REFURBISHMENT UNDERWAY



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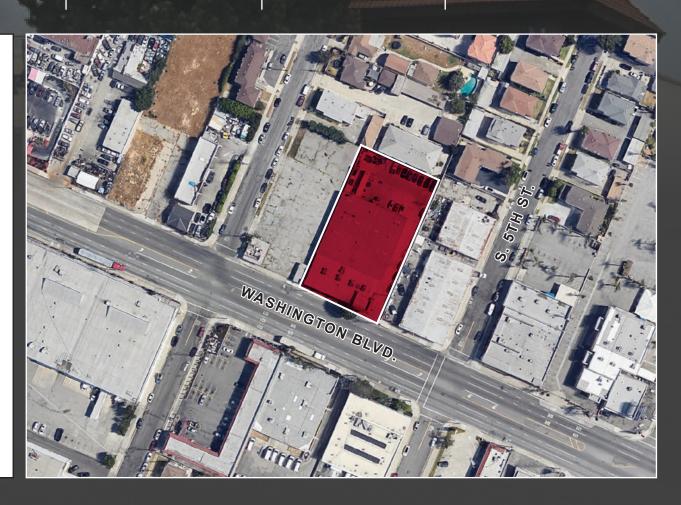
FOR SALE

WAREHOUSE

AVAILABLE SF 15,700 SF LAND SF 30,056 SF YEAR BUILT 1971 ZONING C2 SALE PRICE \$4,454,175 /\$283.70 PSF

PROPERTY HIGHLIGHTS

- 15,700 SF Available
- 30,056 SF of Land
- .69 AC Lot Size
- 6 Offices/ 7,062 SF
- Ceiling Heights 14' 16'
- Year Built: 1971
- 3 Drive in Doors
- Concrete Tilt Up Construction
- C2 Zoning
- 6352-029-011 APN
- Asking Sale Price \$4,454,175 /\$283.70 PSF
- Building Undergoing Complete Refurbishment





FOR SALE

WAREHOUSE





FOR SALE





Preferred Rewards

BUSINESS ADVANTAGE

Small business loan financing options

Which loan option makes the most sense for your business? This summary is designed to help you determine possible options for your business based on different loan scenarios.

Prospective loan information
Purchase price \$4,454,175
USER INPUT

Appraisal Discount
Rate Discount
Fee Discount (Bank Fee

Promotional Offer

Preferred Rewards For Business

Key financial comparisons estimates

Loan options	Conventional loan	Conventional loan	SBA 7(a) and Express loan	SBA 504 loan
·	10/20	20/20	25/25	25/25
Interest rate (estimate)	5.25%	5.25%	5.25%	5.25%
Maturity (yr)	10	20	25	25
Amortization (yr)	20	20	25	25
Fixed rate term (yr)	10	20	25	25
Purchase price	\$4,454,175	\$4,454,175	\$4,454,175	\$4,454,175
Down payment	20%	20%	15%	10%
Financing amount	\$3,563,340	\$3,563,340	\$3,786,049	\$4,008,758
SBA (25 year loan for 504)				\$1,781,670
Bond Debenture Rate (Set by SBA)				6.02%
Prepayment Fee				10 yrs declining
Bank of America loan	\$3,563,340	\$3,563,340	\$3,786,049	\$2,227,088
Rate – with promos/discounts applied	5.25%	5.25%	5.25%	5.25%
Principal	\$3,563,340	\$3,563,340	\$3,786,049	\$4,008,758
Monthly payment	\$24,011	\$24,011	\$22,688	\$24,847
Down payment	\$890,835	\$890,835	\$668,126	\$445,418
Year 1 cash outlay	\$1,178,971	\$1,178,971	\$940,380	\$743,580
Balloon	\$2,261,963	N/A	N/A	N/A
Prepayment Fee	5/4/3/2/1	5/4/3/2/1	5/3/1	None
Financing fee estimates	\$26,725	\$26,725	\$106,483	\$69,485
Interest expense*	\$1,555,974	\$2,199,386	\$3,020,294	\$3,347,490

Clients have the option to pay off or refinance the balance before or at maturity. The above interest expense figures reflect the amount of interest that would be paid during the full term of the original loan.

A Prepayment Fee schedule of 5%/4%/3%/2%/1% of the original loan amount will be applied to all conventional (non-SBA) real estate applications dated 7/20/20 and beyond.

Conventional OOCRE loan with a 20/20 tenor may be available to certain clients with property type constraints and annual performance covenant monitoring.

Interpreting comparisons

- The lowest estimated required down payment is under either of the SBA options at 10% of purchase price: \$445,418.
- . The lowest estimated monthly payment is under the SBA 7(a) and Express loan option at \$22,688
- The least estimated interest expense is incurred under the Conventional loan option at \$1,555,974

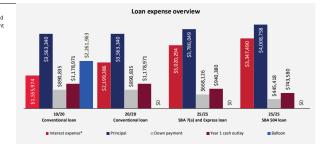


Advantages of each type of loan

Conventional	SBA 7(a)	SBA 504
Finances diverse business needs	Finance diverse business needs	Real estate focused
No SBA fees	Low down payment	Low down paymen
Cashout may be possible	Fixed rates up to 25 years	Low fixed rates
One-time close	SBA fees financed	Low SBA fees
	One time close	

We're committed to finding the smartest path to long-term growth for your business.

Our small business specialists will work to help you strengthen your business and plan for the future. If you have any questions, please contact me.



All programs subject to credit approval and loan amounts are subject to credit vorthiness. Bank of America may prohibit use of an account to pay off or pay down another Bank of America account. Small Business Administration (SBA) financing is subject to approval through the SBA 504 and SBA 7(a) programs. Loan terms, collaberal and documentation requirements apply. Actual amortization, rate and extension of credit are subject to necessary credit approval. Bank of America acredit standards and documentation requirements apply. Actual amortization, rate and extension of credit are subject to necessary credit approval. Bank of America Denote the America D

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^{*}If 10/20 loan's balloon of \$2,261,963 were refinanced for 10 years at 5.25%, total interest expense would be \$2,189,652