RETAIL PROPERTY DASHBOARD

RETAIL PROJECT
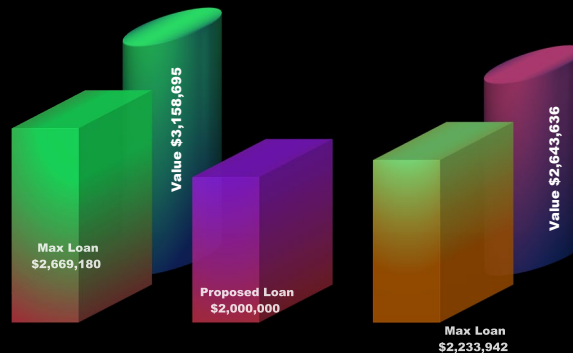
BankOpedia

DEBT SERVICE COVERAGE

PROFORMA DSC
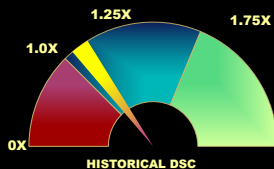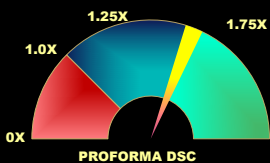
HISTORICAL DSC

PROPERTY VALUE & LOAN AMOUNTS

PROFORMA   **HISTORICAL**

Value $3,158,695

Max Loan $2,669,180

Proposed Loan $2,000,000

Value $2,643,636

Max Loan $2,233,942

63% LTV   **57% LTC**   **76% LTV**

POTENTIAL GROSS INCOME
PSF: $24.33

- $4.87 20%
- $6.27 26%
- $9.38 38%
- $3.81 16%

Legend:
- Vacancy
- Total Expenses
- Debt Service
- Cash Flow After Debt Service
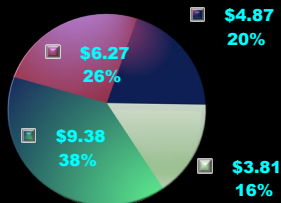
INTEREST RATE SENSITIVITY

16.0%
15.5%
15.0%
14.5%
14.0%
13.5%
13.0%
12.5%
12.0%
11.5%
11.0%
10.5%
10.0%
9.5%
9.0%
8.5%
8.0%
7.5%
7.0%
6.5%
6.0%
5.5%
5.0%

0.00%   ■ PROPOSED INT RATE

17.37%   ■ BREAKEVEN INT RATE
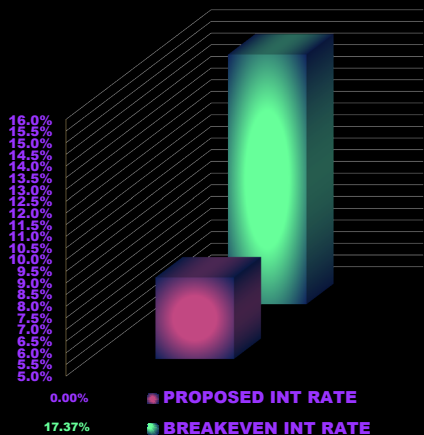
VACANCY RATE SENSITIVITY

STRESSED   PROJECTED

LTV

100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%

$2,176,604 $3,158,695

	STRESSED		PROJECTED
40.0%	VACANCY RATE		20%
92%	LTV		63%
1.15X	DSC		1.67X
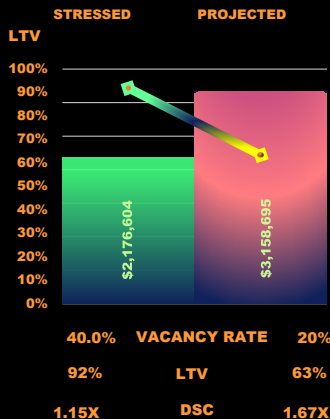
RENTAL RATE SENSITIVITY

STRESSED   PROJECTED

LTV

120%
100%
80%
60%
40%
20%
0%

$1,882,331 $3,158,695

	STRESSED		PROJECTED
$9.66	RENTAL RATE		$17.57
106%	LTV		63%
0.99X	DSC		1.67X
45%	DECLINE IN RENT RATE		