

EXCLUSIVELY OFFERED BY FIRST COMMERCIAL

DOWNTOWN TURLOCK COMMERCIAL OPPORTUNITY

CONFIDENTIAL OFFERING MEMORANDUM

20,716± SF

CORNER RETAIL SHOWROOM + WAREHOUSE

250 MARKET ST. & 107 3RD ST.

TURLOCK, CALIFORNIA

OWNER-USER / ADAPTIVE REUSE OFFERING

FIRST COMMERCIAL
REAL ESTATE & ADVISORY SERVICES

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This Offering Memorandum has been prepared for limited informational purposes only. It is intended to assist prospective purchasers in evaluating the opportunity, but it is not a substitute for a party's own independent investigation and professional review.

Important: By accepting and reviewing this material, each recipient acknowledges its confidential nature and agrees to rely solely on its own due diligence, advisors, and investigations.

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INDEPENDENT DUE DILIGENCE REQUIRED

Each party should conduct its own independent investigation of the property, tenancy, financial information, physical condition, title, permits, environmental matters, and all other issues that may affect investment or operational decisions.

CONSULT QUALIFIED PROFESSIONALS

Legal, tax, title, engineering, architectural, construction, and compliance matters should be reviewed with a purchaser's own attorney, CPA, title officer, consultants, and other independent professionals selected by such party.

USE OF MATERIALS

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FINANCIAL INFORMATION

All financial data should be verified by the party, including by obtaining and reading applicable documents and reports and consulting appropriate independent professionals. First Commercial Real Estate makes no warranties and/or representations regarding the veracity, completeness, or relevance of any financial data, assumptions, projections, or modeled performance.

Any estimates of market rents and/or projected rents that may be provided do not necessarily mean that rents can be established at or increased to that level. Parties must evaluate contractual limitations, governmental restrictions, market conditions, vacancy factors, and other relevant issues.

BUYER RESPONSIBILITY

EACH PARTY SHALL CONDUCT ITS OWN INDEPENDENT INVESTIGATION AND DUE DILIGENCE. Any party contemplating, under contract for, or in escrow for a transaction is urged to verify all information and conduct its own inspections and investigations through appropriate third-party independent professionals selected by such party.

Professional review: Legal questions should be discussed with an attorney; tax questions with a certified public accountant or tax attorney; and title questions with a title officer or attorney.

Property condition and compliance: Questions regarding the condition of the Property and whether the Property complies with applicable governmental requirements should be reviewed with appropriate engineers, architects, contractors, consultants, and governmental agencies.

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RECIPIENT ACKNOWLEDGMENT. By accepting this Offering Memorandum, each recipient agrees that the materials are confidential, were prepared solely for informational purposes, and should be used only in connection with evaluating the Property. Neither the Seller nor First Commercial Real Estate shall be responsible for any omissions, errors, or future changes in the information provided. Recipients should rely exclusively on their own independent review and the advice of their own professional advisors. Visual materials may include third-party, digitally enhanced, or AI-assisted content and are provided for presentation purposes only.



SECTION 01 PROPERTY INFORMATION

A two-building downtown offering combining high-visibility showroom space with flexible warehouse and service capability.

RETAIL · WAREHOUSE · OWNER-USER

250 MARKET ST

107 3RD ST

PROPERTY SUMMARY



SALE PRICE

\$2,495,000

BUILDING AREA

20,716 SF

PRICE / SF

\$120.44

LOT AREA

27,006 SF

ZONING

DC - Downtown Core

PROPERTY DESCRIPTION

FLEXIBLE SHOWROOM, RETAIL & WAREHOUSE CONFIGURATION

Presenting a rare opportunity to acquire **20,716± SF** across two highly functional commercial buildings on a prominent corner in the heart of Downtown Turlock. The offering includes two adjacent parcels: **250 W. Market St. — 14,252± SF**, featuring a high-visibility retail showroom with expansive display windows, and **107 3rd St. — 6,464± SF**, configured as a flexible warehouse/flex building. The open interiors and high ceilings provide adaptability for a wide range of owner-user operations.

Previously operated as Minerva's Home Gallery, the improvements supported a longstanding furniture showroom and related storage functions. The two-building configuration may allow a purchaser to separate customer-facing operations from inventory, fulfillment, service, or back-of-house functions, subject to the buyer's plans and governmental approvals.

- **250 W. Market St.:** high-visibility showroom and retail frontage.
- **107 3rd St.:** warehouse/flex space with service access.
- Two adjacent buildings allow complementary operational uses.
- Open floor plans support retail, fitness, healthcare, creative, service, and other zoning-appropriate concepts.

RETAIL SHOWROOM

14,252± SF

250 W. Market St. with broad storefront exposure and open display areas.

WAREHOUSE / FLEX

6,464± SF

107 3rd St. provides storage, service, and flexible back-of-house capability.

LOCATION DESCRIPTION

PROMINENT DOWNTOWN CORNER WITH ADJACENT PUBLIC PARKING

Positioned at the center of Downtown Turlock, the properties benefit from a walkable commercial setting, nearby restaurants, boutiques, professional services, civic destinations, and substantial municipal parking. The large contiguous footprint and corner visibility provide long-term control in a downtown environment where comparable owner-user space is limited.

The site is positioned near civic uses, Harvest Church, restaurants, independent retailers, and professional offices that contribute to recurring downtown activity. Its adjacency to municipal parking and limited supply of large-format downtown space strengthen its appeal for an owner-user seeking visibility, access, and long-term control.

- Immediate adjacency to a large City of Turlock parking lot.
- Prominent frontage along Market Street and Third Street.
- Surrounded by established downtown dining, retail, civic, and service uses.
- Downtown Core zoning; buyer to verify permitted uses and requirements.

CORNER POSITION

Market & Third

Prominent downtown frontage with visibility from multiple approaches.

PARKING ACCESS

Adjacent City Lot

Immediate access to substantial municipal parking serving the downtown district.

POTENTIAL SBA OWNER-USER FINANCING



U.S. Small Business
Administration

POTENTIAL SBA OWNER-USER FINANCING

Qualified owner-users may be able to pursue financing through the U.S. Small Business Administration's SBA 7(a) or SBA 504 loan programs. Subject to borrower qualifications, lender underwriting, appraisal, intended occupancy, and applicable SBA requirements, eligible financing may include the acquisition of owner-occupied commercial real estate, certain furniture, fixtures and equipment, property improvements, and other qualified project costs.

SBA 7(A)

May provide flexibility for eligible real estate acquisition, equipment, improvements, and certain working-capital needs within one financing structure.

SBA 504

May be suited to long-term financing of owner-occupied real estate and other qualifying fixed assets through an approved lending structure.



Common Types of SBA Loans

7(a)	504	EXPRESS	MICROLOAN
Up to 5 Million	Up to 5 Million	Up to 500 Thousand	Up to 50 Thousand
Purpose: Expansion, working capital	Purpose: Long-term fixed assets	Purpose: Fast turnaround for working capital, expansion	Purpose: Working capital, inventory, supplies
DISASTER	CAPLINES	EXPORT WORKING CAPITAL	INTERNATIONAL TRADE
Up to 2 Million	Up to 5 Million	Up to 5 Million	Up to 5 Million
Purpose: Declared disaster recovery	Purpose: Lines of credit for contract loans, seasonal needs, etc.	Purpose: Support export sales	Purpose: Enter or compete in international markets

Financing Disclaimer: Loan availability, rates, terms, borrower equity, occupancy requirements, collateral, personal guarantees, and eligible project costs will vary based on the buyer, operating business, lender, and transaction structure. Prospective purchasers are encouraged to consult directly with an experienced SBA lender, financial advisor, legal counsel, and tax professional. Seller and Broker make no representation or warranty regarding financing eligibility, terms, or approval.

SUCCESS CAPITAL SBA 504 LOAN PROPOSAL

LOAN PROPOSAL PREPARED JULY 14, 2026

ILLUSTRATIVE SBA 504 FINANCING PROPOSAL

This loan proposal was prepared by Success Capital CDC on July 14, 2026 for the proposed acquisition of 250 Market St. & 107 3rd St., Turlock, California at a purchase price of \$2,495,000. The proposal is included for reference only. Interest rates, fees, payments, borrower contribution, loan structure, SBA requirements and lender terms may have changed since the proposal date and remain subject to final underwriting and approval.

PROPOSAL DATE
7/14/2026

ACTUAL SUCCESS CAPITAL SBA 504 LOAN PROPOSAL



Courtesy of
SUCCESS CAPITAL
1301 L Street, Suite 4
Modesto, CA 95354
(209) 521-9372
SuccessCapitalSBA.com

SBA 504 Loan Proposal Summary

As of: 7/14/2026

Project Costs

Purchase RE	2,495,000
Improvements	
Total project costs	2,495,000

Financing Package - SBA 504 Loan Program

	Bank 1st		Combined	Borrower Contribution	Total Project
Ratio of project costs financed	50.00%	40.00%	90.00%	10.00%	100.00%
Amount financed	1,247,500	998,000	2,245,500	249,500	2,495,000
Base rate	5yr treasury	10-Year T-Bill			
Spread	2.50	Set at Funding		31,848	Out of Pocket Fees
Initial interest rate	Estimated ->> 7.00%	6.17%		281,348	Total Down
Loan fees	13,170	29,067			
Total Loan / Debenture	1,247,500	1,028,000			
Amortization (months)	300	300			
Monthly payment	\$8,817	\$6,731	\$15,548	186,573	Annualized
	Fixed for 5 years (reset) 10 Year Maturity 25 year Amortized	25 Year Fixed 25 Year Maturity 25 year Amortized			
	Bank 1st	SBA 2nd			

The SBA 504 loan program offers below market, fixed rate financing with a low down payment.

SBA's current "504" full term effective interest rate: 6.17% - 25 year * *SBA loan rate is fixed at the time loan funds.

Details on debenture rate, note rate, effective rate, swap rate, pricing, and payment calculations are available upon request.

Please be advised that these proposals are estimates and not commitments to lend.

There are prepayment penalties on the 504 portion of the financing and often a balloon payment on the permanent 1st TD.

Approval requires concurrence of both the Bank and SBA and is contingent upon a satisfactory appraisal and environmental report.

We look forward to working with you on your project!

PROPOSAL DATE & CURRENT-TERMS NOTICE

This proposal was prepared on July 14, 2026 for the proposed \$2,495,000 acquisition of 250 Market St. & 107 3rd St. It is included for reference only and is not a commitment to lend. Interest rates, fees, monthly payments, required cash contribution, lender structure and SBA requirements may have changed since the proposal date.

ABOUT SUCCESS CAPITAL CDC

Success Capital CDC is a nonprofit Certified Development Company that assists California businesses with long-term financing for owner-occupied commercial real estate and fixed assets through the SBA 504 program.

PROPOSAL AT A GLANCE

PROPOSED PURCHASE PRICE \$2,495,000	ESTIMATED TOTAL DOWN \$281,348
ESTIMATED MONTHLY PAYMENT \$15,548	ESTIMATED ANNUAL DEBT SERVICE \$186,573

These figures are copied from the July 14, 2026 proposal and may no longer be current. Buyer must verify all figures, rates, fees and final cash requirements.

WHY OWNERSHIP MAY BENEFIT SOME USERS

For some qualified owner-users, purchasing may provide an opportunity to build equity, gain greater long-term control of the premises and potentially secure fixed-rate financing rather than face future lease escalations. Buyers should compare total ownership costs with available lease alternatives and consult their lender, accountant, legal counsel and tax advisor.

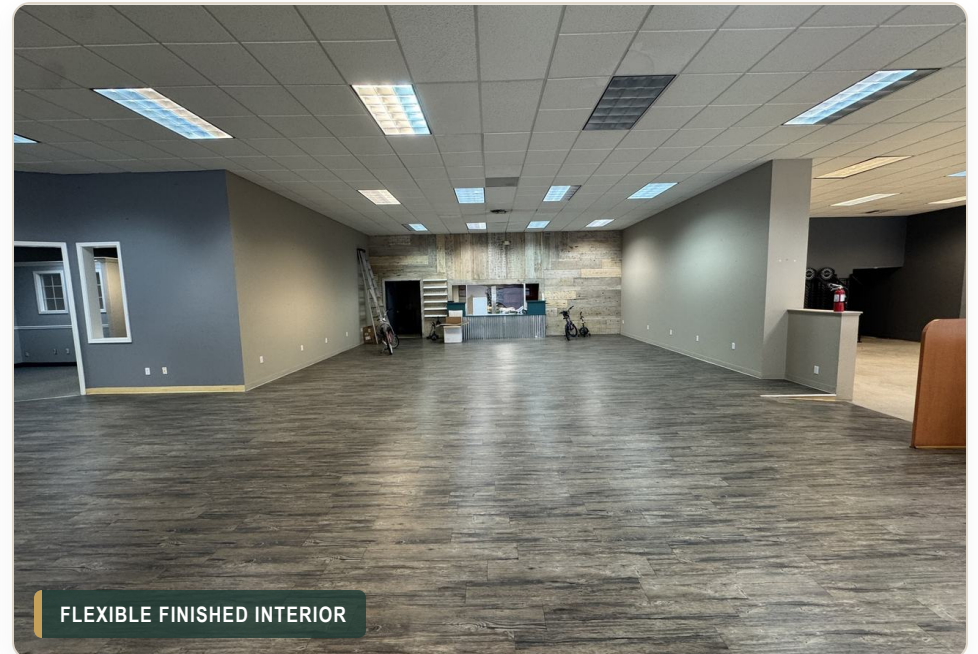
QUESTIONS ABOUT THIS PROPOSAL

ORGANIZATION	Success Capital CDC
OFFICE	209-521-9372
ADDRESS	1301 L Street, Suite 4, Modesto, CA 95354
WEBSITE	SuccessCapitalSBA.com

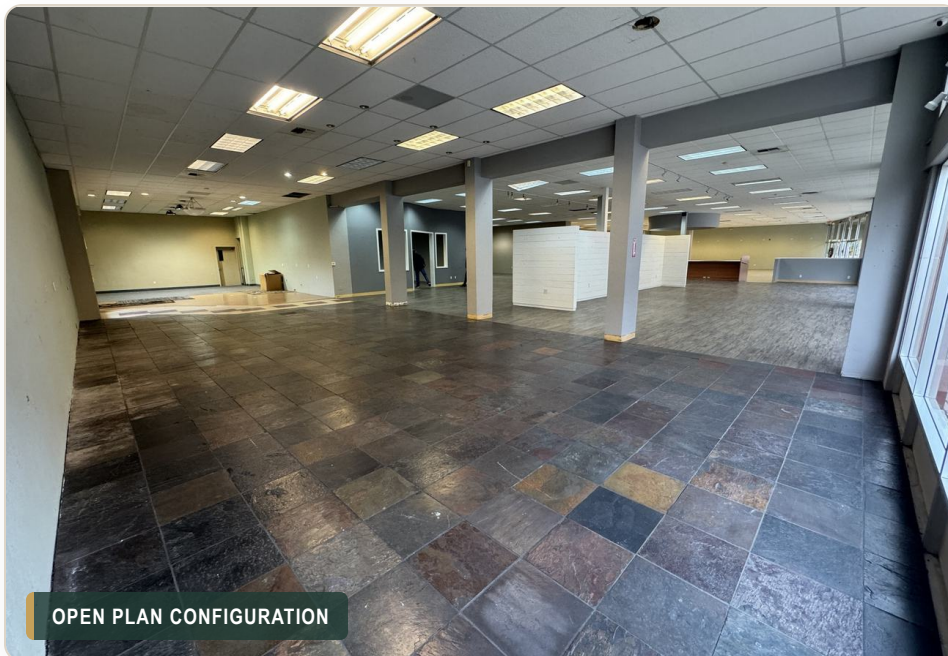
IMPORTANT FINANCING DISCLAIMER

This proposal page is provided for informational purposes only and is not a commitment to lend. Rates, fees, loan amounts, borrower contribution, terms, program requirements and availability may change and remain subject to final underwriting and approval. Buyer must independently verify all information directly with Success Capital CDC and the participating lender. Seller and Broker make no representation or warranty regarding financing eligibility, terms, accuracy, availability or approval.

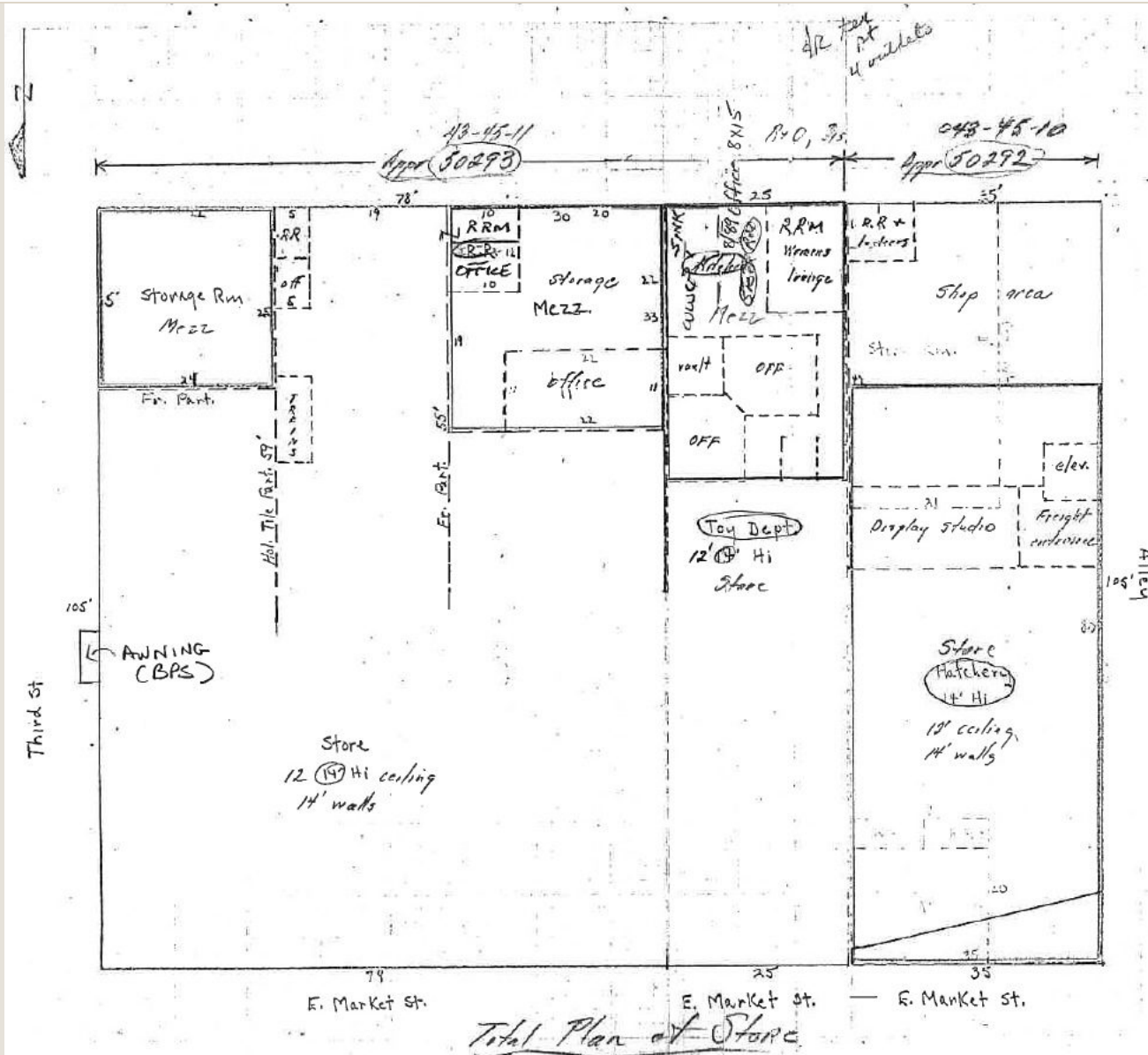
ADDITIONAL PHOTOS - 250 MARKET ST. (PART 1)



ADDITIONAL PHOTOS - 250 MARKET ST. (PART 2)



FLOOR PLAN - 250 MARKET ST.



CONCEPTUAL / EXISTING PLAN: Floor plan is provided for general reference only and is not represented as an as-built architectural drawing. Buyer should independently verify all dimensions, improvements, and building conditions.

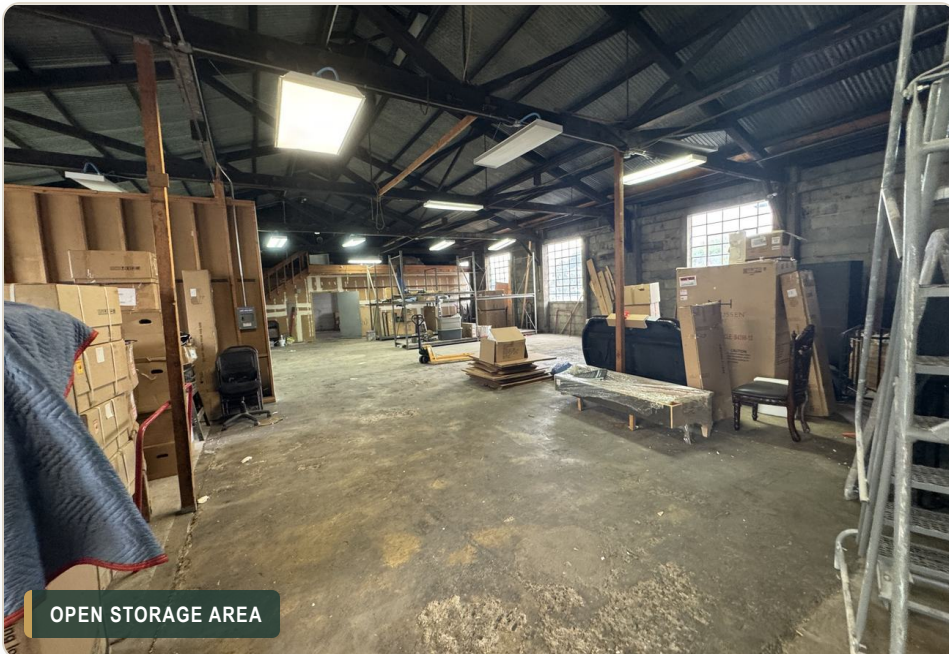
ADDITIONAL PHOTOS - 107 3RD ST.



SERVICE / LOADING AREA



WAREHOUSE INTERIOR

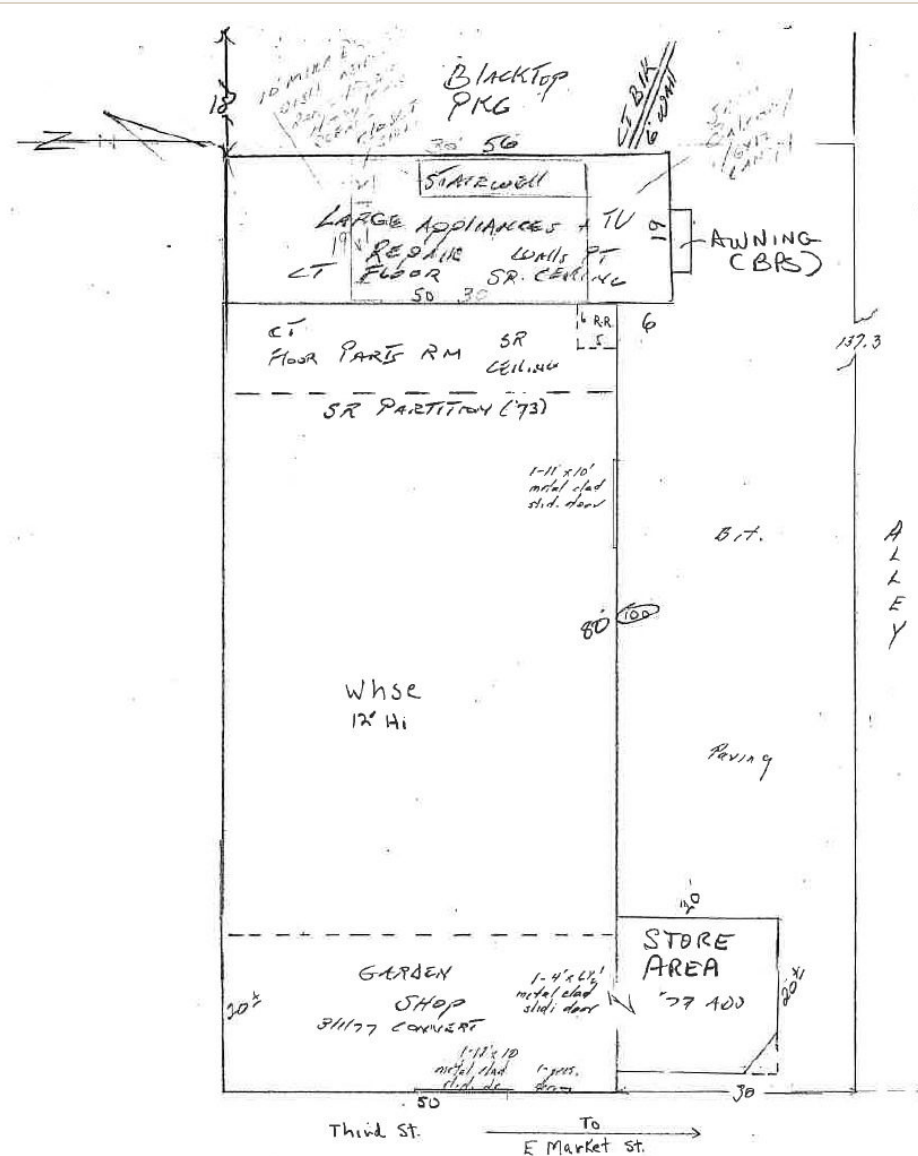


OPEN STORAGE AREA



FLEXIBLE BACK-OF-HOUSE SPACE

FLOOR PLAN - 107 3RD ST.



CONCEPTUAL / EXISTING PLAN: Floor plan is provided for general reference only. Buyer should independently verify all dimensions, access, building systems, legal use, and physical conditions.



**SUBJECT
PROPERTY**

**CITY
PARKING**

SECTION 02

LOCATION INFORMATION

Prominent downtown corner positioning adjacent to substantial municipal parking and surrounded by established civic, retail, dining and service uses.

DOWNTOWN TURLOCK · PUBLIC PARKING

RETAILER & AREA MAP



SURROUNDING AMENITIES: The property is positioned near downtown civic destinations, banking, restaurants, daily-needs retailers, public services, Highway 99 access, Harvest Church, and a broad mix of local businesses. Logos and map locations are shown for orientation and should be independently verified.

An aerial photograph of a city street intersection. A large, rectangular building with a red roof is highlighted with a red outline and labeled 'SUBJECT PROPERTY'. The building is situated at the corner of Market St and Third St. The streets are labeled 'MARKET ST' and 'THIRD ST' in large, white, stylized letters. The surrounding area includes other buildings, parking lots, and trees.

SUBJECT PROPERTY

MARKET ST

THIRD ST

SECTION 03

SALE COMPARABLES

Selected Central Valley retail and commercial building sales provide context for the subject's \$120.44 per-square-foot offering price.

REGIONAL OWNER-USER SALES

SALE COMPARABLES

SELECTED SALES

Selected Central Valley commercial sales are organized from lowest to highest price per square foot. Individual map panels have been removed to provide larger, fully visible property photographs.

LOW → HIGH \$/SF

★



250 MARKET ST. & 107 3RD ST.

Turlock, CA 95380

SALE PRICE
\$2,495,000

BUILDING SIZE
20,716 SF

PRICE / SF
\$120.44

1



656 ROSEMARIE LN

Stockton, CA 95207

SALE PRICE
\$1,325,000

BUILDING SIZE
10,942 SF

PRICE / SF
\$121.09

2



66 S WILSON WAY

Stockton, CA 95205

SALE PRICE
\$1,400,000

BUILDING SIZE
11,500 SF

PRICE / SF
\$121.74

3



9317 THORNTON RD

Stockton, CA 95209

SALE PRICE
\$1,240,500

BUILDING SIZE
9,912 SF

PRICE / SF
\$125.15

SALE COMPARABLES - CONTINUED 1

SELECTED SALES

Selected Central Valley commercial sales are organized from lowest to highest price per square foot. Individual map panels have been removed to provide larger, fully visible property photographs.

4-7

4



1359 W MAIN ST

Merced, CA 95340

SALE PRICE
\$890,000

BUILDING SIZE
6,692 SF

PRICE / SF
\$132.99

5



3948 SYLVAN AVE - BUILDING 200

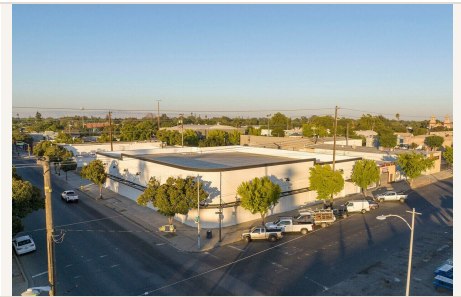
Modesto, CA 95355

SALE PRICE
\$1,250,000

BUILDING SIZE
9,000 SF

PRICE / SF
\$138.89

6



715 H ST

Modesto, CA 95354

SALE PRICE
\$2,320,000

BUILDING SIZE
16,674 SF

PRICE / SF
\$139.14

7



825 NAVY DR

Stockton, CA 95206

SALE PRICE
\$3,450,000

BUILDING SIZE
24,743 SF

PRICE / SF
\$139.43

SALE COMPARABLES - CONTINUED 2

SELECTED SALES

Selected Central Valley commercial sales are organized from lowest to highest price per square foot. Individual map panels have been removed to provide larger, fully visible property photographs.

4-7

8



848 E. HAMMER LANE

Stockton, CA 95210

SALE PRICE
\$3,800,000

BUILDING SIZE
25,941 SF

PRICE / SF
\$146.49

9



401 W LOCKEFORD ST

Lodi, CA 95240

SALE PRICE
\$1,175,000

BUILDING SIZE
7,642 SF

PRICE / SF
\$153.76

10



1024 N EMERALD AVE

Modesto, CA 95351

SALE PRICE
\$1,462,500

BUILDING SIZE
8,563 SF

PRICE / SF
\$170.79

11



6885 N WILLOW AVE

Fresno, CA 93710

SALE PRICE
\$4,562,500

BUILDING SIZE
14,736 SF

PRICE / SF
\$309.62

SALE COMPS PRICING SUMMARY

SUBJECT ASKING PRICE

\$120.44/SF

Approximately 22.0% below the selected average

COMPARABLE AVERAGE

\$154.46/SF

11 selected sales

COMPARABLE MEDIAN

\$139.14/SF

Approximately 13.4% above subject

OBSERVED RANGE

\$121.09–\$309.62

Price per square foot

PRICE / SF COMPARISON

MARKET POSITIONING

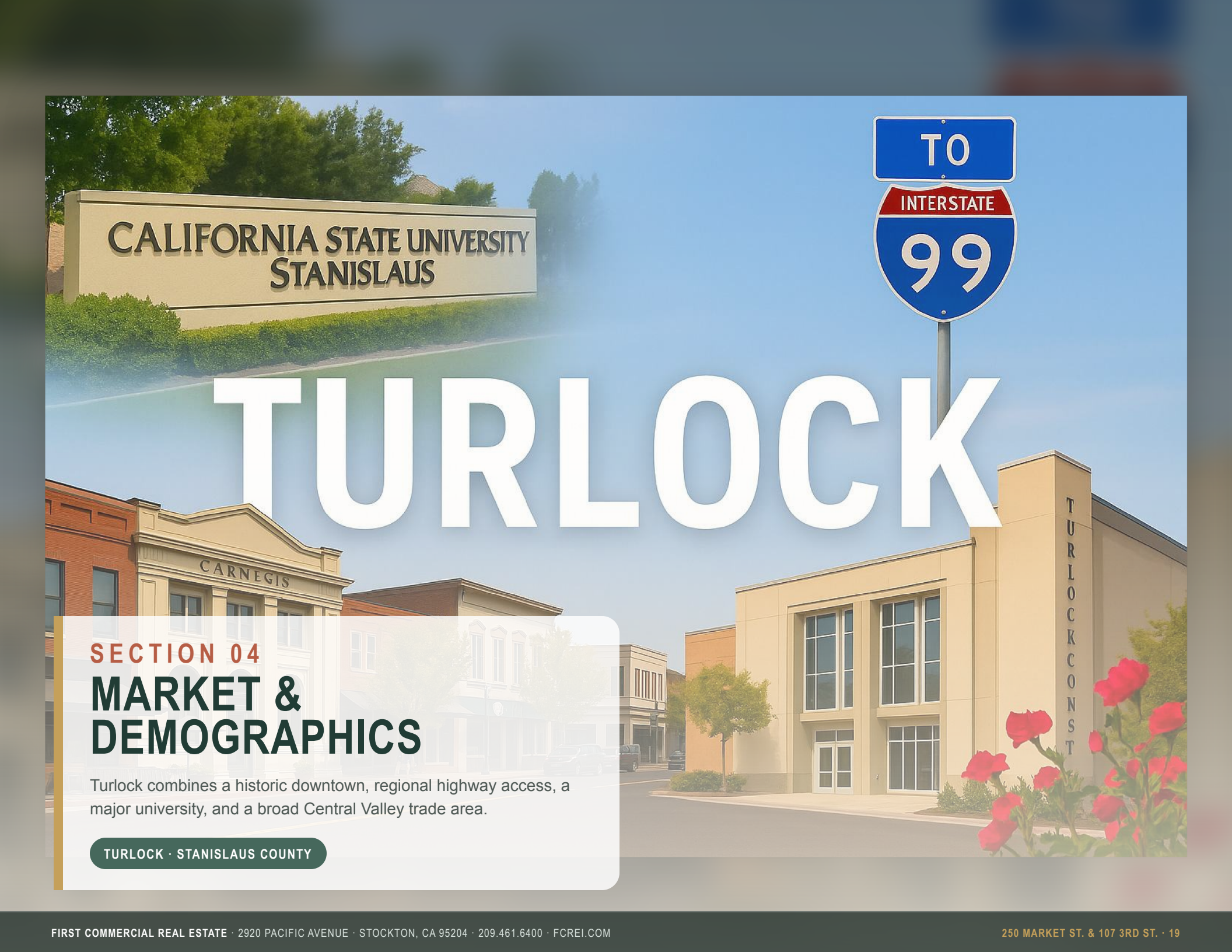
LOW TO HIGH

SUBJECT | COMPARABLE SALES

SUBJECT PROPERTY

Turlock		\$120.44
1. 656 ROSEMARIE LN Stockton		\$121.09
2. 66 S WILSON WAY Stockton		\$121.74
3. 9317 THORNTON RD Stockton		\$125.15
4. 1359 W MAIN ST Merced		\$132.99
5. 3948 SYLVAN AVE - BUILDING 200 Modesto		\$138.89
6. 715 H ST Modesto		\$139.14
7. 825 NAVY DR Stockton		\$139.43
8. 848 E. HAMMER LANE Stockton		\$146.49
9. 401 W LOCKEFORD ST Lodi		\$153.76
10. 1024 N EMERALD AVE Modesto		\$170.79
11. 6885 N WILLOW AVE Fresno		\$309.62

The subject is positioned near the low end of the selected range, approximately 22.0% below the average and 13.4% below the median. Buyers should independently evaluate differences in location, condition, tenancy, use, and transaction timing.



CALIFORNIA STATE UNIVERSITY
STANISLAUS



TURLOCK

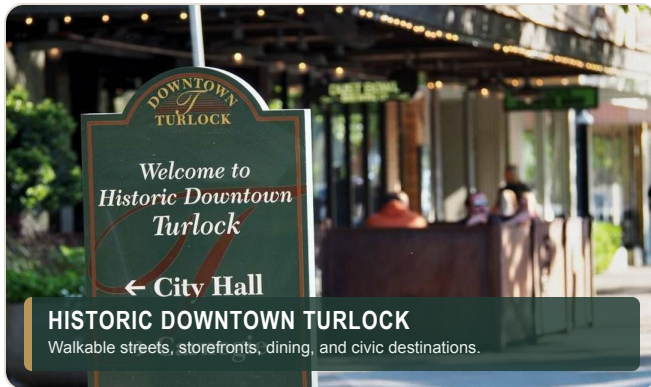
SECTION 04

MARKET & DEMOGRAPHICS

Turlock combines a historic downtown, regional highway access, a major university, and a broad Central Valley trade area.

TURLOCK · STANISLAUS COUNTY

CITY INFORMATION - TURLOCK, CALIFORNIA



HISTORIC DOWNTOWN TURLOCK

Walkable streets, storefronts, dining, and civic destinations.



PUBLIC ART & PLACEMAKING

Downtown character is reinforced by public art and pedestrian-scale streetscapes.



DOWNTOWN DINING & RETAIL

Outdoor seating and independent storefronts support an active commercial district.

TURLOCK, CALIFORNIA

HEART OF THE VALLEY

Turlock is a prominent commercial, educational, and cultural center in California's Central Valley. Rooted in agriculture and strengthened by a diverse business base, the city serves as an important employment, retail, service, and institutional hub for Stanislaus County and surrounding communities.

Downtown Turlock is the city's historic and economic core. Its walkable streets support restaurants, cafés, boutiques, salons, creative offices, professional services, and civic destinations, while preserved architecture and pedestrian-oriented improvements contribute to a recognizable destination environment.

State Route 99 provides direct north-south connectivity through the Central Valley, linking Turlock with Modesto, Stockton, Merced, and Fresno. Regional routes also provide access toward Interstate 5, allowing local businesses to serve customers and operations beyond the immediate city limits.

California State University, Stanislaus is located less than two miles from downtown. The university contributes students, faculty, employees, events, partnerships, and ongoing community engagement that support weekday activity and broaden the city's regional profile.

Cultural anchors such as the Carnegie Arts Center and Turlock Community Theatre complement street fairs, art events, festivals, and seasonal programming. These attractions help draw visitors from Turlock, nearby cities, and surrounding agricultural communities throughout the year.

Downtown's combination of public parking, civic uses, dining, retail, services, and community events supports a mixed-use commercial environment. For an owner-user, this setting offers visibility and access within an established district rather than a single-purpose commercial corridor.

The subject property sits within this downtown network and benefits from its corner position, adjacent municipal parking, and proximity to active storefronts and community destinations. Buyers should independently verify planned uses, approvals, access, parking arrangements, and all other property-specific requirements.



HIGHWAY 99 ACCESS

Direct north-south connectivity to Modesto, Stockton, Merced, Fresno, and the broader Central Valley, with regional access toward Interstate 5.

DOWNTOWN DISTRICT

A walkable concentration of restaurants, boutiques, professional services, civic uses, public parking, and year-round community activity.

STANISLAUS STATE

A major regional university and employer that contributes students, faculty, events, partnerships, and recurring weekday demand.

REGIONAL REACH

Turlock serves residents and businesses across Stanislaus County, northern Merced County, and surrounding agricultural communities.

HISTORIC COMMERCIAL CORE

Established storefronts, restaurants, services, public spaces, and community destinations.

UNIVERSITY INFLUENCE

Stanislaus State supports employment, events, partnerships, and recurring regional activity.

CIVIC & CULTURAL ANCHORS

City Hall, Carnegie Arts Center, theatre, festivals, and public programming reinforce downtown traffic.

Downtown positioning: The subject is located within Turlock's historic commercial core and benefits from nearby public parking, civic uses, restaurants, retail, services, and community destinations. This setting supports both customer-facing activity and long-term owner-user control within an established downtown district.

DEMOGRAPHICS MAP & REPORT

POPULATION

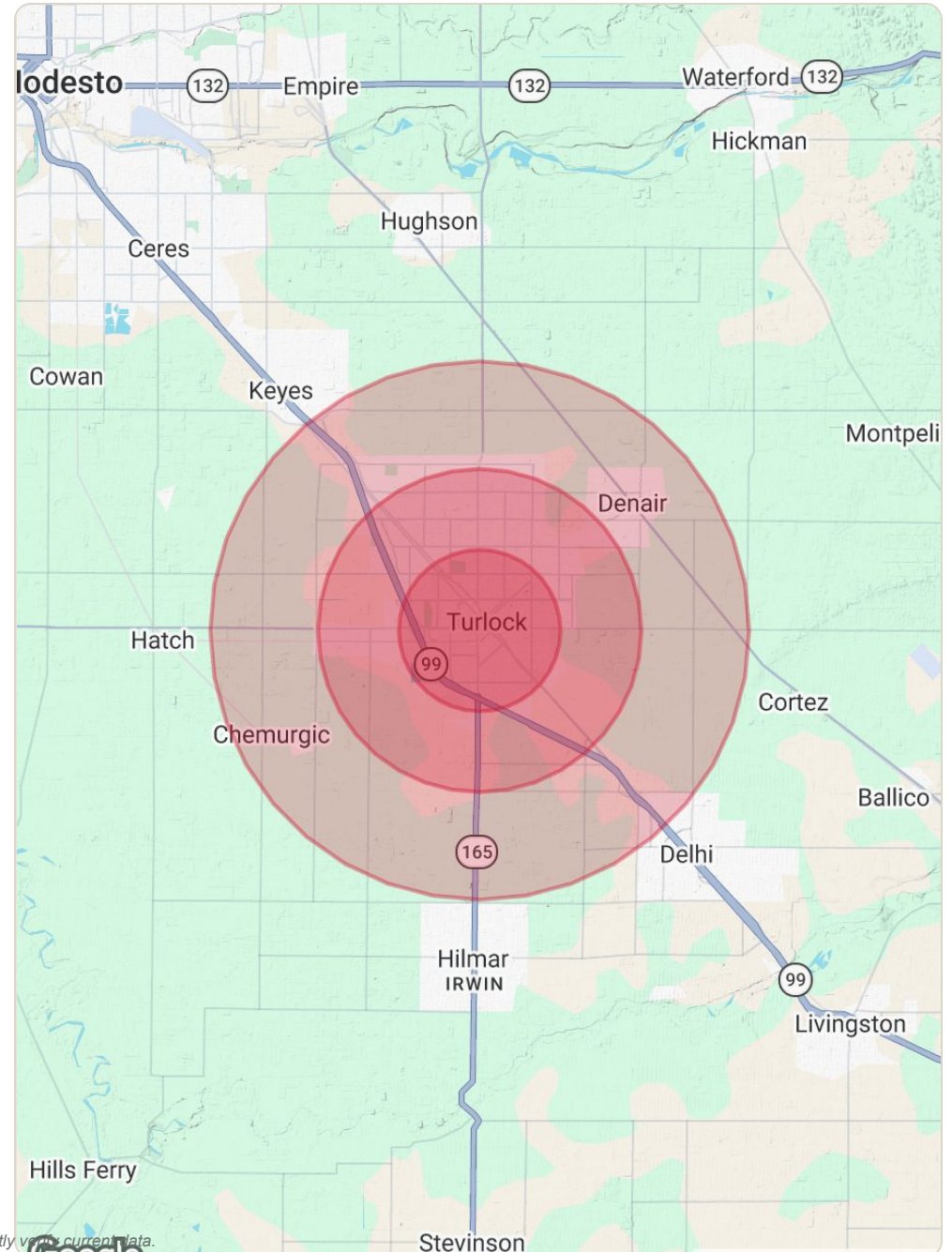
METRIC	1.5 MI	3 MI	5 MI
Total Population	33,597	71,892	87,108
Average Age	37	38	38
Average Age (Male)	36	37	37
Average Age (Female)	38	40	39

HOUSEHOLDS & INCOME

METRIC	1.5 MI	3 MI	5 MI
Total Households	11,014	24,048	28,974
Persons Per HH	3.1	3.0	3.0
Average HH Income	\$77,691	\$97,687	\$101,907
Average House Value	\$400,140	\$469,393	\$499,042

RACE / POPULATION

METRIC	1.5 MI	3 MI	5 MI
White	13,953	35,770	44,448
% White	41.5%	49.8%	51.0%
Black	813	1,577	1,759
% Black	2.4%	2.2%	2.0%
Asian	1,610	4,786	5,928
% Asian	4.8%	6.7%	6.8%
American Indian	1,061	1,650	1,878
% American Indian	3.2%	2.3%	2.2%
Other	10,782	16,774	19,419
% Other	32.1%	23.3%	22.3%



Demographic data derived from AlphaMap as presented in the source offering memorandum. Buyer should independently verify current data.



FIRST COMMERCIAL REAL ESTATE & ADVISORY SERVICES

RETAIL, OWNER-USER & INVESTMENT SALES ADVISORY TEAM

ANDY LE, CCIM, MBA

JUNIOR VICE PRESIDENT

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KEVIN DOUGHERTY, CCIM

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