



CONFIDENTIAL OFFERING MEMORANDUM

7522–7524 SE 52nd Ave

Portland, Oregon 97206

Brentwood-Darlington · Southeast Portland · Service-Commercial / Warehouse

\$1,000,000

Asking Price

3,894 SF

Building Size

10% Down

SBA 504 Available

CM1 Zoning

Service-Commercial



Confidentiality Notice

Please read carefully before proceeding

CONFIDENTIAL — FOR QUALIFIED PRINCIPALS ONLY

This Offering Memorandum has been prepared by Power Lending Capital Group exclusively for use by qualified principals. It is strictly confidential and may not be reproduced, distributed, or used for any purpose other than evaluating the purchase of the property described herein.

All information has been obtained from sources believed to be reliable, including Fidelity National Title (April 2, 2026) and Multnomah County Assessor records for parcel R144605. Power Lending Capital Group makes no guarantee, warranty, or representation as to the completeness or accuracy of the information provided.

All financial analyses are pro forma estimates for illustrative purposes only and do not represent guaranteed or actual income. This document is not a formal appraisal, title opinion, environmental assessment, or legal advice.

Prospective buyers are strongly encouraged to conduct independent due diligence and consult with qualified legal, financial, and environmental advisors prior to making any offer or commitment to purchase.

Source: Fidelity National Title / Multnomah County Records, April 2, 2026 · APN R144605



Executive Summary

A Rare Opportunity to Own Your SE Portland Headquarters

The Opportunity

7522–7524 SE 52nd Ave is a 3,894 SF single-story office/warehouse/service-commercial building in Southeast Portland's Brentwood-Darlington neighborhood — offered at \$1,000,000.

This property is purpose-built for an owner-operator: a contractor, tradesperson, service business, or operational company that wants to stop paying rent and start building equity in the space their business runs from every day.

With SBA 504 financing, a qualified buyer can acquire this property with as little as \$100,000 down — roughly what many businesses pay in rent in 18–24 months — and lock in a fixed monthly payment for 25 years. No lease renewals. No landlord. No relocation risk.

The building has been owner-occupied for 22+ years as an active service-commercial headquarters. It is functional, established, and ready for the next owner-operator to take over and make their own.

\$1,000,000

Offering Price

\$257 / SF

Price Per Square Foot

3,894 SF

Building Size

5,524 SF

Lot Size

\$100,000

SBA 504 Down Payment

25 Years

Fixed Amortization



Property Overview

Verified Facts · Fidelity National Title / Multnomah County · April 2, 2026

Address	7522-7524 SE 52nd Ave, Portland, OR 97206
APN / Parcel	R144605
Tax Account	1S2E19DB15600
Legal Description	Darlington, Block 1, Lots 49 & 50
Neighborhood	Brentwood-Darlington (CN08/BD)
Zoning	CM1 – Commercial/Mixed Use 1*
Building Size	3,894 SF (total / finished / first floor)
Lot Size	5,524 SF (0.1268 acres)
Year Built	1947

Stories	1 — Single-story slab construction
Roof	Composition Shingle
Building Use	Warehouse General / Misc (WG)
Parcel Type	Commercial
2025 Property Tax	\$4,843.34 — Paid in Full, \$0 Delinquency
Owner of Record	Robert T. Turpin (22+ year hold)
Owner-Occupancy	Mailing address = property address
Last Arm's-Length Sale	2002 (22+ continuous years in family)
Asking Price	\$1,000,000

* CM1 confirmed in Fidelity National Title report. Verify permitted uses with City of Portland BDS prior to closing.

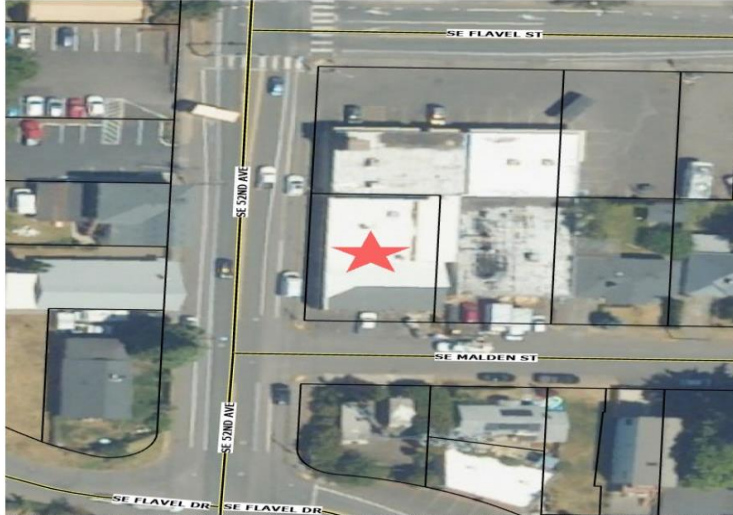


Location & Aerial Overview

SE 52nd Ave between SE Flavel St & SE Malden St · Brentwood-Darlington, Portland OR 97206

Multnomah, OR County Property Profile
7522-7524 SE 52nd Ave
Portland OR 97206

 **Fidelity National Title**
RESIDENTIAL & COMMERCIAL SERVICES | PORTLAND



Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

★ Subject Property — Red Star

Location Highlights

- ▶ SE 52nd Ave — functional neighborhood connector street with year-round vehicle access
- ▶ ~0.5 miles to SE Foster Rd, a major SE Portland commercial and services corridor
- ▶ Access to SE Division St, Woodstock, and Central Portland within 10 minutes
- ▶ Infill location: virtually no new sub-5,000 SF service-commercial supply being built
- ▶ Neighborhood median HH income: \$94,233 — strong local service-business demand base
- ▶ 25% of residents in Manufacturing / Labor / Trades occupations
- ▶ Surrounded by active service, contractor, and light commercial operators
- ▶ Land in this corridor has appreciated consistently since 2016 per county records



Plat Map & Parcel Details

Darlington Plat · Block 1, Lots 49 & 50 · Fidelity National Title, April 2, 2026

Multnomah, OR County Property Profile
7522-7524 SE 52nd Ave
Portland OR 97206



Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

★ Subject: Lots 49 & 50, Block 1 — 5,524 SF

Parcel Details

Plat Name	Darlington
Lots / Block	Lots 49 & 50, Block 1
TRSQ	01S 02E 19 SE
Map Grid	627-C6
Map Number	1S2E19DB-15600
Lot Size (Fidelity)	5,524 SF / 0.1268 acres
Lot Size (Assessor)	5,512 SF / 0.13 acres
Watershed	Johnson Creek / Willamette River
Census Tract	008800, Block 3001
School District	1J Portland School District
Neighborhood Code	CN08 / BD Brentwood-Darlington
Zoning	Portland-CM1 Commercial/Mixed Use 1

Why Own Instead of Lease?



The financial case for buying your headquarters — built for owner-operators

At \$16–\$18/SF NNN, leasing 3,894 SF of comparable SE Portland warehouse/service space costs approximately \$62,000–\$70,000 per year — every dollar paid to a landlord, building zero equity. With SBA 504 at \$1,000,000, your all-in annual ownership cost is approximately \$7,670/month (\$92,000/yr total including taxes, insurance, and reserves). The gap closes fast — and after 25 years, you own a paid-off commercial building in infill SE Portland.

Lock Your Occupancy Cost

Your SBA 504 payment is fixed for 25 years. No rent renewals, no landlord increases, no being priced out of your location when your lease expires. You control the building — and the business that runs from it.

Build Equity Every Month

Every payment reduces your loan balance and builds ownership in a real asset. After 10 years you own significant equity. After 25 years you own the building outright — an asset worth far more than anything you would have from renting.

Avoid \$75K–\$150K+ in TI Costs

Finding equivalent space as a tenant means negotiating build-out, paying moving costs, and potentially spending \$75K–\$150K+ on tenant improvements. Buying this established building avoids all of that from day one.

Comparable Lease (est.)

~\$5,170/mo

\$62,000/yr — you own nothing

SBA 504 @ \$1M (10% down)

~\$6,750/mo

\$81,000/yr — you build equity

Difference

~\$1,580/mo

The cost of ownership vs. renting

In 25 Years

Own the building

Renting = \$0 equity after \$1.55M paid



Your Payment at \$1,000,000

SBA 504 Financing · 10% Down · Fixed 25-Year Amortization

Your Estimated Monthly Payment

~\$6,750 per month

SBA 504 · \$1,000,000 · 10% Down (\$100,000) · ~6.5% blended rate · 25-year term

What \$6,750/Month Buys You:

- ✓ 3,894 SF of your own space — forever
- ✓ Fixed cost certainty for 25 years
- ✓ Full equity at end of term
- ✓ No landlord, no lease renewal risk

50%

\$500,000

Bank First Mortgage

Conventional lender, 10-yr term

40%

\$400,000

SBA/CDC Debenture

Fixed 25-yr rate, SBA-backed

10%

\$100,000

Your Down Payment

Only 10% down with SBA 504

Comparable SE Portland Lease Cost (3,894 SF @ \$16/SF NNN): ~\$5,170/month

You pay ~\$1,580 more per month to own. But every month you're reducing a loan balance — not a landlord's mortgage.



Equity Build-Up & Long-Term Wealth

What Owning at \$1,000,000 Looks Like Over Time · SBA 504, 10% Down

Loan Paydown & Equity Accumulation

Milestone	Year 1	Year 3	Year 5	Year 10	Year 15	Year 25
Est. Loan Balance	~\$886K	~\$858K	~\$829K	~\$742K	~\$620K	\$0
Equity in Building (est.)	~\$120K	~\$165K	~\$215K	~\$380K+	~\$550K+	FULL VALUE
vs. Leasing: Equity Built	\$0	\$0	\$0	\$0	\$0	\$0

The 25-Year Scorecard

	If You LEASE for 25 Years	If You BUY at \$1,000,000 (SBA 504)
Total Payments Made	~\$1,550,000 (25 yrs × \$62K/yr)	~\$2,025,000 (25 yrs × \$81K/yr)
Asset You Own at Year 25	\$0 — Nothing	A paid-off SE Portland commercial building
Occupancy Cost After Year 25	Market rent — whatever landlord charges	Property taxes only (~\$6,000–\$8,000/yr est.)

Equity estimates assume ~2% annual property appreciation. Loan balance based on full 25-year amortization. Actual results vary.



Zoning & Ideal Business Types

CM1 – Commercial/Mixed Use 1 · Confirm permitted uses with City of Portland BDS

CM1 Zoning Overview

Portland's CM1 zone supports neighborhood-serving commercial uses along local streets — the right designation for a contractor, service operator, or trade business headquarters.

- ✓ Office & professional services
- ✓ Contractor & trade businesses
- ✓ Light fabrication / manufacturing (limited)
- ✓ Warehouse & storage
- ✓ Retail & service commercial
- ✓ Medical / dental clinics
- ✓ Personal services
- ✓ Auto-related (confirm with BDS)
- ✓ Residential above commercial

⚠ *Confirm all intended uses with City of Portland BDS prior to offer.*

Who Should Own This Building?



Electrical Contractors

Service vehicles, dispatch, storage + office



HVAC / Plumbing / Mechanical

Equipment staging, dispatch, fabrication



General Contractors

Blueprint office + material staging area



Creative Fabricators / Makers

Studio + production + showroom in one



Auto Service / Specialty

Vehicle-accessible service bays (confirm BDS)



Distribution / Last Mile

Urban delivery hub — 0.5mi to Foster Rd



Medical / Allied Health

If build-out supports clinical or wellness use



Welding / Specialty Trades

Light industrial with ancillary office



Financial Snapshot

Owner-Operator View · SBA 504 at \$1,000,000 · All figures are estimates

\$1,000,000

Offering Price

\$100,000

Down Payment (10%)

~\$6,750/mo

Est. Monthly Payment

~\$81,000/yr

Est. Annual Cost of Ownership

Annual Cost of Ownership Breakdown — \$1,000,000 / SBA 504

Annual Cost Component	Annual Amount	Monthly	Notes
SBA 504 Debt Service	~\$73,000	~\$6,083	~6.5% blended rate, 25-yr amortization
Property Taxes (2025 actual)	\$4,843	\$404	Verified, paid in full — grows ~3%/yr
Insurance (estimated)	~\$3,500	~\$292	Commercial property insurance estimate
Maintenance Reserve (\$0.75/SF)	\$2,920	\$243	Prudent annual reserve for repairs
TOTAL ESTIMATED ANNUAL COST	~\$84,263	~\$7,022	Full cost of ownership at list price

Compare: Leasing 3,894 SF @ \$16/SF NNN = ~\$62,300/yr (\$5,192/mo) → **Ownership premium: ~\$21,963/yr (~\$1,830/mo)** *That premium is your investment in equity.*



Market Position & Comparable Sales

\$1,000,000 Is Well-Positioned in the SE Portland Owner-User Market

How \$1,000,000 (\$257/SF) Compares to Recent Owner-User Sales in Portland

Property	Size (SF)	Year Built	Sale Price	\$/SF	Notes
4601 NE Killingsworth St	3,630 SF	1946	\$1,750,000	\$482/SF	Owner-user multi-use; similar vintage — direct comp
2410 SE 10th Ave	4,528 SF	1982	\$1,690,000	\$373/SF	Improved flex/industrial; upgraded office finish
646 N Thompson St	5,500 SF	N/A	\$1,050,000	\$191/SF	Small industrial; seller financing
407 SE Pine St	9,500 SF	N/A	\$2,037,000	\$214/SF	Larger commodity warehouse — lower \$/SF as expected
▶ SUBJECT: 7522–7524 SE 52nd Ave	3,894 SF	1947	\$1,000,000	\$257/SF	Infill SE Portland · SBA 504 eligible · 10% down

Market Context: \$257/SF Is a Fair Entry Point for an Owner-Operator

The most directly comparable sale — 4601 NE Killingsworth (\$482/SF, 1946 vintage, 3,630 SF) — shows what owner-user premium looks like when a buyer pays for a fully improved, turnkey building. At \$257/SF, 7522–7524 SE 52nd Ave offers a meaningful discount to comparable improved product, with room for the new owner to build out and improve to their own standards.

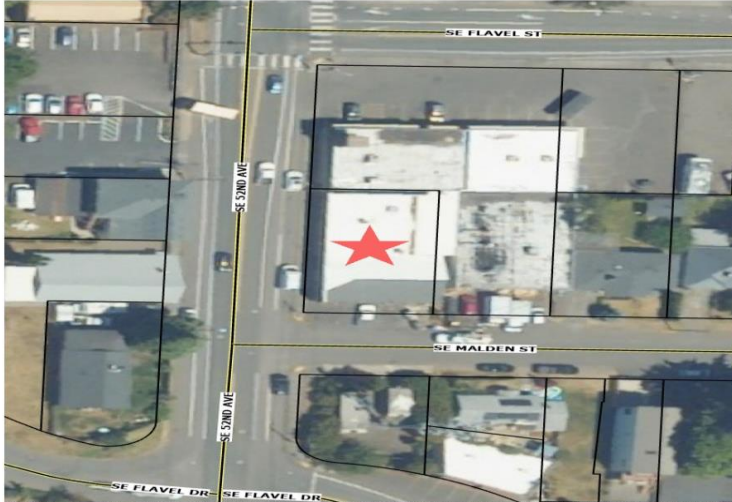
For a buyer acquiring with SBA 504 at 10% down, this represents a well-priced opportunity to own infill SE Portland service-commercial real estate with established access, functional layout, and long-term appreciation potential.



Property Images

7522-7524 SE 52nd Ave · Aerial View & Plat Map · Source: Fidelity National Title, April 2, 2026

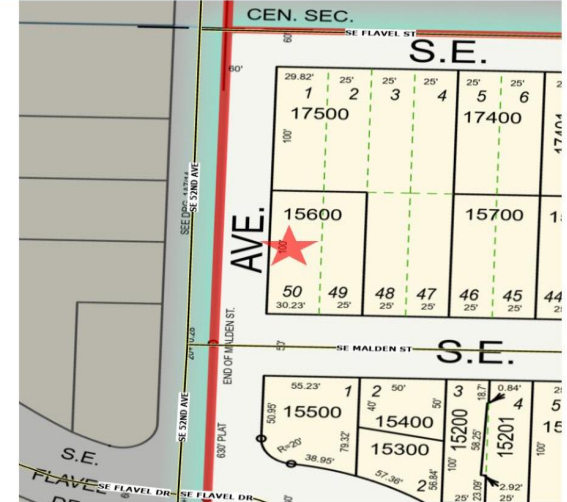
Multnomah, OR County Property Profile
7522-7524 SE 52nd Ave
Portland OR 97206



Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

AERIAL VIEW · Subject marked with Red Star

Multnomah, OR County Property Profile
7522-7524 SE 52nd Ave
Portland OR 97206



Sentry Dynamics, Inc. and its customers make no representations, warranties or conditions, express or implied, as to the accuracy or completeness of information contained in this report.

PLAT MAP · Darlington, Block 1, Lots 49 & 50



Property Tax History

Verified Tax Record — Multnomah County · APN R144605 · All Years Paid, \$0 Delinquency

Tax Facts in Context

Oregon's Measure 50 caps annual assessed value (AV) growth at 3% per year, meaning the property's tax bill grows predictably and slowly regardless of market conditions.

2025 actual tax: \$4,843.34 — verified paid in full, no delinquency, no exemptions, no special assessments. This is a clean, transparent tax record.

For underwriting purposes, model taxes at \$4,843 × 1.03 per year going forward:

2026: ~\$4,989

2027: ~\$5,138

2028: ~\$5,292

Property taxes on your owned building are a deductible business expense — unlike rent, which is fully deductible but builds no equity.

10-Year Tax Payment History

Tax Year	Total Billed	YOY Change	Status
2025	\$4,843.34	+3.7%	✓ Paid
2024	\$4,669.34	+4.0%	✓ Paid
2023	\$4,489.95	+2.2%	✓ Paid
2022	\$4,392.78	+1.7%	✓ Paid
2021	\$4,318.43	+9.0%	✓ Paid
2020	\$3,961.60	+3.8%	✓ Paid
2019	\$3,816.06	+3.0%	✓ Paid
2018	\$3,703.90	+4.3%	✓ Paid
2017	\$3,550.13	+9.3%	✓ Paid
2016	\$3,248.96	—	✓ Paid



Due Diligence Checklist

Steps to Take Before Closing · Owner-Operator Buyer Guide

CRITICAL	Phase I Environmental Site Assessment Required by all SBA lenders. 1947 warehouse/service building with contractor use history — assess for asbestos, lead paint, USTs. Plan 3–4 weeks for completion.
HIGH	Property Condition Assessment (PCA) No current PCA on file. Commission inspection of roof, HVAC, electrical, plumbing. Identifies any deferred maintenance to factor into offer or renovation budget.
HIGH	Zoning Confirmation — City of Portland BDS CM1 confirmed in title report. Verify your specific intended business use is permitted before structuring offer. Takes 1–2 weeks.
HIGH	SBA 504 Pre-Qualification Connect with an SBA lender or CDC early. They'll review your business financials, credit, and confirm eligibility. Power Lending Capital Group can assist.
HIGH	Title Commitment Confirm legal description, easements, and encumbrances. Verify address reconciliation (7522–7524 in marketing vs. county records).
MODERATE	Lender Appraisal / Building Classification Assessor codes the building as 'Garage' type. Confirm SBA appraiser will value full 3,894 SF at commercial rates — this is typically straightforward for functional buildings.
MODERATE	Parking Confirmation Verify number and configuration of available parking spaces for CM1 code compliance and operational needs.
MODERATE	Assessor Value Change Inquiry Improvement RMV dropped 13% from 2024 to 2025. Request assessor's explanation — routine to investigate, typically a recalibration.



Why \$1,000,000 Is the Right Price

Infill SE Portland Owner-User Premium Is Real and Well-Supported

Infill Location Scarcity

Sub-5,000 SF service-commercial buildings in infill SE Portland virtually never come to market new. This site is on an established neighborhood connector with year-round access — a location that simply cannot be replicated by new construction at anywhere near this price.

Land Value as Floor

SE Portland commercial land is a finite resource. The land component of this property has appreciated consistently for decades. Even in a down building market, the underlying site holds value — that's a meaningful protection for an owner-operator.

Established, Functional Building

22+ years of owner-occupancy as an active service-commercial headquarters means the building works. Mechanical, structural, and operational systems have been actively maintained by someone who depended on them daily.

SBA 504 Accessibility

The \$1,000,000 price point keeps this firmly within SBA 504 territory — \$100,000 down gets a qualified buyer into a 25-year fixed payment. This is the sweet spot for owner-operators who want to preserve working capital while building long-term real estate equity.



Investment Summary

7522–7524 SE 52nd Ave, Portland, OR 97206 · Offered at \$1,000,000

Offering Terms

Offering Price	\$1,000,000
Price Per SF	\$257/SF (3,894 SF)
Building Size	3,894 SF — Single Story
Lot Size	5,524 SF (0.1268 acres)
Year Built	1947
Zoning	CM1 – Commercial/Mixed Use 1
Building Use	Warehouse / Service-Commercial
Location	7522–7524 SE 52nd Ave, Portland, OR 97206
Neighborhood	Brentwood-Darlington, SE Portland
APN	R144605
2025 Property Tax	\$4,843.34 (verified, paid in full)
Financing	SBA 504 — 10% down (\$100,000)

SBA 504 Quick Summary

Down Payment:	\$100,000 (10%)
Monthly Payment:	~\$6,750/month
Annual Cost of Ownership:	~\$84,000/yr (all-in)
Loan Term:	25 years — fully amortizing
Rate Type:	Fixed (SBA debenture portion)
Occupancy Req.:	51%+ owner-occupied

Why Act Now

- ▶ Sub-5,000 SF infill SE Portland service-commercial buildings are genuinely scarce
- ▶ SBA 504 rates remain competitive for qualified owner-operators
- ▶ 22+ year owner-occupancy means a stable, well-maintained property
- ▶ Phase I ESA timeline means starting diligence early matters

Power Lending Capital Group

Financing Solutions for Commercial Owner-Users



Next Steps to Move Forward

- 1** Contact Power Lending Capital Group to discuss SBA 504 pre-qualification and request the full diligence package.
- 2** Order Phase I Environmental Site Assessment — required by all SBA lenders. Allow 3–4 weeks.
- 3** Commission a Property Condition Assessment to confirm building systems and identify any renovation scope.
- 4** Confirm CM1 zoning permits your specific business use with City of Portland Bureau of Development Services.
- 5** Submit your Letter of Intent. Power Lending Capital Group will guide you through the SBA 504 process from offer to close.

Contact Information

- Property:** 7522–7524 SE 52nd Ave
Portland, OR 97206
- APN:** R144605
- Offering:** \$1,000,000–\$1,500,000
- SBA 504:** 10% Down Available
- Contact:** Ross Osten, Commercial
Managing Principle
- Financing:** Power Lending Capital Group
- Email:** Rosten@PowerLendingCG.Com
- Website:** PowerLendingCG.Com
- Phone:** 480-417-2639