

SELLER CARRY FINANCING AVAILABLE



For Sale

Industrial Medium Intensity (I-M) Zoning

**Mixed Use Income Property
517, 519 & 521 8th Street
Greeley, Colorado**

\$690,000 | 7,948 SF | \$87 Per SF
Pro Forma **10.0%** Cap Rate | **6.5** Gross Inc. Multiple
6 Units | **4,500 SF Comm./Storage, 2,748 SF Residential**



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MINDFULLY CREATING COMMUNITY

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517, 519, & 521 8th Street | Greeley, Colorado

7,948 SF | Mixed Use Commercial & Residential

\$690,000 | \$87/SF | 10.0% Cap Rate | 6.5 Gross Income Multiple

Seller Financing | \$100,000 Down Payment | 27.5% Cash-on-Cash

- Excellent opportunity to purchase three properties with \$100,000 down payment. The proposed transaction structure includes purchase of 517 E 8th St, the residential income property for \$165,000 with bank financing and separate purchase of 519 & 521 E 8th St, the mixed use commercial/industrial/storage and residential property for \$525,000 with seller carry financing.
- The 8th Street Mixed Commercial/Residential/Storage building is conveniently located two blocks from 8th Avenue the main North/South Highway 34 Business Route through Downtown Greeley and is walking distance to Lincoln Park
- The property location enjoys proximity to key amenities, public transportation, and a thriving Downtown business community
- Three (3) commercial spaces including 2,500 SF commercial/industrial space (521 8th St), +/- 1,100 SF local grocery, and 1,601 SF storage space (519 8th St)
- Three (3) residential units including 748 SF 2 Bed/1 Bath single family home (517 8th St), one \$1,250 SF 2 Bed/1 Bath apartment over commercial (521 8th St), and one 750 SF 1 Bed/1 Bath apartment (519 8th St)
- Industrial Medium Intensity (I-M) allows for a broad set of commercial and industrial uses
- Residential spaces enhance the property's versatility, attracting potential tenants seeking a convenient and vibrant urban lifestyle
- The combination of commercial and residential units ensures income diversification, reducing risk and increasing investment stability
- Proximity to Downtown Greeley and continued reinvestment in the area should benefit the long term potential of this property



8TH STREET MIXED USE

517, 519-521 8TH STREET
GREELEY, CO 80631

RETURNS WITHOUT FINANCING

	PRO FORMA
Purchase Price	\$690,000
Gross Income	\$106,794
Gross Income Multiplier (2)	6.46
Net Operating Income	\$69,102
Capitalization Rate (3)	10.01%

***Excludes annual return from rental growth and/or price appreciation**

Footnotes

(1) Pro Forma is based on current in-place income.

(2) Gross Income Multiplier (GIM) is the Purchase Price divided by the Net Rental Income. It is the number of years it would take for you to pay back the Purchase Price excluding expenses.

(3) Capitalization Rate (Cap Rate) is the Purchase Price divided by the Net Operating Income. It is the annual rate of return if you were to purchase a property in cash without the use of debt.



8TH STREET MIXED USE

517, 519-521 8TH STREET
GREELEY, CO 80631

RETURNS WITH BANK & SELLER FINANCING

**Bank/Credit Union Income Property Loan (Unit 517)
& Seller Carry Loan (Units 519 & 521)**

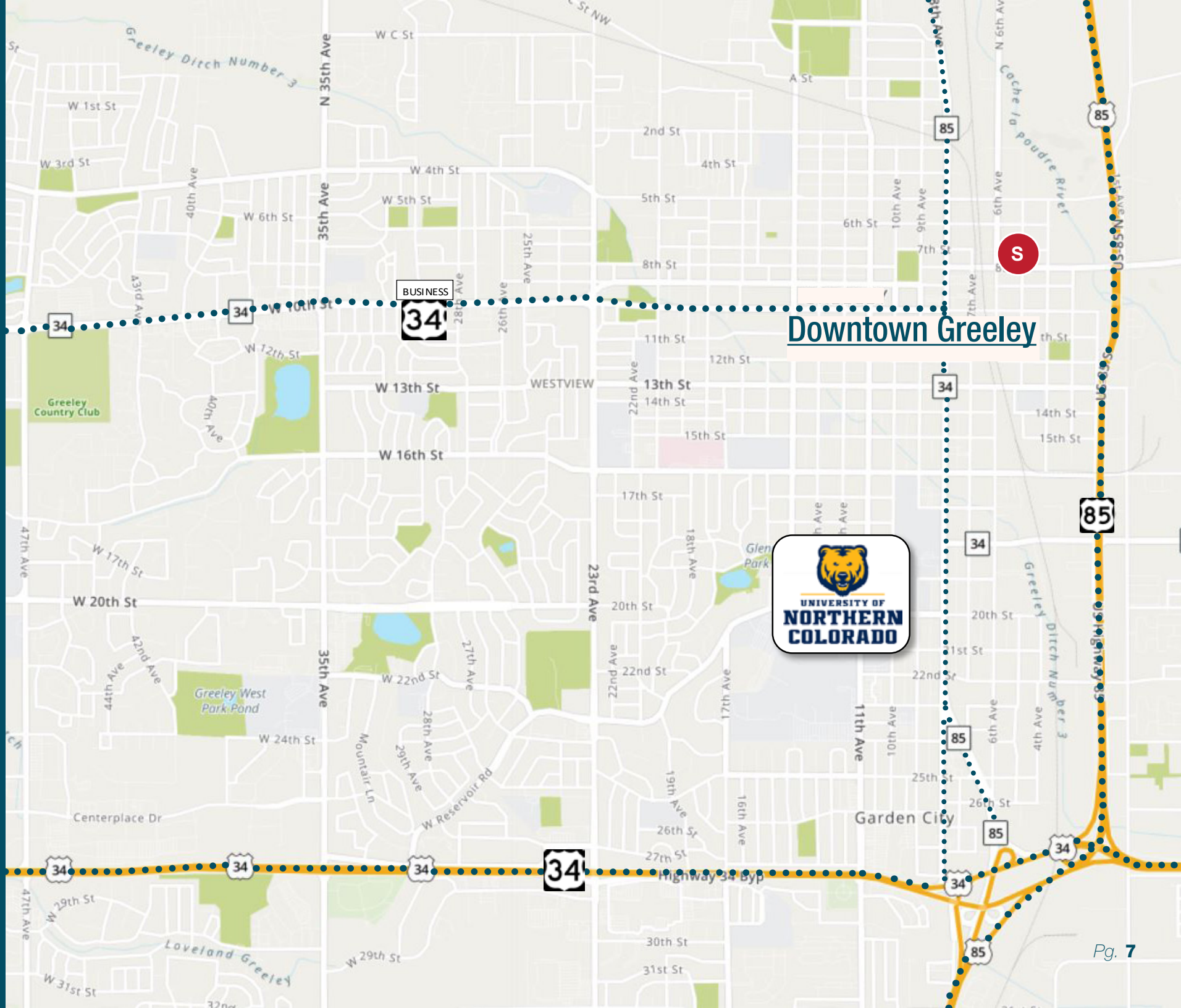
					PRO FORMA	LTV
Purchase Price					\$690,000	
New Bank Loan (2)					\$115,000	16.7%
Seller Carry Loan					\$475,000	68.8%
Total Loan Amount					\$590,000	85.5%
Net Operating Income	Amort.	Interest	Term	Adjustment	\$69,102	
Bank Debt Service	300	6.750%	15	Year 6	\$9,535	
Seller Debt Service	Int. Only	6.750%	5	None	\$32,063	
Total Debt Service					\$41,597	
Cash Flow After Debt Service					\$27,505	
Equity					\$100,000	
Cash-On-Cash Return (3)					27.51%	
Year One Principal Reduction (4)					\$1,828	
Total Return (5)					\$29,333	
Total Return (5)					29.33%	

*Excludes annual return from rental growth and/or price appreciation

Footnotes

- (1) Pro Forma is based on pro forma income. Assumes Buyer purchases home for \$165,000 with \$50,000 down and \$115,000 loan and separately purchases commercial in second transaction for \$525,000 for \$50,000 with \$475,000 loan.
- (2) Proposed New Loan Terms: Amort. is the loan amortization stated in months, divide this number by 12 to get loan amortization in years, LTV means Loan-To-Value and is based on the loan amount divided by the Purchase Price.
- (3) Cash-On-Cash Return is the Cash Flow After Debt Service divided by Equity. It is the annual rate of return if you were to purchase a property with the use of debt.
- (4) Principal Reduction is the annual amount of principal repayment on the loan for the next twelve months.
- (5) Total Return is the Cash Flow After Debt Service plus Principal Reduction divided by Equity. It is the investment return excluding property price appreciation or the return attributable to annual rental rate growth.

AREA MAP



S

Downtown Greeley



AERIAL OVERVIEW



8TH AVENUE

6TH AVENUE

8TH STREET

517, 519-521 8TH STREET





8TH STREET MIXED USE

517, 519-521 8TH STREET
GREELEY, CO 80631

DRIVING DIRECTIONS

From I-25, Exit 257 (US-34 E) toward Greeley. After 6.8 mi, take the US-34 BUS exit, and continue on US-34 BUS East & continue on 10th Street. Turn left onto 6th Ave. then right on 8th Stree. Property is on left.

PROPERTY OVERVIEW

Property Address	517, 519, 521 8th Street, Greeley, CO 80631
Building Square Footage	7,948 SF (Combined Total) Assessor
Year of Construction	517: 1899, 519: 1919, 521: 1919
Parking	On Street Parking, (Two Garage Spaces Incl. in main level SF)
Acres	0.198 Total Acres (3 Parcels)
Zoning	Industrial Medium Intensity (I-M)
Flood Plain	Area of Minimal Flood Hazard - Zone X

UNIT MIX

Total Units	5
Net Rentable Square Footage	7,948 Total Building SF Assessor
Unit Types	Two (2) 2 Bed, 1 Bath Unit, One (1) 1 Bed, 1 Bath Unit, Two (2) Commercial Units

PROPERTY TAXES

County	Weld
Legal	(517 8th) GR 184-X E8 INCH L22 & ALL L23 BLK41 (519 & 521 8th) GR 183-X L21 BLK 41, GR 184A-X W 24'4 L22 BLK41
Parcel Account Number	096105413005 2841086; 096105413004 2840986; 096105413003 2840886
Mill Levy	80.870
Assessed Value Assessment Rate	\$12,010 6.7%; \$82,570 6.7% (R) 27.9% (C); \$80,740 6.7% (R) 27.9% (C)
Current Year Tax Estimate	\$11,931 \$673 (517), \$5,703 (519) \$5,555 (521)



8TH STREET MIXED USE

517, 519-521 8TH STREET
GREELEY, CO 80631

BUILDING FEATURES

Building Style	Mixed Use Commercial/Residential
Stories	1 & 2
Exterior Construction	Brick, Wood (Type 5)
Siding & Fascade	Brick, Wood Siding
Framing	Wood Framing
Basement	No Basement
Roof	517: Asphalt Composition, 519 & 521: Flat Asphalt Roof
Heating System	Radiant Heaters, Electric Baseboard, Electric Units

UTILITIES

Tenant Paid Utilities	517 8th Street: Gas, Electric, Water, Sewer, Trash 519 & 521 8th St: Gas, Electric, Water, & Sewer
Tenant Reimbursed Utilities	None
Water	City of Greeley
Sanitary Sewer and Storm Sewer	City of Greeley
Gas	Atmos Energy
Electricity	Xcel Energy
Trash	Waste Management

COMMUNITY RESOURCES

School District	Greeley-Evans School District 6
Elementary School	Maplewood
Middle School	Heath
High School	Greeley Central

519 & 521 East 8th Street

8TH STREET MIXED USE

517, 519-521 8TH STREET
GREELEY, CO 80631

521 East 8th Street



519 East 8th Street



UNIT PHOTOS



519 & 521 8th Street
3 Restrooms
2 Overhead Doors



519 8th Street



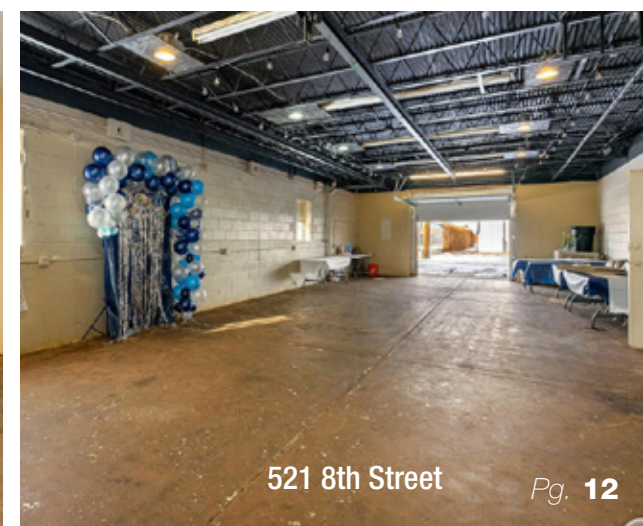
519 8th Street



521 8th Street



521 8th Street



521 8th Street

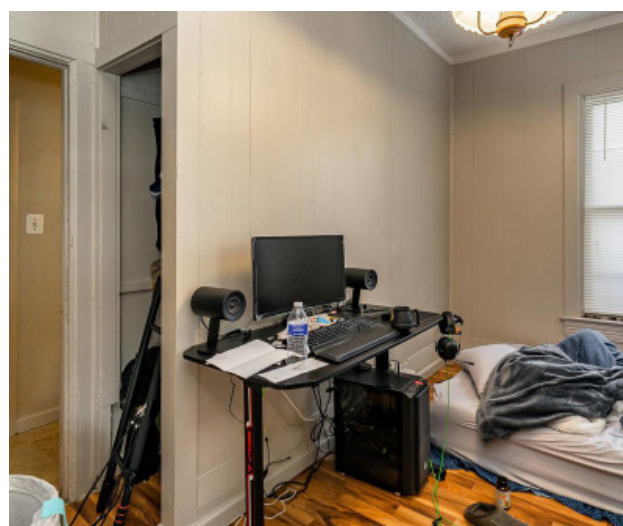


UNIT PHOTOS



517 8th Street
2 Bedrooms
1 Bath

Laundry
Wood Flooring



UNIT PHOTOS



521 8th St



521 8th St



521 8th St



521 8th St



521 8th St



519 8th St



519 8th St



519 8th St



519 8th St

FINANCIAL OVERVIEW

FINANCIAL OVERVIEW



RENT ROLL

Status	Unit #	Lease Ending	Unit Type	Total Unit SF	Current Monthly (2)	\$ / SF	Current Asking (2)	\$ / SF	Tenant Utilities
Occupied	519 (3)	M-T-M	Comm.	1,100	\$1,500	\$1.36	\$1,500	\$1.36	\$200
Vacant	519 (G)	-	Storage	1,601	\$0	\$0.00	\$500	\$0.31	
Occupied	519 (2)	TBD	1Bd/1Ba	750	\$1,000	\$1.33	\$1,000	\$1.33	\$200
Vacant	521 (2)	-	Comm.	2,500	\$0	\$0.00	\$3,000	\$1.20	\$200
Occupied	521 (3)	M-T-M	2Bd/1Ba	1,250	\$1,050	\$0.84	\$1,050	\$0.84	\$200
Occupied	517 (5)	M-T-M	2Bd/1Ba	748	\$1,300	\$1.74	\$1,300	\$1.74	
Monthly	6		100%	7,948	\$4,850	\$0.61	\$8,350	\$1.05	\$800
Occupied	4		67%	3,848	\$4,850	\$1.26	\$4,850		
Vacant	2		33%	4,101	\$0	\$0.00	\$3,500		
Annual Total		\$58,200	100%	7,948	\$58,200	\$7.32	\$100,200	\$12.61	\$9,600

Footnotes

- (1) Square footage is an estimate and needs to be verified independently by buyer. Buyer responsible for independently verifying the accuracy of unit and property square footage as part of due diligence.
- (2) Tenants pay gas directly (Units 517 & 521) and reimburse a fixed budgeted amount for electricity, water, and sewer. Landlord responsible for trash.
- (3) Unit 519 includes a commercial retail store with rear entry storage and upstairs apartment unit. Unit 521 is an industrial/commercial condo and and apartment unit.
- (4) Unit 521 previously rented for \$3,000 per month gross and owner has not tried to separately lease rear storage/garage in unit 519 but it is not utilized by current tenant.
- (5) Unit 517 is a 2 Bed, 1 Bath single family house.
- (6) Rent Roll as of July 2025, buyer to verify all details with estoppels

UNIT MIX & GROSS POTENTIAL RENT

Unit Mix Overview			Occupied Units				Vacant Units @ Owner Asking			Scheduled Rental Revenue		
Floorplan	Total Units	Avg. Unit SF	Occupied Units	Avg. Current Rent	Current \$/SF	Current Monthly Rent	Vacant Units	Asking Rent	Vacants at Asking Rent	Asking Monthly Rent	\$/SF	Potential Monthly Income
Comm.	2	1,800	1	\$ 1,500	\$ 0.83	\$ 1,500	1	\$ 2,250	\$ 2,250	\$ 1,875	\$ 1.04	\$ 3,750
2Bd/1Ba	2	999	2	\$ 1,175	\$ 1.18	\$ 2,350	0	\$ 525	\$ -	\$ 1,175	\$ 1.18	\$ 2,350
1Bd/1Ba	1	750	1	\$ 1,000	\$ 1.33	\$ 1,000	0	\$ 1,000	\$ -	\$ 1,000	\$ 1.33	\$ 1,000
Storage	1	1,601	0	\$ -	\$ -	\$ -	1	\$ 500	\$ 500	\$ 500	\$ 0.31	\$ 500
MONTHLY/AVG.	6	7,948	4	\$ 1,213	\$ 0.61	\$ 4,850	2	\$ 1,375	\$ 2,750	\$ 1,267	\$ 0.96	\$ 7,600
Annual Total/Avg.		1,325	66.67%			\$ 58,200	33.33%		\$ 33,000	Scheduled Rent		\$ 91,200
Other Income (4)												
Utility Reimb.											\$ 9,600	
Eff. Gross Income											\$ 100,800	

Footnotes:

- (1) Rent Roll as of July, 2025, buyer to verify all details with estoppels
- (2) Current Annualized Rent is Occupied Units rent plus Vacant Units at Owner Asking Rents.
- (3) Square footage is an estimate and needs to be verified independently by buyer. Buyer responsible for independently verifying the accuracy of unit and property square footage as part of due diligence.
- (4) Unit 521 previously rented for \$3,000 per month gross and owner has not tried to separately lease rear storage/garage in unit 519 but it is not utilized by current tenant and shown as \$500/month if separated out by new owner.

8TH STREET MIXED USE

517, 519-521 8TH STREET

GREELEY, CO 80631

PRO FORMA PROFIT & LOSS

		517 8th St	519 8th St	521 8th St
Income		748	3,450	3,750
Potential Market Rent (1)	\$ 100,200	\$ 15,600	\$ 36,000	\$ 48,600
Vacany Allowance	\$ (3,006)	\$ (468)	\$ (1,080)	\$ (1,458)
Effective Rental Income	\$ 97,194	\$ 15,132	\$ 34,920	\$ 47,142
Other Revenue	\$ 9,600	\$ -	\$ 4,800	\$ 4,800
Utility Reimbursement (2)	\$ 9,600	\$ -	\$ 4,800	\$ 4,800
Gas (Tenant Paid)	\$ -	\$ -	\$ -	\$ -
Electric, Water, & Trash Reimb.	\$ 9,600	\$ -	\$ 4,800	\$ 4,800
Effective Gross Income	\$ 106,794	\$ 15,132	\$ 39,720	\$ 51,942
<i>Annual Per SF/Unit</i>				
Operating Expenses				
Property Tax (3)	\$ 12,272	\$ 1,163	\$ 9,201	\$ 10,084
517 8th St	\$ 1,163	\$ 1,163	\$ -	\$ -
519 8th St	\$ 5,554	\$ -	\$ 9,201	\$ -
521 8th St	\$ 5,554	\$ -	\$ -	\$ 10,084
Insurance (4)	\$ 10,421	\$ 1,250	\$ 4,586	\$ 4,586
517 8th St	\$ 1,250	\$ 1,250	\$ -	\$ -
519 8th St	\$ 4,586	\$ -	\$ 4,586	\$ -
521 8th St	\$ 4,586	\$ -	\$ -	\$ 4,586
Utilities (5)	\$ 10,517	\$ -	\$ 5,040	\$ 5,478
Gas - 517/521 (Tenant Paid)	\$ -	\$ -	\$ -	\$ -
Electric - (Units 519/521)	\$ 6,603	\$ -	\$ 3,164	\$ 3,439
Water Service & Sewer	\$ 3,914	\$ -	\$ 1,875	\$ 2,039
Stormwater	\$ 176	\$ -	\$ 84	\$ 92
Contract Services	\$ 1,311	\$ -	\$ 656	\$ 656
Trash (6)	\$ 1,311	\$ -	\$ 656	\$ 656
Repairs & Maintenance	\$ 3,170	\$ 450	\$ 1,395	\$ 1,325
Repairs & Maintenance (7)	\$ 3,170	\$ 450	\$ 1,395	\$ 1,325
Total Operating Expenses	\$ 37,692	\$ 2,863	\$ 20,877	\$ 22,128
Net Operating Income (NOI)	\$ 69,102	\$ 12,269	\$ 18,843	\$ 29,814



PRO FORMA PROFIT & LOSS

Footnotes

- 1) **POTENTIAL MARKET RENT.** Assumes lease up of Unit 521 8th St at prior rental rate of \$3,000/month gross plus \$200/month electric and gas paid for entire meter incl. Assumes lease up of rear space at 519 8th St for \$500/month gross.
- 2) **UTILITY REIMBURSEMENT REVENUE & UTILITIES.** Unit 521 is all electric and has no gas bill. Tenants in 517 & 521 pay gas directly. Landlord pays electricity, water, sewer, stormwater, and trash. Residential tenants and commercial tenants in units 519 & 521 reimburse a fixed amount of \$200/unit/month each. Over/under payment of electricity, water, sewer, stormwater, and trash is not reconciled.
- 3) **PROPERTY TAX.** Seller is currently appealing property taxes for the property. Property taxes in pro
- 4) **INSURANCE.** Insurance for 519/521 8th St equally split based on 2025 insurance quote. Broker estimate for 517 8th St.
- 5) **UTILITIES.** Trailing 12 month average for Xcel electricity. Broker estimate of water, sewer, and stormwater from City of Greeley. Tenants pay natural gas directly.
- 6) **TRASH.** Trailing 12 month average of trash service. There are no other contract services.
- 7) **Repairs & Maintenance.** Broker estimate of \$450/Dwelling Unit, \$0.35/SF Commercial/Industrial.

AREA OVERVIEW

AREA OVERVIEW



COMMUNITY AMENITIES

S 8th Street Mixed Use

1 Greeley Mall

3.0 Miles | 8 Minutes
Cinemark theater-anchored center with 65 stores and restaurants

2 University of Northern Colorado

0.5 Miles | 1 Minutes
Public university and graduate school

3 Highland Hills Golf Course

5.0 Miles | 11 Minutes
18-hole championship golf course

4 Union Colony Civic Center

2.0 Miles | 5 Minutes
Multipurpose performance venue featuring a theatrical stage & concert hall

5 City of Evans Recreation Center

3.0 Miles | 6 Minutes
Public gymnasium and cardio/weight room

6 UC Health Greeley Med Ctr & Hospital

1.5 Miles | 4 Minutes
Outpatient multi-specialty medical office building and 50-bed, acute-care hospital

7 Greeley-Weld County Airport

4.0 Miles | 7 Minutes
Regional airport servicing all general and business aviation users

8 Northern Colorado Medical Center

2.0 Miles | 5 Minutes
Medical center with excellence in burn and trauma care and highly rated cancer care program

9 Island Grove Regional Park

3.0 Miles | 7 Minutes
145 acre public park with multi-use events complex and fairgrounds

10 Evans City Park

3.0 Miles | 5 Minutes
Park with picnic pavilion, barbeque's, playground and basketball court



RETAIL AMENITIES

S 8th Street Mixed Use

1 Family Dollar

1.5 Miles | 4 Minutes
Groceries, household items & beauty products

2 Walgreen's

1.0 Miles | 4 Minute
Pharmacy and quick groceries

3 Murdochs

2.0 Miles | 4 Minutes
Ranch supply, animal feed & tack, tools, clothing & shoes, hardware, fencing

4 Natural Grocers

1.0 Miles | 2 Minutes
Natural & organic groceries, supplements & household products

5 Bittersweet Plaza

3.0 Miles | 6 Minutes
Safeway anchored power center with Target, Kohls, Best Buy, Ulta and restaurants

6 University Square

3.0 Miles | 7 Minutes
King Soopers anchored center with Ace Hardware, JoAnn Fabrics, Planet Fitness and multiple fast food retailers

7 Greeley Mall

3.0 Miles | 8 Minutes
Cinemark theater-anchored center with 65 stores and many restaurants

8 Sam's Club

3.0 Miles | 8 Minutes
Sam's Club discount bulk shopping

9 Northgate Village Shopping Center

7.0 Miles | 14 Minute
King Soopers anchored shopping center with fuel station and many restaurants, fast food and other retailers

10 Westmoor Commons I

4.0 Miles | 9 Minutes
Walmart supercenter near multiple other small retailers and fast food



GREELEY, CO “GARDEN CITY OF THE WEST”

- Weld County’s most populous municipality with growth in several diverse industries
- 60 miles North of Denver, 1 hour from DIA, and 35 minutes from Fort Collins-Loveland, the City is easily accessed from all Northern Colorado and Denver Metro areas
- Home to both the University of Northern Colorado (UNC), and Aims Community College
- Greeley’s economy is based heavily in Agriculture, Food Processing, Energy, Health Care, and Education, seeing impressive rankings related to business and career opportunity
- Recently ranked No. 30 of the Fastest Growing Cities in the Nation (WalletHub - 2021), and No. 43 in the Best-Performing Cities Index (Milliken Institute - 2021)

POPULATION	City	County	State	US
2010	92,921	252,823	5,029,200	308,745,538
2025	116,186	368,063	6,009,761	338,440,954
Annual % Change	1.79%	3.26%	1.39%	0.69%

Avg. Family Size	2.71	2.83	2.49	2.53
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INCOME	City	County	State	US
Median HH Income	\$72,610	\$96,627	\$94,820	\$79,068

AGE	City	County	State	US
Median Age	33.0	35.4	38.0	39.3
Less than 18	24	25.6	20.8	21.0
18-24	13.3	10.1	9.5	9.5
25-34	15.8	13.8	15.2	13.5
35-64	32.8	37.3	38.2	37.7
65+	14	13.4	16.3	18.1

FOOTNOTES

Source: Esri Community Profile as of Q3 2025

EDUCATION	City	County	State	US
High School	86.1%	90.1%	93.7%	90.6%
College	39.5%	44.5%	56.2%	46.3%

Colorado is Ranked as the 2nd State in the United States for Educational Attainment (US News | May 2023)

FOOTNOTES

Source: Esri Community Profile Population 25+ as of Q3 2024

GREELEY, CO “GARDEN CITY OF THE WEST”

- Greeley aims to promote growth and development with “creativity, critical thinking, and open communication”. (Greeley.gov - Economic Health and Housing)
- The City boasts many destinations and attractions including Downtown Greeley (a Colorado Certified Creative District), and Island Grove Regional Park (home of the Greeley Stampede)
- Greeley was ranked the No. 4 Best Place to Live in Colorado (Bankrate - 2021), No. 1 of the Best Cities for Pets (Rent.com - 2021), No. 6 in Jobs and Economy (WalletHub - 2020), and tied for No. 1 in Highest Regional Gross Domestic Product Growth (WalletHub - 2020)

Source: <https://greeleygov.com/government/cmo/rankings>

UNEMPLOYMENT

	City	County	State	US
August 2025	3.30%	4.5%	4.00%	4.10%

Source: FRED Economic Data Unemployment Rates as of August 2025 (fred.stlouisfed.org)

EMPLOYMENT

	City	County	State	US
Non-Farm Payroll Total	52,433	112,527	2,936,599	160,403,925
Agriculture/Mining	0.45%	2.51%	0.96%	0.73%
Construction	4.84%	9.45%	5.70%	4.63%
Manufacturing	3.49%	9.61%	5.46%	7.62%
Trade, Transportation, & Utilities	15.72%	18.48%	16.77%	18.40%
Information	1.29%	1.22%	3.25%	2.62%
Financial Activities	6.79%	6.63%	10.31%	9.45%
Professional & Business Services	4.61%	4.82%	8.57%	7.91%
Education and Health Services	36.99%	25.51%	21.66%	24.10%
Leisure and Hospitality	10.82%	10.09%	13.14%	11.23%
Other Services	7.14%	5.99%	7.22%	7.00%
Government	7.86%	5.70%	6.96%	6.31%

HOUSING

	City	County	State	US
Owner Occupied Housing	54.40%	70.80%	57.90%	57.90%

FOOTNOTES

Source: Esri Business Summary by NAICS, Esri Community Profile as of Q3 2024



PRICING

The Seller is offering the property for sale at **\$690,000**

OFFER PROCESS

Seller shall review and respond to all offers as they are received. In the event of multiple offers, a response deadline shall be set and seller shall respond with a best and final to one or more offers with the best price and terms. The Seller reserves the right to accelerate any response deadline for strong credible offers at any time.

OFFER WRITING INSTRUCTIONS

Seller	David Meza Palofax & Luvia Sandoval Palofax
Property Address	517, 519, 521 8th Street, Greeley, CO 80631
Property Legal	GR 184-X E8 INCH L22 & ALL L23 BLK41 , GR 184A-X W 24'4 L22 BLK 41, GR 183-X L21 BLK 41
Earnest Deposit	\$10,000 or greater
Title Company	Land Title Guarantee
Seller Contingencies	1031 Exchange (Seller). Seller shall have the option of structuring the Closing of this transaction as a 1031 tax-deferred exchange. If Seller elects a 1031 exchange, the Buyer agrees to cooperate with the Seller and to execute such documents at the Closing as may be reasonably necessary to complete said exchange, so long as the 1031 exchange will not delay the Closing or cause the Buyer to incur any additional liability or expense.

8TH STREET MIXED USE

Greeley, Colorado

Exclusively Marketed For Sale By



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