

OFFICE/RETAIL/SPECIALTY HOUSING FOR SALE

2080 EAST STREET, CONCORD, CALIFORNIA 94520



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2080 EAST STREET

CONCORD, CA 94520

OPPORTUNITY TO OWN THE HISTORIC BARNETT HOUSE - CENTRAL DOWNTOWN CONCORD



Former large residential house in commercial Downtown Mixed-Use zoning with 6 bedrooms, living room, dining room, kitchen and laundry room.

PROPERTY HIGHLIGHTS

- Price: \$925,000.00 (\$399 PSF) – OR - \$5,200 per month rent
- ±2,316 SF
- Located at a signalized intersection on a central thoroughfare, East St
- A few blocks from Todos Santos Plaza and John Muir Hospital
- Close proximity to BART and Hwy 242
- Attractive Historic Building
- Mature landscaping including large palm trees

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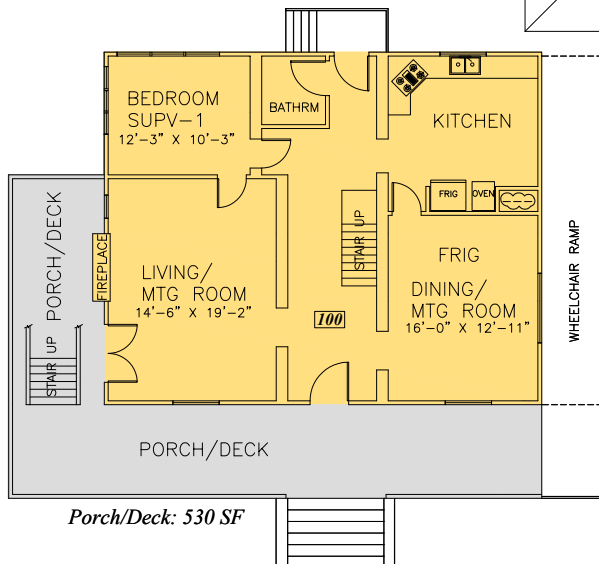
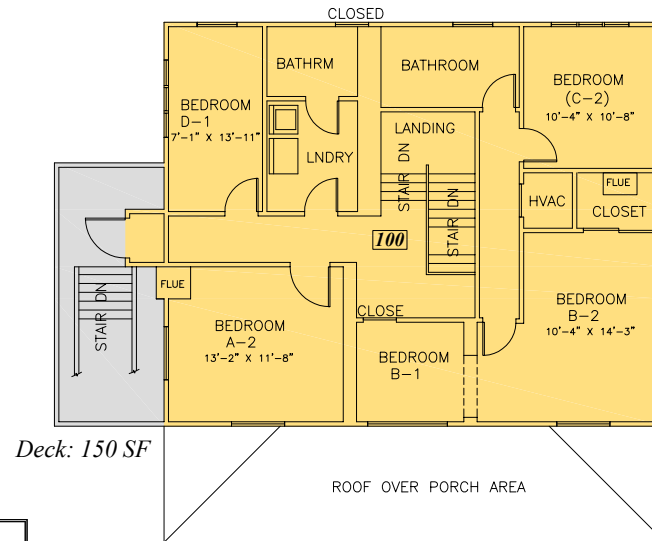


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SOME POSSIBLE USES IN THE DMX ZONING DISTRICT, VERIFY WITH THE CITY:

- “GROUP HOUSING” APPEARS TO BE PERMITTED UPON ISSUANCE OF A CONDITIONAL USE PERMIT.
- “RESIDENTIAL CARE FACILITY, SMALL” IS ZONING CLEARANCE, MEANING NO PERMIT REQUIRED (THE CITY CAN STILL SCRUTINIZE THINGS LIKE PARKING).
- “RESIDENTIAL CARE FACILITY, LARGE” IS PERMITTED UPON ISSUANCE OF A CONDITIONAL USE PERMIT.
- “SUPPORTIVE HOUSING” COULD BE ZONING CLEARANCE OR REQUIRE A CONDITIONAL USE PERMIT IF THE FACILITY DOES NOT MEET THE REQUIREMENTS SET FORTH IN CALIFORNIA GOVERNMENT CODE SECTION 65650 ET SEQ.
- “SOCIAL SERVICES FACILITY” WOULD REQUIRE AN ADMINISTRATIVE OR MINOR USE PERMIT. PARKING REQUIREMENTS OFTEN APPLY, PLEASE VERIFY WITH THE CITY.

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PROPOSED SBA 504 LOAN STRUCTURE

Sample

Prepared on: 3/5/2026



Purchase Price	\$925,000
Other optional costs	TBD (i.e., Appraisal, Enviro, Title, Escrow, Bank Fees, etc.)
TOTAL PROJECT COST	\$925,000

SOURCE OF FUNDS	AMOUNT	RATES	MATURITY	COLLATERAL	MONTHLY PAYMENT	ANNUAL PAYMENT
BANK	50% \$462,500	6.25% Estimated	5 Years 25 Yr. Amort.	1st Deed	\$3,060	\$36,720
SBA 504/ TMC	40% * \$385,000	5.72% Estimated	25 Yr. Fixed 25 Full Amort.	2nd Deed	\$2,420	\$29,040
BORROWER	10%	\$92,500				
<i>Total Est. Principal & Interest:</i>					\$5,480	\$65,760
<i>Est. Insurance (.75%):</i>					\$578	\$6,938
<i>Est. Property Tax (1.2%):</i>					\$925	\$11,100
TOTALS:					\$6,983	\$83,798

RATES:

Bank: Rate is estimated and determined during underwriting.

SBA: Rate is FIXED for entire 25 year term at the time of the debenture sale.

Blended Rate: The weighted average interest rate of both loans is:

6.01%

ESTIMATED

Bank: Determined by bank during underwriting.

FEES:

*SBA: SBA Loan fees plus legal fees are financed, and therefore included in the SBA loan amount.

Based on an SBA loan of this amount, the SBA fees would be appx. \$15,000

Related costs: Appraisal, environmental reports, and escrow closing costs (including insurance and legal closing costs) may be included in the loan.

COLLATERAL:

90% financing generally does not require any additional collateral.

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