±33,708 SF OWNER-USER OPPORTUNITY AT I-215 & INLAND CENTER DRIVE

Freeway Visibility | Across from Inland Center Mall | Flexible Three-Unit Configuration

780 Inland Center Dr, San Bernardino, CA 92408

FOR SALE | $147/SF — BELOW REPLACEMENT COST

TRINNIE LEE
Senior Investment Sales Advisor
O: 909.230.4500 | C: 626.347.3300
trinnie@progressiverep.com
DRE #02011665

PAUL SU
Senior VP, Retail Leasing & Sales
O: 909.230.4500 | C: 626.417.4539
paul.su@progressiverep.com
DRE #01949696

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ADJACENT TO I-215 FREEWAY ON-RAMP | ±196,000 CPD

INVESTMENT SUMMARY

THE OPPORTUNITY

Progressive Real Estate Partners is pleased to present the opportunity to acquire **780 Inland Center Drive**, a ±33,708 SF freestanding owner-user opportunity situated on ±1.38 acres in San Bernardino, CA. The property offers future flexibility for an owner-user to occupy all or a portion of the facility, subject to the terms of the transaction. With preliminary **SBA 504 financing illustrating up to 90% financing**, qualified owner-users may benefit from a lower initial equity requirement, allowing more capital to remain available for business operations and future growth. The property is strategically located **directly across from Inland Center Mall and immediately adjacent to the I-215 freeway at the Inland Center Drive exit, benefiting from approximately 196,000 CPD on I-215.** Excellent freeway exposure, convenient regional access and existing pylon signage further enhance the property's appeal for businesses seeking a highly visible location in an established San Bernardino commercial corridor.

OFFERING SUMMARY

Sale Price:	$4,950,000
Price/SF:	$147/PSF
Building Size:	±33,708 SF
Down Payment:	10% ($495,000)
Loan Payment:	$29,726/month
Loan Payment/SF:	$0.88/SF
Principal Paydown on Loan (Year 1):	$75,024
Interest Portion of Loan Payment:	$23,468 / Monthly ($0.7/SF)
Ownership Type:	Fee Simple (Land + Improvements)

CLOSE PROXIMITY TO INLAND CENTER MALL & NOS EVENT CENTER

PROPERTY OVERVIEW

HIGHLIGHTS

- **±33,708 SF FREESTANDING OWNER-USER OPPORTUNITY** - Acquire and control an entire freestanding facility capable of accommodating showroom, retail, storage, administrative and operational functions under one roof.
- **HIGH-VISIBILITY I-215 LOCATION** - Located immediately adjacent to the I-215 freeway and Inland Center Drive interchange, with approximately 196,000 CPD on I-215, providing strong freeway exposure, convenient regional access and existing pylon signage.
- **DIRECTLY ACROSS FROM INLAND CENTER MALL** - Located across from San Bernardino's premier regional shopping destination, anchored by Macy's and JCPenney and featuring H&M, Victoria's Secret, Bath & Body Works, Hollister, Vans, JD Sports, Tilly's and numerous other national retailers and restaurants

RARE OPPORTUNITY TO OWN RATHER THAN LEASE

- **OWN VS. LEASE OPPORTUNITY** - Recent ±20,000 SF large-format retail lease comps in the San Bernardino submarket reflect asking rents of approximately $1.10–$1.25/SF/month NNN, creating a compelling opportunity for a business owner to evaluate long-term ownership as an alternative to leasing.
- **POTENTIAL 90% SBA 504 FINANCING** - Preliminary SBA financing illustrates a potential structure with only 10% borrower equity, allowing qualified owner-users to preserve working capital while acquiring their business real estate.
- **FLEXIBLE THREE-UNIT CONFIGURATION** - Historically configured as approximately 12,982 SF, 9,800 SF and 10,926 SF spaces, providing future flexibility for a variety of owner-user and multi-tenant configurations. Traditionally, SBA borrowers are only required to occupy 51% of the property, allowing for the opportunity to lease the remaining 49%, thereby lowering occupancy costs.
- **BELOW REPLACEMENT COST – ±$147/SF** - Acquire a ±33,708 SF freestanding commercial property at approximately $147/SF, well below the estimated cost of comparable new construction

SBA ANALYSIS

PROPOSED SBA 504 LOAN STRUCTURE

Business Finance Capital

BUILDING ACQUISITION	$4,950,000
TENANT IMPROVEMENTS	$0
SBA/CDC FEES	$59,000
TOTAL PROJECT COST	**$5,009,000**

SOURCE OF FUNDS		AMOUNT	RATES	MATURITY	COLLATERAL	MONTHLY PAYMENT	ANNUAL PAYMENT
BANK	50%	$2,475,000	6.20%	25 Years 25 Yr. Amort.	1st Deed	$16,250	$195,005
SBA 504 LOAN	40%	$2,039,000	6.27% Aug '26	25 Years Full Amort.	2nd Deed	$13,476	$161,711
BORROWER	10%	$495,000					
TOTAL	**100%**	**$5,009,000**				**$29,726**	**$356,715**

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

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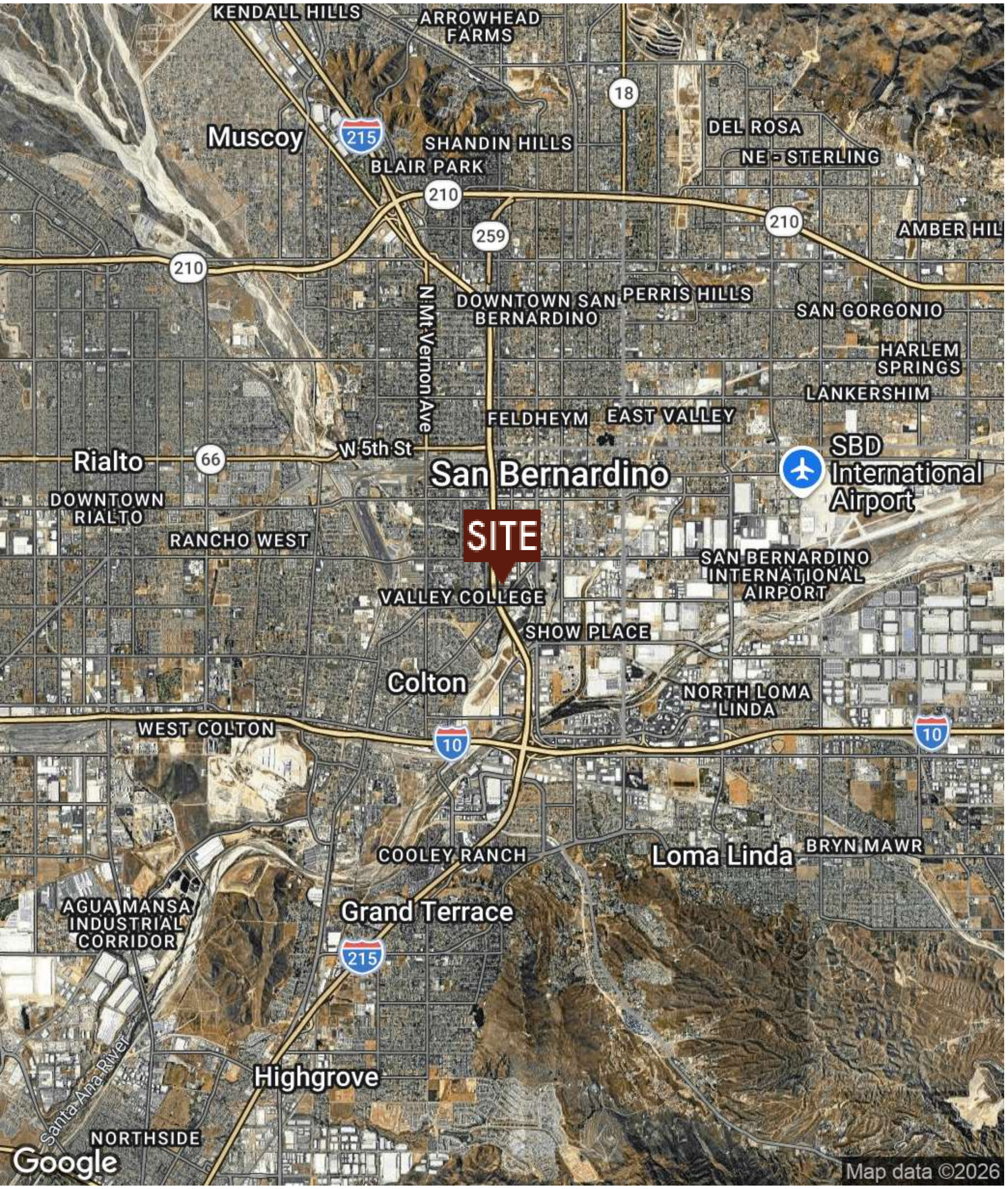
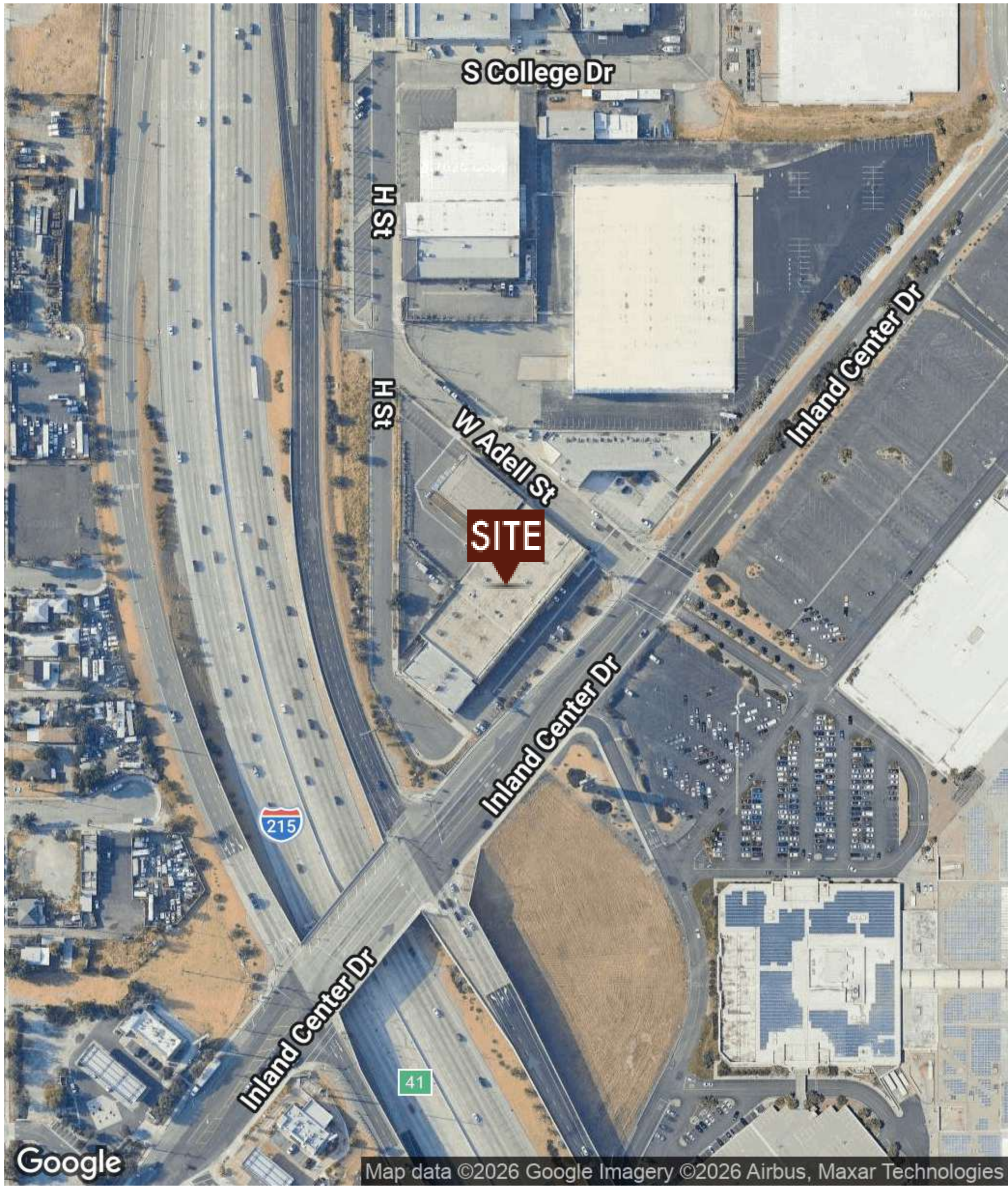
RETAILER & TRAFFIC GENERATOR MAP

LOCATION MAP





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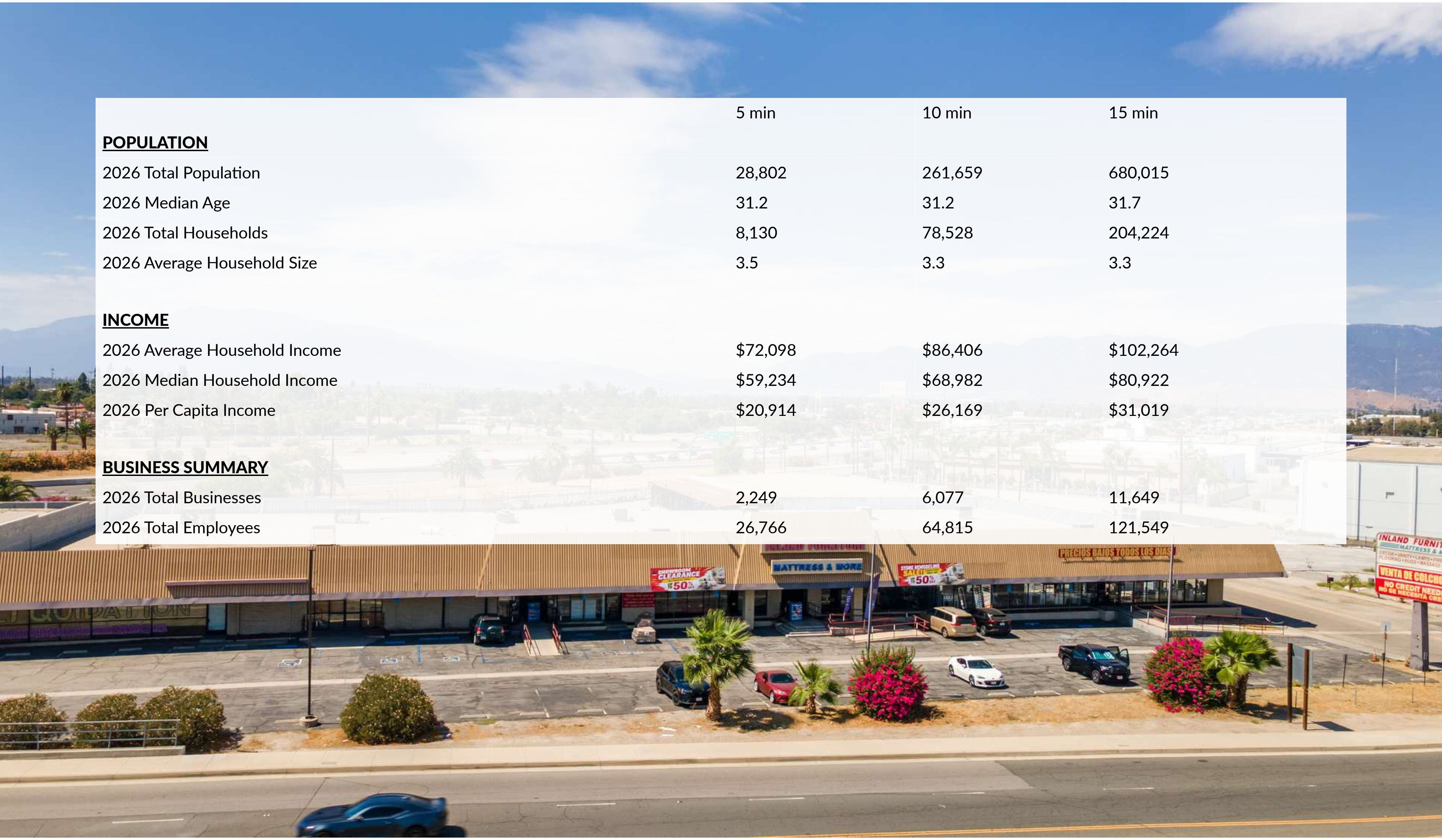
DEMOGRAPHICS



	5 min	10 min	15 min
POPULATION			
2026 Total Population	28,802	261,659	680,015
2026 Median Age	31.2	31.2	31.7
2026 Total Households	8,130	78,528	204,224
2026 Average Household Size	3.5	3.3	3.3
INCOME			
2026 Average Household Income	$72,098	$86,406	$102,264
2026 Median Household Income	$59,234	$68,982	$80,922
2026 Per Capita Income	$20,914	$26,169	$31,019
BUSINESS SUMMARY			
2026 Total Businesses	2,249	6,077	11,649
2026 Total Employees	26,766	64,815	121,549

Presented By

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Confidentiality & Disclaimer

EACH PARTY SHALL CONDUCT ITS OWN INDEPENDENT INVESTIGATION AND DUE DILIGENCE

Any party contemplating a lease or sale 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, building information, zoning information, demographics, and other information that a tenant or buyer may depend upon for making their business decisions should be verified and confirmed by the party including by obtaining and reading applicable documents and reports and consulting appropriate independent professionals. Any information contained in this marketing brochure was obtained from sources that we deemed reliable. While we do not doubt its accuracy, we do not make any guaranty, warranty, or representation about the accuracy of the information contained herein.

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