SUMMERSET
BUSINESS PARK

OWN INSTEAD OF RENT



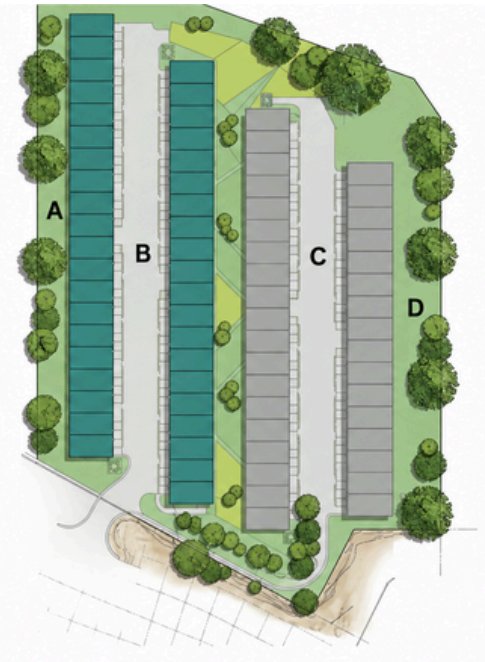
100% FINANCING
OPTIONS AVAILABLE

Own your commercial space with $0 purchase down payment options.

WHY OWN INSTEAD OF LEASE?

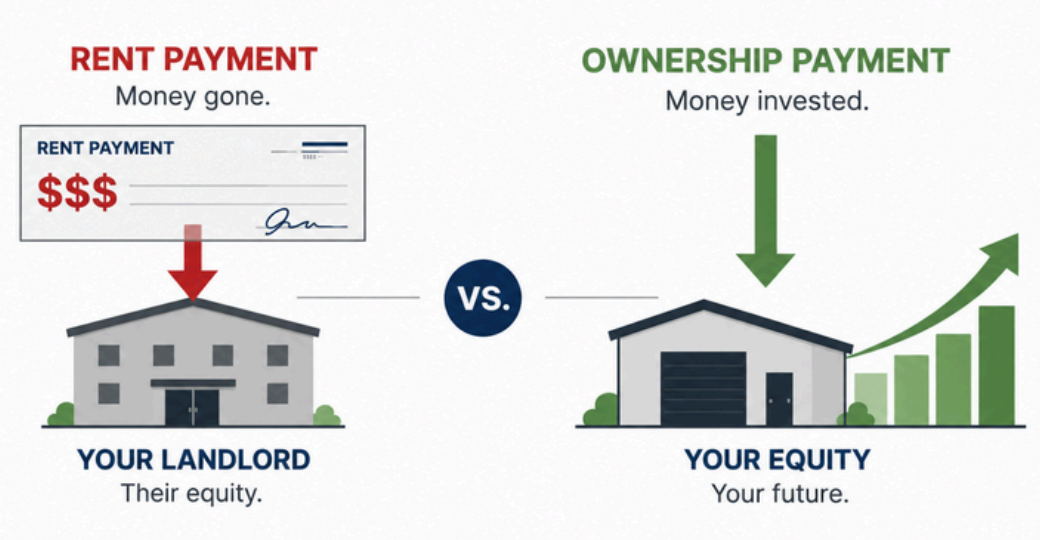
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Owning your workspace means every payment builds something of your own. Instead of paying rent to a landlord, you're investing in an asset that supports your business today and creates value for the future.



STOP PAYING FOR SOMEONE ELSE'S INVESTMENT

LEASE	OWN
Monthly Rent	Build Equity
Rent Increases	Stable Ownership
Limited Control	Customize Your Space
No Appreciation	Long - Term Investment



Own Your Personal Warehouse

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Flexible financing to help you move from renting to owning.

FINANCING EXAMPLES | $225,000 BASE UNIT PRICE

Preserve cash. Build ownership.

Whether you are growing a business or need space of your own, explore bank financing paired with a Metropolitan carryback loan.

OPTION 1

10% carryback

90% bank / 10% Metro

10% METRO INTEREST

Bank loan: $202,500
Metro loan: $22,500

$2,019.69 / month*

$0 purchase down payment

OPTION 2

20% carryback

80% bank / 20% Metro

11% METRO INTEREST

Bank loan: $180,000
Metro loan: $45,000

$2,101.09 / month*

$0 purchase down payment

OPTION 3

30% carryback

70% bank / 30% Metro

12% METRO INTEREST

Bank loan: $157,500
Metro loan: $67,500

$2,217.16 / month*

$0 purchase down payment

OPTION 4: METROPOLITAN FIRST MORTGAGE - 80% LTV

15% interest | 30-year amortization | Two-year balloon

$45,000 down | $180,000 loan | $2,751.00 / month*

Metropolitan terms: All examples use a 30-year amortization. Carryback second mortgages have five-year balloons; the 80% LTV Metropolitan first mortgage has a two-year balloon. Additional acceptable collateral may support better terms, subject to approval.

*Monthly examples include estimated taxes and insurance, before association dues. Bank payments assume 7% interest and 30-year amortization; this is not a bank quote. Closing costs require separate buyer funds.

Know your payments and cash to close.

PLAN YOUR PURCHASE

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All examples use a $225,000 base unit price. Improvements are excluded. First National in Rapid City offers first mortgage financing up to 90% loan-to-value, subject to approval; lower bank shares are illustrated when Metropolitan carries more of the purchase.

Monthly payments	10% carryback 10% interest	20% carryback 11% interest	30% carryback 12% interest	80% first 15% interest
Bank principal & interest	$1,347.24	$1,197.54	$1,047.85	None
Metro principal & interest	$197.45	$428.55	$694.31	$2,276.00
Taxes + insurance*	$475.00	$475.00	$475.00	$475.00
Monthly total**	**$2,019.69**	**$2,101.09**	**$2,217.16**	**$2,751.00**
Metro balloon balance	$21,729.22	$43,724.09	$65,922.67	$179,277.53

ESTIMATED BUYER FUNDS

Closing cost / prepaid item	10% carryback	20% carryback	30% carryback	80% first
Purchase down payment	$0.00	$0.00	$0.00	$45,000.00
Bank loan fee - 1%	$2,025.00	$1,800.00	$1,575.00	$0.00
Metro document fee	$500.00	$500.00	$500.00	$500.00
Title, appraisal & recording	$2,400.00	$2,400.00	$2,400.00	$2,400.00
Insurance + tax reserves*	$2,525.00	$2,525.00	$2,525.00	$2,525.00
Prepaid interest - 15 days	$675.00	$721.23	$785.96	$1,109.59
Closing costs + prepaids	$8,125.00	$7,946.23	$7,785.96	$6,534.59
Total buyer funds needed	**$8,125.00**	**$7,946.23**	**$7,785.96**	**$51,534.59**

Estimate assumptions: Taxes $4,500/year; insurance $1,200/year. The $2,525 prepaid/reserve allowance includes the first-year insurance premium ($1,200), three months of tax reserves ($1,125) and two months of insurance reserves ($200). Title/settlement $1,500; appraisal $750; recording $150. All are planning estimates, not quotes.

Qualification and terms: The 10% interest example assumes FICO 720+. Final pricing depends on credit, years in business and collateral. Bank interest, amortization and maturity require confirmation. Metropolitan carrybacks have five-year balloons; its 80% LTV first mortgage has a two-year balloon. All use 30-year amortization; payoff or approved refinancing is required at maturity.

Important: **Association dues, utilities and maintenance are additional. Cash estimates assume no earnest money or seller credits and no additional Metro origination fee beyond the $500 document fee. Tax prorations, legal/survey charges and other lender or association charges may change cash required. Rates shown are interest rates, not APRs. All financing is subject to lender approval and final loan documents.

Metropolitan support: Metropolitan holds a South Dakota lending license, services its loans and works with buyers toward warehouse ownership.

READY TO OWN YOUR WAREHOUSE?

EXPLORE AVAILABLE UNITS AND FINANCING OPTIONS AT SUMMERSET BUSINESS PARK.

Property Sales & Availability

Troy Ward | RE/MAX Advantage

605-391-8877

summersetbusinesspark.com

troykward@gmail.com

FINANCING QUESTIONS?

CONTACT TROY WARD TO LEARN MORE ABOUT AVAILABLE BANK FINANCING, METROPOLITAN CARRYBACK OPTIONS, AND QUALIFICATION REQUIREMENTS.

Financing options are subject to lender approval. Rates, terms, and conditions apply.

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