

Own Your Shop, Yard or Warehouse? Make It Work Harder.

Owner-occupied industrial and flex buildings in Campbell, San Jose and Los Gatos are some of the hardest to replace. Plan your next move carefully.



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WHAT OWNERS SHOULD KNOW

- 1 504 loans from 2014–2017 are coming due.**
The bank portion often matures at 10 years, at today's higher rates.
- 2 SBA 504 also finances equipment.**
Trucks, machinery and build-outs can be financed long term.
- 3 Moved out? Financing changes.**
SBA loans require you to occupy the building. A vacated building usually needs conventional financing or a sale.

BY THE NUMBERS

\$1.4M bank loan balance, 25-year schedule

Payment at 4% **\$7,390/mo**

Payment at 7% **\$9,895/mo**

+\$30K/yr

Extra payments on the same building if it resets.

YOUR OPTIONS

Refinance before it's due

Lock terms while your financials are strong.

Sell and lease back

Free up capital for equipment and crews.

Lease or sell an empty building

If you've moved, turn it into income or cash.

Expand with SBA 504

Buy a larger building with about 10% down.

QUESTIONS TO ASK NOW

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|---|---|
| ☐ When is your building loan due? | ☐ Do you need new equipment or trucks? |
| ☐ Are you outgrowing your space? | ☐ What is your building worth today? |
| ☐ Have you moved operations elsewhere? | ☐ Is there a succession plan for the business? |

Examples are illustrations as of October 2026, not loan quotes or appraisals. Rates, terms and eligibility change; all loans are subject to lender approval. Not legal or tax advice.

FREE · CONFIDENTIAL

Free building value and loan review

We'll estimate your property's value, check your loan timing and map out refinance, lease or sale options.

Call or text
the number above