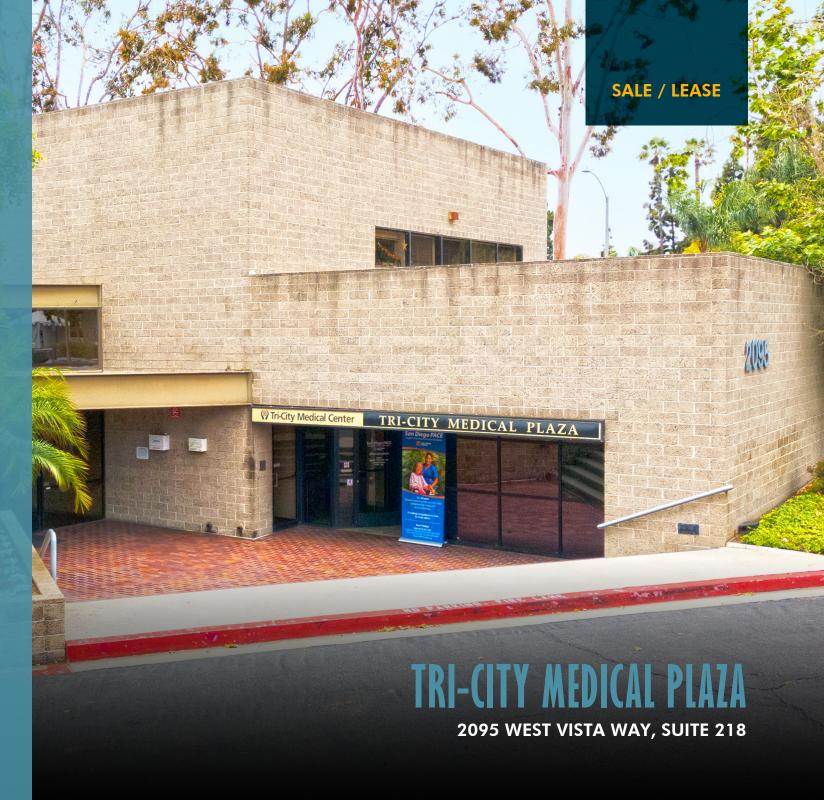




- >> 26,535 SF MEDICAL OFFICE BUILDING
- >> HIGHLY VISIBLE CORNER LOT
- **ATRIUM-STYLE LOBBY**
- >> ELEVATOR SERVED
- >> 2.08 / 1,000 SF PARKING RATIO
- >> ZONING: MEDICAL
- CLOSE PROXIMITY TO TRI-CITY MEDICAL CENTER
- **CONVENIENT FREEWAY ACCESS TO SR-78**
- **MONTH**

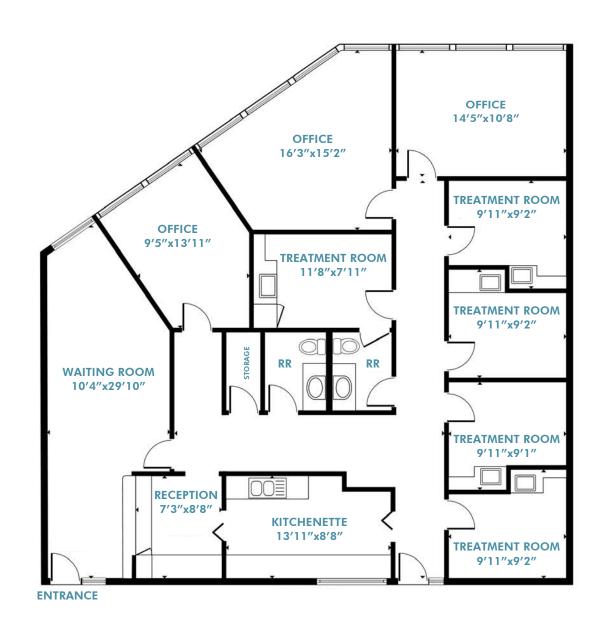
OFFERED AT: \$1,000,000 \$749,000 LEASE RATE: \$5,828 / MONTH



1,732 SF MEDICAL OFFICE

- **WAITING ROOM**
- RECEPTION AREA
 WITH CHECK-IN WINDOW
- FIVE (5) TREATMENT ROOMS WITH SINKS
- >>> THREE (3) OFFICES
- >> KITCHENETTE / SUPPLY ROOM
- >>> TWO RESTROOMS















TREATMENT ROOM



1,732 SF MEDICAL OFFICE

THE INTERIOR





Tri-City Medical Center has served San Diego County's coastal communities of Carlsbad, Oceanside and Vista, as well as the surrounding region for more than 60 years and is one of the largest employers in North San Diego County. Tri-City is administered by the Tri-City Healthcare District, a California Hospital District. As a full-service acute care hospital with over 500 physicians practicing in over 60 specialties, Tri-City is vital to the well-being of our community and serves as a healthcare safety net for many of our citizens. The hospital has received a Gold Seal of Approval® from the Joint Commission showcasing a commitment to safe and effective patient care for the residents of the community.

Tri-City Medical Center prides itself on being the home to leading orthopedic, spine and cardiovascular health services while also specializing in world-class women's health, robotic surgery, cancer and emergency care. Tri-City's Emergency Department is there for your loved ones in their time of need and is highly regarded for our heart attack and stroke treatment programs. When minutes matter Tri-City is your source for quality compassionate care close to home. The hospital operates a Level III Neonatal Intensive Care Unit (NICU). Tri-City partners with over 50 local non-profit and community organizations as part of our COASTAL Commitment initiative. Together we are helping tackle some of our communities' pressing health and social needs.



2022 POPULATION

1 MILE	20,657
3 MILES	125,487
5 MILES	318,676



2022 HOUSEHOLDS

1 MILE	7,070		
3 MILES	44,660		
5 MILES	110,759		



AVERAGE HH INCOME

1 MILE	\$89,205		
3 MILES	\$108,796		
5 MILES	\$105.537		





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 \$749,000

Platinum

Preferred Rewards

Key financial comparisons estimates

Loan options	Conventional loan	Conventional loan	SBA 7(a) and Express loan	SBA 504 loan
	10/20	15/15	25/25	25/25
Interest rate (estimate)	6.71%	6.69%	6.62%	6.62%
Maturity (yr)	10	15	25	25
Amortization (yr)	20	15	25	25
Fixed rate term (yr)	10	15	25	25
Purchase price	\$749,000	\$749,000	\$749,000	\$749,000
Down payment	20%	20%	10%	10%
Financing amount	\$599,200	\$599,200	\$674,100	\$674,100
SBA (25 year loan for 504)				\$299,600
Bond Debenture Rate (Set by SBA)				6.30%
Prepayment Fee				10 yrs declining
Bank of America loan	\$599,200	\$599,200	\$674,100	\$374,500
Rate – with promos/discounts applied	6.36%	6.34%	6.27%	6.27%
Principal	\$599,200	\$599,200	\$674,100	\$674,100
		, ,	. ,	, , , , , , ,
Monthly payment	\$4,418	\$5,167	\$4,455	\$4,461
Monthly payment Down payment	\$4,418 \$149,800			
		\$5,167	\$4,455	\$4,461
Down payment	\$149,800	\$5,167 \$149,800	\$4,455 \$74,900	\$4,461 \$74,900
Down payment Year 1 cash outlay	\$149,800 \$202,819	\$5,167 \$149,800 \$211,805	\$4,455 \$74,900 \$128,362	\$4,461 \$74,900 \$128,429
Down payment Year 1 cash outlay Balloon	\$149,800 \$202,819 \$395,977	\$5,167 \$149,800 \$211,805 N/A	\$4,455 \$74,900 \$128,362 N/A	\$4,461 \$74,900 \$128,429 N/A
Down payment Year 1 cash outlay Balloon Prepayment Fee	\$149,800 \$202,819 \$395,977 5/4/3/2/1	\$5,167 \$149,800 \$211,805 N/A 5/4/3/2/1	\$4,455 \$74,900 \$128,362 N/A 5/3/1	\$4,461 \$74,900 \$128,429 N/A None

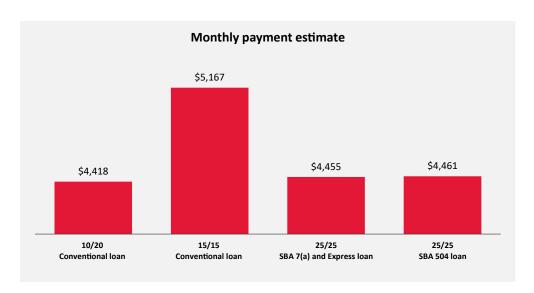
Clients have the option to pay off or refinance the balance before or at maturity. The above interest expense figures reflect the amount of interest that would be paid during the full term of the original loan.

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: \$74,900.
- The lowest estimated monthly payment is under the Conventional loan option at \$4,418
- The least estimated interest expense is incurred under the Conventional loan option at \$322,545.
- If you are a PlatinumBusiness Advantage Relationship Rewards member, we estimate savings of \$44,123 on interest over the course of your SBA 7(a) loan 25/25 Commercial Real Estate Loan.
- Rate with \$100,000 deposit relationship



^{*}If 10/20 loan's balloon of \$395,977 were refinanced for 10 years at 6.36%, total interest expense would be \$458,801



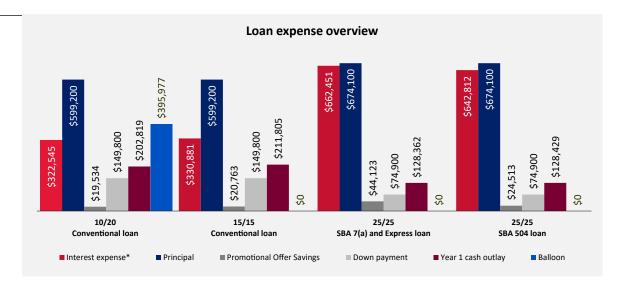
Advantages of each type of loan

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

Zack I. Grotey, SVP zack.grotey@bofa.com 619-743-0934



All programs subject to credit approval and loan amounts are subject to creditworthiness. 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, collateral and documentation requirements apply. Actual amortization, rate and extension of credit are subject to necessary credit approval. Bank of America credit standards and documentation requirements apply. Some restrictions may apply. Bank of America Practice, N.A. is a division of Bank of America Corporation.

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