

WORKING CAPITAL / CLOSING COSTS / SBA LOAN

BUYER'S WORKING CAPITAL (estimate)

Aging	<u>Account Receivable</u>	<u>Accounts Payable</u>	<u>Difference</u>
0-15 Days	\$ _____	\$ _____	
16-29 Days	\$ _____	\$ _____	
30-59 Days	\$ _____	\$ _____	
60-89 Days	\$ _____	\$ _____	
90-119 Days	\$ _____	\$ _____	
Total	\$ _____	\$ _____	\$ _____
Two Weeks Expenses			+ \$ _____
Total Working Capital Needed			\$ _____

CLOSING COSTS (estimate)

SBA LOAN (estimate)

Financed by SBA loan:

Working Capital	\$ _____
Business Acquisition	\$ _____
Inventory	\$ _____
Rent-first month	\$ _____
Rent-deposit	\$ _____
SBA Guarantee Fee (2.5%)	\$ _____
SBA Lender's Fees (\$2K)	\$ _____
SBA Appraisal/Misc. Fees	\$ _____
New Equipment	\$ _____
Construction	\$ _____
Franchise Fee	\$ _____

\$ _____	SBA Project Total
\$ _____	Borrower @ _____%
\$ _____	SBA Loan @ _____%

Paid by Buyer:

Tax on Equipment (8.25%)	\$ _____
Tax on Vehicles (8.25%)	\$ _____
Escrow Fees (\$500-\$1500)	\$ _____
County Equip. Tax (1.25%)	\$ _____
Misc. Deposits	\$ _____
Misc. _____	\$ _____
Misc. _____	\$ _____
Total Project	\$ _____
Less Note to Seller	(\$ _____)
Less SBA Loan	(\$ _____)

Total Cash Needed from Buyer **\$ _____**