

RANCHO BUENA VISTA

122 CIVIC CENTER DRIVE, SUITE 204 | VISTA, CA 92084

LOCATED JUST OFF CIVIC CENTER DRIVE ACROSS FROM CITY HALL
DIVISIBLE TO TWO SUITES

FOR SALE

1,000 SF - 3,000 SF
OFFICE CONDO



122 CIVIC CENTER DRIVE, SUITE 204 | VISTA, CA 92084

- » 3,000 SF Second Floor Office Condo
- » Divisible to Two Suites, 2,000 SF & 1,000 SF
- » Located in Rancho Buena Vista, 14,508 Two-Story Multi-tenant Office Building
- » Current Tenants in Place for Income Stream Pending Buyer Move-In
- » Abundant Parking
- » High Traffic Counts on Civic Center Drive, 31,400 Cars Per Day
- » Across the Street from the New \$50M Vista City Hall
- » Adjacent to Wildwood Park and Vista Conservancy Nature Trail and Overlooking Rancho Buena Vista Adobe & Gardens
- » Walk-Up, No Elevator Access
- » HOA Fees: \$1,934 / Month - Includes Water, Sewer, Structure Insurance, Security Service, Outside Utilities & Maint.



OFFERED AT: \$350,000 - \$850,000 (\$283/SF - \$350/SF)



Condo Entryway



Hospitality Area



Private Office with Outdoor Entrance



Entrance / Reception



Private Office

3,000 SF OFFICE CONDO | RANCHO BUENA VISTA



Reception

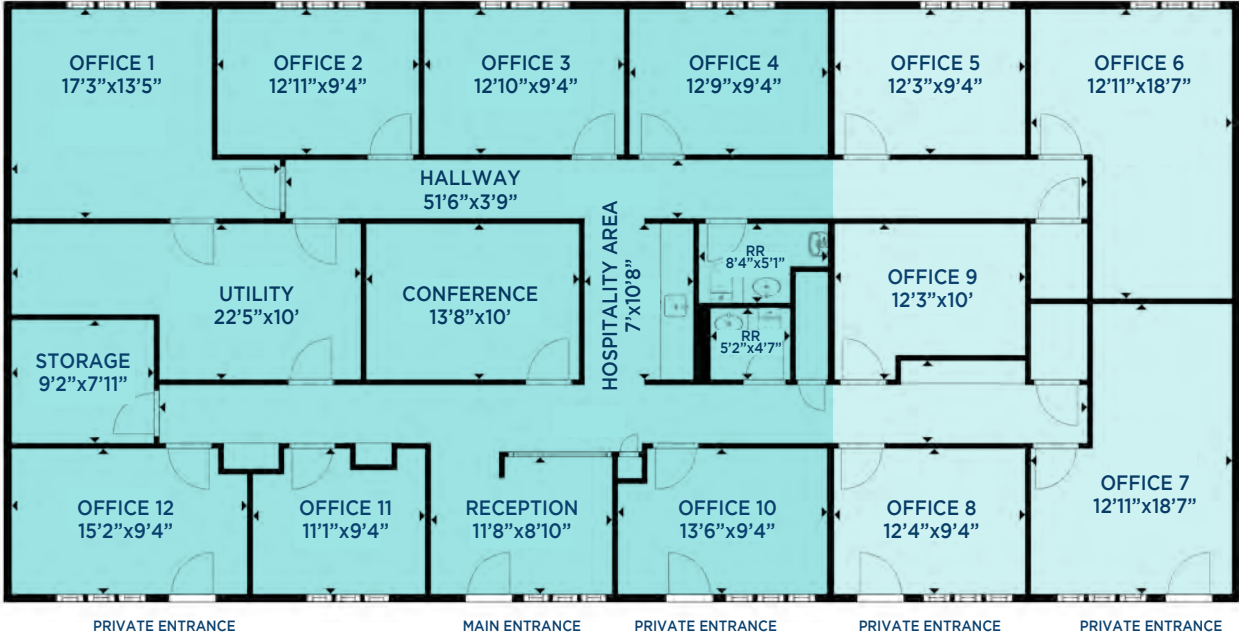


Private Office with Outdoor Entrance

122 CIVIC CENTER DRIVE | SUITE 204

- » Reception Area with Glasslined Wall
- » Twelve Private Offices
- » Four Offices have Private Entrances from Outside
- » Conference Room
- » Two Bathrooms
- » Hospitality Area
- » Utility Room
- » Storage Room

↑
VIEWS OF RANCHO BUENA VISTA ADOBE & GARDENS (BUILT IN 1840)



↓
GALLERIA OVERLOOKING PARKING AREA

3,000 SF OFFICE CONDO | DIVISIBLE TO TWO SUITES

Size: 2,000 SF Offered at: \$600,000

Size: 1,000 SF Offered at: \$350,000

ENTIRE SUITE OFFERED AT: \$850,000



TAKE THE VIRTUAL
PROPERTY TOUR

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

Purchase price **\$1,050,000**

USER INPUT

0

Promotional Offer

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

Preferred Rewards

Platinum Honors

BANK OF AMERICA

Preferred Rewards
For Business



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 BDO
zack.grotey@bofa.com
619-743-0934

Key financial comparisons estimates

Loan options	Conventional loan 10/20	Conventional loan 20/20	SBA 7(a) and Express loan 25/25	SBA 504 loan 25/25
Interest rate (estimate)	7.11%	7.07%	6.50%	7.00%
Maturity (yr)	10	20	25	25
Amortization (yr)	20	20	25	25
Fixed rate term (yr)	10	20	25	25
Purchase price	\$1,050,000	\$1,050,000	\$1,050,000	\$1,050,000
Down payment	20%	20%	15%	10%
Financing amount	\$840,000	\$840,000	\$892,500	\$945,000
SBA (25 year loan for 504)				\$420,000
Bond Debenture Rate (Set by SBA)				6.55%
Prepayment Fee				10 yrs declining
Bank of America loan	\$840,000	\$840,000	\$892,500	\$525,000
Rate – with promos/discounts applied	6.61%	6.57%	6.00%	6.50%
Principal	\$840,000	\$840,000	\$892,500	\$945,000
Monthly payment	\$6,317	\$6,297	\$5,750	\$6,394
Down payment	\$210,000	\$210,000	\$157,500	\$105,000
Year 1 cash outlay	\$285,808	\$285,570	\$226,505	\$181,726
Balloon	\$559,942	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	\$6,300	\$6,300	\$8,528	\$16,380
Interest expense*	\$471,705	\$671,395	\$832,617	\$941,635
Relationship Rewards Savings	\$39,399	\$60,090	\$82,750	\$49,726

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 \$559,942 were refinanced for 10 years at 6.61%, total interest expense would be \$672,562

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.

Advantages of each type of loan

Conventional

- Finances diverse business needs
- No SBA fees
- Cashout may be possible
- One-time close

SBA 7(a)

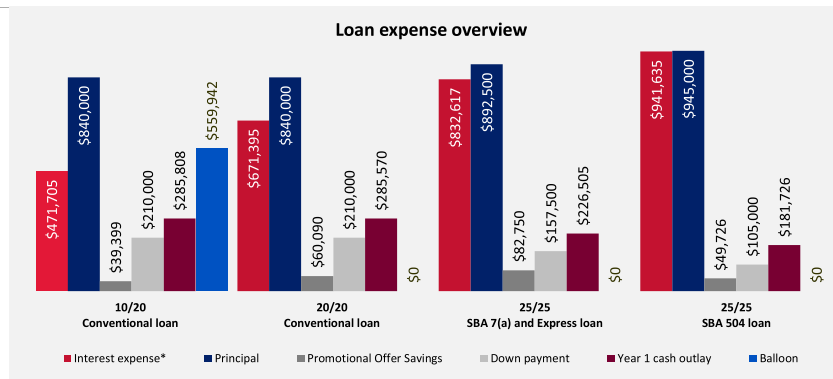
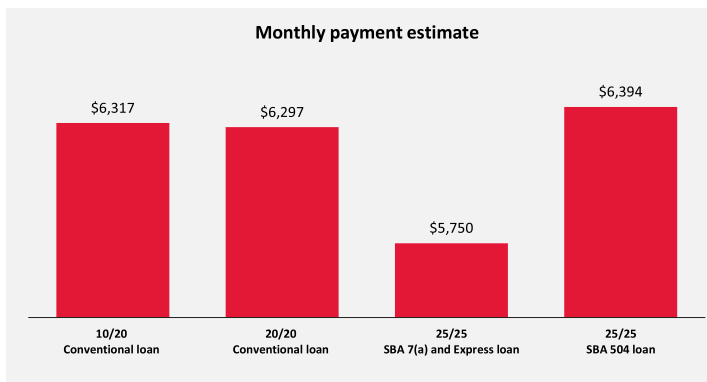
- Finance diverse business needs
- Low down payment
- Fixed rates up to 25 years
- SBA fees financed
- One time close

SBA 504

- Real estate focused
- Low down payment
- Low fixed rates
- Low SBA fees

Interpreting comparisons

- The lowest estimated required down payment is under either of the SBA options at 10% of purchase price: \$105,000.
- The lowest estimated monthly payment is under the SBA 7(a) and Express loan option at \$5,750
- The least estimated interest expense is incurred under the Conventional loan option at \$471,705.
- If you are a Platinum Honors Business Advantage Relationship Rewards member, we estimate savings of \$82,750 on interest over the course of your SBA 7(a) loan 25/25 Commercial Real Estate Loan.



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. Bank of America is a registered trademark of Bank of America Corporation. The rates and terms, and the cost comparisons set forth above, are hypothetical scenarios for discussion purposes only. The actual rates and terms you 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 guaranty 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 Overall Program Rules: The Preferred Rewards for Business program is only available to Small Business, Merrill Small Business, and Bank of America Private Bank® Small Business clients. Other categories of clients, such as those commonly referred to as Business Banking, Global Commercial Banking, Global Corporate Investment Banking, or Institutional clients are not eligible to participate in the program. Subject to certain exceptions, eligible business checking accounts generally are any Small Business checking account and the following Analyzed checking accounts: Full Analysis Business Checking or Analyzed Business Interest Checking. 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 deposit 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. Refer to your Business Schedule of Fees for details on accounts that qualify towards the combined balance calculation and receive program benefits. 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.

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

Purchase price	\$700,000
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USER INPUT

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Key financial comparisons estimates

Loan options	Conventional loan 10/20	Conventional loan 20/20	SBA 7(a) and Express loan 25/25	SBA 504 loan 25/25
Interest rate (estimate)	7.11%	7.07%	6.50%	7.00%
Maturity (yr)	10	20	25	25
Amortization (yr)	20	20	25	25
Fixed rate term (yr)	10	20	25	25
Purchase price	\$700,000	\$700,000	\$700,000	\$700,000
Down payment	20%	20%	15%	10%
Financing amount	\$560,000	\$560,000	\$595,000	\$630,000
SBA (25 year loan for 504)				\$280,000
Bond Debenture Rate (Set by SBA)				6.55%
Prepayment Fee				10 yrs declining
Bank of America loan	\$560,000	\$560,000	\$595,000	\$350,000
Rate – with promos/discounts applied	6.61%	6.57%	6.00%	6.50%
Principal	\$560,000	\$560,000	\$595,000	\$630,000
Monthly payment	\$4,212	\$4,198	\$3,834	\$4,263
Down payment	\$140,000	\$140,000	\$105,000	\$70,000
Year 1 cash outlay	\$190,539	\$190,380	\$151,003	\$121,151
Balloon	\$373,295	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	\$4,200	\$4,200	\$3,954	\$10,920
Interest expense*	\$314,470	\$447,597	\$555,078	\$627,757
Relationship Rewards Savings	\$26,266	\$40,060	\$55,167	\$33,151

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 \$373,295 were refinanced for 10 years at 6.61%, total interest expense would be \$448,375

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.

Advantages of each type of loan

Conventional	SBA 7(a)	SBA 504
Finances diverse business needs	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	

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

Preferred Rewards
Platinum Honors

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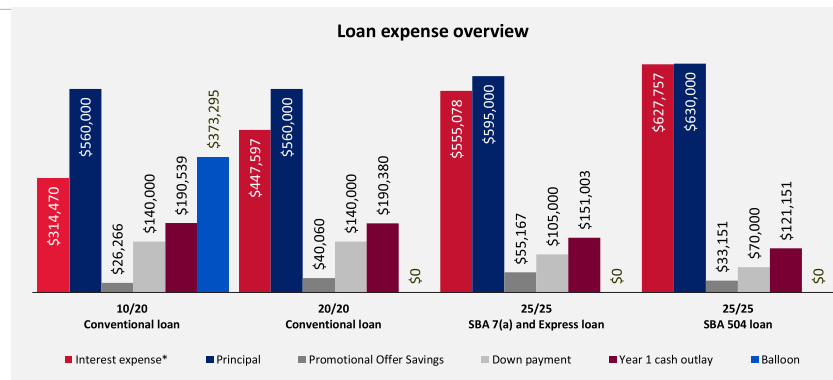
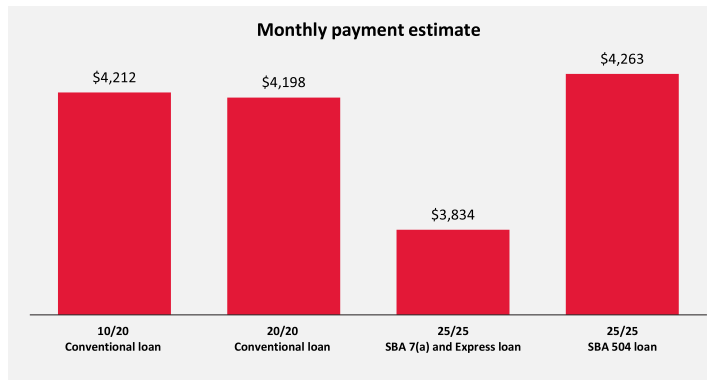
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619-743-0934

Interpreting comparisons

- The lowest estimated required down payment is under either of the SBA options at 10% of purchase price: \$70,000.
- The lowest estimated monthly payment is under the SBA 7(a) and Express loan option at \$3,834
- The least estimated interest expense is incurred under the Conventional loan option at \$314,470.
- If you are a Platinum Honors Business Advantage Relationship Rewards member, we estimate savings of \$55,167 on interest over the course of your SBA 7(a) loan 25/25 Commercial Real Estate Loan.



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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

Purchase price **\$350,000**

USER INPUT

0

Promotional Offer

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

Preferred Rewards

Platinum Honors

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Key financial comparisons estimates

Loan options	Conventional loan 10/20	Conventional loan 20/20	SBA 7(a) and Express loan 25/25	SBA 504 loan 25/25
Interest rate (estimate)	7.11%	7.07%	6.50%	7.00%
Maturity (yr)	10	20	25	25
Amortization (yr)	20	20	25	25
Fixed rate term (yr)	10	20	25	25
Purchase price	\$350,000	\$350,000	\$350,000	\$350,000
Down payment	20%	20%	15%	10%
Financing amount	\$280,000	\$280,000	\$297,500	\$315,000
SBA (25 year loan for 504)				\$140,000
Bond Debenture Rate (Set by SBA)				6.55%
Prepayment Fee				10 yrs declining
Bank of America loan	\$280,000	\$280,000	\$297,500	\$175,000
Rate – with promos/discounts applied	6.61%	6.57%	6.00%	6.50%
Principal	\$280,000	\$280,000	\$297,500	\$315,000
Monthly payment	\$2,106	\$2,099	\$1,917	\$2,131
Down payment	\$70,000	\$70,000	\$52,500	\$35,000
Year 1 cash outlay	\$95,269	\$95,190	\$75,502	\$60,575
Balloon	\$186,647	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	\$2,100	\$2,100	\$150	\$5,460
Interest expense*	\$157,235	\$223,798	\$277,539	\$313,878
Relationship Rewards Savings	\$13,133	\$20,030	\$27,583	\$16,575

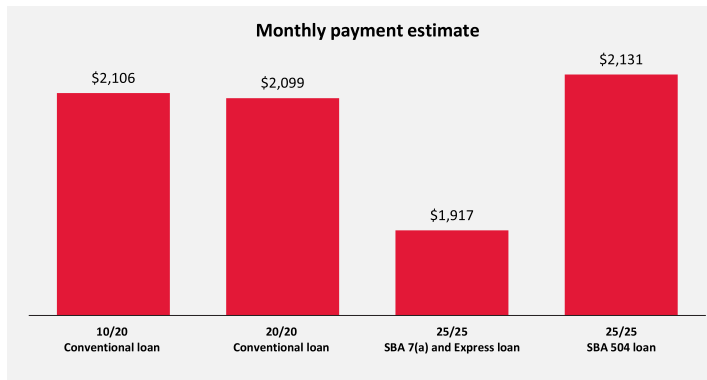
Clients have the option to pay off or refinance the balance before or at maturity. The above interest expense figures reflect the amount of interest that would be paid during the full term of the original loan.

*If 10/20 loan's balloon of \$186,647 were refinanced for 10 years at 6.61%, total interest expense would be \$224,187

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.

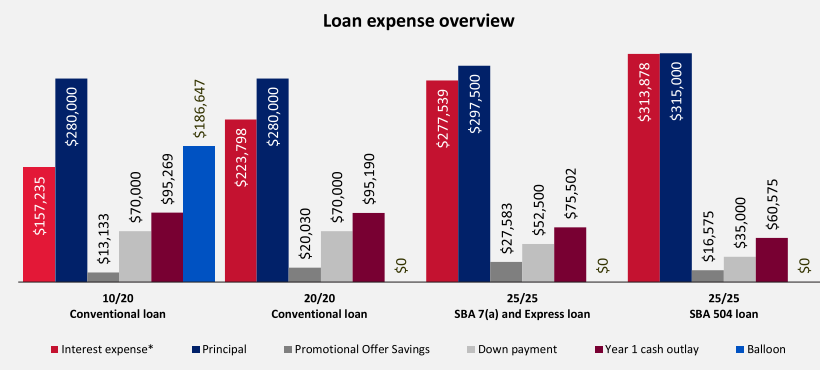
Interpreting comparisons

- The lowest estimated required down payment is under either of the SBA options at 10% of purchase price: \$35,000.
- The lowest estimated monthly payment is under the SBA 7(a) and Express loan option at \$1,917
- The least estimated interest expense is incurred under the Conventional loan option at \$157,235.
- If you are a Platinum Honors Business Advantage Relationship Rewards member, we estimate savings of \$27,583 on interest over the course of your SBA 7(a) loan 25/25 Commercial Real Estate Loan.



Advantages of each type of loan

Conventional	SBA 7(a)	SBA 504
Finances diverse business needs	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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VISTA

AREA AMENITIES

- » Overlooking Rancho Buena Vista Adobe & Gardens
- » Adjacent to Wildwood Park & Vista Conservancy Nature Trail
- » Located Across the Street from Vista City Hall
- » Easy Freeway Access
- » Near an Abundance Retail Amenities & Restaurants



RANCHO BUENA VISTA

122 CIVIC CENTER DRIVE, SUITE 204 | VISTA, CA 92084

1,000 SF - 3,000 SF
OFFICE CONDO



DIVISIBLE | HIGHLY-DESIRABLE VISTA LOCATION | NEAR AN ABUNDANCE OF OUTDOOR AND RETAIL AMENITIES



For information or to tour the property,
please contact:

RICK CHATHAM
Senior Associate
† 858.713.9333
rchatham@lee-associates.com
CA RE Lic. #02101796

Rick Chatham is a highly accomplished professional in the commercial real estate industry. With several years of experience, an MBA in Marketing, and a Member Associate at SIOR, the Society of Office and Industrial Realtors, he brings a unique combination of real estate knowledge, marketing expertise, and industry recognition to his role as Associate at Lee & Associates San Diego. Rick's exceptional marketing skills and expertise in negotiations have allowed him to effectively support his clients in achieving their goals, whether it be tenant relocation, tenant expansion, buyer representation, or property marketing.

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