



OFFERING MEMORANDUM

Quadruplex in 93722

Investment Opportunity

3449 N. Marks Avenue | Fresno, California

Jeff Kim

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CA Lic #01456017

Colliers

Offering Summary

3449 N Marks Ave is a four unit multifamily property located in Fresno's 93722 zip code. The property offers a uniform unit mix, with all four units featuring 2 bedroom, 1 bathroom floor plans. Each unit is equipped with in unit washer and dryer hookups, a highly desirable amenity that supports strong tenant retention and attracts longer term residents.

The property is gated, with each unit's front entrance situated behind fencing, providing residents with an added layer of security and privacy. Uncovered parking is located at the rear of the property for tenant use.

Three of the four units are currently occupied, with the remaining unit actively being marketed for lease. The property currently benefits from Section 8 Housing Choice Voucher tenancy, with a portion of the monthly rent guaranteed directly by the Housing Authority, providing consistent and reliable income collection.

The units are individually metered for P.G.&E. and paid by tenant. Landlord currently pays water, sewer and trash.





Investment Summary

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Price:

3449 N. Marks Ave.

\$649,900



Sq. Ft.:

±3,308

Proforma CAP Rate:

7%

Price per Square Foot:

\$196.46

GRM:

10.34

HIGHLIGHTS



Washer/dryer hookups in each unit



Located near Freeway 99



Turnkey Investment



Gated Property



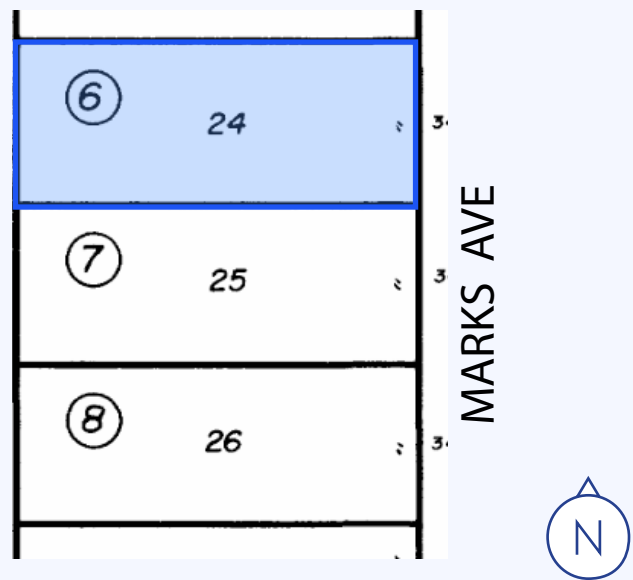
Housing Voucher Tenants

Property Summary

Overview Highlights

Total Square Feet:	±3,308 square feet
Land Area:	±9,120 square feet
APN:	433-450-06
Year Built:	1979
Zoning:	RM1

PARCEL MAP



Financial Summary

Unit Mix & Rent

Unit	Unit Type	Square Feet	Current Rent	Market Rent
101	2 bed/1 bath	±827	\$790.00	\$1,350.00
102	2 bed/1 bath	±827	Vacant	\$1,350.00
103	2 bed/1 bath	±827	\$1,346.25	\$1,350.00
104	2 bed/1 bath	±827	\$1,350.00	\$1,350.00
Totals			\$3,486.25	\$5,400.00

Value Summary

Based on Y1 Annual Rents	
Income	
Estimated Y1 Annual Rents	\$57,660.00
Market Annual Rents	\$64,800.00
Vacancy Allowance 3%	\$1,944.00
Proforma Gross Income	\$62,856.00
Expenses	
Insurance	\$2,500.00
Taxes (1.29% \$649.9k)	\$19,348.71
Utilities: Water/Sewer	\$2,153.91
Utilities: Gas/Electricity	\$155.51
Trash	\$1,333.44
Landscape	\$1,080.00
Pest Control	\$570.00
Total Recurring Expenses	(\$27,141.57)
Proforma NOI	\$35,714.43

Loan Quote from: BLUE POINT COMMERCIAL MORTGAGE



Property Address: 3449 N. Marks Avenue, Fresno, CA

Purchase Price: \$649,900

	Option 1 3 Year Fixed	Option 2 5 Year Fixed	Option 3 7 Year Fixed
LOAN TERMS			
Loan Amount			
Interest Rate	6.25%	6.15%	6.25%
Initial Fixed Rate Period	3 years	5 years	7 years
Monthly Payment			
Amortization Period	30 years	30 years	30 years
Loan Term	15 years	15 years	15 years
Rate Adjustements (afterfixed period)	Every 5 Years	Monthly	Monthly
Adjustment Index	5 Year CMT	1 Month SOFR	1 Month SOFR
Adjustment Margin	2.50%	2.25%	2.25%
Interest Rate Floor	Initial Rate	Initial Rate	Initial Rate
Interest Rate Ceiling	None	11.15%	11.25%
Prepayment Penalty	3 years (3, 2, 1)	3 years (3, 2, 1)	4 years (4, 3, 2, 1)
Minimum DSCR	1.20x	1.20x	1.20x
Maximum Loan-To-Value	65.00%	70.00%	70.00%
Recourse	Yes	Yes	Yes
Early Rate Lock	Yes	Yes	Yes
TRANSACTION COSTS			
BluePoint Fee	1% of Loan Amount	1% of Loan Amount	1% of Loan Amount
Lender Fee	0.50% of Loan Amount	Waived	Waived
Lender Processing Fee			
Third Pary Reports			
Misc Fees (est.)			
Total Estimated Fees			

QUOTE PROVIDED BY:
Reese Iyer
BluePoint Commercial Mortgage
 655 Redwood Highway, #311
 Mill Valley, CA 94941
 P: 916 768 9664
reese@bluepointcm.com

This is an indicative quote and not to be considered a loan commitment. Terms may fluctuate due to underwriting due diligence, loan approval requirements, and/or changes in market rates. Rates and programs quoted as of July 5, 2026 and are subject to change.



PROPERTY PHOTOS

3449 N. Marks Ave. **Fresno, CA**



PROPERTY PHOTO

3449 N. Marks Ave. Fresno, CA

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Fresno, located in the heart of the San Joaquin Valley, is the largest city in Central California, spanning about 115 square miles in Fresno County. As the economic hub of the region, Fresno plays a key role in supporting the area’s large-scale agricultural industry, which is the backbone of the surrounding Metropolitan Fresno area. Its central location makes Fresno a convenient distance from major cities like Los Angeles (220 miles to the south), San Francisco (185 miles to the northwest), and Sacramento (170 miles to the north).

This prime location also puts Fresno within easy reach of several iconic natural attractions. Yosemite National Park, Sierra National Forest, Kings Canyon National Park, and Sequoia National Park are all within 75 miles, offering endless opportunities for outdoor recreation.

In addition to its proximity to nature, Fresno boasts a vibrant community life, rich in cultural and recreational activities. The city is home to attractions like the Fresno Chaffee Zoo, Chukchansi Stadium, the Fresno Art Museum, and the unique Forestiere Underground Gardens, offering something for everyone.

Metro Highlights



Agriculture Base. Favorable growing conditions support a thriving agricultural industry centered around fruits, vegetables, nuts, dairy and meat generating more that \$8 billion annually. Companies in this sector are notable employers.



Transit Connectors. Fresno has access to the Bay Area and Los Angeles via Highway 99. Fresno Yosemite International Airport provides air service to local residents and tourists.



Outdoor-Oriented Tourism. Fresno County’s proximity to three national parks - Yosemite, Kings Canyon and Sequoia - supports the local tourism industry.

Economy Highlights

- Health care providers, such as Community Regional Medical Center, Kaiser Permanente, Saint Agnes Medical Center and the Fresno VA Medical Ceneter, are some of hte largest local employers.
- Sizable agricultural companies with a local presence include Cargill Meat Solutions, Harris Ranch Beef Company, Sun-Maid Growers of California and Foster Farms.
- Fresno State, Pelco Inc., and State Center Community College also contribute to employment.
- Fresno’s 10,650-room hotel sector, supported by an established wine industry and national parks, benefits the region’s economy, with annual occupancy reaching nearly 62 percent in 2023.

Major Employers

Employer	Employees
Community Hospitals Central CA - Community Health System	3,400
Fresno Community Hosp. & Medical Ctr - Community Health System	3,000
Kaiser Foundation Hospitals - Health Plan	2,356
Fresno Community Hosp. & Medical Center - Hospital Loading Dock	1,950
Saint Agnes Medical Center	1,688
Wawona Packing Co LLC - Gerawan Farming Partners	1,400
Community Regional Medical Center	1,000
Unilab Corporation	910
Fresno County Superintendent Schools	900
Kaiser Foundation Hopsitals - Kaiser Permanente	892
P.G.&E.	838
Juvenile Justice Division Cal	813
Sun-Main Growers California	750
Fresno Auto Dealers Auction	704
KWPH Enterprises - American Ambulance	700
Permanente Medical Group, Inc.	626
Woolf Farming Co Cal Inc - Lansing Farming Co	624
Vallarta Food Enterprises, Inc. - Vallarta Supermarket 49	612
Fresno County Economic Opportunities - Fresno EOC	600

Area Demographics

3449 N. Marks Avenue | Fresno, CA



POPULATION	1 Mile	3 Miles	5 Miles
2026 Population	23,905	141,944	311,651
2031 Projected Population	23,654	141,359	312,910
2000 Census Population	22,018	117,826	262,019
Daytime Population	19,242	127,483	338,906
Employed Age 16+	10,694	71,517	151,691
HOUSEHOLDS	1 Mile	3 Miles	5 Miles
2026 Households	7,740	48,695	107,231
2031 Projected Households	7,774	49,163	109,114
2000 Census Households	7,296	41,711	90,004
2026 - 2031 Annual HH Change	0.09%	0.19%	0.35%
HOUSEHOLD INCOME	1 Mile	3 Miles	5 Miles
2026 Average HH Income	\$69,595	\$94,816	\$94,889
2031 Average HH Income	\$78,512	\$104,891	\$105,722
2026 Median HH Income	\$54,147	\$72,583	\$69,624
2031 Median HH Income	\$62,338	\$80,211	\$77,757
2026 Per Capita Income	\$22,528	\$32,598	\$32,827
HOUSEHOLD UNITS	1 Mile	3 Miles	5 Miles
2026 Housing Units	8,070	50,971	112,513
Owner Occupied	3,396	25,198	54,179
Renter Occupied	4,414	23,497	53,052
Vacant	330	2,276	5,282
2031 Housing Units	8,131	51,581	114,728
Owner Occupied	3,396	25,680	56,071
Renter Occupied	4,377	23,483	53,043
Vacant	357	2,418	5,614
2000 Census Housing Units	7,846	44,251	95,635
Owner Occupied	3,426	24,088	49,001
Renter Occupied	3,871	17,623	41,003
Vacant	549	2,540	5,631

POPULATION PROFILE	1 Mile	3 Miles	5 Miles
By Age			
2026 Total Population	23,905	141,944	311,651
Under 20	32.3%	29.5%	28.0%
20 to 34 Years	22.5%	21.8%	22.4%
35 to 39 Years	7.2%	7.3%	7.3%
40 to 49 Years	12.1%	12.6%	12.3%
50 to 64 Years	13.8%	14.7%	15.0%
Age 65+	12.0%	14.6%	15.0%
Median Age	31.9	34.6	34.7
By Educational Attainment			
2026 Population Age 25+	14,359	90,882	201,695
Less than 9th Grade	6.5%	6.0%	7.3%
9th - 12th Grade, No Dipolma	15.7%	10.8%	10.6%
High School Graduate	27.1%	23.1%	21.8%
GED/Alternative Credential	3.3%	3.9%	3.6%
Some College, No Degree	25.8%	22.0%	21.3%
Associate Degree	9.0%	9.8%	9.7%
Bachelor's Degree	9.3%	16.8%	17.7%
Graduate/Professional Degree	3.3%	7.7%	8.1%
By Gender			
2026 Total Population	23,905	141,944	311,651
Male Population	11,756	70,304	155,814
Female Population	12,149	71,640	155,837
By Marital Status			
2026 Population Age 15+	18,255	111,557	246,853
Never Married	47.2%	42.3%	42.6%
Married	38.1%	43.4%	43.1%
Widowed	4.7%	4.7%	5.0%
Divorced	9.9%	9.6%	9.3%

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Population

In the identified area, the current year population is 23,905. The 2010 Census population count in the area was 23,452, and 23,981 in 2020, a 0.2% annual growth rate. The rate of growth since 2020 was -0.1% annually. The five-year projection for the population in the area is 23,654 representing a change of -0.2% annually. Currently, the population is 49.2% male and 50.8% female. The median age in this area is 31.9, compared to U.S. median age of 39.6.



Housing

Currently 43.0% of the 8,070 housing units in the area are owner occupied; 57.0% renter occupied; and 4.1% are vacant. 64.2% of the housing units in the US are owner occupied; 35.8% are renter occupied; and 9.8% are vacant. In 2010, there were 8,204 housing units in the area - 38.9% owner occupied, 53.1% renter occupied, and 8.0% vacant. The annual rate of change in housing units since 2020 is 0.1%. Median home value in the area is \$276,838, compared to a median home value of \$370,578 for the U.S. In five years, median home value in the area is projected to change to \$332,780, compared to a median home value of \$440,921 in the US.



Households

The household count in this area has changed from 7,681 in 2020 to 7,740 in the current year, a change of 0.12% annually. The five-year projection of households is 7,774, a change of 0.09% annually from the current year total. Average household size is currently 3.08, compared to 3.11 in the year 2020. The number of families in the current year is 5,412 in the specified area.

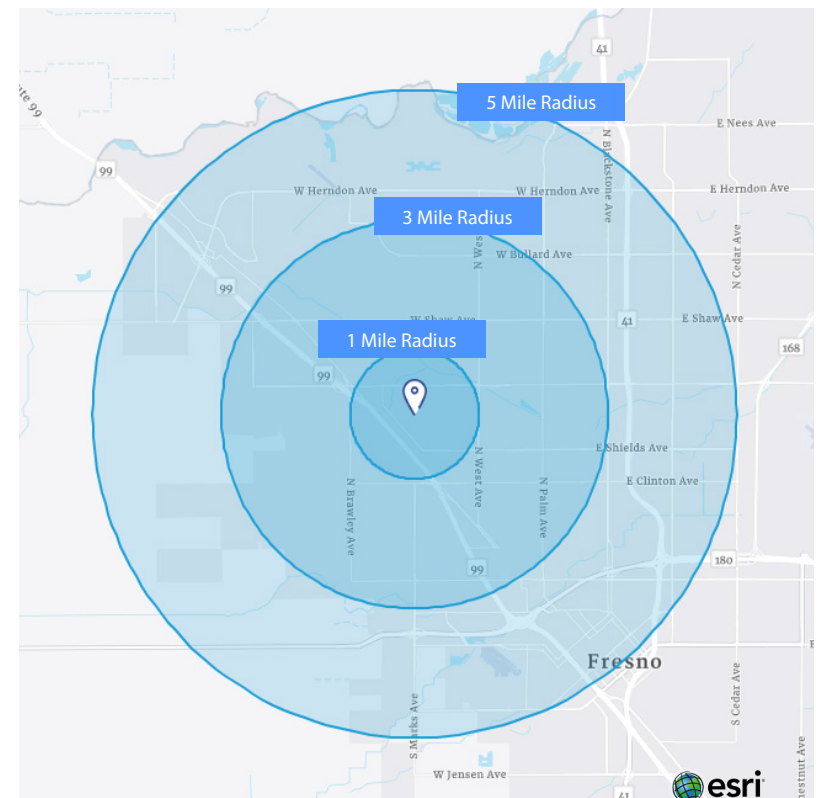


Income

Current median household income is \$54,147 in the area, compared to \$81,624 for all U.S. households. Median household income is projected to be \$62,338 in five years, compared to \$92,476 for all U.S. households.

Current average household income is \$69,595 in this area, compared to \$116,179 for all U.S. households. Average household income is projected to be \$78,512 in five years, compared to \$128,612 for all U.S. households.

Current per capita income is \$22,528 in the area, compared to the U.S. per capita income of \$45,360. The per capita income is projected to be \$25,804 in five years, compared to \$50,744 for all U.S. households.





Location Map

3449 N. Marks Ave. | Fresno, CA

W. Shaw Retail Corridor

Slater Elementary

Copper Academy

4-Unit Property

Offering Memorandum

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