

OFFERING MEMORANDUM



Westwood Garden

2351 Westwood Ct, Arcata, CA 95521

| Marcus & Millichap |

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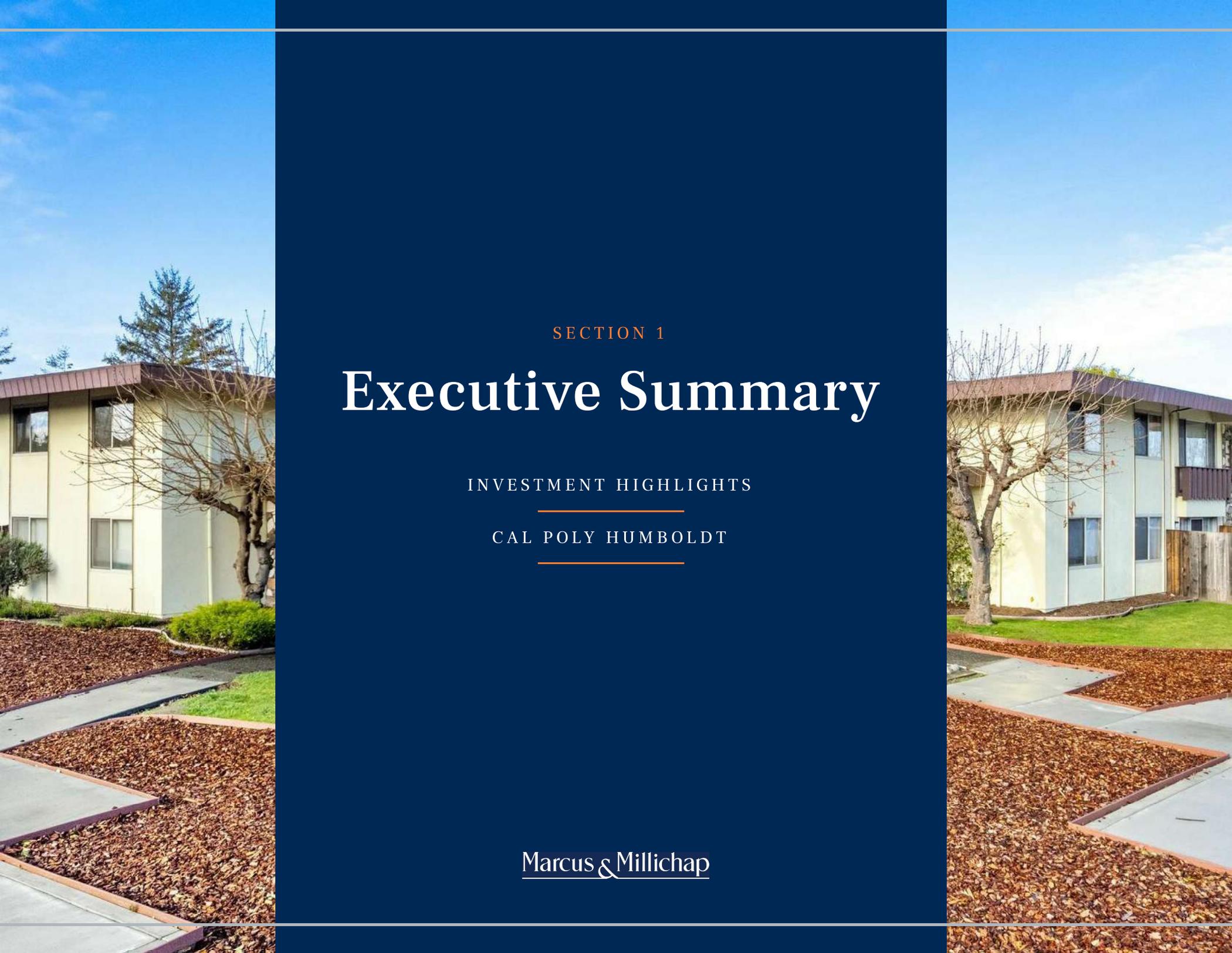
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SECTION 1

Executive Summary

INVESTMENT HIGHLIGHTS

CAL POLY HUMBOLDT

Marcus & Millichap

WESTWOOD GARDEN APARTMENTS

2351 Westwood Ct, Arcata, CA 95521

INVESTMENT OVERVIEW

Marcus & Millichap is pleased to present Westwood Garden Apartments comprised of 92 multifamily units and strategically located at 2351 Westwood Court in Arcata, CA. Westwood Garden was originally built as a 60-unit complex in 1968 and sits on a large 5.60 acre lot. In 2024, the owner developed an additional 32 units converting the complex into a 92-unit project. Additionally, the project is entitled to build 70 more units to make it a 162-unit complex. An appraiser valued this entitlement \$1,000,000 by itself (not included in underwritten value).

The unit mix is comprised of:

- (44) One bedroom units averaging 457 sq ft and \$1,288 Rent
- (40) Two bedroom units averaging 840 sq ft and \$1,411 Rent
- (8) Three bedroom units averaging 980 sq ft and \$1,638 Rent

Arcata, nestled in Humboldt County, is renowned for its scenic beauty, vibrant arts scene, and proximity to key employment and education hubs, including Cal Poly Humboldt University. The property benefits from its central location, offering easy access to downtown Arcata, local shops, restaurants, and the Arcata Marsh & Wildlife Sanctuary. This prime location ensures a steady rental demand, supported by the region's growing economy and limited housing supply.

INVESTMENT HIGHLIGHTS

- **Recent Expansion** – 32 new solar-equipped units added in 2024, enhancing efficiency.
- **Development Opportunity** – Active Arcata entitlement for 70 more units.
- **Strong Asset Quality** – Spacious units in a well-maintained complex with high pride of ownership.

STATE INVESTMENT AND ENROLLMENT EXPANSION -

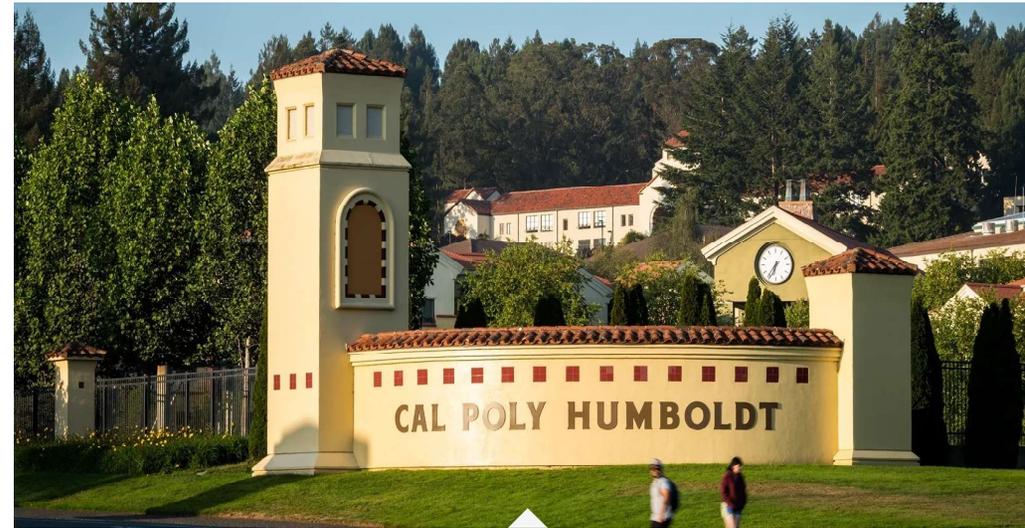
In 2021, Cal Poly Humboldt received a substantial state investment of nearly \$500 million to support its transition into a polytechnic institution. This funding aims to expand academic programs, enhance facilities, and significantly increase student enrollment. The university's prospectus projected a 50% enrollment increase over three years and a potential doubling over seven years, although recent data has shown 6% growth in the first few years, the University still projected growth to 11,000 students by 2028.

STUDENT HOUSING SHORTAGE -

The limited availability of on-campus housing has been a persistent issue, with the university currently able to accommodate only about one-third of its students. A 2018 study found that nearly one in five students had experienced homelessness, twice the CSU system average. To address this, the university has initiated projects like the off-campus Craftsman Mall housing complex, which opened 2/3 of its 964 beds in Fall 2025 and will be opening the remaining third in Spring of 2026. They are rebuilding on-campus a portion of the University to add +100 net beds. While this has helped, there is likely to be a strong shortfall of housing still as student enrollment numbers continue to rise.

INVESTMENT POTENTIAL -

Given the current housing constraints and the university's plans for enrollment growth, there is a potentially significant opportunity for



- Meadowbrook & Brookside are 1.2 miles from Cal Poly Humboldt (4 min drive & 20 min walk).
- University was officially renamed from **Humboldt State University** to **California State Polytechnic University, Humboldt** in 2022.
- Cal Poly Humboldt received ~\$500,000,000 from the State to support the transition.
- Enrollment numbers expected to nearly double from 2023 to 2028 from the state's investment.
- Student Housing Shortage for the foreseeable future.





SECTION 2

Property Information

REGIONAL MAP

RETAIL AERIAL

AERIAL PHOTOS

EXTERIOR PHOTOS

INTERIOR PHOTOS

RENT ROLL

INCOME & EXPENSES

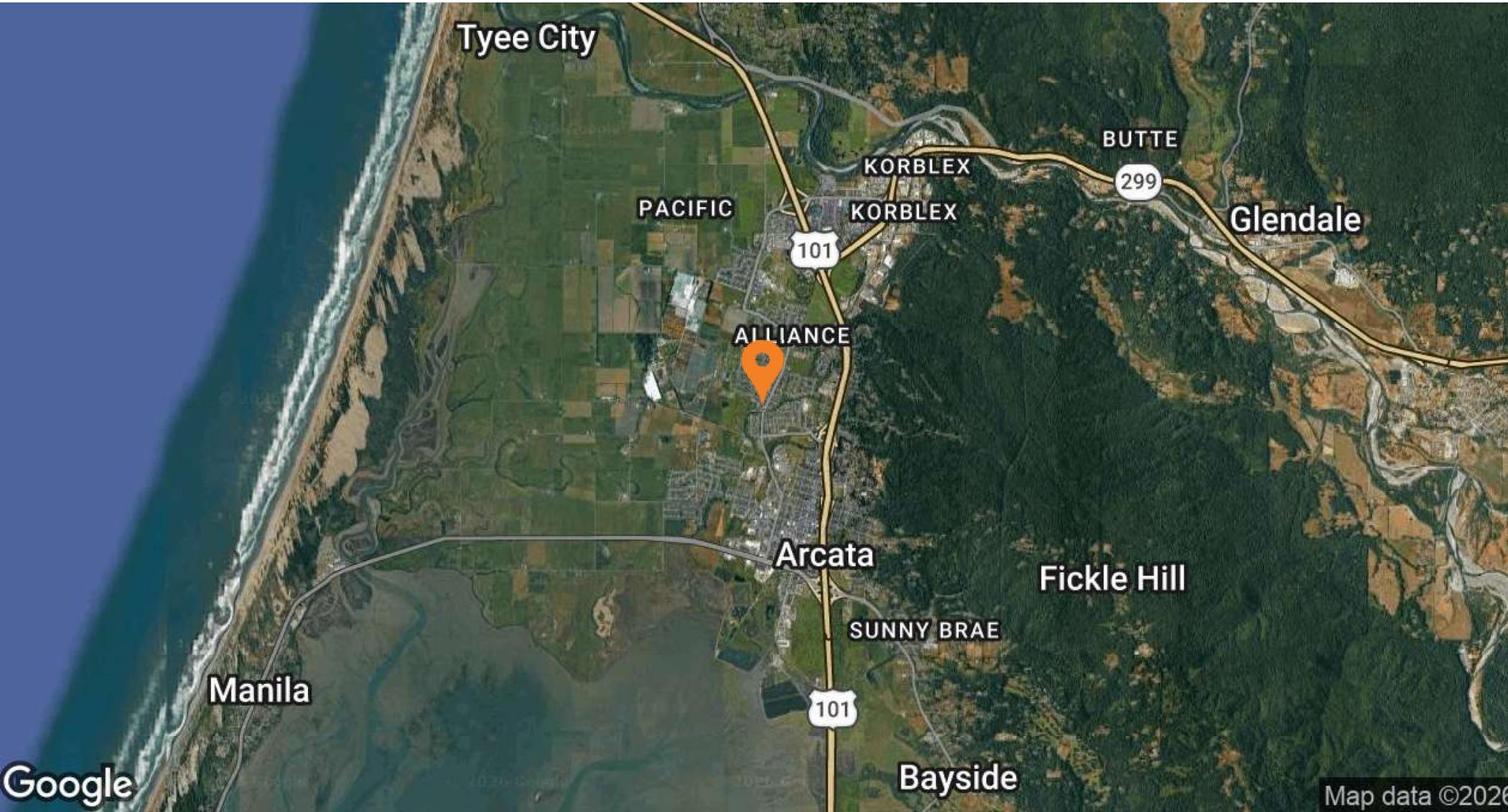
NOTES

FINANCIAL DETAILS

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REGIONAL MAP // **Westwood Garden**





SUBJECT PROPERTY
WESTWOOD APARTMENTS
 2351 WESTWOOD CT
 92 UNITS

RAMADA
 BY WYNDHAM

Mad River Community Hospital

VALLEY WEST SHOPPING CENTER
DOLLAR TREE
HARBOR FREIGHT **SUBWAY**
Quality Tools at Remarkably Low Prices
Cart's Jr. **ROUND TABLE PIZZA**
Ray's FOOD PLACE **JITTER BEAN COFFEE CO.**
EMPLOYEE OWNED • COMMUNITY VALUES

ALLIANCE

MURPHY'S Markets

ARCATA ELEMENTARY SCHOOL

Cal Poly Humboldt.

COASTAL GROVE CHARTER SCHOOL

ARCATA HIGH SCHOOL

UNION TOWN SHOPPING CENTER
SAFeway **CVS pharmacy**
Coast Central Credit Union

ARCATA

Chevron

SUNNY BRAE

SUBJECT PROPERTY TO POINTS OF INTEREST	
POINTS OF INTEREST	DRIVE TIME
CALPOLY HUMBOLDT	3 MIN
ARCATA ELEMENTARY SCHOOL	3 MIN
ARCATA HIGH SCHOOL	4 MIN
MAD RIVER COMMUNITY HOSPITAL	4 MIN
UNION TOWN SHOPPING CENTER	6 MIN
VALLEY WEST SHOPPING CENTER	7 MIN

AERIAL PHOTOS // Westwood Garden

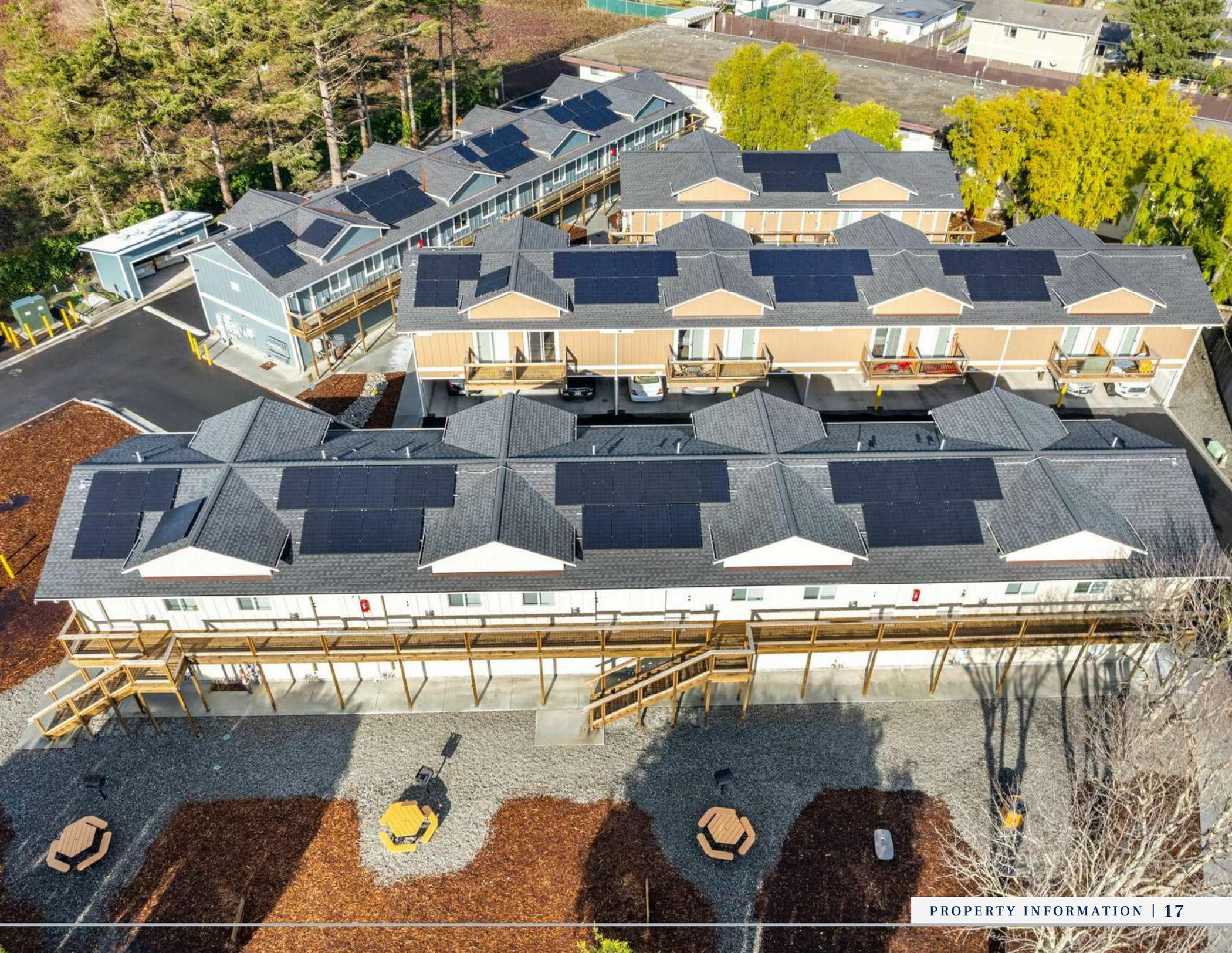


Westwood Garden // EXTERIOR PHOTOS



INTERIOR PHOTOS // Westwood Garden



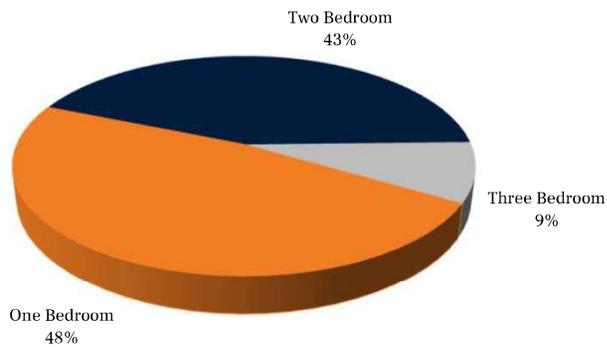


RENT ROLL // Westwood Garden

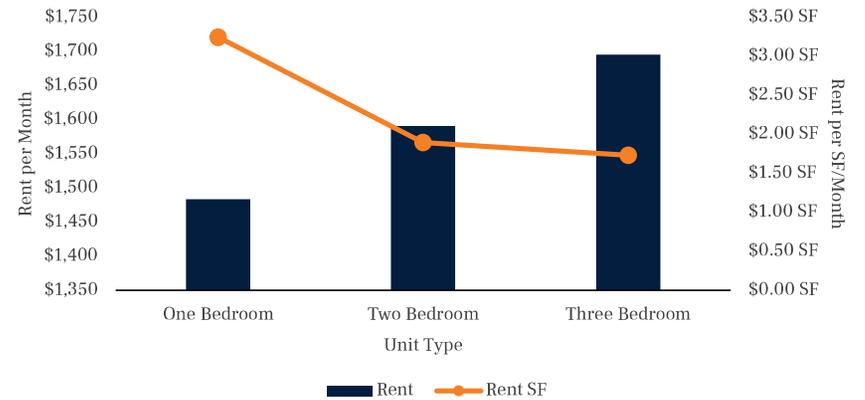
UNIT TYPE	# OF UNITS	AVG SQ FEET	RENTAL RANGE	SCHEDULED			POTENTIAL		
				AVERAGE RENT	AVERAGE RENT / SF	MONTHLY INCOME	AVERAGE RENT	AVERAGE RENT / SF	MONTHLY INCOME
One Bedroom	44	457	\$1,125 - \$1,600	\$1,288	\$2.82	\$56,660	\$1,484	\$3.24	\$65,280
Two Bedroom	40	840	\$845 - \$1,650	\$1,411	\$1.68	\$56,437	\$1,591	\$1.89	\$63,635
Three Bedroom	8	980	\$1,365 - \$1,895	\$1,638	\$1.67	\$13,100	\$1,695	\$1.73	\$13,560
TOTALS/WEIGHTED AVERAG	92	669		\$1,372	\$2.05	\$126,197	\$1,549	\$2.31	\$142,475
GROSS ANNUALIZED RENTS				\$1,514,364			\$1,709,700		

Notes:

Unit Distribution



Unit Rent



OPERATING STATEMENT

INCOME	Scheduled		ProForma	NOTES	PER UNIT
Rental Income					
Gross Potential Rent	1,709,700		1,709,700		18,584
Loss / Gain to Lease	(195,336)	11.4%	0	[1]	0
Gross Scheduled Rent	1,514,364		1,709,700		18,584
Physical Vacancy	(45,431)	3.0%	(51,291)	3.0%	(558)
TOTAL VACANCY	(\$45,431)	3.0%	(\$51,291)	3.0%	(\$558)
Effective Rental Income	1,468,933		1,658,409		18,026
Laundry Income	23,434		23,434	[10]	255
TOTAL OTHER INCOME	\$23,434		\$23,434		\$255
EFFECTIVE GROSS INCOME	\$1,492,367		\$1,681,843		\$18,281
EXPENSES	Scheduled		ProForma	NOTES	PER UNIT
Real Estate Taxes	131,479		131,479	[2]	1,429
Insurance	63,000		63,000	[3]	685
Utilities - Gas & Electric	25,740		25,740	[4]	280
Utilities - Water & Sewer	66,204		66,204	[4]	720
Trash Removal	49,227		49,227	[4]	535
Repairs & Maintenance	75,900		75,900	[5]	825
Landscaping	6,451		6,451	[4]	70
Payroll	105,800		105,800	[6]	1,150
Direct Tax Charges	7,580		7,580	[7]	82
Operating Reserves	23,000		23,000	[8]	250
Management Fee	74,618	5.0%	84,092	5.0% [9]	914
TOTAL EXPENSES	\$629,000		\$638,474		\$6,940
EXPENSES AS % OF EGI	42.1%		38.0%		
NET OPERATING INCOME	\$863,367		\$1,043,369		\$11,341

Notes and assumptions to the above analysis are on the following page.

NOTES TO OPERATING STATEMENT

- [1] Loss-to-Lease: Difference Between In-Place/Scheduled Rents and Market Rents
- [2] Property Taxes at New Purchase Price (Rate: 1.077%)
- [3] Insurance Expense from California Fair Plan Quote + Separate GL Policy
- [4] Financial Data Derived from Owner-Supplied Profit & Loss Statements
- [5] Repair Expenses Standardized at an Annual Rate of \$825 Per Unit
- [6] Payroll Expenses Standardized at an Annual Rate of \$1,150 Per Unit
- [7] Direct Tax Charges As Reflected On Most Recent Tax Bill
- [8] Operating Reserves Set at a Standard Annual Rate of \$250 Per Unit
- [9] A Property Management Fee of 5% is Applied
- [10] Laundry Income is an Estimated Projection for the Year (Contact Broker for More Details).

Westwood Garden // FINANCIAL DETAILS

SUMMARY

Price	\$12,200,000	
Down Payment	\$3,050,000	25%
Number of Units	92	
Price Per Unit	\$132,609	
Price Per SqFt	\$198	
Rentable SqFt	61,564	
Lot Size	5.60 Acres	
Approx. Year Built	1967 / 2024	

RETURNS	Scheduled	ProForma	Reno
CAP Rate	7.08%	8.55%	10.25%
GRM	8.06	7.14	6.25
Cash-on-Cash	7.07%	12.97%	12.97%
Debt Coverage Rati	1.33	1.61	1.61

FINANCING	1st Loan
Loan Amount	\$9,150,000
Loan Type	New
Interest Rate	5.85%
Amortization	30 Years
Year Due	2029

Loan information is subject to change. Contact your Marcus & Millichap Capital Corporation representative.

OPERATING DATA

INCOME	Scheduled		ProForma	
Gross Scheduled Rent		\$1,514,364		\$1,709,700
Less: Vacancy/Deductions	3.0%	\$45,431	3.0%	\$51,291
Total Effective Rental Income		\$1,468,933		\$1,658,409
Other Income		\$23,434		\$23,434
Effective Gross Income		\$1,492,367		\$1,681,843
Less: Expenses	42.1%	\$629,000	38.0%	\$638,474
Net Operating Income		\$863,367		\$1,043,369
Cash Flow		\$863,367		\$1,043,369
Debt Service		\$647,755		\$647,755
Net Cash Flow After Debt Service	7.07%	\$215,612	12.97%	\$395,614
Principal Reduction		\$115,546		\$122,489
TOTAL RETURN	10.86%	\$331,158	16.99%	\$518,103

EXPENSES	Scheduled	ProForma
Real Estate Taxes	\$131,480	\$131,480
Insurance	\$63,000	\$63,000
Utilities - Gas & Electric	\$25,740	\$25,740
Utilities - Water & Sewer	\$66,204	\$66,204
Trash Removal	\$49,227	\$49,227
Repairs & Maintenance	\$75,900	\$75,900
Landscaping	\$6,451	\$6,451
Payroll	\$105,800	\$105,800
Direct Tax Charges	\$7,580	\$7,580
Operating Reserves	\$23,000	\$23,000
Management Fee	\$74,618	\$84,092
TOTAL EXPENSES	\$629,000	\$638,474
Expenses/Unit	\$6,837	\$6,940



SECTION 3

Market Overview

MARKET OVERVIEW

PRIMARY EMPLOYERS

DEMOGRAPHICS

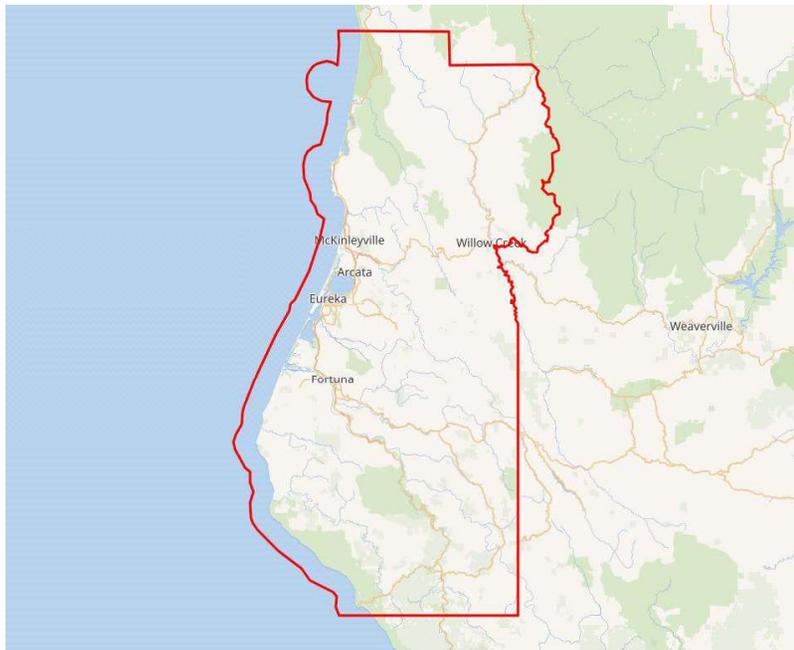
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HUMBOLDT

Humboldt County, located in Northern California, is renowned for its lush redwood forests, rugged coastline, and a commitment to environmental preservation. The county's natural beauty and temperate climate make it an attractive destination for both residents and tourists. The city of Arcata, home to Cal Poly Humboldt, contributes to the county's youthful demographic and vibrant cultural scene.



Sources: U.S. Census Bureau; Cal Poly Humboldt; Humboldt County Economic Development Department.

METRO HIGHLIGHTS



AGRICULTURE DIVERSITY

Favorable The county's fertile lands support a variety of agricultural activities, including dairy farming, organic produce, and specialty crops, bolstering the local economy.



EDUCATIONAL INFLUENCE

Cal Poly Humboldt, located in Arcata, serves as a significant educational hub, attracting students nationwide and contributing to the local economy.



TOURISM AND RECREATION

Proximity to natural attractions like the Redwood National and State Parks and the Pacific coastline supports a thriving tourism sector, offering numerous outdoor recreational opportunities.

ECONOMY

- **EDUCATION AND HEALTH SERVICES:**
Major employers include Cal Poly Humboldt and St. Joseph Health, providing stability and growth in the education and healthcare sectors.
- **AGRICULTURE AND FORESTRY:**
The region's rich natural resources support industries in timber, fishing, and organic farming, contributing to a diversified economic base.
- **TOURISM:**
Natural attractions draw visitors year-round, supporting local businesses and hospitality services.

DEMOGRAPHICS



POPULATION

136K



HOUSEHOLDS

54K



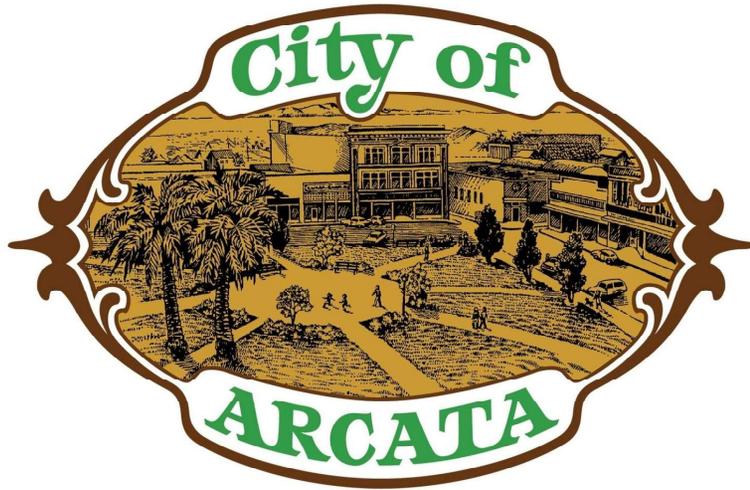
MEDIAN AGE

37



MEDIAN
HOUSEHOLD
INCOME

\$51,000



PRIMARY EMPLOYERS IN ARCATA, CA

- **Cal Poly Humboldt:** As one of the most significant employers in the area, Cal Poly Humboldt provides a variety of jobs in education, administration, and support services. The university is a critical economic driver in the region.
- **City of Arcata:** The local government employs a considerable number of individuals across various departments such as public works, administrative services, and community development.
- **Mad River Community Hospital:** This hospital serves the healthcare needs of Arcata and surrounding areas, offering employment in healthcare services ranging from medical professionals to administrative and support staff.
- **Sun Valley Floral Farms:** Known for its floral industry, Sun Valley is one of the largest employers in the area, specializing in the cultivation and distribution of flowers, particularly bulbs and cut flowers.
- **Green Diamond Resource Company:** Involved in forest management and timber production, Green Diamond is a significant player in the local economy, employing individuals in forestry, resource management, and related fields.

Westwood Garden // DEMOGRAPHICS

POPULATION	1 Mile	3 Miles	5 Miles
2028 Projection			
Total Population	10,054	20,898	36,094
2023 Estimate			
Total Population	10,002	20,719	35,634
2020 Census			
Total Population	9,910	20,971	35,974
2010 Census			
Total Population	9,404	19,519	33,741
Daytime Population			
2023 Estimate	14,405	27,559	38,470
HOUSEHOLDS			
2028 Projection			
Total Households	3,947	8,845	15,462
2023 Estimate			
Total Households	3,920	8,737	15,221
Average (Mean) Household Size	2.2	2.1	2.2
2020 Census			
Total Households	3,894	8,647	15,031
2010 Census			
Total Households	3,722	8,251	14,327
Growth 2023-2028	0.7%	1.2%	1.6%
HOUSING UNITS			
Occupied Units			
2028 Projection	4,255	9,535	16,646
2023 Estimate	4,205	9,373	16,318
Owner Occupied	1,325	3,263	7,226
Renter Occupied	2,596	5,474	7,994
Vacant	285	636	1,097
Persons in Units			
2023 Estimate Total Occupied Units	3,920	8,737	15,221
1 Person Units	34.4%	36.6%	33.5%
2 Person Units	37.2%	37.5%	37.6%
3 Person Units	13.6%	12.3%	13.3%
4 Person Units	9.9%	9.2%	10.5%
5 Person Units	3.2%	3.0%	3.3%
6+ Person Units	1.7%	1.5%	1.8%

HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2023 Estimate			
\$200,000 or More	6.3%	4.9%	6.0%
\$150,000-\$199,999	6.5%	6.0%	6.1%
\$100,000-\$149,999	10.2%	11.1%	12.8%
\$75,000-\$99,999	9.7%	11.0%	12.5%
\$50,000-\$74,999	14.2%	15.4%	16.9%
\$35,000-\$49,999	14.0%	12.9%	12.6%
\$25,000-\$34,999	9.9%	8.9%	8.7%
\$15,000-\$24,999	11.3%	10.3%	9.0%
Under \$15,000	17.9%	19.6%	15.4%
Average Household Income	\$82,711	\$76,013	\$83,977
Median Household Income	\$45,897	\$47,517	\$55,801
Per Capita Income	\$34,266	\$33,960	\$37,038
POPULATION PROFILE			
Population By Age			
2023 Estimate Total Population	10,002	20,719	35,634
Under 20	23.2%	21.4%	21.9%
20 to 34 Years	43.6%	39.2%	30.8%
35 to 39 Years	5.9%	5.9%	6.6%
40 to 49 Years	8.4%	9.2%	10.7%
50 to 64 Years	10.2%	12.5%	14.6%
Age 65+	8.7%	11.8%	15.4%
Median Age	25.2	27.8	33.0
Population 25+ by Education Level			
2023 Estimate Population Age 25+	5,057	11,657	22,276
Elementary (0-8)	2.1%	1.8%	1.7%
Some High School (9-11)	6.6%	5.7%	5.6%
High School Graduate (12)	14.4%	15.3%	17.1%
Some College (13-15)	24.8%	24.2%	25.3%
Associate Degree Only	8.1%	8.5%	9.6%
Bachelor's Degree Only	28.7%	27.7%	25.9%
Graduate Degree	15.2%	16.9%	14.8%
Population by Gender			
2023 Estimate Total Population	10,002	20,719	35,634
Male Population	48.5%	49.1%	49.0%
Female Population	51.5%	50.9%	51.0%

DEMOGRAPHICS // Westwood Garden



POPULATION

In 2023, the population in your selected geography is 35,634. The population has changed by 5.61 since 2010. It is estimated that the population in your area will be 36,094 five years from now, which represents a change of 1.3 percent from the current year. The current population is 49.0 percent male and 51.0 percent female. The median age of the population in your area is 33.0, compared with the U.S. average, which is 38.7. The population density in your area is 453 people per square mile.



HOUSEHOLDS

There are currently 15,221 households in your selected geography. The number of households has changed by 6.24 since 2010. It is estimated that the number of households in your area will be 15,462 five years from now, which represents a change of 1.6 percent from the current year. The average household size in your area is 2.2 people.



INCOME

In 2023, the median household income for your selected geography is \$55,801, compared with the U.S. average, which is currently \$68,480. The median household income for your area has changed by 56.34 since 2010. It is estimated that the median household income in your area will be \$68,186 five years from now, which represents a change of 22.2 percent from the current year.

The current year per capita income in your area is \$37,038, compared with the U.S. average, which is \$39,249. The current year's average household income in your area is \$83,977, compared with the U.S. average, which is \$100,106.



EMPLOYMENT

In 2023, 17,956 people in your selected area were employed. The 2010 Census revealed that 57.6 of employees are in white-collar occupations in this geography, and 11.5 are in blue-collar occupations. In 2023, unemployment in this area was 4.0 percent. In 2010, the average time traveled to work was 19.00 minutes.



HOUSING

The median housing value in your area was \$415,148 in 2023, compared with the U.S. median of \$268,796. In 2010, there were 6,641.00 owner-occupied housing units and 7,686.00 renter-occupied housing units in your area.



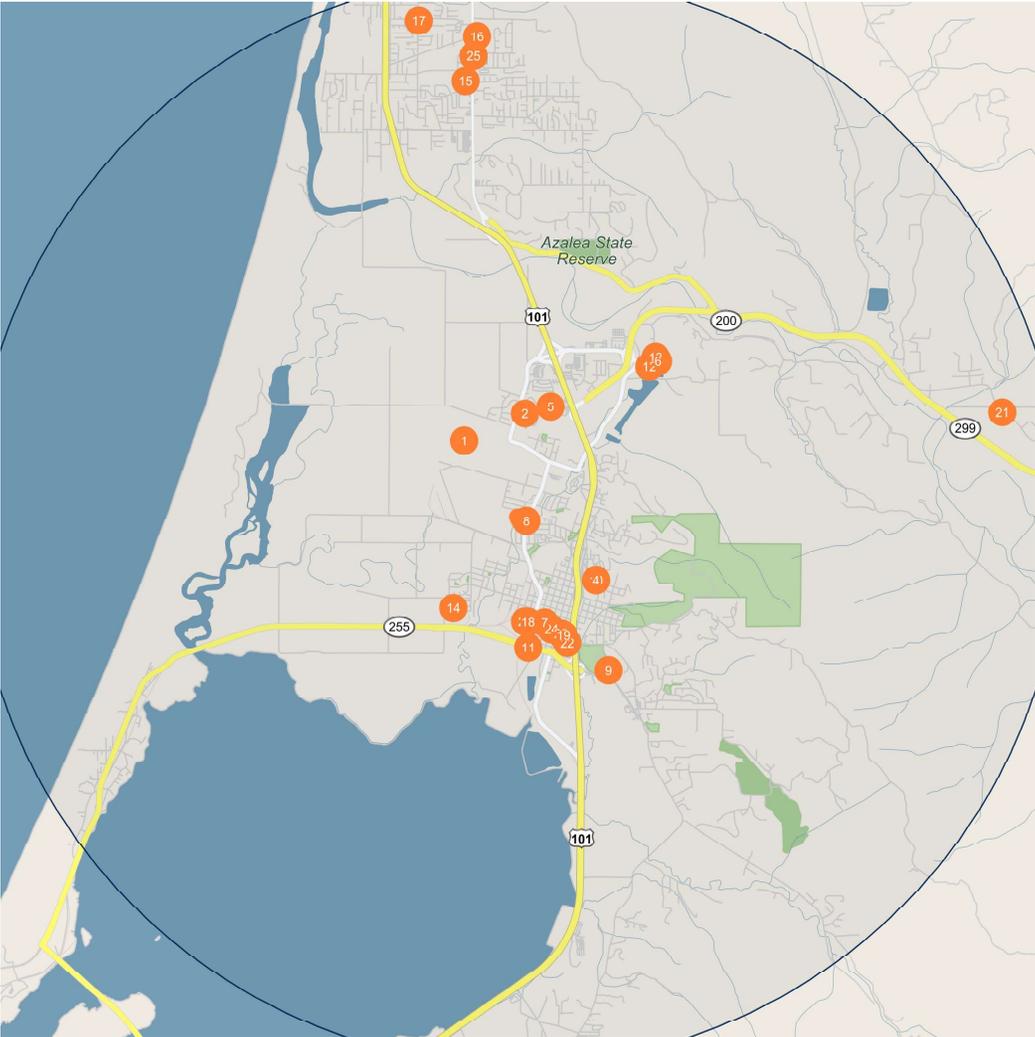
EDUCATION

The selected area in 2023 had a higher level of educational attainment when compared with the U.S. averages. 14.8 percent of the selected area's residents had earned a graduate degree compared with the national average of only 12.7 percent, and 25.9 percent completed a bachelor's degree, compared with the national average of 20.2 percent.

The number of area residents with an associate degree was higher than the nation's at 9.6 percent vs. 8.5 percent, respectively.

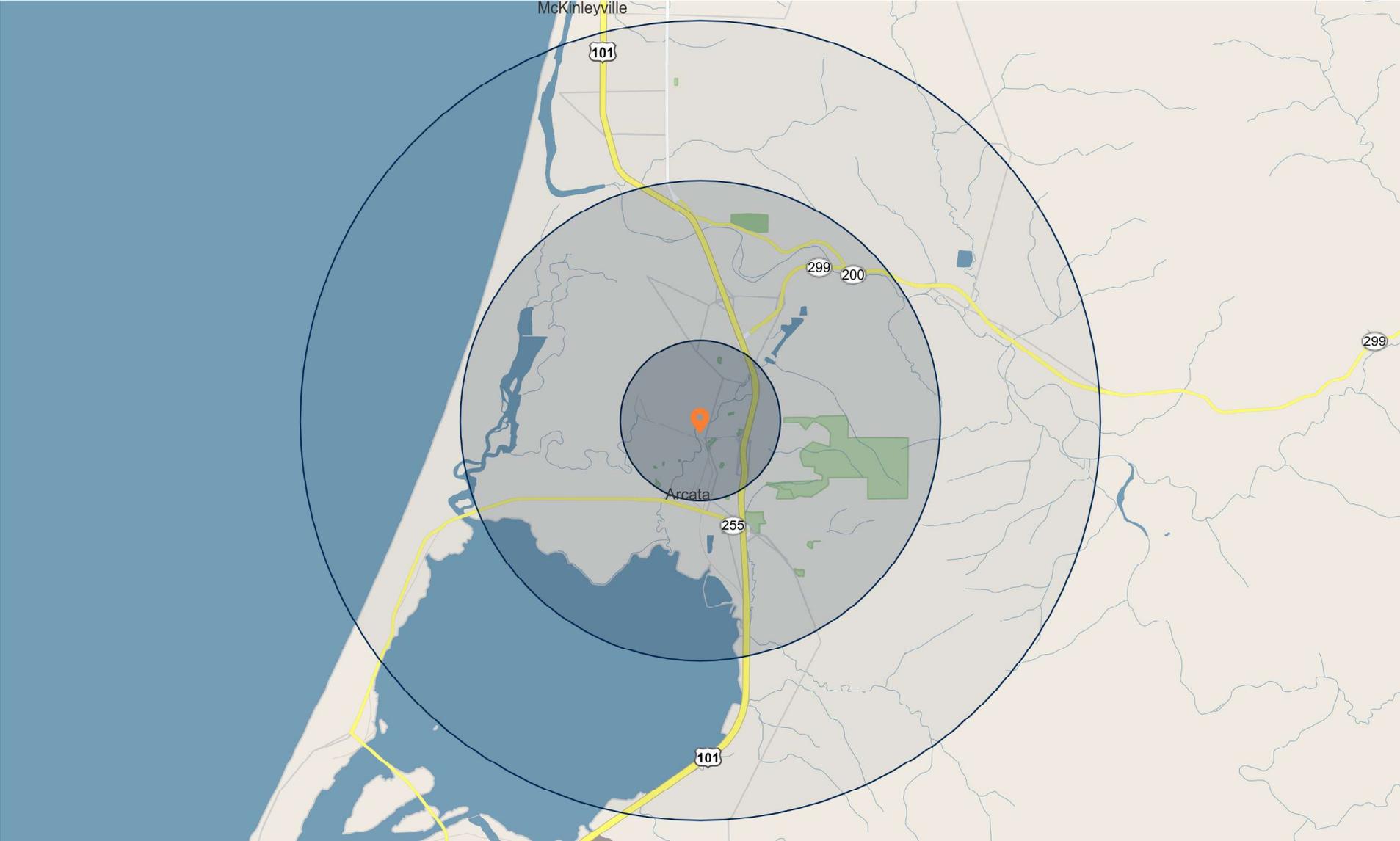
The area had fewer high-school graduates, 17.1 percent vs. 26.9 percent for the nation, but the percentage of residents who completed some college is higher than the average for the nation, at 25.3 percent in the selected area compared with the 20.1 percent in the U.S.

Westwood Garden // DEMOGRAPHICS



Major Employers		Employees
1	Sun Valley Floral Group LLC	750
2	American Hospital Mgt Corp-Mad River Community Hospital	500
3	Sun Valley Group Inc	350
4	Cal Poly Humboldt-Humboldt State University	271
5	United Indian Health Svcs Inc-Potawot Health Clinic	150
6	Kokatat Inc	150
7	North Coast Cooperative Inc-North Coast Co-Op	125
8	Ramsey Marketing & MGT Co	122
9	Healthsport Ltd A Ltd Partnr-Healthsport-Arcata	110
10	Humboldt State Univ Spnsred PR-Hsu Foundation	100
11	Schmidbauer Lumber Inc-Pacific Clears	100
12	Danco Builders	100
13	AMG Data Services	100
14	University Cal Santa Cruz	95
15	Brenecam Inc-Papa Murphys	82
16	McKinleyville Union School Dst-McKinleyville School	82
17	McKinleyville Union School Dst-Morris Elementary School	82
18	Toucan Inc-Tomas Jewelry	80
19	City of Arcata	75
20	Open Door Community Hlth Ctrs	70
21	Kernen Construction	60
22	Endors Toi Pbc-Western Flower Company	60
23	California Dept Social Svcs-Adoption Services	60
24	Tucks Inc-Abruzzi Catering	60
25	Arcata Fire Protection Dst	57

DEMOGRAPHICS // Westwood Garden





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