



**COLDWELL BANKER
COMMERCIAL**
BROKERS
OF THE VALLEY

703 Jefferson Street ~ Napa, CA

For Sale or Lease ~ ±3,727 SF



Two-Building Office Complex ~ Close to Downtown Napa Corner Lot with High Visibility and Excellent Parking (19 Spaces)

Buildings: ±3,727 SF ~ Sale: \$2,195,000 (\$588.95/SF) ~ Lease: \$2.50/SF/Mo. NNN

PRIMARY OFFICE: ±3,160 SF

- Two Stories with Warm Entry Lobby
- 3-4 1st Floor Offices & Five 2nd Floor Offices
- Conference Room with Tasting Bar
- Kitchen with Adjacent Pantry Room
- Handicapped Lift to 1st Floor
- Central HVAC, High Ceilings & Generous Window Lines
- Restroom with Shower on Each Floor
- Cold Storage Room
- Basement (±312 SF)

Zoning: Office Commercial (OC)



SECONDARY BUILDING: ±567 SF

- Entry Hall
- Two (2) Private Rooms
- Restroom with Shower
- Common Room with Sink & Cabinets



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Cathy Holmes

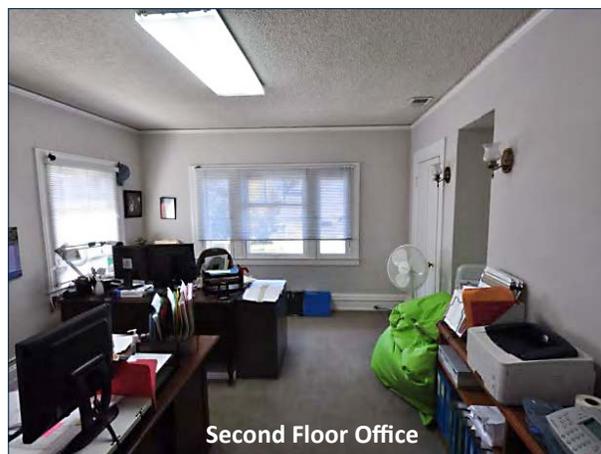
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PRIMARY BUILDING PHOTOS



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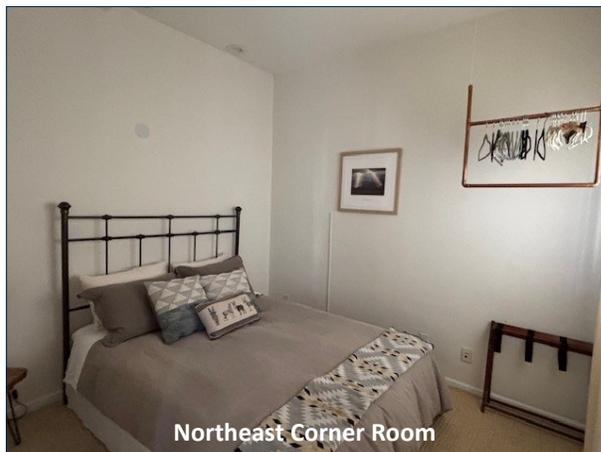
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DETACHED OFFICE PHOTOS



Common Room with Sink/Cabinets & Counter Top



Northeast Corner Room



Northwest Corner Room



Restroom with Shower



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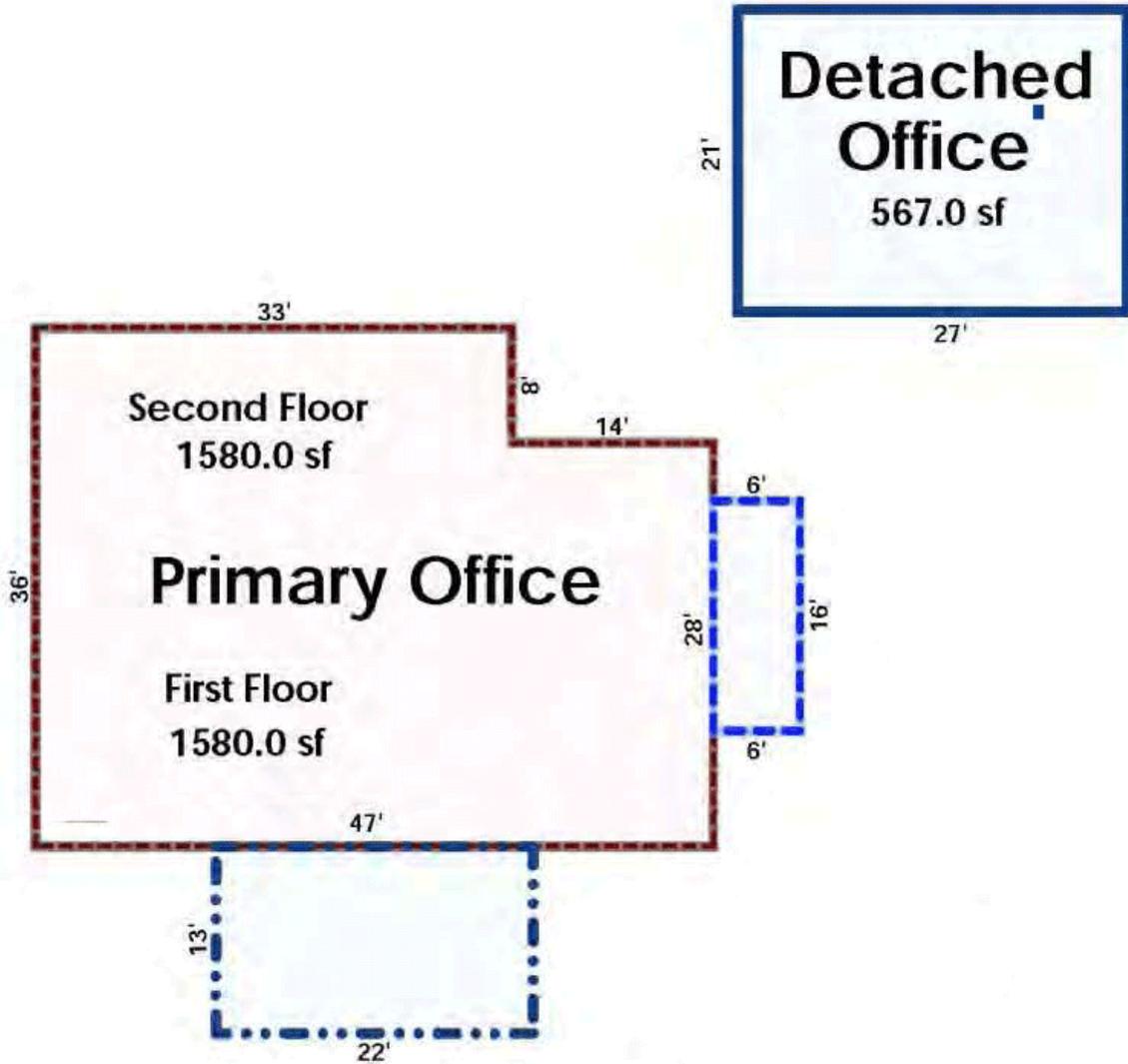


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FLOOR PLAN



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SAMPLE SBA 504 STRUCTURE
703 Jefferson Street, Napa

SAMPLE PROJECT

Purchase Condominiums\$2,195,000
SBA Fees28,000
Total Project Cost.....\$2,223,000

SAMPLE FINANCING

	<u>Amount</u>	<u>%</u>	<u>Rate</u>	<u>Term</u>	<u>Monthly Payment</u>
Bank Loan	\$1,097,500	49.3%	6.25% est.	10/25 yrs	\$7,240
SBA 504 Loan	906,000	40.8%	5.72% fixed	25 yrs	5,683
Down Payment	<u>219,500</u>	<u>09.9%</u>	-	-	-
Total Financing	\$2,223,000	100%	-	-	\$12,923

- ▶ *Loan amounts & down payment may vary with project type and credit quality.*
- ▶ *504 rates are fixed for 20 or 25 years at the time of funding and are priced at the 10-year Treasury rate plus approximately 1.7% - 1.9%. 504 fees are 2.65% plus a \$4,000 legal/closing cost and are financed as part of the project. 504 loans are take-out loans only.*
- ▶ *Bank interest rates are estimates and may be fixed or variable. The Bank loan term/amortization is typically 10 to 30 years. Bank loan fees vary. The participating Bank also makes a bridge loan which is paid off by the 504 loan.*
- ▶ *Project soft costs such as appraisal, environmental fees, 504 loan fees, permits, architectural & engineering fees, construction loan fees, title & escrow fees, interest, etc. can be included in project financing provided they are supported by the project appraisal. For purposes of this sample structure, these costs have not been included. Both loans use the same appraisal and environmental information.*

For more information, please call:
Bob Thompson (925) 472-5603

August 2004
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Debenture Pricing (504)

A. SBA Share of Project Cost (net)	878,000.00
B. Administrative Costs	
1. Reserve Amount (Ax0.0050)	4,390.00
2. Funding Fee (Ax0.0025)	2,195.00
3. CDC Processing Fee (Ax0.015)	13,170.00
4. Closing Costs	4,000.00
5. Total (B.1. thru B.4.)	23,755.00
6. Underwriters Fee*	3,624.00
7. Total (B.5. plus B.6.)	27,379.00
C. Total Debenture Amount (A. plus B.7., rounded up to next thousand)	906,000.00
D. Balance to Borrower (C minus (A + B.7.))	621.00

* Underwriter's fee calculated as follows: Sum of A and B.5 divided by 0.99600; round this number up to the next highest thousand; multiply this number by 0.00400.



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