



1402-1414 MARIA LANE

WALNUT CREEK, CALIFORNIA | AVAILABLE FOR SALE

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Available for Sale
Confidential Offering Memorandum

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All Property showings are by appointment only and must be coordinated through the Agent.

INVESTMENT OVERVIEW

PROPERTY

ADDRESS	1402-1414 Maria Lane Walnut Creek, CA	APN'S	183-030-025-5 186-030-026-3
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PROPERTY ATTRIBUTES

PROPERTY TYPE	Single-Story, Stand-Alone, Commercial Building	SQUARE FOOTAGE	±3,001 SF Public Record
YEAR BUILT	1954	LAND AREA	±0.38 Acres
SIGNAGE	Exterior Building	PARKING	Thirteen (13) Stalls

PRICE \$2,500,000

ZONING Central Retail (C-R) Click [here](#) for zoning details

1402-1414 Maria Lane is a single story stand-alone multi-tenant building which is occupied by two (2) medical tenants on short-term month to month leases with a third unit that is vacant. The short-term leases and vacancy create an excellent acquisition opportunity for an owner-user who wants to occupy all or a portion of the building. It is a rare to see an opportunity to acquire a building of this size with ample parking that is adjacent to Broadway Plaza and all the abundant restaurant and retail amenities in the coveted downtown Walnut Creek submarket. The building has thirteen (13) parking stalls of which ten (10) are immediately adjacent to the building and three (3) are designated reserved stalls on a neighboring parcel. The building contains exterior building signage visible off Newell Avenue which sees an average daily traffic count of 22,300 cars. This property has been well maintained and cared for as is evidenced by its clean and desirable curb appeal. The building and the parking lot are situated on separate legal parcels.



WALNUT CREEK, CALIFORNIA



PRIME LOCATION

Walnut Creek, California stands out as a premier destination for business thanks to its strategic location, vibrant economy, and supportive infrastructure. Nestled in the East Bay just 25 miles from San Francisco, it offers easy access to major transit routes including BART, making it ideal for attracting talent from across the Bay Area. The city boasts a highly educated workforce—over 70% of residents hold a bachelor's degree or higher—and offers a mix of Class A office space, retail hubs, and flexible commercial properties to suit a wide range of industries.

COMMUNITY

Walnut Creek, California is a vibrant and welcoming community that blends suburban charm with urban sophistication. Nestled in the East Bay, it offers residents a high quality of life with top-rated schools, abundant parks, and a walkable downtown filled with restaurants, boutiques, and cultural venues. Known for its sunny weather and scenic views of Mt. Diablo, Walnut Creek fosters a strong sense of connection through its distinct neighborhoods, each with its own personality and warmth.

AMENITIES

Walnut Creek, California is a premier retail destination in the East Bay, offering an upscale and diverse shopping experience that blends modern luxury with small-town charm. At the heart of its retail scene is Broadway Plaza, an open-air shopping center featuring high-end brands like Nordstrom, Apple, and Tiffany & Co., alongside popular national retailers and local boutiques. The walkable downtown district is lined with stylish storefronts, cafes, and restaurants, creating a vibrant atmosphere for both residents and visitors. With over 2.5 million square feet of retail, dining, and arts space, Walnut Creek continues to attract new concepts and maintain a healthy vacancy rate, making it a dynamic hub for commerce and community engagement.

PARKS & TRAILS

Walnut Creek, California is a haven for outdoor enthusiasts, offering an impressive network of parks and trails that showcase the natural beauty of the East Bay. The city is home to Shell Ridge Open Space, a sprawling 1,060-acre preserve with over 31 miles of trails ideal for hiking, biking, and horseback riding. Nearby, Mount Diablo State Park provides panoramic views from its 3,849-foot summit and features a variety of trails for all skill levels, from gentle walks to challenging climbs. Heather Farm Park adds a family-friendly touch with amenities like a swim center, tennis courts, picnic areas, and a nature pond. These green spaces not only promote wellness and recreation but also reflect Walnut Creek's commitment to preserving its scenic landscapes and fostering a vibrant, active community.

BUILDING AERIAL



BUILDING AERIAL



AMENITIES AERIAL



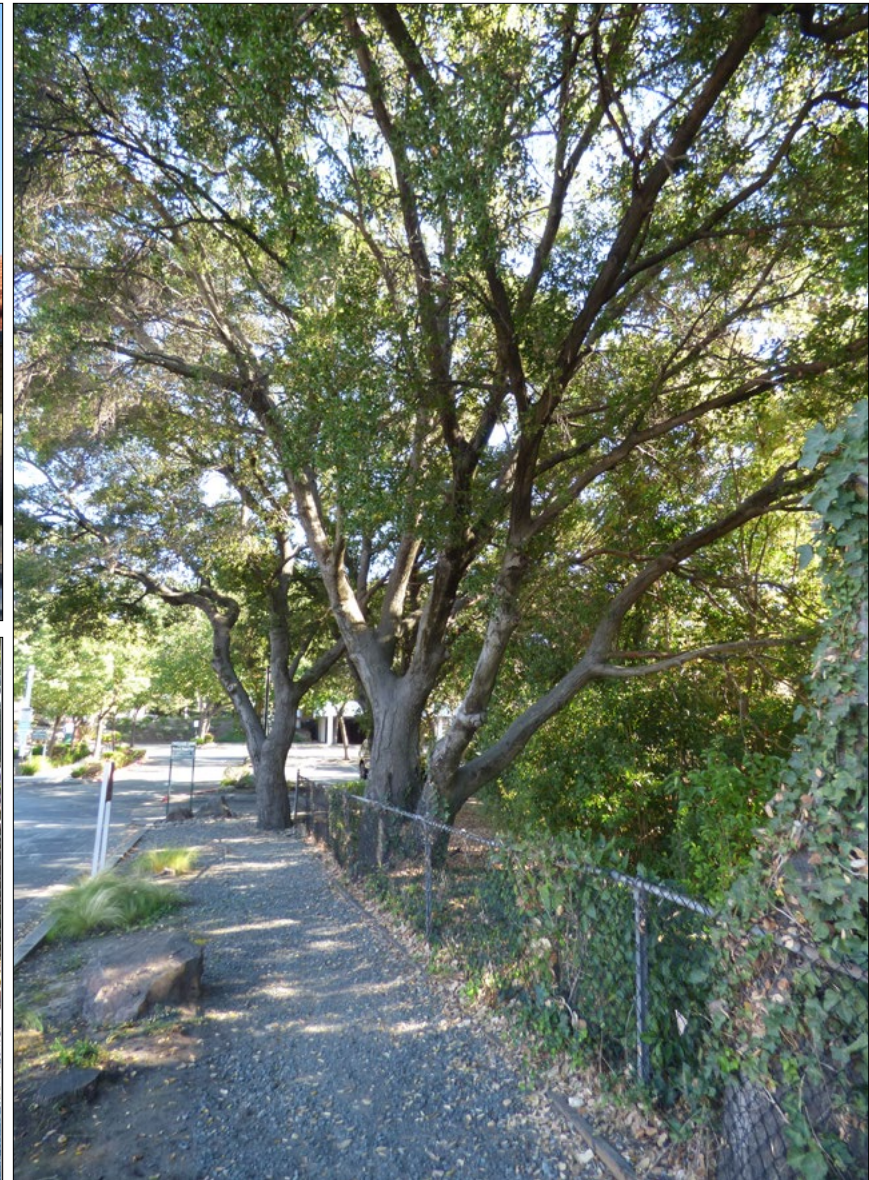
EXTERIOR PHOTOGRAPHS



EXTERIOR PHOTOGRAPHS



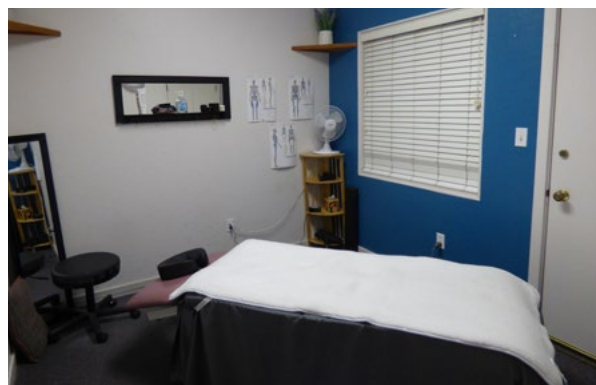
EXTERIOR PHOTOGRAPHS



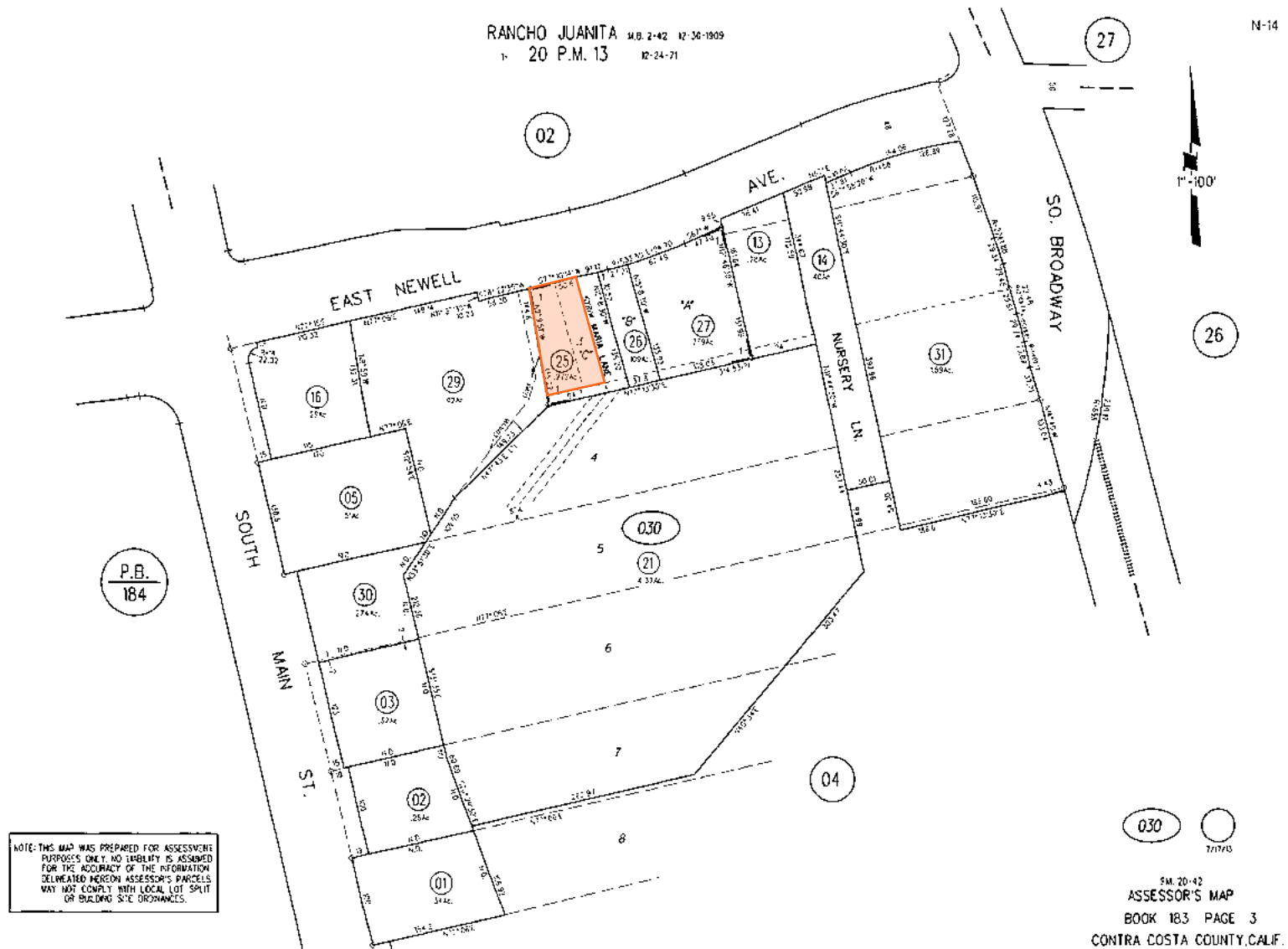
INTERIOR PHOTOGRAPHS



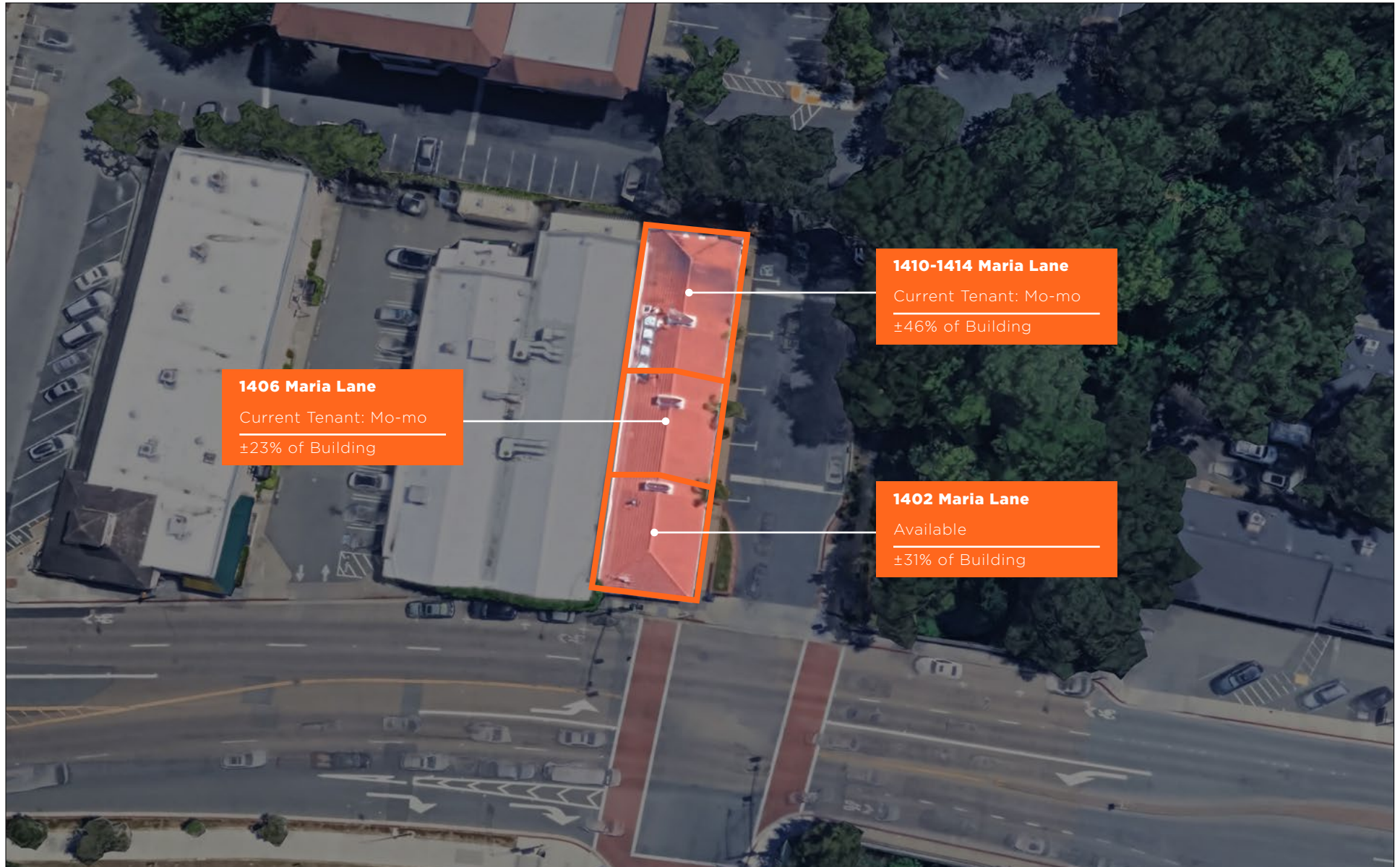
INTERIOR PHOTOGRAPHS



PARCEL MAP



BUILDING OVERVIEW



LEASE VS OWN

• LEASE •

LEASE ASSUMPTIONS:	
Property Square Feet	3,001
Rent per square foot per month Modified Gross	\$3.75
Rent per month (total)	\$11,254

START-UP COSTS	
Prepaid rent and security deposit	\$22,508
Total Start-Up Costs	\$22,508

MONTHLY COSTS	
Rent payment	\$11,254
Utilities & Janitorial	\$1,050
Total Monthly Costs	\$12,304

MONTHLY OWNERSHIP BENEFITS	
Annual appreciation	0
Annual depreciation: At 40% tax bracket	0
Average monthly principal pmt. (debt reduction)	0
Total Ownership Benefits	0
TOTAL EFFECTIVE MONTHLY COST	\$12,304

• OWN •

PURCHASE ASSUMPTIONS:	
Base Property Price	\$2,500,000
Total Cost	\$2,500,000

START-UP COSTS	
Cash down payment (10%)	\$250,000
Loan fees and costs	\$27,750
Total Start-Up Costs	\$277,750

MONTHLY COSTS (Estimated)	
Mortgage Payment	\$14,604
OPEX	\$1,651
Property Taxes	\$2,604
Total Monthly Costs	\$18,858

MONTHLY OWNERSHIP BENEFITS	
Annual appreciation: At 2%	\$4,167
Annual depreciation: At 40% tax bracket	\$1,282
Average monthly principal pmt. (10 YR Avg)	\$4,401
Total Ownership Benefits	\$9,849
TOTAL EFFECTIVE MONTHLY COST	\$9,009

Disclaimer - This analysis is intended to serve as a sample scenario. While we strive to ensure the content is correct, we do not warrant the completeness or accuracy of the information. You must contact a Certified Public Accountant and Lender(s) to review the details of your specific financial situation.

LEASE VS OWN

• INCREASE IN PROPERTY VALUE & OWNER'S EQUITY •

	Property Value	Loan Balances	Owner's Equity		Property Value	Loan Balances	Owner's Equity
YEAR 5	\$2,760,202	\$2,025,639	\$734,563	YEAR 15	\$3,364,671	\$1,310,705	\$2,053,966
YEAR 10	\$3,047,486	\$1,721,911	\$1,325,575	YEAR 20	\$3,714,868	\$753,934	\$2,960,934
"Equity" is based upon property value appreciating at 2% per year less the loan balances.							
Operating Expense Costs (OPEX): Includes estimated CAM charges, PM Fees, insurance, utilities and janitorial expenses.							
Depreciation: Estimated based upon 60% allocation of the purchase price to building cost.							

• SBA 504 FINANCING PROGRAM •

PURCHASE PRICE		\$2,500,000	<ul style="list-style-type: none">Note that interest rates vary from month to month and loan terms differ from one lender to another.	
CASH DOWN PAYMENT: 10%		\$250,000		
AMOUNT FINANCED		\$2,250,000		
			Monthly payment (combined 1st & 2nd)	\$14,604
<ul style="list-style-type: none">The SBA 504 financing program combines a loan from a regular bank for 50% of the total loan amount and a loan from the SBA for 40% of the total loan amount (total 90%). The buyer provides a 10% cash down payment.				
SBA Financing	<u>1st Mortgage by Bank</u>		<u>2nd Mortgage by SBA</u>	
Loan Amount	\$1,250,000		\$1,000,000	
Interest Rate	6.25%		5.86%	
Amortization in Years	25 Year Amortization		25 Year Amortization	
Percent of Total Loan Amount	50% of Total		40% of Total	
Loan Fee	0.50%	\$6,250	2.15%	\$21,500
Monthly Payment	\$8,246		\$6,358	
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DEMOGRAPHICS

POPULATION	1-MILE	3 -MILE	5-MILE
2025 Total Population	17,408	100,732	198,540
2030 Projection	17,559	101,926	200,421
2020 Census	17,563	100,069	198,948
Projected Growth 2024-2029	0.17%	0.24%	0.19%
Median Age	39.8	45.4	44.2

HOUSEHOLDS	1-MILE	3-MILE	5-MILE
2025 Total	8,404	45,019	81,118
2030 Projection	8,506	45,560	81,948
2020 Census	8,277	44,361	80,701
Growth 2024-2029	0.24%	0.24%	0.20%
Owner-Occupied	32.6%	57.8%	61.5%
Renter-Occupied	58.6%	36.1%	33.1%

INCOME	1-MILE	3-MILE	5-MILE
2025 Average HH Income	\$186,347	\$205,938	\$214,601
2025 Median HH Income	\$133,375	\$145,922	\$151,236
2025 Est. Per Capita Income	\$89,377	\$92,351	\$88,034

MORTGAGE & WEALTH	1-MILE	3 -MILE	5-MILE
Housing Affordability Index	35	44	47
Percent of Income for Mortgage	69.3%	55.2%	52.5%
Wealth Index	150	205	216

RACE/ETHNICITY	1-MILE	3-MILE	5-MILE
White	60.9%	63.2%	60.1%
African American	3.3%	2.3%	2.2%
Native American	0.4%	0.3%	0.5%
Asian	16.9%	18.4%	17.3%
Hawaiian or Pacific Islander	0.3%	0.2%	0.2%
Other Race	5.3%	3.7%	6.7%

EDUCATION	1-MILE	3-MILE	5-MILE
Less Than 9th Grade	1.4%	0.9%	1.9%
9th-12th Grade, No Diploma	1.5%	1.2%	2.1%
High School Graduate	6.8%	7.6%	8.6%
GED/Alternative Credential	1.0%	0.9%	1.2%
Some College, No Degree	10.3%	10.9%	11.6%
Associate Degree	4.9%	6.1%	7.1%
Bachelor's Degree	39.9%	40.0%	38.3%
Graduate/Professional Degree	34.2%	32.3%	29.1%

TRAFFIC COUNTS



DEMOGRAPHICS

2025 SUMMARY	1-MILE	3 -MILE	5-MILE
Population	17,408	100,732	198,540
Households	8,404	45,019	81,118
Families	4,145	25,443	50,809
Average Household Size	2.05	2.21	2.41
Owner Occupied Housing Units	32.6%	57.8%	61.5%
Renter Occupied Housing Units	58.6%	36.1%	33.1%
Median Age	39.8	45.4	44.2
Median Household Income	\$133,375	\$145,922	\$151,236
Average Household Income	\$186,347	\$205,938	\$214,601

2030 SUMMARY	1-MILE	3 -MILE	5-MILE
Population	17,559	101,926	200,421
Households	8,506	45,560	81,948
Families	4,182	25,713	51,238
Average Household Size	2.04	2.21	2.41
Owner Occupied Housing Units	33.1%	58.1%	61.5%
Renter Occupied Housing Units	58.9%	36.2%	33.1%
Median Age	40.9	46.2	45.0
Median Household Income	\$143,777	\$161,264	\$169,319
Average Household Income	\$200,666	\$223,844	\$233,608

TRENDS: 2024-2029 ANNUAL RATE	1-MILE	3 -MILE	5-MILE
Population	0.17%	0.24%	0.19%
Households	0.24%	0.24%	0.20%
Families	0.18%	0.21%	0.17%



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