



Cottage Mart

3602 TIETON DRIVE, YAKIMA, WA 98902

ASKING PRICE: \$1,875,000
INSIDE SALES: \$73,300 / MO
FUEL VOLUME: 12,700 GAL / MO
OWNER CASH FLOW: \$19,396 / MO

Table of Contents

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Legal questions should be discussed by the party with an attorney. Tax questions should be discussed by the party with a certified public accountant or tax attorney. Title questions should be discussed by the party with a title officer or attorney. Questions regarding the condition of the property and whether the property complies with applicable governmental requirements should be discussed by the party with appropriate engineers, architects, contractors, other consultants and governmental agencies. All properties and services are marketed by AAI Financial Group, LLC in compliance with all applicable fair housing and equal opportunity laws.

EXCLUSIVELY LISTED BY

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Property Summary

The Numbers

Cottage Mart is a branded 76 gas station and convenience store on a 0.35-acre site with a 1,792-square-foot building fully remodeled in 2023. Real estate and business are sold together. Figures below are based on 2025 trailing performance.

Monthly Operating Metrics

Inside Sales	\$73,317 / Month
Fuel Volume	12,674 Gallons / Month
Fuel Margin	\$0.48 / Gallon
Fuel Gross Profit	\$6,115 / Month
Lottery Sales	\$5,432 / Month
Lottery Commissions	\$754 / Month
Total Gross Receipts	\$132,756 / Month
Owner Cash Flow (SDE)	\$19,396 / Month

2025 trailing figures, derived from tax-return financials.

Buyer to verify all figures during due diligence.

Business Operations

Operable as a family business. Extended hours and a compact single-building footprint make this a practical fit for an owner-operator running the store with family labor.

Licenses & Operations

Fuel Brand	76 (branded)
Fueling Positions	8, under two canopies
Beer / Wine	Yes - Walk-in beer cave
Lottery License	Yes - Active
ATM	On-Site
Hot Food / Deli	Yes - Breakfast burritos, lunch menu
Hours	Mon-Fri 5am-10pm : Sat-Sun 6am-10pm
Coolers	Walk-in cooler and walk-in freezer (new 2023)

Property Description



Inside The Store

Fully remodeled in 2023 (~\$200,000 invested): new HVAC, LED lighting, fresh paint, contemporary flooring, new walk-in cooler and walk-in freezer. No near-term capital investment required.

What's Already Been Done

- New HVAC system (2023)
- Upgraded LED lighting throughout
- Fresh paint and contemporary flooring
- New walk-in cooler and walk-in freezer
- Modern beer cave build-out
- Two canopies, eight fueling positions, in good working condition

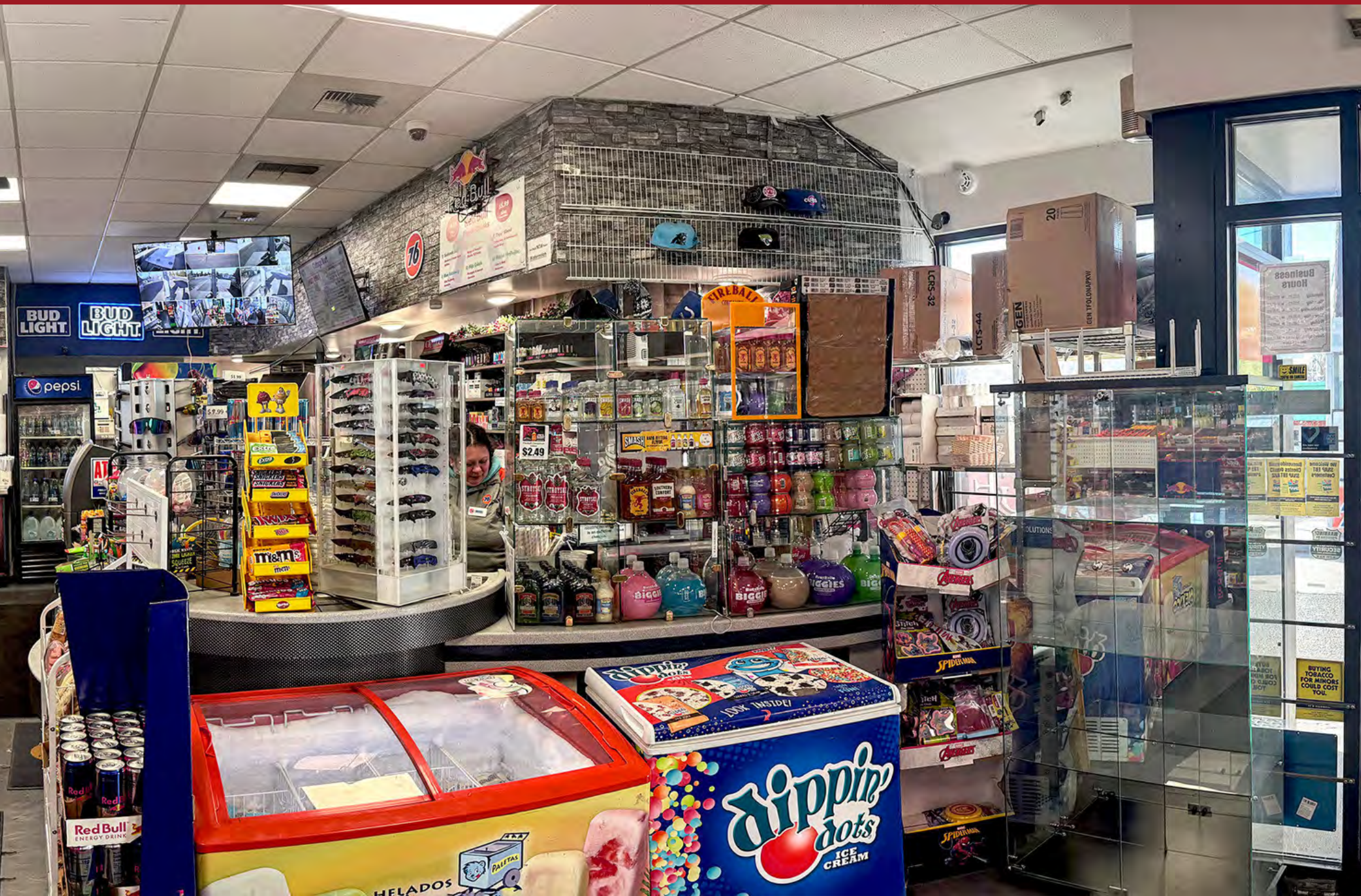
Interior Photos



Interior Photos



Interior Photos



Income & Expenses

Income Summary	2022 Tax Returns, Cash Basis	2023 Tax Returns, Cash Basis	2024 Tax Returns, Cash Basis	2025 Tax Returns, Cash Basis
Gross Income	\$2,163,108	\$2,206,283	\$1,605,932	\$1,593,066
Expenses Summary	2022 Tax Returns, Cash Basis	2023 Tax Returns, Cash Basis	2024 Tax Returns, Cash Basis	2025 Tax Returns, Cash Basis
COGS	\$1,712,934	\$1,716,673	\$1,133,614	\$1,121,932
Salaries and Wages	\$150,848	\$170,817	\$183,373	\$110,496
Repairs and Maintenance	\$19,056	\$17,608	\$23,023	\$49,289
Taxes and Licenses	\$15,301	\$12,048	\$36,570	\$32,859
Interest	\$0	\$0	\$0	\$0
Depreciation	\$0	\$0	\$0	\$0
Advertising	\$256	\$0	\$0	\$0
Other deductions	\$82,559	\$80,871	\$31,162	\$45,738
Operating Expenses	\$1,980,954	\$1,998,017	\$1,407,742	\$1,360,314
Net Operating Income	\$182,154	\$208,266	\$198,190	\$232,752

Financials are direct from tax returns provided by the sellers. Officer Compensation, Interest and Depreciation were removed from the above. Net Operating Income is Seller's Discretionary Income.

Financial Summary

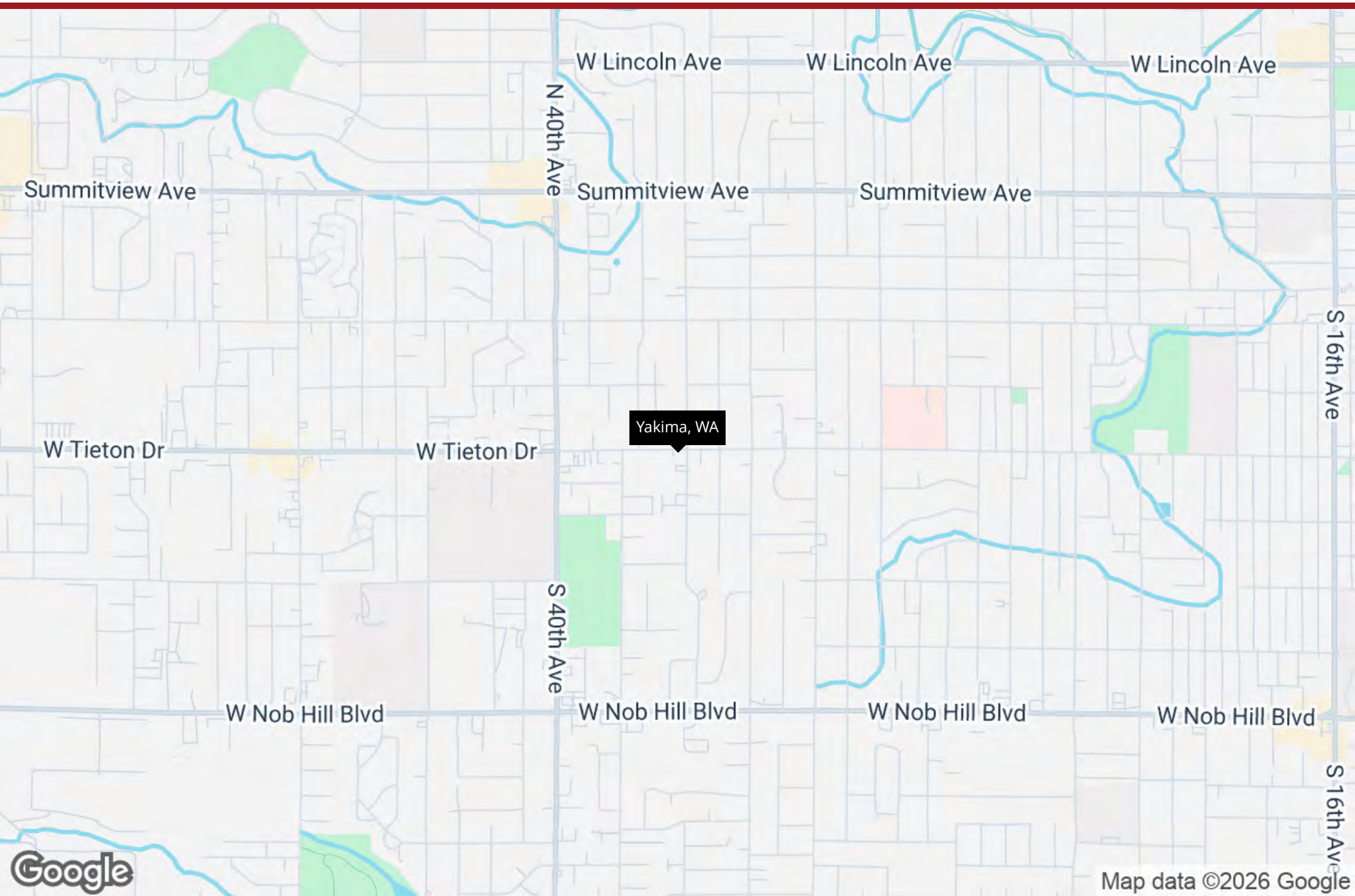
Investment Overview	2022 Tax Returns, Cash Basis	2023 Tax Returns, Cash Basis	2024 Tax Returns, Cash Basis	2025 Tax Returns, Cash Basis
Price	\$1,875,000	\$1,875,000	\$1,875,000	\$1,875,000
Price per SF	\$1,046	\$1,046	\$1,046	\$1,046
CAP Rate	9.71%	11.11%	10.57%	12.41%
Cash-on-Cash Return (yr 1)	19.54%	27.83%	24.63%	35.60%
Total Return (yr 1)	\$89,309	\$115,421	\$105,345	\$139,907
1 year Total Return Monthly	\$7,442	\$9,618	\$8,779	\$11,659
Debt Coverage Ratio	1.51	1.73	1.64	1.93

Operating Data	2022 Tax Returns, Cash Basis	2023 Tax Returns, Cash Basis	2024 Tax Returns, Cash Basis	2025 Tax Returns, Cash Basis
Gross Income	\$2,163,108	\$2,206,283	\$1,605,932	\$1,593,066
Operating Expenses	\$1,980,954	\$1,998,017	\$1,407,742	\$1,360,314
Net Operating Income Annually	\$182,154	\$208,266	\$198,190	\$232,752
Pre-Tax Cash Flow Annually	\$61,541	\$87,653	\$77,577	\$112,139
Pre-Tax Cash Flow Monthly	\$5,128	\$7,304	\$6,465	\$9,345

Financing Data	2022 Tax Returns, Cash Basis	2023 Tax Returns, Cash Basis	2024 Tax Returns, Cash Basis	2025 Tax Returns, Cash Basis
Down Payment	\$315,000	\$315,000	\$315,000	\$315,000
Loan Amount	\$1,560,000	\$1,560,000	\$1,560,000	\$1,560,000
Debt Service	\$120,613	\$120,613	\$120,613	\$120,613
Debt Service Monthly	\$10,051	\$10,051	\$10,051	\$10,051
Principal Reduction (yr 1)	\$27,768	\$27,768	\$27,768	\$27,768

Loan assumes SBA 504 loan at 80% LTV, 6.00% blended interest, 25 year amortization.

Regional Map



Advisor Bio 1



Daniel Tilley

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Professional Background

With over three decades of commercial real estate expertise in the Pacific Northwest, Daniel Tilley brings unmatched experience to every transaction. Based in Central Washington, he specializes in comprehensive commercial real estate services including acquisitions, sales, leasing, and development across multiple sectors:

- Industrial & Agricultural Properties - From cold storage facilities to processing warehouses
- Retail & Restaurant Development - Including site selection and build-to-suit projects
- Medical & Professional Office Space - Supporting both owners and tenants
- Land Development - Specializing in project-specific site selection and mixed-use developments

As a trusted advisor in Eastern and Central Washington, Daniel has successfully handled diverse commercial transactions ranging from business opportunities and multi-tenant properties to complex industrial developments. His deep understanding of the local market and extensive background in property redevelopment makes him an invaluable partner for investors, business owners, and developers alike. Dan also speaks Spanish.

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Advisor Bio 2



Matthew Russell

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Professional Background

Matt brings over 20 years of expertise in commercial lending, finance, and strategic operations, with a proven ability to drive efficiencies, enhance profitability, and implement innovative processes. As the co-founder and leader of AAI Financial Group since 2017, Matt has built a robust firm specializing in commercial lending, real estate brokerage, business brokerage, and direct private lending. Under his leadership, AAI Financial Group has originated over \$574 million in loans, delivering tailored financial solutions to business clients nationwide. Visit AAI Financial Group for more details on their services. In addition to AAI Financial Group, Matt owns and operates a property management firm, further expanding his footprint in real estate and investment management.

Matt's strategic vision has consistently strengthened organizations during periods of growth and recovery, leaving a lasting impact on their operational and financial success. Previously, Matt held key leadership roles, including serving as CFO and Chief Lending Officer at Solarity Credit Union in Yakima, WA, and as CFO for credit unions in San Antonio, TX, and Lansing, MI. These roles honed his skills in financial strategy, budgeting, and operational management, which he now applies to his commercial lending and real estate ventures.

Matt holds an MBA from Michigan State University and a BBA in Finance with a minor in Business Administration from Western Michigan University. Deeply committed to community service, he currently serves on the Heritage Heights Board of Directors in Chelan, WA, and has previously held roles as President of the Yakima Humane Society and Treasurer for multiple charitable organizations. In his free time, Matt enjoys golfing, supporting Michigan State sports, cooking, traveling, and spending quality time with his family.

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AAI Financial Group: Commercial Lending Capabilities

AAI Financial Group (AAIFG) is our dedicated capital advisory arm that specializes in assisting clients to obtain financing for commercial properties. We are committed to providing superior capital market expertise, precisely managed execution, and unparalleled access to capital sources providing the most competitive rates and terms.

We utilize our relationships with commercial banks, life insurance companies, CMBS, private and public debt/equity funds, and agency lenders to provide our clients with a wide range of financing options.

Our dedicated, knowledgeable advisors work to understand you and your goals, gather all of the documents required, provide advice and manage the process from beginning to end while overcoming the challenges of financing.

Team

Dedicated back-office support team to focus on real estate and financing transactions.

Capital Access

Access to local, regional and nationwide lenders.

Efficiency

Company wide operating system servicing real estate and financing utilizing the same team members throughout the transaction.