CLIENT CASE STUDY

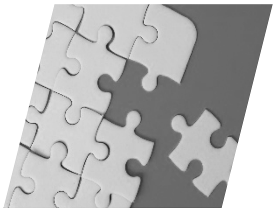
$12MM Commercial Real Estate (CRE) Acquisition | California

Client Profile | Nutraceuticals Business Pursues Industrial Building Purchase

Utilizing the **Lending Solution**, powered by Community Capital ("CCT"), an Advisor partnered with Lending Team to assist a client in securing financing for the acquisition of an industrial building through the SBA 504 program.

OPPORTUNITY

Client purchasing an industrial building to expand their nutraceuticals business



RESULTS

- ✓ Conducted initial discovery with the wealth manager to assess financing need.
- ✓ Identified the SBA 504 product as a good fit for the client's desire to minimize the equity contribution to the acquisition
- ✓ Leveraged the CCT Loan Marketplace to generate interest in the opportunity from national and local lenders.
- ✓ Facilitated lender due diligence and supported a successful closing in <90 days

A client approached their wealth manager seeking financing to purchase an industrial property in Southern California. The client's nutraceuticals business had outgrown its existing facility, creating the need for additional space to support expanded manufacturing and warehousing operations.

The Advisor engaged the Lending Team to support the request. The Team conducted a 30-minute discovery call with the prospective buyer to better understand their acquisition objectives and review financing options. After evaluating both conventional C&I lending and SBA financing solutions, they ultimately identified that the SBA 504 program would be the best fit given the client's desire to minimize equity contribution and secure long-term financing.

To support underwriting and due diligence, the Lending Team provided access to a secure data room, allowing the borrower to upload required documentation, including the executed letter of intent, historical property tax returns, the buyer's professional resume, a personal financial statement for the owners, and three years of tax returns for the nutraceuticals business.

Through the Loan Marketplace, the client's financing opportunity was anonymously shared with a network of more than 1,450 lenders, including banks, credit unions, and specialty SBA lenders. Within days, three lenders expressed interest. The client selected a bank with a national SBA 504 platform and deep experience financing owner-occupied commercial real estate. The approved loan structure required a 10% equity contribution from the buyer and provided a 25-year term.

The lender worked closely with the buyer, seller, and the SBA to finalize the request, including completion of a commercial real estate appraisal and environmental study as part of due diligence. The loan closed within 90 days of the signed term sheet, enabling the client to complete the acquisition and support continued business growth.

> *"The financing strategy allowed us to invest in our future without significantly impacting operating capital. The guidance from the Lending Team and our advisor was invaluable."*
> - *Private Wealth Client*

COMMUNITY CAPITAL

For more information about the **Lending Solution** *powered by Community Capital*, please contact:

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