



RETAIL W/APARTMENT FOR SALE

704 Front Street, Brainerd, MN 56401

C|C CLOSE CONVERSE
Commercial Real Estate | Business Brokerage

521 Charles Street, PO Box 327, Brainerd, MN 56401 | 218-828-3334 | www.closeconverse.com

704 Front Street, Brainerd, MN 56401

Table of Contents

Page

3-5	Features
6-8	Floor Plan
9-13	Photos
14	Aerial Photo
15	Section Aerial
16	Section Map
17	Zoning Map
18	Traffic Counts
19	Location Map
20	Demographics
21	Thank You
22	Agency Disclosure
23	Contact

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Features

Downtown Brainerd Retail & Apartment

Discover a rare investment opportunity in Historic Downtown Brainerd. Step into the rich history and vibrant potential of this iconic commercial building, ideally located in the heart of Downtown Brainerd. Dating back to the early 1900s, this storied property was home to Murphy's Dry Goods for over half a century, followed by the well-known Iron Hills Pawn Shop—a beloved local staple. Now, the stage is set for a new chapter. With its prime location and timeless charm, this is the perfect opportunity for a visionary entrepreneur to reimagine the main level retail space and bring fresh energy to the community. Upstairs, a spacious unfinished apartment offers the flexibility to live on-site or generate passive income through rental. Whether you're an investor, business owner, or history enthusiast, this building offers a unique blend of legacy and opportunity. Don't miss your chance to own a piece of Brainerd's past—while shaping its future.



Address:	704 Front Street, Brainerd, MN 56401
Directions:	From Hwy 210 (Washington Street) / Hwy 371 (S 6th Street) intersection in Brainerd - South on S 6th Street 1 Block - East on Front Street - Building is on the South, just after S 7th Street
Lot Size:	3,726.4 sq. ft. (0.09 Acres)
Lot Dimensions:	80' x 46.58'
Frontage:	80' on Front Street
Building Size:	9,688 sq. ft. Total
Main Level:	3,724 sq. ft.
Upper Level:	2,444 sq. ft. (Apartment)
Lower Level:	3,520 sq. ft. (Unfinished Basement)
PRICE REDUCED:	\$299,000 \$199,000

Continued on next page.

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Features

2026 Real Estate Taxes:	\$3,086 (Including \$833.56 in Assessments)
Water & Sewer:	City
Electric:	125 Amp, Single Phase
Lighting:	Fluorescent
Heating:	Natural Gas Forced Air
Cooling:	Central Air - Electric Roof-Top Unit
Year Built:	1909
Construction:	Concrete Block
Foundation:	Concrete Block & Stone
Roof:	Flat - Rubber Membrane
Exterior:	Stucco, Brick & Steel Siding
Ceiling Height:	Main Level: 14' Upper Level: 10'
Service Door:	1 (7'W x 7'H)
Bathrooms:	Main Level: 1 Upper Level: 1 (No Fixtures)
Parking:	On-Street Parking Only
Zoning:	MS - Main Street
PID#:	41241475
Legacy PID#:	09196041016Z889
Legal Description:	Part of Lots 16 thru 18 inclusive Block 41 desc as follows; comm 22 ft 5 inches E from the NW corner of Lot 18 on N line of Lot and bounded by a line running S 80 ft then E 46 ft 7 inches, then N 80 ft to a line of Lot 16, then W along N line 46 ft 7 inches, to the place of beg. Town of Brainerd & First Addition to Brainerd

Continued on next page.

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Features

Neighboring Businesses: Located in downtown Brainerd, nearby businesses include the American Legion, Lakes Lash, Atlas Title, Elysium, Bargains on 7th, Bell Creations, Big Jays, Bridge of Harmony, The Gallery, EL Menk, Brekkens, Food Co-op, Thairapy, Front Street Cafe, Blue Oyster, plus numerous others.

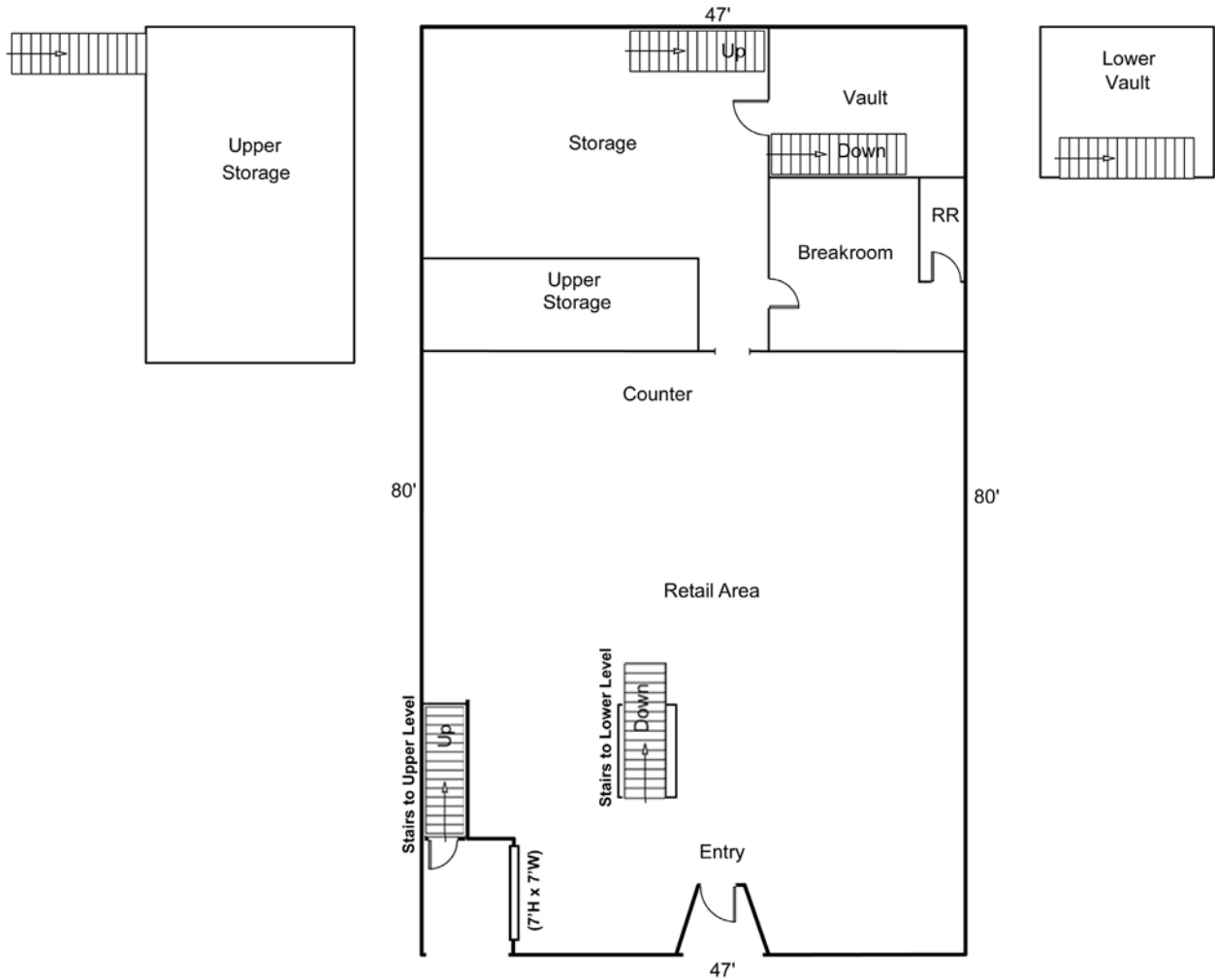
Building History: This building was first owned by Richard Parker and was built for him of white enameled brick by local contractors, the White Brothers (Isaac U. White & Charles B. White), about 1909. Located on the second floor was a beautiful seven-room apartment occupied by the owners of the building. In March of 1914 the building was purchased by George F. Murphy and Murphy's Dry Goods Store was operated by George and his wife Rosa Koop Murphy for over fifty years.

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Main Level Floor Plan



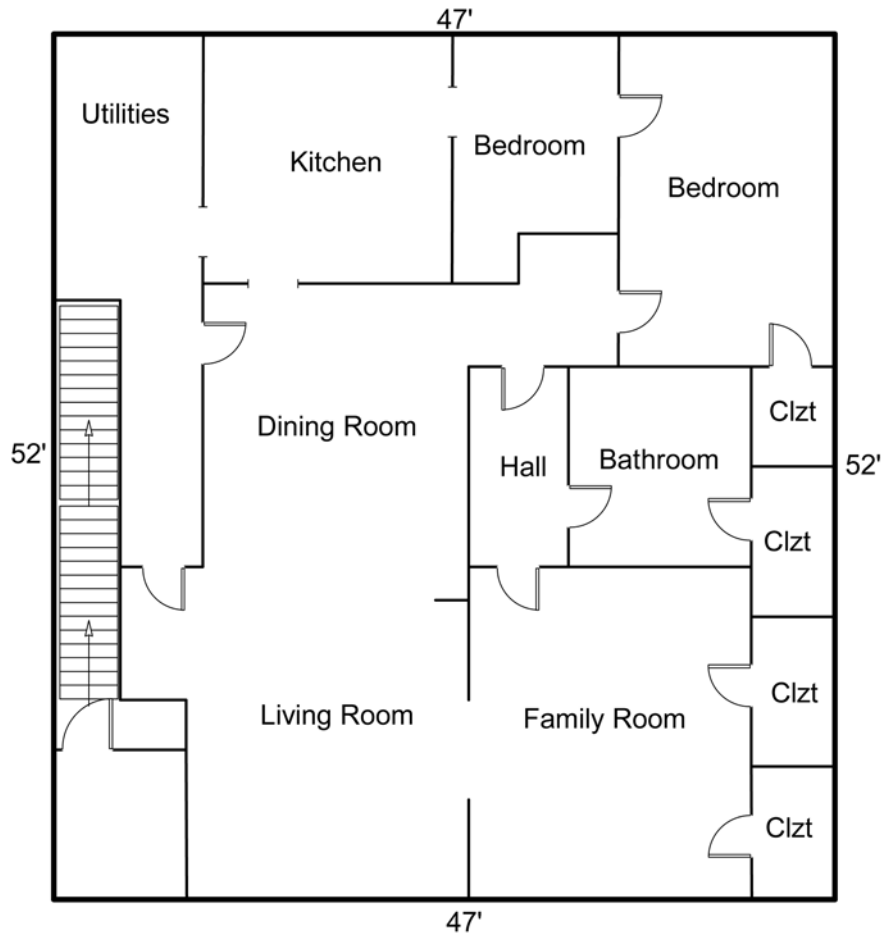
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Upper Level Apartment

Floor Plan

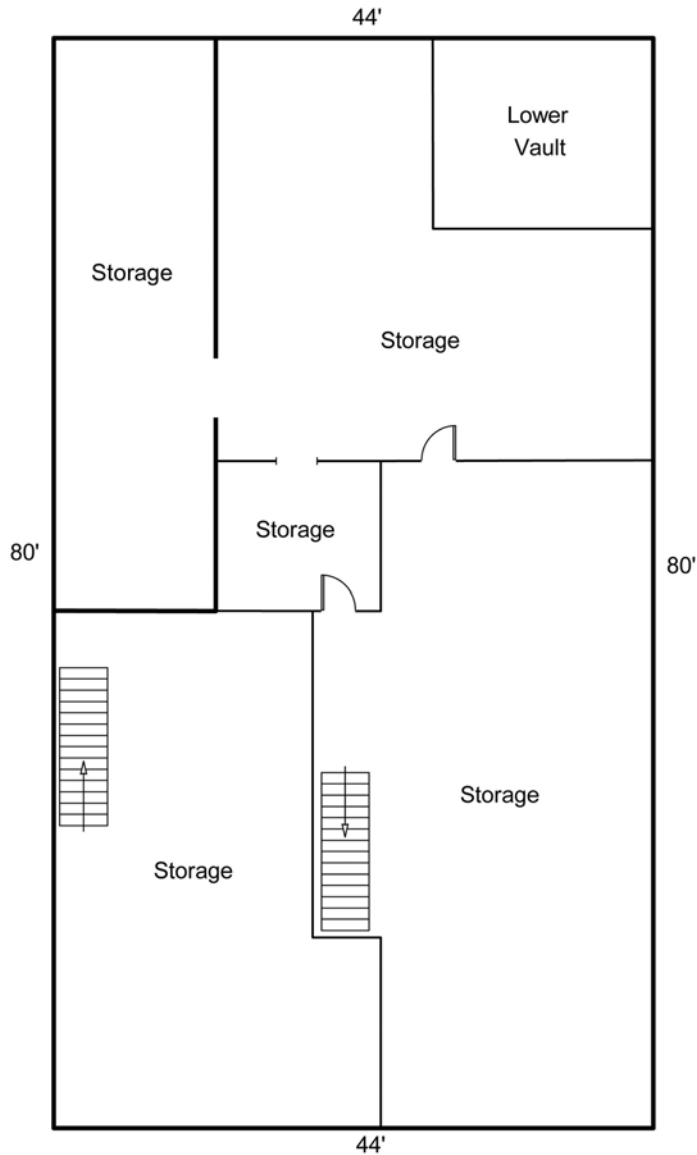


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Lower Level Basement Floor Plan



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Photos



Subject Property



Subject Property



Main Level - Retail Space



Main Level - Retail Space



Main Level - Service Door



Main Level - Storage

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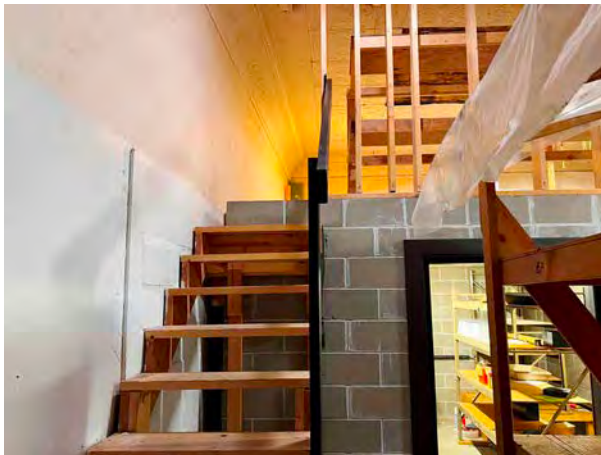
Photos



Main Level - Vault



Main Level - Vault



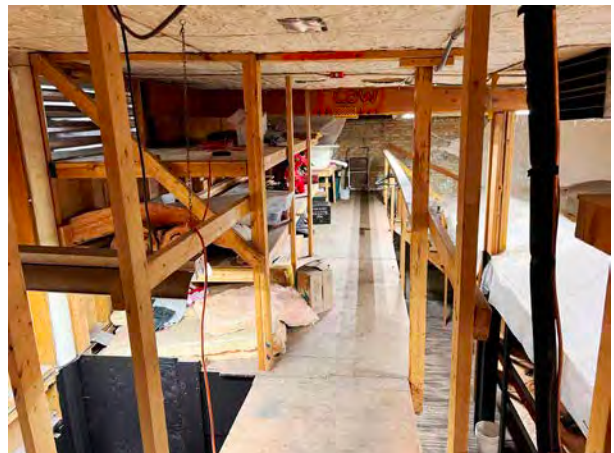
Main Level - Upper Storage



Main Level - Upper Storage



Main Level - Upper Storage



Main Level - Upper Storage

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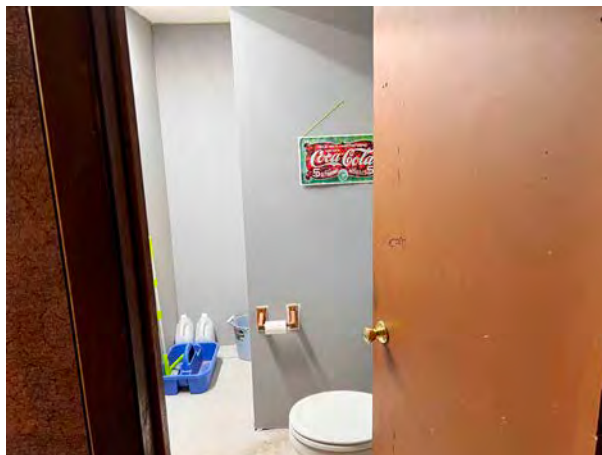
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Main Level - Breakroom



Main Level - Breakroom



Main Level - Restroom



Main Level - Stairs to Lower Level



Lower Level - Storage



Lower Level - Storage

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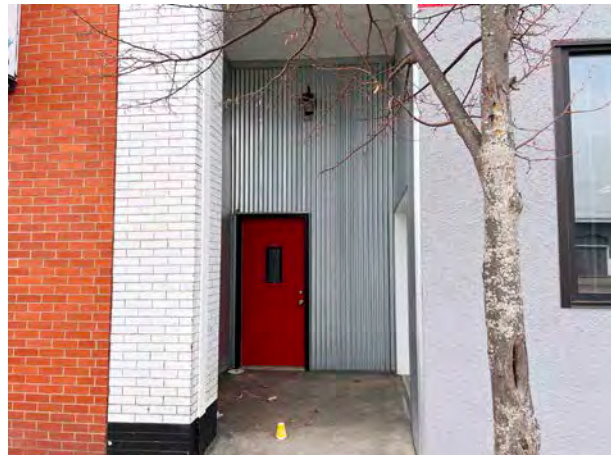
Lower Level - Storage



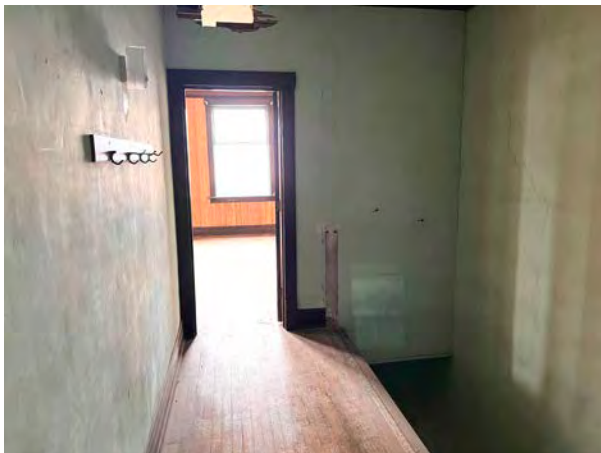
Lower Level - Storage



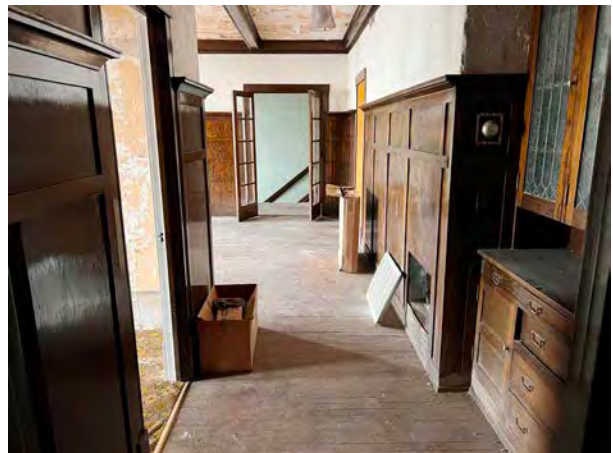
Lower Level - Storage



Exterior Entrance to Upper Level Apartment



Upper Level - Entrance



Upper Level - Hall



Upper Level - Family Room



Upper Level - Family Room



Upper Level - Living Room



Upper Level - Living Room



Upper Level - Dining Room



Upper Level - Bedroom

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Aerial Photo

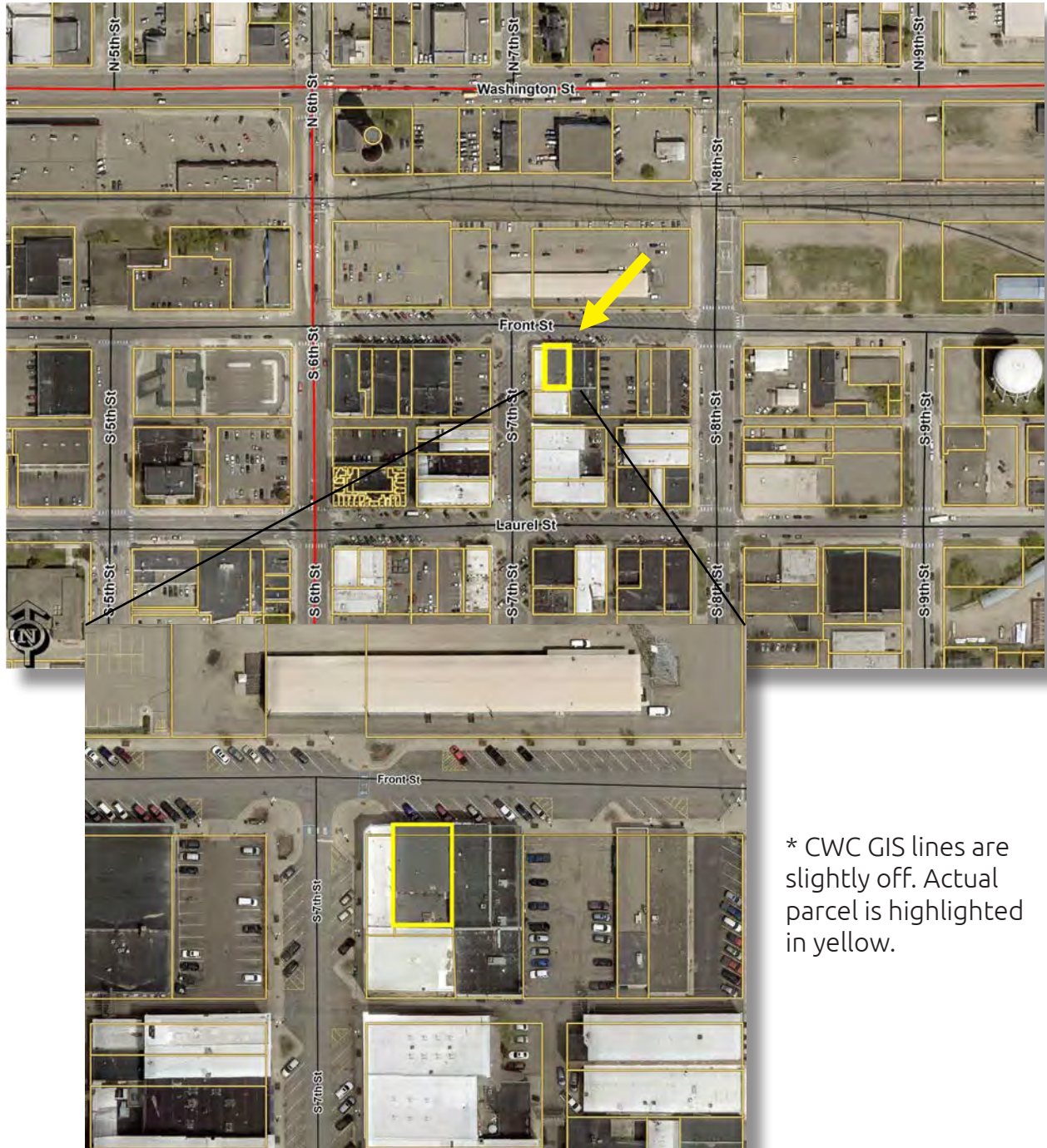


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Section Aerial



* CWC GIS lines are slightly off. Actual parcel is highlighted in yellow.

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Section Map

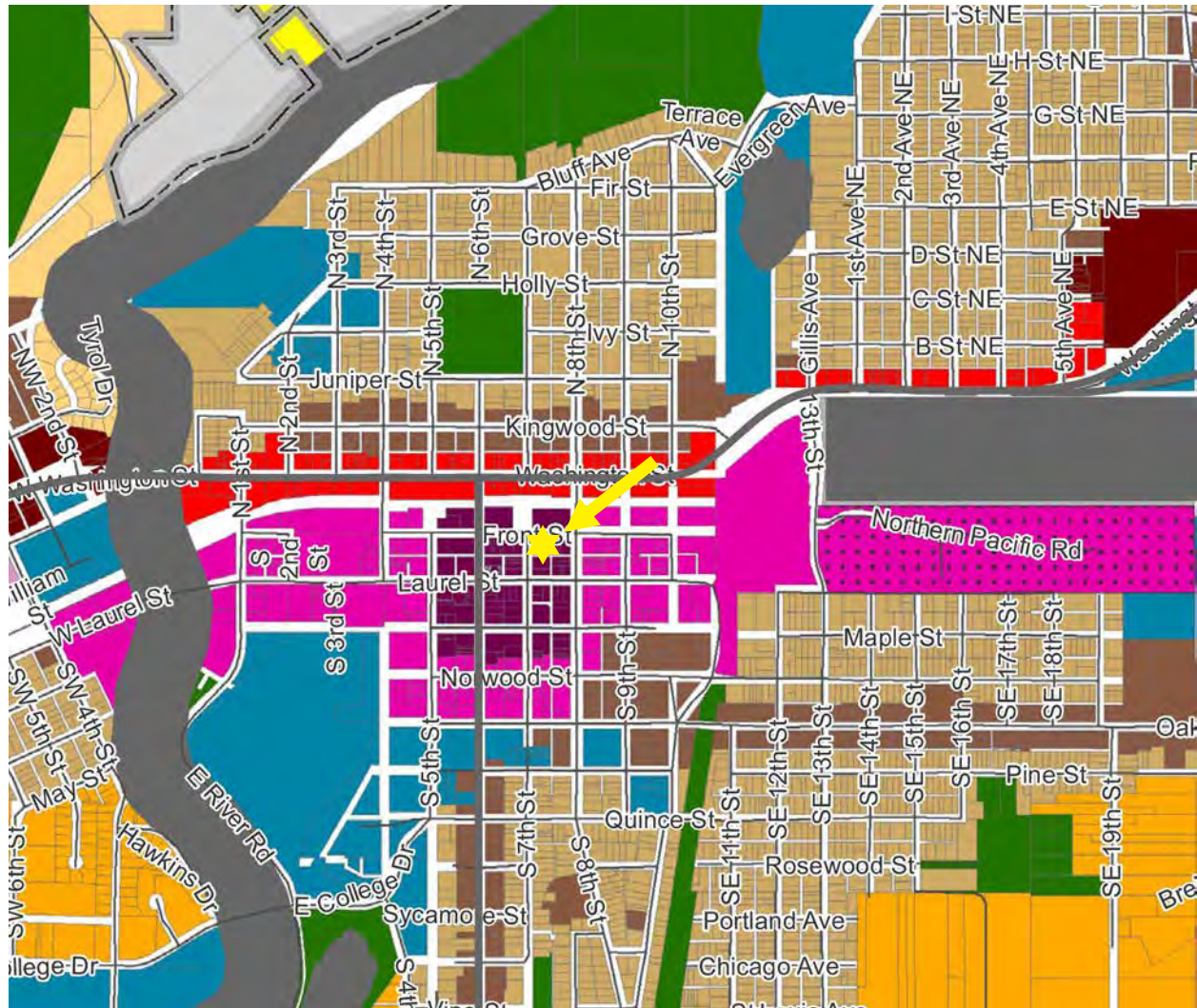


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Zoning Map

MS -Main Street



Zoning Districts

Rural Living 1 (RL-1)	General Commercial (GC)	Main Street (MS)
Rural Living 2 (RL-2)	Commercial Corridor (CC)	Makers and Employment (ME)
Garden Living (GL)	Traditional Neighborhood 1 (TN-1)	General Industrial (GI)
Contemporary Neighborhood 1 (CN-1)	Traditional Neighborhood 2 (TN-2)	Public/Semi-Public (PSP)
Contemporary Neighborhood 2 (CN-2)	Town Center (TC)	Park (P)

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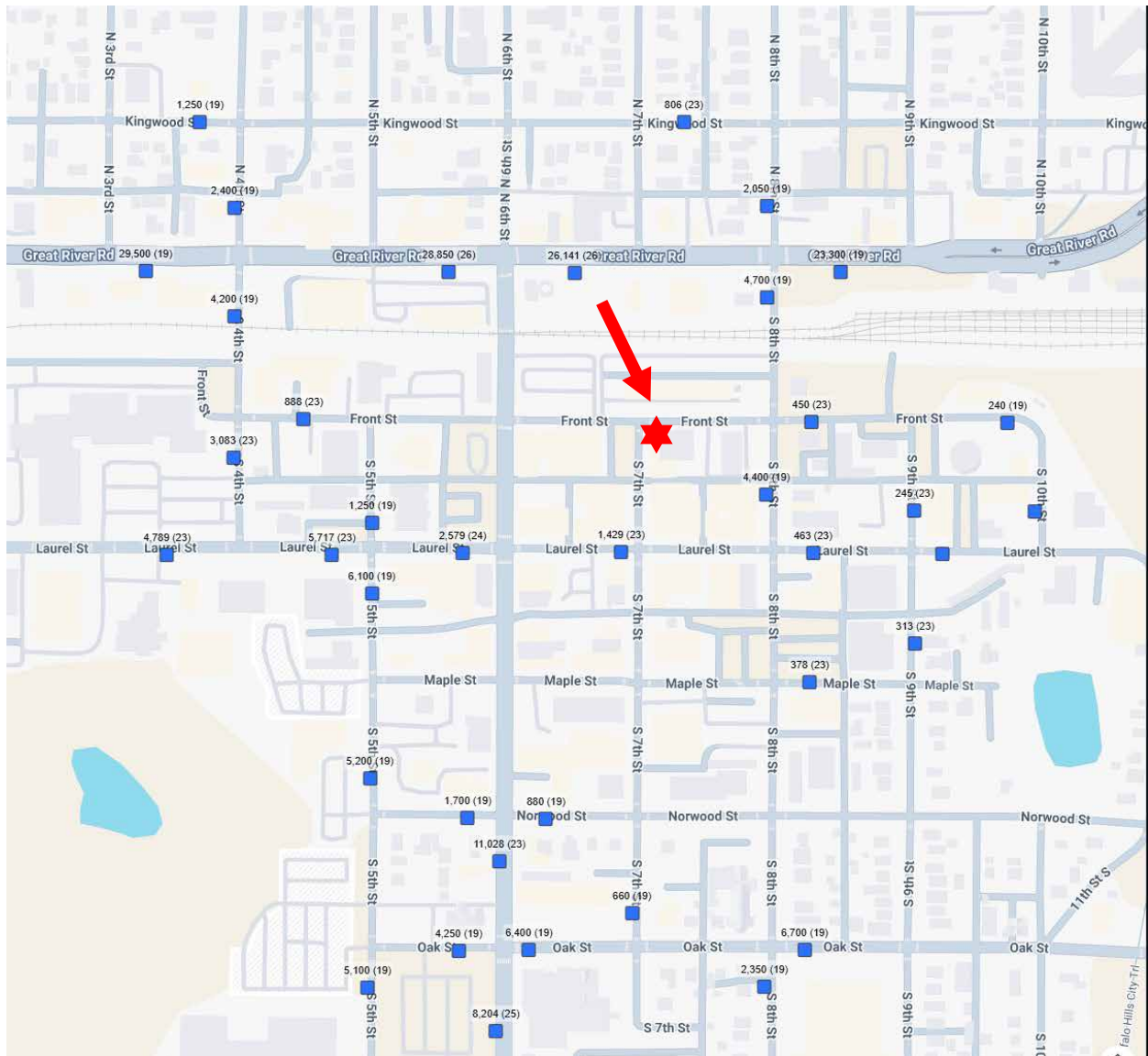


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MNDOT Traffic Counts

Traffic Counts: 26,141 - 28,850 (2026) on Washington Street (Hwy 210), 4,700 (2019) on S 8th Street, and 11,028 (2023) on S 6th Street



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Location Map



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Figures from STDB, CCIM

Demographics

Trade Area 2025 Population (Includes the following counties):

Crow Wing County	69,034
Cass County	31,987
Total Trade Area Population	101,021

2025 Population (by Zip Code):

Brainerd	32,366
Baxter	9,120

Estimated Summer Population:

Brainerd/Baxter	200,000+
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Projected Population Growth Change 2025-2030:

Crow Wing County	0.49%
Brainerd	0.52%
Baxter	1.15%

Households in 2025:

Crow Wing County	29,595
Brainerd	13,428
Baxter	3,700

2025 Median Household Income:

Crow Wing County	\$79,236
Brainerd	\$75,710
Baxter	\$79,528

Leading Employers in Crow Wing County in 2025:

Essentia Health
Cuyuna Regional Medical Center
Brainerd School District
Grandview Lodge
Breezy Point Resort
Ascensus
Clow Stamping
Crow Wing County
Madden's Resort
Cragun's Resort
Walmart
Ruttgers Bay Lake Resort
Super One (3 Stores)
Central lakes College
Anderson Brothers Construction
Pequot Lakes School District
Mills Automotive
Bang Printing
City of Brainerd
Costco
Bethany Good Samaritan
Woodland Good Samaritan
Crosby Ironton School District
Minnesota Care

Leading Employers Cont.:

Landis + Gyr
Northstar Plating
Nortech Systems
Lindar
Avantech
Reichert Bus
Lexington
Growth Zone
CTC
Stern Companies
MNDOT
MNDNR
TDS
Graphic Packaging
Crow Wing Power

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Thank You

Thank you for considering this Close Converse opportunity

Close Converse is pleased to present this real estate opportunity for your review. It is our intention to provide you with the breadth of information and data that will allow you to make an informed decision.

We are here to help

Please review this package and contact us with any questions you may have. We are prepared to discuss how this property meets your needs and desires. Facts, figures and background information will aid in your decision. Should you need specialized counsel in the areas of taxation, law, finance, or other areas of professional expertise, we will be happy to work with your advisor or, we can recommend competent professionals.

How to acquire this opportunity

When you have made a decision to move forward, we can help structure a proposal that covers all the complexities of a commercial real estate transaction. As seller's representatives, we know the seller's specific needs and can tailor a proposal that expresses your desires, provides appropriate contingencies for due diligence and results in a win-win transaction for all parties.

Agency and you

Generally, we are retained by sellers or landlords to represent them in the packaging and marketing of their commercial, investment or development real estate. You are encouraged to review the Minnesota disclosure form "Agency Relationships in Real Estate Transactions" which is enclosed at the end of this package. If you have questions about agency and how it relates to your search for the right property, please ask us. We will answer all your questions and review the alternatives.

Should you wish to pursue this opportunity, please acknowledge your review of "Agency Relationships" by signing, dating and returning it to us.

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Agency Disclosure

AGENCY RELATIONSHIPS IN REAL ESTATE TRANSACTIONS

1. Page 1

2. **MINNESOTA LAW REQUIRES** that early in any relationship, real estate brokers or salespersons discuss with
3. consumers what type of agency representation or relationship they desire.⁽¹⁾ The available options are listed below. This
4. is not a contract. **This is an agency disclosure form only. If you desire representation you must enter into a**
5. **written contract, according to state law** (a listing contract or a buyer/tenant representation contract). Until such time
6. as you choose to enter into a written contract for representation, you will be treated as a customer and will not receive
7. any representation from the broker or salesperson. The broker or salesperson will be acting as a Facilitator (see
8. paragraph IV on page two (2)), unless the broker or salesperson is representing another party, as described below.

9. **ACKNOWLEDGMENT: I/We acknowledge that I/we have been presented with the below-described options.**
10. **I/We understand that until I/we have signed a representation contract, I/we am/are not represented by the**
11. **broker/salesperson. I/We understand that written consent is required for a dual agency relationship.**

12. **THIS IS A DISCLOSURE ONLY, NOT A CONTRACT FOR REPRESENTATION.**

13. _____
(Signature) (Date) (Signature) (Date)

14. I. **Seller's/Landlord's Broker:** A broker who lists a property, or a salesperson who is licensed to the listing broker,
15. represents the Seller/Landlord and acts on behalf of the Seller/Landlord. A Seller's/Landlord's broker owes to
16. the Seller/Landlord the fiduciary duties described on page two (2).⁽²⁾ The broker must also disclose to the Buyer
17. material facts as defined in MN Statute 82.68, Subd. 3, of which the broker is aware that could adversely and
18. significantly affect the Buyer's use or enjoyment of the property. (MN Statute 82.68, Subd. 3 does not apply to
19. rental/lease transactions.) If a broker or salesperson working with a Buyer/Tenant as a customer is representing the
20. Seller/Landlord, they must act in the Seller's/Landlord's best interest and must tell the Seller/Landlord any information
21. disclosed to them, except confidential information acquired in a facilitator relationship (see paragraph IV on page
22. two (2)). In that case, the Buyer/Tenant will not be represented and will not receive advice and counsel from the
23. broker or salesperson.

24. II. **Buyer's/Tenant's Broker:** A Buyer/Tenant may enter into an agreement for the broker or salesperson to represent
25. and act on behalf of the Buyer/Tenant. The broker may represent the Buyer/Tenant only, and not the Seller/Landlord,
26. even if they are being paid in whole or in part by the Seller/Landlord. A Buyer's/Tenant's broker owes to the
27. Buyer/Tenant the fiduciary duties described on page two (2).⁽²⁾ The broker must disclose to the Buyer material facts
28. as defined in MN Statute 82.68, Subd. 3, of which the broker is aware that could adversely and significantly affect
29. the Buyer's use or enjoyment of the property. (MN Statute 82.68, Subd. 3 does not apply to rental/lease transactions.)
30. If a broker or salesperson working with a Seller/Landlord as a customer is representing the Buyer/Tenant, they
31. must act in the Buyer's/Tenant's best interest and must tell the Buyer/Tenant any information disclosed to them,
32. except confidential information acquired in a facilitator relationship (see paragraph IV on page two (2)). In
33. that case, the Seller/Landlord will not be represented and will not receive advice and counsel from the broker or
34. salesperson.

35. III. **Dual Agency - Broker Representing both Seller/Landlord and Buyer/Tenant:** Dual agency occurs when one
36. broker or salesperson represents both parties to a transaction, or when two salespersons licensed to the same
37. broker each represent a party to the transaction. Dual agency requires the informed consent of all parties, and
38. means that the broker and salesperson owe the same duties to the Seller/Landlord and the Buyer/Tenant. This
39. role limits the level of representation the broker and salesperson can provide, and prohibits them from acting
40. exclusively for either party. In a dual agency, confidential information about price, terms and motivation for pursuing
41. a transaction will be kept confidential unless one party instructs the broker or salesperson in writing to disclose
42. specific information about them. Other information will be shared. Dual agents may not advocate for one party
43. to the detriment of the other.⁽³⁾

44. Within the limitations described above, dual agents owe to both Seller/Landlord and Buyer/Tenant the fiduciary
45. duties described below.⁽²⁾ Dual agents must disclose to Buyers material facts as defined in MN Statute 82.68, Subd.
46. 3, of which the broker is aware that could adversely and significantly affect the Buyer's use or enjoyment of the
47. property. (MN Statute 82.68, Subd. 3 does not apply to rental/lease transactions.)

48. IV. **Facilitator:** A broker or salesperson who performs services for a Buyer/Tenant, a Seller/Landlord or both but
49. does not represent either in a fiduciary capacity as a Buyer's/Tenant's Broker, Seller's/Landlord's Broker or Dual
50. Agent. **THE FACILITATOR BROKER OR SALESPERSON DOES NOT OWE ANY PARTY ANY OF THE FIDUCIARY**
51. **DUTIES LISTED BELOW, EXCEPT CONFIDENTIALITY, UNLESS THOSE DUTIES ARE INCLUDED IN A**
52. **WRITTEN FACILITATOR SERVICES AGREEMENT.** The facilitator broker or salesperson owes the duty of
53. confidentiality to the party but owes no other duty to the party except those duties required by law or contained in
54. a written facilitator services agreement, if any. In the event a facilitator broker or salesperson working with a Buyer/
55. Tenant shows a property listed by the facilitator broker or salesperson, then the facilitator broker or salesperson
56. must act as a Seller's/Landlord's Broker (see paragraph I on page one (1)). In the event a facilitator broker or
57. salesperson, working with a Seller/Landlord, accepts a showing of the property by a Buyer/Tenant being represented
58. by the facilitator broker or salesperson, then the facilitator broker or salesperson must act as a Buyer's/Tenant's
59. Broker (see paragraph II on page one (1)).
60.

61. ⁽¹⁾ This disclosure is required by law in any transaction involving property occupied or intended to be occupied by
62. one to four families as their residence.

63. ⁽²⁾ The fiduciary duties mentioned above are listed below and have the following meanings:

64. **Loyalty** - broker/salesperson will act only in client(s)' best interest.

65. **Obedience** - broker/salesperson will carry out all client(s)' lawful instructions.

66. **Disclosure** - broker/salesperson will disclose to client(s) all material facts of which broker/salesperson has knowledge
67. which might reasonably affect the client(s)' use and enjoyment of the property.

68. **Confidentiality** - broker/salesperson will keep client(s)' confidences unless required by law to disclose specific
69. information (such as disclosure of material facts to Buyers).

70. **Reasonable Care** - broker/salesperson will use reasonable care in performing duties as an agent.

71. **Accounting** - broker/salesperson will account to client(s) for all client(s)' money and property received as agent.

72. ⁽³⁾ If Seller's/Landlord(s) elect(s) not to agree to a dual agency relationship, Seller's/Landlord(s) may give up the
73. opportunity to sell/lease the property to Buyer(s)/Tenant(s) represented by the broker/salesperson. If Buyer(s)/
74. Tenant(s) elect(s) not to agree to a dual agency relationship, Buyer(s)/Tenant(s) may give up the opportunity to
75. purchase/lease properties listed by the broker.

76. **NOTICE REGARDING PREDATORY OFFENDER INFORMATION:** Information regarding the predatory offender
77. registry and persons registered with the predatory offender registry under MN Statute 243.166 may be
78. obtained by contacting the local law enforcement offices in the community where the property is located,
79. or the Minnesota Department of Corrections at (651) 361-7200, or from the Department of Corrections Web site at
80. <https://coms.doc.state.mn.us/publicregistrantsearch>

MN AGCYDISC-2 (8/25)

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Contact

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