

FOR SALE OR LEASE

OWNER-USER OPPORTUNITY WITH IN-PLACE INCOME

517-521 North Euclid Avenue | Downtown Ontario
Occupy ±6,200 SF Immediately While Offsetting Ownership Costs with Existing Tenant Income
Offered at \$2,750,000
Asking Lease Rate: \$1.75/SF/Mo



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PROGRESSIVE
REAL ESTATE PARTNERS

OFFERING SUMMARY

FOR SALE

Sale Price:	\$2,750,000
Building Size:	±10,772 SF
Down Payment:	(10%) \$275,000
Loan Payment:	\$16,355/month
Principal Paydown (Year 1):	\$3,526/month
Interest Payment (Year 1):	\$12,829/month
Income from other two tenants:	\$3,642/month
Actual Cost to Occupy Remaining 6,200 SF:	\$9,187
Actual Cost to Occupy Remaining /SF:	\$1.48

FOR LEASE

Asking Lease Rate:	\$1.75/SF/Mo
Lease Rate:	\$1.75 SF/month (NNN)
Lease Type:	NNN
Space Size Available:	±6,200 SF



HIGHLIGHTS



MULTI-TENANT BUILDING WITHIN DOWNTOWN ONTARIO

- **IMMEDIATE OWNER-USER OCCUPANCY**- Rare opportunity to occupy $\pm 6,200$ SF in Downtown Ontario without waiting for lease expirations or tenant rollover.
- **FUTURE EXPANSION & VALUE-ADD POTENTIAL** - The existing month-to-month tenancy structure provides future flexibility to expand operations, reconfigure space, adjust rents to market levels, or reposition the property as business needs evolve.
- **CITY SUPPORTED DOWNTOWN REVITALIZATION**- Located within Ontario's designated Downtown Revitalization District, the property benefits from ongoing public and private investment focused on attracting businesses, improving streetscapes, and enhancing the downtown experience.
- **FAÇADE IMPROVEMENT GRANTS & RESTAURANT EQUIPMENT LOAN PROGRAMS** - Eligible property owners may qualify for the City's Downtown Façade Improvement Program, or the City's Restaurant Equipment Loan Program. See pages 9 & 10 for details.



RARE OPPORTUNITY TO OWN RATHER THAN LEASE

- Purchase financing is available to owner-users through the Small Business Administration. Down payments are as little as 10%
- If purchased with 10% down (\$275,000), the monthly loan payment is estimated at \$16,355/month, which equates to only \$1.52/SF.
- After removing principal paydown and accounting for only the interest portion of the monthly loan payment, the cost to occupy (and own) this building is approximately \$1.48/SF/Month - Far less than the cost of leasing
- SBA financing allows for buyers to lease up to 49% of their building, creating the opportunity to further reduce occupancy costs.
- As an owner, one can benefit from the potential appreciation of the asset.

SBA LOAN ANALYSIS

PROPOSED SBA 504 LOAN STRUCTURE



BUILDING ACQUISITION	\$2,750,000
TENANT IMPROVEMENTS	
SBA/CDC FEES	\$36,000
TOTAL PROJECT COST	\$2,786,000

SOURCE OF FUNDS		AMOUNT	RATES	MATURITY	COLLATERAL	MONTHLY PAYMENT	ANNUAL PAYMENT
BANK	50%	\$1,375,000	6.25%	25 Years 25 Yr. Amort.	1st Deed	\$9,070	\$108,845
SBA 504 LOAN	40%	\$1,136,000	5.95% May '26	25 Years Full Amort.	2nd Deed	\$7,285	\$87,415
BORROWER	10%	\$275,000					
TOTAL	100%	\$2,786,000				\$16,355	\$196,260

RATES: Bank: Rate is estimated - will vary depending on lender.
SBA 504: Rate is FIXED at the time of the debenture sale.

FEES: Bank: Vary depending on lender policy.
SBA/CDC: 2.65%* of SBA loan plus legal fees are financed, and therefore included in the SBA loan amount.
MISC: Related costs may be included in the SBA 504 Loan including: Appraisal, environmental report (if required), and escrow closing costs (including insurance and legal closing costs).

COLLATERAL: 90% financing generally does not require additional collateral.

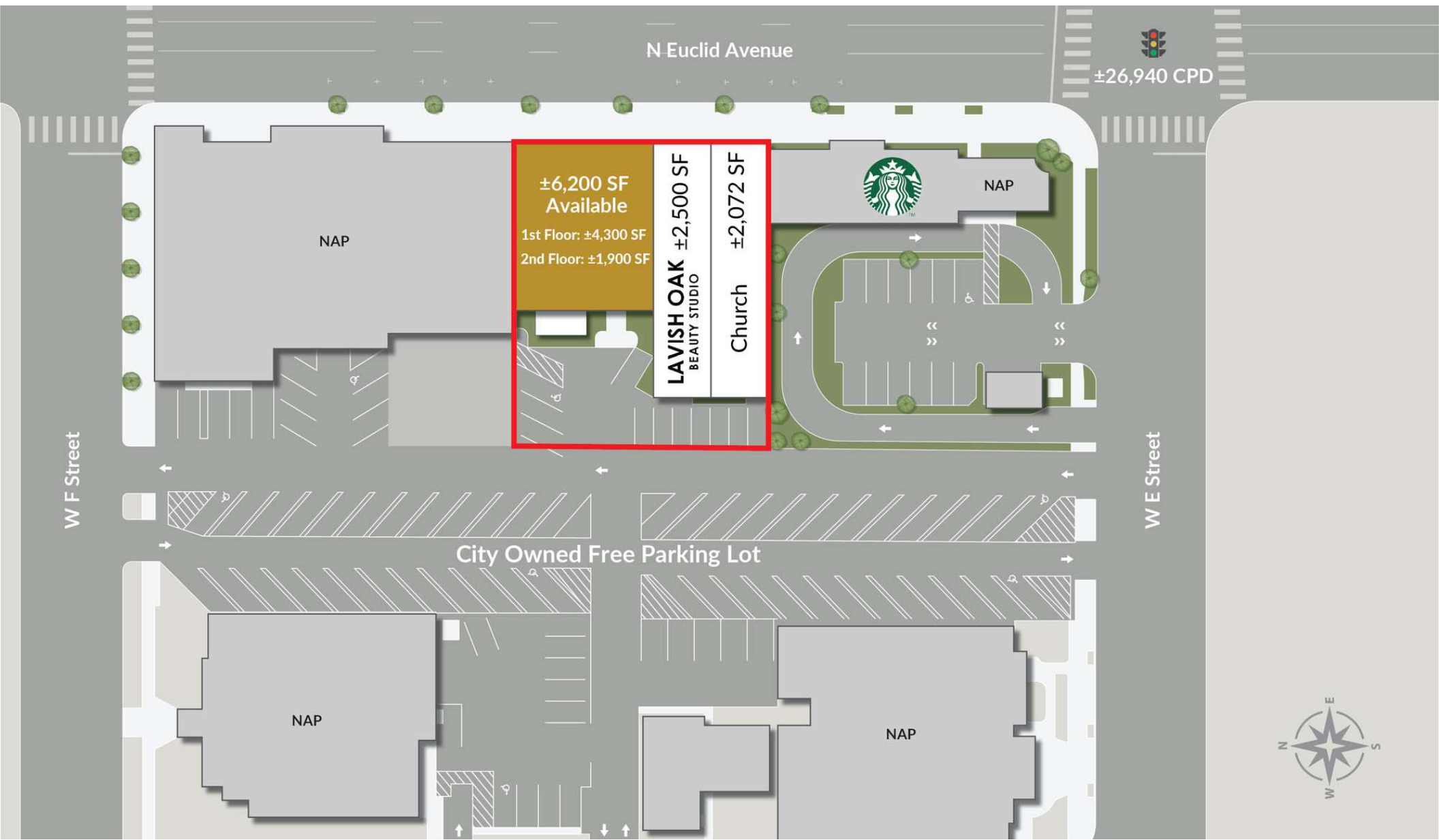
BFC will perform a **free prequalification** for prospective buyers upon receiving complete financial information.

FOR MORE INFORMATION, PLEASE CONTACT:

Lee Kleinman

818-438-0828 / Lee@bfcfunding.com

SITE PLAN



DENSE TRADE AREA WITH GROWING HOUSING NEARBY



TENANT DESCRIPTIONS



5.0 ★★★★★



Lavish Oak Beauty Studios is a modern beauty and wellness destination offering salon suites for independent beauty professionals in Ontario, California. The studio is home to a variety of beauty service providers specializing in hair styling, esthetics, skincare, lashes, permanent makeup, nails, and wellness services. Its suite-based concept allows experienced beauty professionals to operate their own businesses while providing clients with a personalized, boutique-style experience.

The business maintains a 5.0-star Google rating.



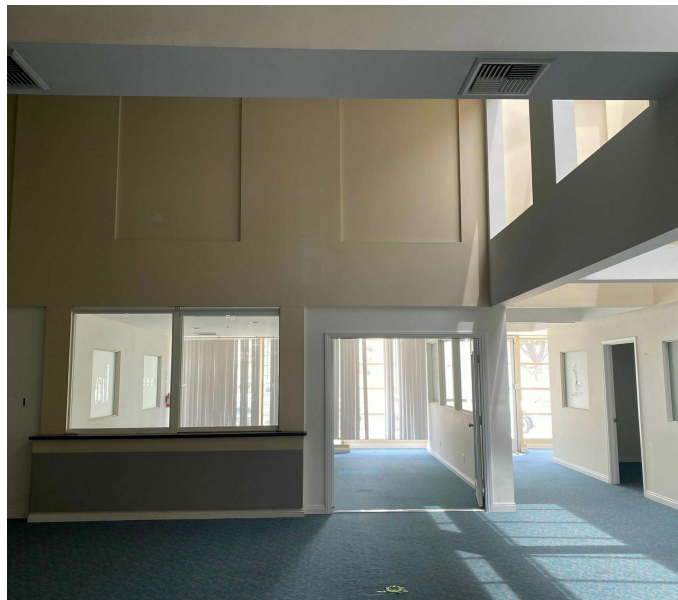
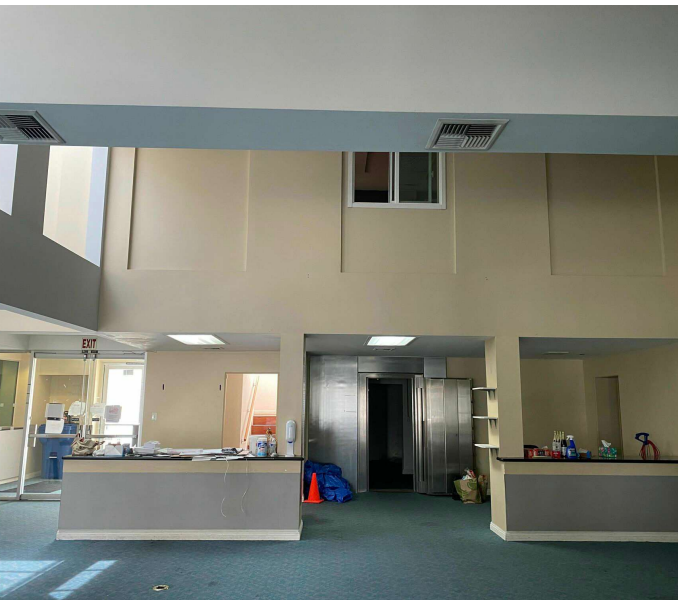
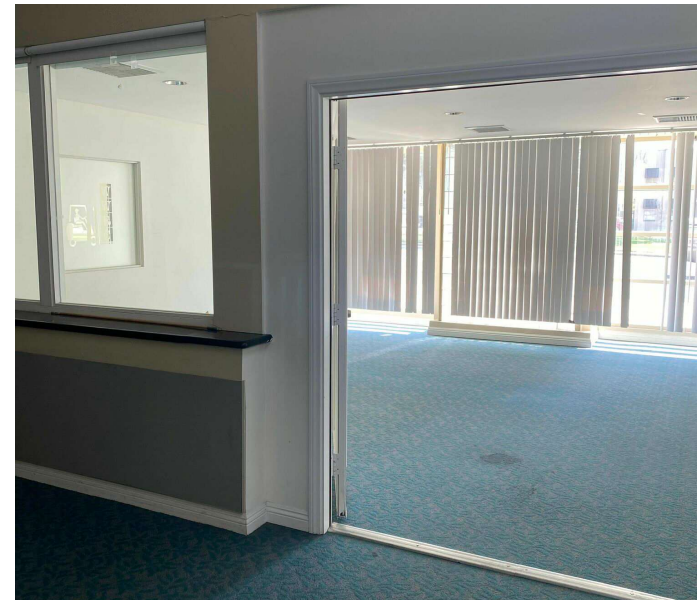
5.0 ★★★★★



House of the Lord Church is a longstanding faith-based congregation serving the Ontario community from its location on E Street. The church provides weekly worship services, Bible study programs, youth activities, community outreach initiatives, and special events focused on faith, family, and fellowship. Its established presence within the neighborhood has helped create a loyal congregation and consistent attendance over the years. The church promotes a welcoming environment centered on its mission of "Faith, Family, Future," offering spiritual guidance and community engagement opportunities for residents throughout the area.

The church maintains a 5.0-star Google rating.

INTERIOR PHOTOS



FACADE IMPROVEMENT PROGRAM

DOWNTOWN ONTARIO FACADE IMPROVEMENT PROGRAM

50/50 MATCHING GRANT
RECEIVE
UP TO **\$25,000**

The City of Ontario's Downtown Façade Improvement Program provides 50/50 matching grants of up to \$25,000 to help revitalize commercial properties in Downtown Ontario. The program aims to enhance visual appeal, attract customers, and preserve the area's historic character.

QUALIFIED IMPROVEMENTS

- Materials for Improvement: Signage, awnings, exterior lighting, anti-graffiti window treatments.
- Labor for Improvement: Painting, refinishing, new doors, decorative features, and new windows.

ELIGIBILITY CRITERIA

- Properties must be within district boundaries (see map).
- Applicants may be property owners or business tenants (with property owner consent).
- One application per façade is allowed.

APPLICATION PROCESS

1. Submit a complete online application at OntarioThinksBusiness.com/FacadeImprovement with:
 - Proof of Property Owner Consent
 - Description of Proposed Improvements
2. Staff Application Review & Agreement Execution
3. Approved Applicants Receive Notice to Proceed Before Starting Work
4. Reimbursement Provided After Project Completion with Requested Receipts, Lien Waivers, & Documentation

Funding is subject to availability, approval of application, and confirmation of receipts, waivers, and documentation, including inspection and verification of facade improvements by City Staff.

PROGRAM ADMINISTRATOR

Karla Tavera
Administrative Officer
City of Ontario Economic Development Agency
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RESTAURANT EQUIPMENT LOAN PROGRAM

DOWNTOWN ONTARIO RESTAURANT EQUIPMENT LOAN PROGRAM

QUALIFIED APPLICANTS MAY
RECEIVE A
REBATE OF **\$20,000**

The City of Ontario offers forgivable loans of up to \$10,000 per qualifying business for equipment to independent restaurants, breweries, wineries, and bars in Downtown Ontario.

Businesses must remain at the qualifying location for five years to have the loan forgiven and marked as paid in full. The loan balance may be reduced by 20% for each year the business remains in operation at the location. Businesses leaving before five years must repay the remaining balance.

QUALIFIED EQUIPMENT

- Beer keg shelves, cookers, crowler machines, deep fryers, dishwashers, and draft equipment.
- Freezers, grills, ovens, ranges, and reach-in coolers.
- Refrigerators, sinks, steam tables, and wine refrigeration units.
- Food display case and other kitchen appliances.

ELIGIBILITY CRITERIA

- Businesses within Downtown Ontario's designated area.
- Valid business license & permits for equipment installation.
- Must operate within restaurant, brewery, or distillery definitions.
- 5-year lease or longer agreement.
- Business size under 10,000 square feet.

APPLICATION PROCESS

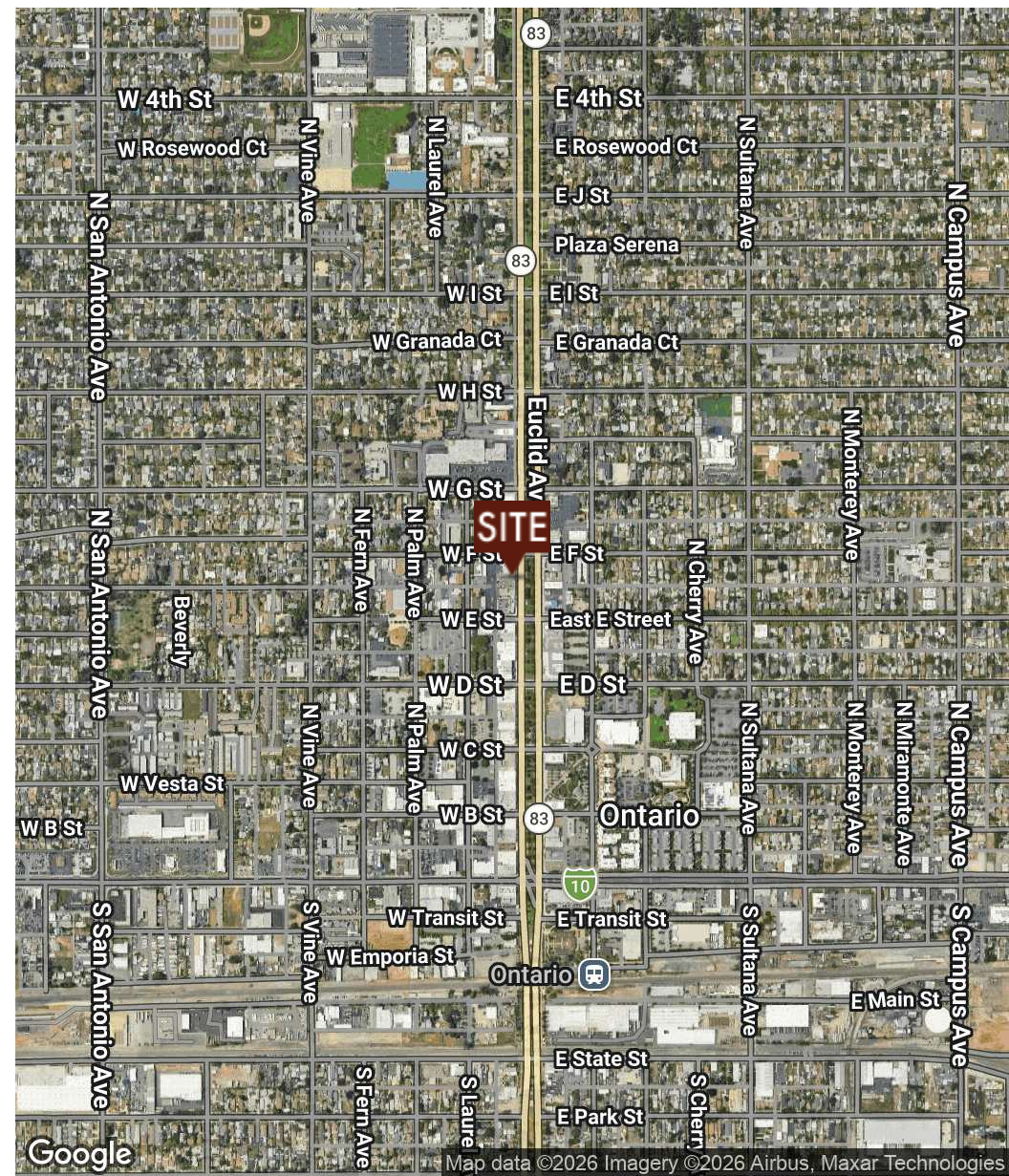
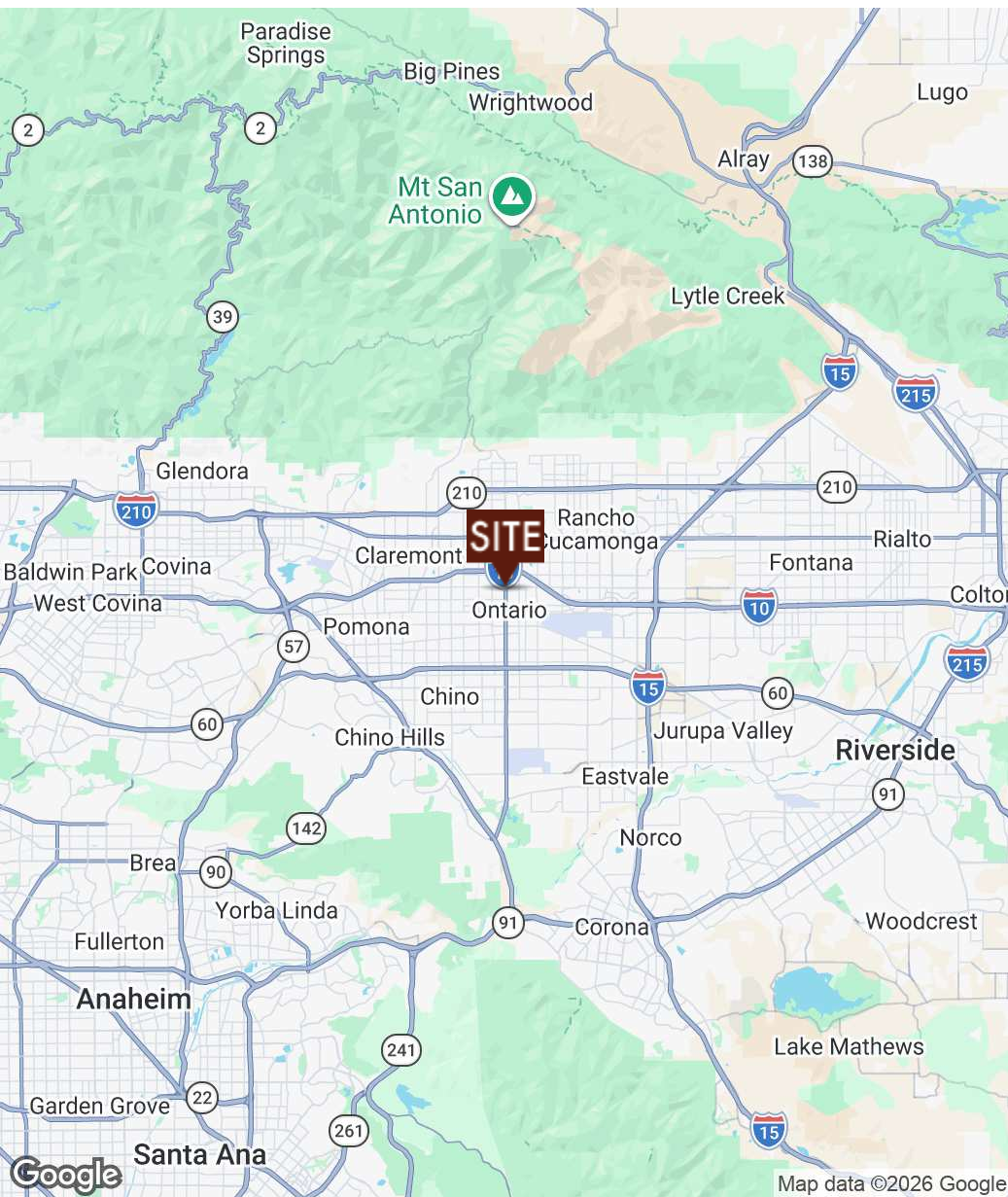
1. Complete the application with:
 - 5+ Year Lease Agreement
 - Equipment & Installation Plan
 - Proof of Purchase (Receipts)
2. Staff Reviews Eligibility
3. Business Enters Loan Agreement
4. Funds Disbursed Upon Approval

Funding is subject to availability, approval of application, and confirmation of receipts detailing purchases, including inspection and verification of installation of equipment by City Staff.

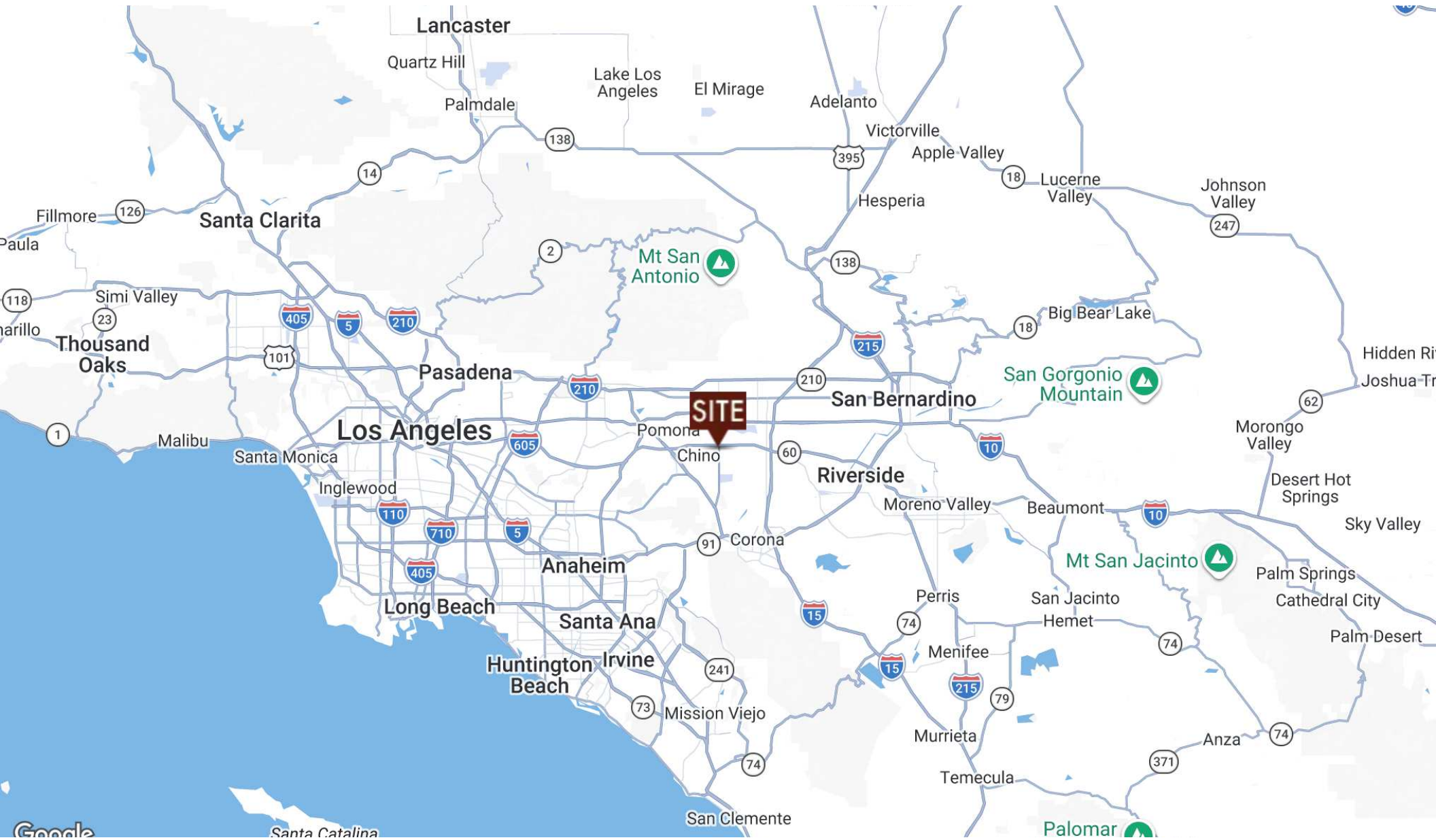
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LOCATION MAPS



REGIONAL MAP





TRADE AREA INFORMATION

ONTARIO, CA

Ontario is one of the fastest-growing cities in Southern California and serves as a major economic hub for the Inland Empire. Located near Interstate 10, Interstate 15, State Route 60, and Ontario International Airport, the city benefits from exceptional regional connectivity and a large workforce base. The city's continued growth is being fueled by substantial residential, industrial, and commercial development.

A major driver of growth is the master-planned Ontario Ranch community, the largest master-planned community in Southern California spanning approximately 13 square miles and more than 8,000 acres. The community continues to add thousands of new homes, schools, and retail amenities, creating a rapidly expanding consumer base for local businesses. New neighborhoods and residential projects continue to be delivered throughout Ontario Ranch, including additional townhome and single-family home developments.

The city is also investing heavily in quality-of-life improvements, including the planned 340-acre Ontario Grand Park, which will become one of the largest public park projects in the region.

Ontario's retail landscape continues to expand alongside residential growth. New shopping centers, restaurants, and service-oriented businesses are being developed throughout Ontario Ranch to serve the area's growing population. National retailers, grocery anchors, quick-service restaurants, and lifestyle tenants continue to establish locations throughout the city, particularly within the Ontario Ranch corridor.

The City of Ontario is also actively revitalizing its historic downtown district through a series of public and private investments aimed at enhancing walkability, attracting new businesses, preserving historic character, and creating a vibrant mixed-use environment. Improvements to streetscapes, public gathering spaces, and commercial corridors are helping transform Downtown Ontario into a destination for dining, entertainment, residential living, and community events.

In addition to residential growth, Ontario remains one of Southern California's premier logistics and employment centers. The city benefits from millions of square feet of industrial development, proximity to Ontario International Airport, and continued expansion of distribution and business park facilities, attracting major employers and supporting long-term economic growth.



±191,500

City Population

\$116,390

Average Household
Income

±69,000

New Residential Units
Coming to Ontario

DEMOGRAPHICS

	1 mi	3 mi	5 mi
<u>POPULATION</u>			
2025 Total Population	27,596	192,695	425,394
2025 Median Age	33.1	33.5	35.1
2025 Total Households	8,386	58,467	131,672
2025 Average Household Size	3.3	3.3	3.2
<u>INCOME</u>			
2025 Average Household Income	\$100,357	\$105,155	\$119,414
2025 Median Household Income	\$80,033	\$86,753	\$99,086
2025 Per Capita Income	\$30,547	\$32,029	\$37,173
<u>BUSINESS SUMMARY</u>			
2025 Total Businesses	847	8,368	20,739
2025 Total Employees	7,511	67,388	176,814

Presented By



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BROKER CO-OPERATION

Progressive Real Estate Partners recognizes the importance of other brokers in the industry that actively represent prospective buyers. It is our policy to cooperate with such brokers. It is our policy to not cooperate with buyers/principals that are also licensed brokers.

Co-operating brokers should contact us directly for fee information.

Confidentiality & Disclaimer

EACH PARTY SHALL CONDUCT ITS OWN INDEPENDENT INVESTIGATION AND DUE DILIGENCE

Any party contemplating or under contract or in escrow for a transaction is urged to verify all information and to conduct their own inspections and investigations including through appropriate third party independent professionals selected by such party. All financial data should be verified by the party including by obtaining and reading applicable documents and reports and consulting appropriate independent professionals. Progressive Real Estate Partners makes no warranties and/or representations regarding the veracity, completeness, or relevance of any financial data or assumptions. Progressive Real Estate Partners does not serve as a financial advisor to any party regarding any proposed transaction. All data and assumptions regarding financial performance, including that used for financial modeling purposes, may differ from actual data or performance. Any estimates of market rents and/or projected rents that may be provided to a party do not necessarily mean that rents can be established at or increased to that level. Parties must evaluate any applicable contractual and governmental limitations as well as market conditions, vacancy factors and other issues in order to determine rents from or for the property.

Legal questions should be discussed by the party with an attorney. Tax questions should be discussed by the party with a certified public accountant or tax attorney. Title questions should be discussed by the party with a title officer or attorney. Questions regarding the condition of the property and whether the property complies with applicable governmental requirements should be discussed by the party with appropriate engineers, architects, contractors, other consultants and governmental agencies. All properties and services are marketed by Progressive Real Estate Partners in compliance with all applicable fair housing and equal opportunity laws.

Neither Progressive Real Estate Partners its directors, officers, agents, advisors, or affiliates makes any representation or warranty, express or implied, as to accuracy or completeness of the any materials or information provided, derived, or received. Materials and information from any source, whether written or verbal, that may be furnished for review are not a substitute for a party's active conduct of its own due diligence to determine these and other matters of significance to such party. Progressive Real Estate Partners will not investigate or verify any such matters or conduct due diligence for a party unless otherwise agreed in writing.

The information provided in this Offering Memorandum is confidential and can only be shared with those advisors that a buyer needs to share such information with in order to make an informed buying decision. All parties receiving this information shall not utilize this information to the detriment of the seller including, but not limited to, utilizing this information to solicit the seller's tenants for relocation to another property or contacting the tenants in any way relative to this property without the seller's prior written approval.

ACTIVE MEMBER OF:



PROUD MEMBER OF:



COMPLETED OVER

2,000+
SALES/LEASES

TOTAL SALES OVER

\$2B+