

TABLE OF CONTENTS

EXECUTIVE SUMMARY2

HIGHLIGHTS3

KEY LINKS4

POSSIBLE OWNER 1ST LOAN5

PROPERTY5

RETAIL GAP ANALYSIS6

LOCATION.....8

SCHOOLS AND SCHOOL DISTRICT REVIEW.....9

DEMOGRAPHICS & ECONOMETRICS11

DIRECTIONS13

7% BUYER BROKER COMMISSION.....14

CONTACT INFORMATION14

GRAPHIC ANALYSIS.....14

ADDITIONAL LINKS15

 Tax links..... 15

 Area links 15

 Data sources, definitions, methodologies and other reference documents 15

DISCLOSURES & COPYRIGHTS16

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

EXECUTIVE SUMMARY

Coldwell Banker Commercial Southwest Partners has been retained as the exclusive advisor for the sale of six offerings on Braun Road in the prestigious Oak Grove/Bandera area of north San Antonio area just inside Loop 1604 North and west of Bandera Road (Texas Highway 16).

The Census Tract outperforms all Benchmarks* in most demographic and econometric key indicators. Extraordinary potential to meet unmet local retail demand: top 3 avg. \$16M+ annual potential revenues, top 5 avg. \$11M+, top 10 avg. \$6.7M+ and top 5 each are at least \$5M+.

6 of the 7 offerings include 80% potential owner 1st financing and 7% buyer broker commission.

The property is offered 7 ways:

- (1) **8351 Braun Road (all 3 tracts). \$297,195.** 10.74 total acres with 4.36 est. net usable acres. 1,062' est. net usable frontage. \$59,439 down. \$1,703 monthly P&I.
- (2) **8353 Braun Road (all 3 tracts). CASH PRICE ONLY \$267,450.** 10.74 total acres with 4.36 est. net usable acres. 1,062' est. net usable frontage.
- (3) **8355 Braun Road (east). \$149,017.** 5.20 total acres with 2.11 est. net usable acres. 584' est. net usable frontage. \$29,803 down. \$854 monthly P&I.
- (4) **8357 Braun Road (center). \$124,900.** 3.08 total acres with 1.25 est. net usable acres. 251' est. net usable frontage. \$24,980 down. \$716 monthly P&I.
- (5) **8359 Braun Road (west). \$99,900.** 2.47 total acres with 1.00 est. net usable acres. 225' est. net usable frontage. \$19,980 down. \$573 monthly P&I.
- (6) **8361 Braun Road (east & center). \$197,626.** 8.28 total acres with 3.36 est. net usable acres. 835' est. net usable frontage. \$39,525 down. \$1,133 monthly P&I.
- (7) **8363 Braun Road (west & center). \$249,017.** 5.55 total acres with 2.25 est. net usable acres. 477' est. net usable frontage. \$49,803 down. \$1,427 monthly P&I.

All offerings other than (2) 8353 Braun Road may include an owner 1st loan. Depending on transaction terms, your qualifications and other factors, the owner may provide an 80% 1st loan at 6% interest. The loan will have a 20-year amortization with a 5-year balloon. All calculations from www.bankrate.com.

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

*All net usable acreages, net usable frontages and monthly P&I monthly payment estimates are by Coldwell Banker Commercial Southwest Partners.

This offering is for (5) 8359 Braun Road.

TWO OWNERS ARE REAL ESTATE BROKERS

Two owners are Texas licensed real estate brokers. They are NOT representing themselves and they are NOT receiving any commissions payable under the listing agreement.

HIGHLIGHTS

- (8) 2.47 total acres with 1.00 est. net usable acres. 225' est. net usable Braun Road frontage, nicely wooded and zoned R-5 (minimum 5K SF residential, church, nursery or school).
- (9) Census tract demographics outperform all Benchmarks with highest %: (a) \$100K+ households, (b) \$1M+ household net worth, and (c) at least Master's degree attained.
- (10) In comparison to San Antonio, Bexar County and Texas, the 78254 zip has: (a) highest % owner occupied homes, (b) lowest vacancy rates and (c) lowest % tenant occupied residences.
- (11) Stunning demographics at a 1-mile radius compared to San Antonio: (a) 84% higher % population growth, (b) 47% higher household after tax income, (c) 51% higher household income and (d) 241% higher % families with \$100K annual income
- (12) Excellent schools as all 3 have high GreatSchools ratings, the elementary is a TEA "Exemplary" school and the middle and high schools are TEA "Recognized".
- (13) Tremendous local access: 5 mi. to Helotes, 7 mi. to 1604 N Loop & I10, 8 mi. to I10 and I410, 15 mi. to downtown and 17 mi. to San Antonio International Airport
- (14) Unmet \$900M GAFO demand in San Antonio compared to excess supply in Houston and Austin of \$900M+ and \$800M+ respectively.
- (15) In the resilient San Antonio CBSA, one of the strongest US regional economies with a \$50B+ economy and 2%+ annual population growth.

"Benchmarks" include: Census Tract, 1-mile radius, 5-minute drive-time, 78254 zip code, San Antonio, Bexar County, San Antonio CBSA, San Antonio DMA, Texas & US

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

KEY LINKS

- (16) **Property website:** <http://www.cbcmaster.com/Braun-Road>
- (17) **E-book:** <http://bit.ly/Braun-Road-e-book-8359>
- (18) **Flyer:** <http://bit.ly/Braun-Road-flyer-8359>
- (19) **Coldwell Banker Commercial listing:** <http://bit.ly/Braun-Road-CBC-listing-8359>
- (20) **Lands of America listing:** <http://bit.ly/Braun-Road-LOA-listing-8359>
- (21) **LoopNet listing:** <http://bit.ly/Braun-Road-Loop-Net-listing-8359>
- (22) **Graphic highlights:** <http://bit.ly/Braun-Road-graphics-1>
- (23) **7 Offerings graphics:** [http://bit.ly/Braun-Road-7 offerings-graphics-1](http://bit.ly/Braun-Road-7%20offerings-graphics-1)
- (24) **Demographic & econometric highlights:** <http://bit.ly/Braun-Road-dande>
- (25) **Offering narrative:** <http://bit.ly/Braun-Road-offering-8359>
- (26) **Retail gap \$ series:** <http://bit.ly/Braun-Road-retail-gap-series>
- (27) **Retail gap detailed table:** <http://bit.ly/Braun-Road-retail-gap-table>
- (28) **Retail gap leakage/surplus FACTOR by Industry group:** <http://bit.ly/Braun-Road-retail-gap-factor>
- (29) **Satellite:** <http://bit.ly/Braun-Road-satellite>
- (30) **Street view:** <http://bit.ly/Braun-Road-streetview>
- (31) **Google map:** <http://bit.ly/Braun-Road-google-map>
- (32) **QR code:** <http://bit.ly/Braun-Road-QR-code>



8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

If any link does not directly connect, just copy and paste the link into your web browser. Feel free to call or email us for technical assistance.

POSSIBLE OWNER 1ST LOAN

- (33) **Terms offered.** Depending on transaction terms, your qualifications and other factors, based on a sale price \$99,900, with your 20% down payment of \$19,980, the owner may provide a \$79,920 owner 1st loan at 6% interest. The loan would have a 20-year amortization with a 5-year balloon.
- (34) **Estimated payments.** We estimated the monthly principal and interest payment at \$573. We estimate the balloon balance in 5-years at \$67,852.
- (35) **Source of calculations.** All calculations based on Bank Rate Monitor on-line calculators.

PROPERTY

Very nice treed acreage with 225'+ frontage on Braun RD.

- (36) **8359 est. acreage.** 2.47 (107,392SF).
- (37) **8359 est. net usable acreage.** 1.00 (43,560 SF)
- (38) **8359 est. net usable frontage.** 225'.
- (39) **Entire offering acreage.** 10.749 (468,226 est. SF) per BCAD.
- (40) **Entire offering est. net usable acreage.** 4.36.
- (41) **Entire offering est. net usable frontage.** 1,062'.
- (42) **Flood plain.** None of the estimated net usable acreage is in a flood plain. The excess property IS in a flood plain.
- (43) **Utilities.** All City utilities on site
- (44) **Improvements.** None.
- (45) **Legal information.**

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

- (a) **Legal description.** Approximately 2.47 acres of NCB 18006 BLK LOT P-82 "OAK GROVE/BANDERA" ANNXATN.
 - (b) **Tax ID.** Part of PIDN: 685676 GEO: 18006-000-0820.
 - (c) **In City limits?** Yes.
 - (d) **School district.** Northside ISD.
 - (e) **Zoning.** "R-5" Residential Single-Family District (Sec. 35-310.05)
Single-family dwelling (detached) with a minimum lot size of 5,000 square feet and a minimum lot width of 45 feet, church, foster family home, nursery (1 acre minimum), public school.
 - (f) **2010 taxes.** \$2,880.51 with no exemptions (for entire offering).
- (46) **Tax considerations.** Consult your tax advisor regarding your expected taxes.

RETAIL GAP ANALYSIS

- (47) **Definition.** Retail gap analysis estimates unmet local retail demand. To calculate retail gap: Local Retail Demand – Local Retail Sales = Retail (gap/surplus).
- (a) If DEMAND EXCEEDS SUPPLY there is a GAP or OPPORTUNITY.
 - (b) If SUPPLY EXCEEDS DEMAND there is a SURPLUS.
- (48) **Summary.** Extraordinary potential to meet unmet local retail demand: top 3 avg. \$16M+ in annual potential revenues, top 5 avg. \$11M+, top 10 avg. \$6.7M+, # 1 opportunity has \$34M+ and top 5 each have at least \$5M+.
- (49) **Area analyzed.** We utilized the 5-minute drive-time. This is the most commonly used parameter by planners and analysts for retail sales in metropolitan areas.
- (50) **Only 1 opportunity reported in top 10 from same NAIC code group.** If more than one opportunity is identified in the top 10 that is in the same code group, we only use the highest one and do not report the others. For example, assume:
- (a) Motor Vehicles & Parts (NAICS 441) has \$34M+ unmet potential local demand and ranks # 1.
 - (b) Automobile Dealers (NAICS 4411) has \$30M+ unmet potential local demand and ranks # 2.

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

- (c) In this example, we utilize only 441 in tables and calculating avg. top 3, 5 & 10 opportunities as NAICS 441 includes in NAICS 4441.

(51) **Top 10 retail opportunities in rank order.**

- # 1 **Auto Sales & Parts Store.**
\$34M+ Total Potential Revenues ("Total \$").
\$5,977 annually per HH. \$2,010 annually per person.
- # 2 **Gasoline Station.**
\$7.3M+ Total \$.
\$1,282 annually per HH. \$432 annually per person.
- # 3 **Food Services & Drinking Place.**
\$6.6M+ Total \$.
\$1,165 annually per HH. \$392 annually per person.
- # 4 **Furniture & Home Furnishings Store.**
\$5.3M+Total \$.
\$944 annually per HH. \$318 annually per person.
- # 5 **Clothing & Accessories Store.**
\$5.1M+ Total \$.
\$895 annually per HH. \$301 annually per person.
- # 6 **Building Materials & Supplies Store.**
\$3.7M+ Total \$.
\$659 annually per HH. \$222 annually per person.
- # 7 **Electronics & Appliances Store.**
\$3.3M+ Total \$.
\$579 annually per HH. \$195 annually per person.
- # 8 **Specialty Food Store.**
\$688K+ Total \$.
\$121 annually per HH. \$41 annually per person.
- # 9 **Jewelry, Luggage & Leather Store.**
\$625K+ Total \$.
\$110 annually per HH. \$37 annually per person.
- # 10 **Book, Periodical & Music Store.**
\$447K+ Total \$.
\$78 annually per HH. \$26 annually per person.

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

- (52) **Avg top 3, 5 & 10 retail opportunities.** This is sometimes used as a “rule of thumb” for retail opportunities.
- (a) **Avg top 3 opportunities.**
\$16M+ Total \$.
\$2,808 annually per HH.
\$944 annually per person.
 - (b) **Avg top 5 opportunities.**
\$11M+ Total \$.
\$2,053 annually per HH.
\$690 annually per person.
 - (c) **Avg top 10 opportunities.**
\$6.7M+ Total \$.
\$1181 annually per HH.
\$397 annually per person.

LOCATION

- (53) **In the San Antonio CBSA.** The San Antonio CBSA is a \$50B+ economy. The population is projected to increase by 2.04% per year.
- (54) **Easy access to and from Loop 1604 N.** It is just 1.8 miles (3 min.) to Loop 1604 North at the Braun Road interchange and 2.5 mi. (4 min.) from the Bandera road interchange.
- (55) **Extremely dense area.** In very dense areas, we normally limit this analysis to a 1-mile radius and the specific zip code of the property. With a density of 4,444 per square mile at a 1-mile radius compared to 1,131 in the 78524 zip code and 1,261 in Bexar County, for this market, we consider the immediate area “extremely dense”.
- (56) **Excellent proximity to major highways.** 7.7 mi. to I 10 & N Loop 1604, 8.6 mi. to I 10 & I 410 W, 11.2 mi. to I 10 & TX 15, 18.2 mi. to I 35 N & I 410 W, 22.9 mi. to I 10 & I 410 E, 25.3 mi. to I 35 & North Loop 1604 W, and 28.6 mi. to I 37 S & I 410 S.
- (57) **Excellent access to downtown and the airport.** 14.2 mi. to the San Antonio International Airport and 16.2 mi. to downtown.
- (58) **Outstanding Central and South Texas access.** 28 mi. to Boerne, 43 mi. to New Braunfels, 55 mi. to Seguin, 58 mi. to San Marcos, 58 mi. to Kerrville, 63 mi. to Fredericksburg, 77 mi. to Luling, 89 mi. to Austin, 102 mi. to Bastrop, 134 mi. to Victo-

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

ria, 161 mi. to Laredo and 165 mi. to Corpus Christi.

- (59) **In the very affluent San Antonio CBSA.** The San Antonio CBSA is one of the strongest regional economies in the US and globally.

SCHOOLS AND SCHOOL DISTRICT REVIEW

We utilize GreatSchools for comparative analysis of school districts and schools across geographic areas. <http://www.greatschools.org>

- (60) **Summary.** All 3 schools and the School District have high GreatSchools ratings. All 3 schools have very high Parent ratings. The elementary school is a TEA “Exemplary” school and the middle and high schools are TEA “Recognized” schools.

- (61) **Northside Independent School District.**

- (a) **Students.** 92,096.
- (b) **Schools.** 104.
- (c) **GreatSchools rating.** 7 out of 10.
- (d) **Northside ISD:** <http://www.nisd.net/>
- (e) **GreatSchools Northeast Independent School District:**
<http://www.greatschools.org/texas/san-antonio/Northside-Independent-School-District/>

- (62) **Braun Station Elementary School (grades PK-5).**

- (a) **Students.** 632.
- (b) **TEA Accountability Rating.** “Exemplary”.
- (c) **2010 TAKS scores.**
 - **Grade 3:** Reading 100 & Math 95.
 - **Grade 4:** Reading 98, Math 99 and Writing 97.
 - **Grade 5:** Reading 99, Math 98 and Science 95.
- (d) **GreatSchools ratings.**
 - **Overall score.** 9 out of 10. It is among the few public schools in Texas to receive a distinguished GreatSchools Rating of 9 out of 10.

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

- **Community rating.** 5 of 5 stars.
 - **Principal leadership.** 4 of 5 stars.
 - **Teacher quality.** 5 of 5 stars.
 - **Parent Involvement.** 5 of 5 stars.
- (e) **Most recent parent review.** "I love this school! My 3 children have all attended Braun St. I highly recommend this school to anyone looking for a warm, welcoming office staff, teachers who really care about their student, administration who works with the parent, and a very involved and fun PTA! Braun St. is also the Regional Day School for the Deaf for Northside and my children all learned some sign language while attending there with the area's deaf students. Great environment!!"
- (f) **School website:** <http://www.nisd.net/schools/schoolinfo.php?tea=134>
- (g) **GreatSchools school website:** <http://www.greatschools.org/texas/san-antonio/5173-Braun-Station-Elementary-School/>
- (63) **Coke R. Stevenson Middle School (grades 6-8).**
- (a) **Students.** 1,505.
- (b) **TEA Accountability Rating.** "Recognized".
- (c) **2010 TAKS scores.**
- **Grade 6:** Reading 93 & Math 88.
 - **Grade 7:** Reading 93, Math 85 and Writing 97.
 - **Grade 8:** Reading 98, Math 94, Social Studies 99 and Science 85.
- (d) **GreatSchools ratings.**
- **Overall score.** 8 out of 10.
 - **Community rating.** 3 of 5 stars.
 - **Principal leadership.** 3 of 5 stars.
 - **Teacher quality.** 3 of 5 stars.
 - **Parent Involvement.** 3 of 5 stars.
- (e) **Most recent parent review.** "I have two students at Stevenson Middle School in San Antonio, and I must say that out of the three NS middle schools they have attended, this is absolutely the best. They attended Rudder, Hobby and now Stevenson, and I am so thankful to have them there. Mr. Jaime Liendo is an incredible man, and all schools such be so blessed to have a Mr. Liendo. The teachers also make me feel that they really care about the success of their students. Way to go Stevenson!"

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

- (f) **School website:** <http://www.nisd.net/schools/schoolinfo.php?tea=047>
 - (g) **GreatSchools school website:** <http://www.greatschools.org/texas/san-antonio/5138-Stevenson-Middle-School/>
- (64) **Marshall High School (grades 9-12).**
- (a) **Students.** 2,559.
 - (b) **TEA Accountability Rating.** “Recognized”.
 - (c) **2010 TAKS scores.**
 - Grade 9: Reading 96, Math 74 and English/Language Arts 96.
 - Grade 10: Math 71, English/Language Arts 95, Social Studies 95 and Science 79.
 - Grade 11: Math 95, English/Language Arts 99, Social Studies 99 and Science 94.
 - (d) **GreatSchools ratings.**
 - **Overall score.** 7 out of 10.
 - **Community rating.** 5 of 5 stars.
 - **Principal leadership.** 4 of 5 stars.
 - **Teacher quality.** 4 of 5 stars.
 - **Parent Involvement.** 4 of 5 stars.
 - (e) **Most recent parent review.** “Terrific school...when I moved to the area, this was one of the high schools I was told my kids should be zoned for because of its reputation. I'm very satisfied with curriculum, competitiveness, administration and diversity of the students. Go Rams!”
 - (f) **School website:** <http://www.nisd.net/schools/schoolinfo.php?tea=003>
 - (g) **GreatSchools school website:** <http://www.greatschools.org/texas/san-antonio/5154-Marshall-High-School/>

DEMOGRAPHICS & ECONOMETRICS

- (65) **Summary.** Census tract demographics & econometrics outperform all Benchmarks in:
- (a) **Highest %:** \$100K+ households, \$1M+ household net worth, Bachelor’s degree highest attained, at least Master’s degree attained, residents

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

employed in finance, insurance and real estate.

- (b) **2nd highest avg.:** Disposable household income and mortgage; 2nd highest %: avg. household income, household consumer spending, household net worth, and \$250K-\$999K household net worth.
 - (c) **Lowest %:** Home values less than \$20K and vacant homes in foreclosure, legal dispute or abandoned, and residents employed in government, utilities, construction or wholesale.
 - (d) **Lowest household economic leverage indicators with lowest:** avg. mortgage / avg disposable income and median mortgage / median home values.
- (66) **AREA Benchmarks.** Census Tract, 1-mile radius, 5-minute drive-time, 78254 zip code, San Antonio and Bexar County.
- (67) **ALL Benchmarks.** AREA Benchmarks, San Antonio CBSA, San Antonio DMA, Texas and the US.
- (68) **Reference Benchmark to analyze this location.** We utilized the smallest area by population, the Census Tract, for comparative analysis.
- (69) **Data baselines.** All data is 2010 and from CCIM unless otherwise defined. Annual % change calculations are proprietary to CBC Southwest Partners.
- (70) **Census Tract vs. ALL Benchmarks.**
- (a) **Highest %:**
 - Home values \$200K-\$299K
 - 20-49 unit multi-family homes
 - Avg & median disposable household income
 - \$100K+ household incomes
 - Avg mortgage
 - \$1.5K-\$3.0K mortgage
 - \$1M+ household net worth
 - 18-34 years old
 - Female population (tied with Texas)
 - Bachelor's degree highest education attained
 - Master's degree at least attained
 - Finance, insurance & real estate employees
 - (b) **2nd highest %:**
 - Avg & median home values (2nd to the US by \$154)
 - Avg household income (2nd to 1-mi. radius)

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

- Household consumer spending (2nd to 1-mi. radius)
- Median household net worth (2nd to 1-mi. radius)
- \$250K-\$999K household net worth (2nd to 1-mi. radius)
- 35-64 years old (2nd to 78254 zip code)
- Retail employees (2nd to 1-mi. radius)

(c) **Lowest %:**

- Home values less than \$20K
- Mobile homes or trailer homes
- Vacant homes in foreclosure, legal dispute or abandoned
- Avg mortgage / avg disposable income (low leverage indicator)
- Median mortgage / median home values (low leverage indicator)

(71) **Definitions.**

- (a) **Census tract.** A Census Tract, census area, or census district is a geographic region defined for the purpose of taking a census. Usually these coincide with the limits of cities, towns or other administrative areas and several tracts commonly exist within a county. In unincorporated areas of the United States these are often arbitrary, except for coinciding with political lines.
- (b) **CBSA.** A Core Based Statistical Area (CBSA) is an area defined by the Office of Management and Budget (OMB) based around an urban center of at least 10,000 people and adjacent areas that are socio-economically tied to the urban center by commuting.
- (c) **DMA.** A Designated Market Area (DMA) is an area defined by the Nielsen Media Research Company as a group of counties that make up a particular television market. These counties comprise the major viewing audience for the television stations located in their particular metropolitan area. It is the broadest regional definition we utilize. For example, the San Antonio DMA has 2.4M people, the San Antonio CBSA has 2.1M and San Antonio has 1.3M people.

DIRECTIONS

FROM W LOOP 1604 N & BRAUN RD IT IS 1.8 MI.

- (1) Head east on Braun RD for 1.8 miles. Property is on your left.
- (2) If you reach Bandera RD you have gone too far.

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

FROM W LOOP 1604 N & BANDERA RD IT IS 2.5 MI.

- (1) Head southeast on Bandera RD for 2.0 miles.
- (2) Turn right on Braun RD for 0.5 miles. Property is on your right.
- (3) If you reach Loop 1604 N you have gone too far.

FROM I 10 & NW LOOP I 410 IT IS 7.9 MI.

- (1) Head west on I 410 W for 3.0 miles.
- (2) Turn slight right at Bandera RD and continue for 4.5 miles.
- (3) Turn left on Braun RD for 0.5 miles. Property is on your right. (4) If you reach Loop 1604 N you have gone too far.

7% BUYER BROKER COMMISSION

A buyer broker does NOT have to accompany their buyer to any showings.

CONTACT INFORMATION

Call 1.979.421.9996 to set up an appointment, request additional information or answer any questions.

GRAPHIC ANALYSIS

All analysis is based on defined and published sources. Unless otherwise noted, all demographic and econometric data is from Site to do Business, the demographic & econometric arm of the Certified Commercial Investment Member (CCIM) Commercial Investment Real Estate Institute. This CCIM service is in collaboration with ESRI.

Most annual % change estimates and traffic projections are based on Coldwell Banker Commercial Southwest Partners proprietary models.

There are 1,777 underlying PDF sets. All are available on the property website or on request.

There are 92 property and area links. All are available on the property website or on request.

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

ADDITIONAL LINKS

Tax links

- (1) **Matagorda County Appraisal District:** www.bcad.org
- (2) **Tax file link:**
http://www.taxnetusa.com/texas/bexar/detail.php?i_search_form_basket=&where_clause=&i_county_code=15&theKey=685676

Area links

- (3) **San Antonio Chamber of Commerce:**
<http://sachamber.org/cwt/external/wcpages/index.aspx>
- (4) **San Antonio Hispanic Chamber of Commerce:** <http://www.sahcc.org/>
- (5) **North San Antonio Chamber of Commerce:** <http://www.northsachamber.com/>
- (6) **San Antonio Convention & Visitors Bureau:**
<http://www.visitsanantonio.com/index.aspx>
- (7) **City of San Antonio:**
<http://www.bing.com/maps/?v=2&cp=29.511280556777784~-98.42513929438881&lvl=18&sty=h&where1=lra%20Lee%20Rd%2C%20San%20Antonio%2C%20TX%2078218>
- (8) **Bexar County:** <http://www.bexar.org/>
- (9) **Bexar County Appraisal District:** <http://www.bcad.org/>
- (10) **San Antonio Business Journal:** www.bizjournals.com/sanantonio
- (11) **San Antonio Media:** <http://www.visitsanantonio.com/partner-resources/local-media/print/index.aspx>
- (12) **San Antonio International Airport:** <http://www.sanantonio.gov/aviation/>

Data sources, definitions, methodologies and other reference documents

- (13) **Site to Do Business:** <http://www.stdb.com>
- (14) **Commercial Investment Real Estate Institute (CCIM):** <http://www.ccim.com>

8359 BRAUN ROAD, INSIDE NORTH LOOP, SAN ANTONIO, TX

- (15) **ESRI:** <http://www.esri.com>
- (16) **Schools & districts/systems analysis:** <http://tinyurl.com/CBC-Southwest-PK-to-12-Schools>
- (17) **CBSAs:** <http://tinyurl.com/CBC-Southwest-CBSAs>
- (18) **DMAs:** <http://tinyurl.com/CBC-Southwest-DMAs>
- (19) **Bank Rate Monitor:** <http://www.bankrate.com>

DISCLOSURES & COPYRIGHTS

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