

17500 Red Hill Avenue, Building 200, Unit 220
 Purchase vs. Lease Analysis
 Lee & Associates

LOAN WORK AREA

FIRST ID:

Pmt:	46,554 per year	3,879 per month	613,778	Loan Amount #1	613,778	0	0	0	0	0	0
Int %:	6.500% per year	0.5417% per month	0	Selected Loan Type	0	0	0	0	0	0	0
Term:	30 years	360 months	Debt Service @ 6.50%, 30 Year Amortization	Loan Label #1	0	0	0	0	0	0	0
Year:	0	1	2	3	4	5	6	7	8	9	10
Mos:	360	348	336	324	312	300	288	276	264	252	240
K%:	0.006321	0.006392	0.006470	0.006556	0.006649	0.006752	0.006865	0.006991	0.007129	0.007284	0.007456
Pmt:	46,554	46,554	46,554	46,554	46,554	46,554	46,554	46,554	46,554	46,554	46,554
Bal:	613,778	606,917	599,597	591,787	583,454	574,563	565,077	554,955	544,155	532,632	520,337
Princ. Portion:	6,860	7,320	7,810	8,333	8,891	9,487	10,122	10,800	11,523	12,295	13,116
Int. Portion:	39,694	39,234	38,744	38,221	37,663	37,067	36,432	35,754	35,031	34,259	33,431

SECOND ID:

Pmt:	41,647 per year	3,471 per month	504,525	Loan Amount #1	504,525	0	0	0	0	0	0
Int %:	5.500% per year	0.4583% per month	0	Selected Loan Type	0	0	0	0	0	0	0
Term:	20 years	240 months	Debt Service @ 5.50%, 20 Year Amortization	Loan Label #1	0	0	0	0	0	0	0
Year:	0	1	2	3	4	5	6	7	8	9	10
Mos:	240	228	216	204	192	180	168	156	144	132	120
K%:	0.006879	0.007079	0.007303	0.007556	0.007843	0.008171	0.008548	0.008967	0.009420	0.009914	0.010453
Pmt:	41,647	41,647	41,647	41,647	41,647	41,647	41,647	41,647	41,647	41,647	41,647
Bal:	504,525	490,271	475,214	459,307	442,502	424,750	405,997	386,185	365,256	343,147	319,790
Princ. Portion:	14,254	15,058	15,907	16,804	17,752	18,754	19,811	20,929	22,109	23,357	24,675
Int. Portion:	27,393	26,589	25,740	24,842	23,895	22,893	21,835	20,718	19,537	18,290	17,016

COMBINED:

Pmt:	88,201 per year	7,350 per month	1,118,300	Loan Amount #1	1,118,300	0	0	0	0	0	0
Int %:	6.000% per year	0.5000% per month	0	Selected Loan Type	0	0	0	0	0	0	0
Term:	30 years	360 months	Debt Service @ 6.00%, 30 Year Amortization	Loan Label #1	0	0	0	0	0	0	0
Year:	0	1	2	3	4	5	6	7	8	9	10
Mos:	360	348	336	324	312	300	288	276	264	252	240
K%:	0.006321	0.006392	0.006470	0.006556	0.006649	0.006752	0.006865	0.006991	0.007129	0.007284	0.007456
Pmt:	88,201	88,201	88,201	88,201	88,201	88,201	88,201	88,201	88,201	88,201	88,201
Bal:	1,118,300	1,111,437	1,104,117	1,096,340	1,088,107	1,079,418	1,070,273	1,060,682	1,050,645	1,040,162	1,029,233
Princ. Portion:	13,647	14,478	15,349	16,260	17,211	18,202	19,234	20,307	21,422	22,579	23,778
Int. Portion:	74,554	73,723	72,852	71,940	70,989	69,997	68,963	67,884	66,763	65,603	64,415

Calculation of Loan Fees -

1st ID	2nd ID	Total
Loan to Value	50.0%	561,650
Loan Amount	40.0%	447,320
Loan Fee %	2.750%	12,299
Loan Fee	13,503	13,503
Short Term Note Fee %	0.670%	2,999
Short Term Note Fee	3,290	3,290
Appraisal	3,500	3,500
Legal	2,000	2,000
Enviro Report	-	-
Other	-	-
Total		18,793