



OFFERING MEMORANDUM

1503 Oak Street

Jacksonville, FL 32204 · Riverside / 5-Points District

Price Available Upon Request

Property offered free and clear — seller financing available

2,694 SF Medical/Office

CRO Zoning

5-Car Parking

Seller Financing

PROPERTY PHOTOS

A Closer Look



Exterior street view, and interior views of the open, adaptable floor plan.

EXECUTIVE SUMMARY

A Turnkey, Free-and-Clear Opportunity in Riverside's 5-Points District

1503 Oak Street is a 2,694 SF, turnkey medical/office building situated at the coveted intersection of Riverside's 5-Points district — one of Jacksonville's most walkable, high-demand historic commercial corridors. The property is owned free and clear, and the seller is offering direct financing to a qualified buyer, removing the bank-appraisal delays and financing friction that typically slow down commercial transactions of this size.

With flexible CRO zoning, a rare five-car dedicated parking lot, and a fully built-out medical/professional interior, the property is positioned for immediate occupancy by a healthcare practitioner or professional service firm, or as a stable addition to an investor's portfolio.

INVESTMENT HIGHLIGHTS

Free & Clear — Seller Financing Available

No existing mortgage. Seller can offer direct financing with flexible terms and a faster path to close than a conventional commercial loan.

Rare 5-Car Dedicated Parking Lot

A significant advantage in this high-demand, walkable neighborhood where dedicated parking is scarce.

Turnkey Medical/Office Build-Out

Reception area, private office with attached bath, six exam rooms/offices, dedicated storage, and two ADA-compliant bathrooms.

Flexible CRO Zoning

Supports medical, professional office, residential, and a defined range of specialty retail uses — see Zoning & Permitted Uses.

Prime 5-Points Location

Steps from downtown Jacksonville with immediate access to 5-Points' dining, shopping, and entertainment corridor.

Motivated Seller

Flexible on price and terms. Structured to accommodate a serious buyer's timeline and financing needs.

Why Now

Because the property carries no debt, the seller is able to offer terms a conventional lender cannot — a meaningful advantage for owner-users and investors who want certainty of close without the underwriting timeline of a bank loan.

PROPERTY OVERVIEW

Property Details

Address	1503 Oak Street, Jacksonville, FL 32204	Subdivision	Riverside
County	Duval	Zoning	CRO
MLS #	2096449	Bathrooms	3 (2 ADA-compliant)
Year Built	1959	Parking	5-Car Dedicated Lot
Building Area	2,694 SF	2025 Annual Taxes	\$8,528.50
Stories	1	Ownership	Free & Clear
Lot Size	0.14 Acres	Price	Available Upon Request

INTERIOR FEATURES

Welcoming reception area · private office with attached full bath · six versatile exam rooms/offices · large dedicated storage room · electrical/utility room · two additional ADA-compliant bathrooms.

ZONING & PERMITTED USES (CRO)

CRO (Commercial/Residential/Office) supports medical and professional office use, residential use, and a defined range of specialty retail categories under Section 656.369 of the Jacksonville Zoning Code, provided sales, display, and storage occur within a fully enclosed building and goods are sold at retail:

- Food and drugs
 - Wearing apparel
 - Toys, sundries & notions
 - Books and stationery
 - Leather goods and luggage
 - Jewelry (incl. watch repair)
- Art
 - Cameras / photo supplies
 - Sporting goods
 - Hobby shops & pet shops*
 - Musical instruments

**Excludes animal boarding/kennels. Buyers should independently verify intended use with the City of Jacksonville Development Services Division prior to purchase.*

LOCATION OVERVIEW

Riverside & the 5-Points District

1503 Oak Street sits at the corner of Lomax and Oak Street, in the heart of Riverside's bustling 5-Points intersection — one of Jacksonville's most walkable and historically distinctive commercial districts. The surrounding blocks offer a dense mix of independent restaurants, boutique retail, and professional services, drawing consistent daytime and evening foot traffic. The location maintains easy connectivity to Downtown Jacksonville and major transportation corridors, while offering the character and walkability of a historic urban neighborhood that suburban corridors cannot replicate.

SELLER FINANCING

Terms Available Directly From Ownership

Because the property is owned free and clear, the seller is able to offer direct financing to a qualified buyer — providing a faster, more flexible path to ownership than a conventional commercial loan.

Terms Open to Negotiation

Down payment, note term, rate, and structure are flexible and will be tailored to the qualified buyer's proposal and timeline. Contact the listing agent to discuss financing details.

Not an offer of credit. Financing subject to seller approval and negotiation of final terms.

CONTACT

For Additional Information

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