

# 3932 Ponderosa Rd., Shingle Springs, CA 95682

AVAILABLE FOR SALE OR LEASE



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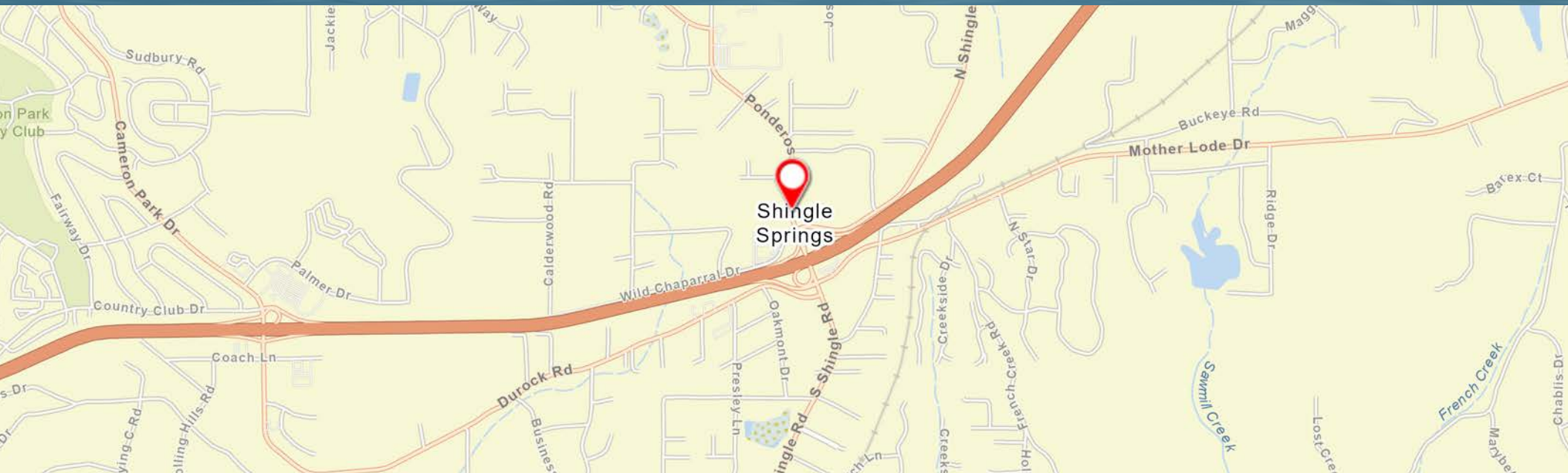
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## PROPERTY HIGHLIGHTS

3932 Ponderosa Rd is an office building located within the El Dorado submarket. Originally constructed in 1982 and expanded in 1994, the building is currently operating as a multi-tenant office building.

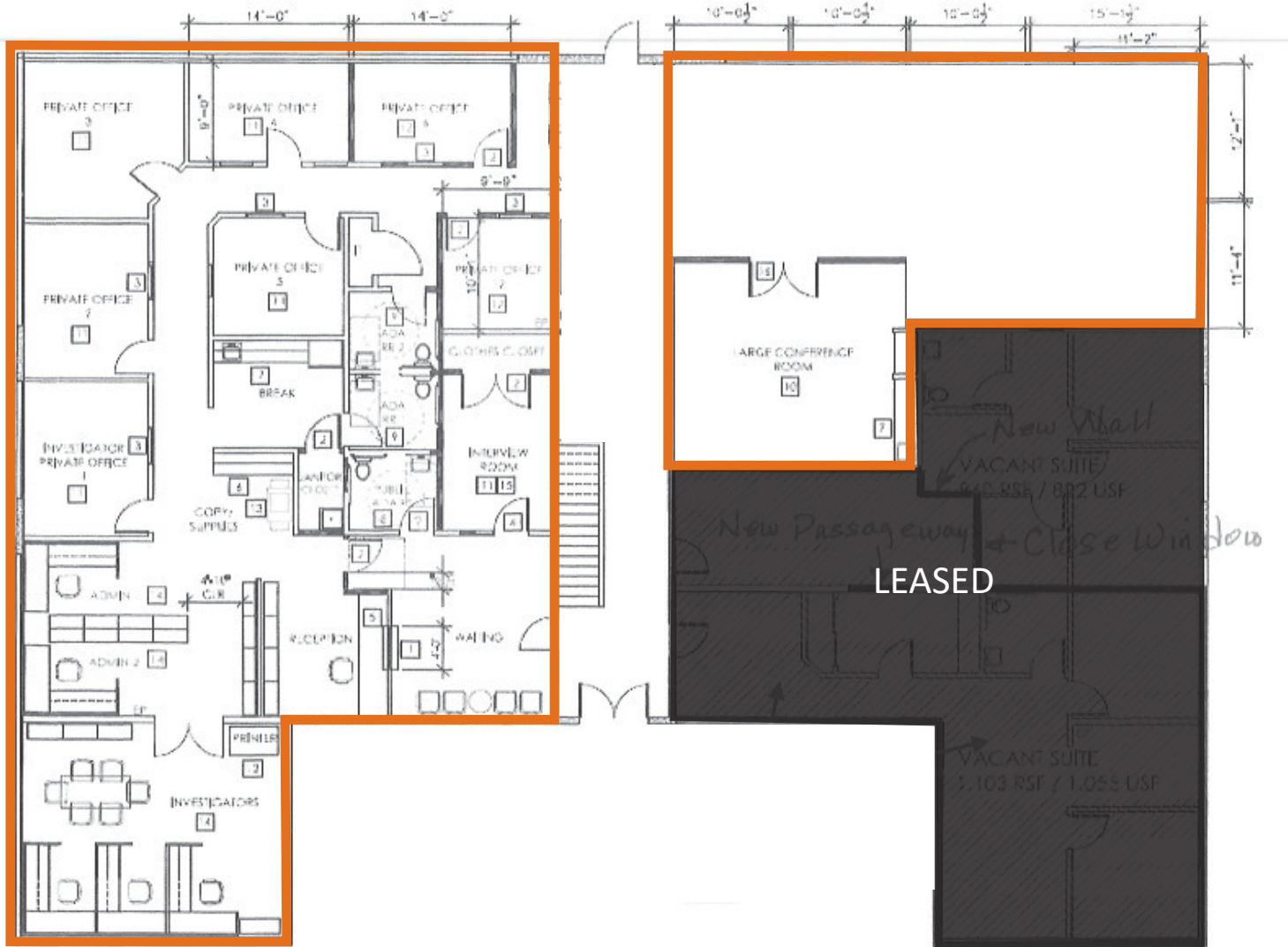
The property is located on a 1.01 acre parcel and is approximately 8,850 square feet. The building enjoys a good location along Ponderosa Road, less than 1/4 mile from Highway 50, resulting in above average traffic counts.

- ± 8,850 SF building available for purchase
- Available for lease (potential ± 6,964 SF\*):
  - Suite 100: Approximately ± 2,250 RSF\* (available with 60-day notice)
  - Suite 200: Approximately ± 1,414 RSF\*
  - Suite 202: Approximately ± 3,300 RSF\* (divisible)
- Located less than 1/4 mile to Highway 50
- The property benefits from a Generac, 45KW generator on-site
- The building contains ample parking for office users and monument signage opportunities
- Easy access to Downtown Sacramento
- The property enjoys peaceful scenery set back from Ponderosa Road
- Lease Rate: \$1.50/SF Modified Gross
- Purchase Price: \$150/SF



# FLOOR PLAN

SUITE 202:  
± 3,300 RSF



SUITE 200:  
± 1,414 RSF

LEASED

\*floor plan is not to scale

## PROPERTY INFORMATION

Address: 3932 PONDEROSA RD  
City, State, Zip: SHINGLE SPRINGS, CA 95682  
County: EL DORADO  
Total Buildings: ONE (1)  
Total Square Feet: ± 8,850 SF  
Use: OFFICE  
Parcels: (ONE) 1  
Stories: (ONE) 1  
APN: 070-250-16-100  
Zoning: C (COMMERCIAL)  
Acres: 1.01 AC  
Year Built: 1993



# INTERIOR PHOTOS



# INTERIOR PHOTOS





**SBA 7A vs. SBA 504 Comparison vs. Conventional Fixed**

SBA 7(a) loan scenario (90% Loan to Value)	
Project amount:	\$1,327,500
Tenant Improvements	\$0
Loan amount:	\$1,194,750
Amortized over:	25 yrs
SBA 7(a) interest rate*:	5.250%
**5 Year Fixed Rate	
Monthly payment:	\$7,160
Cash down payment	\$132,750
Estimated Cost Summary	
<b>SBA 7(a):</b>	
Guaranty Fee	\$31,362
Other Fees/Credits	\$0
Packaging Fee	\$0
<b>Out of pocket costs*:</b>	
Title/Escrow	\$3,500
Appraisal	\$3,500
Environmental	\$500
Construction	\$0
Survey, if necessary	\$0
Filing/Misc.	\$250
<b>Total Fees:</b>	\$39,112
<b>Total cash out-of-pocket (Down &amp; Fees)</b>	\$171,862

**10 % Down Payment - 25 yr. Amortization**  
**Fees can be financed - Close 30-45 days**  
**Finance TI/Moving Costs, etc.**  
**Limited Prepayment Penalties - 3yrs[5%,3%,1%]**  
**Rate locks in at commitment letter for 45 days**  
**Additional collateral may apply**

SBA 504 loan scenario (90% Loan to Value)	
Project Amount:	\$1,327,500
Tenant Improvements	\$0
Wells Fargo loan amount:	\$663,750
SBA loan amount:	\$531,000
Amortized: WF 1st DOT	20 yrs
Amortized: SBA 2nd	20 yrs
Wells Fargo interest rate**	5.150%     \$4,462 Mo.
SBA 504 interest rate:	5.220%     \$3,689 Mo.
**5 Year Fixed Rate	
Monthly payment:	\$8,151
Cash down payment	\$132,750
Estimated Cost Summary	
<b>Wells Fargo &amp; SBA:</b>	
Wells Fargo loan fee	\$6,638
CDC Fee	\$5,310
Interim Interest	
SBA 504 loan fee	\$12,611
<b>Out of pocket costs*:</b>	
Title/Escrow	\$7,000
Appraisal	\$3,500
Environmental	\$500
Construction	\$0
Survey, if necessary	\$0
Filing/Misc	\$250
Legal	\$2,500
<b>Total Fees:</b>	\$38,309
<b>Total cash out-of-pocket (Down &amp; Fees)</b>	\$171,059

**10% Down Payment**  
**Fees can be financed**  
**Two loan closings**  
**Bank Prepayment Penalty is yield main or 5-4-3-2-1%**  
**10-Yr Prepayments Penalties Apply on SBA portion**  
**Close in 45 - 60 days**  
**504 rate is est. & does not lock until debenture funding**

Conventional fixed rate (75% Loan to Value)	
Project Amount	\$1,327,500
Tenant Improvements	\$0
Loan amount:	\$995,625
Amortized over:	25 yrs
Fixed for:	10 yrs
**10 Year Fixed Rate	
Monthly payment:	\$5,966
Cash down payment	\$331,875
Estimated Cost Summary	
<b>Wells Fargo :</b>	
Loan Fee	\$9,956
Other Fees/Credits	\$0
<b>Out of pocket costs*:</b>	
Title/Escrow	\$3,500
Appraisal	\$3,500
Environmental	\$500
Construction	\$0
Survey, if necessary	\$0
Filing/Misc	\$250
<b>Total Fees:</b>	\$17,706
<b>Total cash out-of-pocket (Down &amp; Fees)</b>	\$349,581

**25% Down Payment**  
**Balloon Payment in 10 Years**  
**Prepayment Penalties Apply - Yield Maintenance**  
**Close in 45 days - Fees paid upfront**



# DEMOGRAPHICS

## Market Overview

3932 Ponderosa Rd, Shingle Springs, California, 95682

3 MILE RADIUS

### KEY FACTS

15,882

Population

47.8

Median Age



2.6

Average Household Size

\$88,279

Median Household Income

### HOUSING STATS



\$556,904

Median Home Value



\$14,484

Average Spent on Mortgage & Basics



\$971

Median Contract Rent

### COMMUTERS



18%

Spend 7+ hours commuting to and from work per week



80.9%

Drove Alone to Work

### EDUCATION

4%

No High School Diploma



21%

High School Graduate



43%

Some College



33%

Bachelor's/Grad/P of Degree

### BUSINESS



789

Total Businesses



6,685

Total Employees

### EMPLOYMENT



68%

White Collar



19%

Blue Collar



13%

Services

6.0%

Unemployment Rate



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