

SORRENTO VALLEY

OBERLIN BUSINESS PARK

5830 OBERLIN DRIVE
SUITE 302
SAN DIEGO, CA 92121

±1,701 SF OFFICE CONDO

- ✓ HIGH-END IMPROVEMENTS
- ✓ ELEVATOR SERVED
- ✓ AMPLE PARKING
- ✓ LOCATED WITHIN THREE-STORY
MULTI-TENANT BUSINESS PARK

FOR
SALE / LEASE



**LEE &
ASSOCIATES**
COMMERCIAL REAL ESTATE SERVICES



- ✔ ±1,701 SF third-floor office condo
- ✔ Suite features reception area, open office, conference room, kitchenette, outdoor patio
- ✔ Elevator served
- ✔ Partially furnished: includes conference table & chairs and patio furniture; private workstations & chairs available upon tenant request
- ✔ Appliances include drinking water system, refrigerator/freezer, wine cooler, TV wall monitor
- ✔ Ample parking
- ✔ Desirable Sorrento Valley location
- ✔ HOA fees include: restroom janitorial services and supplies, landscaping, trash, fountain maintenance, lighting, elevator service & non-reserved parking

SHORT TERM LEASE RATE | \$1.85 GROSS + ELEC

SALE PRICE | \$535 PER SF

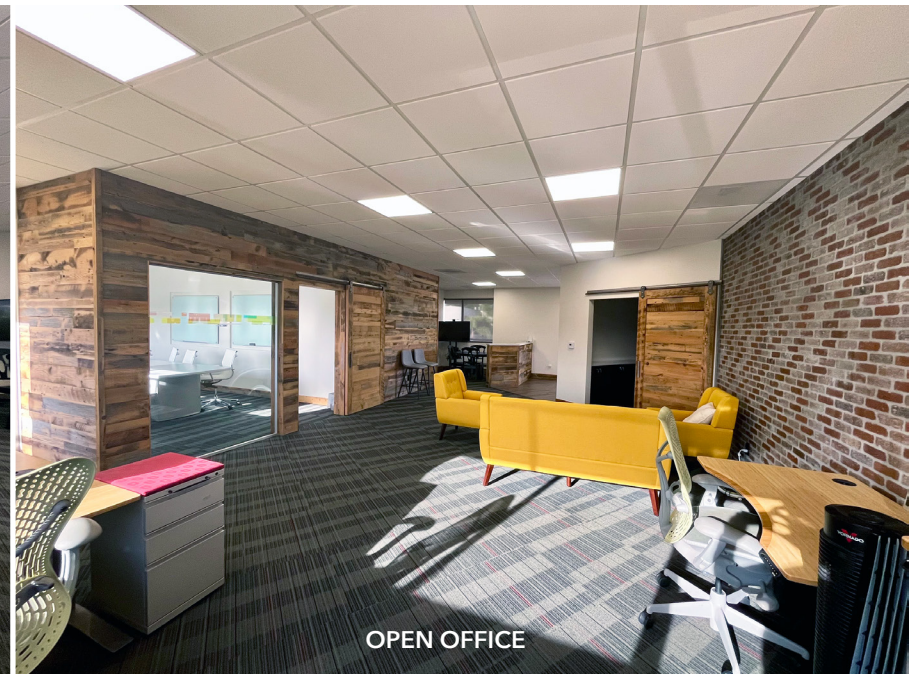
OBERLIN BUSINESS PARK
5830 OBERLIN DRIVE | SUITE 302



OPEN OFFICE



CONFERENCE ENTRANCE / OPEN OFFICE



OPEN OFFICE



RECEPTION / WAITING AREA



OUTDOOR PATIO



ENTRANCE TO IT / KITCHEN



IT / PRINT STATION

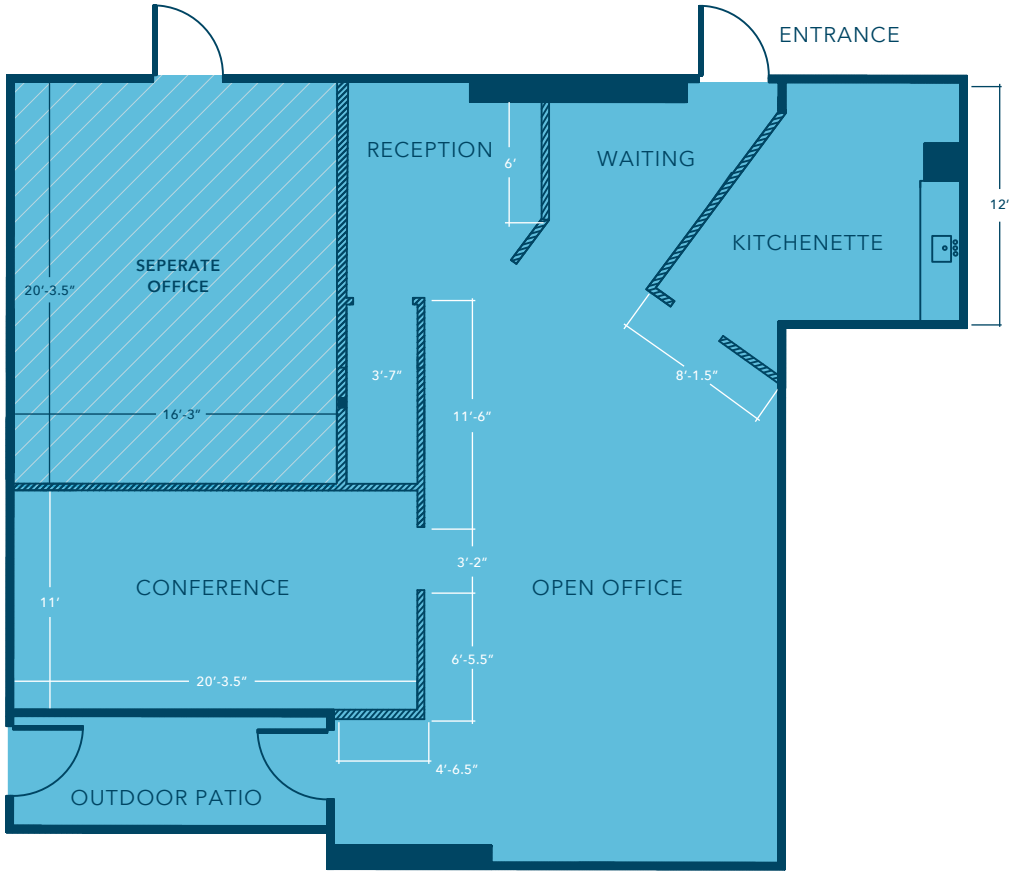


KITCHENETTE

5830 OBERLIN DRIVE | SUITE 302

±1,701 SF THIRD FLOOR OFFICE CONDO

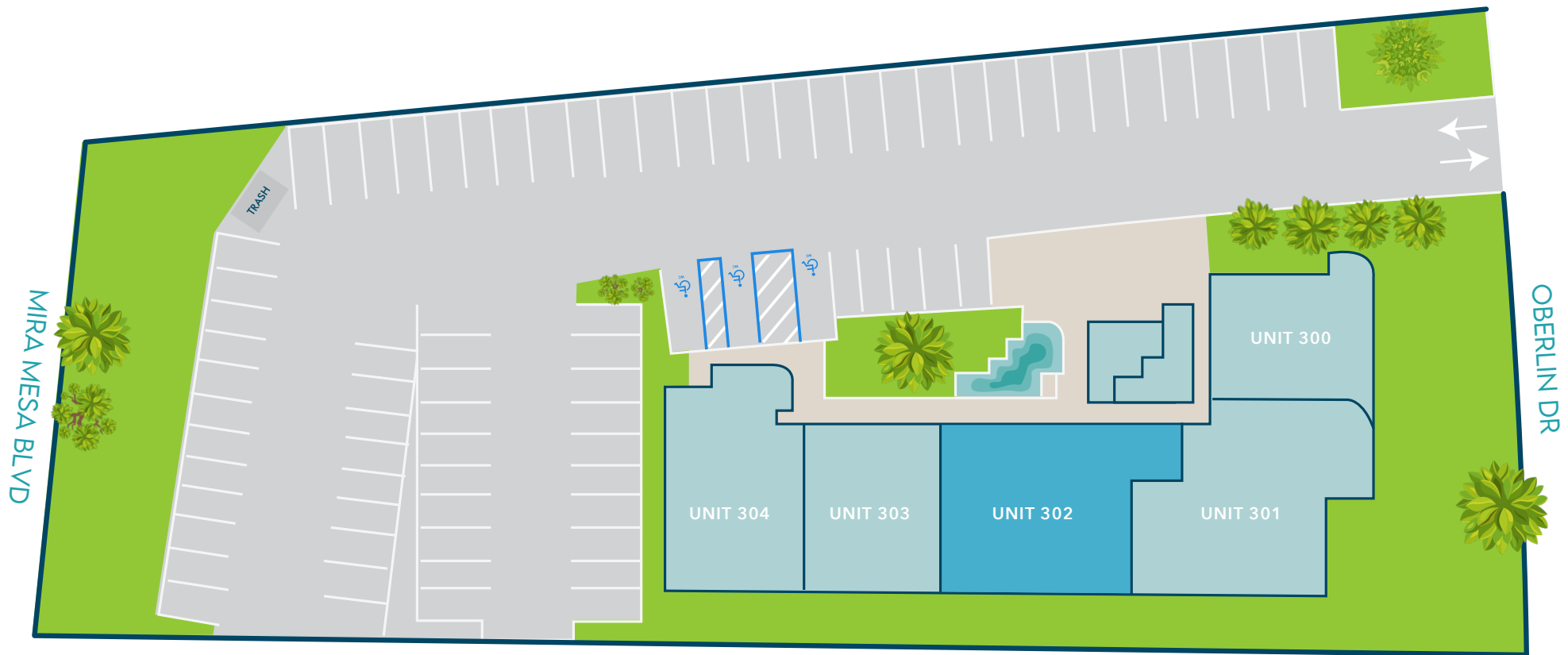
FLOOR PLAN



Floor plan not to scale, for reference only.



SITE PLAN



THREE STORY MULTI-TENANT BUSINESS PARK

Site plan not to scale, for reference only.



INTERSTATE 5

INTERSTATE 5

INTERSTATE 805



BHC CHICKEN
GRATER GRILLED CHEESE
FIESTA MEXICAN GRILL
CORNER OFFICE PIZZA / BEER
IKE'S LOVE & SANDWICHES



MIRA MESA BLVD



CALIFORNIA ENGLISH
MIRCH MASALA INDIAN
CROUTONS
BB.Q CHICKEN



PHO KITCHEN
CHARMINAR INDIAN
SUE'S KOREAN KITCHEN
DONUT TOUCH
URBANE CAFE

MIRAMAR ROAD



OBERLIN BUSINESS PARK

SORRENTO VALLEY / MIRA MESA

Business Banking Credit Comparison Calculator

Let's determine which loan type makes the most sense for your business.

ABOUT YOUR LOAN | Purchase Price * \$910,035 | Preferred Rewards for Business tier None

Loan Comparison 5830 Oberlin Dr. Suite 302

<p>Lowest down payment *</p> <p>\$91,004</p> <p>SBA 7(a) 25/25 or SBA 504 25/25</p>	<p>Lowest monthly payment *</p> <p>\$5,321</p> <p>Conventional loan 10/20</p>	<p>Lowest Interest Expense *</p> <p>\$384,472</p> <p>Conventional loan 10/20</p>	<p>Let's talk about the benefits of being a Preferred Rewards for Business member.</p>
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Conventional loan 10/20 has a balloon of \$479,258. These numbers assume the balloon is paid off in full at the end of the loan term.

* These amounts are estimates and subject to change until locked in.

	Conventional loan 10/20	Conventional loan 20/20	SBA 7(a) 25/25	SBA 504 25/25
Monthly payment ¹	\$5,321	\$5,375	\$5,466	\$5,349
Down payment (%)	20.00%	20.00%	10.00%	10.00%
Total down payment (\$)	\$182,007	\$182,007	\$91,004	\$91,004
Financing amount	\$728,028	\$728,028	\$819,032	\$819,032
Example Interest Rate	6.250%	6.375%	6.375%	6.375%
Maturity (in years)	10	20	25	25
Amortization (in years)	20	20	25	25
Fixed-rate term (in years)	10	20	25	25
Financing fee ²	\$3,640	\$3,640	\$23,000	\$14,197
Bank prepayment fee ³	5/4/3/2/1	5/4/3/2/1	5/3/1	None
Interest expense ⁴	\$384,472	\$561,861	\$820,876	\$785,653
Balloon	\$479,258	N/A	N/A	N/A
Principal	\$728,028	\$728,028	\$819,032	\$819,032
Year 1 cash outlay	\$245,863	\$246,501	\$156,600	\$155,191
Total cost of borrowing	\$1,116,140	\$1,293,529	\$1,662,907	\$1,618,881
Bank of America loan	\$728,028	\$728,028	\$819,032	\$455,018
Bond debenture rate (set by SBA)	N/A	N/A	N/A	5.85%
SBA prepayment fee	N/A	N/A	N/A	10 years declining
SBA loan	N/A	N/A	N/A	\$364,014

Additional information and footnotes

- Estimated total monthly financing payment, including payment servicing (bank loan and SBA nonprofit partner loan).
- Fee Calculation varies by loan type.

Conventional loan fees are 0.50% of loan amount.

The SBA Guaranty Fees for SBA 7(a) and Express loans are calculated against the guaranteed portion of the loan, which is 75% for 7(a) and 50% for Express. For loans with a maturity that exceeds 12 months, the Upfront Fees are:

- For loans \$150,000 or less: 2% of the guaranteed portion. The Lender may retain no more than 25% of the fee (i.e., at least 1.5% must be remitted to SBA).
- For loans \$150,001 to \$700,000: 3% of the guaranteed portion.
- For loans \$700,001 to \$5,000,000: 3.5% of the guaranteed portion up to \$1,000,000, plus 3.75% of the guaranteed portion over \$1,000,000.

For 7(a) loans with a maturity of 12 months or less (Short-term loans): 0.25% of the guaranteed portion.

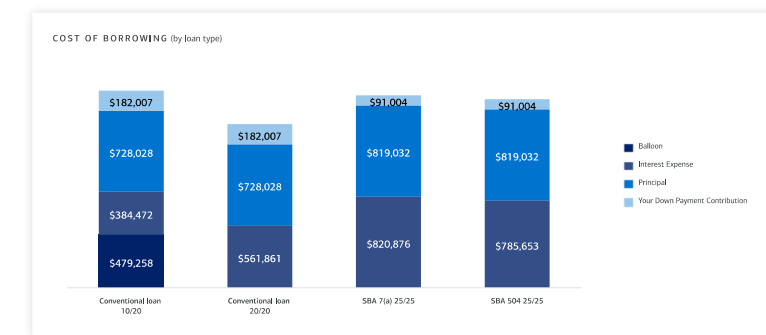
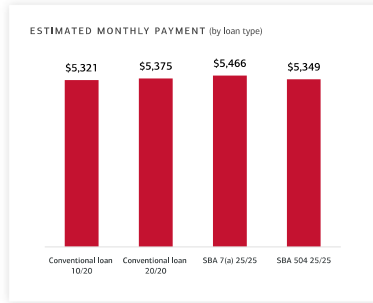
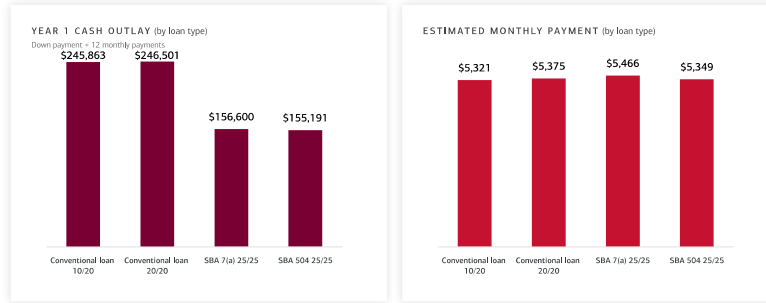
In addition, packaging fees apply:

- \$25,000 to \$500,000 = SBA Express Fee of \$150
- \$500,001 to \$999,999 = SBA 7(a) fee of \$1,500
- Greater than or equal to \$1,000,000 = SBA 7(a) fee of \$2,500

SBA 504 loan fees include: 0.50% bank fee, 0.50% SBA fee on bank portion; 2.15% fee on SBA/CDC portion.

- 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.
- Clients have the option of paying or refinancing 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's loan balloon of \$479,258 were refinanced for 10 years at 6.250%, the total interest expense would be \$550,947

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



ADVANTAGES OF EACH LOAN

<p>Conventional loan 10/20</p> <ul style="list-style-type: none"> ✓ Finances diverse business needs ✓ No SBA fees ✓ Cashout may be possible ✓ One time close 	<p>Conventional loan 20/20</p> <ul style="list-style-type: none"> ✓ Finances diverse business needs ✓ No SBA fees ✓ Cashout may be possible ✓ One time close
<p>SBA 7(a) 25/25</p> <ul style="list-style-type: none"> ✓ Finances diverse business needs ✓ Low down payment ✓ Fixed rates up to 25 years ✓ SBA fees can be financed ✓ One time close 	<p>SBA 504 25/25</p> <ul style="list-style-type: none"> ✓ Real estate focused ✓ Low down payment ✓ Low fixed rates ✓ Low SBA fees

PRESENTED BY



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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. Other underwriting standards and restrictions may apply.

Requires approval through the SBA 7(a), SBA 504 or SBA Express programs and subject to SBA guidelines. Subject to approval under Bank of America's credit standards, loan terms, collateral and documentation requirements. Products and programs of Bank of America are subject to change at any time.

SBA 504 loan amount assumes a 10% client injection and 40% Certified Development Company participation.

Owner occupied commercial real estate will be determined in underwriting and requires occupancy by the borrower/guarantor. Please note SBA guidelines require at least 51% occupancy to be considered Owner Occupied.

Flood insurance is required for properties located in a flood zone.

The rates and terms, and the cost comparisons set forth above, are hypothetical scenarios for discussion purposes only. The actual rates and terms may be offered, and the cost comparison based on those actual rates and terms, may differ. Projections, options, assumptions or estimates forming the basis for any of the scenarios presented may not represent current or future financial performance. This information is not to be relied upon for investment, financial or estate planning purposes. Bank of America makes no express or implied warranties, nor does it guarantee any success or promised results with respect to any of the scenarios presented and disclaims the same to the extent allowed by law. Consult with your tax, financial and/or legal advisors prior to making any decision.

Preferred Rewards for Business Eligibility Requirements: The Preferred Rewards for Business program is only available to Bank of America Small Business, Merrill Small Business, Bank of America Private Bank® Small Business and Business Banking clients. Clients in the eligible business categories may enroll in the program. To enroll you must have an active, eligible Bank of America business checking account, and maintain a qualifying balance of at least \$20,000 for the Gold tier, \$50,000 for the Platinum tier or \$100,000 for the Platinum Honors tier in your combined qualifying Bank of America business accounts (such as checking, savings, certificate of deposit) and/or your Merrill business investment accounts (such as Working Capital Management Accounts, Business Investor Accounts, Delaware Business Accounts). The qualifying balance is calculated based on either (i) your average daily balance for a three-calendar month period, or (ii) your current combined balance, provided that you enroll at the time you open your first eligible business checking account and satisfy the balance requirement at the end of at least one day within thirty days of opening that account. Eligibility to enroll is generally available three or more business days after the end of the calendar month in which you satisfy the requirements. Benefits become effective within 30 days of your enrollment or, for new accounts within 30 days of account opening, unless we indicate otherwise. Certain benefits may be available without enrolling in the program if you satisfy balance and other requirements. Not all account types will count towards the balance requirements and receive program benefits. Refer to your [Business Schedule of Fees](#) for details on accounts that qualify towards the combined balance calculation and receive program benefits. Not all Small Business products are available to Business Banking clients. Business Banking clients may contact their relationship manager for details about which Small Business products are available to them. Additional program information is available at: <https://www.bankofamerica.com/rewardsforbusiness/preferred-rewards-for-business>.

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Investment products

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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**FOR
SALE / LEASE**



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