

# Columbia Court Office Condos

Bank of America  
Merrill Lynch

As a preferred lender, Bank of America Merrill Lynch can provide you a wide array of resources to help close deals quickly and efficiently. Our program offers the following:

## Preferred lender benefits

- Rapid credit decisions within as few as 3-5 days (funding in 3-5 weeks)
- Discounted fixed and variable interest rates
- No fee for bank-completed environmental review
- Reduced appraisal fee (up to \$1,500 savings)
- Simplified tenant improvement financing and implementation
- Reduced fees for bank review of project legal documents (up to \$5,000 in savings)
- Larger loan amounts:\* exceeding \$10 million
- Streamlined closing

## Conventional financing

- Flexible terms: customized options based on your needs
- Low monthly payments: up to 25-year amortization\*, with 5- and 10-year terms
- Custom medical financing programs for purchasing, tenant improvements, equipment financing and leasing

## SBA 504 financing

- Repayment up to 25 years and fully amortizing\* options
- Below-market, fixed rates
- Lower debt service coverage requirements than conventional

Our experienced business bankers are available to give you personal service and customized lending solutions. For more information, please call:

### Lori Smith

Business Development Officer  
12730 High Bluff Drive, Suite 300  
San Diego, California 92130  
1.858.523.2475  
lori.l.smith@bankofamerica.com



**444 West C Street  
San Diego, California  
Office Condos  
369 to 3,000 Square Feet  
Sale**

\*Actual amortization, rates and extension of credit are subject to necessary credit approval. Bank of America credit standards and documentation requirements apply.

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