

FOR SALE

# 975 - 3,084 SF OFFICE CONDOMINIUM IN MIRAMAR

Garden-Style Setting | Central Location | Convenient Freeway Access

## Plaza At Carroll Centre

9888 Carroll Centre Road, Suites 233-235  
San Diego, CA 92126



**LEE & ASSOCIATES**  
COMMERCIAL REAL ESTATE SERVICES

TAKE THE  
VIRTUAL TOUR!



# Plaza At Carroll Centre

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San Diego, CA 92126



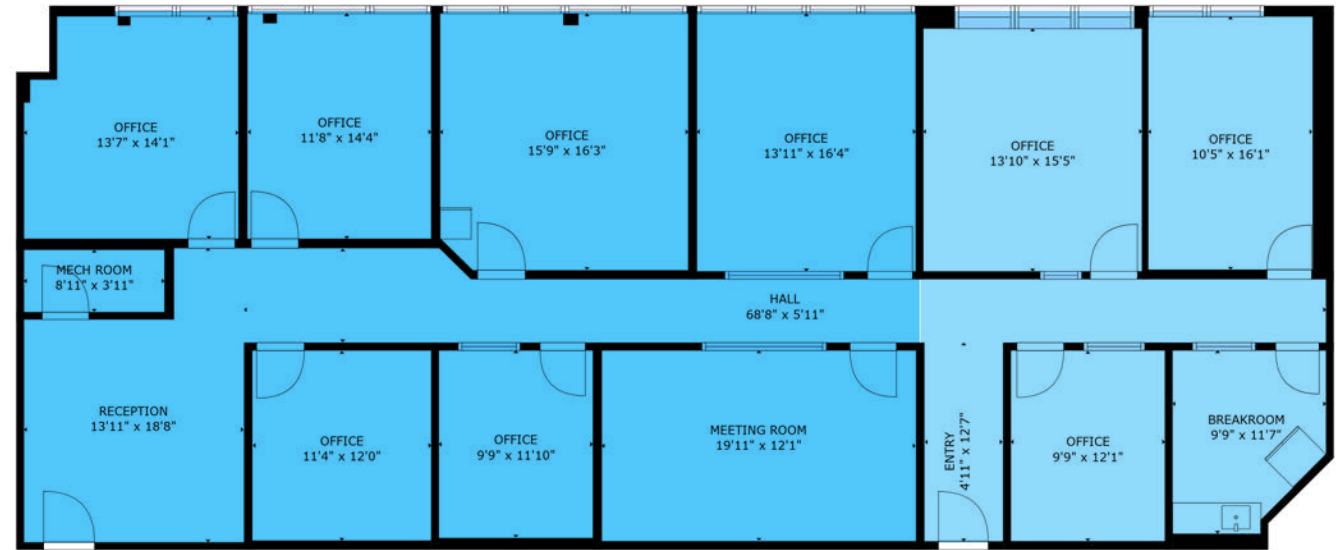
Offered At:

**\$546,000 - \$1,542,000 (\$500 - \$560/SF)**

- 3,084 SF second floor office suite
- Currently divided into one suite, easily divisible to two
- Suites 233-234: 2,109 SF  
Suite 235: 975 SF  
Total: 3,084 SF
- 52,425 SF Class B office park
- Garden-style office setting
- Extensive windowline
- Elevator served
- Central courtyard
- Shared restrooms on each floor of building
- Convenient freeway access to I-15 via Carroll Canyon Road or Miramar Road
- Near many retail amenities
- HOA: \$1,300 / month (does not include electricity)

# 9888 Carroll Centre Road Suites 233-235

## FLOORPLAN



### Suites 233-234

Size: 2,109 SF

Offered at: \$1,181,040 (\$560/SF)



### Suite 235

Size: 975 SF

Offered at: \$546,000 (\$560/SF)

### Suites 233-235

Size: 3,084 SF

Offered at: \$1,542,000 (\$500/SF)



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9888 Carroll Centre Road  
Suites 233-235

—  
THE INTERIOR



Reception



Reception



Conference Room



Private Office



Suite Entrance



Private Office



Kitchenette



Private Office



Kitchenette



Private Office

9888 Carroll Centre Road  
Suites 233-235

—  
THE INTERIOR

## AREA AMENITIES

- Urbane Cafe
- Pho Kitchen
- Sue's Korean Kitchen
- Nanay's Best BBQ
- Donut Touch
- Charminar Indian
- Aldi
- The UPS Store

- Chick-fil-A
- On A Roll Cafe
- Croutons
- Rubio's
- Subway

- Michaels
- Sprouts
- Marshalls
- Panda Express
- Manna BBQ
- Red Lobster

- Crab Hut
- Little Sakana Sushi
- L&I Hawaiian BBQ
- Chipotle
- Cofixan Mexican
- Robek's Smoothies

- Home Depot
- Best Buy
- Barnes & Noble
- CVS
- Starbucks
- On The Border

- Dave's Hot Chicken
- Islands Restaurant
- In-N-Out Burger
- Jack In The Box
- Panera Bread

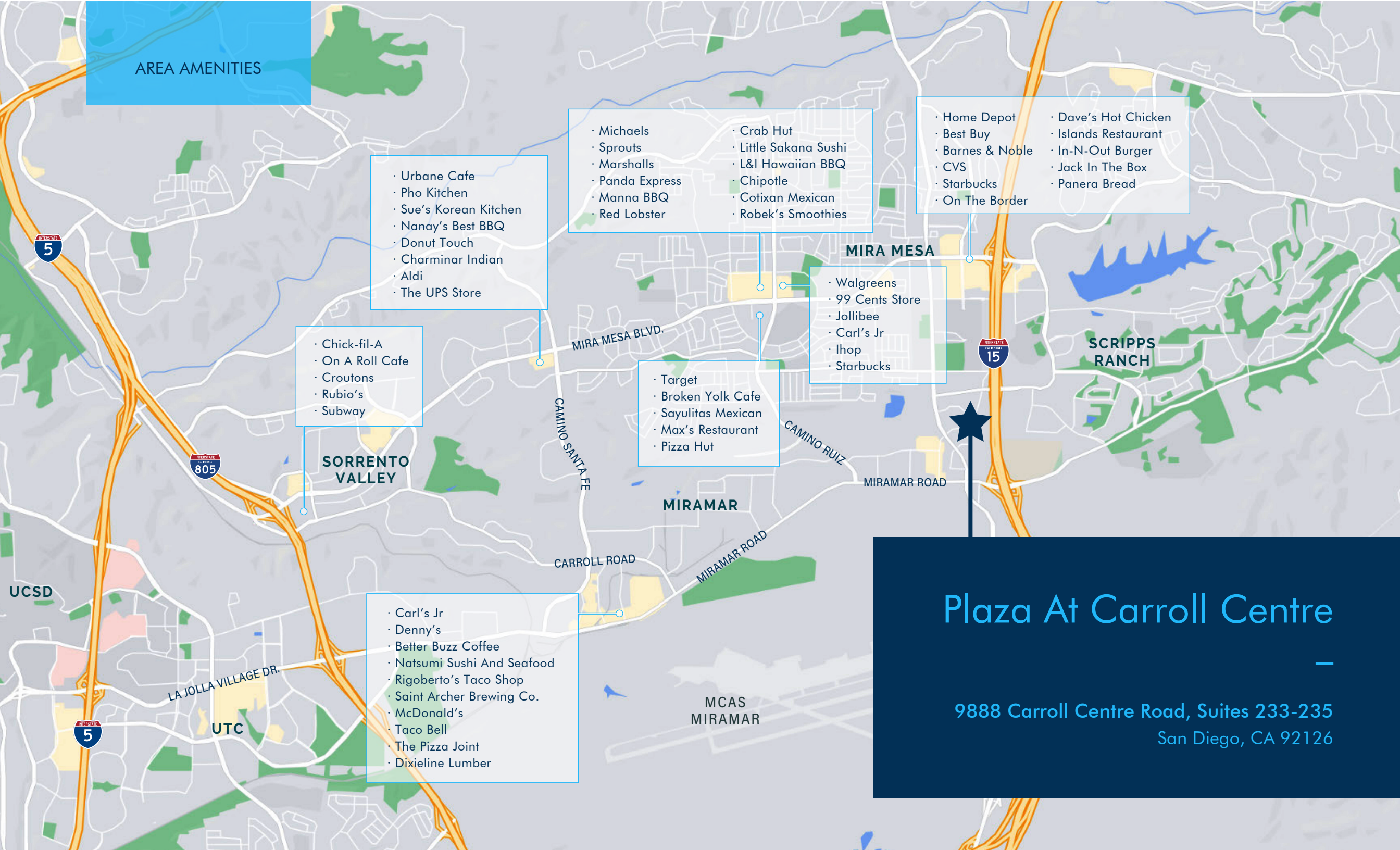
- Walgreens
- 99 Cents Store
- Jollibee
- Carl's Jr
- Ihop
- Starbucks

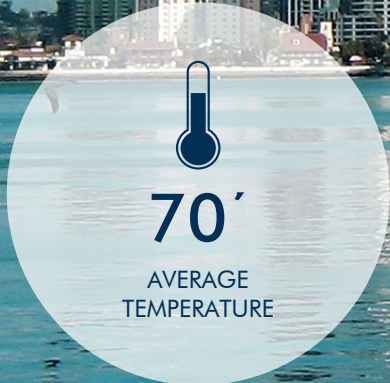
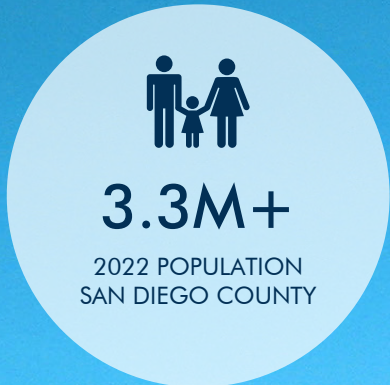
- Target
- Broken Yolk Cafe
- Sayulitas Mexican
- Max's Restaurant
- Pizza Hut

- Carl's Jr
- Denny's
- Better Buzz Coffee
- Natsumi Sushi And Seafood
- Rigoberto's Taco Shop
- Saint Archer Brewing Co.
- McDonald's
- Taco Bell
- The Pizza Joint
- Dixieline Lumber

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## SAN DIEGO | AMERICA'S FINEST CITY

Located on the coast of the Pacific Ocean in Southern California, San Diego is widely known as "America's Finest City." Famous for its miles and miles of white-sand beaches and amazing weather, the city offers an abundance of fun attractions for visitors of all ages.

Boasting a citywide population of more than 1.3 million and more than 3 million residents countywide, San Diego is California's second largest city and the United States' eighth largest. San Diego County is made up of 18 incorporate cities and towns along with other charismatic neighborhoods and communities, such as Carlsbad, Coronado, Del Mar, Downtown San Diego's Gaslamp Quarter, Point Loma, Chula Vista, Old Town, La Jolla, Pacific Beach, and North Park.

San Diego is renowned for its incredible climate, which is characterized as warm, dry summers and mild winters with most of the annual precipitation falling between December and March. The average yearly temperature measures above 70 degrees, with an average of just 42 rainy days per year.

America's Finest City also showcases many popular attractions for the whole family to enjoy. Some of these include Sea World San Diego, LEGOLAND California, the world-famous San Diego Zoo, the Cabrillo National Monument, Balboa Park, several casinos, and many historic parks and museums.

Another attraction of San Diego is its immediacy to Mexico. Because they share an international border, Tijuana and San Diego are grouped together as an international metropolitan area. Many visitors make their way south to enjoy luxury spas, beachfront resorts, golf courses, multicultural festivals and celebrations, colorful neighborhoods, and the nightlife.

Source: City of San Diego, San Diego Regional EDC

# 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**

Suites 233-234 (2,109 SF) Purchase price **\$1,181,040**

**USER INPUT**

No Promo Rates Applied

Key financial comparisons estimates

Loan options	Conventional loan 10/20	Conventional loan 15/15	SBA 7(a) loan 25/25	SBA 504 loan 25/25
Interest rate (estimate)	6.25%	6.25%	5.50%	5.75%
Maturity (yr)	10	15	25	25
Amortization (yr)	20	15	25	25
Fixed rate term (yr)	10	15	25	25
Purchase price	\$1,181,040	\$1,181,040	\$1,181,040	\$1,181,040
Down payment	20%	20%	10%	10%
Financing amount	\$944,832	\$944,832	\$1,062,936	\$1,062,936
SBA (25 year loan for 504)				\$472,416
Bond Debenture Rate (Set by SBA)				6.02%
Prepayment Fee				10 yrs declining
Bank of America loan	\$944,832	\$944,832	\$1,062,936	\$590,520
Rate – with promos/discounts applied	6.25%	6.25%	5.50%	5.75%
Principal	\$944,832	\$944,832	\$1,062,936	\$1,062,936
Monthly payment	\$6,906	\$8,101	\$6,527	\$6,765
Down payment	\$236,208	\$236,208	\$118,104	\$118,104
Year 1 cash outlay	\$319,081	\$333,422	\$196,432	\$199,279
Balloon	\$621,979	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	\$7,086	\$7,086	\$30,402	\$20,786
Interest expense*	\$498,966	\$513,385	\$895,271	\$936,853

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.

\*If 10/20 loan's balloon of \$621,979 were refinanced for 10 years at 6.25%, total interest expense would be \$709,006

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

- Promotional Offer
- Appraisal Discount
  - Rate Discount
  - Fee Discount (Bank Fee)

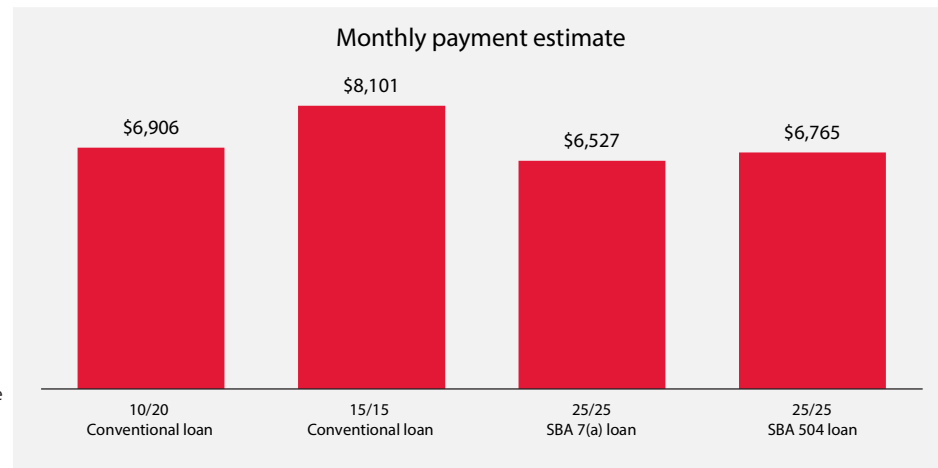
Preferred Rewards

BANK OF AMERICA

**Preferred Rewards**  
For Business

Interpreting comparisons

- The lowest estimated required down payment is under either of the SBA options at 10% of purchase price: \$118,104.
- The lowest estimated monthly payment is under the SBA 7(a) loan option at \$6,527
- The least estimated interest expense is incurred under the Conventional loan option at \$498,966.





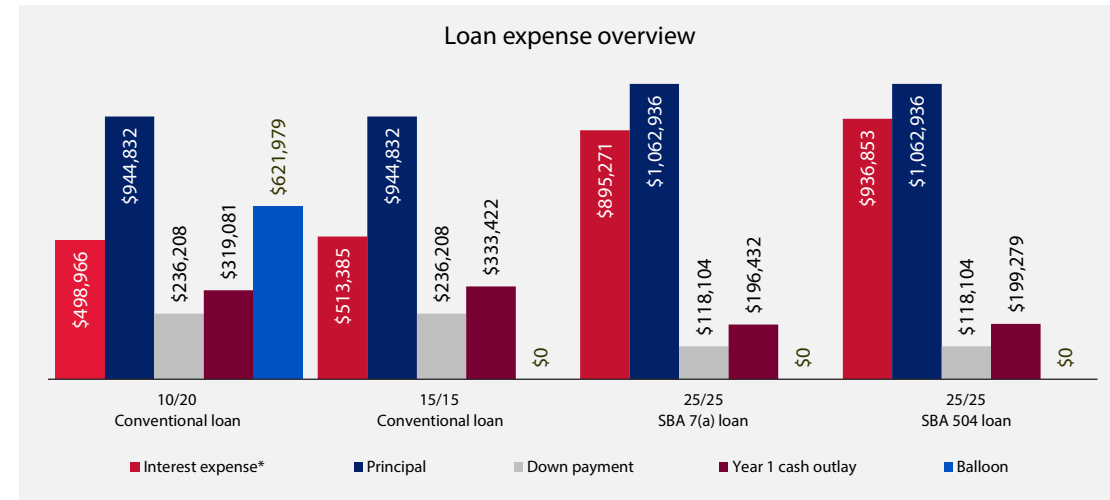
## Advantages of each type of loan

Conventional	SBA 7(a)	SBA 504
Finances diverse business need	Finance diverse business needs	Real estate focused
No SBA fees	Low down payment	Low down payment
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.

Zack I. Grotey, SVP SBA  
 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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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

Suites 233-235 (3,084 SF) Purchase price **\$1,542,000**

USER INPUT

No Promo Rates Applied

Key financial comparisons estimates

Loan options	Conventional loan 10/20	Conventional loan 15/15	SBA 7(a) loan 25/25	SBA 504 loan 25/25
Interest rate (estimate)	6.25%	6.25%	5.50%	5.75%
Maturity (yr)	10	15	25	25
Amortization (yr)	20	15	25	25
Fixed rate term (yr)	10	15	25	25
Purchase price	\$1,542,000	\$1,542,000	\$1,542,000	\$1,542,000
Down payment	20%	20%	10%	10%
Financing amount	\$1,233,600	\$1,233,600	\$1,387,800	\$1,387,800
SBA (25 year loan for 504)				\$616,800
Bond Debenture Rate (Set by SBA)				6.02%
Prepayment Fee				10 yrs declining
Bank of America loan	\$1,233,600	\$1,233,600	\$1,387,800	\$771,000
Rate – with promos/discounts applied	6.25%	6.25%	5.50%	5.75%
Principal	\$1,233,600	\$1,233,600	\$1,387,800	\$1,387,800
Monthly payment	\$9,017	\$10,577	\$8,522	\$8,832
Down payment	\$308,400	\$308,400	\$154,200	\$154,200
Year 1 cash outlay	\$416,601	\$435,326	\$256,468	\$260,184
Balloon	\$812,074	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	\$9,252	\$9,252	\$39,032	\$27,139
Interest expense*	\$651,465	\$670,290	\$1,168,892	\$1,223,182

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.

\*If 10/20 loan's balloon of \$812,074 were refinanced for 10 years at 6.25%, total interest expense would be \$925,699

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.

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Promotional Offer

- Appraisal Discount
- Rate Discount
- Fee Discount (Bank Fee)

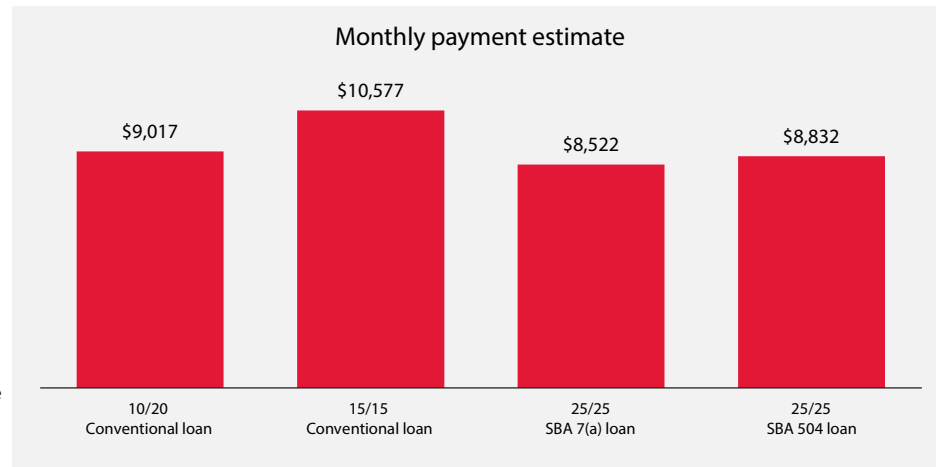
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BANK OF AMERICA

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For Business

Interpreting comparisons

- The lowest estimated required down payment is under either of the SBA options at 10% of purchase price: \$154,200.
- The lowest estimated monthly payment is under the SBA 7(a) loan option at \$8,522
- The least estimated interest expense is incurred under the Conventional loan option at \$651,465.



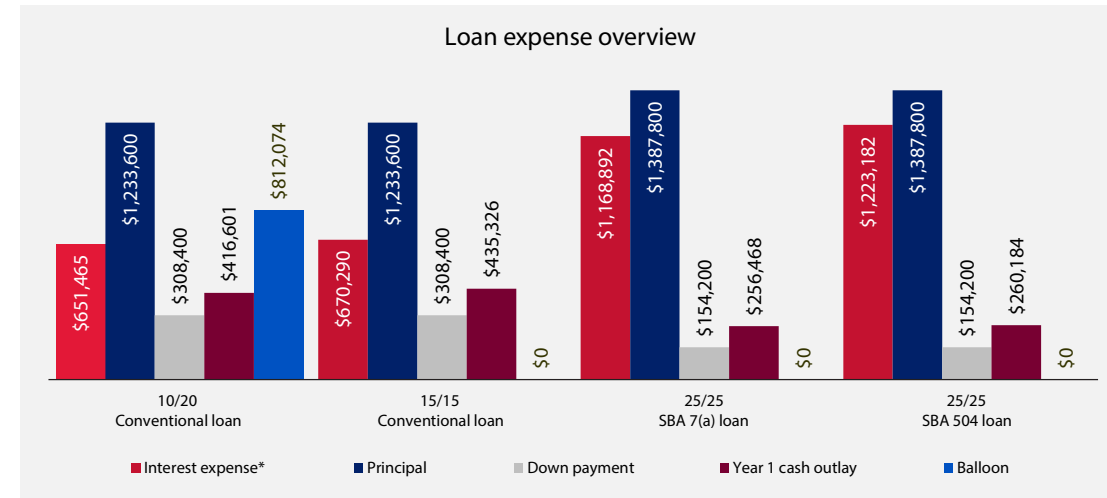
## Advantages of each type of loan

Conventional	SBA 7(a)	SBA 504
Finances diverse business need	Finance diverse business needs	Real estate focused
No SBA fees	Low down payment	Low down payment
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	

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For more information or tour, please contact:

**RICK CHATHAM**

Associate

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CA RE Lic. #02101796



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