

OFFERING MEMORANDUM

10 TURNKEY UNITS + 2 SHOVEL READY ADUS FOR \$2,495,000





OFFERING MEMORANDUM

Please direct all inquiries and communications related to this offering to:

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Confidentiality & Agency Agreement

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The information listed in the marketing materials has been obtained from sources we believe to be reliable, however, no representation is made by Seller or Commercial Asset Advisors as to the accuracy or the completeness of the information contained herein and nothing contained herein is, or shall be relied on as, a promise or representation as to the future performance of the Property. Seller and its employees, disclaim any responsibility for inaccuracies and expect prospective purchasers to exercise independent due diligence in verifying all such information. Further, Seller, Commercial Asset Advisors, and their employees disclaim any and all liability for representations and warranties, expressed and implied, contained in, or for omission from, the Investment Offering Memorandum, or any other written or oral communication transmitted or made available to the recipient. Analysis and verification of the information contained in the Investment Offering Memorandum is solely the responsibility of the prospective purchaser.

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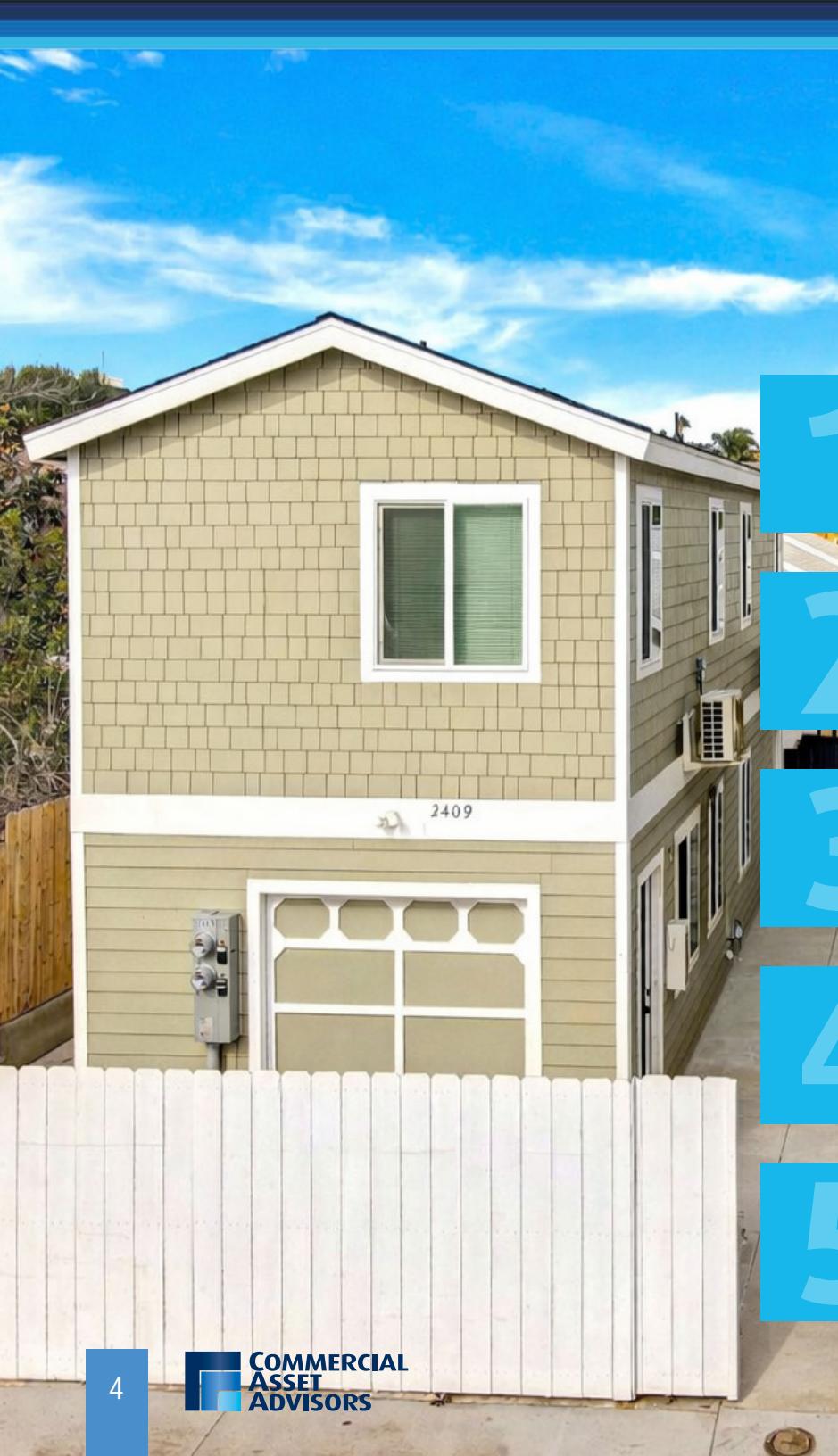


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OFFERING MEMORANDUM
4037 WINONA AVE. | SAN DIEGO, CA

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EXECUTIVE SUMMARY

THE OFFERING

2411 -2421 L STREET | SAN DIEGO, CA 92102

2411-21 L St provides an investor a semi new construction asset with 6 fully rehabilitated cottages, 4 new construction units, and approved plans to build out another 2 mid-size units on a significant cost of construction discount for a true trifecta turnkey, new construction, & value-add combination in Central San Diego.

The property produces a strong 11.43 GRM and 5.67% cap rate in current form. The Property can be operated as-is in its strong yield turnkey form or build-out the pre-approved ADUs to produce a forecasted 9.49 GRM and a 6.55% cap rate including all forecasted construction costs.

The site consists of 6 fully rehabilitated and renovated stand-alone cottages each consisting of 1 Bed / 1 Bath at 418 sqft each with private porches adding to their functional size. In 2023 the cottages were fully renovated to the studs including all new plumbing of the sewer lines, water supply lines, and electrical. Interiors were fully renovated with new kitchens, cabinets, counter tops, appliances, bathrooms, flooring, drywall, lighting, windows etc. The exterior siding is mostly original and the roofs have not been replaced in recent years.

The rear twin buildings were built completely ground up in 2025. The twin buildings consist of (2) Top Floor 266 sqft Studio units with vaulted ceilings enhancing the “cubic sqft” of the unit’s interior space. The first floor of each building consists of (1) plumbed and powered tandem depth garage totaling 532 sqft each.

By completing the ADU build-out the property provides \$200k - \$250k net equity upside and a \$223,000 per unit average cost basis for a semi-new construction asset. Post completion value is estimated at \$2,900,000 - \$2,950,000.



OPPORTUNITY HIGHLIGHTS

2411-2421 L STREET | SAN DIEGO, CA 92102

Price	\$ 2,495,000
Number of Units	Ten (10) + Two ADU's
Price Per Unit	\$ 249,500
Year Built	2023 Rehab / 2025 New
APN	535-462-04-00 & 535-462-05-00
Improvements	4,646 SF
Lot Size	6,896 SF
Metering	Individual
Gross Scheduled Income	\$218,267
Gross Proforma Income	\$263,005
In-Place Cap Rate	5.67%
Proforma Cap Rate	6.55%



Strong in-place and value-add metrics



(2) Conversion ready 2-bed / 1-bath ADU's



(2) Community laundry rooms pre-plumbed in the twin building



Fully rehabbed and new construction asset



Net metering achieving 100% water expense billback

SHOVEL READY ADU'S

The garages have been plumbed, wired, and built out with the intention of conversion from original construction. The units possess front doors, all proper and appropriate window placement and sizing, canned lighting, and drywall. Shovel Ready Permits will be delivered prior to close of escrow to build-out (2) 2 Bed / 1 Bath units measuring 532 square feet each. The new buyer will need a ROW permit to upgrade the water meter. It will cost \$10k for plans and permits + costs of ROW work.

The property provides \$200k - \$250k net equity upside by completing the ADU build-out for a \$223,000 price per unit average basis for a semi-new construction asset. Post completion value is estimated at \$2,900,000 - \$2,950,000 with total construction and permitting costs estimated at \$175k. The mostly turnkey project is only being sold pre-emptively due to pursuits of a new upleg project.

Alternatively, the garages can be leased up for storage and parking to produce an additional \$8,400 annual income.

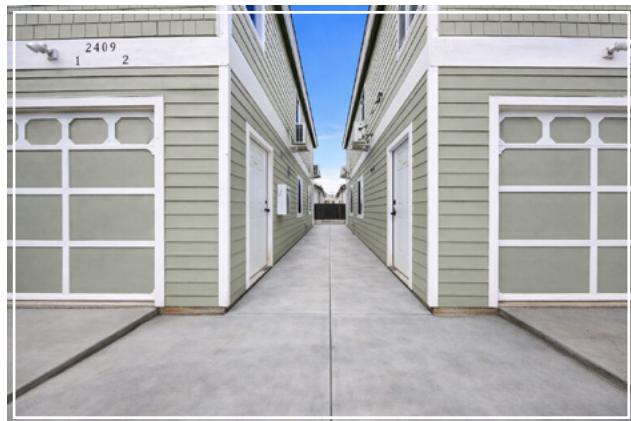


1 BEDROOM COTTAGES



STUDIOS

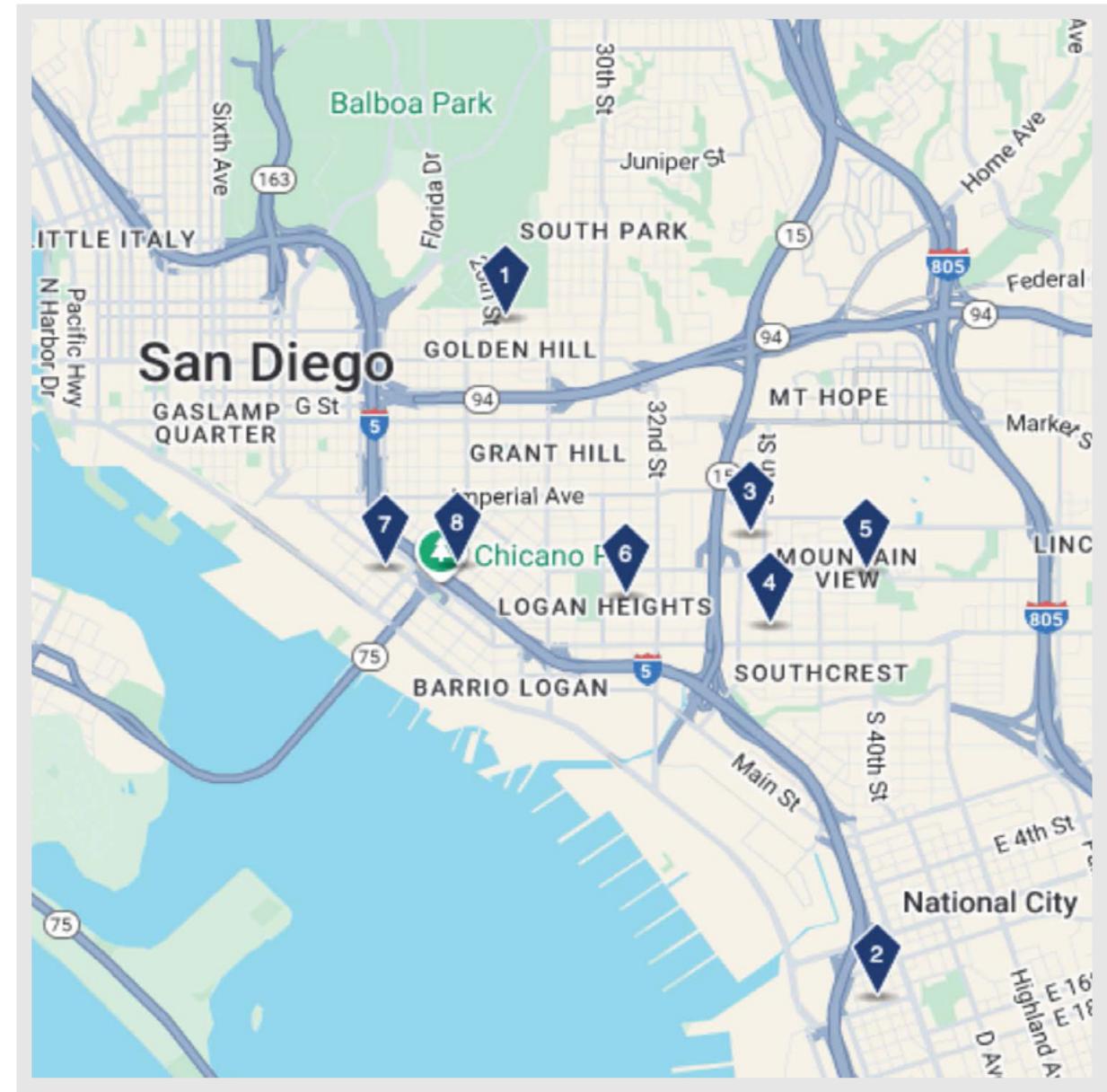






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SALES COMPARABLES



SALES COMPARABLES

1 2650-2654 B St

San Diego, CA 92102 (San Diego County) - Golden Hill Submarket



Apartments

Sold	12/5/2025	Built	2024
Sale Price	\$4,100,000 (\$410,000/Unit)	Land Area	0.17 AC/7,405 SF
Units	10	Actual Cap Rate	4.94%
GBA (% Vacant)	7,063 SF (0%)	GRM	13.90
Price per SF	\$580.49/SF	Sale Comp Status	Research Complete
Price Status	Confirmed	Sale Comp ID	7432013



Models			Counts		Units Available		Average Asking Rent		Average Effective Rent		Concessions
Beds	Baths	Average SF	Units	Mix %	Units	Percent	Per Unit	Per SF	Per Unit	Per SF	%
Studio	1	325	1	10.0%	-	-	-	-	-	-	-
1	1	425	2	20.0%	-	-	-	-	-	-	-
1	2	650	2	20.0%	-	-	-	-	-	-	-
2	2	-	5	50.0%	-	-	-	-	-	-	-

2 1227 Coolidge Ave - Coolidge Apartments

National City, CA 91950 (San Diego County) - National City Submarket



Apartments

Sold	10/24/2025	Land Area	0.20 AC/8,712 SF
Sale Price	\$2,510,000 (\$251,000/Unit)	Actual Cap Rate	5.80%
Units	10	GRM	11.10
GBA (% Vacant)	4,928 SF (0%)	Sale Comp Status	Research Complete
Price per SF	\$509.33/SF	Sale Comp ID	7392247
Price Status	Confirmed	Parcel Numbers	560-011-04
Built	1955		



Models			Counts		Units Available		Average Asking Rent		Average Effective Rent		Concessions
Beds	Baths	Average SF	Units	Mix %	Units	Percent	Per Unit	Per SF	Per Unit	Per SF	%
1	1	500	10	100%	-	-	-	-	-	-	-

SALES COMPARABLES



322 S Pardee St

San Diego, CA 92113 (San Diego County) - Mountain View Submarket



Sold	7/29/2025	Land Area	0.12 AC/5,227 SF
Sale Price	\$1,415,000 (\$283,000/Unit)	Actual Cap Rate	5.93%
Units	5	GRM	11.70
GBA (% Vacant)	2,722 SF (0%)	Sale Comp Status	Research Complete
Price per SF	\$519.84/SF	Sale Comp ID	7269834
Price Status	Confirmed	Parcel Numbers	546-171-13
Built	2024		



Models

Counts

Units Available

Average Asking Rent

Average Effective Rent

Concessions

Beds	Baths	Average SF	Units	Mix %	Units	Percent	Per Unit	Per SF	Per Unit	Per SF	%
1	1	-	4	80.0%	-	-	-	-	-	-	-
2	1	-	1	20.0%	-	-	-	-	-	-	-



3607 Logan Ave

San Diego, CA 92113 (San Diego County) - Mountain View Submarket



Sold	6/20/2025	Land Area	0.17 AC/7,284 SF
Sale Price	\$1,780,000 (\$356,000/Unit)	Actual Cap Rate	5.65%
Units	5	GRM	11.20
GBA (% Vacant)	3,747 SF (0%)	Sale Comp Status	Research Complete
Price per SF	\$475.05/SF	Sale Comp ID	7213607
Price Status	Confirmed	Parcel Numbers	550-092-31
Built	2024		



Models

Counts

Units Available

Average Asking Rent

Average Effective Rent

Concessions

Beds	Baths	Average SF	Units	Mix %	Units	Percent	Per Unit	Per SF	Per Unit	Per SF	%
Studio	1	-	1	20.0%	-	-	-	-	-	-	-
1	1	-	1	20.0%	-	-	-	-	-	-	-
2	2	-	2	40.0%	-	-	-	-	-	-	-
4	2	-	1	20.0%	-	-	-	-	-	-	-

SALES COMPARABLES

5 3966 Teak St

San Diego, CA 92113 (San Diego County) - Mountain View Submarket



Apartments

Sold	4/18/2025	Built	1953
Sale Price	\$1,500,000 (\$300,000/Unit)	Land Area	0.15 AC/6,534 SF
Units	5	Actual Cap Rate	5.79%
GBA (% Vacant)	3,182 SF (0%)	Sale Comp Status	Research Complete
Price per SF	\$471.40/SF	Sale Comp ID	7145054
Price Status	Confirmed	Parcel Numbers	546-330-09



Models

Counts

Units Available

Average Asking Rent

Average Effective Rent

Concessions

Beds	Baths	Average SF	Units	Mix %	Units	Percent	Per Unit	Per SF	Per Unit	Per SF	%
1	1	550	4	80.0%	-	-	-	-	-	-	-
2	1	1,000	1	20.0%	-	-	-	-	-	-	-

6 3079 Martin Ave

San Diego, CA 92113 (San Diego County) - Logan Heights Submarket



Apartments

Sold	4/7/2025	Land Area	0.16 AC/7,004 SF
Sale Price	\$2,938,000 (\$367,250/Unit)	Actual Cap Rate	5.81%
Units	8	GRM	12.56
GBA (% Vacant)	6,850 SF (0%)	Sale Comp Status	Research Complete
Price per SF	\$428.91/SF	Sale Comp ID	7121527
Price Status	Confirmed	Parcel Numbers	545-651-37 +1
Built	2024		



Models

Counts

Units Available

Average Asking Rent

Average Effective Rent

Concessions

Beds	Baths	Average SF	Units	Mix %	Units	Percent	Per Unit	Per SF	Per Unit	Per SF	%
1	1	505	4	50.0%	-	-	-	-	-	-	-
2	2	800	2	25.0%	-	-	-	-	-	-	-
3	3	1,615	2	25.0%	-	-	-	-	-	-	-

SALES COMPARABLES

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1830 -1836 Newton Ave

San Diego, CA 92113 (San Diego County) - Barrio Logan Submarket

★★★★★
Apartments

Sold	7/25/2024	Built	1989
Sale Price	\$2,350,000 (\$335,714/Unit)	Land Area	0.16 AC/6,970 SF
Units	7	Actual Cap Rate	5.03%
GBA (% Vacant)	7,029 SF (0%)	Sale Comp Status	Research Complete
Price per SF	\$334.33/SF	Sale Comp ID	6834068
Price Status	Confirmed	Parcel Numbers	538-240-19



Models			Counts		Units Available		Average Asking Rent		Average Effective Rent		Concessions
Beds	Baths	Average SF	Units	Mix %	Units	Percent	Per Unit	Per SF	Per Unit	Per SF	%
1	1	-	6	85.7%	-	-	-	-	-	-	-
2	1	-	1	14.3%	-	-	-	-	-	-	-
Totals			Average SF	Units	Mix %	Units	Percent	Per Unit	Per SF	Per Unit	Per SF
											%

8

2030-2034 Kearney Ave

San Diego, CA 92113 (San Diego County) - Logan Heights Submarket

★★★★★
Apartments

Sold	6/17/2024	Land Area	0.16 AC/6,970 SF
Sale Price	\$1,900,000 (\$316,667/Unit)	Actual Cap Rate	5.70%
Units	6	GRM	11.05
GBA (% Vacant)	2,900 SF (0%)	Sale Comp Status	Research Complete
Price per SF	\$655.17/SF	Sale Comp ID	6758323
Price Status	Confirmed	Parcel Numbers	538-320-04
Built/Renovated	1980/2024		



Models			Counts		Units Available		Average Asking Rent		Average Effective Rent		Concessions
Beds	Baths	Average SF	Units	Mix %	Units	Percent	Per Unit	Per SF	Per Unit	Per SF	%
1	1	-	4	66.7%	-	-	-	-	-	-	-
2	1	-	2	33.3%	-	-	-	-	-	-	-



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FINANCIAL ANALYSIS



FINANCIAL ANALYSIS



PRO FORMA INCOME & EXPENSES

2411-21 L St
San Diego, CA

Units	Type	Unit SF	Total SF	Market Rent	In-Place Rent	Monthly Mkt. Rent	Market Rent/SF
4	Studio	266	1,064	\$1,595	\$1,595	\$6,380	\$6.00
6	1 Bed / 1 Bath Cottage	418	2,508	\$1,750	\$1,748	\$10,500	\$4.19
2	2 Bed / 1 Bath Approved ADUs	532	1,064	\$2,150	\$0	\$4,300	\$4.04
12		386	4,636	\$1,765	\$1,406	\$21,180	\$4.57

Income	Pro Forma	Actual In-Place
Scheduled Market Rent		
Plus: Laundry Income *Machines Required	\$254,160	\$202,416
Plus: Garage Income *Lease-up Optional	\$3,600	\$3,000
Plus: Utility Billback	\$0	\$8,400
Plus: Pet Rent	\$4,765	\$3,971
Gross Scheduled Income	\$263,005	\$218,267
Less: Vacancy	4.00%	(-\$10,520)
Total Operating Income (EGI)		(\$8,731)
		\$252,485
		\$209,536

Expenses	Per Unit	Market			
Admin & Legal	\$72	\$862			
Repairs, Maintenance, & Turnover	\$1,179	\$14,151			
Management Fee	5.00%	\$1,052			
Utilities		\$12,624			
Landscaping & Pest		\$10,477			
Real Estate Taxes	1.2332%	\$525			
Insurance		\$6,296			
Total Operating Expenses	\$70	\$5,247			
	Per Unit:				
	\$6,261	\$5,670			
	% of Income				
	28.6%	31.2%			
ADU Construction Cost	Assume 2 @ \$75,000 each	\$150,000			
ADU Permitting Costs	\$12.5k per unit	\$25,000			
Net Operating Income		\$177,357			
		\$141,502			
Less: Debt Service		(-\$94,875)			
Projected Net Cash Flow		(\$94,875)			
		\$82,482			
		\$46,627			
Cash-on-Cash Return (Based on List Price + ADU Cost)		7.87%			
Debt Service Coverage		1.87			
Principal Reduction		\$0			
Return after Principal Reduction		8.06%			
	GRM	5.34%			
	9.49	11.43			
Pricing Analysis	Price	\$/Unit	\$/Foot	Cap Rate	Cap Rate
Asking Price	\$2,495,000	\$249,500	\$698.49		5.67%
Asking Price + ADU Costs	\$2,670,000	\$222,500	\$575.93	6.64%	5.67%
All Financing	Total Loan Amount	Down Payment	LTV	Monthly Payment	Debt Constant
	\$1,621,800	\$873,200	65%	(\$7,906)	5.9%

New Financing

LTV for this loan	Amount	Interest Rate	Amortization	Payment	I/O Term (yrs)
65%	\$1,621,800	5.85%	Interest Only	(\$7,906)	3

IMPORTANT INFORMATION & DISCLAIMER: No warranties or representations, expressed or implied, are made as to the accuracy of the information contained herein. The information provided was obtained from sources deemed reliable but has not been independently verified, and no guarantees are made regarding its accuracy or completeness. Any opinions, projections, or estimates are for general informational purposes only and do not guarantee current or future performance. You are advised to independently verify all information and consult with legal, financial, and tax advisors before making any decisions. All parties shall indemnify and hold our firm harmless from any reliance on the information contained within any marketing and informational materials provided.

OFFERING MEMORANDUM
4037 WINONA AVE. | SAN DIEGO, CA

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RENT COMPARABLES



RENTAL COMPARABLES

1 BEDROOM

OFFERING MEMORANDUM
4037 WINONA AVE. | SAN DIEGO, CA

RENTAL COMPARABLES

2 BEDROOM

Address, neighborhood, city, ZIP Q For Rent 2 bd, 1+ ba More (2) 7 Saved Homes

Schools

Map

Apartments For Rent
9 rentals available

Sort: Newest

7 hours ago

\$2,450/mo
2 bds | 1 ba | 575 sqft - Apartment for rent
529 Sampson St #1, San Diego, CA 92113

11 days ago

\$2,500/mo
2 bds | 1 ba | -- sqft - Apartment for rent
549 17th St #549, San Diego, CA 92101

Top floor unit

\$2,295/mo
2 bds | 1 ba | -- sqft - Apartment for rent
3288 Island Ave #3288, San Diego, CA 92102

Modern elegance

\$2,000/mo
2 bds | 1 ba | 662 sqft - Apartment for rent
335-341 S 28th St #339, San Diego, CA 92113

Private patio space

\$2,300/mo
2 bds | 1 ba | 640 sqft - Apartment for rent
2967 L St. San Diego, CA 92102

Where you can

\$2,395/mo
2 bds | 1 ba | 750 sqft - Apartment for rent
2737 G St Unit A. San Diego, CA 92102

RENTAL COMPARABLES

STUDIO

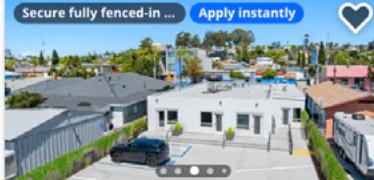
Address, neighborhood, city, ZIP For Rent Price Studio, 0+ ba Home Type More (1) Save search 7 Saved Homes

Schools Remove Boundary X

3127 National Ave, San Diego, CA Learn More

 49 days ago Secure fully fenced-in ... Apply instantly

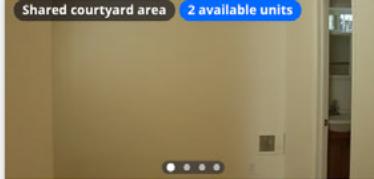
\$1,795+/mo Studio | 1 ba | -- sqft - Apartment for rent
3102 G Street - 3102#3, 3102 G St, San Diego, CA... Request a tour

 Mostly single-family scale neighborhood Shared courtyard area 2 available units

\$1,895+/mo Studio | 1 ba | 500 sqft - Apartment for rent
2679 Imperial Ave, 2679 Imperial Ave #85b5752a... Request a tour

 1.5K 1.8K 1.9K 2 units 3 units 4 units 8 units 1.4K 1.6K 1.6K 1.8K 2.4K

\$1,800/mo Studio | 1 ba | -- sqft - Apartment for rent
917-19 Cesar E Chavez Pkwy #3, San Diego, CA... Request a tour

 1.575/mo 1.650+ Studio
1140 1/2 S 20th St, San Diego, CA

 Fresh paint Private balcony - \$100

\$1,575/mo Studio | 1 ba | 225 sqft - Apartment for rent
1043 Sampson St #B, San Diego, CA 92113 Request a tour

\$1,595/mo Studio | 1 ba | 190 sqft - House for rent
2653 Newton Ave, San Diego, CA 92113 Request a tour

Map Keyboard shortcuts Map data ©2026 Google, INEGI Terms Report a map error

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LOCATION OVERVIEW



SAN DIEGO COUNTY MARKET OVERVIEW



VIBRANT COASTAL PARADISE

San Diego County is a vibrant coastal paradise with a diverse economy and endless opportunities for residents and visitors alike to enjoy 300+ days a year of sunshine and 70 miles of pristine Southern California coastline. From its stunning beaches and famous theme parks to its rich cultural scene and thriving entertainment sector. Whether you're looking to soak up the sun on one of San Diego's many beautiful beaches, explore its world-class museums and cultural attractions, or enjoy its lively nightlife and dining scene, San Diego has it all.



	70	Miles of Coastline
	300+	Sunny Days a Year
	70	Avg High Temperature
	\$1,100,000	Avg Home Value
	3,298,634	Population - San Diego County
	\$98,928	Median Household Income
	1,172,343	Households

Source: US Census.gov

SAN DIEGO COUNTY MARKET OVERVIEW

PRIMARY EMPLOYERS



Tourism: The tourism industry is the largest employer in San Diego County, supporting over 300K jobs. Visitors to San Diego spend billions of dollars (\$17B) each year on hotels, restaurants, attractions, and shopping.



Military & Defense: The military is the second-largest employer in San Diego County employing over 100K active duty, with spending over \$26B, providing over 337K jobs. San Diego is home to a number of major military bases, including Naval Base San Diego, Marine Corps Air Station Miramar, and Camp Pendleton.



Technology: The technology sector is a growing economic driver in San Diego County, with over 150K jobs. Companies such as Qualcomm, Intuit, and Sony have offices in the county.



Education: The education sector is another major employer in San Diego County, with over 50K jobs. San Diego is home to several universities and colleges, including, but not limited to the University of San Diego, San Diego State University, San Marcos City College, and the University of California, San Diego.



Healthcare: The healthcare sector is a growing employer in San Diego County, with over 100K jobs. San Diego is home to a number of major hospitals and healthcare providers, including Sharp Healthcare, Scripps Health, and Kaiser Permanente.



Manufacturing: Companies such as Northrop Grumman, General Dynamics NASSCO, and Sony have manufacturing facilities in San Diego County supporting over 110K jobs..

SAN DIEGO COUNTY INVESTMENT FUNDAMENTALS

San Diego County offers some of the strongest real estate market fundamentals in the world. California, the world's 5th largest economy, provides one of the most enviable lifestyles and strongest employment opportunities for its population. San Diego, California's most southern county, produces the state's most temperate climate and beautiful coastlines. Combined with limited real estate supply, strong employment, and a high barrier to entry for home ownership, San Diego possesses an ever-lasting pool of renter demand for Multifamily Real Estate.

Strong Economic Fundamentals:

San Diego boasts a diverse and thriving economy, anchored by technology, biotech, healthcare, tourism, military, universities and research institutions.

High Demand for Rental Properties:

The demand for rental properties in San Diego County remains consistently high. The region's desirability, coupled with a growing population, ensures a continuous need for affordable housing options.

Limited Supply and High Barrier to Entry:

San Diego is a city with a limited supply and high barrier to entry for multi-family real estate. The city has a low vacancy rate of 3.5% and high demand for housing. The median home price in San Diego is \$1.1 million.

Proposition 13:

Under Prop 13 all real property has established base year values, a restricted rate of increase on assessments of no greater than 2% each year, and a limit on property taxes to 1% of the assessed value (plus additional voter-approved taxes) [\[Learn More...\]](#)

Quality of Life:

San Diego is renowned for its high quality of life, with beautiful beaches, outdoor recreational opportunities, excellent schools, and a thriving cultural scene.

Some of the Nation's Strongest Appreciation:

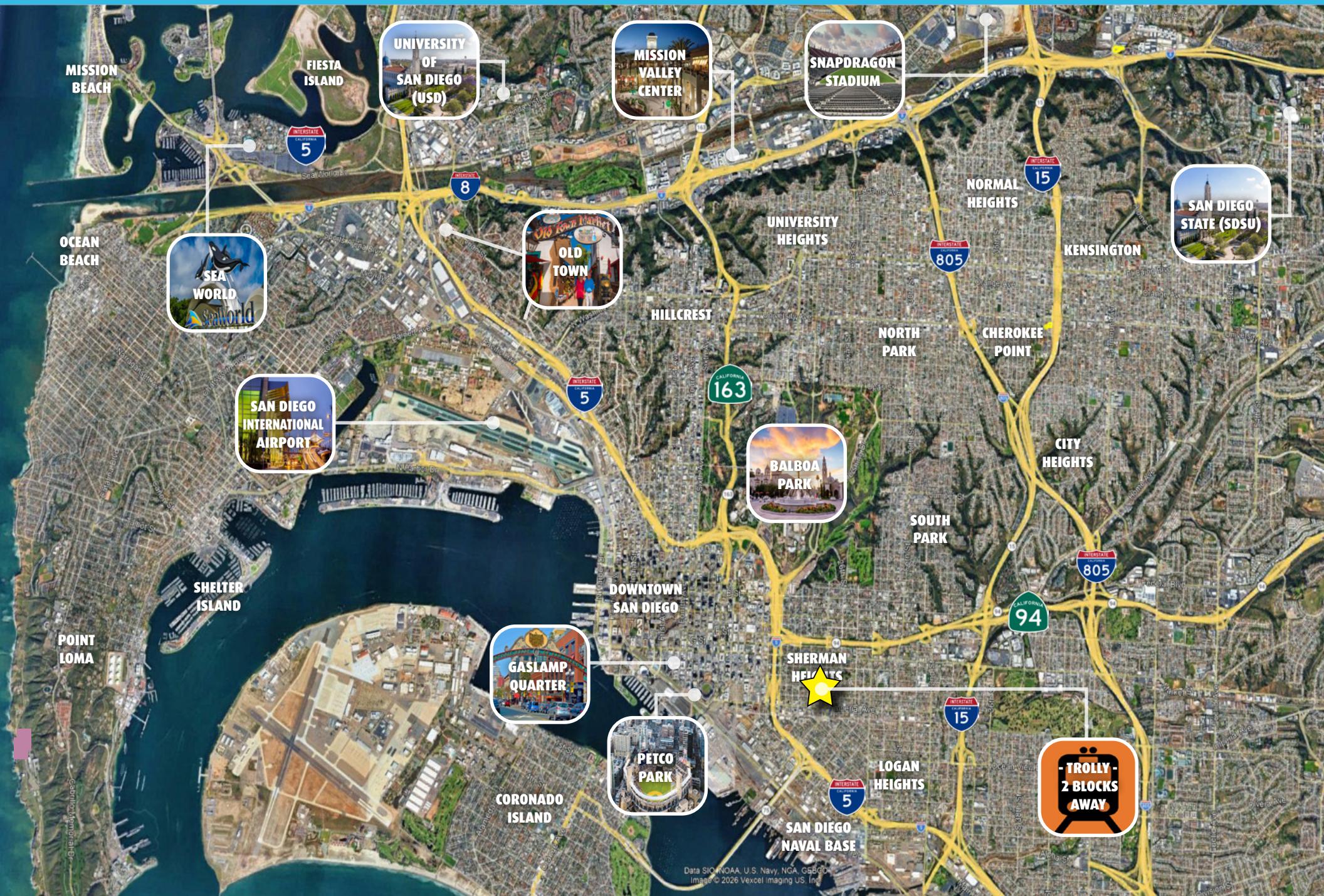
The real estate market in San Diego has historically shown steady appreciation over the long term. While short-term fluctuations may occur, investing in multi-family properties in this area offers the potential for capital appreciation over time.

Potential for Short-Term Rentals:

With the growing popularity of vacation rentals through platforms like Airbnb, investors can consider the potential for short-term rental income.

Potential Tax Benefits:

Real estate investments often come with various tax benefits, including deductions for mortgage interest, property depreciation, and more.





2411 - 2421 L STREET | SAN DIEGO, CA 92102

858. 360. 3000 ■ caacre.com