OFFERING MEMORANDUM

4674 FIRESTONE STREET

APARTMENTS

SAN DIEGO, CALIFORNIA 92117

Marcus & Millichap

ZORBAS | HUFFMAN | & PARTNERS

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APARTMENTS

SAN DIEGO, CALIFORNIA 92117

EXCLUSIVELY LISTED BY

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SECTION 01

EXECUTIVE SUMMARY

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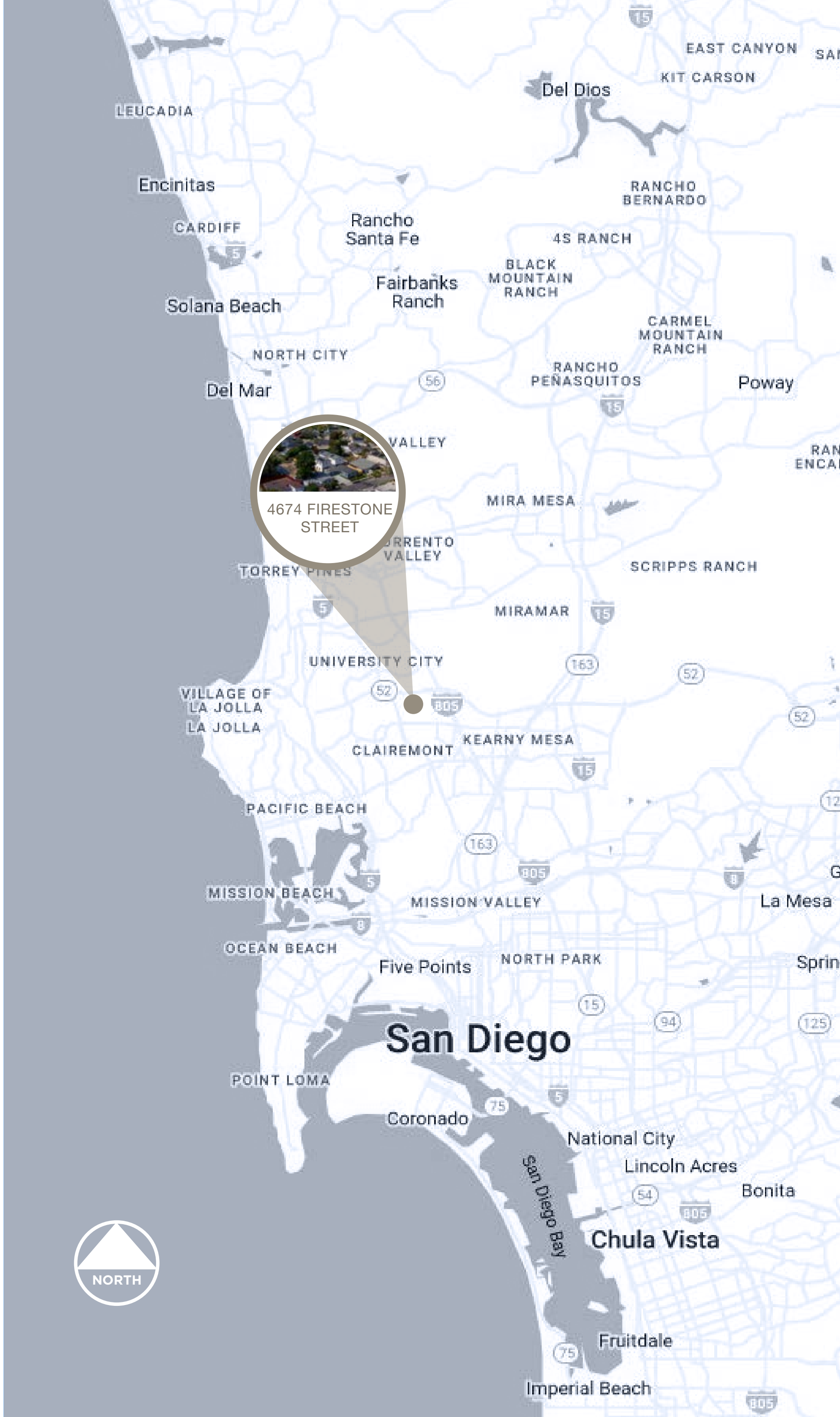
INTRODUCTION & PROPERTY SUMMARY

PROPERTY SUMMARY

Address	4674-78 Firestone Street, San Diego, CA 92117
Number of Units	12
Year Built	1956 & 2024
Net Rentable Area (SF)	6,010 SF
Lot Size (AC)	0.24 Acres



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INVESTMENT OVERVIEW

Zorbas Huffman & Partners is pleased to present 4674 Firestone Street, a rare opportunity to acquire a newly constructed pride of ownership asset in the desirable Clairemont neighborhood of San Diego, CA. The asset features a combination of brand new, detached townhome style construction with contemporary design, behind two luxurious and fully renovated street facing units.

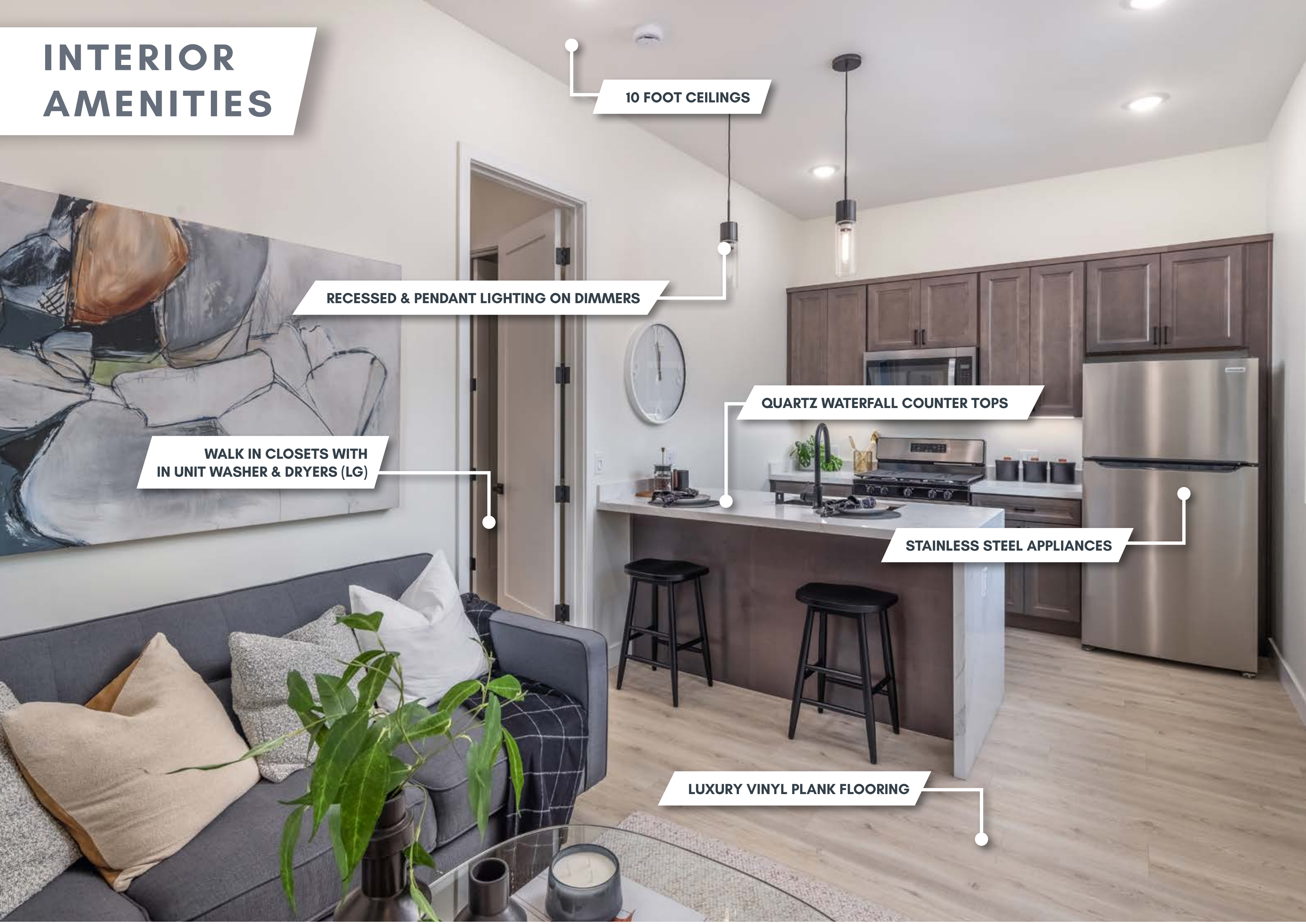
The property boasts a unit-mix of one (1) three-bedroom / two-bathroom single family residence with 953 square feet, one (1) one-bedroom/one-bathroom unit with 375 square feet, and ten (10) newly constructed one-bedroom/one-bathroom units with 441 square feet. The single-story units have undergone extensive luxury renovations, with no expenses spared, and the finished product of the newly constructed units is superior in kind and most important to quality. Interiors feature plenty of natural sunlight and are appointed with 10-foot ceilings, oversized windows, premium designer fixtures and finishes, granite waterfall countertops, wood cabinetry, stainless-steel appliances, luxury vinyl-plank flooring, custom tile shower enclosures, ample closet space, recessed and pendant lighting, ceiling fans, split-level HVAC systems, private turf patios, and in-unit washers and dryers. Tenants enjoy a large outdoor common area with a gazebo, BBQ area, and lounge chairs. Additionally, the property is located in a low-density residential neighborhood with ample street parking available for all tenants.

Situated away from the hustle and bustle of beach communities and bordered by Interstates 805, 5, and 8, as well as Highway 52, Clairemont offers one of the most convenient living experiences in San Diego. This location provides quick access to all that San Diego has to offer, including the picturesque Mission Bay and the Southern California coastline, as well as major workforce centers including UTC, Kearney Mesa, Mission Valley, and Downtown San Diego. With its premium location, innovative design offering tenants privacy, and luxurious enhancements, 4678 Firestone Street provides investors with the rare opportunity to acquire a pride of ownership asset that is poised to capture rental premiums for generations.

HIGHLIGHTS

- Rare newly built luxury asset with an ideal location in the heart of San Diego, with exemptions from rent control measures (AB-1482) for 15 years
- Luxury living amenities with 10-foot ceilings, oversized windows premium designer fixtures and finishes, granite waterfall countertops, wood cabinetry, stainless-steel appliances, luxury vinyl-plank flooring, custom tile shower enclosures, ample closet space, recessed and pendant lighting, ceiling fans, split-level HVAC systems, private turf patios, and in-unit washers and dryers
- High demand unit mix comprised primarily of 1-bedroom floorplans
- Proximate to the beach communities and Tier 1 employment centers such as, Downtown San Diego, UTC, Mission Valley, and Kearny Mesa
- Drought tolerant landscaping, energy efficient lighting, and rooftop solar

INTERIOR AMENITIES



INTERIOR AMENITIES

EXTERIOR AMENITIES

EXTERIOR AMENITIES

SECTION 02

FINANCIAL ANALYSIS

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FINANCIAL SUMMARY

INVESTMENT SUMMARY		
Purchase Price		$5,525,000
Down Payment	43.5%	$2,403,375
Number of Units		12 Units
Price Per Unit		$460,417
Current Cap Rate		4.75%
Current GRM		14.11
Pro Forma Cap Rate		5.07%
Pro Forma GRM		13.44
Year Built		1956 & 2024
Lot Size		0.24 Acres
Net Rentable SF		5,738 SF
Price per Foot		$962.88

FINANCING SUMMARY	
First Trust Deed	
Loan Type	Proposed New
Loan Amount	$3,121,625
Interest Rate	5.75%
Amortization	30 Years
Origination Date	August 2024
Monthly Payments	$18,217
Annual Debt Service	$218,603
LOAN ANALYSIS	
Current Debt Coverage Ratio	1.20
Pro Forma Debt Coverage Ratio	1.28
Loan to Value	57%

OPERATING DATA	CURRENT		PRO FORMA	
Gross Potential Rent	$391,500		$411,075	
Economic Loss	$11,745	3.00%	$12,332	3.00%
Net Rental Income	$379,755		$398,743	
Other Income	$8,760		$8,760	
Effective Gross Income	$388,515		$407,503	
Expenses	$126,266		$127,215	
Net Operating Income	$262,249		$280,288	
Debt Service	$218,626		$218,626	
Net Cash Flow	$43,646	1.82%	$61,684	2.57%
Principal Reduction	$39,110		$39,110	
TOTAL RETURN	$79,924	3.21%	$100,794	4.19%

EXPENSES	% EGI	PER UNIT	ANNUAL
On-Site Payroll	0.00%	$0	$0
Real Estate Taxes	17.31%	$5,603	$67,237
Property Insurance	3.65%	$1,183	$14,190
Utilities	2.50%	$809	$9,713
Contract Services	0.77%	$250	$3,000
Repairs & Maintenance	1.39%	$450	$5,400
Management Fee	5.00%	$1,619	$19,426
Marketing & Promotion	0.15%	$50	$600
General & Administrative	1.11%	$358	$4,300
Reserves & Replacements	0.62%	$200	$2,400
TOTAL EXPENSES	32.50%	$10,522	$126,266

OPERATING STATEMENT | CURRENT

	%	% / SF	$ / UNIT	$ / ANNUAL
INCOME	**% of GPR**			
All Units at Market Rent		71.64	34,256	411,075
Gain (Loss)-to-Lease	5.00%	3.41	(1,631)	(19,575)
Gross Potential Rent		**$68.23**	**$32,625**	**$391,500**
ECONOMIC LOSS				
Vacancy	3.00%	2.05	(979)	(11,745)
Net Rental Income		**$66.18**	**$31,646**	**$379,755**
OTHER INCOME	**% of EGI**			
Utility Reimbursement	1.95%	1.32	630	7,560
Parking Income	0.31%	0.21	100	1,200
Total Other Income	2.25%	1.53	730	8,760
Effective Gross Income		**$67.71**	**$32,376**	**$388,515**
EXPENSES				
On-Site Payroll	0.00%	0.00	0	0
Real Estate Taxes	17.31%	11.72	5,603	67,237
Property Insurance	3.65%	2.47	1,183	14,190
Utilities	2.50%	1.69	809	9,713
Contract Services	0.77%	0.52	250	3,000
Repairs & Maintenance	1.39%	0.94	450	5,400
Management Fee	5.00%	3.39	1,619	19,246
Marketing & Promotion	0.15%	0.10	50	600
General & Administrative	1.11%	0.75	358	4,300
Total Operating Expenses	**31.88%**	**$21.59**	**$10,322**	**$123,866**
Reserves & Replacements	0.62%	0.42	200	2,400
Total Expenses	**32.50%**	**$22.01**	**$10,522**	**$126.266**
NET OPERATING INCOME	**67.50%**	**$45.70**	**$21,854**	**$262,249**
Debt Service				(218,603)
Net Cash Flow	***1.82%**	**$7.61**	**$3,637**	**$43,646**
Principal Reduction				39,110
TOTAL RETURN	***3.44%**	**$14.42**	**$6,896**	**$82,756**

*CALCULATED AS A PERCENTAGE OF THE DOWN PAYMENT

OPERATING STATEMENT | PRO FORMA

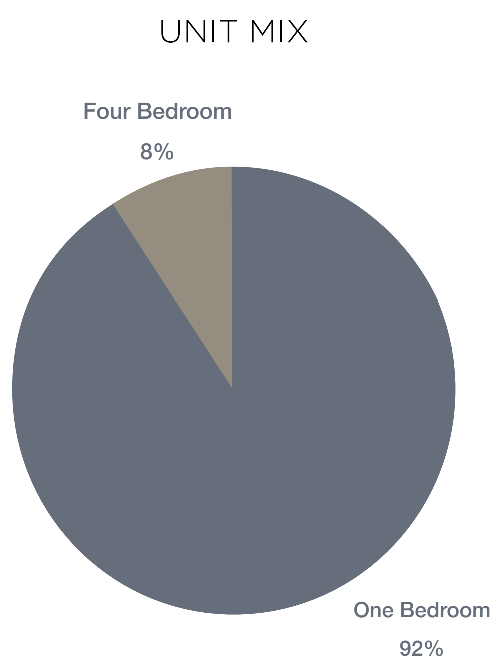
	%	% / SF	$ / UNIT	$ / ANNUAL
INCOME	**% of GPR**			
All Units at Market Rent		71.64	34,256	411,075
Gross Potential Rent		**$71.64**	**$34,256**	**$411,705**
ECONOMIC LOSS				
Vacancy	3.00%	2.15	(1,028)	(12,332)
Net Rental Income		**$69.49**	**$33,229**	**$398,743**
OTHER INCOME	**% of EGI**			
Utility Reimbursement	1.86%	1.32	630	7,560
Parking Income	0.29%	0.21	100	1,200
Total Other Income	2.15%	1.53	730	8,760
Effective Gross Income		**$71.02**	**$33,959**	**$407,503**
EXPENSES				
On-Site Payroll	0.00%	0.00	0	0
Real Estate Taxes	16.50%	11.72	5,603	67,237
Property Insurance	3.48%	2.47	1,183	14,190
Utilities	2.38%	1.69	809	9,713
Contract Services	0.74%	0.52	250	3,000
Repairs & Maintenance	1.33%	0.94	450	5,400
Management Fee	5.00%	3.55	1,698	20,375
Marketing & Promotion	0.15%	0.10	50	600
General & Administrative	1.06%	0.75	358	4,300
Total Operating Expenses	**30.63%**	**$21.75**	**$10,401**	**$124,815**
Reserves & Replacements	0.59%	0.42	200	2,400
Total Expenses	**31.22%**	**$22.17**	**$10,601**	**$127,215**
NET OPERATING INCOME	**68.78%**	**$48.85**	**$23,357**	**$280,288**
Debt Service				(218,626)
Net Cash Flow	***2.48%**	**$10.75**	**$5,140**	**$61,684**
Principal Reduction				39,110
TOTAL RETURN	***4.19%**	**$17.57**	**$8,400**	**$100,794**

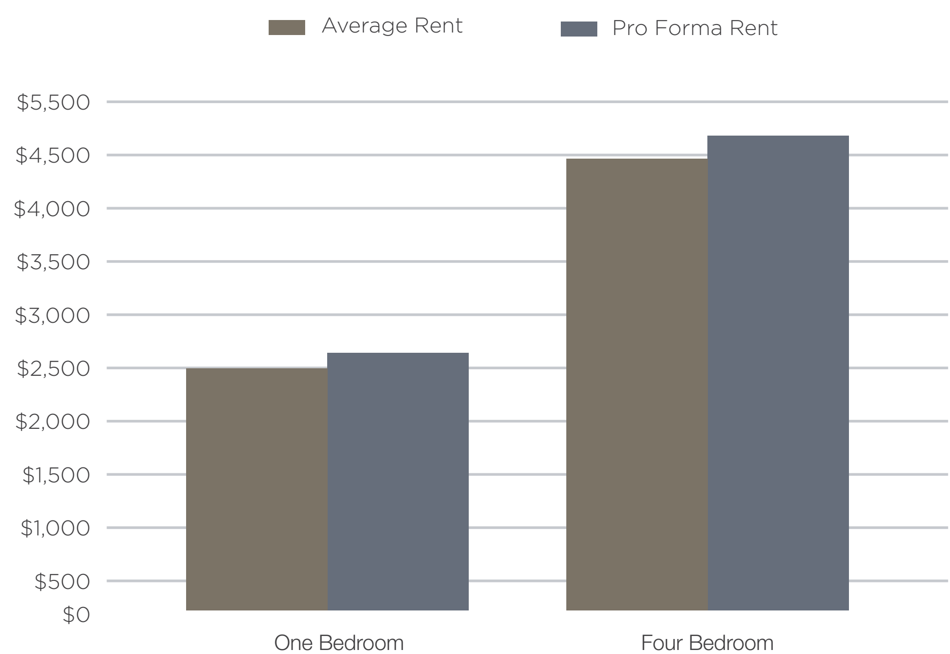
*CALCULATED AS A PERCENTAGE OF THE DOWN PAYMENT

UNIT MIX SUMMARY

FLOOR PLAN	# OF UNITS	AVG SF	TOTAL SF	CURRENT RENTS			AVERAGE	RENT / SF	PRO FORMA	RENT / SF
1 BD / 1 BA	1	375	375	$2,195	-	$2,195	$2,195	$5.85	$2,305	$6.15
1 BD / 1 BA*	5	441	2,205	$2,531	-	$2,531	$2,531	$5.74	$2,658	$6.03
1 BD / 1 BA	4	441	1,764	$2,595	-	$2,595	$2,595	$5.88	$2,725	$6.18
1 BD / 1 BA	1	441	441	$2,895	-	$2,895	$2,895	$6.56	$3,040	$6.89
3 BD / 2 BA SFR	1	953	953	$4,500	-	$4,500	$4,500	$4.72	$4,725	$4.96
TOTAL / AVG	**12**	**478**	**5,738**				**$2,719**	**$5.69**	**$2,855**	**$5.97**

**Indicates Moderate Income Units (15-years)*





SECTION 03

COMPETITIVE PROPERTY SET

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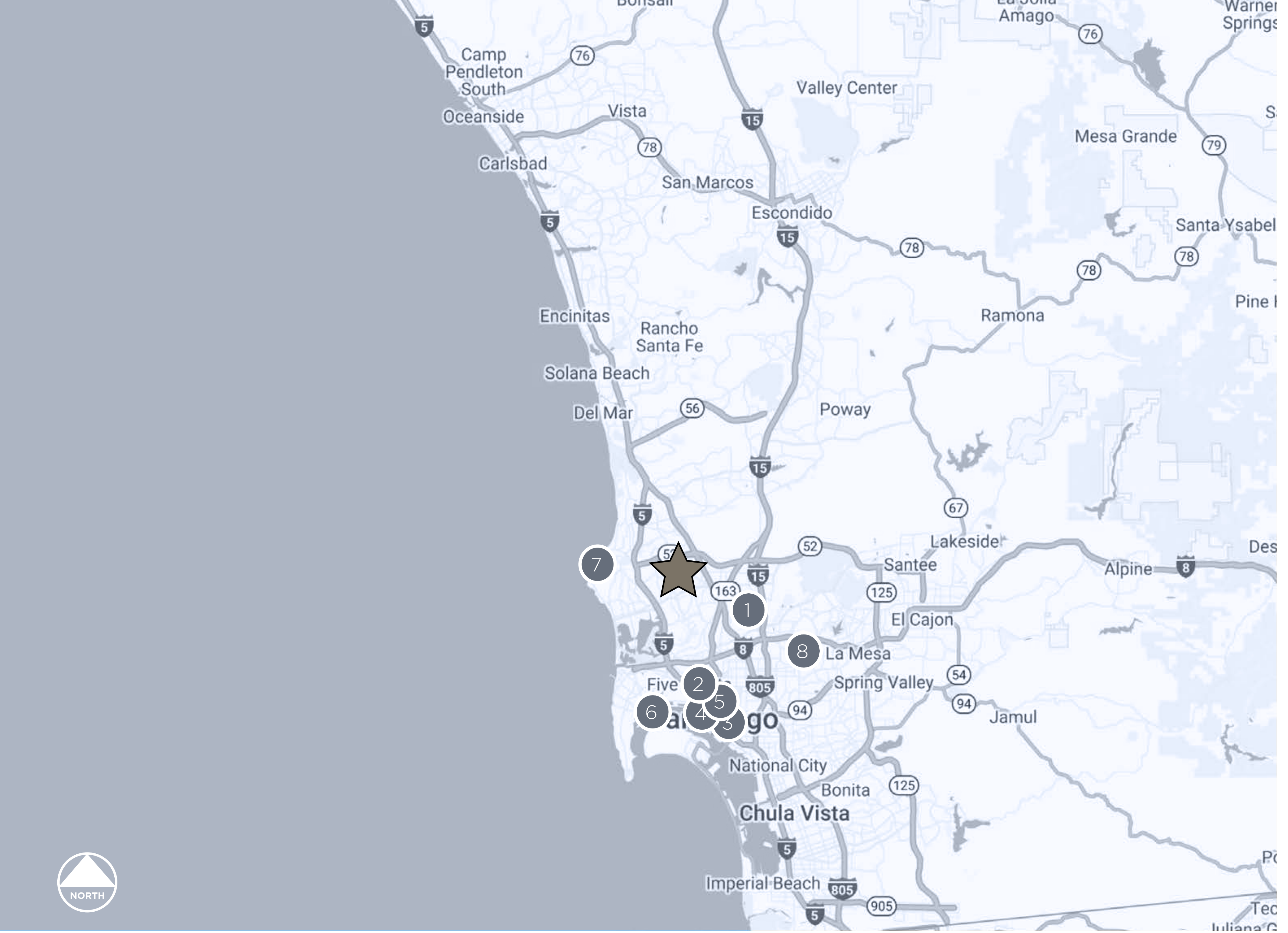
Camp Pendleton South
Oceanside
Vista
Carlsbad
San Marcos
Escondido
Valley Center
Mesa Grande
Santa Ysabel
Ramona
Encinitas
Rancho Santa Fe
Solana Beach
Del Mar
Poway
Lakeside
Santee
Alpine
El Cajon
La Mesa
Spring Valley
Jamul
National City
Bonita
Chula Vista
Imperial Beach
1
2
3
4
5
6
7
8
NORTH

SALES COMPARABLES

PROPERTIES		PRICE	# OF UNITS	PRICE/ UNIT
★	**4674 Firestone Street** 4674 Firestone Street, San Diego, CA 92117	$5,525,000	12	$460,417
1	**Atlas on Angwin** 3557 Angwin Drive, San Diego, CA 92123	$3,350,000	6	$558,333
2	**The Element** 2603 Dove Street, San Diego CA 92103	$15,900,000	28	$567,857
3	**The Continental** 320 W. Cedar Street, San Diego, CA 92101	$21,350,000	43	$496,511
4	**Contour Lofts** 2120 Columbia Street, San Diego 92101	$20,175,000	27	$672,500
5	**Ten on Columbia** 2104 Columbia Street, San Diego, CA 92101	$7,200,000	10	$720,000
6	**Liberty Row Apartments** 3046 Nimitz Boulevard, San Diego, CA 92106	$5,750,000	9	$638,889
7	**Girard Lofts** 7606 Girard Avenue, San Diego, CA 92037	$14,500,000	21	$690,476
8	**Atlas on 69th** 5160 69th Street, San Diego, CA 92115	$3,605,000	7	$515,000

SALES COMPARABLES

★ 4674 FIRESTONE STREET
San Diego, CA 92117

Sales Price	$5,525,000
Year Built	1956 & 2024
COE	On Market
Price per Unit	$460,417
Price per Square Foot	$962.88
Number of Units	12
Cap Rate	4.75%

Unit Mix	
1 Bed / 1 Bath	11
3 Bed / 2 Bath SFR	1

1 ATLAS ON ANGWIN
3557 Angwin Drive, San Diego, CA 92123

Sales Price	$3,350,000
Year Built	1960 & 2023
COE	4/4/2024
Price per Unit	$558,333
Price per Square Foot	$726.68
Number of Units	6
Cap Rate	5.00%

Unit Mix	
2 Bed / 1 Bath	5
3 Bed / 2 Bath	1

SALES COMPARABLES

2 THE ELEMENT
2603 Dove Street, San Diego, CA 92103

Sales Price	$15,900,000
Year Built	2021
COE	01/19/2024
Price per Unit	$567,857
Price per Square Foot	$813.55
Number of Units	28
Cap Rate	3.87%

Unit Mix	
Studio	13
1 Bed/1 Bath	14
2 Bed/1 Bath	1

3 THE CONTINENTAL
320 W. Cedar Street, San Diego, CA 92101

Sales Price	$21,350,000
Year Built	2019
COE	09/11/2023
Price per Unit	$496,511
Price per Square Foot	$1,163.61
Number of Units	43
Cap Rate	-

Unit Mix	
Studio	38
1 Bed/1 Bath	5

SALES COMPARABLES

4 CONTOUR LOFTS
2120 Columbia Street, San Diego, CA 92101

Sales Price	$20,175,000
Year Built	2019
COE	08/21/2023
Price per Unit	$695,689
Price per Square Foot	$720.18
Number of Units	29
Cap Rate	2.90%

Unit Mix	
Studio	11
1 Bed/1 Bath	12
2 Bed/2 Bath	4
Commercial	2

5 TEN ON COLUMBIA
2104 Columbia Street, San Diego, CA 92101

Sales Price	$7,200,000
Year Built	2015
COE	04/24/2023
Price per Unit	$720,000
Price per Square Foot	$876,45
Number of Units	10
Cap Rate	2.90%

Unit Mix	
1 Bed/1 Bath	5
2 Bed/2 Bath	5

SALES COMPARABLES

6 LIBERTY ROW APARTMENTS

3046 Nimitz Boulevard, San Diego, CA 92106

Sales Price	$5,750,000
Year Built	2024
COE	In Escrow
Price per Unit	$638,889
Price per Square Foot	$1,075.97
Number of Units	9
Cap Rate	4.51%

Unit Mix	
1 Bed/1 Bath	8
1 Bed/2 Bath	1

7 GIRARD LOFTS

7606 Girard Avenue, San Diego, CA 92037

Sales Price	$14,500,000
Year Built	2023
COE	On Market
Price per Unit	$690,476
Price per Square Foot	$1,290.49
Number of Units	21
Cap Rate	4.31%

Unit Mix	
Studio	1
1 Bed/1 Bath	15
2 Bed/2 Bath	2
Commercial	3

SALES COMPARABLES

8 ATLAS ON 69TH

5160 69th Street, San Diego, CA 92115

Sales Price	$3,605,000
Year Built	2024
COE	On Market
Price per Unit	$515,000
Price per Square Foot	$766.53
Number of Units	7
Cap Rate	4.70%

Unit Mix	
1 Bed / 1 Bath	4
2 Bed / 1 Bath	2
3 Bed/ 2 Bath	1

SECTION 04

MARKET OVERVIEW

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CLAIREMONT, CALIFORNIA

Clairemont offers an idyllic coastal lifestyle that embodies the essence of San Diego living. Home to approximately 82,000 residents, Clairmont is rapidly improving as a development hotbed with new projects seen from most streets.

Clairemont is bordered by Interstate 805 on the east, Interstate 5 to the west, State Route 52 to the north, and the community of Linda Vista to the south. Situated in the heart of San Diego, Clairemont provides excellent connectivity to the region's major attractions.

With its close proximity to the Pacific Ocean, residents are treated to breathtaking sunsets, refreshing sea breezes, and a myriad of outdoor activities year-round. The community spirit is strong, with numerous local events, farmers' markets, and recreational facilities fostering a sense of belonging among residents. Many neighborhoods have views of Mission Bay and the Pacific Ocean on the west, and Fortuna Mountain and Cowles Mountain to the east. Neighborhoods along Tecolote Canyon have views of this preserved open space canyon system.

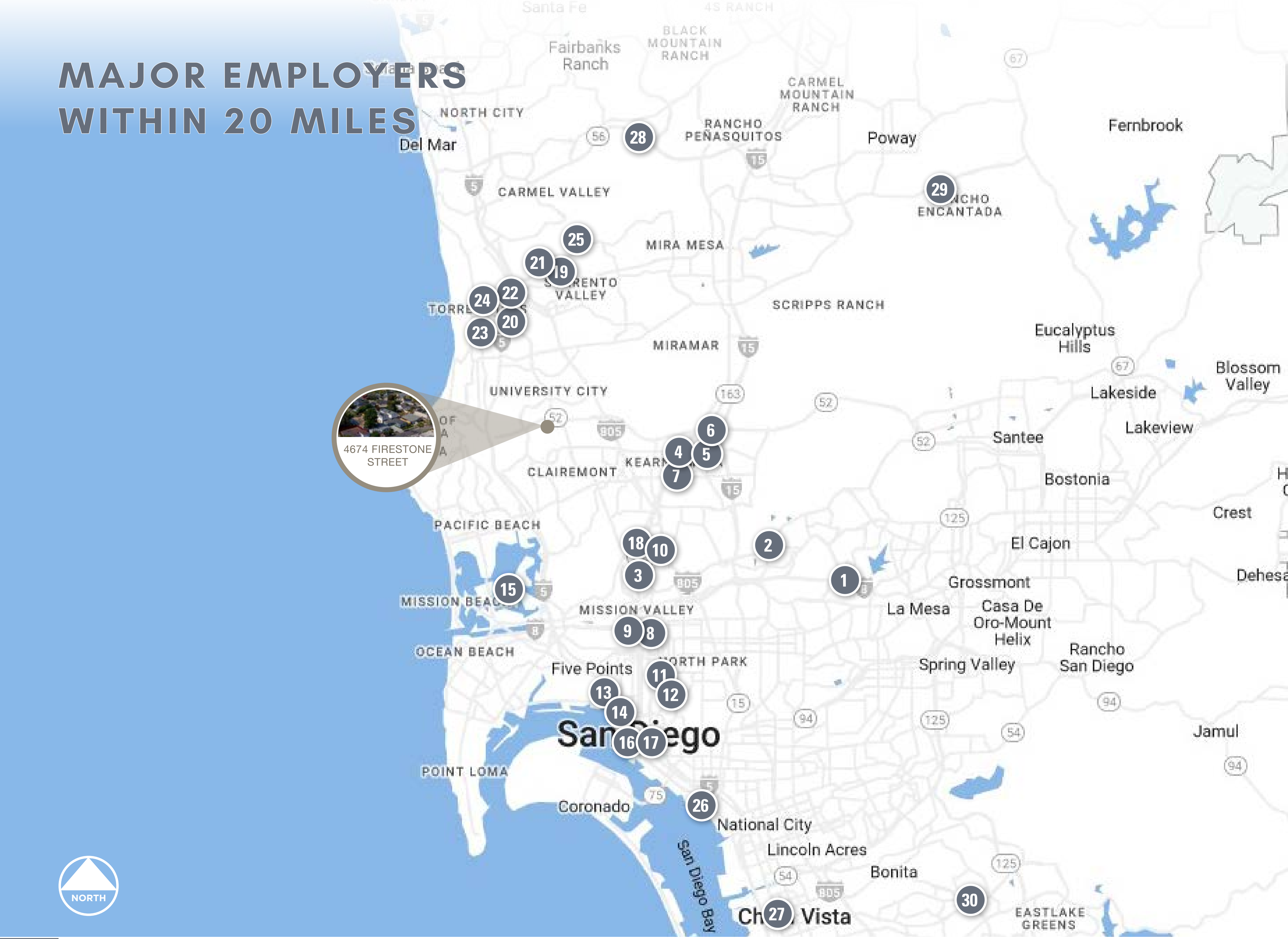
SAN DIEGO

Downtown San Diego is considered to be one of the most desirable and livable cities in the United States. With a population of just over 1.36 million, San Diego is the southernmost major city on the West Coast of the United States. The city of San Diego occupies a 2.4-square-mile area that is surrounded by the San Diego Bay and Balboa Park. San Diego features natural boundaries, which lead to high barriers to entry.

Major San Diego County employers include Sempra Energy, University of California, San Diego, Kaiser, SeaWorld, Northrop Grumman, San Diego State University, and many biotech companies such as Illumina (ranked the world's third smartest company by MIT), Qualcomm, Genentech, and Thermo-Fischer Scientific. San Diego County is also the headquarters of the golf industry, with brands such as Taylor Made, Callaway, and Titleist.

San Diego's skyline has experienced significant improvements over the past 20 years while the beach and downtown neighborhoods have become major vacation centers and development hotbeds in recent years.

MAJOR EMPLOYERS WITHIN 20 MILES



MAJOR EMPLOYERS WITHIN 20 MILES

NO.	EMPLOYER	EMPLOYEES
1	San Diego State University	3,591
2	Kaiser Permanente Zion Medical Center	3,000
3	General Dynamics NASSCO	2,550
4	Zovio	2,665
5	Northrop Grumman	4,500
6	Kaiser Permanente San Diego Medical Center	2,500
7	Kyocera	2,734
8	Scripps Mercy Hospital	3,813
9	UC San Diego Medical Center - Hillcrest	4,000
10	Rady Children's Hospital - San Diego	3,750
11	Zoological Society San Diego	2,850
12	Naval Medical Center San Diego	6,500
13	Solar Turbines	3,500
14	County of San Diego	18,132
15	SeaWorld	4,500
16	Wells Fargo	2,600
17	Sempra Energy	5,500*
18	Sharp Memorial Hospital	5,460
19	Qualcomm	11,800
20	UC San Diego Health - Jacobs Medical Center	4,000
21	Sony Interactive Entertainment	2,500
22	Scripps Memorial Hospital La Jolla	2,488
23	VA San Diego Healthcare System	3,187
24	University of California – San Diego	9,742
25	Dexcom	10,540
26	Naval Base San Diego	41,607
27	UTC Aerospace Systems	2,005
28	Intuit	6,300
29	General Atomics Aeronautical Systems	7,739
30	Southwestern Community College	1,450

DEMOGRAPHIC HIGHLIGHTS

301,161
TOTAL POPULATION WITHIN 5-MILE RADIUS

$133,230
AVERAGE HOUSEHOLD INCOME WITHIN 5-MILE RADIUS

$97,744
MEDIAN HOUSING INCOME WITHIN 5-MILE RADIUS

119,579
TOTAL HOUSEHOLDS IN 5-MILE RADIUS

POPULATION	1 Mile	3 Miles	5 Miles
2028 Projection			
Total Population	17,282	127,089	306,610
2023 Estimate			
Total Population	17,123	124,766	301,161
2020 Census			
Total Population	17,278	126,441	301,208
2010 Census			
Total Population	17,028	122,035	279,925
Daytime Population			
2023 Estimate	14,296	151,789	569,349

HOUSEHOLDS	1 Miles	3 Miles	5 Miles
2028 Projection			
Total Households	6,804	54,441	123,220
2023 Estimate			
Total Households	6,725	53,307	119,579
2020 Census			
Total Households	6,672	52,535	117,147
2010 Census			
Total Households	6,498	51,408	112,811
Growth 2023-2028	1.2%	2.1%	3.0%

HOUSING UNITS	1 Miles	3 Miles	5 Miles
Occupied Units			
2028 Estimate	7,114	57,955	133,241
2023 Estimate	7,030	56,668	129,182
Owner Occupied	3,693	25,253	53,536
Renter Occupied	3,031	3,361	9,603
Vacant	305	3,361	9,603
Persons In Units			
2023 Persons in Units	6,725	53,307	119,579
1 Person Units	26.3%	29.2%	30.1%
2 Person Units	33.6%	36.8%	37.0%
3 Person Units	17.7%	16.4%	15.7%
4 Person Units	13.2%	11.6%	1.09%
5 Person Units	5.3%	3.9%	4.0%
6+ Person Units	3.9%	2.1%	2.4%

HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2023 Estimate			
$200,000 or More	10.3%	14.5%	14.8%
$150,000 - $199,000	11.0%	13.2%	12.0%
$100,000 - $149,000	25.9%	21.3%	22.1%
$75,000 - $99,999	12.5%	12.5%	12.6%
$50,000 - $74,999	15.7%	13.9%	14.2%
$35,000 - $49,999	8.3%	7.2%	7.8%
$25,000 - $34,999	5.2%	4.3%	4.6%
$15,000 - $24,999	4.8%	4.6%	4.3%
Under $15,000	6.3%	8.5%	7.6%
Average Household Income	$116,125	$131,222	$133,230
Median Household Income	$4,702	$97,806	$97,744
Per Capita Income	$45,697	$56,299	$53,642

POPULATION PROFILE	1 Miles	3 Miles	5 Miles
Population by Age			
2023 Estimate Total Population	17,123	124,766	301,161
Under 20	19.4%	16.9%	19.8%
20 to 34 Years	21.3%	30.2%	31.6%
30 to 39 Years	7.1%	8.2%	8.5%
40 to 49 Years	12.1%	11.4%	11.0%
50 to 64 Years	19.5%	15.9%	14.1%
Age 65+	20.5%	17.4%	15.0%
Median Age	41.7	36.6	34.6
Population 25+ by Education Level			
2023 Estimate Population Age 25+	12,837	91,258	211,868
Elementary (0-8)	4.6%	2.4%	2.7%
Some High School (9-11)	4.8%	3.4%	3.1%
High School Graduate (12)	17.0%	11.5%	12.1%
Some College (13-15)	22.6%	17.7%	17.9%
Associate Degree Only	8.3%	6.2%	6.5%
Bachelors Degree Only	25.0%	30.9%	32.8%
Graduate Degree	17.7%	27.8%	25.0%
Population by Gender			
2023 Estimate	17,123	124,766	301,161
Male Population	50.1%	50.4%	51.1%
Female Population	49.9%	49.6%	48.6%

4674 FIRESTONE STREET

APARTMENTS

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