



503-505 W WASHINGTON AVE
ESCONDIDO, CA 92025

OFFERING MEMORANDUM



PRIME TURN-KEY OPPORTUNITY AT A HARD-CORNER, SIGNALIZED
INTERSECTION IN ESCONDIDO, OFFERING EXCELLENT VISIBILITY, HIGH
TRAFFIC FLOW, AND UNBEATABLE POTENTIAL NEAR MAJOR NEW
DEVELOPMENTS AND FREEWAY ACCESS.



Prime Corner Location with Exceptional Visibility and Growth Potential

Discover an unbeatable opportunity at a prime location! This turn-key space is situated at a hard corner signalized intersection with excellent visibility and high traffic flow. Located next to a former 7/11 Convenience store and across the street from two large new apartment complexes, this spot offers unmatched potential for your business. With easy access to downtown Escondido and freeways, this is the perfect spot to establish or expand your business.

SQUARE FOOTAGE
5170 SQ. FT.

YEAR BUILT
1974

LOT SIZE
.53

AVAILABILITY
IMMEDIATE

ZONING
COMMERCIAL

COUNTY
SAN DIEGO

ASKING PRICE
3,250,000

DEMOGRAPHICS

POPULATION	1 MILE	3 MILE	5 MILE
2010 Population	23,950	144,226	206,837
2025 Population	24,869	151,254	221,546
2030 Population	24,939	152,577	222,967
2025-2030 Growth Rate	0.06%	0.17%	0.13%
2025 Daytime Population	31,417	136,045	192,340

BUSINESS ENVIRONMENT: Escondido fosters a business-friendly environment with over 11,300 total businesses, including more than 5,100 brick-and-mortar establishments

2025 HOUSEHOLD INCOME	1 MILE
\$15000-24999	554
\$25000-34999	707
\$35000-49999	748
\$50000-74999	1,569
\$75000-99999	1,032
\$100000-149999	1,250
\$150000-199999	633
\$200000 or greater	420
Median HH Income	\$63,956
Average HH Income	\$81,946

WHY ESCONDIDO



Diverse and stable economy backed by strong sectors such as healthcare, cleantech, and manufacturing.

Growing population: With a population of over 146,000, Escondido provides a solid consumer base



Significant employment base: A labor force of nearly 78,000 workers

Low unemployment: Escondido's unemployment rate is below the statewide average, indicating a healthy job market.



AREA	POPULATION
CITY	37.5 SQ MI
LAND	37.3 SQ MI
WATER	0.1 SQ MI
ELEVATION	646 FT



503 W Washington Ave, Escondido, CA 92025

Southland Loan Officer: Casey Hopkins
 Phone: 858-395-9269
chopkins@southlandedc.com

USE OF PROCEEDS			
LAND			0.00
BUILDING			3,250,000.00
SITE IMPROVEMENT			0.00
SOLAR PANELS			0.00
ELIGIBLE CLOSING COSTS			0.00
TOTAL PROJECT			3,250,000.00
SOURCE OF FUNDS			
Bank	50.00%	1st T.D.	1,625,000.00
Bank Bridge	40.00%	2nd T.D.	1,300,000.00
Borrower Injection	10.00%		325,000.00
Other Sources	0.00%		0.00
100.00% TOTAL			3,250,000.00
CDC FEES			
Net Proceeds			1,300,000.00
Guaranty Fee (0.5%)			6,500.00
CDC Fee (1.5%)			19,500.00
Closing Costs			3,000.00
Funding Fee (.25%)			3,250.00
Subtotal			1,332,250.00
Underwriting Fee (.4%)			5,352.00
Total			1,337,602.00
GROSS DEBTENTURE (rounded up)			1,338,000.00
Balance to Borrower			398.00

SBA PORTION PAYMENT CALCULATION							
	Principal and Interest Payment	SBA Fee	CDC Fee	CSA Fee	Total Monthly Payment	Effective Interest Rate^	Principal Balance at the end of
Years 1-5	\$7,698.42	\$233.04	\$696.88	\$111.50	\$8,739.83	5.83%	\$1,182,175.86
Years 6-10	\$7,698.42	\$205.90	\$615.72	\$98.51	\$8,618.54	5.86%	\$983,774.07
Years 11-15	\$7,698.42	\$171.34	\$512.38	\$81.98	\$8,464.12	5.90%	\$731,160.67
Years 16-20	\$7,698.42	\$127.34	\$380.81	\$60.93	\$8,267.50	6.02%	\$409,522.76
Years 21-25	\$7,698.42	\$71.33	\$213.29	\$34.13	\$8,017.16	6.61%	(\$0.00)
Full 25 Year Term Effective Interest Rate:							5.92%

PREPAYMENT PENALTY					
Year	Rate	Amount	Year	Rate	Amount
1	4.7900%	\$63,534.73	6	2.3950%	\$27,959.49
		\$62,853.25			\$27,525.64
2	4.3110%	\$55,939.59	7	1.9160%	\$21,664.95
		\$55,295.89			\$21,300.69
3	3.8320%	\$48,565.73	8	1.4370%	\$15,695.64
		\$47,965.23			\$15,408.92
4	3.3530%	\$41,431.30	9	0.9580%	\$10,076.80
		\$40,879.85			\$9,876.19
5	2.8740%	\$34,555.65	10	0.4790%	\$4,835.34
		\$34,059.58			\$4,730.07

SAMPLE DEBT SERVICE				
	Amount	Rate	Amort	Payment
Bank	1,625,000.00	5.75%	25.00	\$10,222.98
Southland	1,338,000.00	5.92%	25.00	\$8,739.83
Other	0.00			
Borrower Injection	325,000.00			
Total	3,288,000.00			
		Average		5.83%
		Mo. Payments		\$18,962.80
		An. Payments		\$227,553.65

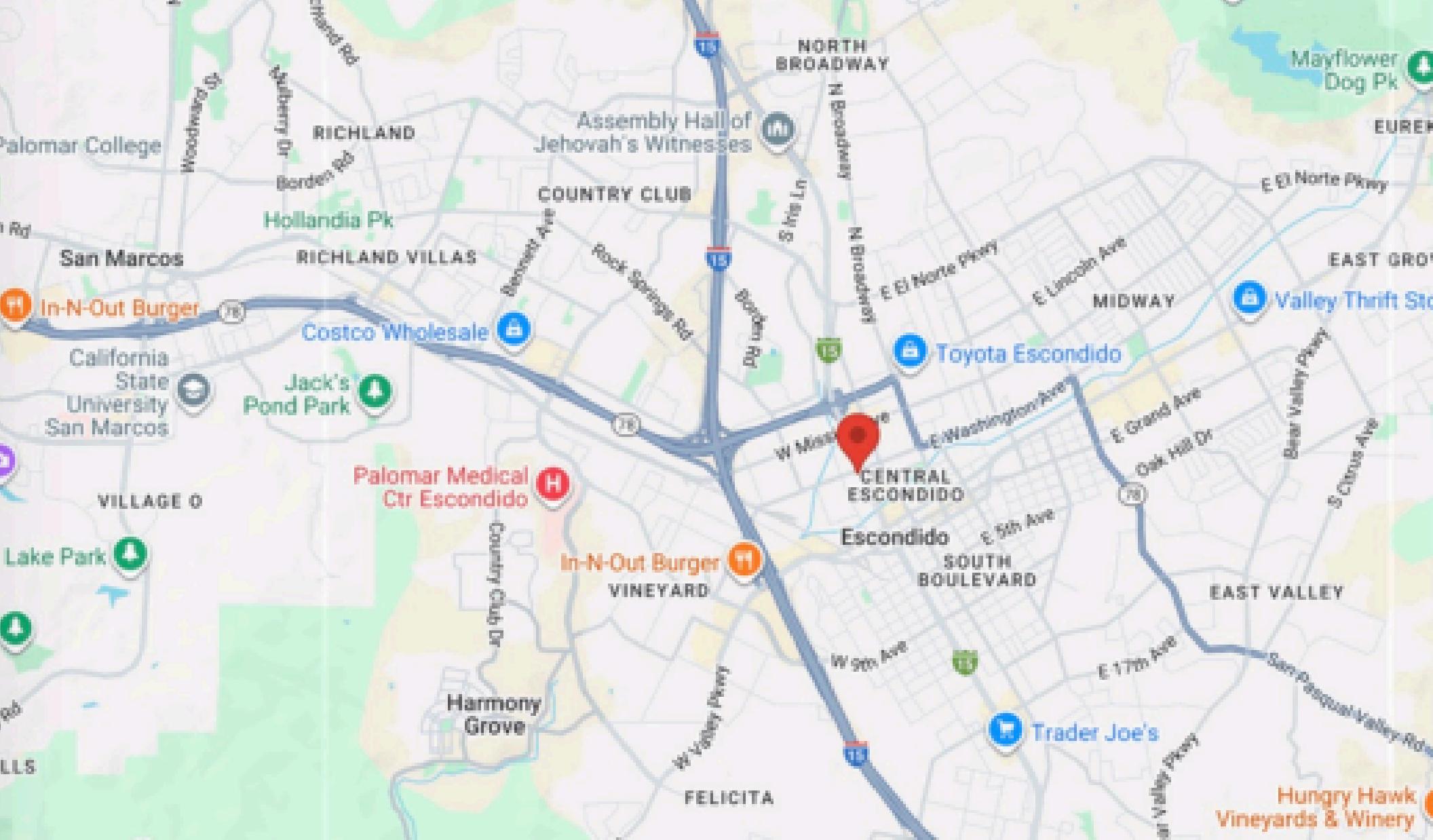
^AEffective Interest Rate is inclusive of Interest, SBA Fee, CDC Fee, and CSA Fee

Loans approved between Oct. 1st, 2025 and September 30th, 2026

Loans subject to approval from participating Lender and CDC/SBA.

Contact me to discuss the benefits of the SBA 504 loan program:

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 SBA 504 Loan Officer
 Southland EDC
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INQUIRE TODAY

Steven Sell

Sell Properties

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Sellproperties@gmail.com

Schedule a tour and secure your space today!

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