

PLACER COMMERCIAL GROUP

OFFERING MEMORANDUM

8780 AUBURN FOLSOM ROAD

GRANITE BAY, CA 95746

OWNER-USER OPPORTUNITY

CONFIDENTIALITY AGREEMENT

PRESENTED BY

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CONFIDENTIALITY & DISCLAIMER

Your receipt of this Memorandum constitutes your acknowledgement that (i) it is a confidential Memorandum solely for your limited use and benefit in determining whether you desire to express further interest in the acquisition of the Property, (ii) you will hold it in the strictest confidence, (iii) you will not disclose it or its contents to any third party without the prior written authorization of the Owner, and (iv) you will not use any part of this Memorandum in any manner detrimental to the Owner.

The information contained in this Marketing Brochure has been obtained from sources believed to be reliable. However, we make no guarantee, warranty or representation whatsoever about the accuracy or completeness of any information provided. As the Buyer of the Property, it is the Buyer's responsibility to independently confirm the accuracy and completeness of all material information before completing any purchase.

All property showings are by appointment only. Do not walk on property, talk or contact any tenants or management without written permission of Seller or Seller's agents.

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THE OFFERING

EXECUTIVE SUMMARY

FOR SALE — OWNER-USER OPPORTUNITY

\$1,849,000 ASKING PRICE	\$294.76 PRICE PER SF	6,273 SF BUILDING SIZE
20% LEASED OCCUPANCY AT CLOSE	1996 / 2011 BUILT / RENOVATED	Office / Medical Office PROPERTY TYPE

GRANITE BAY OWNER-USER OFFICE — 5,018 SF Deliverable at Close | SBA 504 Eligible, ~10% Down | Income In Place

PROPERTY OVERVIEW

Placer Commercial Group is pleased to present a rare opportunity to acquire an owner-user property in the heart of Granite Bay, CA. Located at 8780 Auburn Folsom Road, between Eureka Road and Douglas Boulevard, this freestanding, single-story, multi-suite office building enjoys an excellent position just minutes from Roseville and Folsom.

This well-maintained professional office property — suitable for office or medical office use — offers strong visibility along a high-traffic corridor in one of Placer County's most desirable submarkets. With ±5,018 SF deliverable at the close of escrow and the remaining ±20% leased, the property is ideal for an owner-user seeking premium space with income in place.

8780 AUBURN FOLSOM ROAD

PROPERTY HIGHLIGHTS

■ Building Size: ±6,273 SF — 11 Suites / Private Offices

■ Parcel Size: ±0.63 Acres (±27,443 SF)

■ 29 Parking Spaces (4.62/1,000 SF)

■ ±5,018 SF Deliverable at Close of Escrow — 20% Leased

■ Large Breakroom/Kitchen with Adjacent Patio

■ Large Conference Room

■ All Furniture Included with Sale

■ Power: 400 AMPS 208Y/120V — PG&E

■ Internet: MetroE Fiber EAC 1 GB — Fidium

GRANITE BAY OWNER-USER OFFICE

5,018 SF Deliverable at Close | SBA 504 Eligible, ~10% Down | Income In Place

EXTERIOR

PROFESSIONAL OFFICE BUILDING



8780 AUBURN FOLSOM ROAD, GRANITE BAY, CA 95746

PLACER COMMERCIAL GROUP

INTERIOR

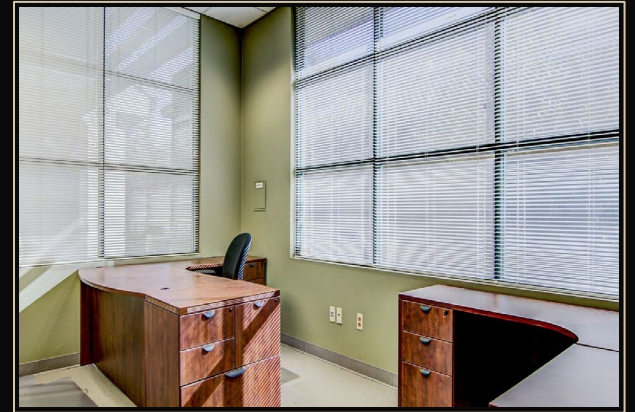
PROFESSIONAL OFFICE SPACES



RECEPTION



CONFERENCE ROOM



PRIVATE OFFICE



OFFICE / MEETING



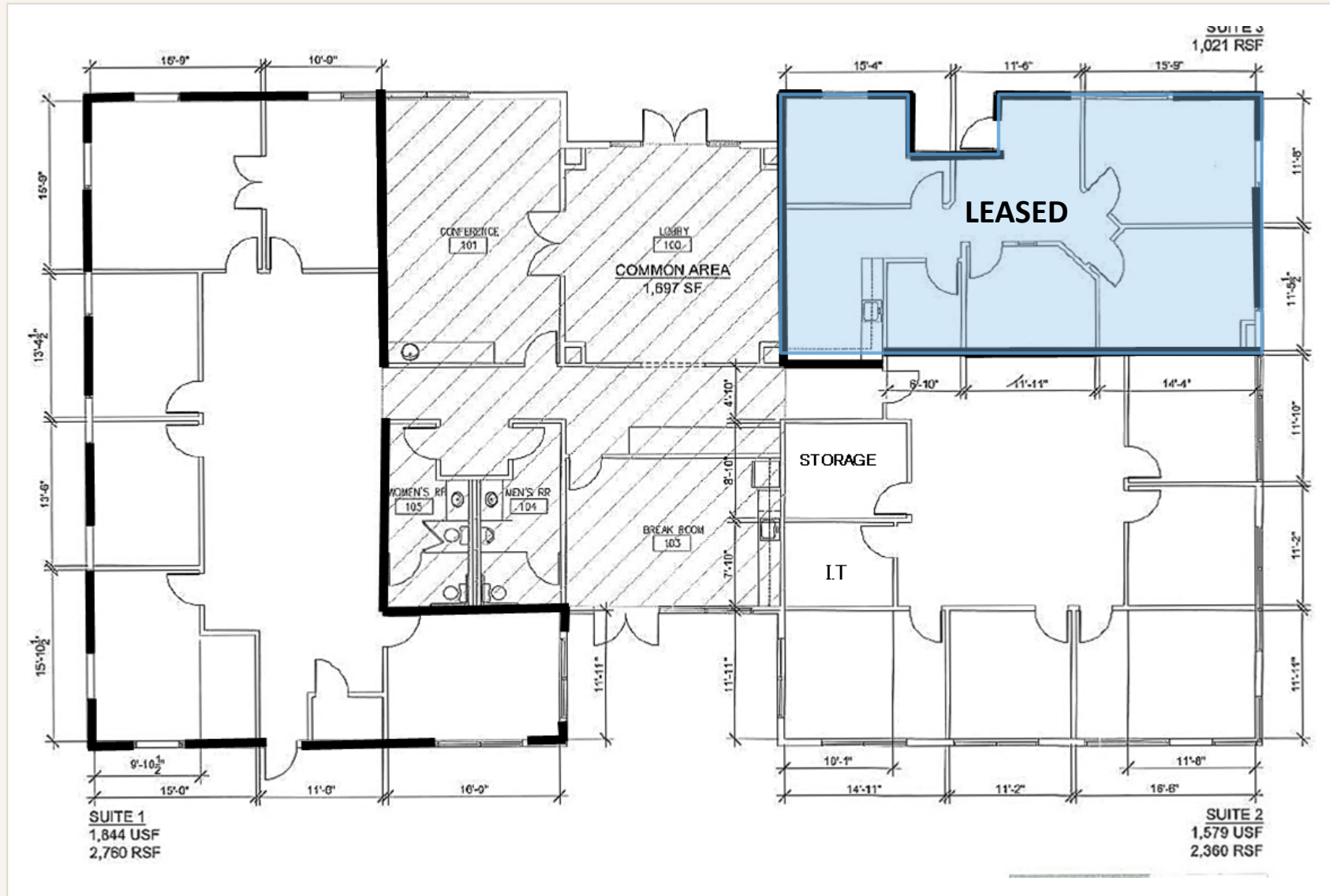
OPEN WORKSPACE



LOBBY

Contact listing agent for complete property tour and additional photography.

FLOOR PLAN



TOTAL: ±6,273 SF

11 SUITES

SINGLE STORY

29 PARKING SPACES

Floor plan is approximate and for illustration purposes only. Buyer to verify all measurements independently.

SBA 504 — EXAMPLE SCENARIO

OWNER-USER OCCUPYING ±5,018 SF — SBA 504 FINANCING, ~10% DOWN, VS. LEASING COMPARABLE SPACE

OWN — SBA 504 STRUCTURE		LEASE — MARKET COMPARISON	
Purchase Price	\$1,849,000	Space Leased	±5,018 SF
Down Payment (10%)	\$184,900	Market Rent (Full Service)§	\$2.60/SF/Mo
Bank First Mortgage (50%) @ 7.00%*	\$924,500	Monthly Rent	\$13,047
SBA 504 Debenture (40%) @ 6.27% Fixed	\$739,600	Year-One Annual Rent	\$156,562
Monthly Debt Service (25-Yr Am.)	\$11,422	Typical Annual Escalations	3%
Operating Expenses (Est.)†	\$5,157	Est. Five-Year Lease Cost	≈ \$831,000
Less: In-Place Tenant Income‡	(\$4,518)	Effective Cost — ±5,018 SF	\$2.60/SF/Mo
Net Monthly Cost	\$12,061	Equity Built Through Rent	None
Effective Cost — ±5,018 SF	\$2.40/SF/Mo		

OWN FOR ≈ \$2.40/SF VS. LEASE AT ≈ \$2.60/SF — while building ≈ \$26,000 per year in equity through principal paydown, with 25-year fixed-rate financing on 40% of the purchase.

*Bank first mortgage assumed at 7.00%, 25-yr amortization; subject to lender underwriting. SBA 504 effective rate 6.27% (Aug 2026 25-yr pricing; changes monthly). †Est. taxes (reassessed at purchase), insurance, utilities & maintenance. ‡±1,255 SF at est. \$3.60/SF full service per recent in-building leases. §CoStar est. market rent \$2.36–\$2.89/SF full service; midpoint applied. Illustration only; not a commitment to lend. Buyer to verify all figures independently.

LOCATION

Granite Bay is a desirable community known for its upscale residences, beautifully manicured landscapes, and peaceful suburban feel. Nestled on the north shore of Folsom Lake, the area is characterized by rolling hills, mature trees, and expansive green spaces.

The region offers close proximity to Folsom Lake State Recreation Area with boating, fishing, hiking, and cycling. The community is known for excellent schools in the Eureka Union and Roseville Joint Union High School Districts.

Upscale shopping centers, boutique shops, and fine dining options serve the area.

WALK SCORE

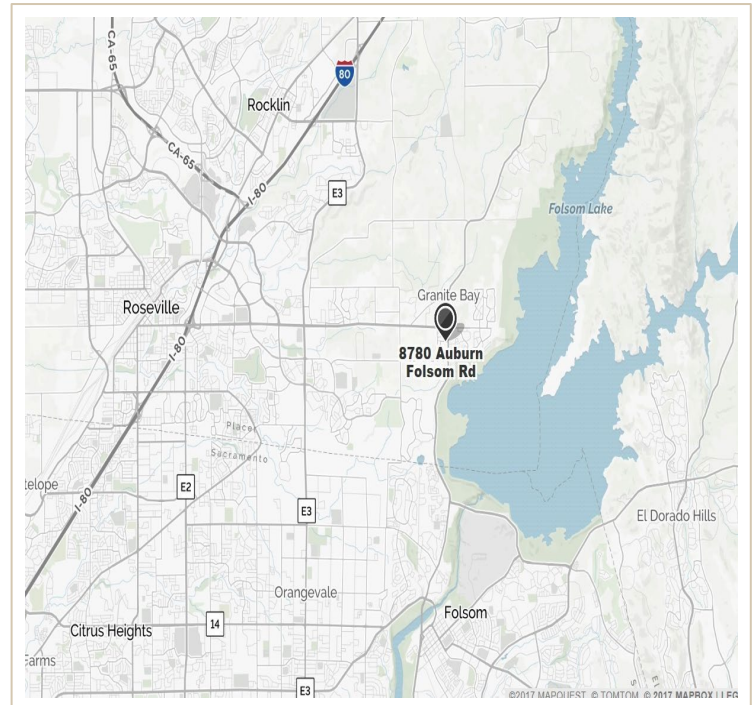
59 / 100

Somewhat Walkable

BIKE SCORE

49 / 100

Somewhat Bikeable



POINTS OF INTEREST

Within 5–10 Minutes of 8780 Auburn Folsom Road

DINING

- Dominick's Italian
- Farmhaus
- Sette Pasta House
- Casa del Lago
- Best Dim Sum
- Susie's Country Oaks Cafe

COFFEE & SHOPS

- World Traveler Coffee
- Dutch Bros
- Starbucks
- Beach Hut Deli
- Raley's
- Granite Bay Ace Hardware

HEALTH & WELLNESS

- CVS Pharmacy
- Marina Milstein Orthodontics
- Granite Bay Dentistry
- Monarch Cosmetic MD
- New Life Spa

FITNESS

- Planet Fitness
- Club Pilates
- StayFIT
- Soliza Pilates
- The Tips Golf Lounge

EDUCATION

- Cavitt Junior High
- Granite Bay Public Library
- Three Acres Preschool

RECREATION

- Folsom Lake
- Cavitt Field
- Folsom State Recreation Area

MARKET OVERVIEW

SOUTH PLACER — GRANITE BAY,
ROSEVILLE,
ROCKLIN, LINCOLN & LOOMIS

\$155,315

MEDIAN HOUSEHOLD INCOME — 1 MILE
vs. \$81,264 Sacramento MSA Median

28,191

POPULATION — 3 MILES

+4.5%

PROJECTED HOUSEHOLD GROWTH '25-'30 — 1
MILE

32,170

VEHICLES PER DAY — AUBURN FOLSOM ROAD
(2026)

SOUTH PLACER PROFILE

South Placer — anchored by Roseville, Rocklin, Granite Bay, Lincoln, and Loomis — is the Sacramento region's premier growth and affluence corridor. Placer County is home to roughly 412,000 residents with a median household income of approximately \$116,000, one of the highest of California's 58 counties.

Granite Bay sits at the top of that profile. Median household income within one mile of the property is \$155,315 — nearly double the Sacramento MSA median — with a projected household growth of approximately 4.5% through 2030 and a mature, professional trade area (median age 49.6 within one mile).

The 95746 office market is small, established, and supply-constrained, with essentially no new office construction planned — supporting long-term value for owner-users serving this affluent community, including professional and medical office uses.

Affluence	Supply-Constrained	Growth Corridor
\$155K median HH income within 1 mile	Limited 95746 office inventory	~4.5% household growth '25-'30

SITE DEMOGRAPHICS & TRAFFIC

8780 AUBURN FOLSOM ROAD — RADIUS RINGS FROM THE PROPERTY

DEMOGRAPHICS

	1 MILE	3 MILES
Population	5,343	28,191
Households	1,990	10,408
Median Age	49.6	49.0
Median HH Income	\$155,315	\$146,295
Daytime Employees	2,131	7,855
Population Growth '25–'30	+4.53%	+4.30%
Household Growth '25–'30	+4.52%	+4.17%

TRAFFIC COUNTS

VEHICLES PER DAY (ADT, 2026)

Auburn Folsom Rd at Ann Dr	32,170
Auburn Folsom Rd (0.19 mi)	28,088
Auburn Folsom Rd at Wilcox Pl	18,801
Auburn Folsom Rd (0.06 mi)	15,825
Douglas Blvd at Melwood Ln	8,207
Douglas Blvd at Auburn Folsom Rd	8,101

Immediate frontage on Auburn Folsom Road with monument signage; combined corridor counts exceed 30,000 vehicles per day at the Douglas Boulevard intersection area.

Source: CoStar; TrafficMetrix® Products. Demographics per CoStar radius rings.

SACRAMENTO MSA OVERVIEW

SACRAMENTO-ROSEVILLE-FOLSOM, CA
METROPOLITAN STATISTICAL AREA

2,379,368

POPULATION

858,756

HOUSEHOLDS

37.7

MEDIAN AGE

\$81,264

MEDIAN HOUSEHOLD INCOME
vs. \$75,149 U.S. Median

REGIONAL PROFILE

Nestled at the confluence of the American and Sacramento Rivers, the Sacramento-Roseville-Folsom MSA is a vibrant metropolitan region known for its rich history, dynamic economy, and beautiful scenery. As California's capital, it offers a unique blend of urban sophistication and outdoor adventure.

Home to diverse communities, cultural attractions, and a thriving Farm-to-Fork culinary scene, this area appeals to residents and visitors alike. The mild climate and proximity to the Sierra Nevada mountains enhance its appeal for year-round activities.

State Capital

Government & economic hub
of California

Farm-to-Fork

America's Farm-to-Fork
Capital

Sierra Nevada

Year-round outdoor
recreation

Source: U.S. Census Bureau, American Community Survey

EMPLOYMENT & ECONOMY

SACRAMENTO-ROSEVILLE-FOLSOM METROPOLITAN STATISTICAL AREA

\$177.32B

ANNUAL GDP

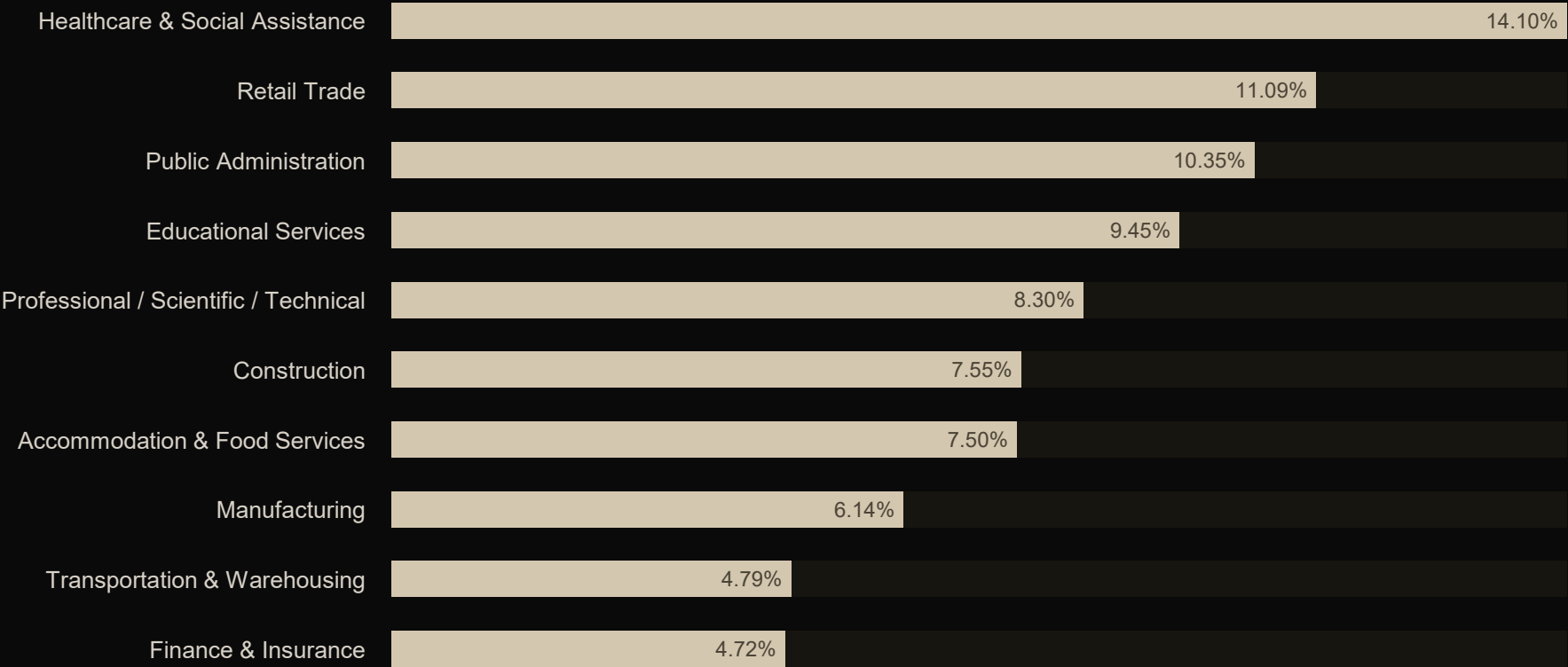
6%

UNEMPLOYMENT RATE

32nd

LARGEST ECONOMY IN THE U.S.

EMPLOYMENT BY SECTOR



DISCLOSURES

This Marketing Brochure is not a substitute for your thorough due diligence investigation of this opportunity. Any projections, opinions, assumptions or estimates used in this Marketing Brochure are for example only and do not represent the current or future performance of this property. The value of the property to you depends on factors that should be evaluated by you and your tax, financial and legal advisors.

Buyer and Buyer's tax, financial, legal, and construction advisors should conduct a careful, independent investigation of the property to determine suitability for your needs. Like all real estate acquisitions, this purchase carries significant risks. Returns are not guaranteed; any tenant and any guarantors may fail to pay the lease rent or property taxes, or may fail to comply with other material terms of the lease.

Cash flow may be interrupted in part or in whole due to market, economic, environmental or other conditions. Buyer is responsible for conducting his/her own investigation of all matters affecting the intrinsic value of the property.

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For more information or to schedule a private showing, please contact:

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