555 Taylor Street

Lower Nob Hill | San Francisco, CA

Offering Memorandum

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Tour Schedule
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Offering Summary

555 Taylor Street presents the opportunity to acquire a 35-unit mixed-use apartment building in San Francisco's Lower Nob Hill/Downtown neighborhood. Constructed in 1922, the property encompasses approximately 19,410 square feet and is comprised of 32 studio apartments and three (3) commercial spaces. The building's predominantly studio unit mix offers efficient layouts within a substantial mixed-use asset in a central San Francisco location.

The apartments feature a blend of classic character and functional finishes, including hardwood and carpeted flooring, generous closet space, wood-frame windows, and ample natural light. Kitchens are equipped with gas stoves and ovens, granite countertops over wood cabinetry, stainless steel sinks, and full-size refrigerators. Bathrooms feature hexagon tile flooring, tiled surrounds, cabinet vanities, and clawfoot tub/shower combinations.

The building retains attractive period details throughout its common areas, including a marble front landing, decorative lobby lighting, plaster walls, and carpeted hallways. Residents benefit from elevator access, a secure Akuvox entry system, and building-owned laundry consisting of two washers and two dryers. Additional building features include separately metered electrical and gas service, fire protection throughout all floors, and owner-controlled basement storage.

Situated at Taylor and Post Streets, 555 Taylor Street offers residents convenient access to Downtown San Francisco, Union Square, Nob Hill, and the surrounding employment, dining, shopping, and entertainment amenities. The property's substantial scale, efficient studio unit mix, three commercial spaces, and central location present a compelling opportunity for an investor seeking a well-located San Francisco mixed-use asset.

The Property

Property Information	
Address:	555 Taylor Street, San Francisco CA 94102
District:	Lower Nob Hill
Property Type:	Mixed-Use
APN:	0305-001
Building Square Feet:	19,410
Units:	35
Lot Size *(SqFt)*:	3,206
Constructed:	1922
Zoning:	RC-4

Building Systems	
Foundation:	Concrete / Brick
Structure:	Reinforced Concrete Building
Façade:	Brick
Rear of Building:	Brick
Roof Composition:	Tar & Gravel
Gas Service:	Separately Metered
Electric Service:	Separately Metered *(400 Amps, 3-Phase Power)*
Fire Protection System:	Local Fire Alarm System
Fire Escapes:	North, East & South Side of Building
Windows:	Wood Frame Windows
Heat Source:	Boiler System
Hot Water:	2x - Magnum Series Storage Tanks
Plumbing:	Mixture of Copper and Galvanized
Door Entry System:	Akuvox Entry System
Front Landing:	Marble Landing
Mailboxes:	Lobby Wall
Lobby:	Marble Flooring
Common Area Lights:	Decorative Lobby Chandeliers & Center Mounted Lighting
Garbage:	In Basement
Apartment Access:	Central Staircase or Elevator
Landing Areas:	Carpeted
Laundry:	2x - Washers & Dryers *(Owned)*
Storage:	Owner Owned Storage in Basement
Sprinklers:	Yes - All Floors

Building Information	
Unit Mix:	32 - Studio
	3 - Commercial
	35 - Total Units
Kitchens:	Granite Countertops
	Single Basin Stainless Steel Sinks
	Wood Cabinetry
	Over / Under Refrigerators
	Ample Natural Light
	Vinyl Tile Flooring
Bathrooms:	Tub / Shower Combinations
	Claw Foot Bathtubs
	Hexagon Tile Flooring
	Cabinet Vanities
	Inlaid Mirrored Cabinet Vanities
	Window Ventilation
Bedrooms / Living Rooms:	Hardwood & Carpeted Flooring
	Large Windows with Blinds
	Center Mounted Lighting
	Generous Closet Space
	Ample Natural Light

Notes

- Building **is compliant** with the Fire Alarm Sleeping Room Ordinance (2013 - NFPA 72 Section 18.4.1)

Financial **Analysis**

555 Taylor Street

Financial Summary	
Price	$7,900,000
Down Payment	$3,160,000
Number of Units	35
Price/Unit	$225,714
Gross Square Feet	19,410
Price/Square Foot	$407
CAP Rate - Current	5.33%
CAP Rate - Proforma	8.78%
GRM - Current	9.85
GRM - Pro Forma	7.19
Year Built	1922
Lot Size *(SqFt)*	3,206

Annual Gross Income	Current	Proforma
Gross Potential Income	$802,215	$1,098,360
Vacancy (3.0%)	$24,066	$32,951
AGI	$778,149	$1,065,409
Expenses	$356,775	$371,582
NOI	$421,374	$693,827
Expense per Gross Income	44%	34%
Expense per Unit	$10,194	$10,617

Annual Operating Expenses		Current	Exp/Unit	% /Exp	Market	Exp/Unit	% /Exp
Property Taxes	*1.18268% of Sales Price*	$93,432	$2,669	26%	$93,432	$2,669	25%
Special Assessment Tax	*From Owner's 2025-26 Tax Bill*	$3,282	$94	1%	$3,282	$94	1%
Insurance	*Annualized From Owner's 2026 Financials*	$48,589	$1,388	14%	$48,589	$1,388	13%
Property Management	*Estimated at 5% of Gross Income*	$40,111	$1,146	11%	$54,918	$1,569	15%
On Site Manager	*Estimated at $1800/month*	$21,600	$617	6%	$21,600	$617	6%
Repairs & Maintenance	*Estimated at $1000/unit*	$35,000	$1,000	10%	$35,000	$1,000	9%
PG&E	*Annualized From Owner's 2026 Financials*	$31,953	$913	9%	$31,953	$913	9%
Water & Sewer	*Annualized From Owner's 2026 Financials*	$24,459	$699	7%	$24,459	$699	7%
Recology	*Annualized From Owner's 2026 Financials*	$20,072	$573	6%	$20,072	$573	5%
Telephone	*Annualized From Owner's 2026 Financials*	$9,497	$271	3%	$9,497	$271	3%
Pest Control	*Annualized From Owner's 2026 Financials*	$3,396	$97	1%	$3,396	$97	1%
Elevator	*Annualized From Owner's 2026 Financials*	$17,680	$505	5%	$17,680	$505	5%
Janitorial	*Annualized From Owner's 2026 Financials*	$7,704	$220	2%	$7,704	$220	2%
Total Operating Expenses		$356,775	$10,194	100%	$371,582	$10,617	100%

Financing	
Loan Amount	$4,740,000
Loan Type	Fully Amortized
Interest Rate	6.00%
Program	5/30 Year Fixed
Loan to Value	60%

Loan Quote: Estimated at 60% LTV at 6.00% 5/30 Fully Amortized
(Loan information is time sensitive and subject to change)

Cash Flow After Debt Service	Current	Proforma
Less Debt Service	$341,024	$341,024
Cash Flow	$80,349	$352,803
Cash on Cash Return	2.54%	11.16%
Expenses as % of Gross	44%	34%
Expenses per Unit	$10,194	$10,617

Rent **Roll**

555 Taylor Street

Unit No.	Unit Type	Rent	Market Rents	Move-In Date	SqFt
101 (RM)	Studio	$2,500.00	$2,500	3/1/2026	565
102	Studio	$1,571.70	$2,400	5/3/2024	420
201	Studio	$1,800.00	$2,200	1/2/2026	375
202	Studio	$1,638.44	$2,500	4/24/2014	560
203	Studio	$1,900.00	$2,400	1/30/2026	413
204	Studio	$1,900.00	$2,400	10/15/2025	485
205	Studio	$2,100.00	$2,500	8/11/2025	555
206	Studio	$1,628.28	$2,400	12/15/2022	415
301	Studio	$1,673.10	$2,400	5/11/2024	425
302	Studio	$1,622.40	$2,500	8/1/2024	560
303	Studio	$884.07	$2,400	6/1/1994	485
304	Studio	$1,825.20	$2,400	1/6/2017	485
305	Studio	$834.08	$2,500	3/19/1995	555
306	Studio	$1,508.77	$2,400	9/30/2022	415
401	Studio	$1,562.87	$2,400	8/1/2021	425
402	Studio	$2,150.00	$2,400	3/2/2026	482
403	Studio	$879.90	$2,400	7/1/1995	485

Unit No.	Unit Type	Rent	Market Rents	Move-In Date	SqFt
404	Studio	$1,325.58	$2,400	7/20/2006	485
405	Studio	$1,600.00	$2,500	8/1/2020	555
406	Studio	$1,900.00	$2,400	8/26/2025	415
501	Studio	$1,625.00	$2,400	3/1/2025	425
502	Studio	$1,508.97	$2,500	7/1/2021	560
503	Studio	$1,622.40	$2,400	11/1/2024	485
504	Studio	$1,616.76	$2,400	2/1/2021	440
505	Studio	$1,657.60	$2,400	9/30/2021	450
506	Studio	$1,508.97	$2,400	8/1/2021	468
601	Studio	$1,622.40	$2,400	8/17/2024	425
602	Studio	$1,356.00	$2,400	11/1/2003	450
603	Studio	$1,622.40	$2,400	10/20/2024	440
604	Studio	$2,250.00	$2,400	1/16/2026	426
605	Studio	$2,200.00	$2,400	2/13/2026	477
606	Studio	$1,540.00	$2,400	10/17/2020	468
P601	Owl Tree Bar	$6,230.00	$6,230		
P605	Sushi Zone	$5,045.00	$5,045		
T551	**Commercial**	**$2,475.00**	**$2,475**	**Vacant**	**450**
Monthly Income		**$66,684.89**	**$91,050**		
Laundry		$166.36	$480		
Total Monthly Income		**$66,851.25**	**$91,530.00**		
Annual Income		**$802,215**	**$1,098,360**		**Upside: 37%**

Units

Studio - 32

Commercial - 3

35 - Total Units

Notes

Market rents estimated using Rentometer.com

Laundry projected at $15 per unit/month

Commercial market rent estimated at $5.50/PSF

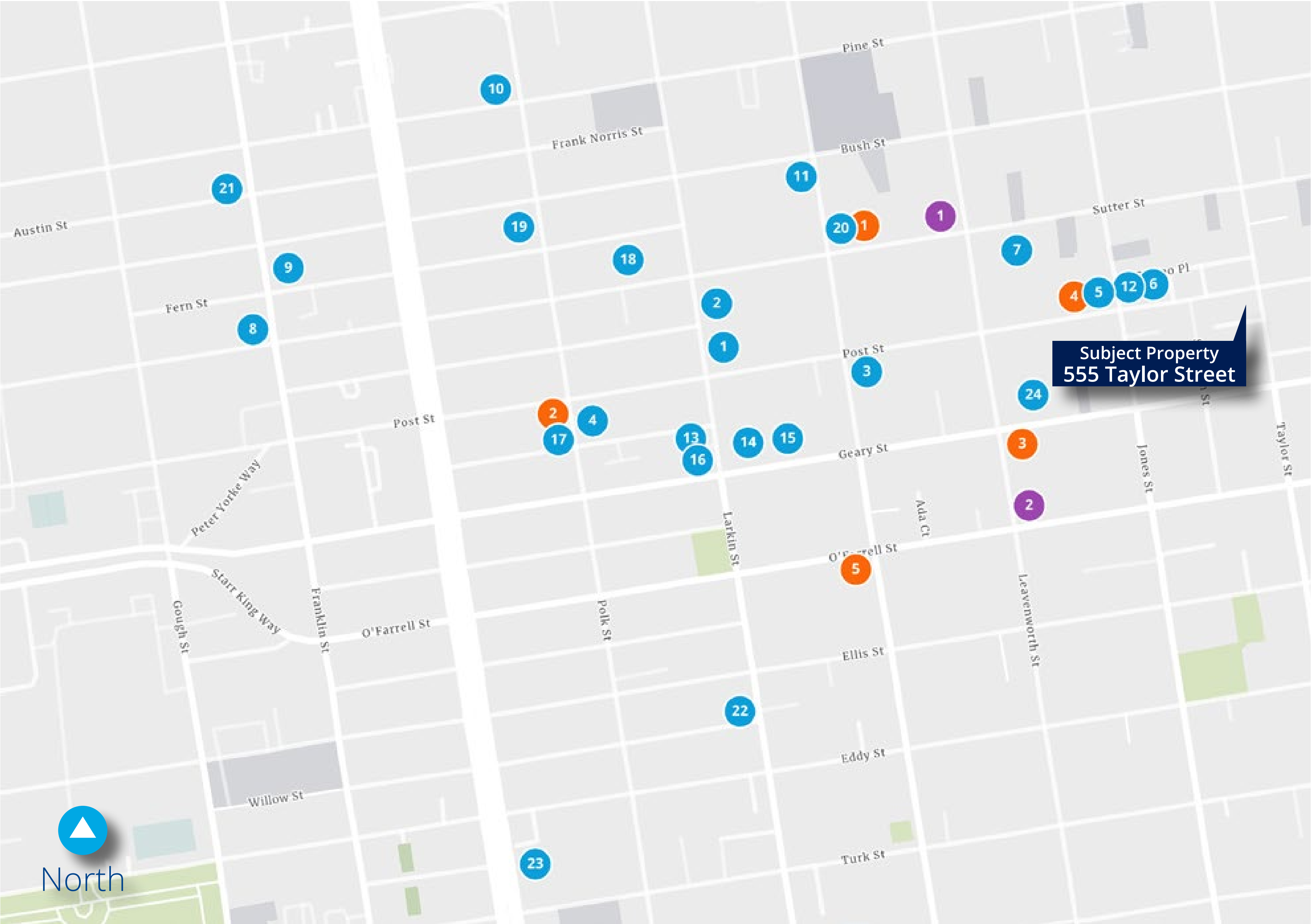

SUSHI ZONE


VIC'S CLEANERS
FedEx

Property Photos

Property Photos

Amenities Map

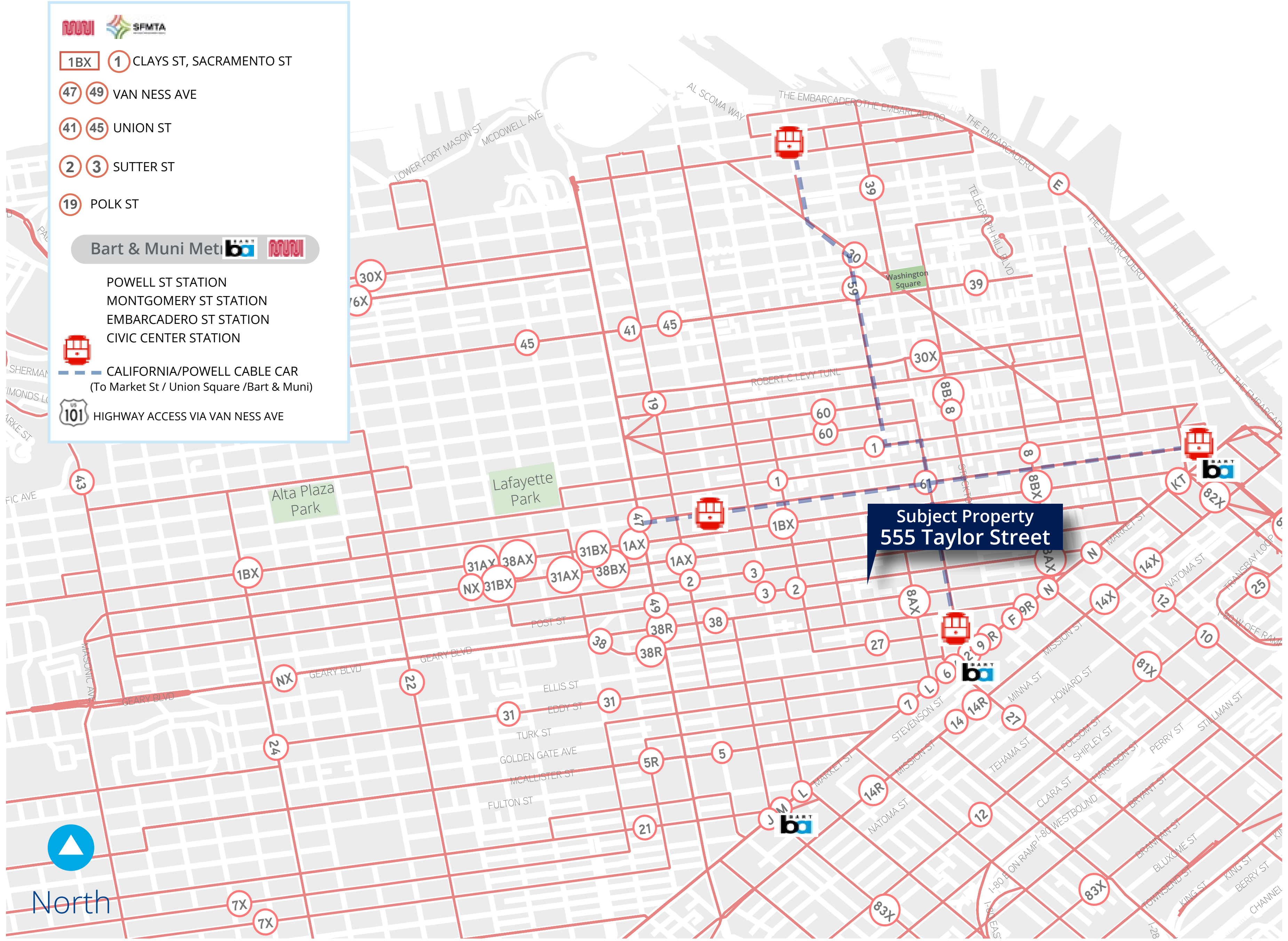


Restaurants & Bars · Convenience & Grocery Stores · Banks & ATM's · Hospitals/Clinics

Neighborhood Amenities

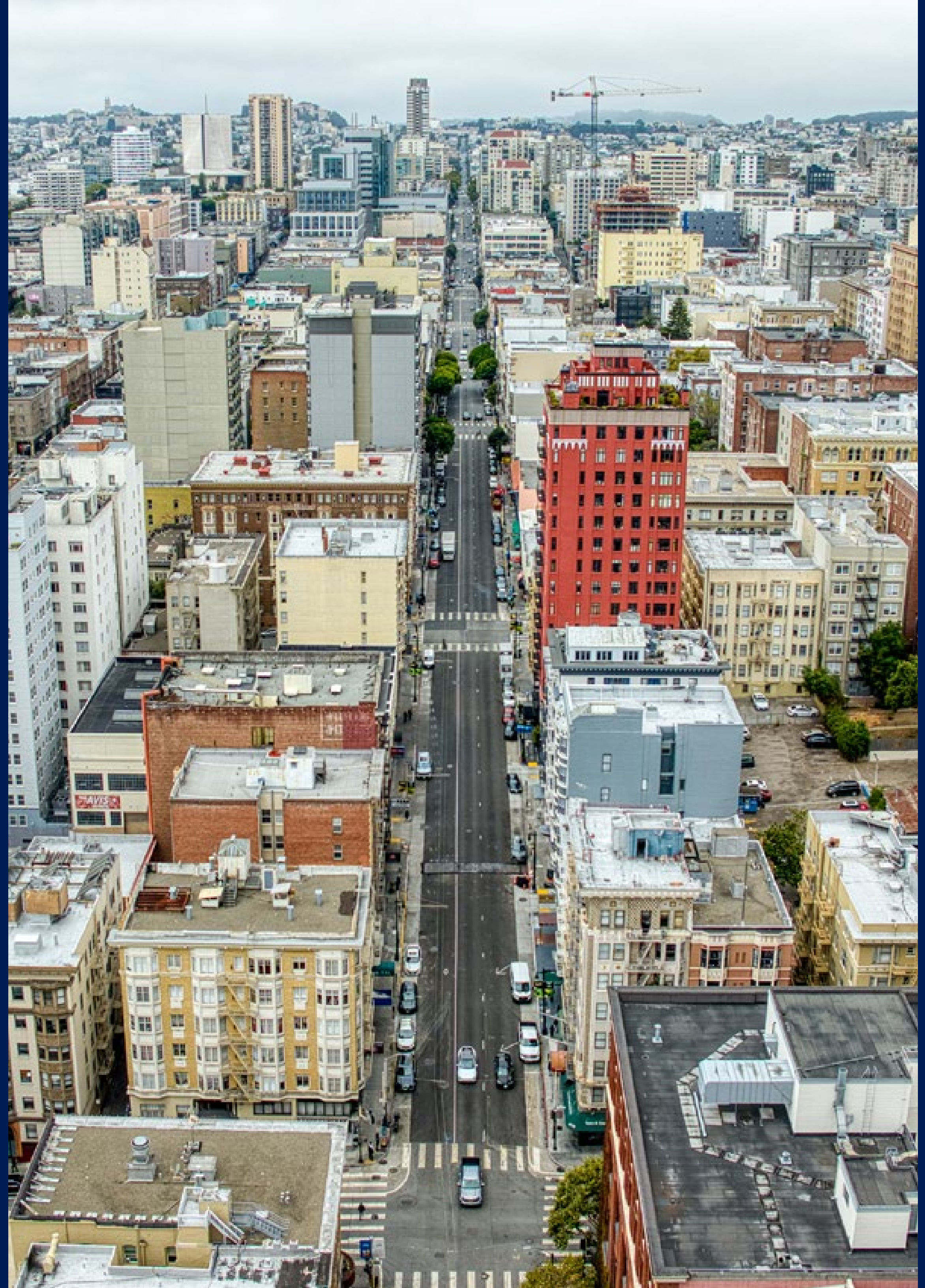
1 Meski	9 Haraz Coffee House	17 Napoli Pizza	1 Sutter Fine Food
2 Dacha	10 Juniper	18 Le Marais Bakery	2 Polk & Post Convenience
3 Propagation	11 Crostini & Java	19 Rise & Set	3 Star Market & Deli
4 Kuma Sushi + Sake	12 Lapisara Eastery	20 Ace's Bar	4 Food & Liquor World
5 The Public Izakaya	13 Jane on Larkin	21 Pistachio Kitchen & Espresso Bar	5 Hyde-O'Farrell Market
6 Heist Restaurant	14 The Outsider	24 Pho 2000	1 ATM
7 Liholiho Yacht Club	15 Fishmandu Sushi	25 Salty's	2 ATM
8 Limoncello	16 House of Thai	26 Wanjai Cafe	

Public **Transportation**



With Immediate Access to **One of the Nation's Best Public Transits Systems**

The area around 555 Taylor Street offers an extensive transportation network which ensures superior regional access throughout San Francisco and the surrounding Bay Area. Atlantic Cities' "Access Across America, Transit 2022" ranked San Francisco second only to New York for public transit efficiency, based on how many jobs a resident can access within a 10 to 30 minute commute during the morning rush hours of 7am to 9am. The subject property is within walking distance of a variety of public transit systems on California Street, Park Presidio & Geary Blvd, in addition to a variety of San Francisco's caravan of 'Tech Shuttles' moving busloads of Google, Genentech, Facebook, and Apple employees from their homes in San Francisco to their job centers in Silicon Valley via Park Presidio Boulevard.



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By acknowledging your receipt of this Offering Memorandum from 555 Taylor Street you agree:

1. The Offering Memorandum and its contents are confidential;
2. You will hold it and treat it in the strictest of confidence; and
3. You will not, directly or indirectly, disclose or permit anyone else to disclose this Offering Memorandum or its contents in any fashion or manner detrimental to the interest of the Seller.

Owner and Colliers International expressly reserve the right, at their sole discretion, to reject any and all expressions of interest or offers to purchase the Property and to terminate discussions with any person or entity reviewing this Offering Memorandum or making an offer to purchase the Property unless and until a written agreement for the purchase and sale of the Property has been fully executed and delivered.

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A prospective purchaser's sole and exclusive rights with respect to this prospective transaction, the Property, or information provided herein or in connection with the sale of the Property shall be limited to those expressly provided in an executed Purchase Agreement and shall be subject to the terms thereof. In no event shall a prospective purchaser have any other claims against Seller or Colliers International or any of their affiliates or any of their respective officers, Directors, shareholders, owners, employees, or agents for any damages, liability, or causes of action relating to this solicitation process or the marketing or sale of the Property.

This Offering Memorandum shall not be deemed to represent the state of affairs of the Property or constitute an indication that there has been no change in the state of affairs of the Property since the date of this Offering Memorandum.

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Investment Opportunity I Offering Memorandum

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