

OFFERING MEMORANDUM

1364 Bell St.
san Bernandino, CA 92404

COLDWELL BANKER
HALLMARK REALTY

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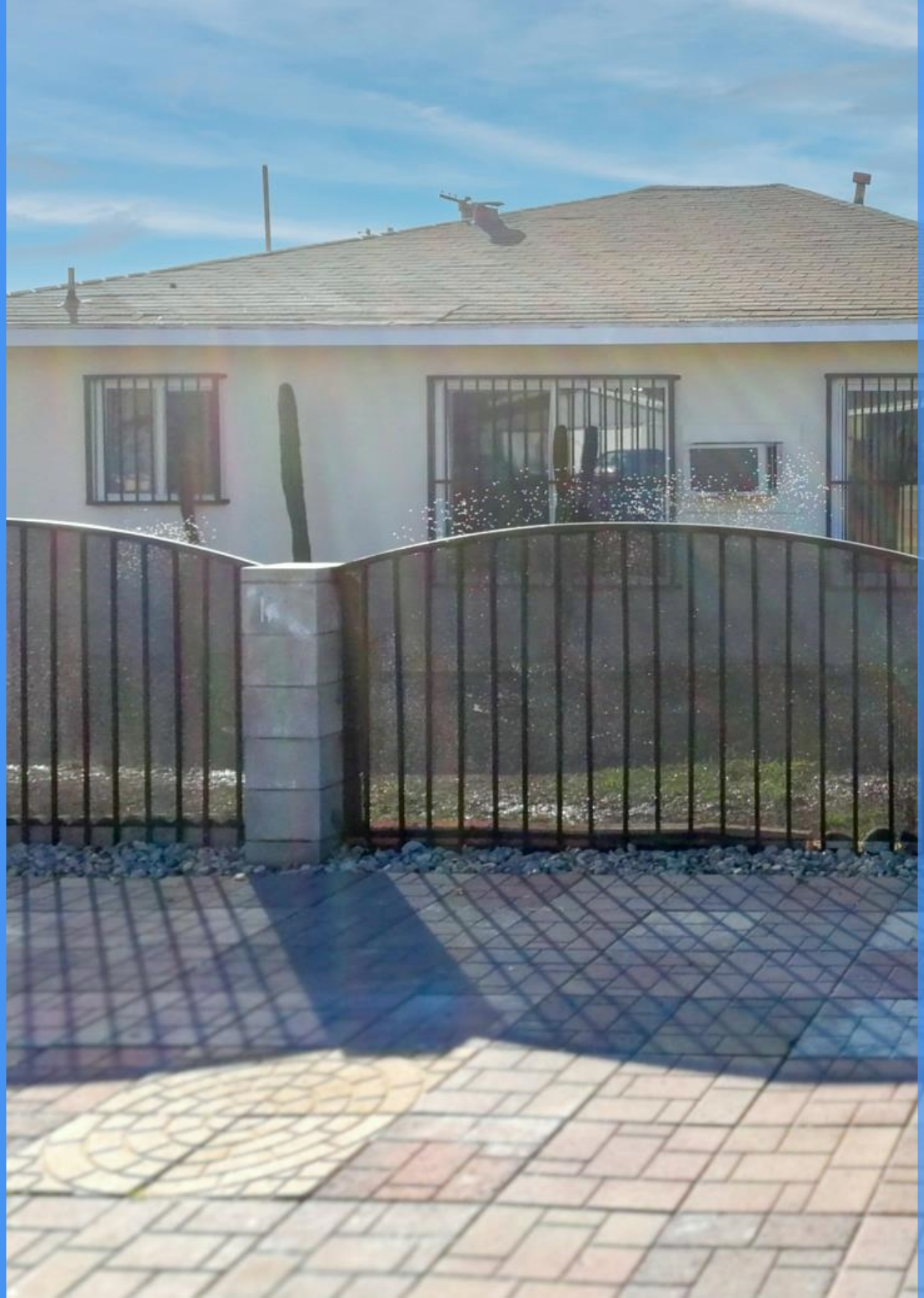


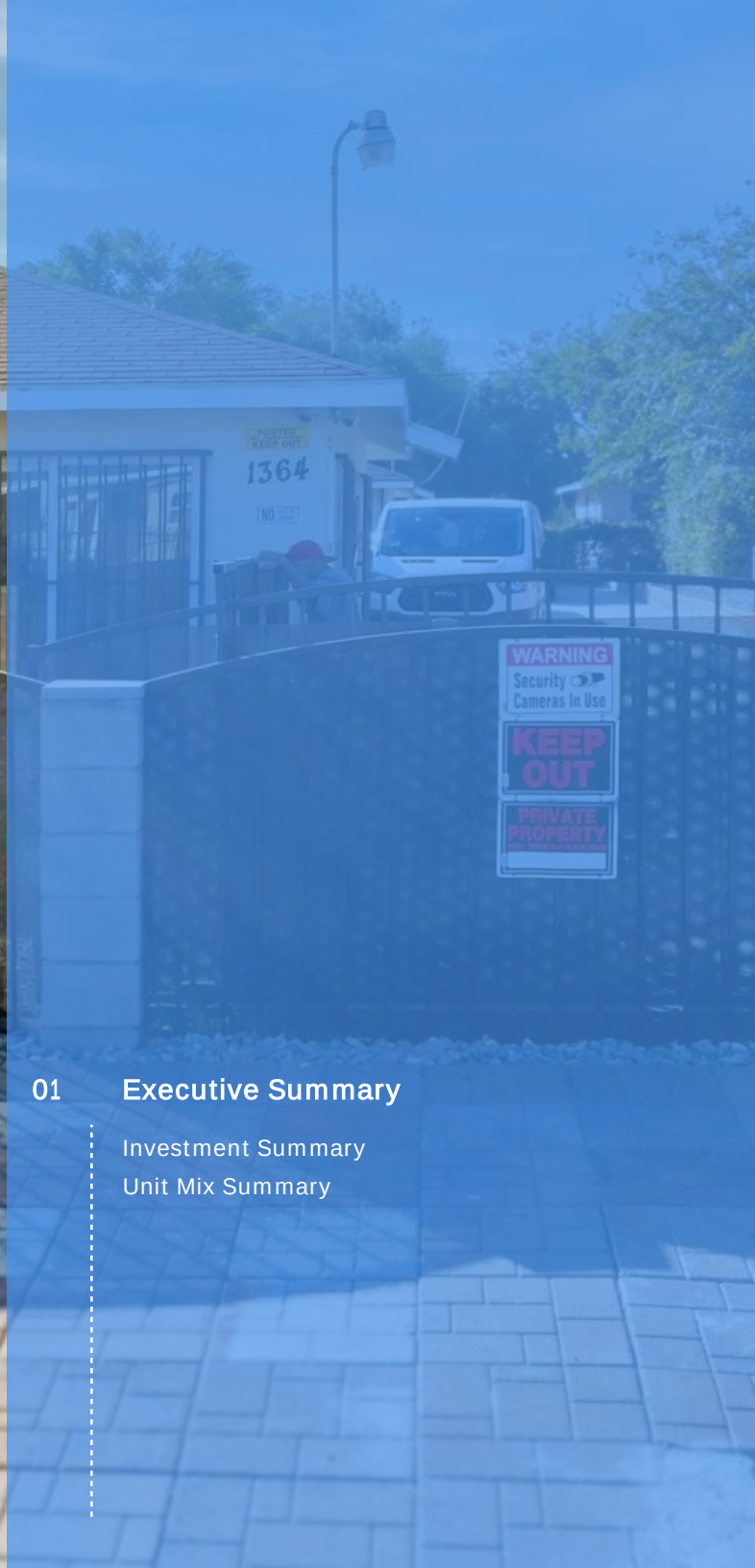
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01 Executive Summary

Investment Summary
Unit Mix Summary

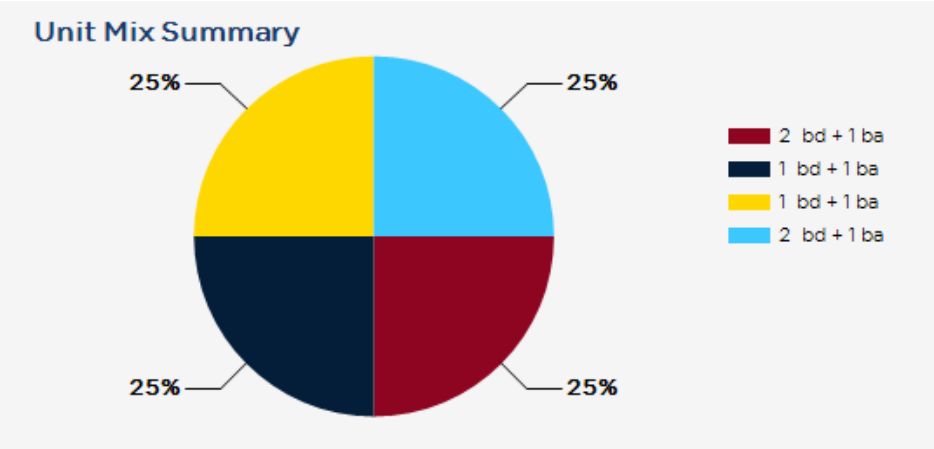
ADDRESS	**1364 Bell St. san Bernandino CA 92404**

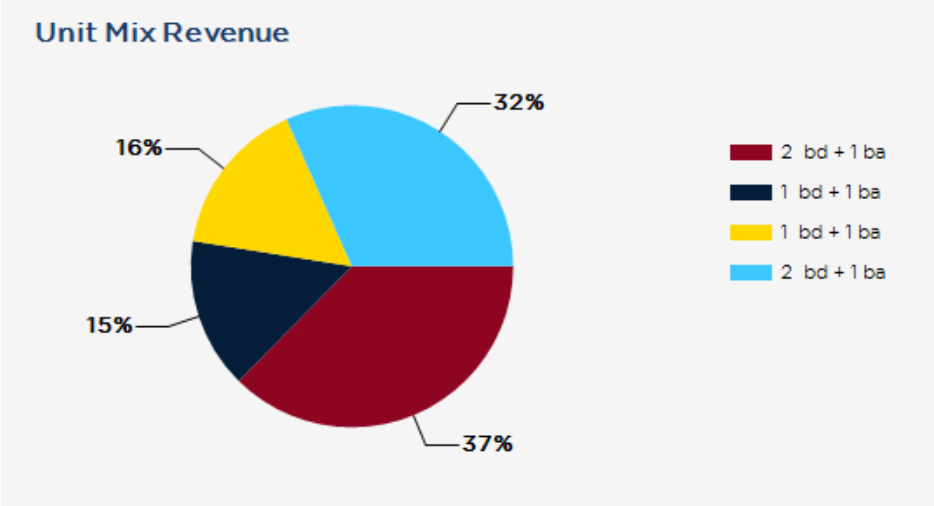
PRICE	**$888,888**
OCCUPANCY	**100.00%**
NOI (CURRENT)	**$66,490**
CAP RATE (CURRENT)	**7.48%**
GRM (CURRENT)	**10.66**

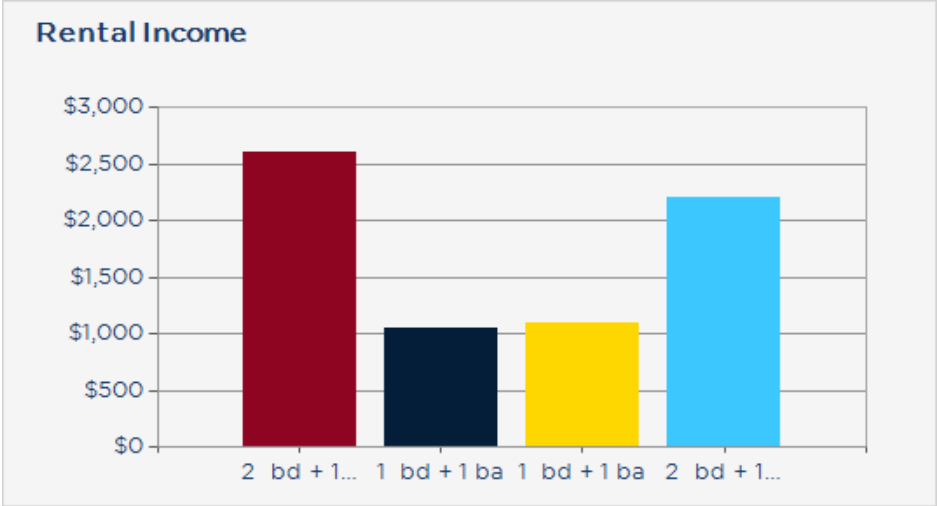
2026 Population	**28,462**	**164,159**	**326,128**
2026 Median HH Income	**$48,506**	**$61,908**	**$69,602**
2026 Average HH Income	**$66,591**	**$77,919**	**$87,684**

- Completely remodeled four-unit mixture of Two 2ber 1 bat hand two 1bed 1 bath apartment building in the heart of San Bernardino City, close to shopping cents, restaurants, DMV, 210 Freeway and mints away from Big Bear Lake, Arrowhead and Yaamava Resort and Casino.

2 bd + 1 ba	1	$2,600	$2,600
1 bd + 1 ba	1	$1,050	$1,050
1 bd + 1 ba	1	$1,100	$1,100
2 bd + 1 ba	1	$2,200	$2,200
Totals/Averages	**4**	**$1,738**	**$6,950**

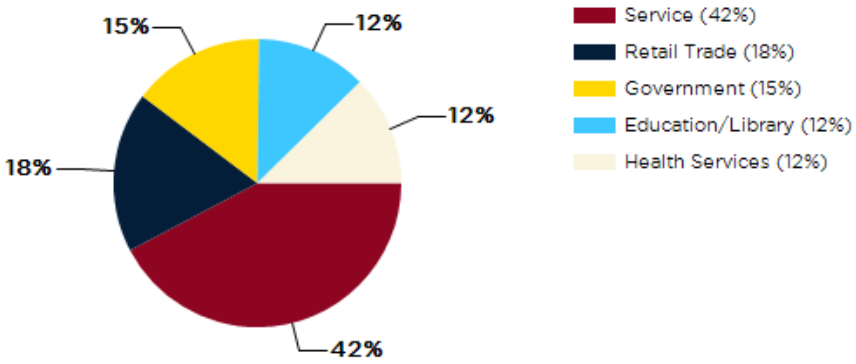




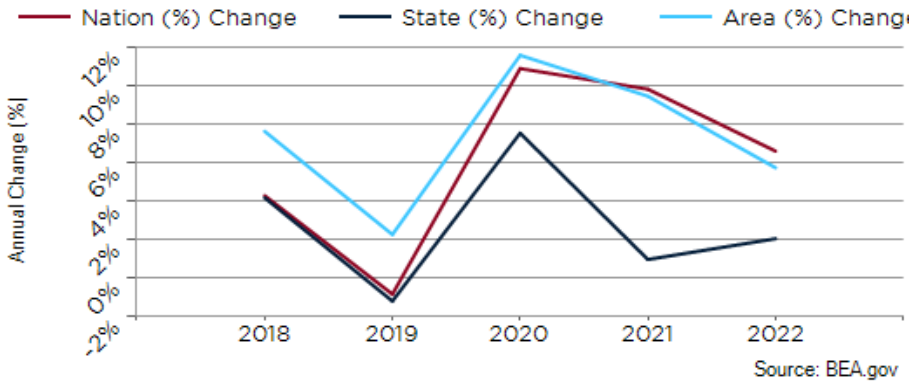


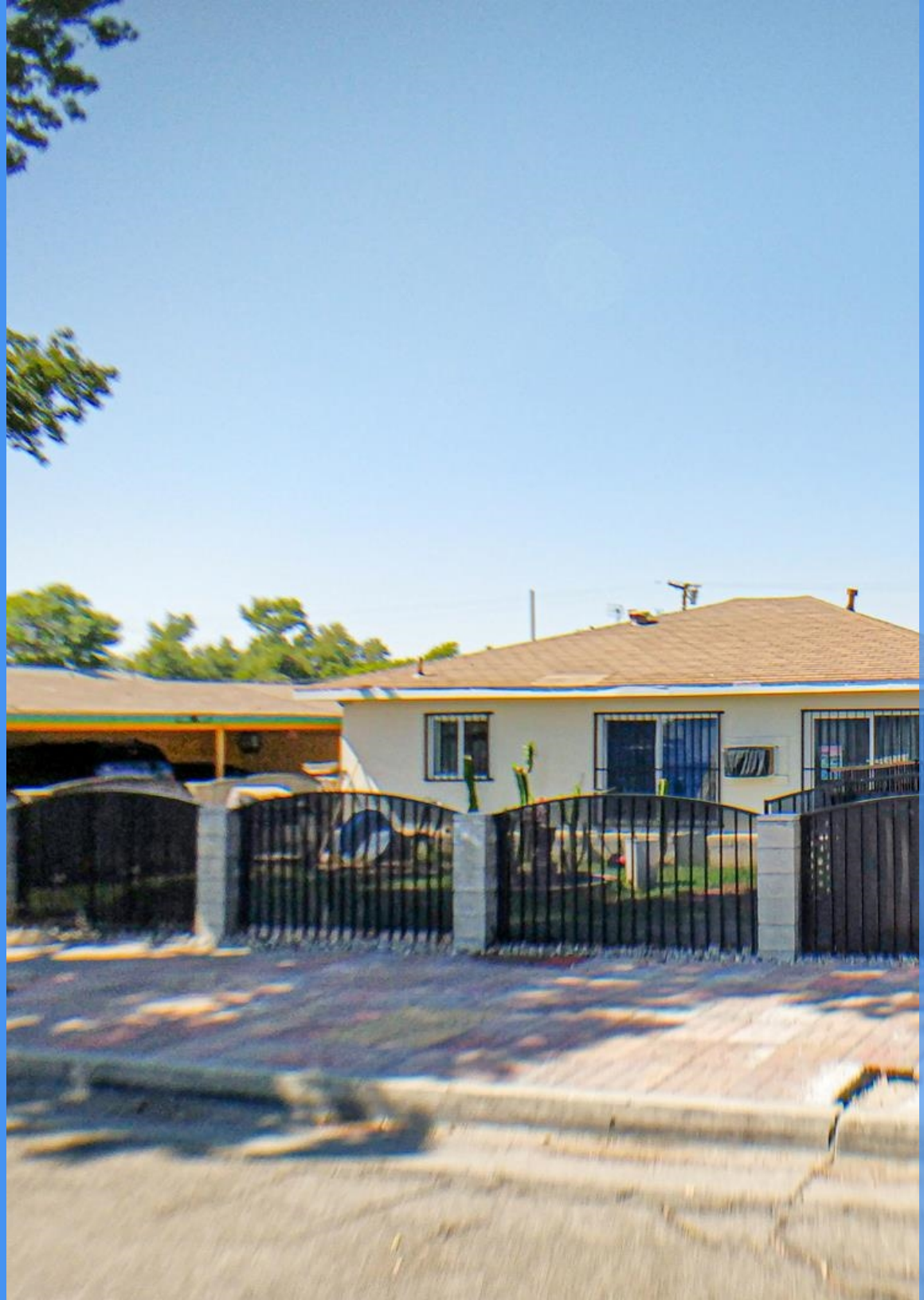
02 Location

Location Summary



Dignity Health - St. Bernardine Medical Center	1,000 - 4,999
Walmart Inc	300,000+
ER Block & Co Inc	1 - 5
PeopleReady	Not specified
Waterman Business Suites	Not specified
Military Relief Service	Not specified

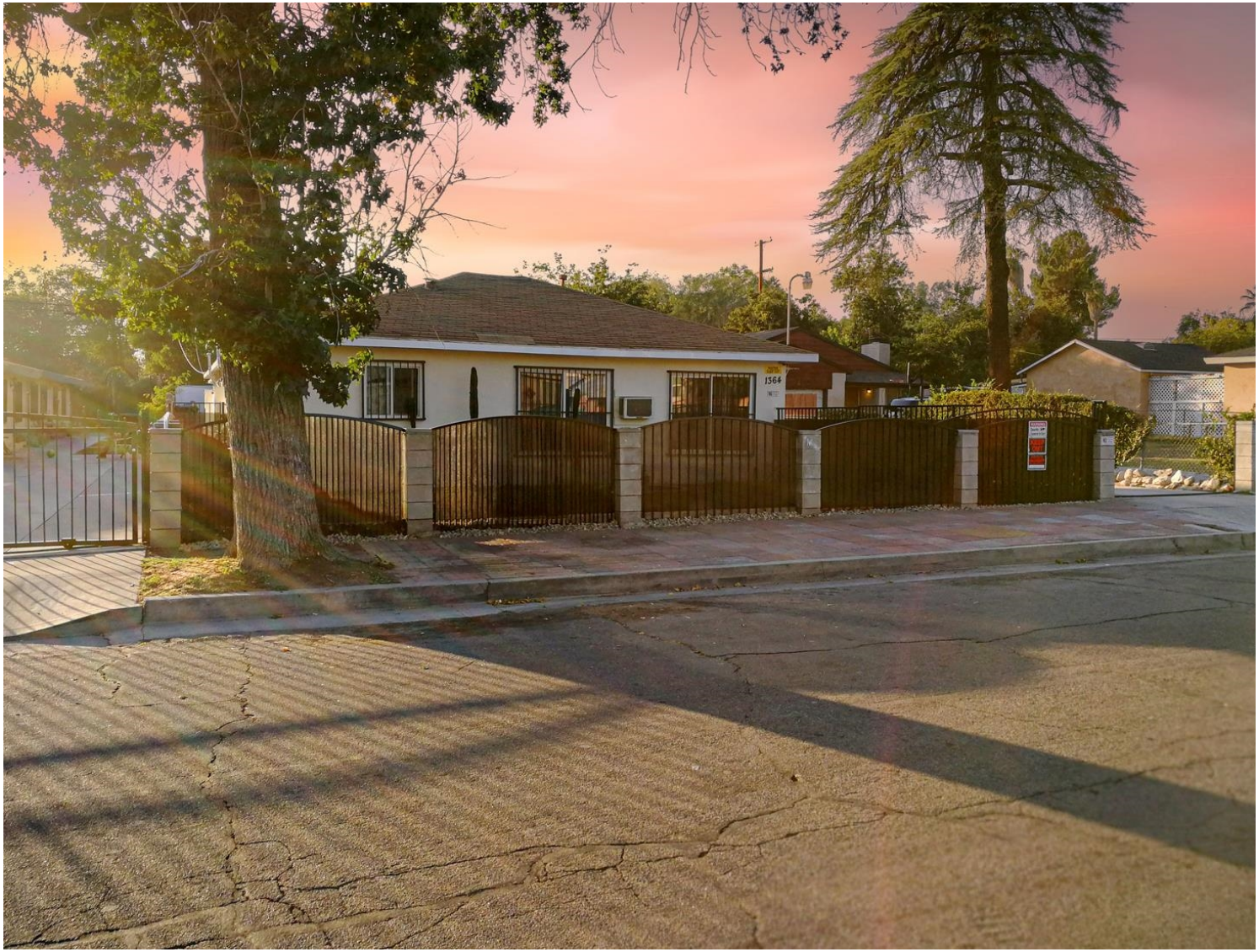


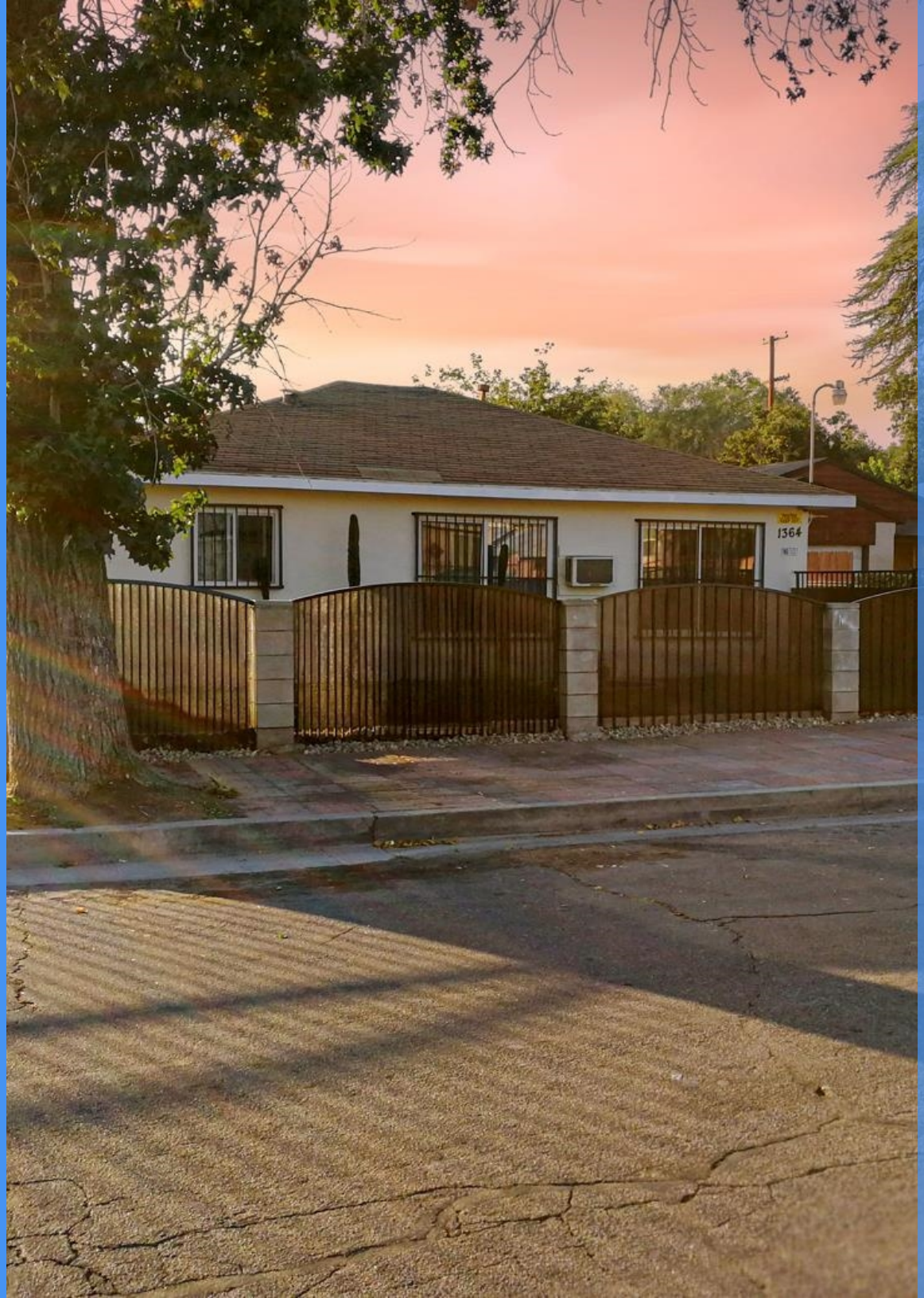


03 Rent Roll

Rent Roll

#1	2 bd + 1 ba	$2,600.00
#2	1 bd + 1 ba	$1,050.00
#3	1 bd + 1 ba	$1,100.00
#4	2 bd + 1 ba	$2,200.00





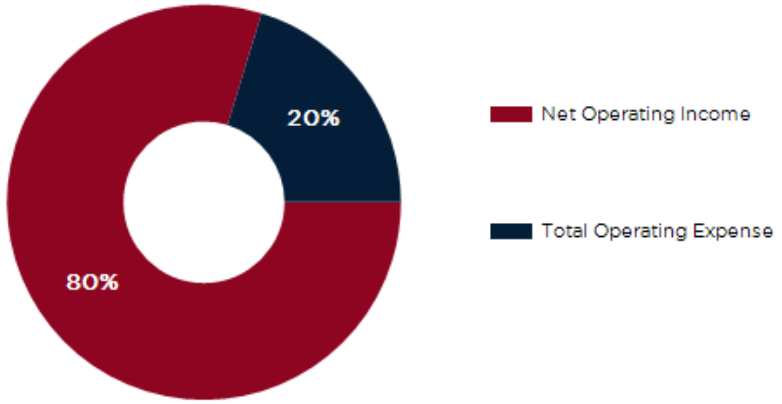
04 Financial Analysis

Income & Expense Analysis
Multi-Year Cash Flow Assumptions
Cash Flow Analysis
Financial Metrics

REVENUE ALLOCATION

CURRENT

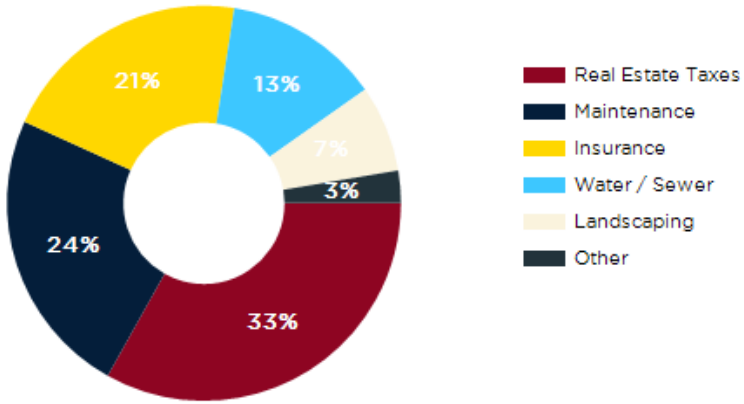
Gross Scheduled Rent	$83,400
Effective Gross Income	**$83,400**
Less Expenses	$16,910
Net Operating Income	**$66,490**



DISTRIBUTION OF EXPENSES

CURRENT

Real Estate Taxes	$5,600
Insurance	$3,500
Fire Department	$150
City License	$300
Water / Sewer	$2,160
Landscaping	$1,200
Maintenance	$4,000
Total Operating Expense	**$16,910**
% of EGI	20.27%

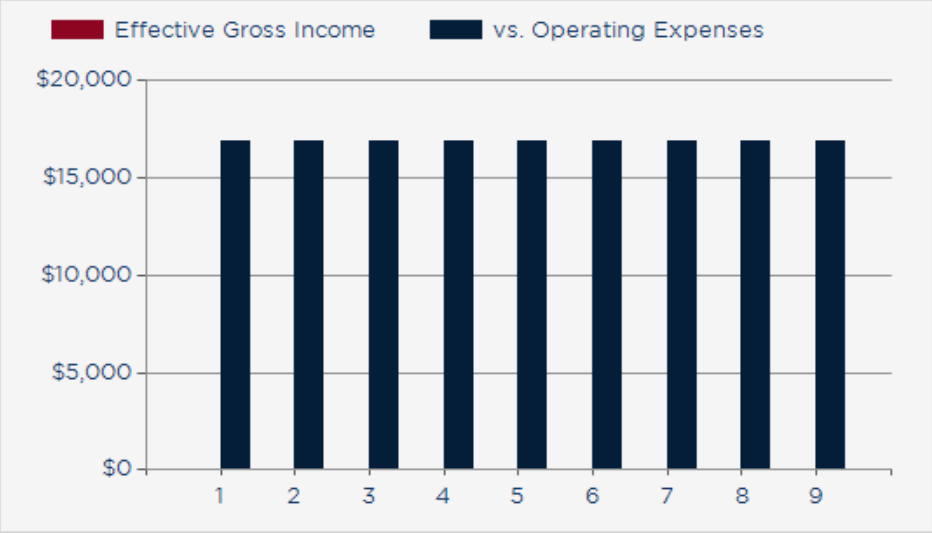


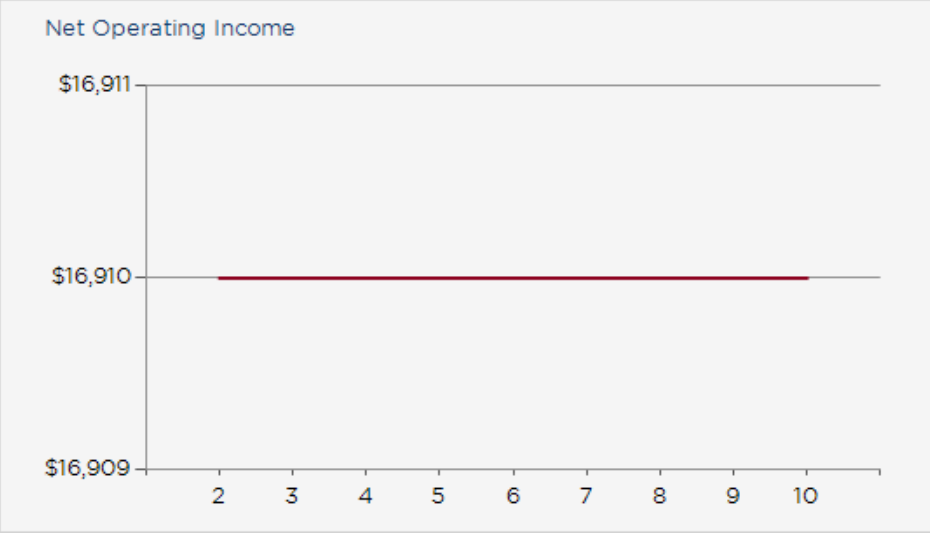
Disclaimer: These numbers are provided as assumptions and are not guaranteed. Broker and/or Seller shall bear no responsibility if actual outcomes vary.

Price	$888,888
MillageRate	0.63000%

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Gross Revenue										
Gross Scheduled Rent	$83,400	$0	$0	$0	$0	$0	$0	$0	$0	$0
Operating Expenses										
Real Estate Taxes	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600
Insurance	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500
Fire Department	$150	$150	$150	$150	$150	$150	$150	$150	$150	$150
City License	$300	$300	$300	$300	$300	$300	$300	$300	$300	$300
Water / Sewer	$2,160	$2,160	$2,160	$2,160	$2,160	$2,160	$2,160	$2,160	$2,160	$2,160
Landscaping	$1,200	$1,200	$1,200	$1,200	$1,200	$1,200	$1,200	$1,200	$1,200	$1,200
Maintenance	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000	$4,000

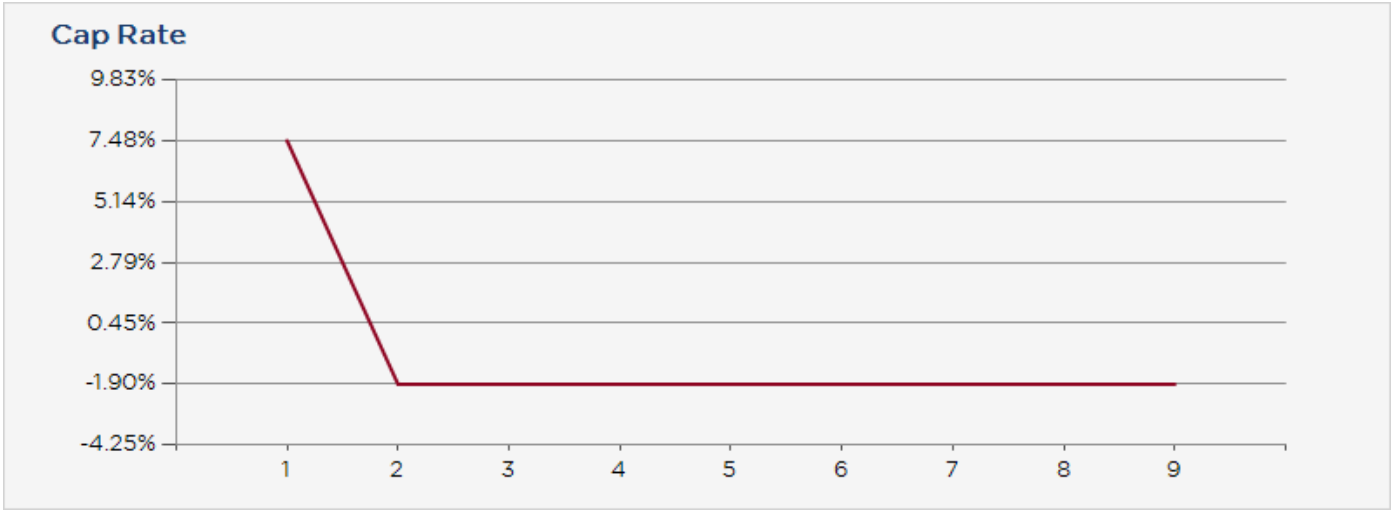


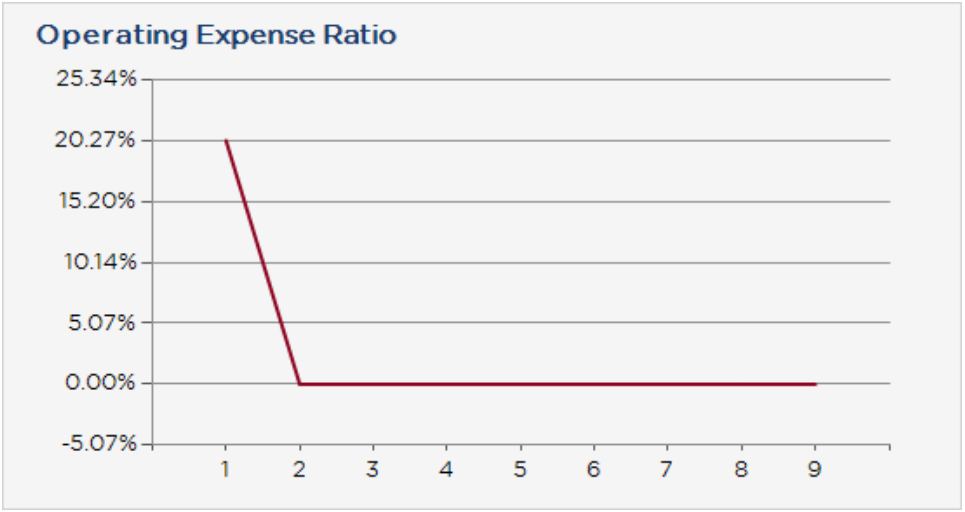


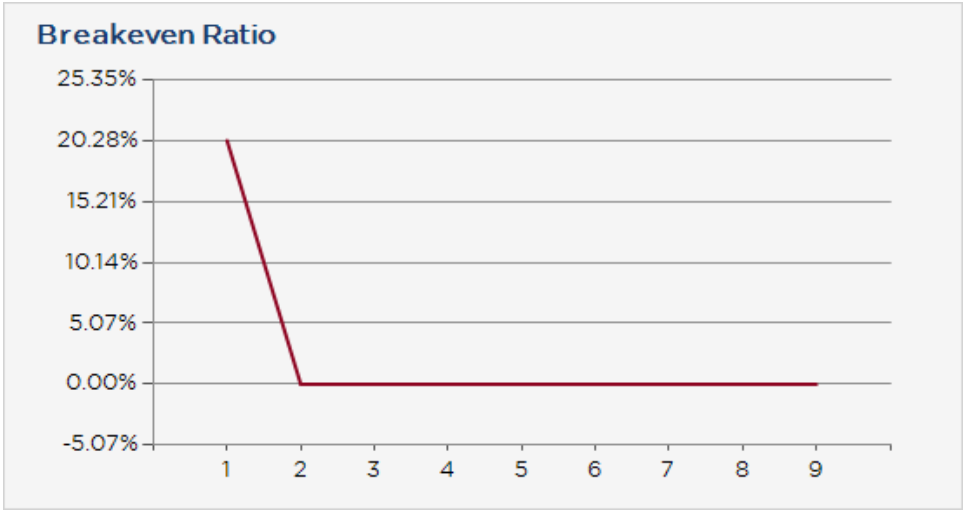
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CAP Rate	7.48%	-1.90%	-1.90%	-1.90%	-1.90%	-1.90%	-1.90%	-1.90%	-1.90%	-1.90%
Operating Expense Ratio	20.27%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Gross Multiplier (GRM)	10.66									
Breakeven Ratio	20.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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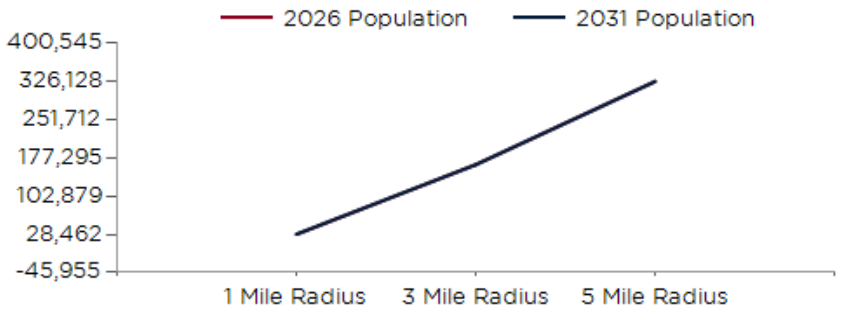


05 Demographics

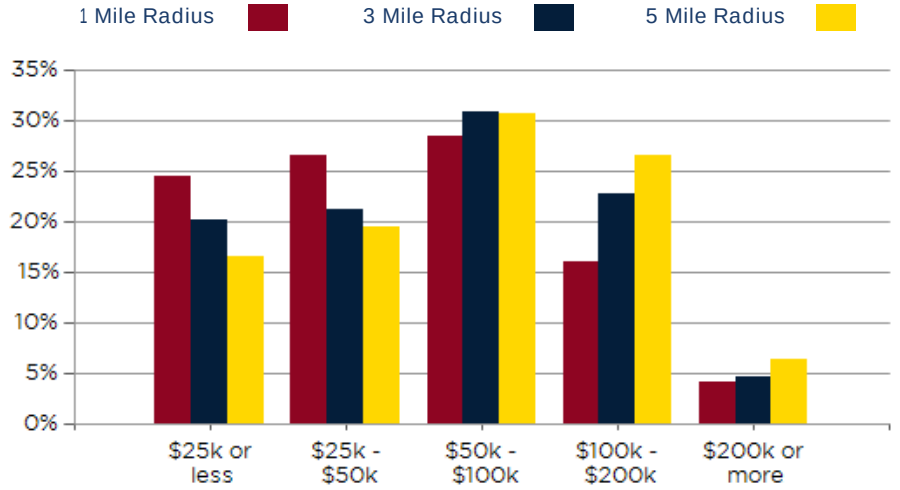
General Demographics
Race Demographics

2000 Population	23,990	140,995	282,836
2010 Population	27,283	156,853	312,477
2026 Population	28,462	164,159	326,128
2031 Population	28,694	164,123	326,005
2026 African American	3,488	18,927	33,817
2026 American Indian	631	3,550	7,055
2026 Asian	622	4,826	14,765
2026 Hispanic	21,844	122,538	237,527
2026 Other Race	13,015	74,579	141,846
2026 White	5,669	34,392	72,686
2026 Multiracial	4,952	27,274	54,793
2026-2031: Population: Growth Rate	0.80%	0.00%	-0.05%

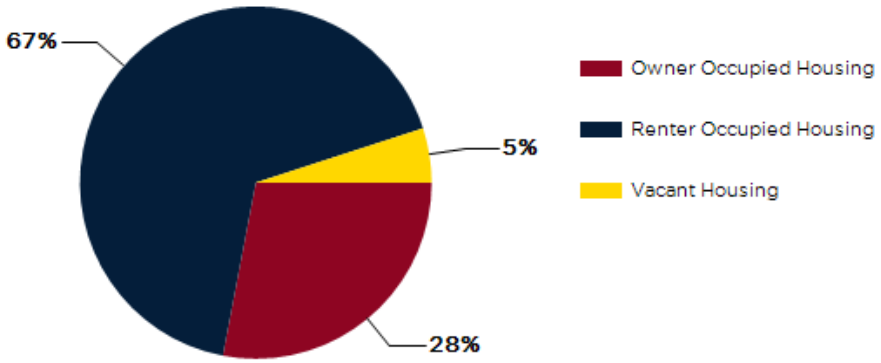
less than $15,000	1,376	6,221	10,157
$15,000-$24,999	695	3,412	5,617
$25,000-$34,999	837	3,663	6,450
$35,000-$49,999	1,411	6,458	12,058
$50,000-$74,999	1,429	8,164	15,929
$75,000-$99,999	970	6,484	13,081
$100,000-$149,999	1,056	7,656	17,460
$150,000-$199,999	301	3,225	7,767
$200,000 or greater	353	2,224	6,016
Median HH Income	$48,506	$61,908	$69,602
Average HH Income	$66,591	$77,919	$87,684



2026 Household Income



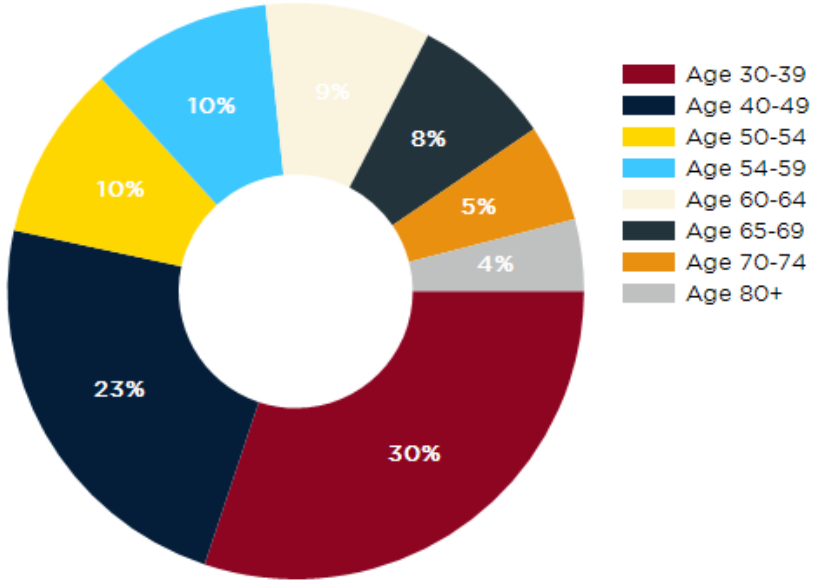
2026 Own vs. Rent - 1 Mile Radius



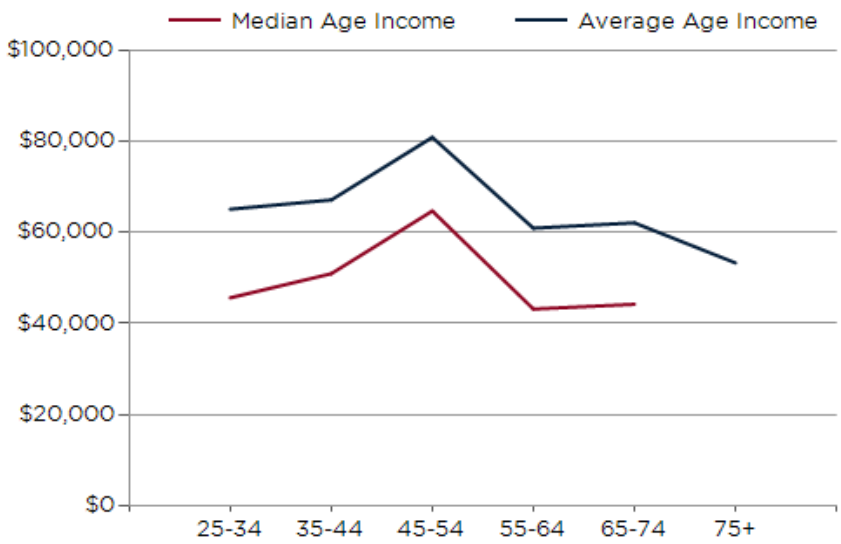
Source: esri

2026 Population Age 30-34	2,341	14,223	27,673
2026 Population Age 35-39	1,905	11,669	23,323
2026 Population Age 40-44	1,791	10,506	20,969
2026 Population Age 45-49	1,491	8,819	18,225
2026 Population Age 50-54	1,386	8,154	16,879
2026 Population Age 55-59	1,423	8,027	16,356
2026 Population Age 60-64	1,307	7,712	16,101
2026 Population Age 65-69	1,112	6,733	14,094
2026 Population Age 70-74	774	4,887	10,437
2026 Population Age 75-79	568	3,383	7,048
2026 Population Age 80-84	298	1,875	4,045
2026 Population Age 85+	218	1,516	3,405
2026 Population Age 18+	20,253	119,022	241,452
2026 Median Age	31	32	33
2031 Median Age	32	33	34

Population By Age



Median Household Income 25-34	$45,666	$60,606	$66,438
Average Household Income 25-34	$65,184	$76,465	$82,734
Median Household Income 35-44	$50,987	$65,724	$71,409
Average Household Income 35-44	$67,220	$82,987	$89,643
Median Household Income 45-54	$64,794	$75,833	$85,287
Average Household Income 45-54	$81,012	$91,471	$103,569
Median Household Income 55-64	$43,194	$68,950	$81,368
Average Household Income 55-64	$61,007	$82,516	$98,499
Median Household Income 65-74	$44,258	$47,605	$56,047
Average Household Income 65-74	$62,185	$66,724	$77,531
Average Household Income 75+	$53,363	$54,003	$66,069



Diversity Index (+5 years)	80	81	83
Diversity Index (current year)	81	82	83
Diversity Index (2020)	83	83	84
Diversity Index (2010)	82	83	83

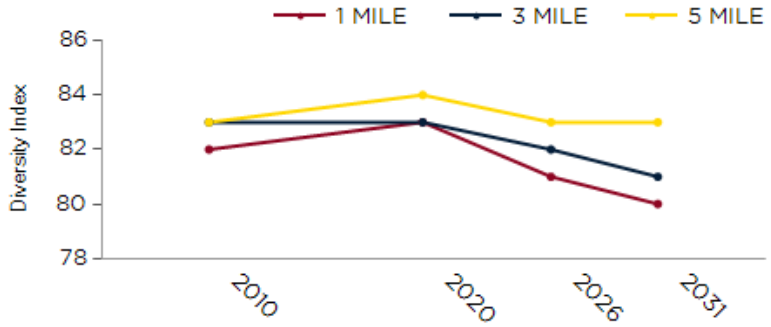
POPULATION BY RACE



1 MILE 3 MILE 5 MILE

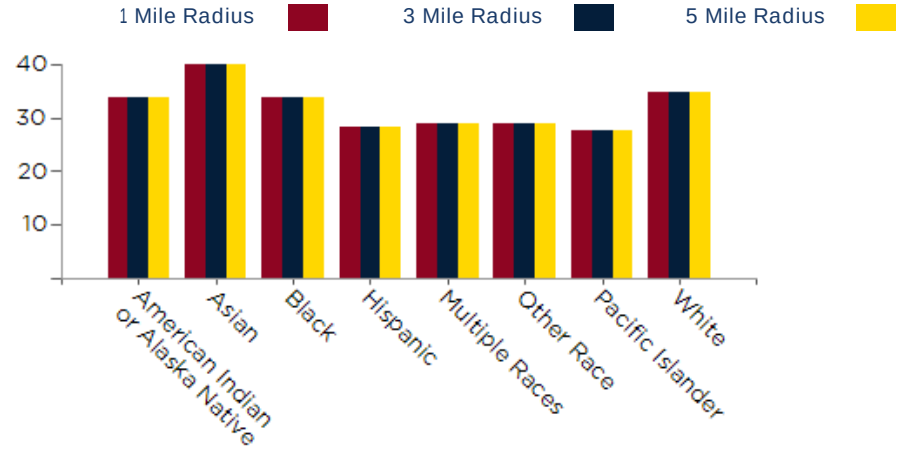
African American	7%	7%	6%
American Indian	1%	1%	1%
Asian	1%	2%	3%
Hispanic	43%	43%	42%
Multiracial	10%	10%	10%
Other Race	26%	26%	25%
White	11%	12%	13%

POPULATION DIVERSITY



Median American Indian/Alaska Native Age	34	34	35
Median Asian Age	40	43	41
Median Black Age	34	33	34
Median Hispanic Age	28	29	30
Median Multiple Races Age	29	31	31
Median Other Race Age	29	30	30
Median Pacific Islander Age	28	28	29
Median White Age	35	37	38

2026 MEDIAN AGE BY RACE



06 Company Profile

Advisor Profile

Rick Bonyadi

We are home to highly active real estate professionals with strong track records in productivity, market share and client satisfaction.

At Coldwell Banker Hallmark Realty, we are guided by the highest standards of achievement and we are determined to provide exemplary real estate sales and related services in the marketing and sale of luxury homes, estates, residential homes, and commercial investment opportunities.

Our years of experience has allowed for the creation of exclusive programs and distinctive tools and resources that promote the growth and development of superior productivity and powerful results for our clients.



CONFIDENTIALITY and DISCLAIMER

The information contained in the following offering memorandum is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it from Coldwell Banker Hallmark Realty and it should not be made available to any other person or entity without the written consent of Coldwell Banker Hallmark Realty.

By taking possession of and reviewing the information contained herein the recipient agrees to hold and treat all such information in the strictest confidence. The recipient further agrees that recipient will not photocopy or duplicate any part of the offering memorandum. If you have no interest in the subject property, please promptly return this offering memorandum to Coldwell Banker Hallmark Realty. This offering memorandum has been prepared to provide summary, unverified financial and physical information to prospective purchasers, and to establish only a preliminary level of interest in the subject property.

The information contained herein is not a substitute for a thorough due diligence investigation. Coldwell Banker Hallmark Realty has not made any investigation, and makes no warranty or representation with respect to the income or expenses for the subject property, the future projected financial performance of the property, the size and square footage of the property and improvements, the presence or absence of contaminating substances, PCBs or asbestos, the compliance with local, state and federal regulations, the physical condition of the improvements thereon, or financial condition or business prospects of any tenant, or any tenant's plans or intentions to continue its occupancy of the subject property.

The information contained in this offering memorandum has been obtained from sources we believe reliable; however, Coldwell Banker Hallmark Realty has not verified, and will not verify, any of the information contained herein, nor has Coldwell Banker Hallmark Realty conducted any investigation regarding these matters and makes no warranty or representation whatsoever regarding the accuracy or completeness of the information provided. All potential buyers must take appropriate measures to verify all of the information set forth herein. Prospective buyers shall be responsible for their costs and expenses of investigating the subject property.

Exclusively Marketed by:

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HALLMARK REALTY

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