

**All-Store Store Hours and Staffing Notes**

**Store Hours (require at least six sales associates and one manager during nonpeak hours):**

- Monday–Saturday: 7:00a.m.–10:00p.m.
- Sunday: 9:00a.m.–10:00p.m.

**Peak Hours (require at least 10 sales associates and two managers):**

- Monday, Thursday, and Friday: 5:00p.m.–7:00p.m.
- Saturday: 10:00a.m.–7:00p.m.
- Sunday: 12:00p.m.–5:00p.m.

**Notes from the General Manager:**

- There are two types of employees: sales associates and managers.
- Sales associates have an estimated labor cost of \$12.50 per hour.
- Managers have an estimated labor cost of \$20 per hour.
- Labor cost includes all taxes, benefits, and other costs, so you do not need to take those into account.
- Managers are full-time, so they typically work approximately 40 hours per week.
- Sales associates are part time, so they must work no more than 30 hours per week.
- Please don't take time off into account in your work.
- These are the minimum requirements for continuous coverage, and must be met in order for the store to run.

# Loan Estimate

<b>Date Issued</b>	June 16	<b>Loan ID</b>	#123456789
<b>Applicant</b>	All-Store	<b>Loan Term</b>	5 years
<b>Sale Price</b>	\$150,000	<b>Purpose</b>	Purchase

## Loan Terms

<b>Loan Amount</b>	\$100,000	
<b>Interest Rate</b>	7.00%	Fixed rate
<b>Monthly Principal and Interest</b>	\$1,980.12	
<b>Prepayment Penalty</b>	No	
<b>Balloon Payment</b>	No	

## Projected Payments

	<b>Years 1–5</b>	<b>Years 6–10</b>	<b>Years 11–15</b>
<b>Monthly Principal and Interest</b>	\$1,980.12	N/A	N/A
<b>Property Insurance</b>	\$250.00	N/A	N/A
<b>Property Taxes in Escrow</b>	\$1250.00	N/A	N/A
<b>Total Monthly Payment</b>	\$3480.12	N/A	N/A

## Costs at Closing

<b>Estimated Closing Costs</b>	\$0.00	Note: Closing costs paid by seller
<b>Down Payment</b>	\$50,000.00	Due to seller

**Your Account Summary**

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Balance as of June 23: \$50,396.00

Total Withdrawals: \$67,548.51

Total Deposits: \$67,698.94

Balance as of June 30: \$50,546.43

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Date	Description	Withdrawals	Deposits	Balance
23-Jun	DEPOSIT		\$ 8,698.18	\$59,094.18
24-Jun	GOODS DELIVERY	\$ 6,445.16		\$52,649.02
24-Jun	SHIPPING CHARGE	\$ 100.00		\$52,549.02
24-Jun	DEPOSIT		\$ 7,442.06	\$59,991.08
24-Jun	MKTING SVC	\$ 13,598.32		\$46,392.76
25-Jun	ACCOUNTING SVCS	\$ 11,116.00		\$35,276.76
25-Jun	GOODS DELIVERY	\$ 4,796.55		\$30,480.21
25-Jun	SHIPPING CHARGE	\$ 100.00		\$30,380.21
25-Jun	DEPOSIT		\$ 9,334.62	\$39,714.83
26-Jun	PAYROLL	\$ 3,821.93		\$35,892.90
27-Jun	GOODS DELIVERY	\$ 1,706.14		\$34,186.76
27-Jun	GOODS DELIVERY	\$ 12,056.00		\$22,130.76
27-Jun	SHIPPING CHARGE	\$ 100.00		\$22,030.76
27-Jun	DEPOSIT		\$ 8,282.30	\$30,313.06
28-Jun	GOODS DELIVERY	\$ 8,408.41		\$21,904.65
28-Jun	SHIPPING CHARGE	\$ 200.00		\$21,704.65
28-Jun	DEPOSIT		\$ 10,532.21	\$32,236.86
30-Jun	RENTAL CHARGE	\$ 5,000.00		\$27,236.86
30-Jun	SHIPPING CHARGE	\$ 100.00		\$27,136.86
30-Jun	DEPOSIT		\$ 23,409.57	\$50,546.43