



## REAL ESTATE PURCHASE SCENARIO

### Hawthorn Business Center

Purchase Price: \$400,000

Prepared for:  
GVA Kidder Matthews  
Cliff Finnell  
503-221-2275

Financing Offered By  
CIT Small Business Lending  
Brad Benson  
503-698-4100

#### LOAN STRUCTURE

Purchase price	\$400,000
Improvements (Optional)	\$20,000
Appraisal	\$3,500
Environmental	\$1,800
Title, Escrow, Legal, Etc	\$4,300
Project Costs	\$429,600

#### 2 GREAT PROGRAMS TO CHOOSE FROM!

#### 95% LOAN TERMS & CONDITIONS

#### Conventional

Loan Amount: 95% of appraisal	\$399,000
Down Payment	\$32,790
Rate*	7.90%
Monthly Loan Payment	\$3,053

Only requires 25% Owner-Occupancy

#### 100% LOAN TERMS & CONDITIONS

#### 100%

Loan Amount:	\$433,895
Down Payment	\$5,500
Rate*	8.00%
Monthly Loan Payment	\$3,349
Prepayment Fee	3 yrs-5%,3%,1% only

\*The information on this sheet is not a commitment to lend. These are estimates based on basic information provide by broker. Rates and structure subject to change as parameters are defined.

**CIT Small Business Lending IS the Nation's #1 Business Real Estate Lender!** We specialize in Acquisition and Construction Financing for Owner-User properties. As a Non-Bank lender we finance a **greater variety of businesses and property types**, as well as having **less stringent cashflow requirements**. Our Pro-Business Approach to financing allows CIT to require **less down payment** into your project so you can maintain more liquidity in your business, where it is best available to **fuel your growth!** Please call me today so I can **pre-qualify** you for your business real estate financing needs.