

FOR SALE | 4,761 SF MEDICAL/DENTAL OFFICE BUILDING WITH UP TO 3,137 SF AVAILABLE FOR OCCUPANCY



HIGHLAND PLAZA

312 HIGHLAND AVENUE | EL CAJON, CA 92020



GINO KALASHO
Senior Vice President
Gino@caacre.com
DRE Lic # 02113599

MIKE CONGER
Principal
Mike@caacre.com
DRE Lic # 01381193

858.360.3000 | www.CAACRE.COM



PROPERTY FEATURES

- Two Story, Professional Office Building
- Attractive Building, with Excellent Glass Line
- Well Maintained Building
- Gated Parking, Plus Ample Street Parking
- Fully Paid off Solar Panel System - 50 Panels Total
- Common Area Rest Rooms
- Secured, Gated Concrete Driveway and Parking Lot
- Roof, Bathrooms, HVAC all re-done and remodeled in 2021
- Owner-User Opportunity - SBA Loan Eligible
- Price: \$2,100,000

LOCATION HIGHLIGHTS

- Within Walking Distance to Downtown El Cajon
- Located within The Opportunity Zone!
- City of El Cajon, Office Professional Zone
- Easy Access to I-8 and Hwy 67

LOCATED WITHIN AN OPPORTUNITY ZONE, OFFERING POTENTIAL TAX ADVANTAGES FOR QUALIFIED INVESTORS THROUGH A QUALIFIED OPPORTUNITY FUND.
CALL BROKER FOR DETAILS

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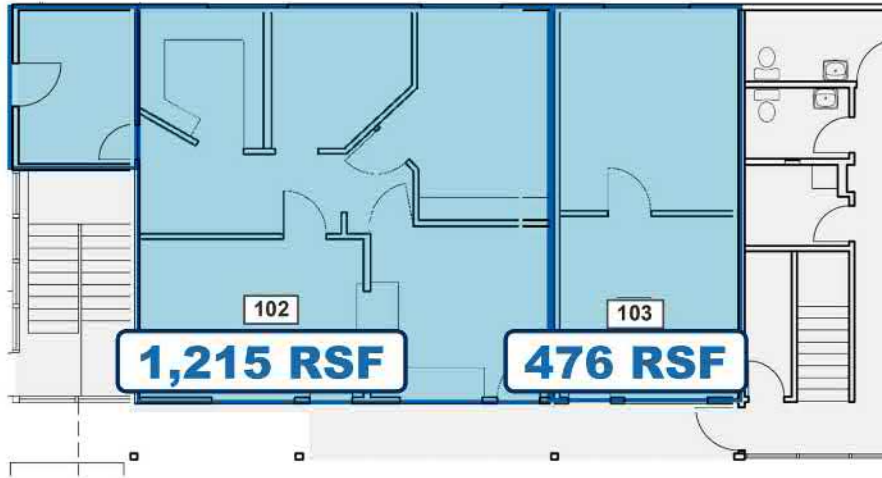
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Available Suite (for buyer occupancy)



Occupied / Not Available



GROUND / FIRST LEVEL — Suites 102 & 103

Suite 102: 1,215 RSF

Suite 103: 476 RSF



SECOND LEVEL — Suites 201 & 203

Suite 201: 376 RSF

Suite 203: 1,070 RSF

Not to scale. For illustrative purpose only. All square footage is approximate and should be independently verified.

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RENT ROLL

Suite	Tenant	Status	RSF (2026 BOMA)	RSF on Lease	Monthly Rent	Utility Reimbursement	Monthly Rent PSF (Lease)	Monthly Rent PSF (RSF BOMA)	Market Rent PSF	Market Monthly Rent	Lease From	Lease To
102	Dentist	MTM	1,215	1021	\$3,573.50	\$.33/SF	\$3.50	\$2.94	\$3.50	\$4,252.50	06/19/2023	MTM
103	Vacant	Vacant	476	N/A	\$0.00	~	~	\$0	\$3.50	\$1,666.00	~	~
200	Meram Construction	Occupied	860	860	\$1,720.00	\$.33/SF	\$2.00	\$2.00	\$2.25	\$1,935.00	07/01/2023	7/31/2027
201	Marina Y. Jirjees	MTM	376	276	\$830.00	\$.37/SF	\$3.01	\$2.21	\$2.75	\$1,034.00	12/01/2024	MTM
202	Grupo Porvenir	Occupied	764	685	\$1,380.00	\$.37/SF	\$2.01	\$1.81	\$1.75	\$1,337.00	01/01/2024	12/31/2028
203	Vacant	Vacant	1,070	N/A	\$0.00	~	~	\$0	\$1.75	\$1,872.50	~	~
TOTAL	6 Units (4 occupied)		4,761		\$7,503.50					\$12,097		

TOTAL MONTHLY RENT + UTILITY REIMBURSEMENT

\$ 8,475.50

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AFTER TAX EFFECTIVE MONTHLY COST PER RENTABLE SQUARE FOOT ANALYSIS

OWNER/USER

Commercial Asset Advisors

APPROXIMATE OCCUPIED RENTABLE SQUARE FOOTAGE:	1,250
APPROXIMATE TOTAL SQUARE FOOTAGE:	4,762
PRICE PER SQUARE FOOT (shell plus tenant improvements):	\$440.99
TOTAL PROJECT COST:	\$2,100,000
DOWN PAYMENT %:	20%
DOWN PAYMENT \$:	\$420,000
LOAN AMOUNT:	\$1,680,000
INTEREST RATE:	6.00%
AMORTIZATION:	25.00

SCHEDULED IN PLACE RENTAL INCOME	
TENANT INCOME (ANNUAL)	\$80,000

ESTIMATED ANNUAL PROPERTY EXPENSES (4):	
MAINTENANCE AND UTILITY BUDGET	18,000
INSURANCE (Estimate)	4,500
TAXES (1.21464% of Sales Price)	25,546
TOTAL (5)	\$48,046

ANNUAL MORTGAGE EXPENSE (1)	ANNUAL PROPERTY EXPENSES	ANNUAL TENANT INCOME	(=) Equals SUB TOTAL ANNUAL DEBT SERVICE EXP.	AVG. ANNUAL PRINCIPAL PAYDOWN (2)	(=) Equals NET PRE-TAX DEBT SERVICE EXP.	DEPRECIATION ANNUAL TAX SAVINGS (3)	(=) Equals EFFECTIVE ANNUAL DEBT SERVICE EXP.
(\$129,891)	(\$48,046)	\$80,000	(\$97,937)	\$39,729	(\$58,208)	\$12,250	(\$45,958)
MONTHLY COST PER SF (OCCUPIED SPACE)			\$1.71		\$1.02		\$0.80

1. Based on Loan Amortization Table

2. Average annual principal payoff based on 10 year accumulation from Loan Amortization Table

3. Assumes 35% effective tax rate (state & federal) plus deduction for depreciation based on 39 year straightline estimated schedule - 65% (bldg value) of sale price. Consult your tax advisor.

4. Estimated expenses include est. property taxes, plus est. insurance, est. maintenance, and est. utilities. Please consult your tax advisor about property expenses which may be tax deductible.

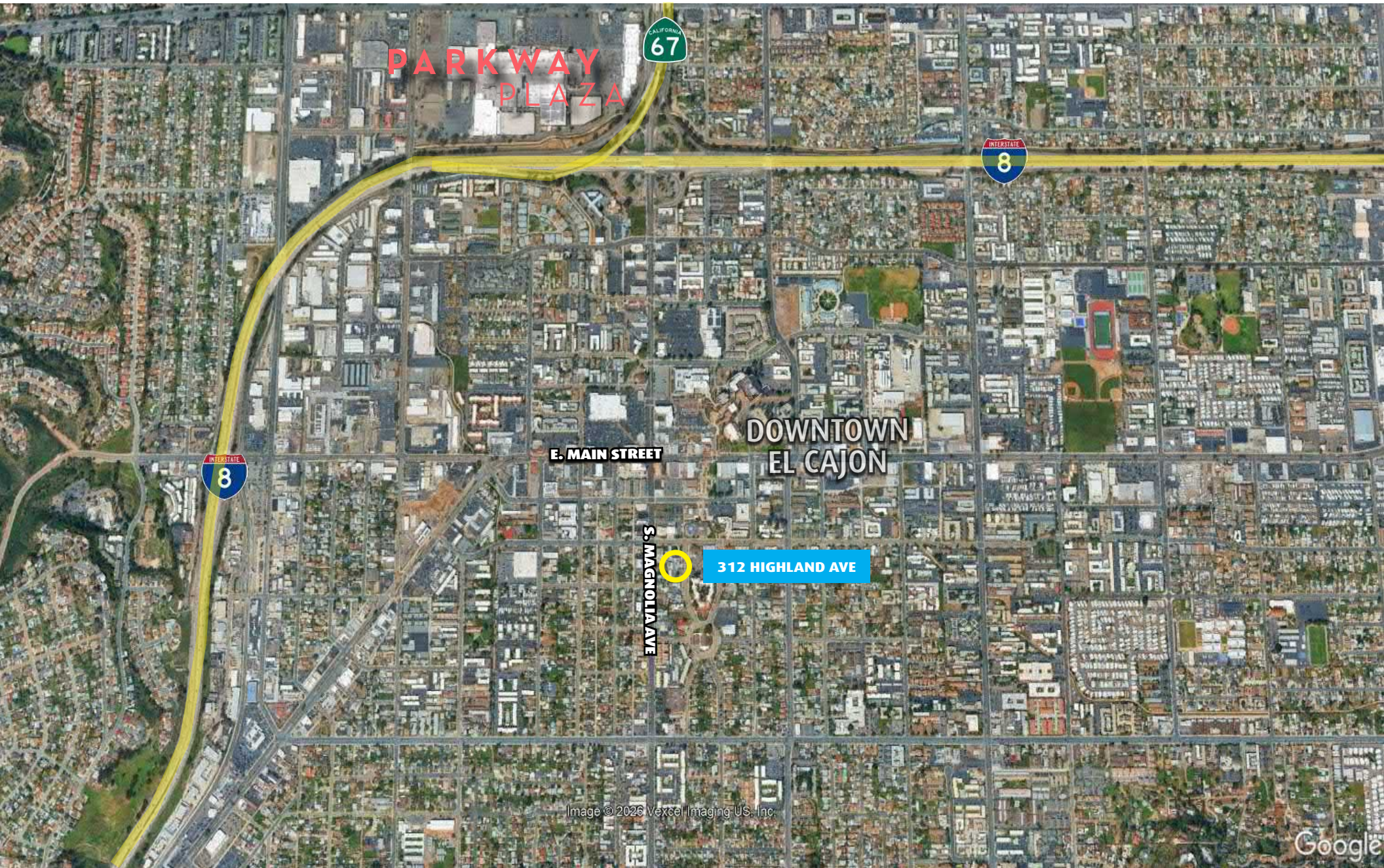
Note: Consult with your tax advisor. There are no representations, recommendations or warranties as to the validity of this information or the impact of such on a sale.

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DOWNTOWN EL CAJON

Downtown El Cajon is one of East County San Diego's most dynamic commercial and civic centers, offering a unique blend of business activity, government services, retail amenities, and community engagement. Strategically located along Interstate 8 and within minutes of Highways 67, 52, and 125, Downtown El Cajon provides exceptional accessibility to the greater San Diego region, making it a desirable destination for businesses, professionals, and entrepreneurs alike.

The area has experienced significant revitalization over the past decade, highlighted by streetscape improvements, new mixed-use developments, and ongoing public investment. Downtown El Cajon is home to the City of El Cajon Civic Center, East County Performing Arts Center, government offices, financial institutions, healthcare providers, and a growing collection of restaurants, cafés, and local businesses that support a vibrant daytime workforce.

One of Downtown El Cajon's greatest strengths is its strong sense of community and economic diversity. The area serves as the commercial and cultural hub of East County, drawing visitors and employees from throughout the region. Regular community events, farmers markets, concerts, and festivals create a welcoming environment while contributing to the area's continued growth and vitality.

Located in the heart of Downtown El Cajon, 312 Highland Avenue benefits from immediate proximity to public transportation, retail services, dining options, and major employment centers. The property offers businesses the opportunity to establish a presence within a thriving commercial corridor that combines convenience, visibility, and long-term growth potential.

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Area Demographics

2025 Estimates • 1, 2 & 3-Mile Trade Area

POPULATION • 3 MI

158,560

42,002 within 1 mile

HOUSEHOLDS • 3 MI

54,157

13,841 within 1 mile

AVG HH INCOME • 3 MI

\$110K

\$76,799 within 1 mile

RESIDENTS 65+ • 3 MI

27,848

17.6% of population

METRIC	1 MILE	2 MILE	3 MILE
2025 Population	42,002	99,613	158,560
2030 Projected Population	42,086	99,685	158,452
2025 Households	13,841	33,446	54,157
Avg. Household Income	\$76,799	\$93,544	\$110,030
Median Household Income	\$59,818	\$68,416	\$81,291
Median Age	35.9	37.2	38.5
Avg. Household Size	2.9	2.9	2.8
Owner / Renter Occupied	21% 79% rent	35% 65% rent	46% 54% rent

Source: Costar Group Demographic Detail Report Licensed to Commercial Asset Advisors, 312 Highland Ave, El Cajon, CA 92020. 2025 estimates & 2030 projections. Data believed reliable but not guaranteed; prospective buyers should verify independently.

Built-In Healthcare Demand

An aging, in-place population supports sustained medical-office demand across the trade area.

27,848 residents age 65+ within 3 miles

1 mile		14.2%
2 mile		15.8%
3 mile		17.6%

Household Income Growth

Average household income rises steadily with distance, reflecting an affluent outer trade area.

1 mile		\$76.8K
2 mile		\$93.5K
3 mile		\$110K

Education & Health services employ **11.3%** of the 3-mile workforce — the second-largest employment sector.

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