



Let us work for you

For: 1829 Euclid Ave., Berkeley, CA 94709

Proposed SBA 7(a) Loan Scenario

1/30/2026

Total Project Cost		\$1,000,000	
Downpayment ³	15.0%	\$150,000	
Wells Fargo 7(a) Loan Amount ⁴	85.0%	\$850,000	
Estimated Rates & Terms		Option 1:	Option 2:
Loan Amount		\$850,000	\$850,000
Interest Rate ⁵		6.15%	6.55%
Fixed For (years)		5	25
Term/Amortization		25	25
Estimated Monthly Payment		\$5,555	\$5,766
Estimated Fees¹			
Title & Escrow		consult title company	
SBA Fee ²		\$22,313	
Appraisal & Review* - Estimate		\$3,500	
Environmental Report* - Estimate		\$2,300	
Total Estimated Fees		\$28,113	
Total Estimated Cash Required		\$178,113	

The above rate(s) are only for demonstration and are not based on an actual request for credit.

All information contained herein is for discussion purposes only and should not be construed as an offer.

Prepared For:

Kevin O'Brien

Let's talk today.

Prepared By:

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SBA Preferred Lender.

WFSBA Lending offers many loan products and options. Call or visit wellsfargo.com/biz/sba for more details.

IMPORTANT: All information contained herein, including the example finance scenario(s), is for discussion purposes only and should not be construed as an offer or a commitment to lend money on the part of Wells Fargo Bank, N.A. All financing is subject to credit approval and determination of U.S. SBA eligibility requirements by Wells Fargo SBA Lending.

Additional collateral may be required for a SBA 7(a) loan. You are not entitled to rely on any information contained herein, all of which is subject to change without notice.

1. Estimated closing costs include fees incurred for a typical loan project and do not include title fees (when applicable). Additionally, title fees are not eligible to be included in the financing.
2. SBA guaranty fee is predetermined and assessed by the U.S. SBA — Wells Fargo SBA Lending collects this fee on behalf of the U.S. SBA and does not keep any portion of this fee.
3. The equity that an applicant is required to contribute prior to closing on a SBA loan is an estimate only — Actual amount depends on many factors impacting the credit strength of the applicant(s) and guarantor(s).
4. Estimated loan amount is based on typical SBA 7(a) — Actual amount will depend upon the specific project requirements and other factors.
5. Interest rate and monthly payment ranges are estimates only and based on general market conditions and typical risk factors of similar projects and are subject to change without notice. Actual rate and monthly payment amounts, as determined by Wells Fargo Bank, N.A., will vary dependent upon the market conditions and the credit strength of the applicant(s) and guarantor(s).

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