7353 Comstock Ave., Whittier, CA 90602

10 Apartment Units (8+2 Completed ADUs)

OFFERING MEMORANDUM

EXCLUSIVELY LISTED BY :
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7353

Comstock Avenue,
Whittier, CA 90602

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STOP

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TABLE OF CONTENTS

Part 1

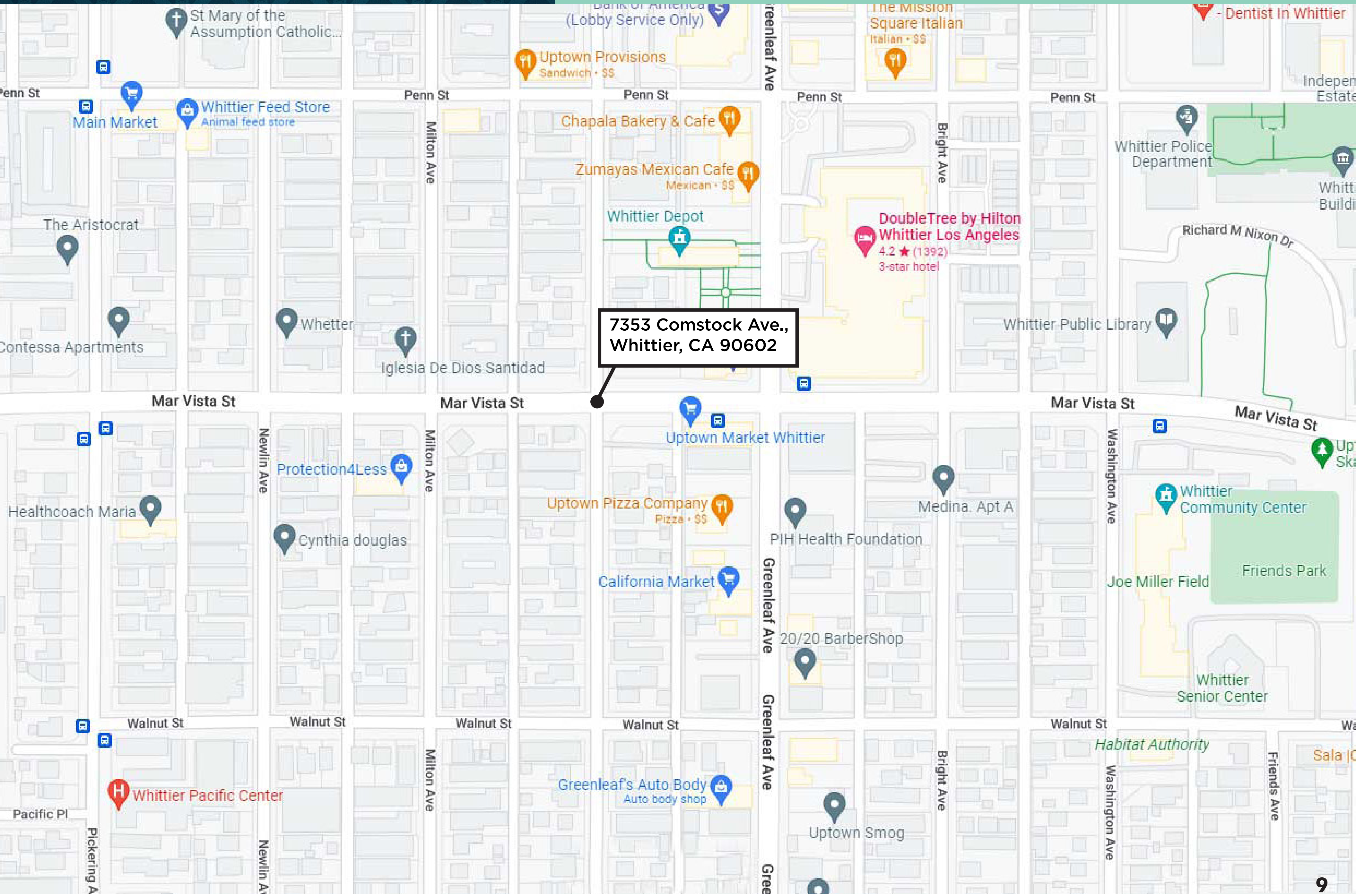
EXECUTIVE SUMMARY

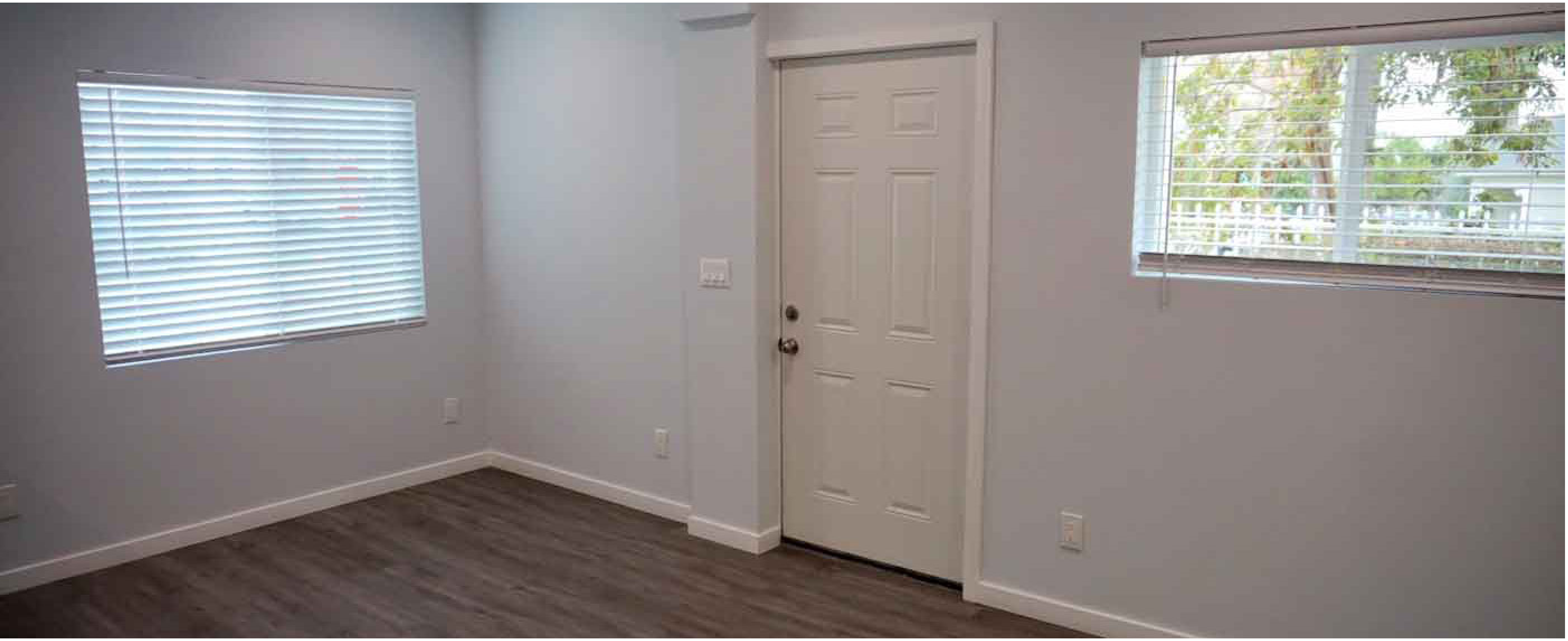
7353 Comstock Avenue
Whittier, CA 90602

AERIAL MAP

STARLIGHT VILLAGE CINEMAS
WHITTIER TOWERS
GREENLEAFE SHOPPING CENTER
DOUBLE TREE BY HILTON
CITY HALL
PUBLIC LIBRARY
WHITTIER POLICE
WHITTIER 1887 COLLEGE
BRIGHT AVE
COMSTOCK AVE
GREENLEAF AVE
MILTON AVE
MAR VISTA STREET

LOCATION MAP





EXTERIOR PHOTOS

FRONT & BACK VIEW

ON SITE PARKING

Part 2

PROPERTY DESCRIPTION

7353 Comstock Avenue
Whittier, CA 90602

Investment Highlights:

The Comstock Apartments were originally an eight-unit apartment complex located at 7353 Comstock Avenue in the City of Whittier, Los Angeles County, California. The two-story Low Rise was built in 1956 of wood frame and stucco construction, partially renovated in 2018. The building comprises 5,600± net rent-able square feet situated on a 7,001± square foot lot. Updated, renovated items include: five of the subject unit interiors were renovated with paint, luxury vinyl planks, tile and carpet, renovated kitchens including new cabinets, granite or quartz counter, sinks, fixtures, tile showers surround, sinks fixtures, light fixtures window blinds and four new wall mounted AC units. The complex features a secured entry and common laundry. The current ownership has added in (2022), two brand new 350 SF studio ADUs and has completed the seismic retrofit of the tucked under parking spaces. Currently the property consists of eight 1-bedroom/1-bath plus two studios. Units D and H are corner units and each feature a private balcony. There are 8 parking spaces including 4 open, 4 tucked under.

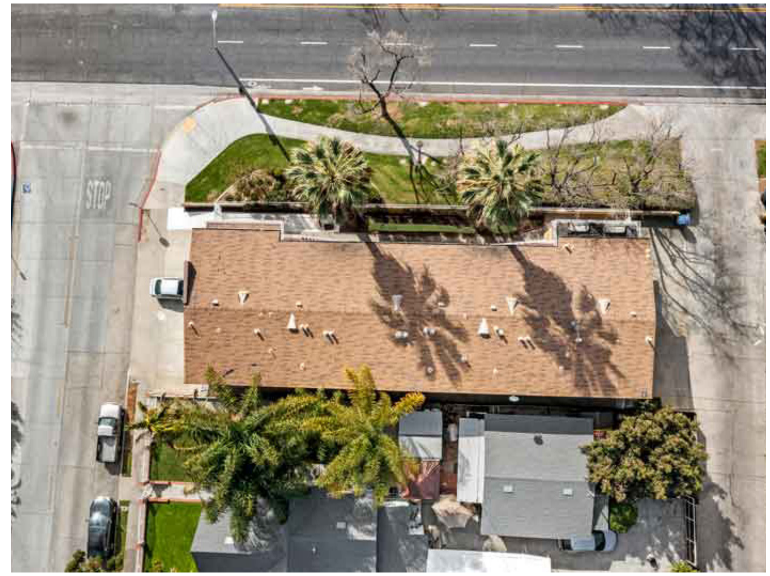
The subject property is situated on the west side of Comstock Avenue, just north of Mar Vista Street. While there is one parcel immediately south of the sub-ject, at the northwest corner of Comstock Avenue and Mar Vista Street, it is city owned and comprised of a landscaped area and a sidewalk; therefore, the subject has direct visibility from Mar Vista Street. The location is about two miles southeast of San Gabriel River (605) Freeway. The subject neighborhood is generally bordered by Hadley Street to the north; Painter Avenue to the east; and Whittier boulevard to the south and west.

PROPERTY SUMMARY

THE OFFERING:	
Property Address	7353 Comstock Ave., Whittier, CA 90602
Assessor's Parcel Number	8141-007-011
Zoning	Multifamily WH
SITE DESCRIPTION	
Number of Units	8+2 ADUs
Number of Buildings	1
Number of Stories	2
Year Built/Renovated	1956/2018/2022 (2 New ADUs)
Rentable Square Feet	5,176
Lot Size	.16 Acres
Type of Ownership Fee	Fee Simple
Density	Medium
Landscaping	Trees, Grass, Schrubs
Topography	Flat
UTILITIES	
Common Water, Trash, Sewer:	Landlord
Phone	Tenant
Electric (Separately Metered)	Tenant
Gas (Seperately Metered)	Tenant
CONSTRUCTION	
Foundation	Concrete Slab
Framing	Wood
Exterior Walls	Stucco
Parking (Tucked Under & Surface)	Concrete/Asphalt
Roof	Pitched
MECHANICAL	
HVAC	Individual Wall AC & Furnaces
Fire Protection	Yes
EXISTING LOAN	Assumable Interest Only Loan Due in 5 Years (August 2028)

Investment Overview:

Interior Walls	Drywall
Floor Covering	Carpet, Laminate, Vinyl, Title
Ceiling Heights	Finished Floor to Finished Ceiling 8+/-
Hot Water Heater	Individual in each Unit
Built In Kitchen	Fanhoods, Disposals, Dishwashers
Electric Meters	8 Individual + The House Meter
Gas	Seperately Metered
Water	Master Metered



Plat Map:

PROPERTY & LOCATION HIGHLIGHTS

- Built 1956 and Renovated 2026, 2022 and 2018
- Two Brand New Completed ADU's at an Approximate cost of$250,000
- Completed Seismic Retrofit at an approximate cost of $100,000 in 2018- First apartment building in the City to complete seismic retrofit
- 2026 Unit H $35,000 renovation- New kitchen, bathroom, floors, SS fridge and Stove, paint and windows
- 2018 Renovation at an Approximate cost of $80,000
- New Coat of Paint on Exterior woodwork
- On-Site Laundry Facility
- Separately Metered for Gas and Elec for the 8 units and Master Metered for electricity for ADUs
- In-Place RUBS System
- Secured Entry
- Individual Wall ACs and Furnaces
- Individual Water Heaters in 8 Units and Tankless Water heaters in ADUs
- Very Close proximity to Uptown Whitter, Shops & Restaurants
- 0.7 Miles to walking distance to Whittier College

Part 3

FINANCIAL ANALYSIS

7353 Comstock Avenue
Whittier, CA 90602

FINANCIAL OVERVIEW

10 Apartment Units

7353 Comstock Avenue Whittier, CA 90602 APN *8141-007-011*

Property Summary			
Purchase Price			$2,750,000
Down Payment	40.00%		$1,100,000
Number of Units			10
Price / Unit			$275,000
Rentable Square Feet± *			5,600
Price / SF			$491
CAP Rate - Current Rents			5.81%
Cap Rate - Market Rents			6.31%
GIM - Current	11.51	GRM-Current	11.84
GIM - Market	10.55	GRM-Market	10.84
Year Built / Renovated			1956 / 2018 / 2022
Lot Size		Acres	0.16

Assumable Existing Loan			
Loan Amount	60.00%		$1,650,000
Interest Rate	5 Yr fixed		5.830%
Loan Payment MO / YR		$9,360	$112,317
DSCR			0.12
Current Loan Balance			
Loan Points		1.00%	$16,500.00

Income	Current		Market	
Gross Potential Rent	$232,200		$253,740	
Other Income	$6,706		$6,920	
Gross Potential Income	$238,906		$260,660	
Less Vacancy/Deductions	($11,814)	-5%	($12,779)	-5%
Effective Gross Income	$224,472		$242,806	
Less Expenses	($64,765)	-28%	($69,311)	-27%
Net Operating Income	$159,706		$173,495	
Debt Service*	($112,317)		($112,317)	
Net Cash Flow after Debt Service	$47,389		$61,178	
Total Estimated Return	$47,389		$61,178	

Expenses	Current		Market	
Real Estate Taxes 1.121%	($30,819)	48%	($30,819)	43%
Insurance	($2,210)	3%	($5,600)	8%
Utilities	($5,549)	9%	($5,716)	8%
Landscaping & Pest Control	$0	0%	$0	0%
Other Expenses (Admin + Adv	($9,566)	15%	($9,566)	13%
Off-Site Management Fee	($9,851)	15%	($9,712)	14%
	$0	0%	$0	0%
Repairs & Maintenance	($2,957)	5%	($6,500)	9%
Trash Removal	($3,813)	6%	($3,927)	5%
Office Supplies Travel & Workers	$0	0%	$0	0%
Reserves	$0	0%	$0	0%
Total Expenses	($64,765)	100%	($71,841)	100%
Expenses per Unit	($6,476.53)		($7,184.05)	
Expenses per Sf	($11.57)		($12.83)	

UNIT MIX SUMMARY

#of Units	Type	AVERAGE Unit Sf	Total Sf	Current Monthly Rent	Total Monthly Current Rent	PSF	Monthly Market Rent	Total Monthly Market Rent	PSF
6	1B/1B	600	3,600	$1,710 - $ 2,100	$11,570	*$3.21*	$2,100	$12,600	*$3.50*
2	1B/1B	**650**	1,300	$1,965 - $ 2,395	$4,360	*$3.35*	$2,323	$4,645	*$3.57*
2	ADU	350	700	$1,610 - $ 1,810	$3,420	*$4.89*	$1,950	$3,900	*$5.57*
10			5,600		$19,350	*$3.82*		$21,145	*$4.21*
				Annualized Current Rents:	**$232,200**	**PSF *$41.46***	**Annualized Market Rents:**	**$253,740**	**PSF *$45.31***

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OPERATING INFORMATION

Total # of Units **10 Units**

Total Building Area (Gross) **5,600 ± SF**

7353 Comstock Avenue Whittier, CA 90602

		CURRENT In Place Rents Year 1					Market			
Annual Gross Revenue		$ Per Month	$ Per Year	% of Gross Revenue	$ Per Unit	$ Per SF	$ Per Year	% of Gross Revenue	$ Per Unit	$ Per SF
Scheduled Rent		$19,350	$232,200	103.4%	$23,220	$41.46	$253,740	104.5%	$25,374	$45.31
Loss to Lease	2.00%	($387)	($2,620)	-1.2%	($262)	($0.47)	($5,075)	-2.1%	($507)	($0.91)
RUBS		$448	$5,372	2.4%	$537	$0.96	$5,533	2.3%	$553	$0.99
Laundry and Parking		$111	$1,334	0.6%	$133	$0.24	$1,387	0.6%	$139	$0.25
Scheduled Gross Income		**$19,522**	**$236,286**	**105.3%**	**$23,629**	**$42.19**	**$255,585**	**105.3%**	**$25,559**	**$45.64**
Less: Economic Vacancy	5.00% of SGI	($976)	($11,814)	-5.3%	($1,181)	($2.11)	($12,779)	-5.3%	($1,278)	($2.28)
Effective Gross income		**$18,546**	**$224,472**	**100%**	**$22,447**	**$44.30**	**$242,806**	**100.0%**	**$24,281**	**$43.36**
Operating Expenses										
Off-Site Management Fe	4.00% of EGI	($820.89)	($9,851)	-4.39%	($985)	($1.76)	($9,712)	-4.0%	($971)	($1.73)
Utilities										
Electric		($150)	($1,800)	-0.8%	($180)	($0.32)	($1,854)	-0.8%	($185)	($0.33)
Water / Sewer		($296)	($3,549)	-1.6%	($355)	($0.63)	($3,655)	-1.5%	($366)	($0.65)
Gas		($17)	($200)	-0.1%	($20)	($0.04)	($206)	-0.1%	($21)	($0.04)
Trash Removal		($318)	($3,813)	-1.7%	($381)	($0.68)	($3,927)	-1.6%	($393)	($0.70)
Repairs & Maintenance	of EGI	($246)	($2,957)	-1.3%	($296)	($0.53)	($3,046)	-1.3%	($305)	($0.54)
Landscaping & Pest Control		$0		0.0%	$0	$0.00	$0	0.0%	$0	$0.00
Office supplies, Travel, Workers Comp		$0		0.0%	$0	$0.00	$0	0.0%	$0	$0.00
Insurance		($184)	($2,210)	-1.0%	($221)	($0.39)	($5,600)	-2.3%	($560)	($1.00)
Real Estate Taxes	1.1207%	($2,568)	($30,819)	-13.7%	($3,082)	($5.50)	($31,744)	-13.1%	($3,174)	($5.67)
			$0	0.0%	$0	$0.00	$0	0.0%	$0	$0.00
Administrative & Adv	per/U /Mo	($797)	($9,566)	-4.3%	($957)	($1.71)	($9,566)	-3.9%	($957)	($1.71)
				0.0%	$0	$0.00		0.0%	$0	$0.00
Total Expenses		**($5,397)**	**($64,765)**	**-28.85%**	**($6,477)**	**($11.57)**	**($69,311)**	**-28.55%**	**($6,931)**	**($12.38)**
Net Operating Income		**$13,149**	**$159,706**	**71.15%**	**$15,971**	**$32.74**	**$173,495**	**71.5%**	**$31,212**	**$55.74**

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RENT ROLL

Tenant	Unit	Features	Type	Unit SF	Year 1 Current (In Place) Rents 5.1.26 - 4.30.27 Unit Rent (Monthly)	Unit $/SF (Monthly)	Unit Rent (Annual)	Unit $/SF (Annual)	Market Unit Rent (Monthly)	Unit $/SF (Monthly)	Unit Rent (Annual)	Unit $/SF (Annual)
1	A		1b/1b	600	$2,010	$3.35	$24,120	$40.20	$2,100	$3.50	$25,200	$42.00
2	B		1b/1b	600	$1,710	$2.85	$20,520	$34.20	$2,100	$3.50	$25,200	$42.00
3	C		1b/1b	600	$1,950	$3.25	$23,400	$39.00	$2,100	$3.50	$25,200	$42.00
4	D	*Balcony End Unit*	1b/1b	***650***	$1,965	$3.02	$23,580	$36.28	$2,250	$3.46	$27,000	$41.54
5	E		1b/1b	600	$2,100	$3.50	$25,200	$42.00	$2,100	$3.50	$25,200	$42.00
6	F		1b/1b	600	$1,810	$3.02	$21,720	$36.20	$2,100	$3.50	$25,200	$42.00
7	G		1b/1b	600	$1,990	$3.32	$23,880	$39.80	$2,100	$3.50	$25,200	$42.00
8	H	*W/Balcony End Unit remod 8/2026*	1b/1b	***650***	$2,395	$3.68	$28,740	$44.22	$2,395	$3.68	$28,740	$44.22
9	I	New ADU Studio Unit	o/1b	350	$1,810	$5.17	$21,720	$62.06	$1,950	$5.57	$23,400	$66.86
10	J	New ADU Studio Unit	o/1b	350	$1,610	$4.60	$19,320	$55.20	$1,950	$5.57	$23,400	$66.86
Total				5,600	$19,350	$3.58	**$232,200**	$42.91	$21,145	$3.93	**$253,740**	$45.31

Rent Roll Summary Type	# of Units	Total SF	% of SF	Average SF/Unit	Low/High/ (Monthly)	Total Rent (Monthly)	Avg Rent Unit (Monthly)	Total Rent (Annual)	Avg. Rent/Unit (Monthly)	Market Total Rent (Monthly)	Avg Rent Unit (Monthly)	Total Rent (Annual)	Avg. Rent/Unit (Monthly)
1b/1l	6	3,600	64.29%	600	$ 1,710 $ 2,100	$11,570	$ 1,928	$138,840	$23,203	$12,600	$2,100	$151,200	$21,600
1b/1l with Balcony	2	1,300	23.21%	**650**	$ 1,965 $ 2,395	$4,360	$ 2,180	$52,320	$24,624	$4,645	$2,323	$55,740	$27,870
ADU	2	700	12.50%	350	$ 1,610 $ 1,810	$3,420	$ 1,710	$41,040	$20,520	$3,900	$1,950	$46,800	$23,400
Total	10	5,600	100%			$19,350		$ 232,200		$21,145		$ 253,740	$24,290

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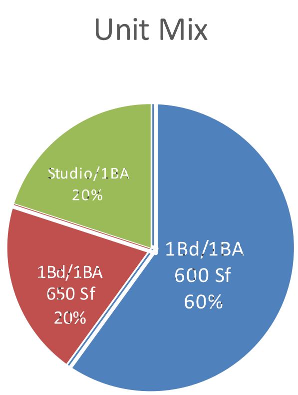
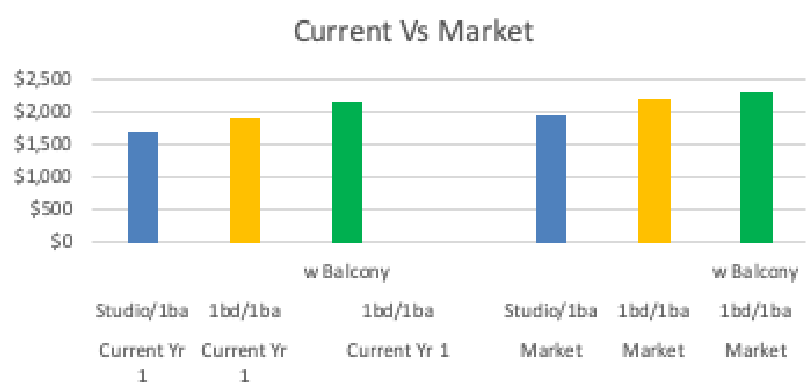




NOTES TO OPERATING INFORMATION

Scheduled Gross Income

Scheduled Rents: Scheduled rents for current income are based on the in-placed rents as of July 2026 rent roll. Market rents are based on the assumption of leveling off the current rents for the one bedrooms and an annual rental growth of 10% (5% + CPI) for ADUs for 2nd year, which is the maximum allowable rent increase by State of California based on AB 1482.

RUBS Reimbursements: Reimbursements assume an average collection of $480/ Month @ $47/unit/ month for RUBS Program for water, trash & sewer.

Laundry Income: This income is based on Owner's P & L for the year ending July 2026

Parking: This income is based on $50/ month from 3 of the tenants

Operating Expenses

Utilities: This expense item includes electric, water, sewer, gas & trash are based on Owner's P & L for the year ending July, 2026

Repair & Maintenance: This expense item is assumed based on 5% of the effective gross income.

Landscaping, Pest Control: Based on Owner's P & L for the year ending July, 2026

Property Management: This expense line item assumes the off-site management of 4.5% of effective gross income.

Office Supplies, Travel, Workers Comps: are based on Owner's P & L for the year

Property Insurance: This expense item is based on actuals from Owner's P & L for the year ending July, 2026

Real Estate Taxes: The Real Estate Taxes are based on information obtained from the Los Angeles County Tax Collector's Office. The tax rate as of July 2026 is 1.1207% and the taxes are calculated based on the current purchase price of $2,750,000.

Administrative: A cost of $15/unit/month is used to calculate the administrative expenses.
Reserves: Reserves and replacements are calculated using the figure of $250 per unit year.

Assumable Existing Loan

This assumable existing loan is based on interest only payment of 6.21% for 5 years (August 2028), and it becomes adjustable from year 6th through year 30th

Part 4

SELECTED SALES COMPARABLES

7553 Comstock Avenue
Whittier, CA 90602

SELECTED SALES COMPARABLES

SUBJECT PROPERTY: S

10 Apartment Units
7353 Comstock Avenue
Whittier, CA 90602

Asking Price: $3,000,000
No. of Units: 10
Year Built: 1956/2018/2022

Cap Rate: 4.94%
GRM: 12.93
Lot Size: 0.16

Build. SF	Price/SF	Price/Unit
5,600±	$536	$300,000

Amenities: Recent Exterior Paint& 2018 Partial Interior Renovations Individual Water Heaters, Wall AC & Heating Units, Manicured Landscaping
Tenant Pays: Electric, Gas + RUBS
Comments: Historically 100% Occupied, 2 Completed ADUs, Carports & Ample Street Parking, Laundry Facility
Unit Mix: 8 (1b/1b) and 2 Studios

1

8 Apartment Units
7333 Comstock Ave.,
Whittier, CA 90602

Sale Price: $2,615,000
Sale Date: 3/28/2022
No. of Units: 8
Year Built: 1962

Cap Rate: 4.28%
GRM: 15.28
Lot Size: 0.17

Build. SF	Price/SF	Price/Unit
6,499	$402.00	$326,875

Unit Mix: 4 (1b/1b) and 4 (2b/1b)

2

16 Apartment
Units 13704
Franklin St
Whittier, CA 90602

Sale Price: $3,950,000
Sale Date: 6/24/2024
No. of Units: 16
Year Built: 1971

Cap Rate: 6.15%
GRM: 11.79
Lot Size: 0.23

Build. SF	Price/SF	Price/Unit
10,353	$381.53	$246,875

Unit Mix: 11 (1b/1b) and 5 (2b/1b)

3

35 Apartment Units
7411 Norwalk Blvd
Whittier, CA 90606

Sale Price: $10,600,000
Sale Date: 9/12/2024
No. of Units: 35
Year Built: 1988

Cap Rate: 4.48%
GRM: N/A
Lot Size: 0.75

Build. SF	Price/SF	Price/Unit
32,670	$324.46	$302,857

Unit Mix: 35 (2bd/ 2ba)

SELECTED SALES COMPARABLES

4

12 Apartment Units
1203 Ruoff Ave
Whittier, CA 90604

Sale Price: $3,050,000
Sale Date: 8/30/2024
No. of Units: 12
Year Built: 1959

Cap Rate: 5.76%
GRM: 12.50
Lot Size: 0.38

Build. SF	Price/SF	Price/Unit
10,434	$292.31	$254,167

Unit Mix: 12 (2b/1b)

5

8 Apartment Units
7920 -7924 Comstock
Whittier, CA 90602

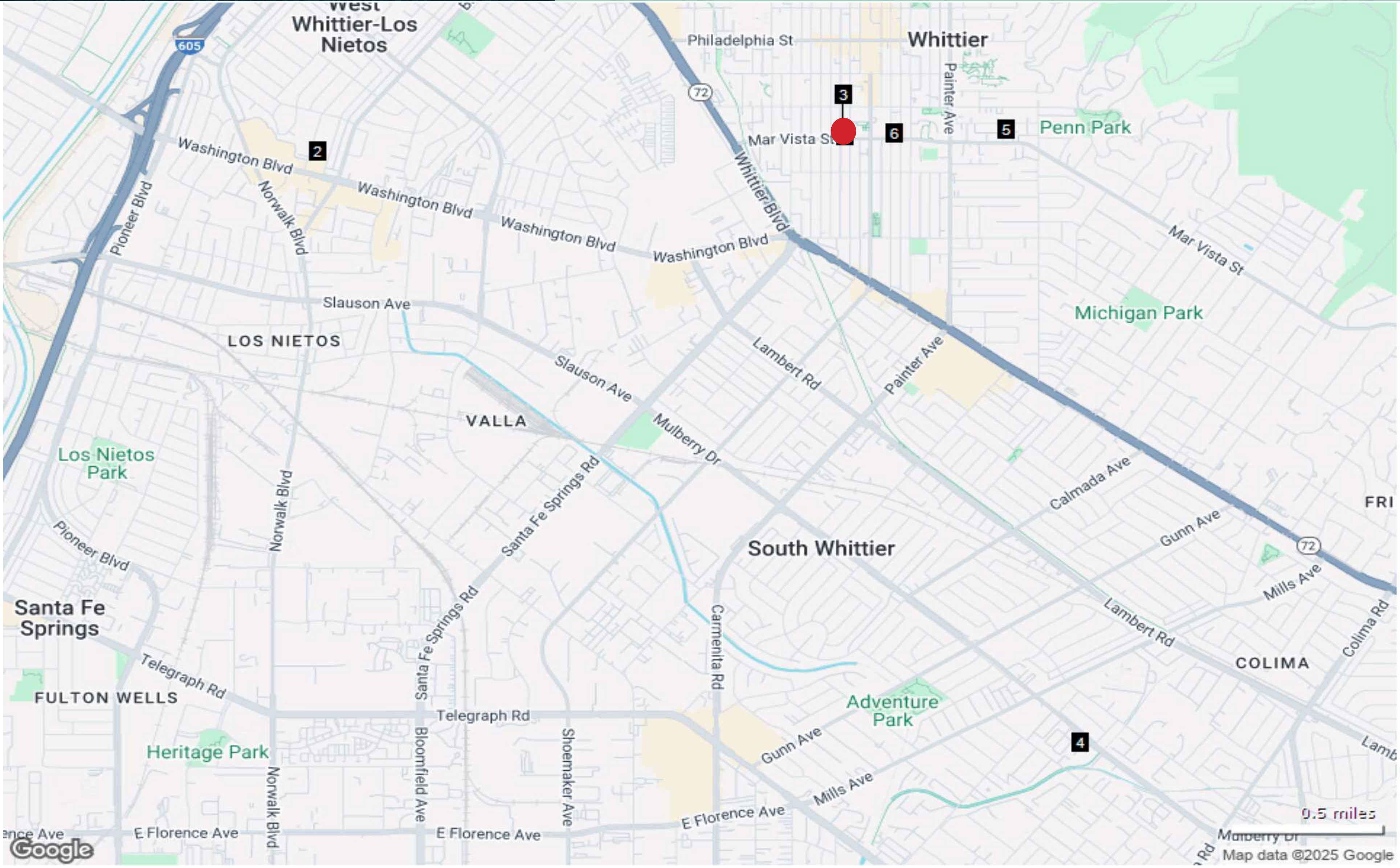
Sale Price: $2,400,000
Sale Date: 9/8/2023
No. of Units: 8
Year Built: 1964

Cap Rate: 3.80%
GRM: N/A
Lot Size: 0.26

Build. SF	Price/SF	Price/Unit
8,180	$293.40	$300,000

Unit Mix: 8 (2b/1b)

SELECTED SALES COMPARABLES MAP



● **10 Apartment Units**
7353 Comstock Ave.
Whittier, CA 90602

2 **8 Apartment Units**
7333 Comstock Ave.,
Whittier, CA 90602

3 **35 Apartment Units**
7411 Norwalk Blvd
Whittier, CA 90606

4 **16 Apartment Units**
13704 Franklin St
Whittier, CA 90602

5 **12 Apartment Units**
10203 Ruoff Ave,
Whittier, CA 90604

6 **8 Apartment Units**
7920-7924 Comstock
Whittier, CA 90602

Part 5

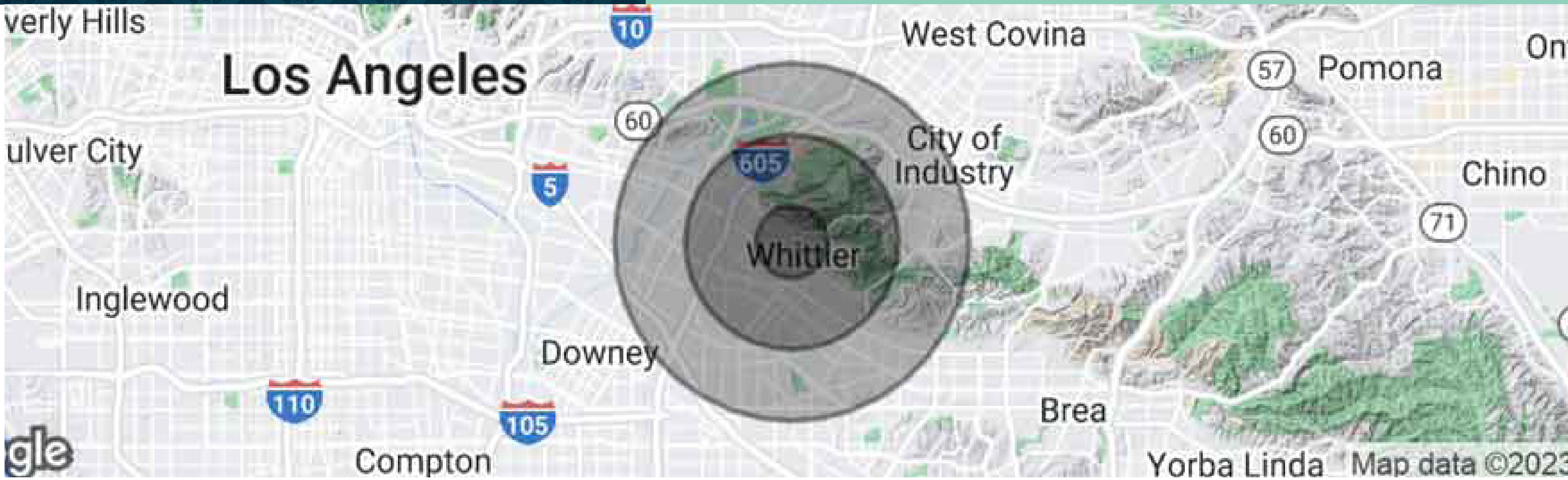
DEMOGRAPHICS

7353 Comstock Avenue
Whittier, CA 90602

DEMOGRAPHICS REPORT

	1 Mile	3 Mile	5 Mile
Total Population - White	9,354	61,041	190,784
% White	38.6%	43.9%	43.9%
Total Population - Black	355	1,830	6,953
% Black	1.5%	1.3%	1.6%
Total Population - Asian	954	7,051	45,208
% Asian	3.9%	5.1%	10.4%
Total Population - Hawaiian	7	39	462
% Hawaiian	0.0%	0.0%	0.1%
Total Population - American Indian	447	1,383	4,568
% American Indian	1.8%	1.0%	1.1%
Total Population - Other	11,270	58,240	156,505
% Other	46.5%	41.8%	36.0%
Total Population - Hispanic	17,938	106,734	317,931
% Hispanic	74.0%	76.7%	73.2%

DEMOGRAPHICS MAP



POPULATION	1 Mile	3 Mile	5 Mile
Total Population	24,225	139,167	434,479
Median Age	36.8	38.2	38.2
Median Age (Male)	37.7	37.2	37.2
Median Age (Female)	35.5	38.8	39.1

HOUSEHOLDS & INCOME	1 Mile	3 Mile	5 Mile
Total Households	9,102	42,696	127,890
# of Persons Per HH	2.7	3.3	3.4
Average HH Income	$66,367	$86,725	$90,759
Average House Value	$490,617	$513,508	$527,332

Part 6

ABOUT WHITTIER, CA

7353 Comstock Avenue
Whittier, CA 90602

ABOUT WHITTIER, CA

About Whittier, CA:

Whittier is located in Los Angeles County, about 12 miles southeast of the City of Los Angeles. The City covers 14.8 square miles and has an estimated population of 87,369 as of January 1, 2018. Businesses and industries in the area include 436 professional services, 845 retail stores, 200 family-type restaurants, 37 manufacturing plants, 7 hotels and motels, 2 new automobile dealerships and over 303 specialty shops and boutiques, predominantly located in Uptown Whittier, the Quad shopping mall, as well as the Whittwood Town Center.

Whittier Landmarks and Attractions:

Whittier is home to several landmarks. Some of the more notable of these are: The Casa de Governor Pio Pico; Pio Pico Historical State Park; El Camino Real; Mt Olive and Broadway Cemeteries; the Jonathan Bailey House (home of one of Whittier's first settlers); The Historic Whittier Transit Depot; President Richard M. Nixon's First Law Office; and the Whittier Historical Society Museum.

Although located in Los Angeles County, Whittier is less than a 30-minute drive to Anaheim. Consequently, a large array of very popular attractions in both the Los Angeles and Orange County regions are easily accessible from Whittier. Some of these include the Disneyland Resort in Anaheim, Knott's Berry Farm & Knott's Soak City in Buena Park, Universal Studios in Hollywood, and the Los Angeles Zoo.

Likewise, sports fans can enjoy the same level of access to home games for the following professional teams:

Major League Baseball: Dodgers (Los Angeles); L.A. Angels of Anaheim.
Professional lacrosse: Los Angeles Riptide (MLL).
Pro basketball (Los Angeles): Lakers, Clippers (NBA); Sparks (WNBA).
Pro hockey (NHL): Kings (Los Angeles); Mighty Ducks (Anaheim).
Pro football: Los Angeles Avengers (AFL).
Pro soccer: Los Angeles Galaxy (MLS).

SOME OF THE MAJOR AREA EMPLOYERS

BOYS & GIRLS CLUBS OF AMERICA

newegg

RIO HONDO COLLEGE

EAST WHITTIER CITY SCHOOL DISTRICT LCAP Local Control Accountability Plan

VELOCITY VEHICLE GROUP

MILLER CASTINGS Quality • Precision • Delivery

Oltmans CONSTRUCTION CO.

THE ORCHARD Post-Acute Care

PIH HEALTH

CITY OF WHITTIER CALIFORNIA INC. 1898

COLDWELL BANKER

STC PROJECT MANAGEMENT

SoCalGas

Chick-fil-A


WHITTIER BOULEVARD
EAST LOS ANGELES