8 NEW CONSTRUCTION UNITS

ATLAS 8 ON IVORY COAST

8353 IVORY COAST DRIVE,
SAN DIEGO, CA 92126

Marcus & Millichap
ZORBAS HUFFMAN GROUP

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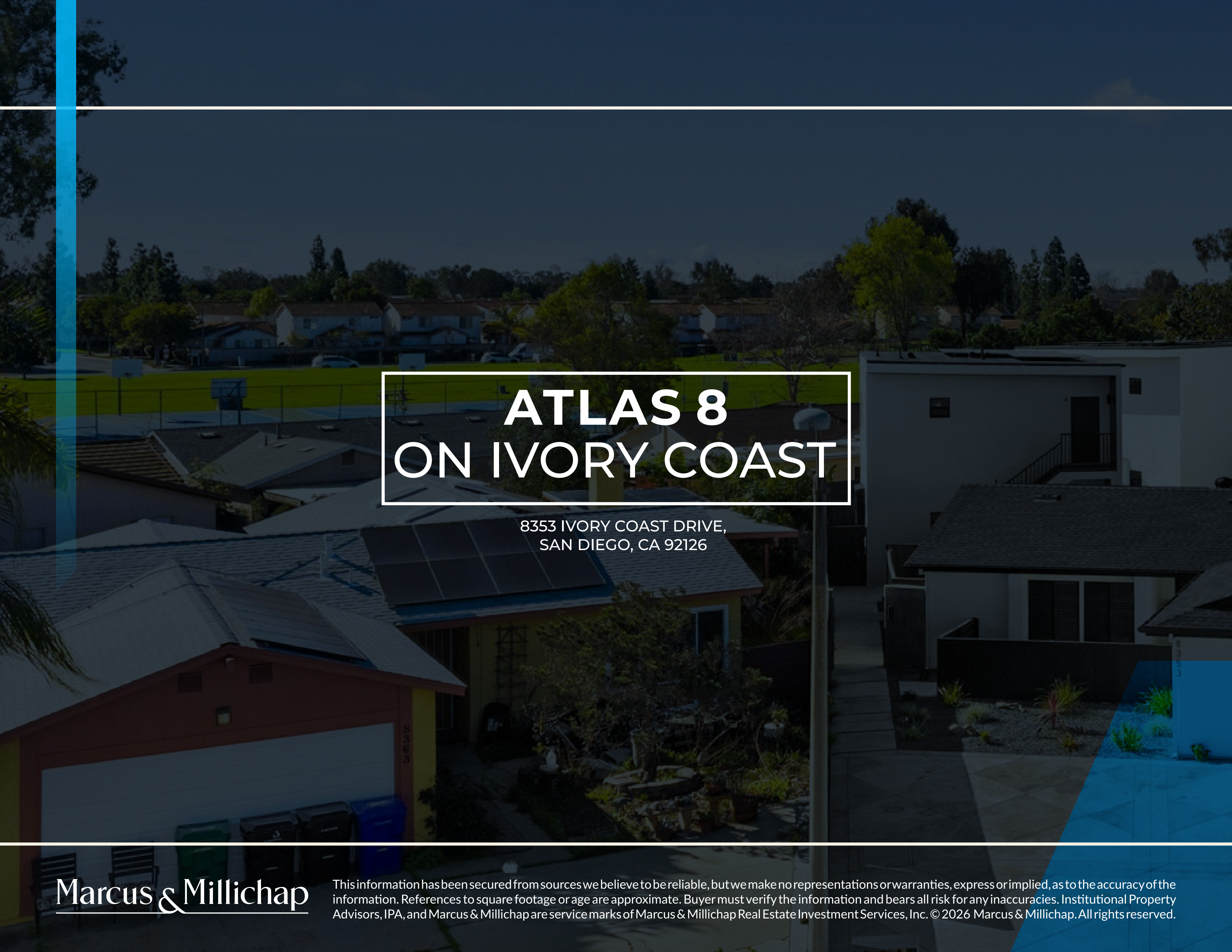

ATLAS 8
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SAN DIEGO, CA 92126

Marcus & Millichap

01
EXECUTIVE SUMMARY

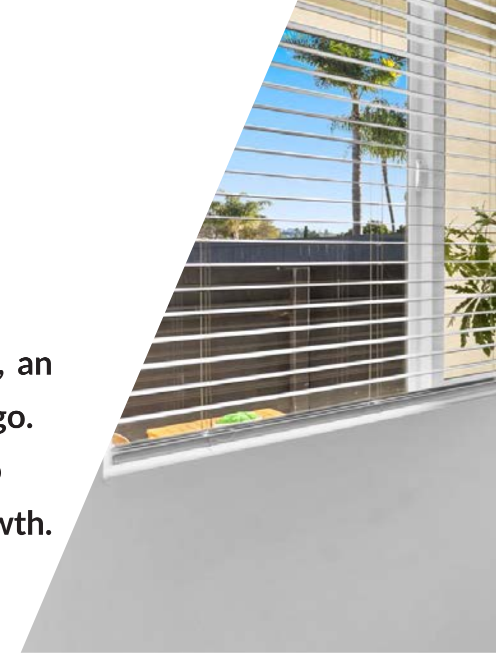
INVESTMENT OVERVIEW

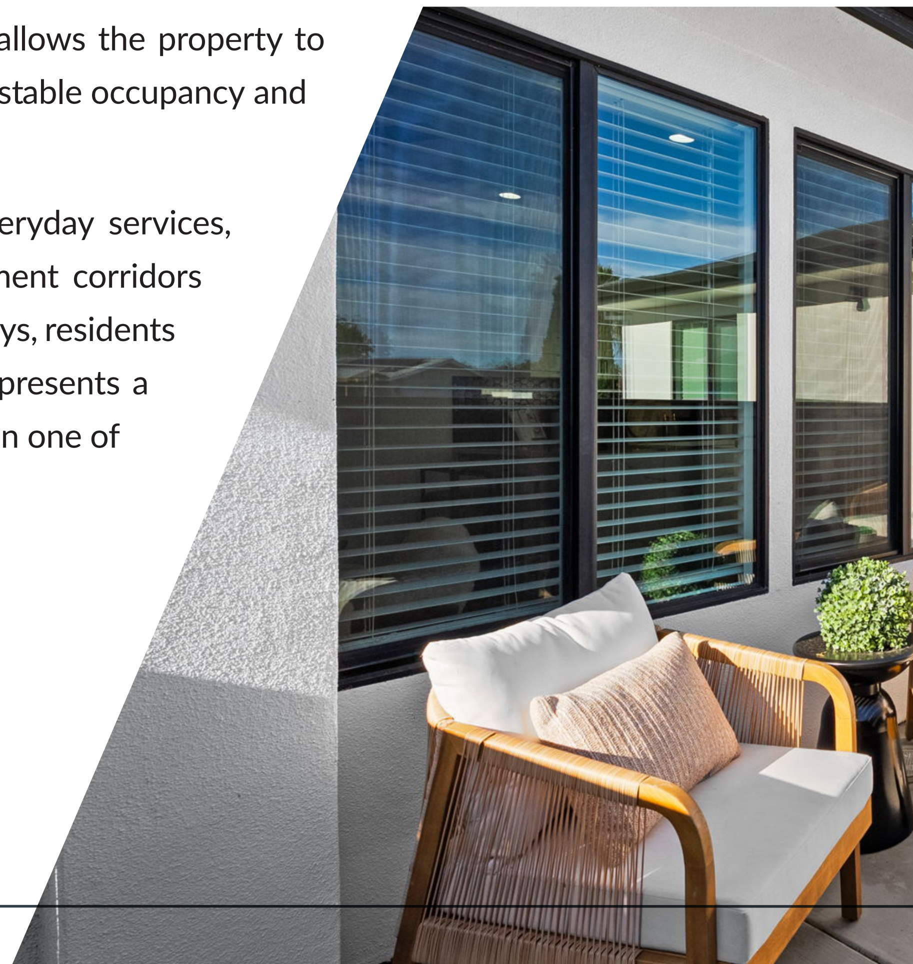
8353 IVORY COAST DRIVE, SAN DIEGO, CALIFORNIA 92126

The Zorbas Huffman Group of Marcus & Millichap is pleased to present Atlas 8 on Ivory Coast Drive, an eight-unit multifamily property located in the highly desirable Mira Mesa (92126) submarket of San Diego. Known for its strong residential appeal, proximity to major employment hubs, and convenient access to retail and transportation, Mira Mesa continues to experience consistent rental demand & long-term growth.

The property features a diverse and well-balanced unit mix, consisting of four one-bedroom/one-bathroom units, two two-bedroom/one-bathroom units, one two-bedroom/one-and-a-half-bathroom unit, and one three-bedroom/two-bathroom unit. This range of unit types allows the property to attract a broad tenant base, from individuals to larger households, supporting stable occupancy and long-term leasing flexibility.

Conveniently located near major shopping centers, dining options, and everyday services, 8353 Ivory Coast Drive also benefits from close proximity to key employment corridors including Sorrento Valley, UTC, and Miramar. With easy access to major freeways, residents enjoy seamless connectivity throughout San Diego County. The property represents a compelling opportunity to acquire a well-positioned, income-producing asset in one of San Diego's most established and high-demand rental markets.

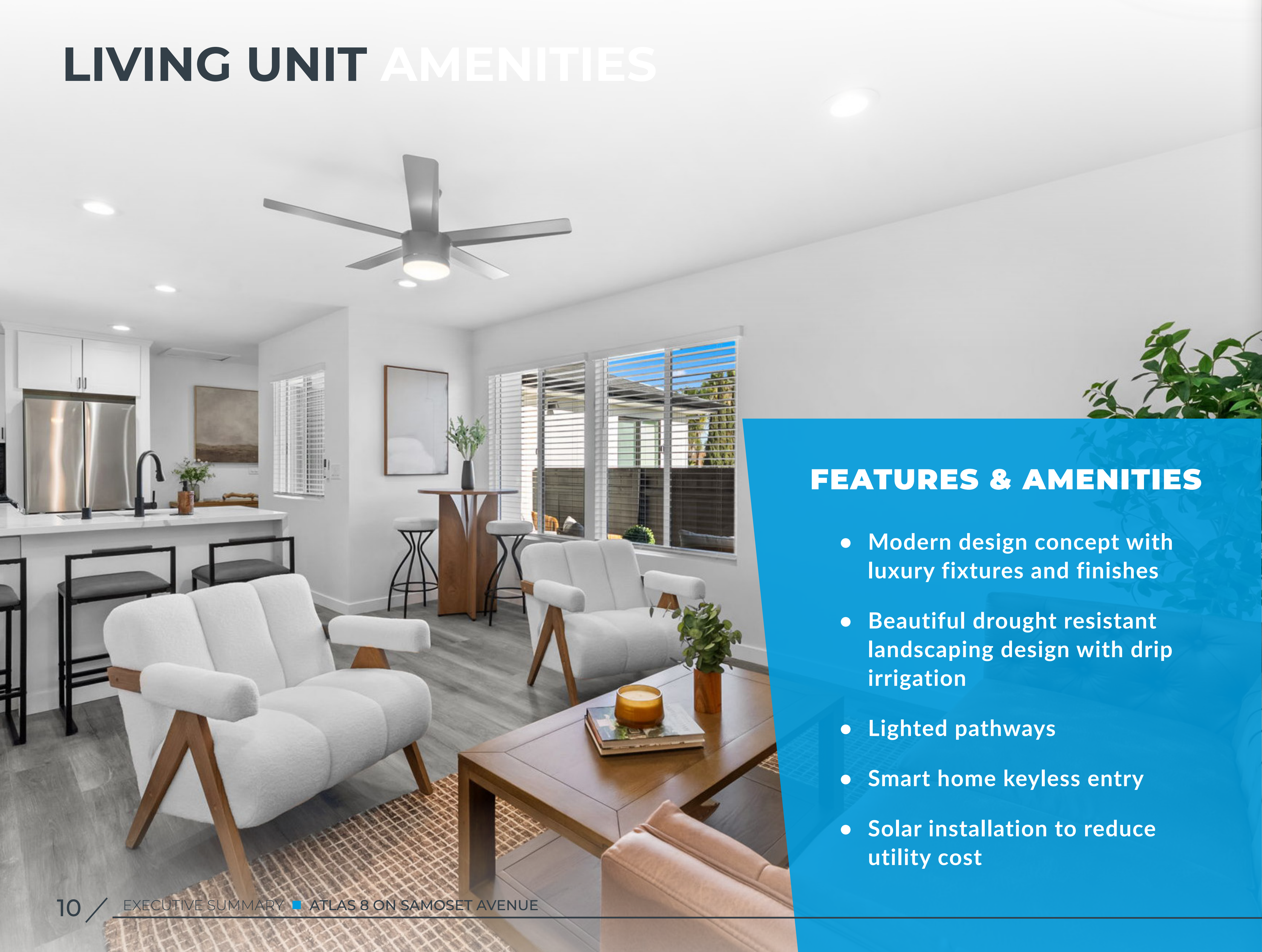




INVESTMENT HIGHLIGHTS

- **Prime Mira Mesa Location (92126)** near major employment hubs including Sorrento Valley, UTC, and Miramar
- **Eight-Unit Multifamily Asset** with a diverse mix of one-, two-, and three-bedroom residences
- **Broad Renter Appeal** accommodating a wide range of tenant profiles and household sizes
- **Strong Rental Demand Submarket** supported by central location, employment access, and neighborhood amenities
- **Convenient Access to Retail & Transportation** with proximity to shopping centers, dining, and major freeways

LIVING UNIT AMENITIES

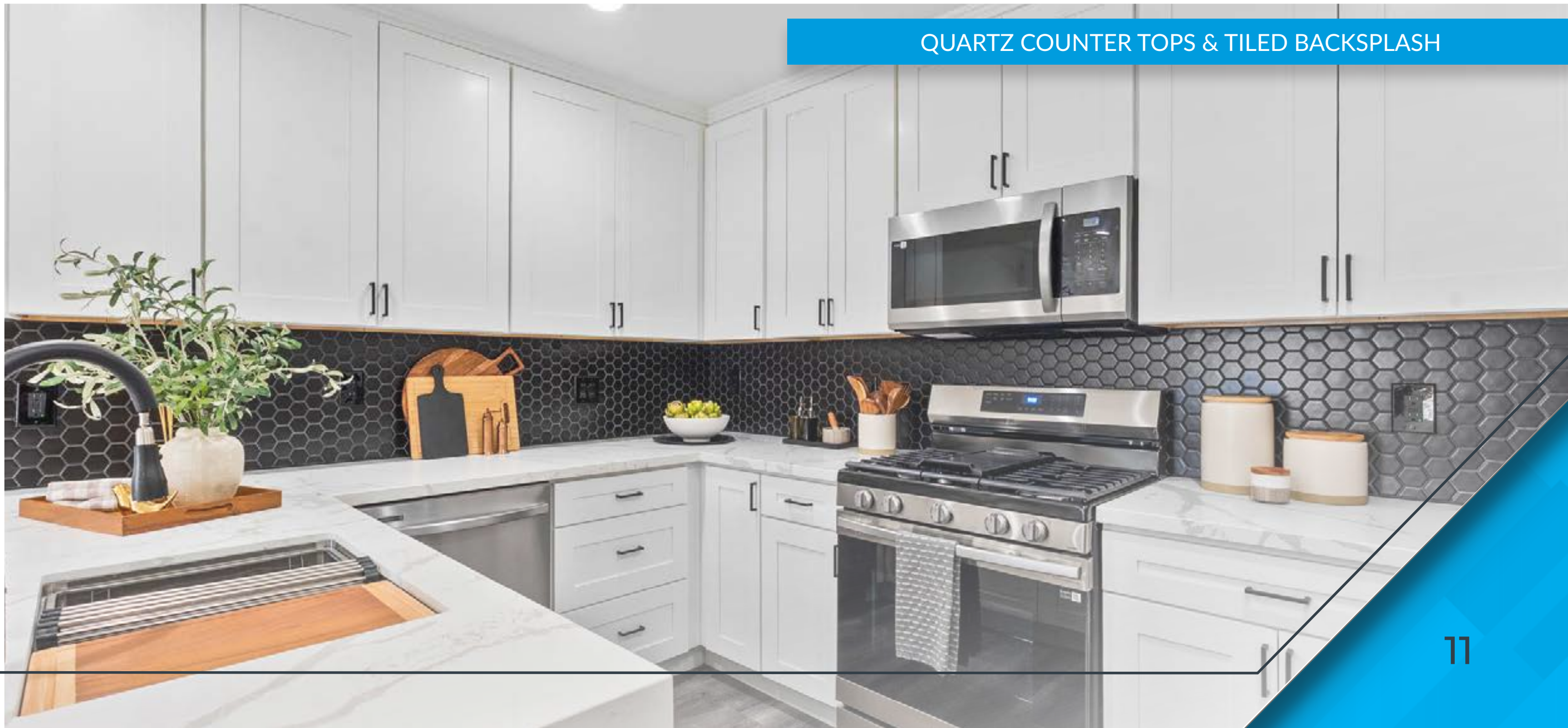


FEATURES & AMENITIES

- Modern design concept with luxury fixtures and finishes
- Beautiful drought resistant landscaping design with drip irrigation
- Lighted pathways
- Smart home keyless entry
- Solar installation to reduce utility cost

STAINLESS APPLIANCES & LOTS OF STORAGE

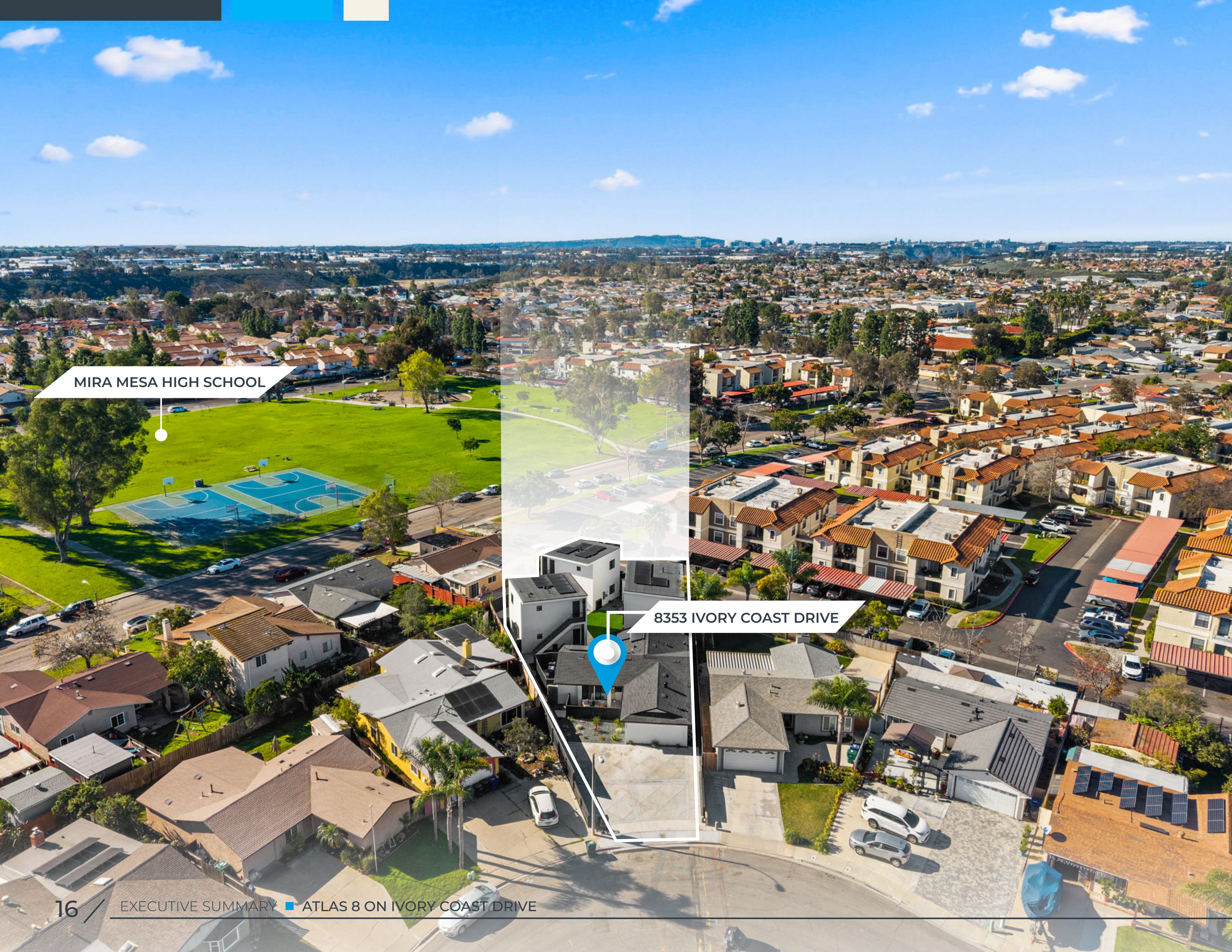
IN-UNIT WASHER & DRYER



QUARTZ COUNTER TOPS & TILED BACKSPLASH

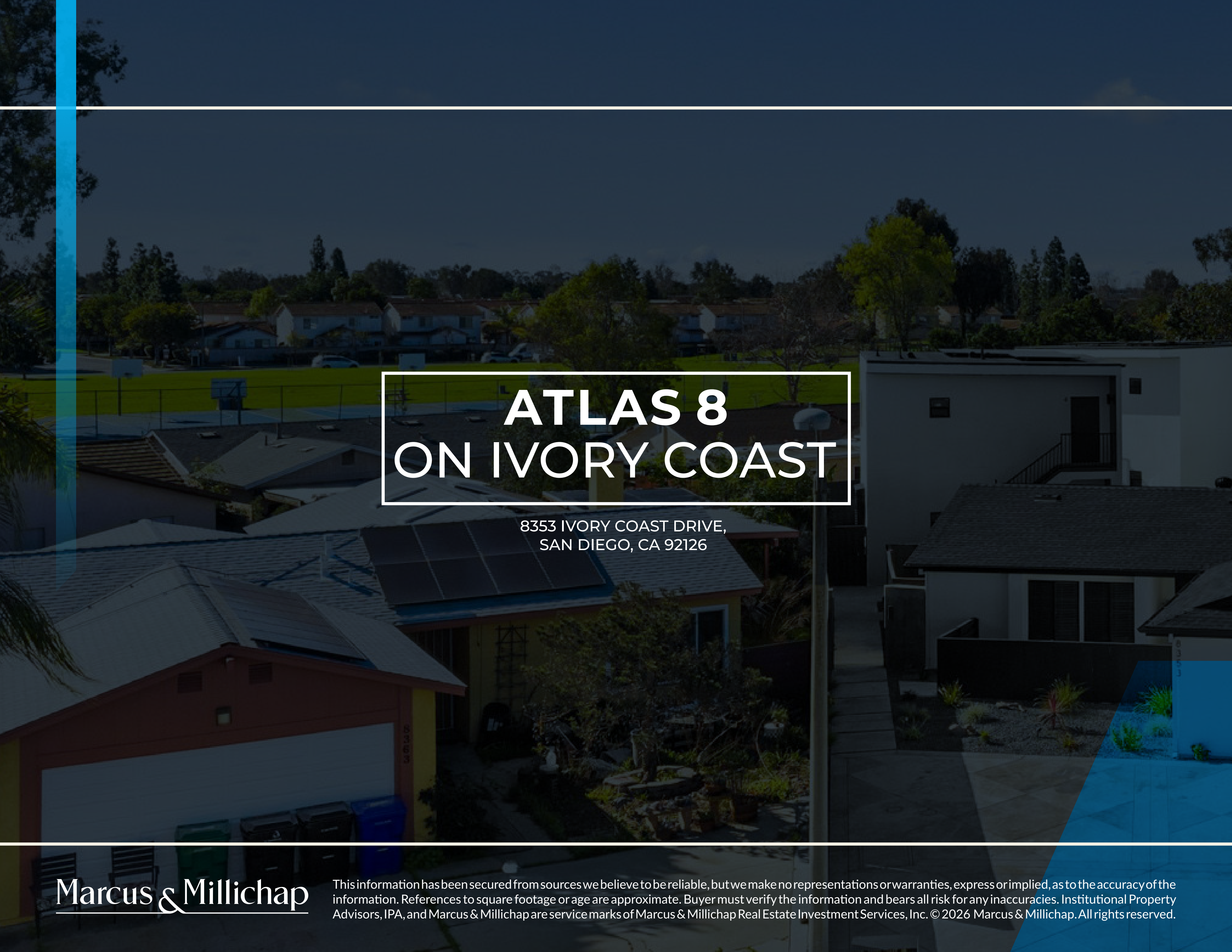


MIRA MESA SHOPPING CENTER
MIRA MESA HIGH SCHOOL
8353 IVORY COAST DRIVE


MIRA MESA HIGH SCHOOL
8353 IVORY COAST DRIVE


MASON ELEMENTARY
8353 IVORY COAST DRIVE


MIRA MESA
MARAUDERS
MIRA MESA
MARAUDERS



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02

FINANCIAL ANALYSIS

INVESTMENT ANALYSIS

INVESTMENT SUMMARY		
Purchase Price		$3,895,000
Down Payment	50%	$1,947,500
Number of Units		8 Units
Price Per Unit		$486,875
Current CAP Rate		4.50%
Current GRM		15.31
Pro Forma CAP Rate		4.80%
Pro Forma GRM		14.58
Year Built		2026
Lot Size		0.21 Acres
Net Rentable SF		5,030 SF
Price Per Foot		$774.35

FINANCING SUMMARY	
FIRST TRUST DEED	
Loan Type	Interest Only
Loan Amount	$1,947,500
Interest Rate	5.50%
Amortization	30 Years
Origination Date	January 2026
Monthly Payments	$8,926
Annual Debt Service	$107,113

LOAN ANALYSIS	
Current Debt Coverage Ratio	1.64
Pro Forma Debt Coverage Ratio	1.74
Loan to Value	50%

OPERATING DATA	CURRENT		PRO FORMA	
Gross Potential Rent	$254,448		$267,170	
Economic Loss	$12,722	5.00%	$13,359	5.00%
Net Rental Income	$241,726		$253,812	
Other Income	$21,672		$21,672	
Effective Gross Income	$263,398		$275,484	
Expenses	$88,116		$88,599	
Net Operating Income	$175,282		$186,885	
Debt Service	$107,113		$107,113	
Net Cash Flow	$68,169	3.50%	$79,772	4.10%
Principal Reduction	$0		$0	
TOTAL RETURN	**$68,169**	**3.50%**	**$79,772**	**4.10%**

EXPENSES	% EGI	PER UNIT	ANNUAL
On-Site Payroll	0.00%	$0	$0
Real Estate Taxes	18.72%	$6,164	$49,310
Property Insurance	2.28%	$750	$6,000
Utilities	2.66%	$875	$7,000
Contract Services	2.21%	$728	$5,820
Repairs & Maintenance	2.28%	$750	$6,000
Management Fee	4.00%	$1,317	$10,536
Marketing & Promotion	0.09%	$31	$250
General & Administrative	0.46%	$150	$1,200
Reserves & Replacements	0.76%	$250	$2,000
TOTAL EXPENSES	**33.45%**	**$11,014**	**$88,116**

OPERATING STATEMENT CURRENT

	%	$ / SF	$ / UNIT	$ / ANNUAL
INCOME	**% OF GPR**			
All Units at Market Rent		53.12	33,396	267,170
Gain (Loss)-to-Lease	5.00%	2.53	(1,590)	(12,722)
Gross Potential Rent		$50.59	$31,806	$254,448
ECONOMIC LOSS				
Vacancy	5.00%	2.53	(1,590)	(12,722)
Total Economic Loss	5.00%	2.53	(1,590)	(12,722)
Net Rental Income		$48.06	$30,216	$241,726
OTHER INCOME	**% of EGI**			
Utility Reimbursement	4.81%	2.52	1,584	12,672
Storage	3.42%	1.79	1,125	9,000
Total Other Income	8.23%	4.31	2,709	21,672
Effective Gross Income		$52.37	$32,925	$263,398
EXPENSES				
On-Site Payroll	0.00%	0.00	0	0
Real Estate Taxes	18.72%	9.80	6,164	49,310
Property Insurance	2.28%	1.19	750	6,000
Utilities	2.66%	1.39	875	7,000
Contract Services	2.21%	1.16	728	5,820
Repairs & Maintenance	2.28%	1.19	750	6,000
Management Fee	4.00%	2.09	1,317	10,536
Marketing & Promotion	0.09%	0.05	31	250
General & Administrative	0.46%	0.24	150	1,200
Total Operating Expenses	32.69%	$17.12	$10,764	$86,116
Reserves & Replacements	0.76%	0.40	250	2,000
Total Expenses	33.45%	$17.52	$11,014	$88,116
NET OPERATING INCOME	**66.55%**	**$34.85**	**$21,910**	**$175,282**
Debt Service				(107,113)
Net Cash Flow	*3.50%	$13.55	$8,521	$68,169
Principal Reduction				$0
TOTAL RETURN	***3.50%**	**$13.55**	**$8,521**	**$68,169**

*CALCULATED AS A PERCENTAGE OF THE DOWN PAYMENT

OPERATING STATEMENT PRO FORMA

	%	$ / SF	$ / UNIT	$ / ANNUAL
INCOME	**% OF GPR**			
All Units at Market Rent		53.12	33,396	267,170
Gross Potential Rent		$57.36	$31,740	$190,440
ECONOMIC LOSS				
Vacancy	5.00%	2.66	(1,670)	(13,359)
Total Economic Loss	5.00%	2.66	(1,670)	(13,359)
Net Rental Income		$50.46	$31,726	$253,812
OTHER INCOME	**% of EGI**			
Utility Reimbursement	4.60%	6.26	1,584	12,672
Storage	3.27%	1.79	1,125	9,000
Total Other Income	7.87%	4.31	2,709	21,672
Effective Gross Income		$54.77	$34,435	$275,484
EXPENSES				
On-Site Payroll	0.00%	0.00	0	0
Real Estate Taxes	17.90%	9.80	6,164	49,310
Property Insurance	2.18%	1.19	750	6,000
Utilities	2.54%	1.39	875	7,000
Contract Services	2.11%	1.16	728	5,820
Repairs & Maintenance	2.18%	1.19	750	6,000
Management Fee	4.00%	2.19	1,377	$11,019
Marketing & Promotion	0.09%	0.05	31	250
General & Administrative	0.44%	0.24	150	1,200
Total Operating Expenses	31.44%	$17.22	$10,825	$86,599
Reserves & Replacements	0.73%	0.40	250	2,000
Total Expenses	32.16%	$17.61	$11,075	$88,599
NET OPERATING INCOME	**67.84%**	**$37.15**	**$23,361**	**$186,885**
Debt Service				(107,113)
Net Cash Flow	*4.10%	$15.86	$9,972	$79,772
Principal Reduction				$0
TOTAL RETURN	***4.10%**	**$15.86**	**$9,972**	**$79,772**

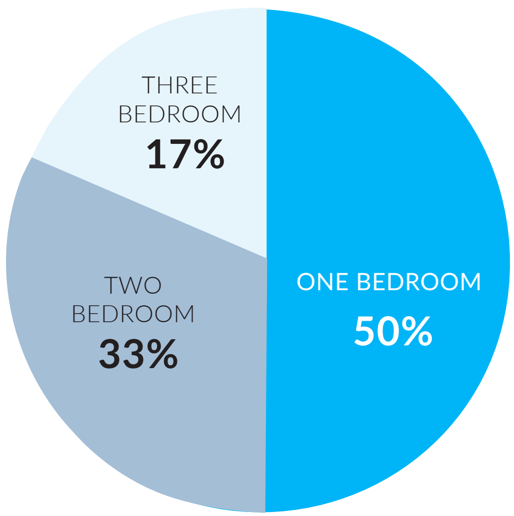
*CALCULATED AS A PERCENTAGE OF THE DOWN PAYMENT

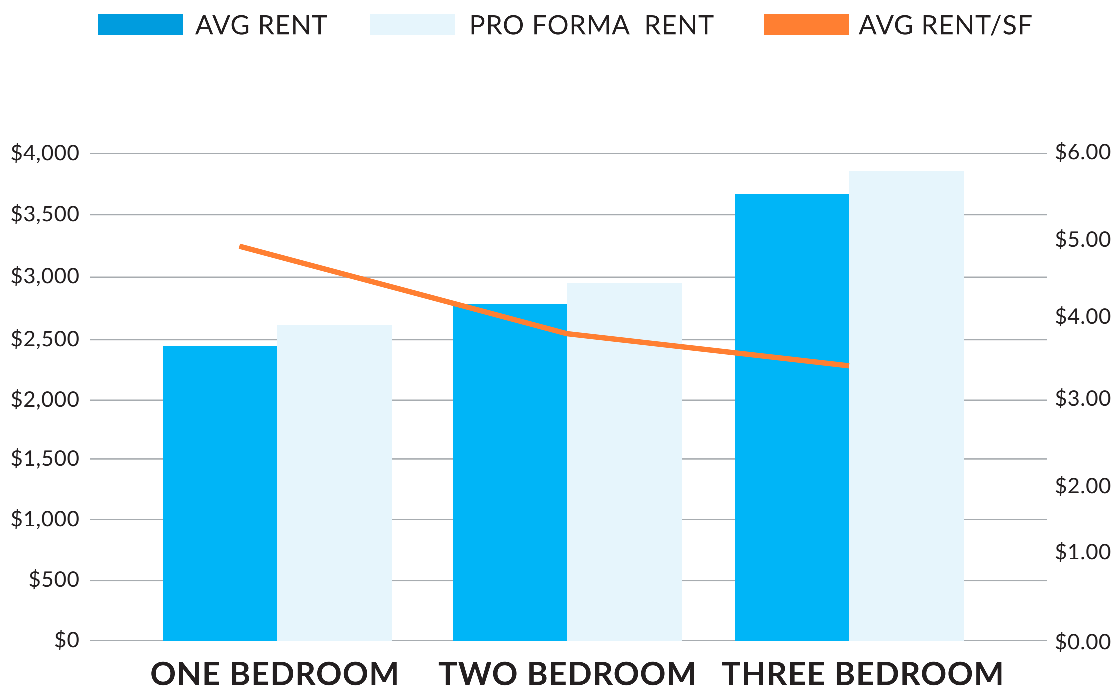
UNIT MIX SUMMARY

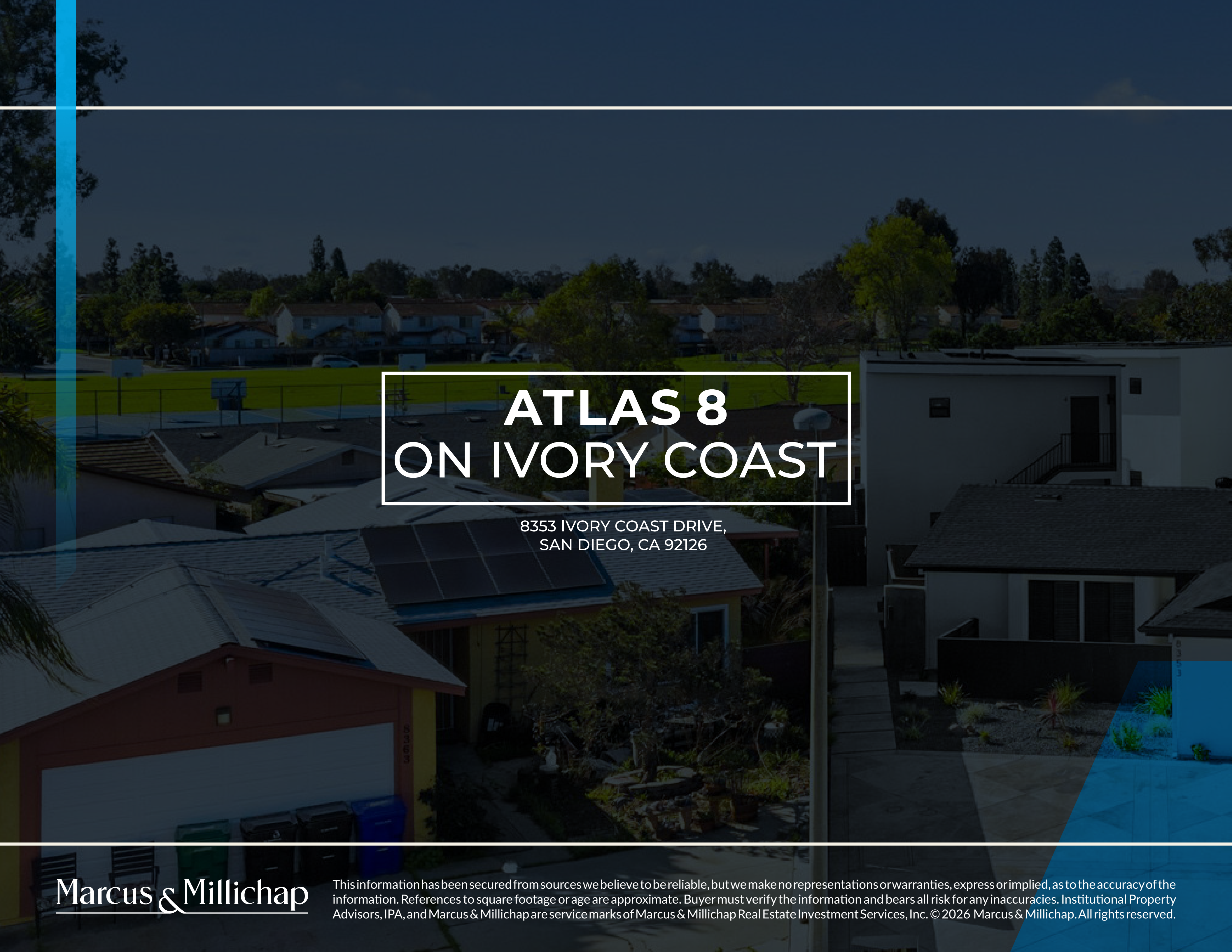
FLOOR PLAN	#	AVG SF	TOTAL SF	CURRENT RENTS	AVERAGE	RENT/SF	PRO FORMA	RENT/SF
1 BD / 1 BA*	4	480	1,920	$2,295-$2,295	$2,295	$4.78	$2,410	$5.02
2 BD / 1 BA*	2	660	1,320	$2,745-$2,745	$2,745	$4.16	$2,882	$4.37
2 BD / 1.5 BA	1	770	770	$2,945-$2,945	$2,945	$3.82	$3,092	$4.02
3 BD / 2 BA	1	1,020	1,020	$3,589-$3,589	$3,589	$3.52	$3,768	$3.69
TOTAL / AVG	**8**	**629**	**5,030**		**$2,651**	**$4.22**	**$2,783**	**$4.43**

*15 YR DEED RESTRICTED UNITS TWO (1/1) BOTTOM FLOOR, ONE (2/1) BOTTOM FLOOR

UNIT MIX







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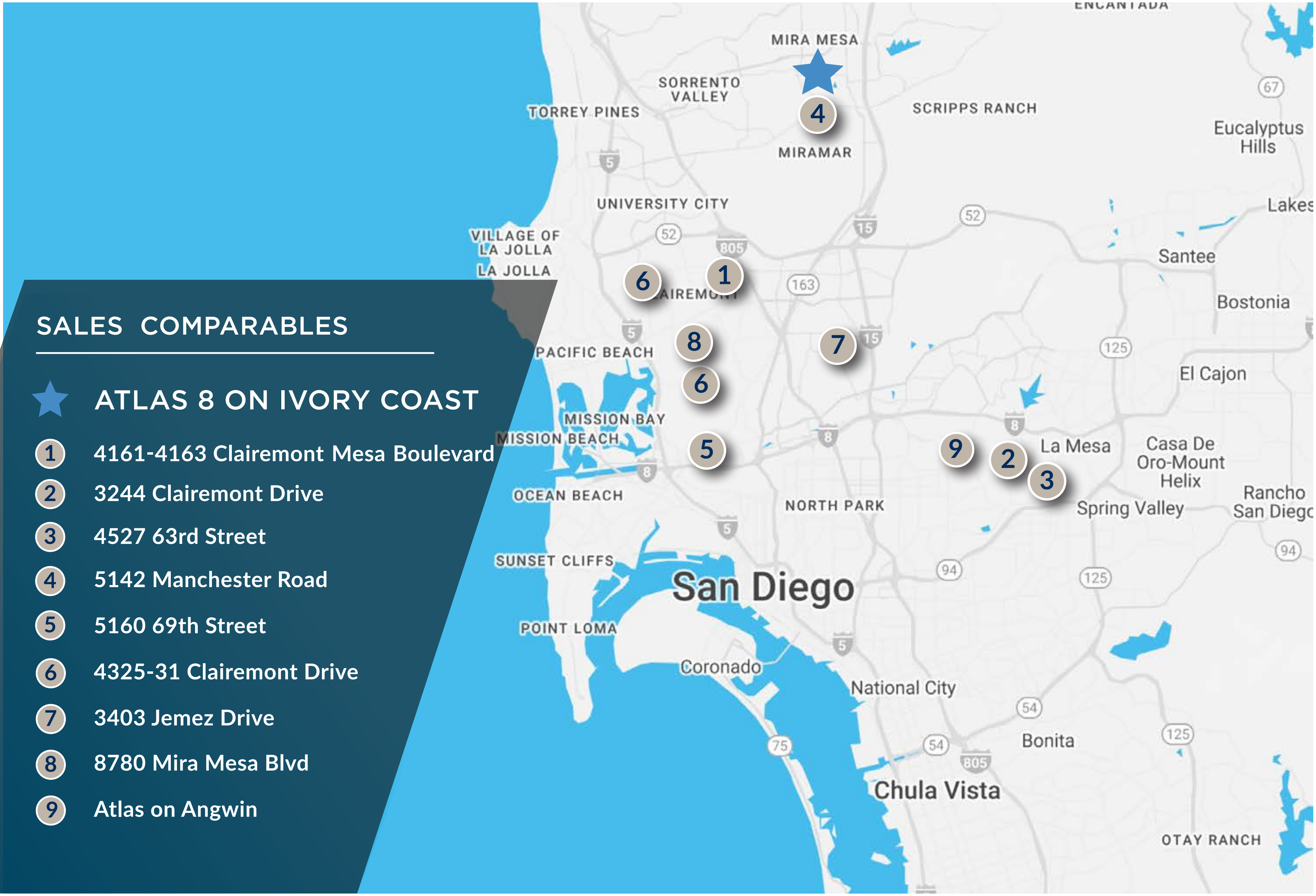
MARKET COMPARABLES

SALES COMPARABLES MAP



SALES COMPARABLES

★ ATLAS 8 ON IVORY COAST

1. 4161-4163 Clairemont Mesa Boulevard
2. 3244 Clairemont Drive
3. 4527 63rd Street
4. 5142 Manchester Road
5. 5160 69th Street
6. 4325-31 Clairemont Drive
7. 3403 Jemez Drive
8. 8780 Mira Mesa Blvd
9. Atlas on Angwin

SALES COMPARABLES

ATLAS 8 ON IVORY COAST

San Diego, CA 92126

SALE PRICE	$3,895,000
Units	8
Price Per Unit	$486,875
Year Built/Renovated	2026
NRSF	5,030 SF
Avg Unit Size	629 SF
Price/SF	$826.81
Cap Rate	4.50%

UNIT MIX	
1 Bedroom/1 Bath	4
1 Bedroom/1 Bath	1
3 Bedroom/2 Bath	1

1

4161-4163 CLAIREMONT MESA BOULEVARD

San Diego, CA 92117

SALE PRICE	$2,425,000
Sale Date	Under Contract
Units	5
Price Per Unit	$485,000
Year Built	2023
NRSF	3,950 SF
Avg Unit Size	790 SF
Price/SF	$613.92
Cap Rate	4.98%

UNIT MIX	
STUDIO	1
1 BD / 1 BA	1
2 BD / 1 BA	1
3 BD / 2 BA	2

2

3244 CLAIREMONT DRIVE

San Diego, CA 92117

SALE PRICE	$3,050,000
Sale Date	11/7/2025
Units	6
Price Per Unit	$508,333
Year Built/Renovated	2025
NRSF	5,581 SF
Avg Unit Size	829 SF
Price/SF	$546.50
Cap Rate	4.64%

UNIT MIX	
2 BD / 1 BA	2
2 BD / 2 BA	4

SALES COMPARABLES

3

4527 63RD STREET
San Diego, CA 92115

SALE PRICE	$2,400,000
Sale Date	11/7/2025
Units	7
Price Per Unit	$342,857
Year Built/Renovated	2025
NRSF	3,959 SF
Avg Unit Size	566 SF
Price/SF	$798.25
Cap Rate	5.67%

UNIT MIX	
1 BD / 1 BA	5
2 BD / 2 BA	1
3 BD / 2 BA	1

*Micro units no parking

4

5142 MANCHESTER ROAD
San Diego, CA 92115

SALE PRICE	$3,985,000
Sale Date	06/27/2025
Units	8
Price Per Unit	$498,125
Year Built/Renovated	2024
NRSF	5,878 SF
Avg Unit Size	735 SF
Price/SF	$677.95
Cap Rate	4.72%

UNIT MIX	
2 BD / 1 BA	1
2 BD / 2 BA	7

5

5160 69TH STREET
San Diego, CA 92115

SALE PRICE	$3,325,000
Sale Date	03/10/2025
Units	7
Price Per Unit	$475,000
Year Built/Renovated	2024
NRSF	4,709 SF
Avg Unit Size	672 SF
Price/SF	$706.09
Cap Rate	4.96%

UNIT MIX	
1 BD / 1 BA	4
2 BD / 1 BA	2
3 BD / 2 BA	1

SALES COMPARABLES

6

4325-31 CLAIREMONT DRIVE

San Diego, CA 92117

SALE PRICE	$2,399,000
Sale Date	02/13/2025
Units	4
Price Per Unit	$599,750
Year Built/Renovated	2022
NRSF	3,700 SF
Avg Unit Size	925 SF
Price/SF	$648.38
Cap Rate	-

UNIT MIX	
2 BD / 1 BA	2
3 BD / 2 BA	2

7

3403 JEMEZ DRIVE

San Diego, CA 92117

SALE PRICE	$2,275,000
Sale Date	09/13/2024
Units	4
Price Per Unit	$568,750
Year Built/Renovated	2024
NRSF	2,850 SF
Avg Unit Size	725 SF
Price/SF	$798.25
Cap Rate	-

UNIT MIX	
1 BD / 1 BA	1
2 BD / 1 BA	1
3 BD / 2 Bath	2

8

8780 MIRA MESA BLVD

San Diego, CA 92126

SALE PRICE	$2,255,000
Sale Date	04/10/2024
Units	5
Price Per Unit	$451,000
Year Built/Renovated	1978
NRSF	4,250 SF
Avg Unit Size	850 SF
Price/SF	$530.59
Cap Rate	3.87%

UNIT MIX	
2 BD / 2 BA	5

SALES COMPARABLES

9

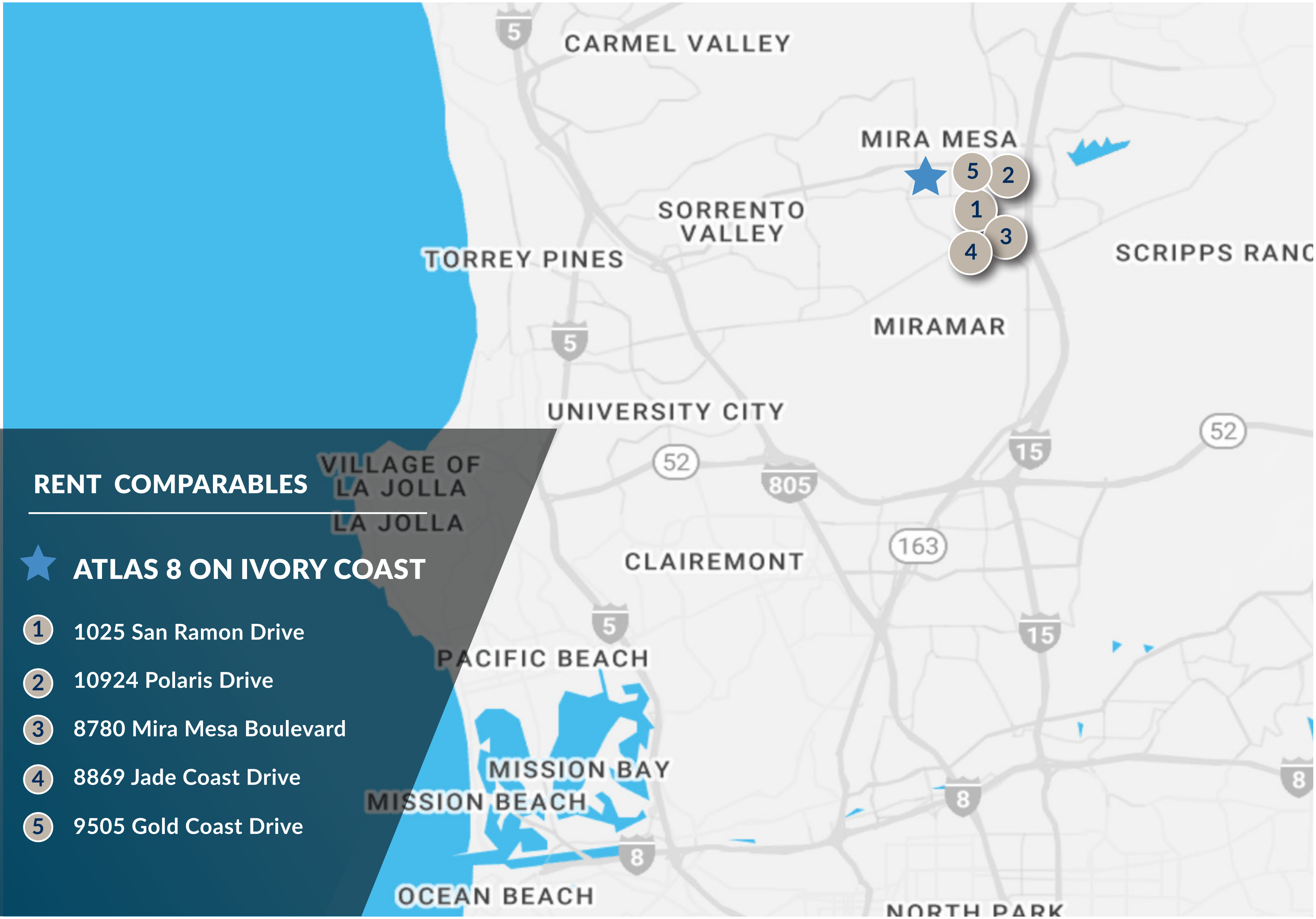
ATLAS ON ANGWIN

San Diego, CA 92123

SALE PRICE	$3,350,000
Sale Date	04/04/2024
Units	6
Price Per Unit	$558,333
Year Built/Renovated	2023
NRSF	4,610 SF
Avg Unit Size	768 SF
Price/SF	$726.68
Cap Rate	5.00%

UNIT MIX	
2 BD / 1 BA	5
3 BD / 2 BA	1

RENT COMPARABLES MAP



RENT COMPARABLES

★ **ATLAS 8 ON IVORY COAST**

1. 1025 San Ramon Drive
2. 10924 Polaris Drive
3. 8780 Mira Mesa Boulevard
4. 8869 Jade Coast Drive
5. 9505 Gold Coast Drive

RENT COMPARABLES

ATLAS 8 ON IVORY COAST

8353 Ivory Coast Drive, San Diego, CA 92126

UNITS: 8 / *YEAR BUILT:* 2026 / *OCCUPANCY:* 100%

UNIT TYPE	#	SF	ASKING RENT
1 BD / 1 BA*	4	480	$2,295
2 BD / 1 BA*	2	660	$2,745
2 BD / 1.5 BA	1	770	$2,945
3 BD / 2 BA	1	1,020	$3,589

1 10295 SAN RAMON DRIVE

San Diego, CA 92126

UNITS: 1 / *YEAR BUILT:* 2024 / *OCCUPANCY:* 100%

UNIT TYPE	#	SF	ASKING RENT
3 BD / 2 BA ADU	1	1200	$5500 Furnished

RENT COMPARABLES

2

10924 POLARIS DRIVE

San Diego, CA 92126

UNITS: **2** / *YEAR BUILT:* **2025** / *OCCUPANCY:* **100%**

UNIT TYPE	#	SF	ASKING RENT
1 BD / 1 BA	2	500	$2,500

*Garage conversion

3

8780 MIRA MESA BOULEVARD

San Diego, CA 92126

UNITS: **5** / *YEAR BUILT:* **1978** / *OCCUPANCY:* **80%**

UNIT TYPE	#	SF	ASKING RENT
2 BD /2 BA	5	795	$2,595

RENT COMPARABLES

4 8869 JADE COAST DRIVE

San Diego, CA 92126

UNITS: **1** / *YEAR BUILT:* **2025** / *OCCUPANCY:* **100%**

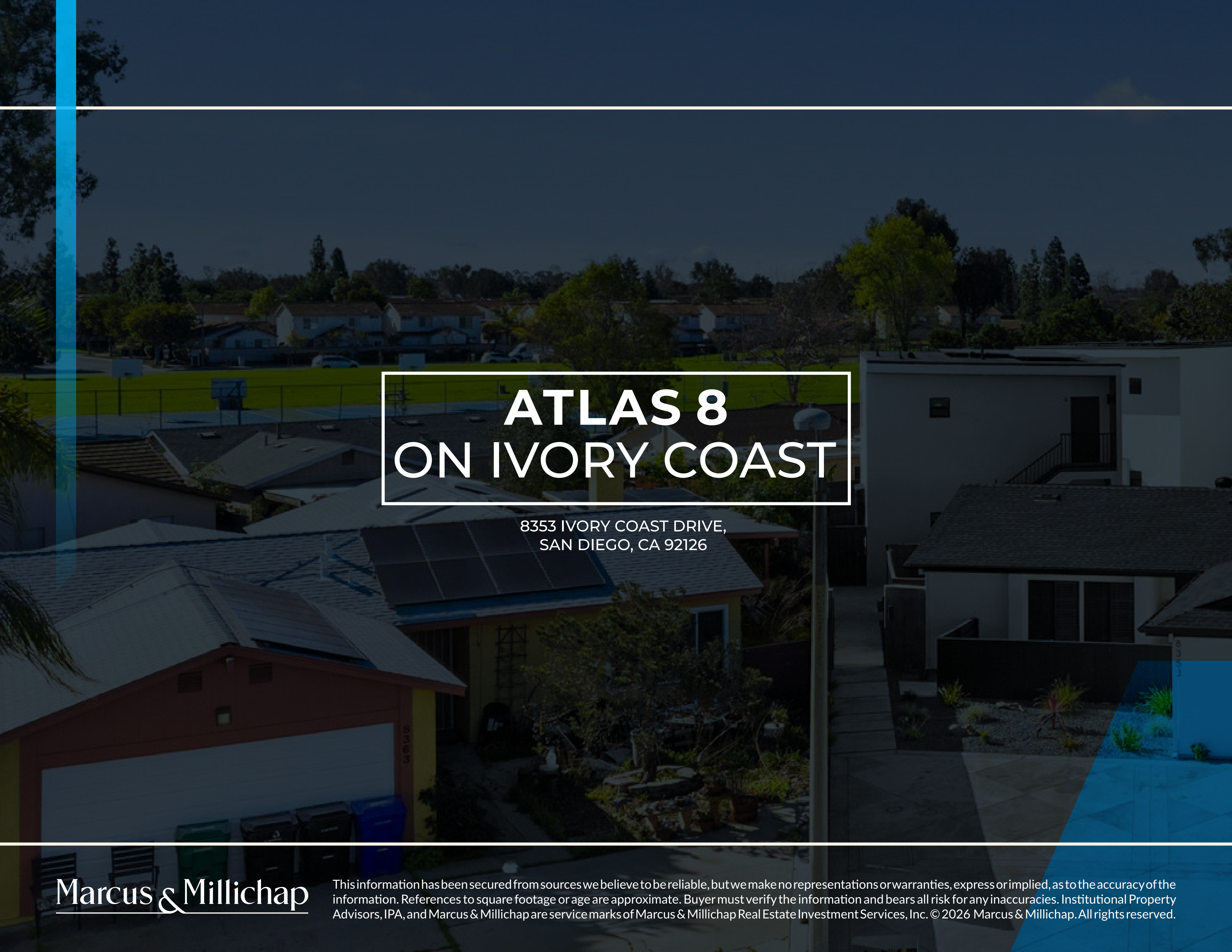
UNIT TYPE	#	SF	ASKING RENT
3 BD / 3 BA SFR	1	1,200	$4,700

5 9505 GOLD COAST DRIVE

San Diego, CA 92126

UNITS: **144** / *YEAR BUILT:* **1976** / *OCCUPANCY:* **100%**

UNIT TYPE	#	SF	ASKING RENT
1 BD / 1 BA	87	480	$2,198
2 BD / 1 BA	21	660	$2,646
2 BD / 2 BA	36	1,046	$2,858



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MARKET OVERVIEW

SAN DIEGO
CALIFORNIA

San Diego is considered to be one of the most desirable and livable cities in the United States. With a population of just over 1.38 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, and many biotech companies such as Illumina (ranked the world's third smarest 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 beach and downtown neighborhoods have become major vacation centers, and areas of redevelopment within recent years. San Diego's skyline over the past 20 years has seen significant changes. San Diego is an ideal location for anything from start-up ventures to major corporations.

SAN DIEGO, CALIFORNIA

WHITE-COLLAR JOBS

A gain of approximately 87,000 residents in the metro over the next five years will increase the need for basic health and education services.

POPULATION GROWTH

The professional and business services sector accounts for a larger share of total employment than the United States average.

HIGHLY AFFLUENT POPULATION

San Diego's median household income of $86,700 per year is well above the national median.

San Diego is California's oldest community. A large harbor, miles of beaches and exceptional weather attract businesses, residents and tourists. San Diego still houses a number of buildings and facilities from its past, including two missions, Old Town San Diego, Balboa Park and the Hotel del Coronado. San Diego County has grown into a sophisticated, urban region. Its downtown area has undergone a renaissance in the past decade or so. Petco Park, home of the San Diego Padres, spurred redevelopment that spread to the mid-city communities and attracted residents to the urban core. San Diego's major tourist attractions include the San Diego Zoo, San Diego Wild Animal Park, SeaWorld San Diego and LEGOLAND.

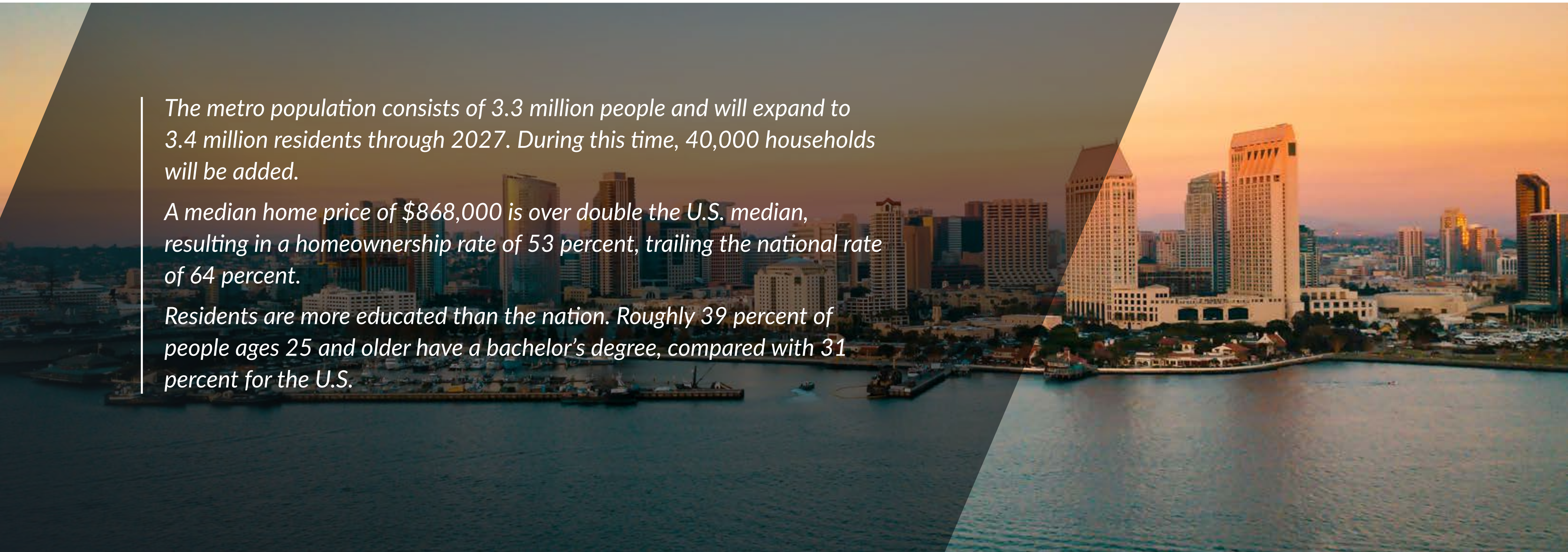
SAN DIEGO DEMOGRAPHICS

3.3M
POPULATION
Growth 2022-2027
2.9%

1.2M
HOUSEHOLDS
Growth 2022-2027
3.3%

36.6
MEDIAN AGE
U.S. Median
38.6

$86,700
MEDIAN HOUSEHOLD INCOME
U.S. Median
$66,400



The metro population consists of 3.3 million people and will expand to 3.4 million residents through 2027. During this time, 40,000 households will be added.

A median home price of $868,000 is over double the U.S. median, resulting in a homeownership rate of 53 percent, trailing the national rate of 64 percent.

Residents are more educated than the nation. Roughly 39 percent of people ages 25 and older have a bachelor's degree, compared with 31 percent for the U.S.

DEMOGRAPHICS 1-, 3-, 5-MILES
FROM THE PROPERTY

POPULATION	1 MILE	3 MILES	5 MILES
2010 Population	23,020	182,977	474,357
2020 Population	26,379	196,674	494,640
2023 Population	25,376	191,429	486,138
2028 Population	25,739	194,302	492,619
2010 Households	9,643	70,602	173,674
2020 Households	10,494	72,799	180,212
2023 Households	10,589	73,501	181,862
2028 Households	10,753	74,753	184,794
2023 Average HH Size	2.656400	2.419200	2.346300
2023 Daytime Population	20,996	197,494	422,655
2010 Owner Occupied Housing Units	41.53%	45.54%	45.36%
2010 Renter Occupied Housing Units	52.56%	48.78%	49.24%
2010 Vacant	5.91%	5.69%	5.40%
2020 Owner Occupied Housing Units	36.60%	44.62%	44.87%
2020 Renter Occupied Housing Units	58.57%	51.21%	51.16%
2020 Vacant	4.83%	4.18%	3.97%
2023 Owner Occupied Housing Units	38.25%	44.46%	44.82%
2023 Renter Occupied Housing Units	56.95%	51.39%	51.24%
2023 Vacant	4.80%	4.16%	3.94%
2028 Owner Occupied Housing Units	38.15%	44.41%	44.83%
2028 Renter Occupied Housing Units	57.21%	51.65%	51.44%
2028 Vacant	4.63%	3.94%	3.73%

HOUSEHOLDS BY INCOME	1 MILE	3 MILES	5 MILES
$200,000 or More	7.09%	8.79%	8.51%
$150,000 - $199,999	7.47%	8.23%	7.88%
$100,000 - $149,999	17.65%	17.24%	17.89%
$75,000 - $99,999	14.36%	14.76%	14.88%
$50,000 - $74,999	16.13%	15.83%	16.92%
$35,000 - $49,999	11.01%	10.23%	10.66%
$25,000 - $34,999	7.41%	7.30%	7.11%
$15,000 - $24,999	8.44%	8.22%	7.55%
$10,000 - $14,999	4.66%	4.47%	3.93%
Under $9,999	5.78%	4.93%	4.68%
2023 Est. Average Household Income	$92,751	$102,080	$101,622
2023 Est. Median Household Income	$69,299	$73,353	$73,702
2023 Est. Per Capita Income	$39,671	$40,015	$38,435

ATLAS 8 ON IVORY COAST

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