



[Sale or Lease]

Owner-User Building

230 SE Washington St., Hillsboro, OR 97123

Features...

- 2,252 square foot building.
- One block from Max Line - Hillsboro Central
- Newer long-lasting TPO roof (2015)
- 10x12 roll-up door on grade.
- Great visibility on SE Washington Street.
- Zoning: Station Community Commercial - Downtown (SCC-DT)
- Previously occupied by a hair salon (Chop Shop).
- Ideal for retail, office, education, day care, church, restaurant, live-work, and many other uses.

Price: \$379,000 (\$168/SF)

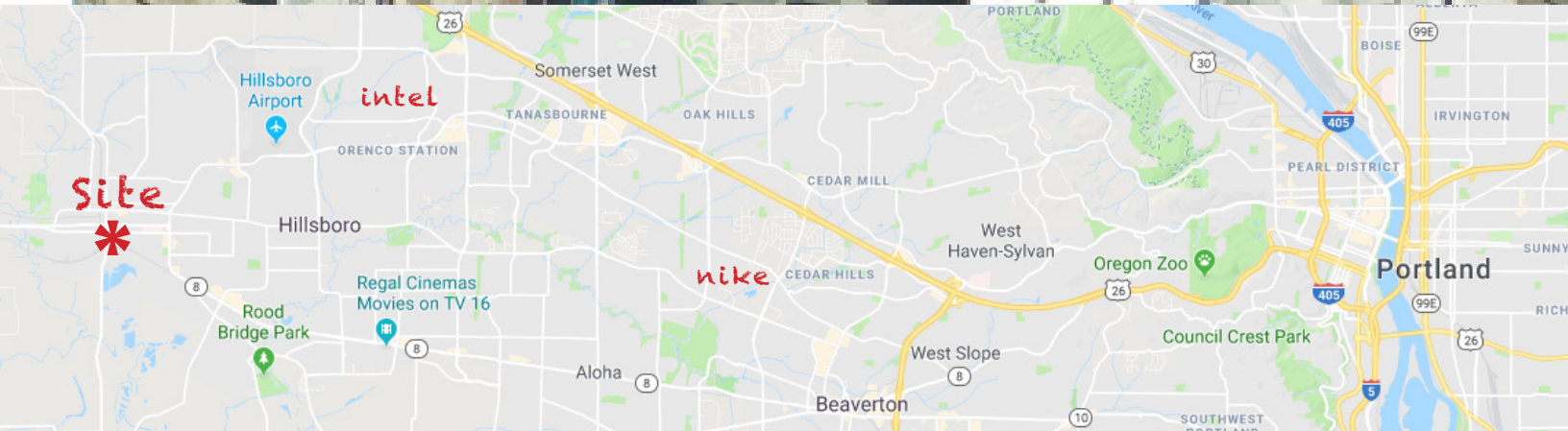
Why lease when you can own for less? Owners enjoy tax benefits, build equity, flexibility to grow or lease out entire building. Great loan options available to Owner-Users with as little as \$10,000 down via a SBA financing.

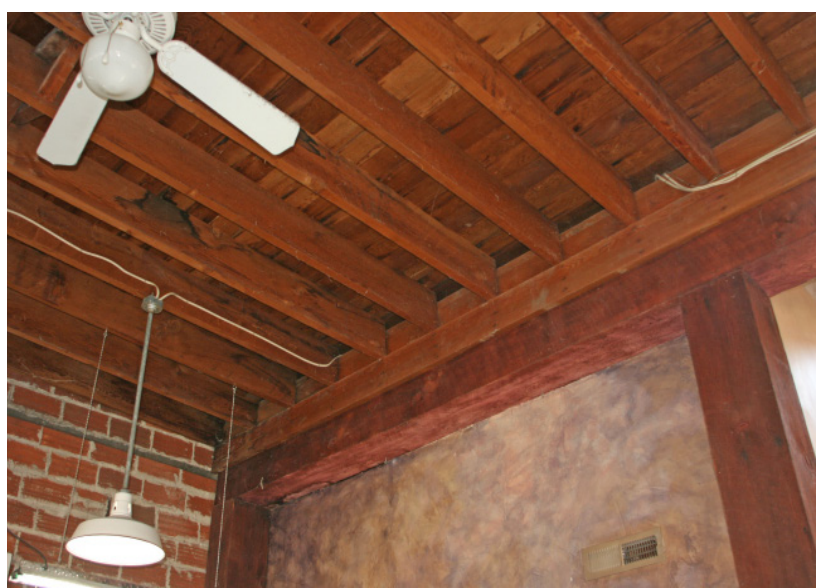


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PACIFIC WESTERN BANK

Real Estate Purchase Scenario

230 SE Washington

Purchase Price: \$400,000

Financing Offered By:

Pacific Western Bank

Brad Benson: 503-784-0583

LOAN STRUCTURE

Building Purchase	\$400,000
Building Improvements (opt)	\$25,000
Appraisal & Phase 1	\$5,500
Escrow, Title, Legal, Etc	\$9,500
Total Project Costs	\$440,000
Borrower Down-Payment: * As little as	\$10,000
Pacific Western Loan Amount	\$430,000

LOAN TERMS & CONDITIONS

Loan Term	25 Years Fully Amortized
Interest Rate:	4.99%
Monthly Loan Payment	\$2,511
Prepayment Fee	3 Yrs. Only - 5%, 3%, 1%
Owner-Occupancy	Minimum 51%

OWNERSHIP BENEFIT ANALYSIS - Assuming 35% combined Tax Bracket

Net Rental Income from tenants: Est	\$0
Tax Benefit - Depreciation	(\$288)
Average Monthly Principal Reduction (5 yrs.)	(\$791)
Effective Monthly Ownership Costs:	#####/SF \$1,432

Equity in Investment after 5 years: 3% Appreciation **\$110,154**

*The information on this sheet is not a commitment to lend. These are estimates based on basic information provided. Rates and structure subject to change as parameters are defined. Please consult your tax advisor

For more info please contact: Brad Benson 503-698-4109 bbenson@PACWEST.com

#1 SBA Lender in Oregon & SW Washington

Financing Note: The above scenario assumes that with only a \$10,000 down payment, your cost to occupy the building would be \$2,511 per month (mortgage pmt) or only \$1,432 per month after factoring in ownership benefits (depreciation + mortgage principal reduction) ... A smart move when you compare this to leasing costs. Note, this amount would decrease if buyer elects not to finance the optional \$25k for improvements as shown in this scenario.