428-498 WEST SHAW AVENUE, CLOVIS, CA 93612





Marcus & Millichap

OVANESS-ROSTAMIAN GROUP



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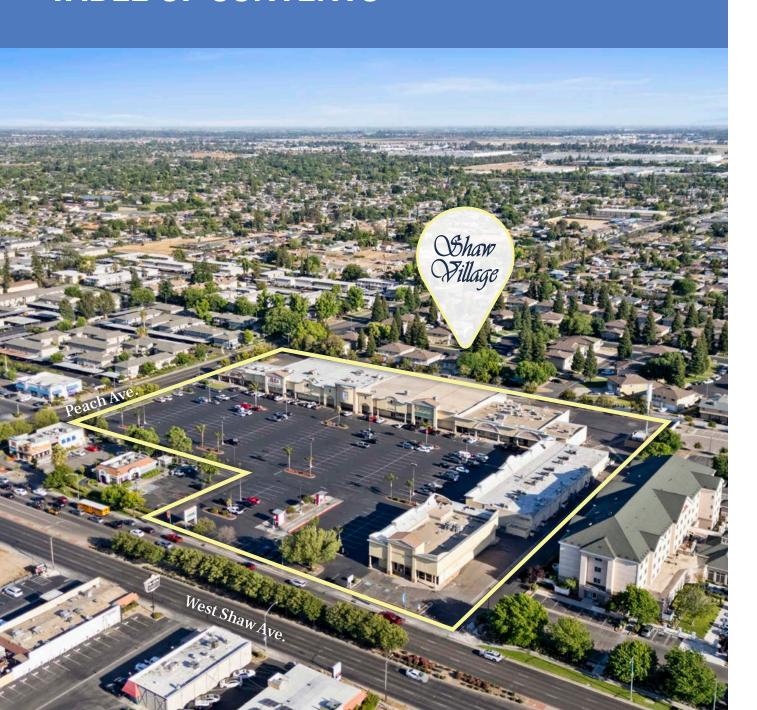
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OVANESS-ROSTAMIAN GROUP



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EXECUTIVE SUMMARY

THE OFFERING

428-498 WEST SHAW AVENUE, CLOVIS, CA 93612



OFFERING PRICE:

\$10.875,000



CURRENT & 2030 PROFORMA CAP RATES:

6.83% & 9.38%



BUILDING PRICE PER SF:



LAND PRICE PER SF: \$33



TOTAL BUILDING SIZE:

77,299 SF



TOTAL LAND SIZE:

 $330,723 \text{ SF } (\pm 7.59 \text{ ACRES})$



YEAR BUILT / RENOVATED:

1974 / 2012



PARCEL: 430-500-42



[LAND SIZE:

302,306 SF (±6.94 ACRES)

PARCEL: 430-500-21



LAND SIZE:

½ 28,417 SF (±0.65 ACRES)



INVESTMENT HIGHLIGHTS

- Prime Retail Location: Anchored by Investment-Grade Tenants Including dd's DISCOUNTS (Ross Dress for Less NASDAQ: ROST | Moody's Rated A2), Rent-A-Center (Upbound Group, Inc. NASDAQ: UPBD | Bank of America (ATM Drive Thru) NASDAQ: BAC | Moody's Rated Aa2 and Coming Soon Habit Burger & Grill (Yum! Brands NASDAQ: YUM | Moody's Rated Ba3)
- Stabilized Asset: 98% Leased With a Strong History of Long-Term Occupancy; Offered Below Replacement Cost
- New Ground Lease Outparcel: Brand-New Habit Burger & Grill Drive-Thru on a 20 Year Ground Lease
- Ideal Grocer Space: Short Term Lease in Former Big Lots Space Allows Investors Substantial Future Upside
- Excellent Visibility & Access: Located at a Main Signalized Hard Corner With Multiple Ingress/Egress Points and Exceptional Street Exposure. Shaw Avenue is One of the Primary East-West Arterial Streets Serving the Fresno-Clovis Metropolitan Area
- Strategic Proximity: Near California State University, Fresno (24,000+ Students), State Route 168 (96,152 Vehicles Per Day), and Sierra Vista Mall (700,000 SF Retail Center)
- **High-Traffic Retail Corridor:** Strong National and Credit Tenant Synergy Within a Prominent Commercial Area
- Robust Demographics: Dense Trade Area With 367,633 Residents Within a 5-Mile Radius and an Average Household Income of \$100,244



INVESTMENT OVERVIEW



The Ovaness-Rostamian Group is pleased to offer Shaw Village, a stabilized neighborhood shopping center located in the high-growth city of Clovis, California, just north of Fresno. The center is anchored by dd's Discounts (Ross Dress for Less), Bank of America (ATM Drive Thru), Rent A Center and features a brand-new Habit Burger & Grill drive-thru on a 20 Year ground-leased outparcel, alongside a strong mix of daily-needs retailers.

Ideally positioned at the signalized intersection of Shaw Ave. and Peach Ave. (46,607 VPD) and just off CA State Route 168 (96,152 VPD), Shaw Avenue is one of the primary east-west arterial streets serving the Fresno-Clovis Metropolitan area. Shaw Village offers excellent visibility and access within a dominant retail corridor.

The property includes ±77,299 SF of GLA on ±7.59 acres and is priced well below replacement cost—at \$141/SF for improvements and \$33/SF for land. Two legal parcels offer future flexibility, including the potential to sell off the outparcel to reduce investment basis. Also, the former Big Lots space has short term occupancy allowing investors to realize substantial future upside by backfilling space with national tenants such as grocery or gym uses.

Located near Sierra Vista Mall, California State University, Fresno (24,000+ students), and Fresno Yosemite International Airport, the site is surrounded by national retailers such as Walmart, Home Depot, Costco, Target, Starbucks, and Raising Cane's, generating consistent foot traffic. The trade area includes over 367,000 residents within a 5-mile radius, with average household income of \$100,244, offering a rare opportunity to acquire a high-performing center in one of Central California's most active markets.



PROPERTY DESCRIPTION

PROPERTY OVERVIEW



PARKING:



ZONING:

C2*TWR & C2



TOTAL BUILDING SIZE:

77,299 SF



TOTAL LOT SIZE: 330,723 SF (±7.59 ACRES)



APN:

430-500-21 430-500-42



ADDRESS:

428-498 WEST SHAW AVENUE, **CLOVIS, CA 93612**







OBLIQUE AERIAL





OBLIQUE AERIAL

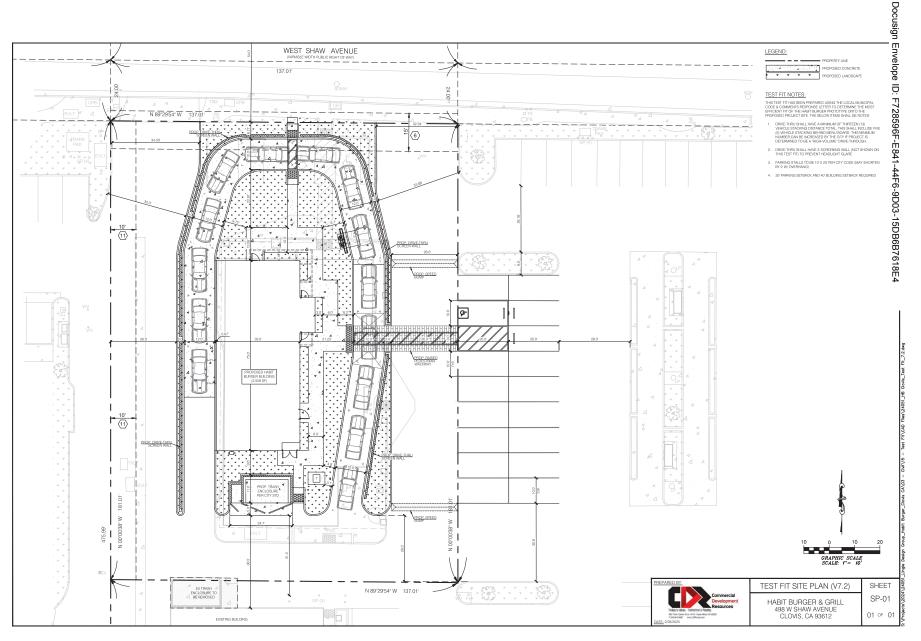




SITE PLAN



HABIT BURGER & GRILL DRIVE-THRU SITE PLAN





TENANT OVERVIEW

TENANT PROFILE dd's

DISCOUNTS®

COMPANY OVERVIEW	
Headquarters	Dublin, California
Founded	2004
Website	www.ddsdiscounts.com
Store Size Range	20,000 - 30,000 SF
Target Market	Value-focused shoppers, families, urban/suburban demographics
Number of Locations	800+ (Across the United States)

ABOUT DD'S DISCOUNTS

DD's DISCOUNTS is a rapidly expanding off-price retailer owned by Ross Stores, Inc. Known for offering deep discounts on apparel, home décor, and everyday essentials, DD's targets budget-conscious shoppers with brand-name and private-label merchandise at prices typically 20–70% below department and specialty store pricing.



TENANT PROFILE



COMPANY OVERVIEW

Headquarters	Plano, Texas
Founded	1986
Website	www.rentacenter.com
Parent Company	Upbound Group, Inc. (NASDAQ: UPBD)
Number of Locations	1,800 (Across the United States)

ABOUT RENT-A-CENTER (RAC)

Rent-A-Center (RAC) is a leading lease-to-own operator focused on providing affordable access to durable goods such as furniture, appliances, electronics, and computers. Known for flexible payment plans and no-credit-needed leasing, RAC serves value-driven, credit-challenged, and working-class consumers across the U.S.



TENANT PROFILE



COMPANY OVERVIEW

Headquarters	Irvine, California
Founded	1969
Website	www.habitburger.com
Parent Company	Yum! Brands, Inc.
Number of Locations	377 (Across the United States)

ABOUT HABIT BURGER & GRILL

Habit Burger & Grill is a California-based fast-casual restaurant chain renowned for its flame-grilled Charburgers and diverse menu offerings. Established in 1969 in Goleta, near Santa Barbara, the chain has grown to over 370 locations across the United States and internationally, including Cambodia, China, and the United Arab Emirates.



TENANT PROFILE



COMPANY OVERVIEW	
Headquarters	Charlotte, North Carolina
Founded	1904
Website	www.bankofamerica.com
Ownership Status	Public
Board/Symbol	NYSE/BAC
Revenue	\$102 Billion (2024)
Number of Locations	3,736

ABOUT BANK OF AMERICA

Bank of America is a leading global financial institution, serving approximately 69 million consumer and small business clients in the United States with a wide range of banking, investing, asset management, and financial services. It operates over 3,700 retail financial centers and a network of over 15,000 ATMs. Headquartered in Charlotte, North Carolina, the bank is a leader in wealth management, corporate and investment banking, and trading. It serves corporations, governments, institutions, and individuals worldwide. The company has a strong commitment to sustainability and community initiatives, including affordable housing and small business support. Bank of America is also a leader in digital banking, with millions of active mobile users benefiting from its AI-driven financial tools and seamless digital transactions.





FINANCIAL ANALYSIS

PRICING

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PRI	NEW FINA	ANCING			
Price:	\$10,875,000			LTV:	65%
Down Payment:	\$3,806,250	35% Down Payment		Balance:	\$7,068,750
Current Cap Rate:	6.83%			Term:	5
ProForma Cap Rate:	9.38%	Cash-on-Cash:	6.05%	Rate:	6.07%
Costs Incurred by New Owner		ProForma Cash-on-Cash:	12.74%	Amortization:	30
TI & Leasing Commission @ \$29 PSF	\$672,800			Maturity Date:	Nov-2030
Year Built/Renovated:	1974/2012			Yearly Payment:	\$512,392
Total Building Size:	77,299				
Price Per Square Foot:	\$141	Parking: 3	300 Stalls		
Lot Size (SF):	330,723	Land Per Sq. Ft.:	\$33		

	FINANCIAL SUN	M M A R Y			ESTIMATED EXPE	ENSES
	<u>Current</u>		ProForma 2030	<u> </u>	Property Tax:	\$127,797
Total Rental Income (GLA):	\$867,360		\$1,126,905		Insurance:	\$54,109
Expense Reimbursements:	\$238,639		\$330,235		CAM:	\$31,298
Total Gross Revenue:	\$1,105,999		\$1,457,140		Management:	\$55,300
Vacancy Factor:	(\$33,180)	3.0%	(\$43,714)	3.0%	Utilities:	\$32,636
Operating Expenses:	(\$330,235)	38%	(\$330,235)	29%	Maintenance & Repair:	\$17,500
Net Operating Income (NOI):	\$742,584	6.83%	\$1,083,191	9.38%	Reserves:	\$11,595
First Trust Deed/Mortgage:	\$512,392		\$512,392		Marcus & Millic	hap
Pre-Tax Cash Flow:	\$230,192	6.05%	\$570,799	12.74%		
Interest Payment:	\$426,716		\$421,368		OVANESS-ROSTAMIAN (iKUUP
Principle Payment:	\$85,677		\$91,025		Total Expenses:	\$330,235
Total Return:	\$315,869	8.30%	\$661,823	14.78%	Expenses Per Sq. Ft (GLA):	\$0.36

RENT ROLL

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			RE	NT RO	LL - C	URRE	NT 20	26				
<u>Unit</u>	<u>Tenant</u>	<u>%</u>	Sq. Ft.	Monthly Rent	<u>Annual</u> Rent	<u>Rent</u> PSF/Mo	<u>Rent</u> PSF/Yr	<u>Type</u>	<u>Start</u>	<u>End</u>	<u>Options</u>	<u>Increases</u>
424	Quick Cuts	1.59%	1,230	\$2,652	\$31,827	\$2.16	\$25.88	NNN	4/1/2003	6/30/2028		CPI or min 3%
426	Unique Optique	1.51%	1,170	\$1,968	\$23,613	\$1.68	\$20.18	NNN	11/1/1999	10/31/2027		CPI or min 3%
428	Romeo's Pizza	1.16%	900	\$1,540	\$18,477	\$1.71	\$20.53	NNN	9/1/1997	6/30/2027		CPI or min 3%
430	New Tenant	1.55%	1,200	\$2,000	\$24,000	\$1.67	\$20.00	NNN	New Lease	New Lease	-	-
432	DD's/Ross*	27.74%	21,440	\$6,172	\$74,059	\$0.29	\$3.45	GROSS	5/5/2014	1/31/2030	3 X 5-Yr.	10% Each Ext.
	DD's/Ross Contract Rent *			\$15,240	\$182,883	\$0.71	\$8.53	NNN	5/5/2014	1/31/2030	3 X 5-Yr.	10% Each Ext.
456	Lucky Day	30.01%	23,200	\$14,575	\$174,894	\$0.63	\$7.54	NNN	12/1/2022	11/30/2029		3.00%
458	Sunil Kumar/Rachina Gandhi	13.71%	10,600	\$11,687	\$140,238	\$1.10	\$13.23	NNN	1/1/2023	12/31/2027	2 X 5-Yr.	CPI or min 5%
460	Sunil Kumar/Rachina Gandhi	3.10%	2,400	\$2,646	\$31,752	\$1.10	\$13.23	NNN	-	-		
472	Rent-A-Center	5.43%	4,200	\$6,031	\$72,368	\$1.44	\$17.23	NNN	10/21/1999	10/31/2027		2.00%
476	Kaying Beauty	1.94%	1,500	\$2,142	\$25,703	\$1.43	\$17.14	NNN	12/1/1996	12/31/2027		CPI or min 3%
478	Kaying Elmer	1.16%	900	\$1,326	\$15,914	\$1.47	\$17.68	NNN	2/1/2023	1/31/2028		CPI or min 3%
480	Villa Nails	1.16%	900	\$1,722	\$20,658	\$1.91	\$22.95	NNN	1/1/2016	12/31/2027		CPI or min 3%
482	Boba's	1.94%	1,500	\$2,048	\$24,570	\$1.37	\$16.38	NNN	4/1/2021	3/31/2026		CPI or min 3%
488	Clovis Fair Deal Liq.	3.10%	2,400	\$3,713	\$44,558	\$1.55	\$18.57	NNN	9/1/2007	8/31/2027	1 x 5-Yr.	CPI or min 3%
490	The Smoke Shop	1.55%	1,200	\$2,037	\$24,443	\$1.70	\$20.37	NNN	4/1/2024	3/31/2026		3.00%
434	Taco Bell CAM Only	-	ERA	-	-	-	-	NNN	3/22/1973	Permanent		Fix
ATM	BofA 2kiosk ATM	-	PKG	\$1,940	\$23,285	-	-	NNN	2/1/1999	10/31/2027	3 x 5-Yr.	Fix 2%
Outparcel	Habit (Ground Lease)	3.31%	2,559	\$8,083	\$97,000	\$3.16	\$37.91	NNN	-	20 Yr.	4 x 5-Yr.	10%
	Total / Average	100%	77,299	\$72,280	\$867,360	\$1.52	\$18.27					

RENT ROLL

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			REN	T ROI	L-PR	OFOR	MA 2	030				
<u>Unit</u>	<u>Tenant</u>	<u>%</u>	<u>Sq. Ft.</u>	Monthly Rent	<u>Annual</u> Rent	<u>Rent</u> PSF/Mo	<u>Rent</u> PSF/Yr	<u>Type</u>	<u>Start</u>	<u>End</u>	Options	<u>Increases</u>
424	Quick Cuts	1.59%	1,230	\$2,985	\$35,822	\$2.43	\$29.12	NNN	4/1/2003	6/30/2028		CPI or min 3%
426	Unique Optique	1.51%	1,170	\$2,215	\$26,577	\$1.89	\$22.72	NNN	11/1/1999	10/31/2027		CPI or min 3%
428	Romeo's Pizza	1.16%	900	\$1,733	\$20,797	\$1.93	\$23.11	NNN	9/1/1997	6/30/2027		CPI or min 3%
430	New Tenant	1.55%	1,200	\$2,122	\$25,462	\$1.77	\$21.22	NNN	New Lease	New Lease	-	3.00%
432	DD's/Ross Contract Lease	27.74%	21,440	\$16,759	\$201,107	\$0.78	\$9.38	NNN	5/5/2014	1/31/2030	3 X 5-Yr.	10% Each Ext.
456	New Tenant	30.01%	23,200	\$19,720	\$236,640	\$0.85	\$10.20	NNN	New Tenant	New Tenant		-
458	Sunil Kumar/Rachina Gandhi	13.71%	10,600	\$14,205	\$170,460	\$1.34	\$16.08	NNN	1/1/2023	12/31/2027	2 X 5-Yr.	CPI or min 5%
460	Sunil Kumar/Rachina Gandhi	3.10%	2,400	\$2,816	\$33,789	\$1.17	\$14.08	NNN	-	-		
472	Rent-A-Center	5.43%	4,200	\$6,528	\$78,333	\$1.55	\$18.65	NNN	10/21/1999	10/31/2027		2.00%
476	Kaying Beauty	1.94%	1,500	\$2,411	\$28,929	\$1.61	\$19.29	NNN	12/1/1996	12/31/2027		CPI or min 3%
478	Kaying Elmer	1.16%	900	\$1,493	\$17,911	\$1.66	\$19.90	NNN	2/1/2023	1/31/2028		CPI or min 3%
480	Villa Nails	1.16%	900	\$1,938	\$23,251	\$2.15	\$25.83	NNN	1/1/2016	12/31/2027		CPI or min 3%
482	Boba's	1.94%	1,500	\$2,305	\$27,654	\$1.54	\$18.44	NNN	4/1/2021	3/31/2026		CPI or min 3%
488	Clovis Fair Deal Liq.	3.10%	2,400	\$4,179	\$50,150	\$1.74	\$20.90	NNN	9/1/2007	8/31/2027	1 x 5-Yr.	CPI or min 3%
490	The Smoke Shop	1.55%	1,200	\$2,305	\$27,654	\$1.92	\$23.05	NNN	4/1/2024	3/31/2026		3.00%
*434	Taco Bell CAM Only	-	ERA	-	-	-	-	NNN	3/22/1973	Permanent		Fix
ATM	BofA 2kiosk ATM	-	PKG	\$2,100	\$25,204	-	-	NNN	2/1/1999	10/31/2027	3 x 5-Yr.	Fix 2%
Outparcel	Habit (Ground Lease)	3.31%	2,559	\$8,097	\$97,165	\$3.16	\$37.97	NNN	-	20 Yr.	4 x 5-Yr.	10%
	Total / Average	100%	77,299	\$77,150	\$1,126,905	\$1.78	\$21.37					

^{*}Assumes rolling 3% increases or 5% annual depending on term

^{*}Assumes New Tenant for Big Lots Space at 0.85 Cents

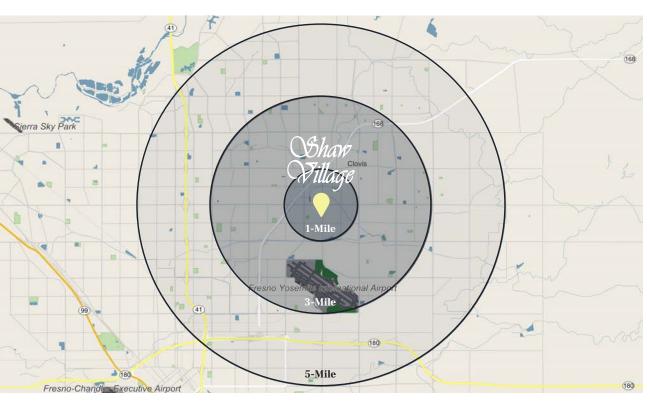
^{*}Assumes DD's co-tenancy requirements are met and tenant exercises option



LOCATION & MARKET OVERVIEW

CLOVIS, CALIFORNIA OVERVIEW

Clovis, California is a dynamic and rapidly growing city located just northeast of Fresno in the heart of the Central Valley. Known for its exceptional quality of life, Clovis combines the warmth of a close-knit community with the conveniences of a modern, well-planned city. It boasts highly rated schools, clean and safe neighborhoods, and a charming historic downtown that hosts year-round community events, farmers markets, and local festivals. Residents enjoy a variety of outdoor recreational opportunities, including hiking and biking trails, expansive parks, and easy access to the nearby Sierra Nevada Mountains. The city also supports a thriving local economy with ongoing commercial and residential development, making it attractive for both families and businesses. With its strong community values, strategic location, and consistent growth, Clovis continues to be one of California's most desirable places to live and invest.



CITY HIGHLIGHTS

WITHIN A 5-MILE RADIUS



367,633 2024 POPULATION



\$100,244
AVERAGE HOUSEHOLD INCOME



126,585
TOTAL HOUSEHOLDS



± 12 Minute Drive to fresno, ca

PALM SPRINGS

327

MILES

LOS ANGELES

226

MILES

SAN DIEGO

346

MILES

FRESNO

100

MILES

SAN FRANCISCO

194

MILES

SACRAMENTO

170

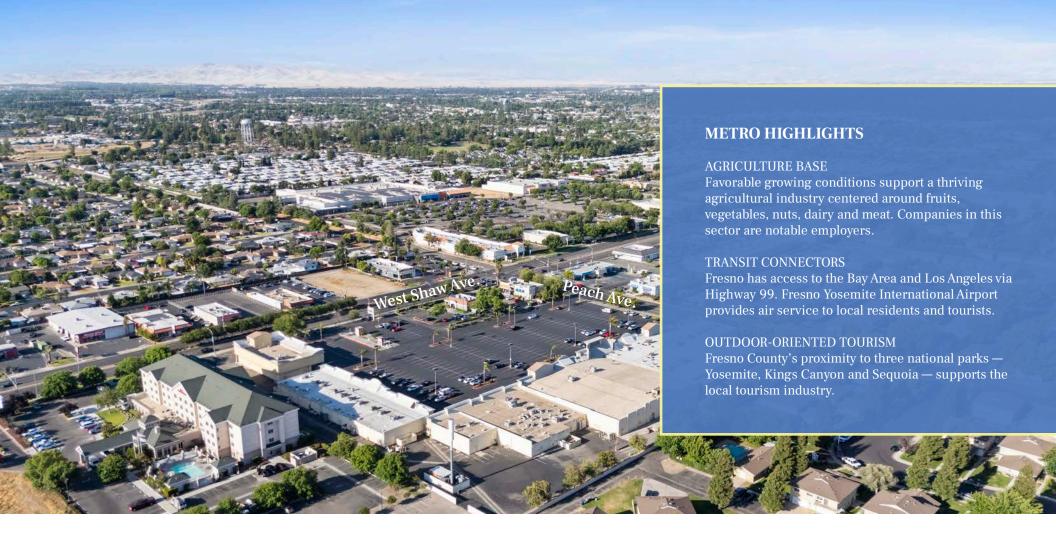
MILES

DEMOGRAPHICS

Marcus & Millichap OVANESS-ROSTAMIAN GROUP

POPULATION	1 Mile	3 Miles	5 Miles
2029 Projection			
Total Population	25,285	138,991	374,897
2024 Estimate			
Total Population	25,104	137,072	367,633
2020 Census			
Total Population	24,840	135,588	361,785
2010 Census			
Total Population	23,238	127,577	326,221
Daytime Population			
2024 Estimate	24,071	151,332	362,855
HOUSEHOLDS	1 Mile	3 Miles	5 Miles
2029 Projection			
Total Households	10,085	50,751	129,408
2024 Estimate			
Total Households	9,983	49,913	126,585
Average (Mean) Household Size	2.5	2.7	2.9
2010 Census			
Total Households	9,849	48,770	122,717
2010 Census			
Total Households	9,129	45,474	109,868
Occupied Units			
2029 Projection	10,574	53,199	135,448
2024 Estimate	10,465	52,316	132,497
HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2024 Estimate			
\$150,000 or More	7.6%	14.4%	18.5%
\$100,000-\$149,999	10.4%	17.1%	18.1%
\$75,000-\$99,999	12.0%	14.8%	13.9%
\$50,000-\$74,999	20.8%	16.5%	15.2%
\$35,000-\$49,999	14.0%	11.0%	10.2%
Under \$35,000	35.3%	26.2%	24.1%
Average Household Income	\$67,222	\$90,908	\$100,244
Median Household Income	\$53,363	\$75,215	\$82,503
Per Capita Income	\$25,947	\$32,812	\$34,556

HOUSEHOLDS BY EXPENDITURE	1 Mile	3 Miles	5 Miles
Consumer Expenditure Top 10 Categories			
Housing	\$25,058	\$29,745	\$31,020
Transportation	\$10,461	\$12,294	\$12,864
Food	\$9,320	\$10,745	\$11,126
Personal Insurance and Pensions	\$6,901	\$9,107	\$9,718
Entertainment	\$2,823	\$3,397	\$3,528
Cash Contributions	\$1,832	\$2,454	\$2,548
Apparel	\$1,746	\$2,168	\$2,264
Education	\$919	\$1,288	\$1,381
Personal Care Products and Services	\$846	\$928	\$946
Alcoholic Beverages	\$502	\$590	\$611
POPULATION PROFILE	1 Mile	3 Miles	5 Miles
Population By Age			
2024 Estimate Total Population	25,104	137,072	367,633
Under 20	27.7%	27.6%	29.4%
20 to 34 Years	28.4%	25.5%	22.9%
35 to 39 Years	6.7%	6.6%	6.9%
40 to 49 Years	10.2%	10.8%	11.7%
50 to 64 Years	13.6%	15.3%	15.6%
Age 65+	13.4%	14.2%	13.5%
Median Age	33.0	34.0	34.0
Population 25+ by Education Level			
2024 Estimate Population Age 25+	15,855	86,621	231,303
Elementary (0-8)	4.4%	5.4%	7.3%
Some High School (9-11)	7.7%	7.5%	7.7%
High School Graduate (12)	30.4%	24.4%	22.5%
Some College (13-15)	28.1%	26.1%	24.5%
Associate Degree Only	11.1%	11.2%	10.3%
Bachelor's Degree Only	13.4%	17.5%	18.3%
Graduate Degree	5.0%	7.9%	9.4%



FRESNO COUNTY OVERVIEW

Fresno County, situated in the heart of California's Central Valley, is a major hub for agriculture, consistently ranking among the top counties in the nation for total crop production. Known for its fertile soil and favorable climate, the region produces a wide variety of fruits, nuts, and vegetables, including grapes, almonds, citrus, and tomatoes. The county is anchored by the city of Fresno and includes fast-growing communities like Clovis, offering a mix of urban convenience and suburban comfort. Fresno County is well-connected by major freeways, including State Route 99, State Route 41, State Route 180, and State Route 168, providing efficient access to Los Angeles, San Francisco, and surrounding areas. In addition to its economic importance, the county is a gateway to some of California's most iconic natural landmarks, including Yosemite, Kings Canyon, and Sequoia National Parks. With a diverse population, strong local economy, expanding development, and abundant recreational opportunities, Fresno County offers a high quality of life for residents and businesses alike.

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