

514 S MARIPOSA AVE

LOS ANGELES, CA 90020 · 19 UNITS

OFFERING MEMORANDUM

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514

S MARIPOSA

LOS ANGELES, CA 90020

Mark Ventre

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PROPERTY AT A GLANCE

ASKING PRICE

\$3,700,000

UNITS

19

YEAR BUILT

1960

BUILDING SF

12,294

LOT SF

11,250

ZONING

LAR4

PARKING

16 Spaces

APN

5502-019-006

514

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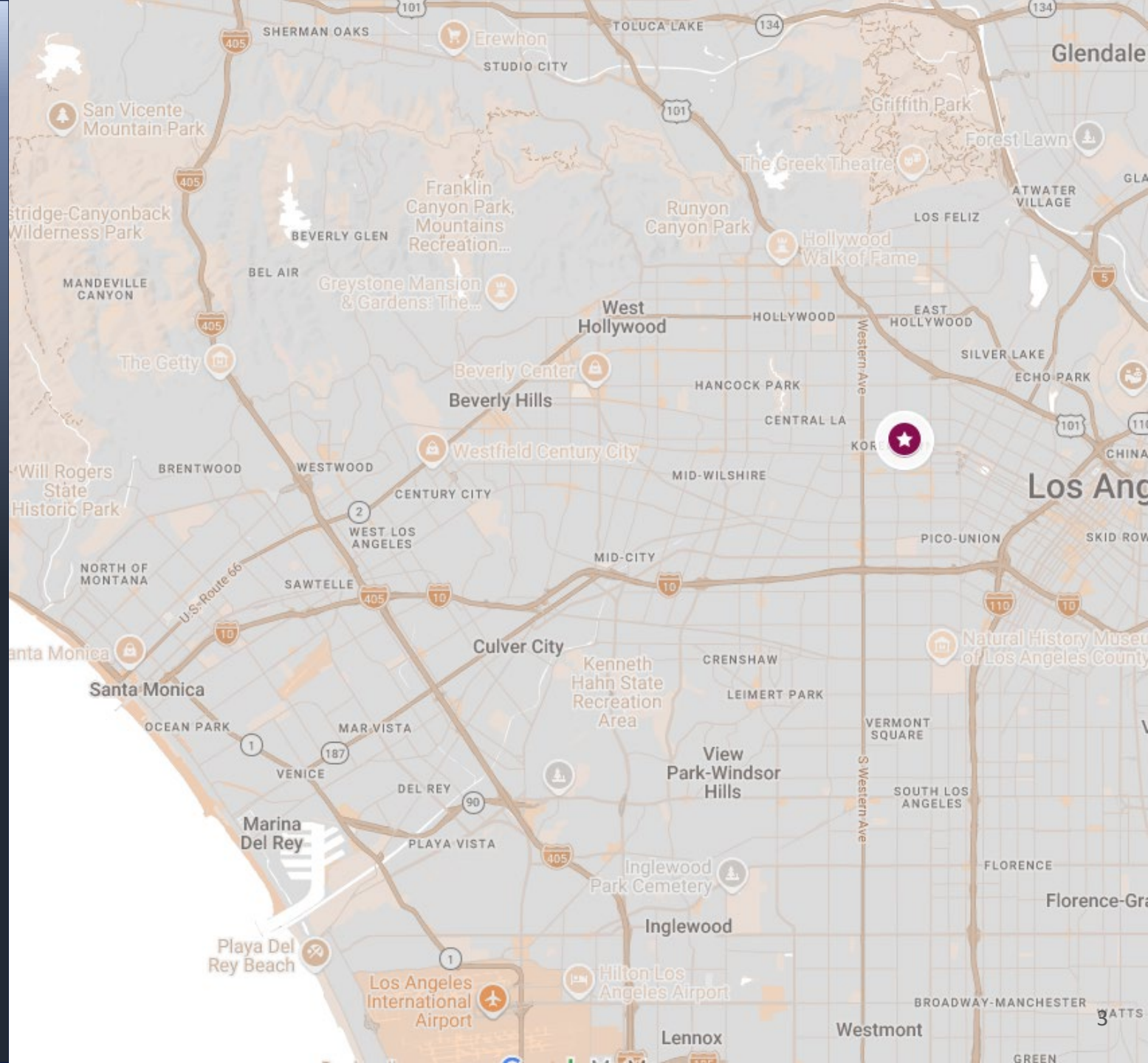


TABLE OF CONTENTS

05 EXECUTIVE SUMMARY

06 INVESTMENT OVERVIEW

09 PROPERTY OVERVIEW

11 PRICING & FINANCIALS

17 MARKET COMPARABLES

24 LOCATION OVERVIEW

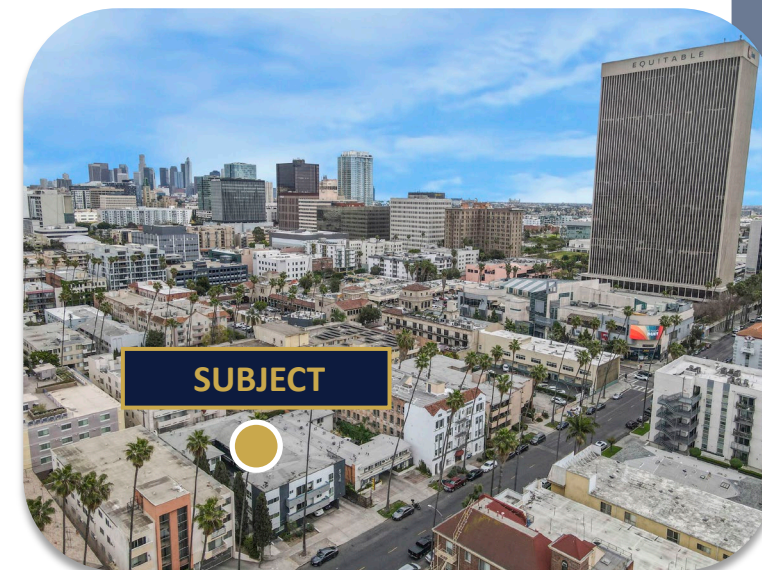


514 S Mariposa Ave • 19 Units

CatalystCRE is pleased to present 514 S Mariposa Ave, a renovated 19-unit multifamily asset located just north of 6th Street in the core of Koreatown. Built in 1960, the property sits on an 11,250 SF LAR4-zoned lot and totals 12,294 SF across 17 one-bedrooms and 2 studios, with 16 gated parking spaces.

Twelve of the nineteen units have been fully renovated to a high-end specification, quartz countertops, stainless appliances, split-system A/C, hardwood-style flooring, and updated baths. The remaining units present a clear, repeatable renovation path with approximately 20% rental upside. At full market rents the cap rate expands from 6.02% to 8.96%, one of the most compelling current-to-market spreads available in mid-market Koreatown.

Koreatown is one of the most renter-concentrated submarkets in Los Angeles, home to over 88% renter households and exceptional Metro transit connectivity. With a Walk Score of 94 and Transit Score of 80, the property benefits from immediate proximity to employment centers, retail, dining, and public transit, reinforcing tenant demand and long-term investment durability.



INVESTMENT OVERVIEW

514 S Mariposa Ave · Los Angeles, CA 90020

INVESTMENT HIGHLIGHTS

Over 20% Rental Upside: Legacy units leasing approximately \$350-\$1,100 below market, with a proven renovation template already delivering results in 63% of units.

Renovated Mid-Century Asset: 12 of 19 units fully renovated with high-end finishes. Remaining units offer a straightforward, repeatable repositioning path.

High Walk Score of 94: "Walker's Paradise" designation with immediate access to shopping, transit, and Koreatown nightlife.

Upgraded Units: Renovated units feature quartz countertops, stainless appliances, split-system A/C, and custom tile. Separately metered gas and electric. Gated parking.

Koreatown Core Location: Walk Score 94 | Transit Score 80. Immediate access to Metro Purple/Red Line, the 10 and 101 freeways, and Koreatown's premier dining corridor. This quiet residential pocket is blocks from 6th St and Koreatown's commercial core.

Strong Submarket Fundamentals: Koreatown absorbed 910 units over the past 12 months. 1 & 2 Star vacancy holds at 5.0% with 88% renter households. Rents run 18% below the metro average, signaling further growth runway.

Parking: Provides 17 off-street parking advantage in a dense, transit-friendly urban core.

LAR4 Zoning: Adds long-term development or repositioning optionality in a rapidly evolving corridor.

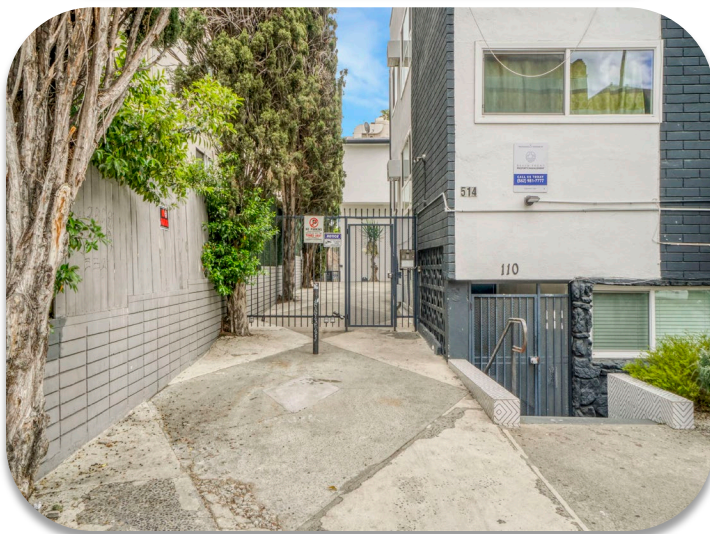


PROPERTY OVERVIEW

514 S Mariposa Ave · Los Angeles, CA 90020



Offering Summary



Property Name	514 S Mariposa
Address	514 S Mariposa Ave
City, State, Zip	Los Angeles, CA 90020
Units	19
Building Sq.Ft.	12,294
Land Sq.Ft.	11,250
Year Built	1960
Occupancy	100%
Zoning	LAR4
Parking	16 Spaces
APN	5502-019-006
Rent Control	L.A. Rent Stabilization
Utilities	Sep. metered gas & electric / Master metered water & sewer

SUBMARKET ANALYTICS

Koreatown · Los Angeles

5.0%

1 & 2 Star
Vacancy

88%

Renter
Households

910

Units Absorbed
(12 Mo)

\$1,970

Avg Asking
Rent / Mo

18%

Below Metro
Average Rent

94 / 80

Walk Score /
Transit Score

MARKET FUNDAMENTALS

Koreatown is one of LA's most active multifamily submarkets, with approximately 64,600 units and 17% inventory growth since 2016. The 1 & 2 Star tier, which represents the subject's product class and the majority of the submarket, trades at just 5.0% vacancy, tighter than both the broader submarket and LA metro overall.

ABSORPTION & DEMAND

Demand has tracked supply for nearly two decades, with consistently positive net absorption since 2007. Over the past 12 months, the submarket absorbed 910 units against 830 net deliveries, and recorded \$423M in apartment sales volume, confirming a deep, liquid investment market.

RENT GROWTH OUTLOOK

Average asking rents of \$1,970/month sit ~18% below the LA metro average, with the 1 & 2 Star tier offering a 16% discount to comparable metro product, affordability that drives durable tenant demand. CoStar forecasts rent growth turning positive in 2027 as the current supply wave finishes absorbing.

SUPPLY PIPELINE

Over 2,200 units are under construction in Koreatown, the largest active pipeline of any LA submarket, as institutional developers continue to deploy capital here. 88% of recent deliveries are 4 & 5 Star product, a different tier that does not compete directly with the subject's workforce-housing asset. Construction starts are down ~45% year-over-year, signaling the supply pipeline is moderating.

TRANSIT & CONNECTIVITY

Few submarkets in Los Angeles match Koreatown's transit infrastructure. The property is walking distance from two Metro Purple/Red Line stations (Wilshire/Western and Wilshire/Normandie), rapid bus routes, and direct freeway access via the 10 and 101, supporting consistent tenant demand and below-average vacancy for quality product.

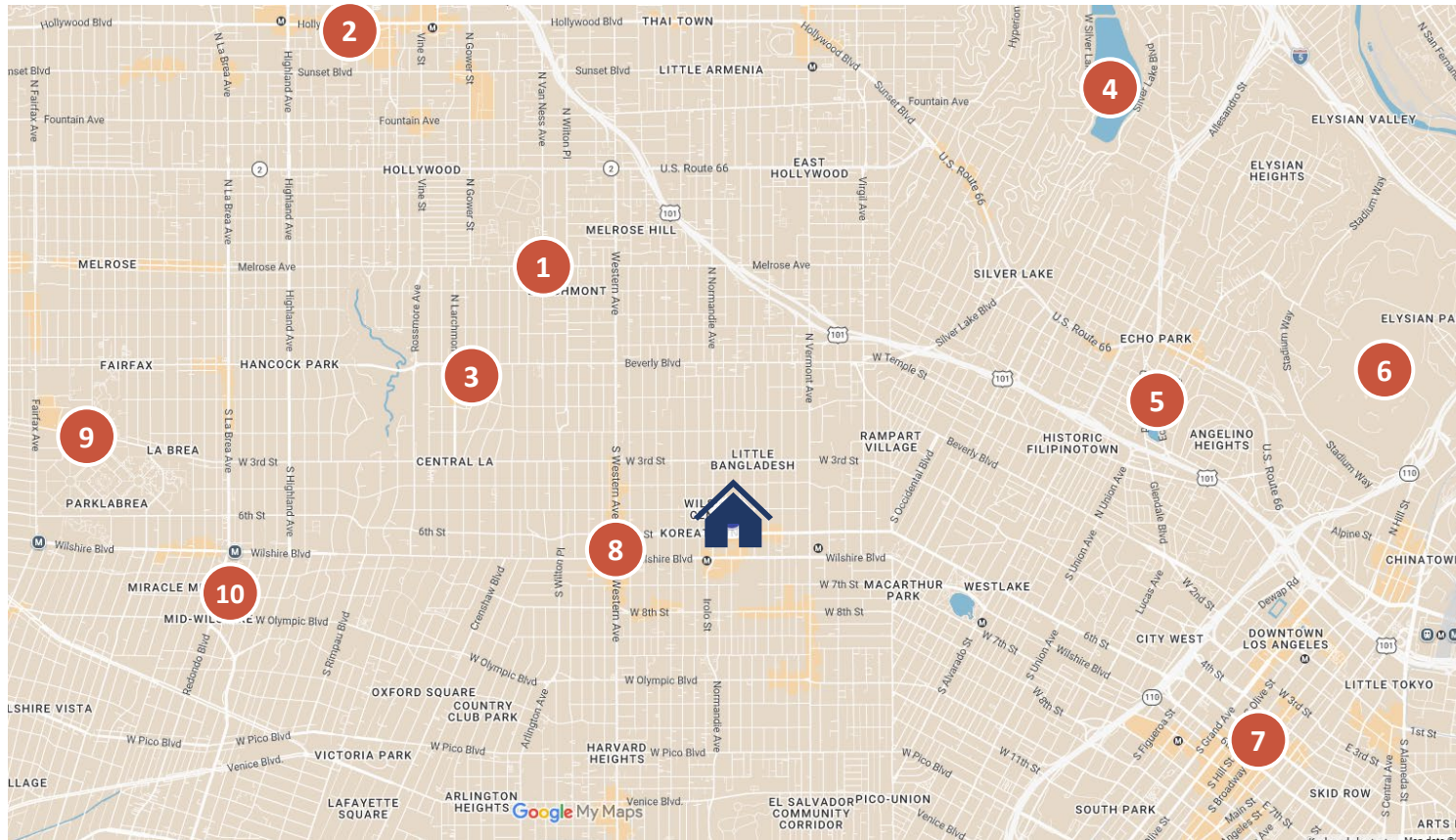
EMPLOYMENT PROXIMITY

Koreatown sits at the geographic center of LA's major employment corridors. Downtown Los Angeles, with over 500,000 jobs, is minutes away. Hollywood, Century City, and the Miracle Mile are all within a 20-minute commute, providing tenants access to nearly 900,000 jobs within LA's premier employment hubs.



L.A. CONNECTIVITY

Koreatown · Los Angeles



REGIONAL DESTINATIONS

- 1** **Paramount Studios**
Major film studio, Melrose
- 2** **Hollywood & Walk of Fame**
Entertainment district
- 3** **Larchmont Village**
Boutique shopping & dining
- 4** **Silver Lake Reservoir**
Recreation, dining hub
- 5** **Echo Park Lake**
Urban park, Eastside
- 6** **Dodger Stadium**
MLB ballpark, Elysian Park
- 7** **Downtown LA**
CBD, LA Live, Arts District
- 8** **The Wiltern**
Historic concert venue, Wilshire & Western
- 9** **The Grove & Farmers Market**
Retail, dining, entertainment, 3rd & Fairfax
- 10** **LACMA**
Los Angeles County Museum of Art, Miracle Mile

514 Mariposa Ave · Subject Property

Source: Google My Maps; pin locations approximate

PRICING & FINANCIALS

514 S Mariposa Ave · Los Angeles, CA 90020

FINANCIAL INDICATORS

FINANCIAL INDICATORS

Asking Price	\$3,700,000
Price / Unit	\$194,737
Price / SF	\$301
Current Cap Rate	6.02%
Current GRM	9.34
Market Cap Rate	8.96%
Market GRM	7.09

PROPOSED FINANCING

Proposed Loan	\$2,400,000	65%
Down Payment	\$1,300,000	35%
Interest Rate		6.00%
Loan Type		3-Year Fixed
Amortization		Interest Only
Monthly Payment		\$12,000
Annual Debt Service		\$144,000

RENT ROLL SUMMARY

# Units	Type	Est. Unit SF	Avg Rent	Avg Rent/SF	Monthly Income	Mkt Avg Rent	Mkt Avg Rent/SF	Mkt Monthly Income
2	Studio	500	\$1,276	\$2.55	\$2,552	\$1,850	\$3.70	\$3,700
17	1 Bed / 1 Bath	650	\$1,792	\$2.76	\$30,463	\$2,188	\$3.37	\$37,200
19	Totals / Avg	634	\$1,738	\$2.74	\$33,014	\$2,153	\$3.39	\$40,900

RENT ROLL

Unit	Type	SF	Current Rent	Rent/SF	Market Rent	Market Rent/SF	Move-In	Notes
101	1 Bed / 1 Bath	650	\$1,044	\$1.61	\$2,175	\$3.35	2/1/98	
102	1 Bed / 1 Bath	650	\$2,155	\$3.32	\$2,250	\$3.46	4/1/25	Front Balcony
103	1 Bed / 1 Bath	650	\$2,113	\$3.25	\$2,175	\$3.35	6/1/20	
104	1 Bed / 1 Bath	650	\$2,175	\$3.35	\$2,175	\$3.35		Vacant
105	1 Bed / 1 Bath	650	\$2,161	\$3.33	\$2,175	\$3.35	11/15/21	
106	1 Bed / 1 Bath	650	\$2,055	\$3.16	\$2,175	\$3.35	8/2/25	
107	1 Bed / 1 Bath	650	\$2,241	\$3.45	\$2,250	\$3.46	2/1/24	
108	Studio	500	\$702	\$1.40	\$1,850	\$3.70	12/1/77	
109	1 Bed / 1 Bath	650	\$2,175	\$3.35	\$2,175	\$3.35	2/1/25	Manager
110	1 Bed / 1 Bath	650	\$1,957	\$3.01	\$2,175	\$3.35	1/25/25	
201	1 Bed / 1 Bath	650	\$1,206	\$1.85	\$2,175	\$3.35	6/1/10	
202	1 Bed / 1 Bath	650	\$2,241	\$3.45	\$2,250	\$3.46	3/1/24	Front Balcony
203	1 Bed / 1 Bath	650	\$2,004	\$3.08	\$2,175	\$3.35	3/5/21	
204	1 Bed / 1 Bath	650	\$2,175	\$3.35	\$2,175	\$3.35		Vacant
205	1 Bed / 1 Bath	650	\$1,178	\$1.81	\$2,175	\$3.35	7/1/12	
206	1 Bed / 1 Bath	650	\$1,289	\$1.98	\$2,175	\$3.35	8/1/05	
207	1 Bed / 1 Bath	650	\$1,050	\$1.62	\$2,175	\$3.35	3/1/96	
208	Studio	500	\$1,850	\$3.70	\$1,850	\$3.70		Vacant
209	1 Bed / 1 Bath	650	\$1,243	\$1.91	\$2,175	\$3.35	1/1/14	
19	TOTALS	12,050	\$33,014	\$2.74	\$40,900	\$3.39		

ANNUALIZED OPERATING DATA

Operating Data	Current	Market	GROWTH
Scheduled Rental Income	\$396,173	\$490,800	+23.9%
RUBS Income	\$5,914	\$28,076	+4.7x
Laundry	\$3,018	\$3,018	—
Total Scheduled Gross Income	\$405,105	\$521,894	+28.8%
Vacancy/Collection (3.0%)	(\$12,153)	(\$15,657)	(+28.8%)
Effective Gross Income	\$392,952	\$506,238	+28.8%
Operating Expenses	(\$170,162)	(\$174,694)	(+2.7%)
Net Operating Income	\$222,790	\$331,544	+48.8%
Debt Service	(\$144,000)	(\$144,000)	—
Pre-Tax Cash Flow	\$78,790	\$187,544	+138%
Cash-on-Cash Return	6.06%	14.43%	+837 bps

MARK-TO-MARKET UPSIDE | NOI **+49%** | Cash-on-Cash **6.05% → 14.43%** | Pre-Tax CF **more than doubles**

EXPENSES

Expense	Annual	Monthly	Per Unit	Per SF	% of EGI
New Property Taxes	\$44,389	\$3,699	\$2,336	\$3.61	11.30%
Direct Assessments	\$1,905	\$159	\$100	\$0.15	0.48%
Insurance	\$15,000	\$1,250	\$789	\$1.22	3.82%
Off-Site Management	\$15,718	\$1,310	\$827	\$1.28	4.00%
Onsite Manager	\$7,200	\$600	\$379	\$0.59	1.83%
Electricity	\$10,955	\$913	\$577	\$0.89	2.79%
Water	\$18,637	\$1,553	\$981	\$1.52	4.74%
Sewer	\$10,799	\$900	\$568	\$0.88	2.75%
Gas	\$7,437	\$620	\$391	\$0.60	1.89%
Trash Removal	\$17,358	\$1,447	\$914	\$1.41	4.42%
Contract Services	\$3,600	\$300	\$189	\$0.29	0.92%
General & Administrative	\$1,964	\$164	\$103	\$0.16	0.50%
Repairs & Maintenance	\$11,400	\$950	\$600	\$0.93	2.90%
Replacement Reserves	\$3,800	\$317	\$200	\$0.31	0.97%
TOTAL PROFORMA	\$170,162	\$14,180	\$8,956	\$13.84	43.30%

OPERATIONAL OPPORTUNITY | Trash at **\$914/unit** sits **~40% above market** for Class C Koreatown. rebid the contract for **~\$5-7K annual savings**

INCOME & EXPENSE ASSUMPTIONS

INCOME

Scheduled Gross	Current Rents are based on current rents and vacant units at market rents. Market Rents are based upon all units at market rents.
RUBS:	Per seller's 2025 P&L statement for Current column and 60% of water, sewer and trash for Market column.
Laundry:	Per seller's 2025 P&L statement
Vacancy/Collection:	Estimated at 3% total for vacancy, delinquency and collection loss.

EXPENSES

New Property Taxes	Based on ad valorem tax rate of 1.199690%
Direct Assessments	Based on LA County Tax Assessor rate of \$1,904.83
Insurance	Quote range provided by insurance broker Trucordia 1/20/26
Off-Site Management	Estimated at 4.00% of EGI
Onsite manager	Estimated at \$600 per month for a keyholder
Electricity	Per seller's 2025 P&L statement
Water	Per seller's 2025 P&L statement
Sewer	Per seller's 2025 P&L statement
Gas	Per seller's 2025 P&L statement
Trash Removal	Per seller's 2025 P&L statement (potential move bins and save costs)
General & Administrative	Estimated at 1.00% of EGI
Contract Services	\$2,100 landscaping & est. \$100/mo. pest control.
Repairs & Maintenance	Estimated at \$600 unit
Replacement Reserves	Estimated at \$200 unit

MARKET COMPARABLES

514 S Mariposa Ave · Los Angeles, CA 90020

SALES COMPARABLES MAP



COMP SET LEGEND

— ● SUBJECT

514 S Mariposa Ave

19 units • 1960 • \$3.70M • 6.00% cap

- 1** 400 S Mariposa Ave **\$4.75M**
25 units
- 2** 538 S Oxford Ave **\$4.78M**
24 units
- 3** 409 S Manhattan Pl **\$5.10M**
29 units
- 4** 510 N Harvard Blvd **\$3.30M**
19 units
- 5** 3555 San Marino St **\$3.02M**
16 units

SALES COMPARABLES SUMMARY

Koreatown / Mid-Wilshire · June 2026

ADDRESS	CITY	ZIP	UNITS	YR BUILT	BLDG SF	SALE PRICE	PRICE/UNIT	PRICE/SF	CAP RATE	GRM	SALE DATE
400 S Mariposa Ave	Los Angeles	90020	25	1956	16,736	\$4,750,000	\$190,000	\$284	5.57%	10.17	ESCROW
538 S Oxford Ave	Los Angeles	90020	24	1966	17,280	\$4,775,000	\$198,958	\$276	5.26%	10.89	4/7/26
409 S Manhattan Pl	Los Angeles	90020	29	1957	19,108	\$5,100,000	\$175,862	\$267	5.95%	9.35	3/5/26
510 N Harvard Blvd	Los Angeles	90004	19	1965	13,140	\$3,300,000	\$173,684	\$251	5.49%	10.57	3/4/26
3555 San Marino St	Los Angeles	90019	16	1973	11,294	\$3,015,000	\$188,438	\$267	5.70%	10.53	2/18/26
AVERAGES			22.6	1963	15,512	\$4,188,000	\$185,389	\$269	5.59%	10.30	
514 S Mariposa Ave	Los Angeles	90020	19	1960	12,294	\$3,700,000	\$194,737	\$300.96	6.00%	9.36	SUBJECT

SUBJECT vs. COMP SET

CAP RATE PREMIUM

+41 bps

6.00% subject vs. 5.59% comp avg

GRM DISCOUNT

-0.96x

9.34x subject vs. 10.30x comp avg

Source: CoStar Group / Lyon Stahl Research · Sales data reflects arm's-length transactions in the Koreatown / Mid-Wilshire submarket.

SALES COMPARABLE PHOTOS



1 | 400 S Mariposa Ave
25 units · 1956 · \$190,000/unit



2 | 538 S Oxford Ave
24 units · 1966 · \$198,958/unit



3 | 409 S Manhattan Pl
29 units · 1957 · \$175,862/unit



4 | 510 N Harvard Blvd
19 units · 1965 · \$173,684/unit



5 | 3555 San Marino St
16 units · 1973 · \$188,438/unit



Subject | 514 S Mariposa Ave
19 units · 1960 · \$194,737/unit

COMP 1 | 400 S MARIPOSA AVE

Los Angeles, CA 90020



SALE PRICE	\$4,750,000
SALE DATE	ESCROW
PRICE / UNIT	\$190,000
PRICE / SF	\$284
CAP RATE	5.57%
GRM	10.17
UNITS	25
YEAR BUILT	1956
BLDG SF	16,736
LOT SF	15,070
ZONING	LAR4

UNIT MIX

9 Studio / 16 1BR

COMP 2 | 538 S OXFORD AVE

Los Angeles, CA 90020



SALE PRICE	\$4,775,000
SALE DATE	April 7, 2026
PRICE / UNIT	\$198,958
PRICE / SF	\$276
CAP RATE	5.26%
GRM	10.89
UNITS	24
YEAR BUILT	1966
BLDG SF	17,280
LOT SF	9,008
ZONING	LAR4

UNIT MIX

3 Studio / 21 1BR

COMP 3 | 409 S MANHATTAN PL

Los Angeles, CA 90020



SALE PRICE	\$5,100,000
SALE DATE	March 5, 2026
PRICE / UNIT	\$175,862
PRICE / SF	\$267
CAP RATE	5.95%
GRM	9.35
UNITS	29
YEAR BUILT	1957
BLDG SF	19,108
LOT SF	17,860
ZONING	R4-2

UNIT MIX

11 Studio / 16 1BR / 2 2BR

COMP 4 | 510 N HARVARD BLVD

Los Angeles, CA 90004



SALE PRICE	\$3,300,000
SALE DATE	March 4, 2026
PRICE / UNIT	\$173,684
PRICE / SF	\$251
CAP RATE	5.49%
GRM	10.57
UNITS	19
YEAR BUILT	1965
BLDG SF	13,140
LOT SF	15,007
ZONING	LAR3

UNIT MIX

7 Studio / 10 1BR / 2 2BR

COMP 5 | 3555 SAN MARINO ST

Los Angeles, CA 90019



SALE PRICE	\$3,015,000
SALE DATE	February 18, 2026
PRICE / UNIT	\$188,438
PRICE / SF	\$267
CAP RATE	5.70%
GRM	10.53
UNITS	16
YEAR BUILT	1973
BLDG SF	11,294
LOT SF	9,172
ZONING	R4-2

UNIT MIX

0 Studio / 13 1BR / 3 2BR

LOCATION OVERVIEW

514 S Mariposa Ave · Los Angeles, CA 90020

KOREATOWN

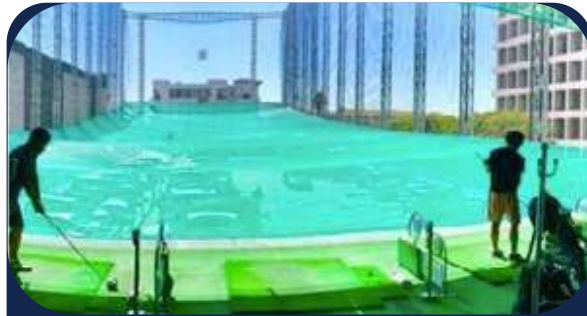
Just south of Hollywood and west of Downtown Los Angeles lies Koreatown, a bustling and culturally diverse 3-square-mile neighborhood that never seems to sleep. Unlike the majority of Los Angeles, which tends to wrap up a night out by 2 a.m. (at the latest), Koreatown is known for its energetic nightlife and for having the city's largest concentration of 24-hour bars, clubs, restaurants, and karaoke hotspots. KTown, as it's commonly known, has an equally vibrant history as well. Once a hotbed of oldschool Hollywood glam, the district was home to celebrity enclaves, including the original Brown Derby restaurant, the Coconut Grove nightclub, and the Ambassador Hotel, which hosted a half dozen Academy Awards ceremonies between 1930 and 1943.





THE WILTERN THEATRE

The Wiltern is another of LA's most famous theaters. Most recently, the Wiltern's façade was featured in the promotions for the premiere of Lana Del Rey's new video, 'Freak,' and it was also the location of Adele's pre-Grammy concert in February 2016. Originally designed to be a multi-tiered movie theater, the space operates now as a concert venue with seated balcony space and a floor space that's typically standing and general admission. It feels larger than it is, which ensures that the intimate experience isn't going to feel too crowded or claustrophobic while still giving everyone in the room a good view of the stage.



AROMA SPA & SPORT RESORT

If you are looking to get active, visit Los Angeles' largest semi-indoor golf range at the Aroma Resort. The Aroma Resort features a 150-yard golf range that is open to the public. Boasting four levels, a fully automated tee-up system, and an optional instructor, this golf range is great for first timers and seasoned professionals.



THE LINE HOTEL

The Line Hotel in Downtown Koreatown has some of the most versatile lounge areas in Koreatown. All open to the public, the Line Hotel features a café, club, and restaurant. All three have a minimalistic vibe, but you'll be floored by the cool venue and the decadent eats, masterminded by K-town culinary royalty Roy Choi.



HOTEL NORMANDIE

Designed and built in the 1920's by famed architects Walker & Eisen, the boutique Hotel Normandie has seen over eight decades of personalities and has established itself as an icon in Los Angeles. You can experience what a multi-million dollar renovation will do for an already unique and beautiful hotel property. Guests enjoy great amenities including a world class bar and lounge.

Today's K-Town is home to dozens of prized L.A. establishments. For a trendy overnight stay, consider the Hotel Normandie, a boutique property built in the 1920s, or The Line Hotel, an industrial-chic hotel which not only has its own design-driven shop, Poketo, but also an '80s-themed bar, Break Room 86, with karaoke suites and boozy push-pops. There's the art deco masterpiece The Wiltern, a designated historical landmark, which lives on as one of the largest, most legendary music venues in the city.

KOREATOWN MARKET DRIVERS

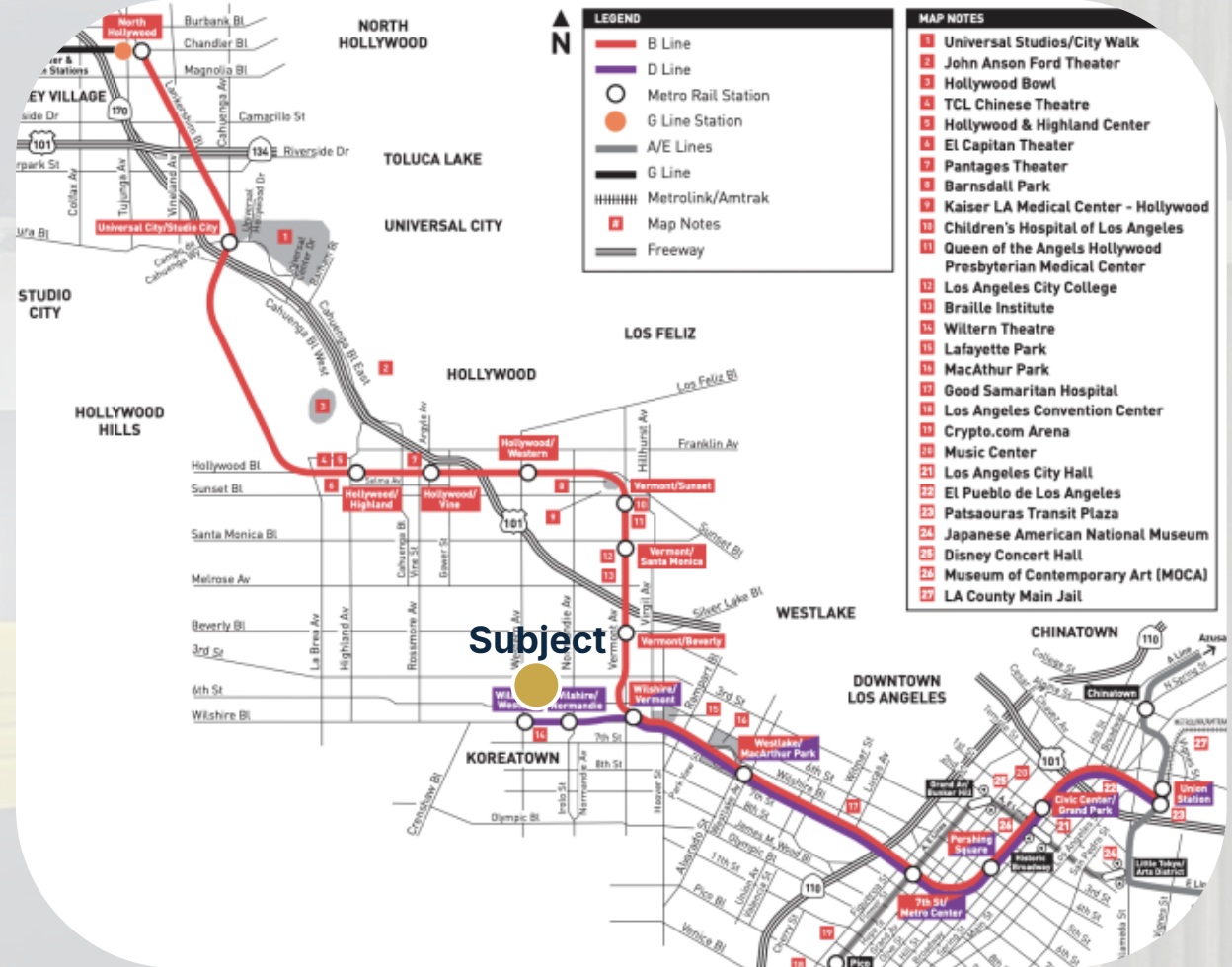
MARKET FUNDAMENTALS

The Koreatown multifamily submarket comprises approximately 64,600 units, making it one of the most robust rental markets in the region. Demand remains strong, with 910 units absorbed over the past 12 months against 830 net deliveries. The submarket has posted positive net absorption every year since 2007. The subject's 1 & 2 Star tier, which represents the majority of Koreatown's housing stock, trades at just 5.0% vacancy, tighter than the broader submarket (5.9%) and LA metro (5.6%). Rents in Koreatown average \$1,970/month, an approximately 18% discount to the LA metro average, with the 1 & 2 Star tier offering a 16% discount to comparable metro product. This affordability, paired with continued institutional Class A development, attracts a diverse renter base, including young professionals, creatives, and higher-income households migrating from neighboring markets.



TRANSIT CONNECTIVITY

Few neighborhoods match Koreatown's transit advantages. Residents benefit from two Metro Red and Purple Line stations, rapid bus routes, and direct access to both the 101 and 10 Freeways. With a Walk Score consistently rated among the highest in the city, Koreatown offers true urban convenience, allowing residents to easily navigate the metro area without relying on cars. In addition, the neighborhood's dense network of restaurants, cafes, retail, and entertainment options all contribute to an active, pedestrian friendly lifestyle that enhances the desirability of living—and investing—here.



EMPLOYMENT DRIVERS

Koreatown benefits from exceptional proximity to some of Los Angeles' largest and most diverse employment hubs. Downtown Los Angeles, Hollywood, and the Miracle Mile are all within a short commute, providing residents with easy access to jobs across entertainment, healthcare, legal, tech, and finance industries. Major employers in the region include Kaiser Permanente, Netflix, Children's Hospital Los Angeles, and Cedars-Sinai Medical Center, offering a wide range of stable, high-quality jobs that drive consistent rental demand. The neighborhood's central location, coupled with its vibrant live-work-play environment, continues to attract a mix of working professionals, creatives, and young families seeking urban accessibility without the price premiums seen in Westside submarkets.

STRONG PRESENCE OF ENTERTAINMENT, MEDIA & TECHNOLOGY

The primary driver of the neighboring Hollywood and Downtown LA office market is the presence of entertainment, media and technology companies that occupy studio and office space and serve as a magnet for the ancillary entertainment industry service providers. Hollywood contains one of the largest concentrations of entertainment industry and media firms in the world, a sampling of these recognizable entertainment industry leaders.

EMPLOYMENT DRIVERS

HOLLYWOOD	DTLA	30-MIN DRIVE
31M SF	70M SF	900K
260,000 jobs	500,000 jobs	total jobs reachable

A horizontal row of logos for major entertainment and technology companies. From left to right: Netflix (red text on black background), JPMorganChase (white text on brown background), yahoo! (white text on purple background), NBCUniversal (white text on purple background), Google (multi-colored text on white background), Apple (white silhouette on black background), Nike (white swoosh on black background), Intuit (white text on blue background), Microsoft (multi-colored square on white background), Salesforce (white text on blue cloud background), and Cisco (white text on white background with blue vertical bars).

514 MARIPOSA

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DISCLAIMER & CONFIDENTIALITY AGREEMENT

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