

32 EAST MAIN STREET

WINTERS, CALIFORNIA 95694



Northmarq

CONFIDENTIAL OFFERING MEMORANDUM



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Property
Overview



INVESTMENT HIGHLIGHTS

- **Strong In-Place Performance with Proven Rent Growth**

The property generates a 6.04% cap rate on current income and has recently achieved rents approximately 12% above current averages, indicating a clear path to 7.3%+ cap rate upon stabilization. The demonstrated rent trajectory provides a reliable foundation for continued income growth.

- **Desirable Unit Mix and Unit Sizes**

The community consists exclusively of large two-bedroom floor plans averaging over 1,000 square feet, all with in-unit laundry hook ups in the two bedroom two bath units and forced-air HVAC. This unit composition attracts long-term tenants and minimizes turnover relative to buildings with a higher concentration of one-bedroom units and studios.

- **Low-Density Site with Long-Term Flexibility**

The 3.78-acre parcel provides an attractive low-density layout with open green space and ample parking. The site design supports potential amenity enhancements or future redevelopment options, offering investors flexibility over multiple business plans.

- **Accessible Growth Location**

Situated in Winters, California, the property benefits from direct access to Interstate 505 and Highway 128, connecting residents to Davis (UC Davis), Vacaville, Sacramento, and the Napa Valley. The area continues to attract renters seeking affordability and quality of life within reach of regional job centers.

- **Favorable Demographic and Economic Trends**

Within a five-mile radius, Winters boasts a median household income of \$93,700, a median home value exceeding \$520,000, and a limited supply of multifamily housing. Local employment is anchored by UC Davis, Mariani Nut Company, and the Winters Joint Unified School District, supporting consistent rental demand.

- **Attractive Yield Profile and Leverage Options**

The asset supports in-place cash-on-cash returns of 6.37% (interest-only) with the potential to achieve 10.41% total return at recently achieved rents. This performance, combined with favorable financing availability, positions Creekside Apartments as a strong cash-flowing investment with near-term upside.



Property Information

OFFERING

Price	\$6,250,000
Price/Unit	\$195,313
Price/SF	\$195
Current Cap Rate	6.04%
Current GRM	8.31
Terms	Cash - Fee Simple

PROPERTY DESCRIPTION

Location	32 E Main Street, Winters, California 95694
Total Units	32
Year Built	1989
Net Rentable Square Feet	±32,128
Number of Buildings	4
Number of Stories	2
Submarket	Outlying Yolo County
Land Size	±3.78 Acres
Laundry	2bd/2ba: In-Unit 2bd/1ba: Common
Fireplace:	2bd/2ba only



MECHANICAL

Heating/Cooling	Forced Air
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CONSTRUCTION

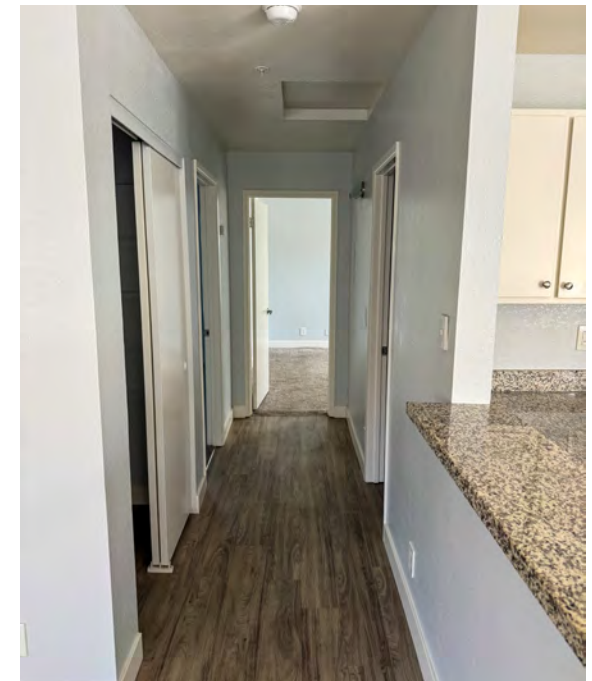
Framing	Wood Frame
Construction	Slab
Exterior	Stucco
Roof	Pitched

PROPERTY TAXES

Number of Parcels	1
Tax Parcel Number	126-151-040-6
Tax Rate Estimate	1.182912%
Tax Bill Noted Special Assessments	\$5,012

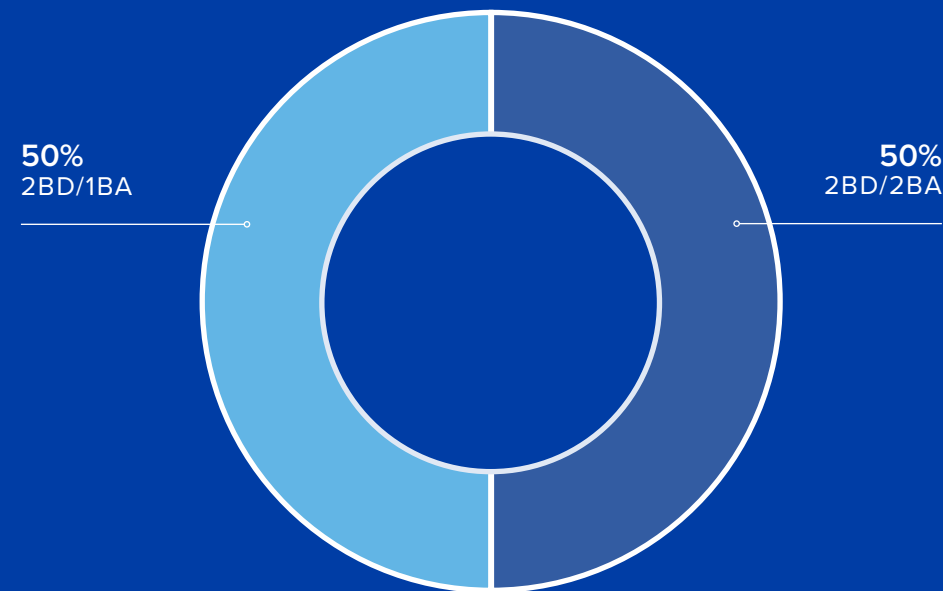






Unit Mix Breakdown

UNIT TYPE	# OF UNITS	# OF COMPLEX	SQUARE FEET	CURRENT AVERAGE RENT/SF	5% RENT INCREASE	RENT/SF	RECENTLY ACHIEVED	RENT/SF
2Bd/1ba	16	50%	975	\$1,758	\$1,846	\$1.80	\$1,950	\$2.00
2Bd/2ba	16	50%	1,033	\$1,878	\$1,972	\$1.82	\$2,100	\$2.03
TOTAL / AVERAGE	32	100%	32,128	\$1,818	\$1,909	\$1.81	\$2,025	\$2.02



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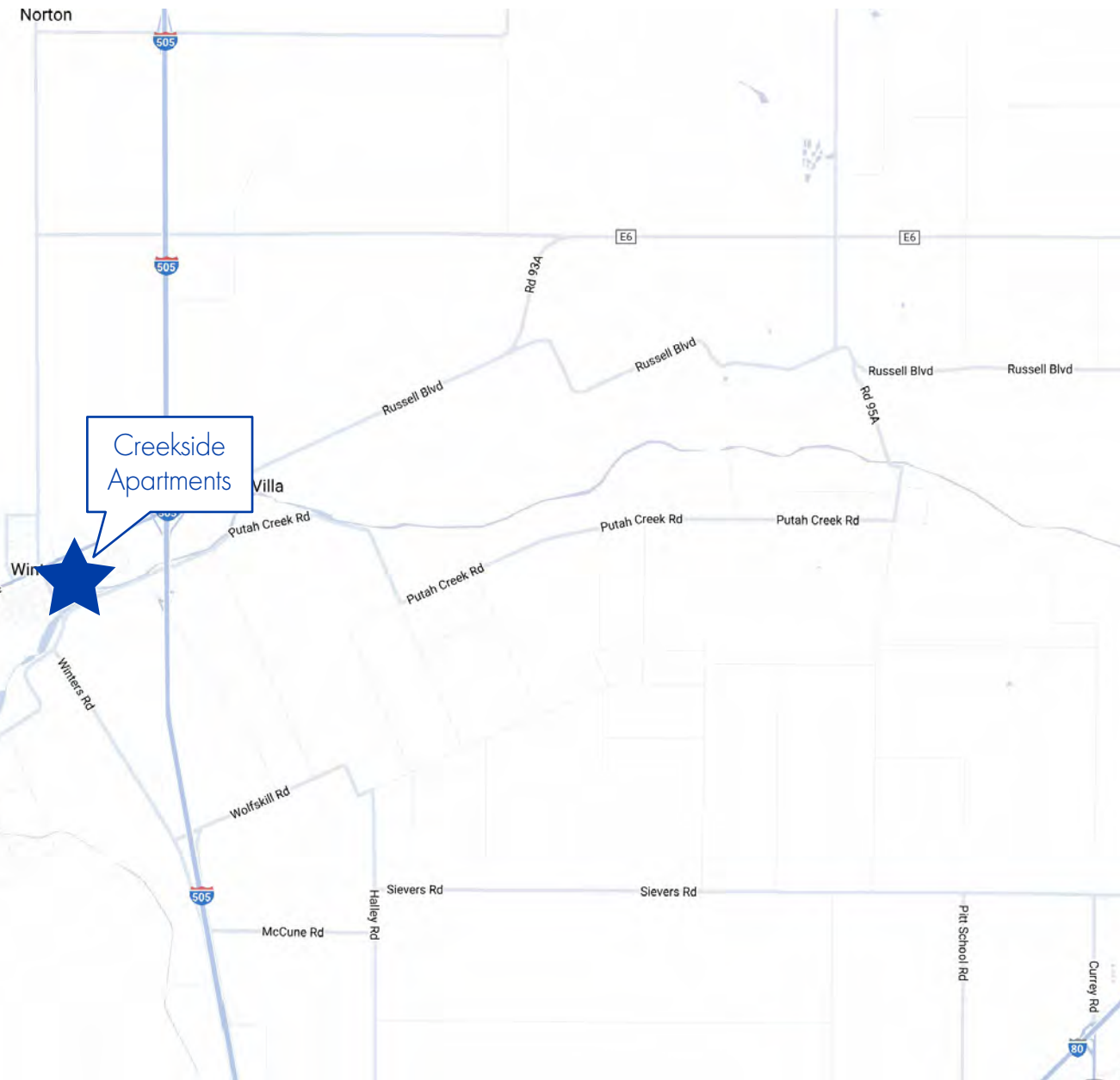
Rent Roll

Unit #	2Bd/1ba	2Bd/2ba	Est. Sq. Ft.	Rent/SF	Comments	Unit #	2Bd/1ba	2Bd/2ba	Est. Sq. Ft.	Rent/SF	Comments
A1		\$2,050	1,033	\$1.98	\$1,431	C5	\$1,688		975	\$1.73	\$1,431
A2		\$1,748	1,033	\$1.69	\$1,431	C6	\$1,531		975	\$1.57	\$1,431
A3		\$1,441	1,033	\$1.39	\$1,431	C7	\$1,750		975	\$1.79	\$1,431
A4		\$1,890	1,033	\$1.83	\$1,431	C8	\$1,423		975	\$1.46	\$1,431
A5		\$1,900	1,033	\$1.84	\$1,431	D1	\$1,890		975	\$1.94	\$1,431
A6		\$1,900	1,033	\$1.84	\$1,431	D2	\$1,853		975	\$1.90	\$1,431
A7		\$2,100	1,033	\$2.03	\$1,431	D3	\$1,950		975	\$2.00	\$1,431
A8		\$2,100	1,033	\$2.03	\$1,431	D4	\$1,531		975	\$1.57	\$1,431
B1		\$2,100	1,033	\$2.03	\$1,431	D5	\$1,481		975	\$1.52	\$1,431
B2		\$2,050	1,033	\$1.98	\$1,431	D6	\$1,950		975	\$2.00	\$1,431
B3		\$1,746	1,033	\$1.69	\$1,431	D7	\$1,800		975	\$1.85	\$1,431
B4		\$2,100	1,033	\$2.03	\$1,431	D8	\$1,950		975	\$2.00	\$1,431
B5		\$1,504	1,033	\$1.46	\$1,431						
B6		\$1,724	1,033	\$1.67	\$1,431						
B7		\$1,900	1,033	\$1.84	\$1,431						
B8		\$1,800	1,033	\$1.74	\$1,431						
C1	\$1,481		975	\$1.52	\$1,431						
C2	\$1,950		975	\$2.00	\$1,431						
C3	\$1,950		975	\$2.00	\$1,431						
C4	\$1,950		975	\$2.00	\$1,431						

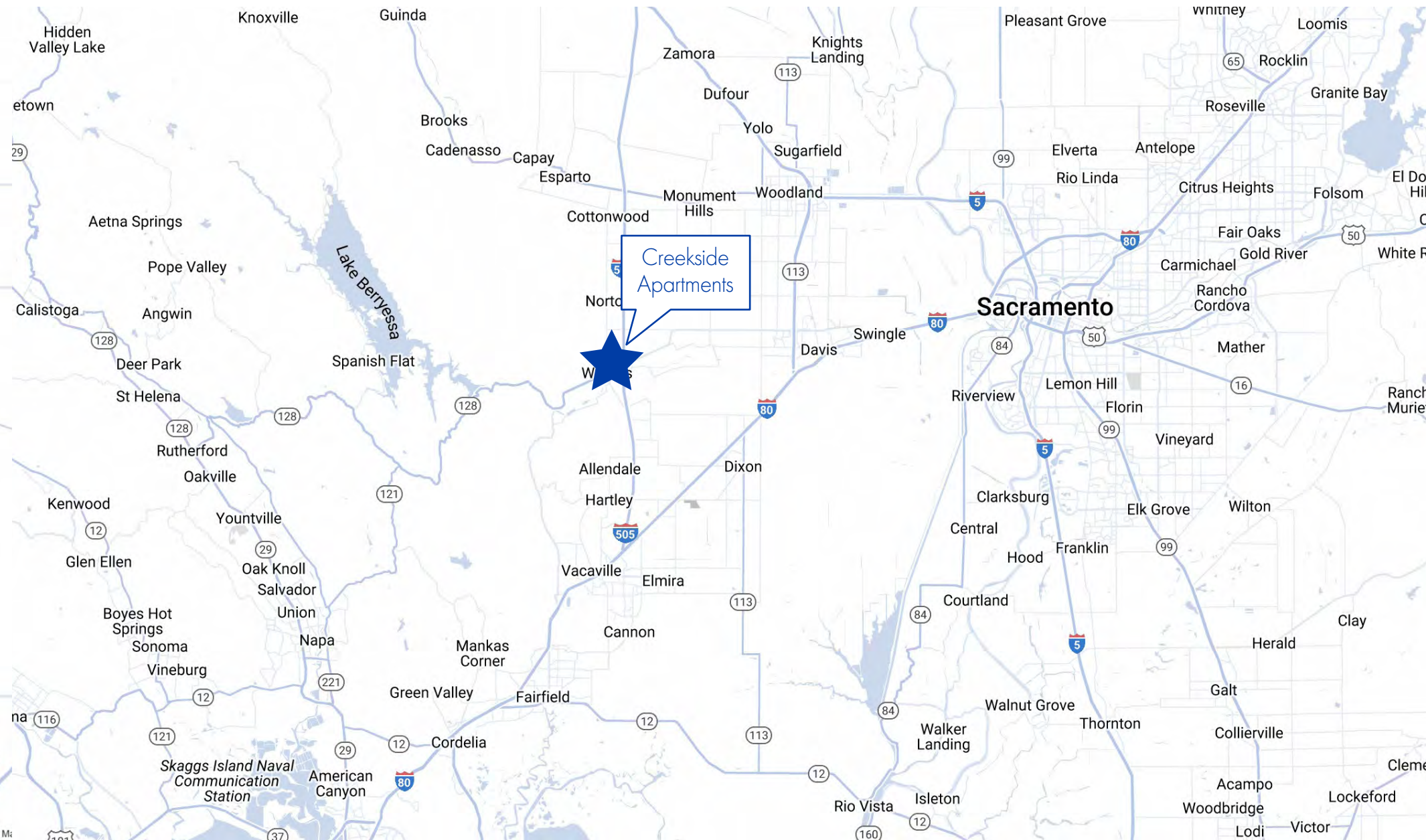
# Units:	16	16	Total Units:	32
Total Rent:	\$28,128	\$30,053	Total SF:	32,128
Average Rent:	\$1,758	\$1,878	Average SF:	1004
Avg. Rent PSF:	\$1.80	\$1.82	Avg. Rent PSF:	\$1.81
Lowest Rent:	\$1,423	\$1,441	Total Rent:	\$58,181
Highest Rent:	\$1,950	\$2,100		

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Location Map



Regional Map



◆
Financial
Analysis



Financial Analysis

COMMUNITY DATA				PRICING INFORMATION				
Total Units:	32	Price:		\$6,250,000				
Appx. Year Built:	1989	Downpayment (30%):		\$1,875,000				
Appx. Site Area:	3.78 Acres	Loan Amount:		\$4,375,000				
Est. Rentable SF:	32,128	Price / Unit:		\$195,313				
RUBS:	Implemented	Price / SF:		\$195				
HVAC:	Forced Air	Current Income		GRM: 8.31				
# of Buildings:	4			Cap Rate: 6.04%				
Exteriors:	Stucco			Cash/Cash (IO): 6.37%				
Const. Type:	Slab			Cash/Cash: 3.0%				
Roof:	Pitched	5% Rent Increase		Total Return: 6.4%				
Laundry:	In-Unit/Common			GRM: 7.94				
APN:	126-151-040-6			Cap Rate: 6.6%				
		Highest Achieved		Cash/Cash (IO): 8.23%				
				Cash/Cash: 4.8%				
				Total Return: 8.2%				
				GRM: 7.52				
				Cap Rate: 7.3%				
				Cash/Cash (IO): 10.41%				
				Cash/Cash: 7.0%				
				Total Return: 10.4%				

UNIT TYPE	# OF UNITS	SF	CURRENT AVERAGE	RENT/SF	5% RENT INCREASE	RENT/SF	RECENTLY ACHIEVED	RENT/SF
2Bd/1ba	16	975	\$1,758	\$1.80	\$1,846	\$1.89	\$1,950	\$2.00
2Bd/2ba	16	1,033	\$1,878	\$1.82	\$1,972	\$1.91	\$2,100	\$2.03
TOTAL / AVERAGE	32	32,128	\$1,818	\$1.81	\$1,909	\$1.90	\$2,025	\$2.02

Income and Expenses Summary

	CURRENT INCOME	INCREASE	5% RENT INCREASE	INCREASE	RECENTLY ACHIEVED	TOTAL GAP
Monthly Rental Income:	\$58,181	5.00%	\$61,090	6.07%	\$64,800	11.38%
Other Income:	\$500		\$500		\$500	
RUBS Income	\$4,000		\$4,000		\$4,000	
Monthly Gross Income:	\$62,681		\$65,590		\$69,300	
Gross Sched Income/Year	X12 \$752,172		X12 \$787,081		X12 \$831,600	
Vacancy Reserve:	(\$37,609)	5.00%	(\$36,654)	5.00%	(\$38,880)	5.00%
Gross Operating Income:	\$714,563		\$750,427		\$792,720	
Estimated Operating Expenses (Pre-Tax):	(\$336,824)	47.1%	(\$337,900)	45.0%	(\$339,169)	42.8%
Exp. Unit/Year		\$10,526		\$10,559		\$10,599
Exp. PSF		\$10.48		\$10.52		\$10.56
Net Operating Income	\$377,739	DCR	\$412,527	DCR	\$453,551	DCR
		INTEREST ONLY				
Less Loan Payments at 5.5%	(\$258,286)		(\$258,286)		(\$258,286)	
Cash Flow: From Operation	\$119,453		\$154,241		\$195,265	
		FULLY AMMORTIZING				
Less Loan Payments at 5.5%	(\$321,936)	1.17	(\$321,936)	1.28	(\$321,936)	1.41
Cash Flow: From Operation	\$55,803		\$90,591		\$131,615	
Equity Build-Up	\$63,650		\$63,650		\$63,650	
Total Return	\$119,453		\$154,241		\$195,265	

Expense Summary

	2022 YE	YE 2023	YE 2024	YTD NOV 2025	ANN 2025	NORTHMARQ PROFORMA'S	ASSUMPTIONS/COMMENTS
Revenue:							
Scheduled Rents						\$777,600	
Vacancy						(\$38,880)	Est. 5% Vac. And Credit Loss
Rents (Collected)	\$543,675	\$389,711	\$595,894	\$577,366	\$629,854	\$738,720	
Other Income:	\$1,204	\$6,878	\$6,843	\$3,288	\$3,587	\$6,000	
RUBS Income:	\$46,261	\$32,452	\$49,797	\$46,437	\$50,659	\$48,000	
Total Revenue	\$591,140	\$429,041	\$652,534	\$627,091	\$684,099	\$792,720	
Operating Expenses:							
On-Site Manager Housing						\$25,200	Rent is not shown on Seller's RR
Management			\$800			\$23,782	Est. 3% of Revenue
Payroll	\$58,136	\$6,747	\$10,518	\$54,759	\$59,737	\$60,000	
Payroll Tax	\$19,958	\$2,850	\$3,742	\$21,667	\$23,637		Included above
Adverstising	\$5,044	\$2,892	\$4,943	\$3,361	\$3,667	\$4,000	
General & Admin	\$10,214	\$3,693	\$6,562	\$7,132	\$7,780	\$3,000	
Taxes & License	\$1,371	\$1,245	\$1,916	\$250	\$273	\$1,200	
Safety Equipment	\$2,653	\$815	\$2,733		\$0	\$2,750	
Security	\$5,048	\$1,332	\$2,448	\$1,871	\$2,041	\$2,500	
Pool	\$494	\$13,000	\$13,564	\$1,759	\$1,919	\$6,000	Est. \$500/Mo.
Landscaping	\$11,850	\$7,000	\$14,000	\$8,950	\$9,764	\$12,000	Est. \$1000/Mo.
Maintenance General	\$101,579	\$57,053	\$115,732	\$112,687	\$122,931	\$24,000	Est. \$750/unit/year

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	2022 YE	YE 2023	YE 2024	YTD JUNE 2025	ANN 2025	NORTHMARQ PROFORMA'S	ASSUMPTIONS/COMMENTS
Turnover			\$13,100		\$0		See Reserve
Legal & Accounting	\$4,829		\$9,026	\$1,990	\$2,171	\$2,000	
Pest	\$2,191	\$1,330	\$4,736	\$2,329	\$2,541	\$2,400	Est. \$200/Mo.
Property Taxes		\$15,433			\$0		
Ad Valorem					\$0	\$73,125	Est. 1.17% of Asking Price
Special Assmts					\$0	\$5,012	Per Tax Collector's Office 10/25.
PG&E	\$14,858	\$5,746	\$10,682	\$9,375	\$10,227	\$11,000	
Utilities	\$8,009	\$745	\$342	\$75	\$82	\$500	
Water & Sewer	\$17,138				\$0	\$30,000	
Trash	\$16,712	\$7,488	\$10,679	\$7,734	\$8,437	\$11,000	
Cable	\$1,262	\$638	\$1,280			\$1,300	
Laundry			\$2,095				
Insurance (Other)	\$3,394		\$1,700				
Insurance	\$1,871		\$5,050			\$32,000	Est. \$1000/unit/year
Capital Reserve						\$6,400	Est. \$200/Unit/Yr.
Total Operating Expenses	\$286,611	\$128,007	\$235,648	\$233,939	\$255,206	\$339,169	
Net Income (Loss)	\$304,529	\$301,034	\$416,886	\$393,152	\$428,893	\$453,551	

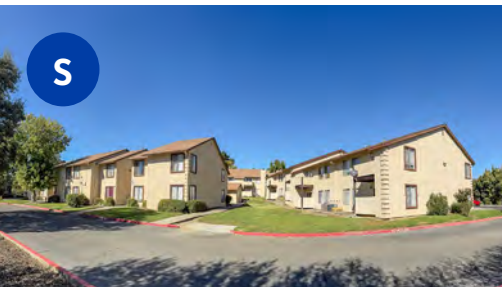
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◆
Market
Comparables

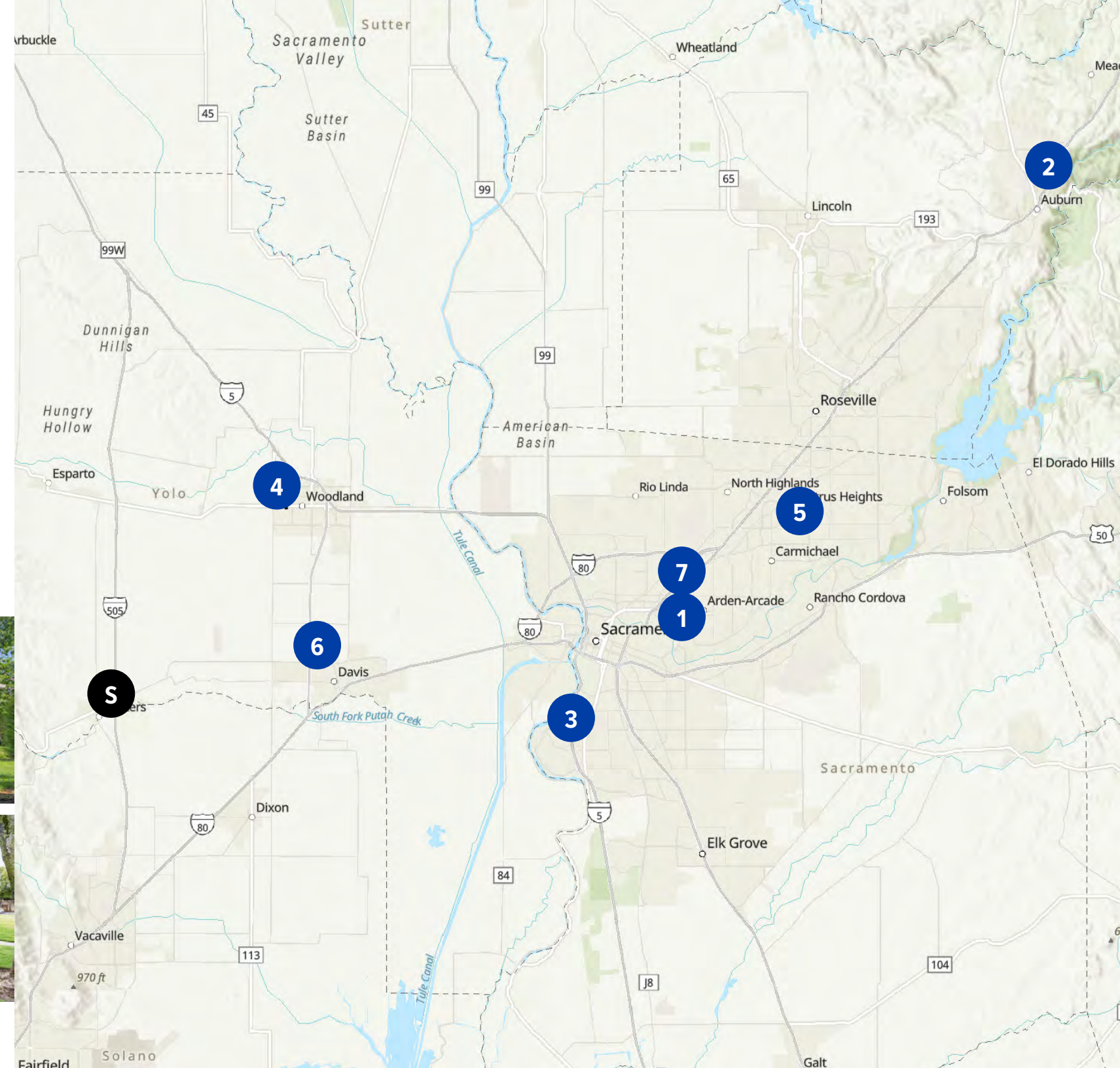


Sales Comparables

#	Property	Address	City	Units	Year Built	Price	SF	\$/Unit	\$/Foot	Cap Rate	GRM	Sale Date
S	Creekside Apartments	32 E Main Street	Winters	32	1989	\$6,250,000	32,128	\$195,313	\$195	6.04%	8.31	SUBJECT
1	The Pointe Townhomes	1500 Howe Ave	Sacramento	64	1965	\$12,200,000	67,200	\$190,625	\$182	6.16%	NA	8/27/2025
2	Olive Courts	13340 Luther Road	Auburn	22	1997	\$4,380,000	20,636	\$199,091	\$212	5.00%	NA	6/20/2025
3	Rover Cove Apartments	6290 Fennwood Court	Sacramento	60	1973	\$11,100,000	51,720	\$185,000	\$215	5.10%	NA	6/17/2025
4	Walnut Wood	514 Community Lane	Woodland	34	1986	\$5,560,000	22,814	\$163,529	\$244	6.23%	NA	6/6/2025
5	Coyle Creek Commons	7061 Madison Ave	Fair Oaks	48	1976	\$10,500,000	45,120	\$218,750	\$233	5.32%	10.43	4/8/2025
6	Aero Apartments	1805 Anderson Road	Davis	57	1966	\$13,350,000	48,450	\$234,211	\$276	6.08%	10.43	10/18/2024
7	Red Robin Apartments	2020-2080 Red Robin	Sacramento	60	1952	\$10,000,000	47,520	\$166,667	\$210	5.39%	NA	10/18/2024
Property Averages (excl. subject property)				49	1974	\$9,584,286	43,351	\$193,982	\$225	5.61%	10.43	



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Market
Overview



AREA DEMOGRAPHICS *Within 5 miles of the subject property*

9,440 2024 TOTAL POPULATION	38.3 MEDIAN AGE OF RESIDENTS	\$523,866 MEDIAN HOME VALUE	\$93,719 MEDIAN HOUSEHOLD INCOME
\$132M 2024 CONSUMER SPENDING	358 TOTAL BUSINESSES	1,118 RENTER OCCUPIED HOUSEHOLDS	2,140 OWNER OCCUPIED HOUSEHOLDS

WINTERS

CALIFORNIA

Founded in 1875, Winters claimed a special place in California's history as the Sacramento Valley's commercial center for agriculture and passenger rail service. Throughout the years, Winters has retained its historic charm and rural lifestyle. Streets are lined with majestic trees, Victorian homes and beautiful parks where residents can be found walking their dogs, playing sports and hanging out with their families. The idyllic Historic District in Winters celebrates days gone by with beautiful architecture that beckons you to relax and take it all in. World class cuisine can be found at the many restaurants throughout Winters as well as unique shopping, wine tasting rooms and an opera house overlooking Main Street.

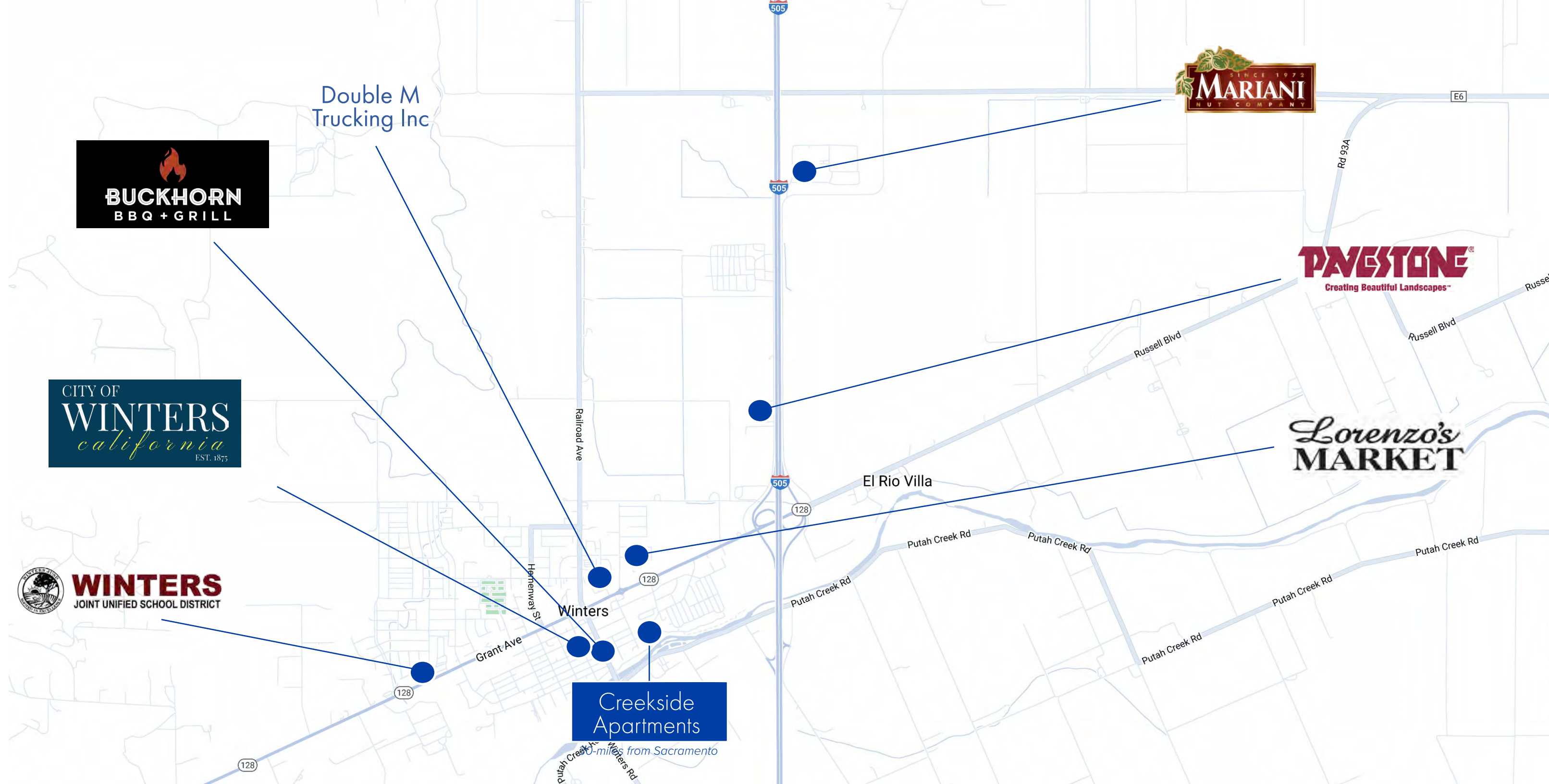
The City of Winters is located in the southwestern corner of Yolo County, immediately north of the Solano County line and just east of the Vaca Mountain range. Interstate 505 borders the City of Winters on the east. Interstate 80, which lies just 11 miles south, provides easy access to the major metropolitan areas of Sacramento and the Bay Area. State Highway 128 passes directly through Winters and is a major access route to the Napa Valley and recreational opportunities at Lake Berryessa. Sacramento International Airport is 37 miles away and public transportation is provided by the Yolo County Transportation District.

Winters is within 15 minutes of the City of Davis and the University of California at Davis, home of the Robert Mondavi Center for the Performing Arts. Thirty minutes to the east is California's capital city of Sacramento. Lake Tahoe is a 2 ½ hour drive to the east, while San Francisco and the Napa Valley are a 45 minute to 1 ½ hour drive to the west.

LARGEST WINTERS EMPLOYERS

Near Creekside Apartments

Company	Distance (Miles)
Mariani Nut Company	1.5
Winters Join Unified School District	2.4
Buckhorn Restaurant	0.7
Double M Trucking	8.2
City of Winters	2.9
Pavestone	1.2
Town and Country	1.4



EDUCATION

UNIVERSITY OF CALIFORNIA, DAVIS

Davis is the ultimate college town. It's green, laid back and friendly. You can walk or bike from the main campus to the main street in a few blocks. College students fill up the tables at nearby restaurants and coffee shops with their laptops, homework and friends. The town of Davis helps our students thrive. UC Davis is a top school—consistently leading the ranking charts and outdoing other universities. But there's much more to UC Davis than academics. A friendly, welcoming community and unbeatable campus setting are just some of the reasons that make UC Davis the perfect place for international students to learn, make friends and develop a global network.

(ucdavis.edu)

SACRAMENTO CITY COLLEGE

Since 1916, Sacramento City College has provided outstanding academic and vocational training to the Sacramento region. The college serves nearly 19,000 students at the Main Campus, Davis Center, West Sacramento Center, and online.

For more than 100 years, Sacramento City College has remained committed to fostering a community that celebrates diversity, nurtures personal growth, and inspires academic and economic leadership.

(scc.losrios.edu)

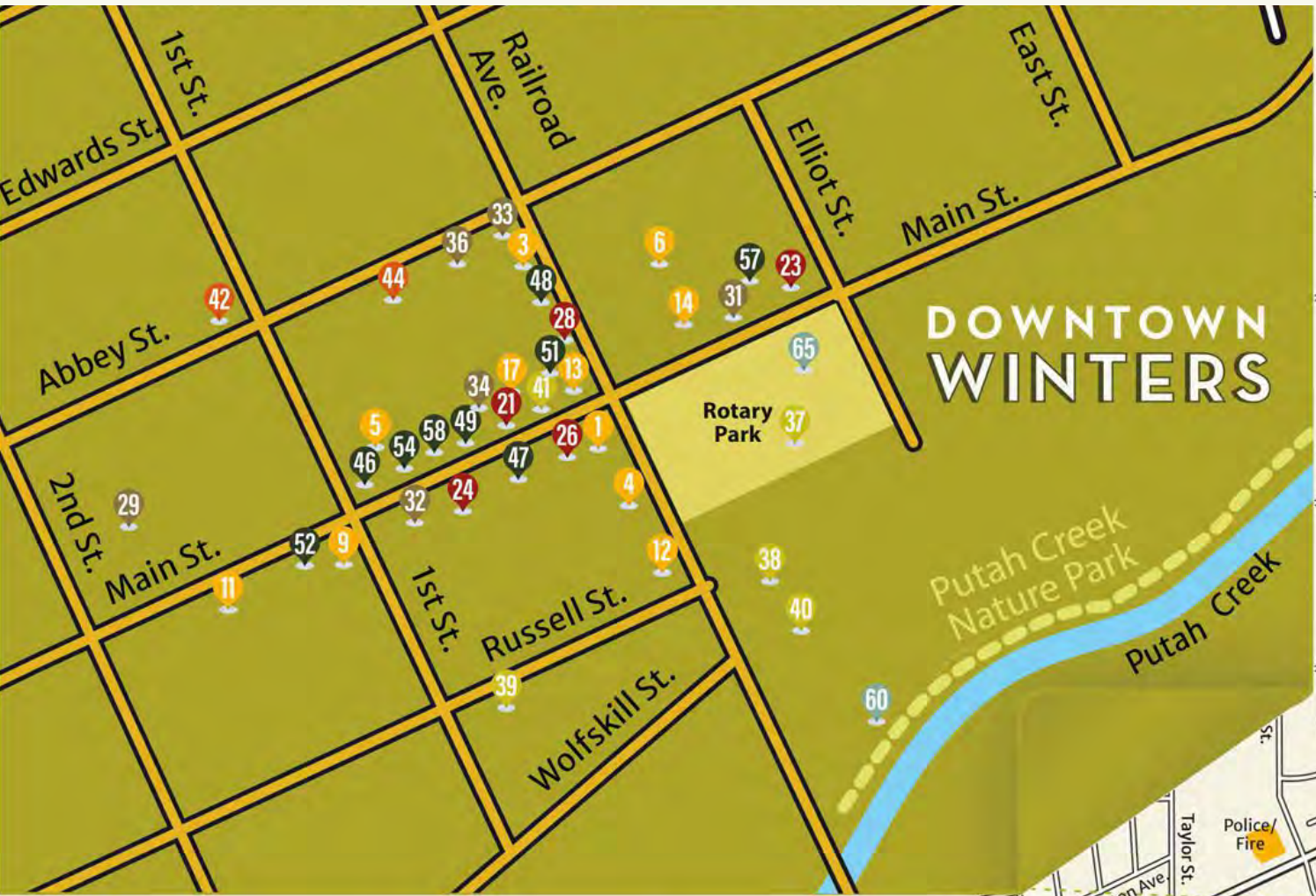
CALIFORNIA STATE UNIVERSITY, SACRAMENTO

Founded as Sacramento State College in 1947 with 235 students and five full-time faculty members, Sacramento State has been serving the region for more than 75 years. Now nearly 31,000 students strong, it is the sixth largest of the 23 campuses in the California State University (CSU) system. It is an accessible and inclusive place of learning and achievement, a hub of diverse thought and intellectual challenge, and is intertwined with the community it serves. From research that results in impactful legislation to entrepreneurial ideas that blossom into robust businesses, Sacramento State continues to provide immersive learning experiences that benefit students, the region, and beyond. It is Sacramento's University. (csus.edu)

UNIVERSITY OF CALIFORNIA, BERKELEY

The University of California was founded in 1868, born out of a vision to "contribute even more than California's gold to the glory and happiness of advancing generations." For the ninth straight year, UC Berkeley tops the list of the world's best public universities and remains the fourth-best university overall in U.S. News & World Report's 2023 global universities rankings. On a scale of zero to 100, Berkeley's global score this year is 88.7. The campus placed fifth for its global research standing and third for its regional research reputation. Across 34 subject ratings, UC Berkeley ranked fourth in chemistry; third in space science; fourth in economics and business and physics, fifth in plant and animal science and computer science; sixth in environment/ecology and mathematics; ninth in biotechnology and tenth in arts and humanities. (berkeley.edu)





RESTAURANTS

- Buckhorn Steakhouse**
Open daily for dinner
Buckhornsteakhouse.com
(530) 795-4503
- Buckhorn BBQ Truck**
BBQ Food Truck; open for lunch and dinner on select days - [instagram.com/buckhornbbq.truck2](https://www.instagram.com/buckhornbbq.truck2)
- Carboni's Ristorante, Bar & Market**
Italian cuisine; open Thu - Sun for breakfast, lunch, dinner
Carboniswinters.com
(530) 505-9125
- Chuy's Taqueria**
Mexican cuisine; open Tue - Sun for lunch and dinner
(530) 795-9811
- El Pueblo Meat Market & Taqueria**
Mexican cuisine; open daily for breakfast, lunch and dinner
Elpueblomeatmarket.com
(530) 795-3450
- Ficelle**
Tapas and bar; open Thu - Sat for dinner
Ficelle-restaurant.com
(530) 795-9593
- Green River Taproom**
American cuisine; open daily for lunch and dinner
Greenrivertaproom.net
(530) 441-2337
- Kountry Kitchen**
American & Mexican cuisine; open daily for breakfast, lunch
- Ocean Seafood**
Chinese cuisine; open Tue - Sun for lunch and dinner
(530) 795-4336
- Park Winters Dining**
California farm-to-table; call or visit website for hours and reservations
Parkwinters.com
(530) 669-3692
- Pizza Factory**
Pizza, pasta, salad and sandwiches; open daily for lunch & dinner
(530) 212-5101
[pizzafactory.com/winters](https://www.pizzafactory.com/winters)
- Preserve**
American cuisine; open daily; call or visit website for hours and reservations
(530) 795-9963
[Preservewinters.com](https://www.preservewinters.com)
- Putah Creek Cafe**
American cuisine; open daily for breakfast, lunch and dinner - [putahcreek-cafe.com](https://www.putahcreek-cafe.com) · (530) 795-2682
- Steady Eddy's Coffee House**
Coffee house with salads, wraps and sandwiches; open daily for breakfast and lunch
Steady-eddys.com
(530) 795-3588
- Subway**
Sub sandwiches; open daily for breakfast, lunch & dinner (530) 795-9900
- The 128 Hall & Kitchen**
Available for private events only
The128winters.com
(530) 795-4824
- The Kona Ice Shop**
Ice cream parlor; open Thu - Sun (707) 628-0328
- Round Table Pizza**
Pizza parlor; Open daily for lunch and dinner
Roundtablepizza.com
(530) 795-1500

WINE, BEER & SPIRITS

- Berryessa Brewing Co.**
Beer; walk-ins welcome; open Thursday - Sunday
Berryessabrewingco.com
(530) 795-3526
- Berryessa Gap Winery**
Wine tasting & tours; reservations recommended; open Thursday - Sunday
Berryessagap.com
(530) 795-3345
- Berryessa Gap Tasting Room**
Wine tasting; open daily
Berryessagap.com
(530) 795-3201
- Green River Taproom**
Full bar; open daily
Greenrivertaproom.net
(530) 441-2337
- Hooby's Brewing**
Beer; open Wed - Sun;
Hoobysbrew.com
(530) 794-6118
- L'Apero les Trois**
Tasting Room + Lounge
Aperitif tasting; open daily
laperolestros.com
- Patio 29**
Distillery offering tastings & tours; tour reservations required; open Fri - Sun
patio29.com
(530) 794-6174
- The DeVilbiss Room**
Cocktail bar & lounge
Open Thursday - Sunday
- Turkovich Winery**
Wine tasting; call or visit website for dates and reservations
Turkovichwines.com
(530) 795-3842 ext. 106
- Turkovich Tasting Room**
Wine tasting bar; open daily
Turkovichwines.com
(530) 795-3842

WELLNESS

- Anytime Fitness**
Open daily
anytimefitness.com
(530) 795-4444
- Bobbie Greenwood Community Swim Ctr.**
Open daily, (530) 794-6700
- Copper & Steel Hair Studio**
Open Mon-Sat;
copperandsteelhairstudio@gmail.com
- Elevate Barber Shop**
Open daily
(650) 315-2895
- Eight Six Zero Salon**
Open Mon-Sat
eightsixzerosalon.com
- Serendipity Hair Salon & Spa**
Open Mon - Sat
(530) 795-2294
- Winters Healthcare**
Open Mon - Fri
wintershealth.org
(530) 795-4377
- ZenTerra Spa**
Open Mon & Thu - Sat
zenterraspa.com
(530) 505-9146

ARTS & CULTURE

- Summer Concerts at the Gazebo**
Wfol.org
- Winters Amphitheater**
- Winters Museum**
[historicalsocietyofwinters.org](https://www.historicalsocietyofwinters.org)
- Winters Theatre Company**
[winterstheatre.org](https://www.winterstheatre.org)
- Opera House Venue**
(707) 410-9235

WHERE TO STAY

- Abbey House Inn**
[Abbeyhouseinn.com](https://www.abbeyhouseinn.com)
- Inn at Park Winters**
[Parkwinters.com](https://www.parkwinters.com)
- Hotel Winters**
[Hotelwinters.com](https://www.hotelwinters.com)
- Marriott Fairfield Inn & Suites**
(530) 240-3200





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