly Payments	\$3,229		\$3,021	\$2,683
<u>Estimated Closing Costs</u>				
Loan Fee	\$ 2,625	\$ 1,365	\$ -	\$ 3,938
Short Term Note Fee	\$ 1,050	\$ -	\$ -	\$ -
Appraisal	\$ 3,000	\$ -	\$ 3,000	\$ 3,000
Environmental Report	\$ 2,100	\$ -	\$ 2,100	\$ 2,100
Closing Costs	\$ 6,500	\$ -	\$ 5,000	\$ 5,000
Total Costs	\$ 16,640		\$ 10,100	\$ 14,038

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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.