1127 Virginia Ln

OFFERING MEMORANDUM

1127 Virginia Ln
Concord, CA 94520

Marty Carbajal, CFP
GCM Realty
Broker
(510) 387-7954
marty@gcmrealty.com
01415783

GCM REALTY & LOANS

1127 Virginia Ln

CONTENTS

01 Executive Summary
- Investment Summary
- Unit Mix Summary

02 Location
- Location Summary
- Local Business Map
- Major Employers Map
- Aerial View Map

03 Property Description
- Property Features
- Parcel Map
- Common Amenities
- Unit Amenities

04 Rent Roll
- Rent Roll

05 Financial Analysis
- Income & Expense Analysis
- Multi-Year Cash Flow Assumptions
- Cash Flow Analysis
- Financial Metrics

06 Demographics
- General Demographics
- Race Demographics

07 Company Profile
- Company Bio
- Advisor Profile

Exclusively Marketed by:

Marty Carbajal, CFP
GCM Realty
Broker
(510) 387-7954
marty@gcmrealty.com
01415783

1505 Monument Blvd, Concord, CA 94520

1127 VIRGINIA LN

01 **Executive Summary**

Investment Summary

Unit Mix Summary

OFFERING SUMMARY

ADDRESS	1127 Virginia Ln Concord CA 94520
COUNTY	Contra Costa
MARKET	East Bay
SUBMARKET	South Concord
BUILDING SF	6,636 SF
LAND SF	13,939 SF
LAND ACRES	0.32
NUMBER OF UNITS	8
YEAR BUILT	1965
APN	128-290-065-1

FINANCIAL SUMMARY

PRICE	$2,500,000
PRICE PSF	$376.73
PRICE PER UNIT	$312,500
OCCUPANCY	95.00%
NOI (CURRENT)	$130,744
NOI (Pro Forma)	$134,948
CAP RATE (CURRENT)	5.23%
CAP RATE (Pro Forma)	4.95%
GRM (CURRENT)	10.53
GRM (Pro Forma)	10.85

DEMOGRAPHICS	1 MILE	3 MILE	5 MILE
2026 Population	33,058	155,131	269,414
2026 Median HH Income	$91,501	$128,743	$139,632
2026 Average HH Income	$120,958	$170,665	$188,152

Executive Summary

- GCM Realty is pleased to present 1127 Virginia Ln, an 8-unit multifamily investment opportunity located in the South Concord submarket of Concord, CA. Built in 1965, the property consists of eight (8) spacious two-bedroom units totaling approximately 7,035 square feet. The asset is 100% occupied and providing stable in-place cash flow from day one.

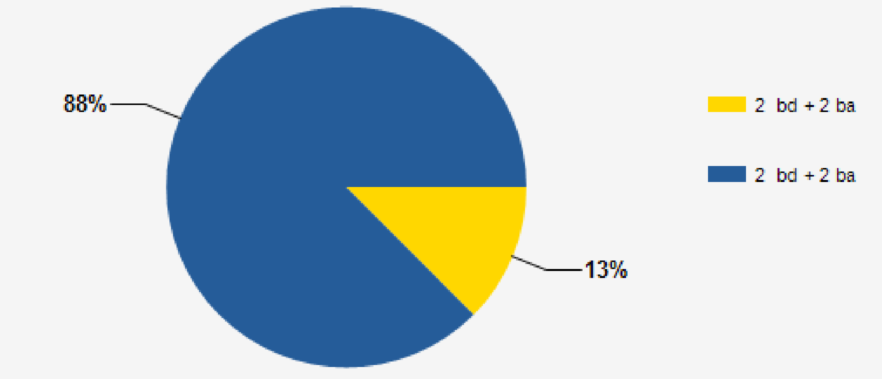
  Situated within a designated Opportunity Zone, the property offers potential tax advantages to qualifying investors while benefiting from strong local demographics, household incomes exceeding $119,000 within a three-mile radius, and convenient access to Monument Boulevard, CA-242, and major East Bay employment centers.

  This offering presents investors with a well-performing, stabilized multifamily asset in one of Contra Costa County's established rental markets.

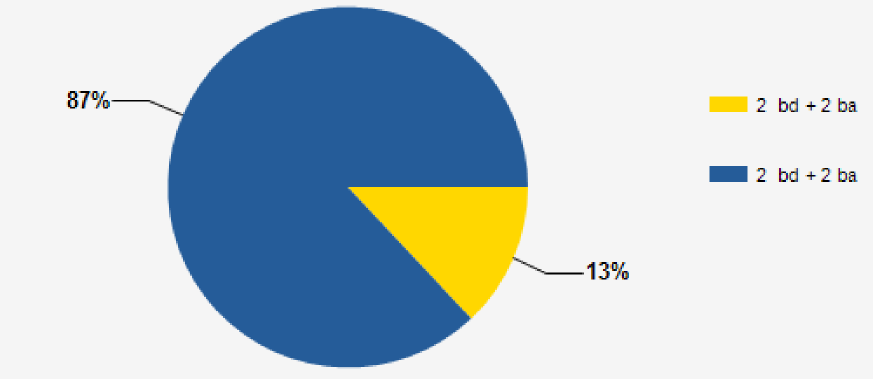
Marty Carbajal, CFP
Broker
(510) 387-7954
marty@gcmrealty.com
01415783

Unit Mix	# Units	Square Feet	Current Rent	Rent PSF	Monthly Income
2 bd + 2 ba	1	910	$2,373	$2.61	$2,373
2 bd + 2 ba	7	875	$2,428 - $2,648	$2.90	$17,766
Totals/Averages	**8**	**879**	**$2,517**	**$2.86**	**$20,139**

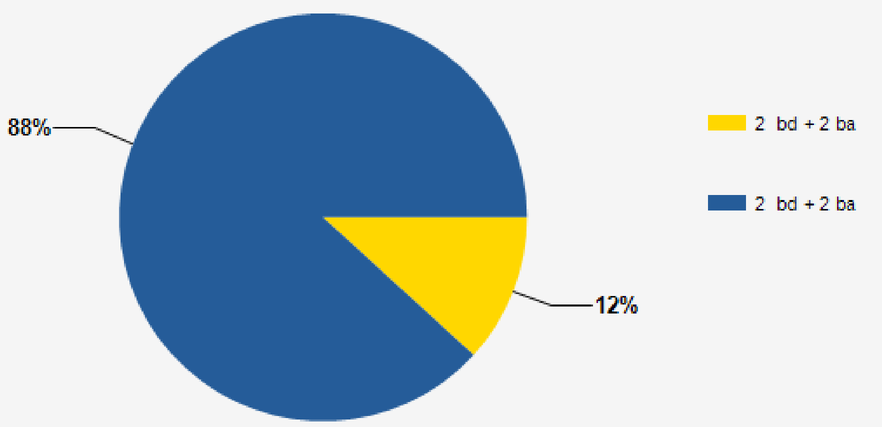
Unit Mix Summary



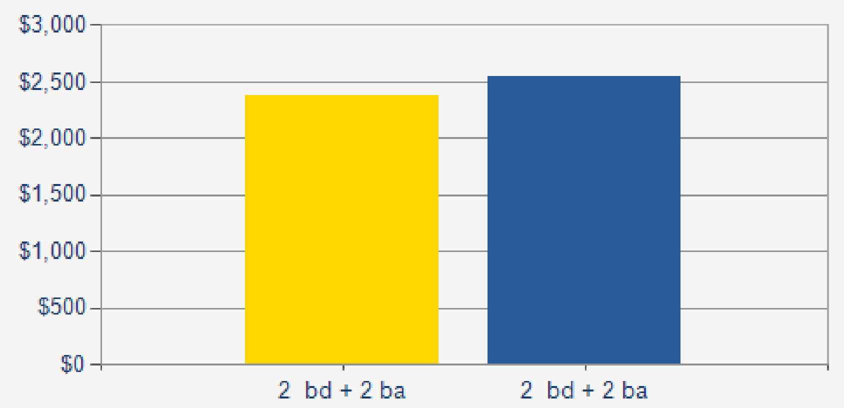
Unit Mix SF



Unit Mix Revenue



Rental Income



1127 VIRGINIA LN

02 Location

Location Summary
Local Business Map
Major Employers Map
Aerial View Map

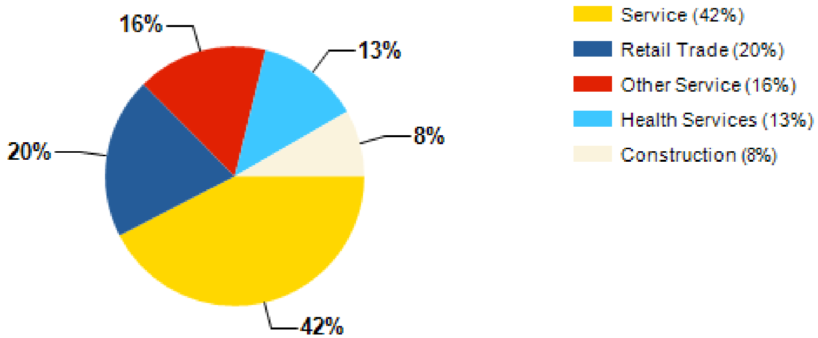
Location Summary

- 1127 Virginia Ln is located in the South Concord submarket of Concord, CA, within Contra Costa County—one of the East Bay's most established rental markets. The property sits in a suburban neighborhood with convenient access to major transportation corridors including I-680 and Highway 242, providing connectivity to Walnut Creek, Oakland, and the greater Bay Area.

  The area is supported by strong fundamentals, including a growing population and solid household incomes, making it attractive to a wide tenant base. Residents benefit from proximity to local retail centers, schools, parks, and employment hubs throughout the East Bay.

  With its combination of accessibility, stable demographics, and ongoing demand for workforce housing, South Concord continues to be a desirable location for multifamily investment.

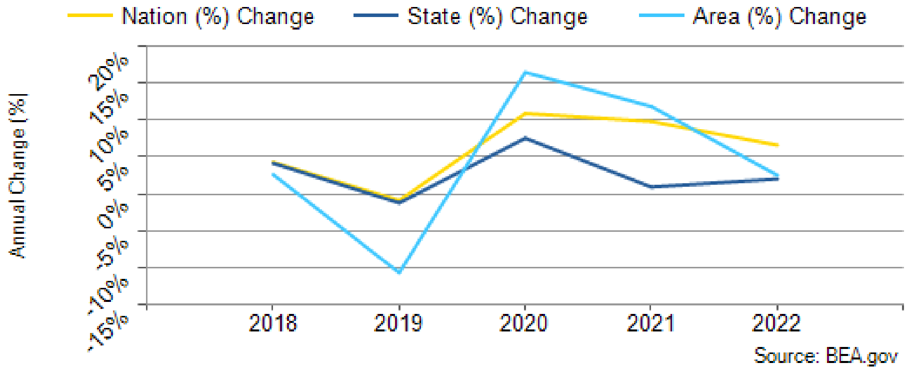
Major Industries by Employee Count



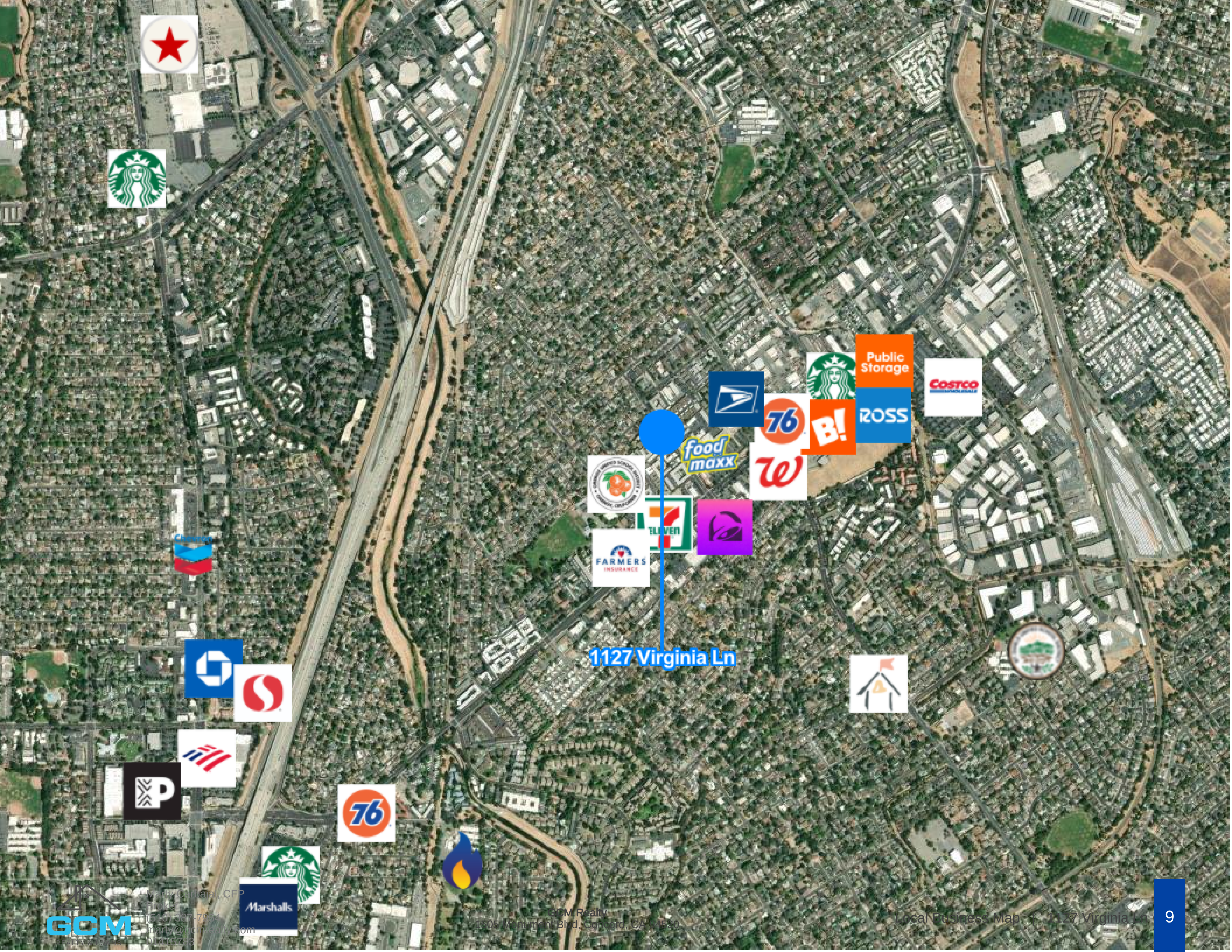
Largest Employers

Consolidated Electrical Distributors Inc	5,000 to 10,000
Vallen Distribution Inc	2,000 to 5,000
Fleetpride	2,000 to 5,000
John Muir Medical Center	1,000 to 4,999
Mt. Diablo Unified School District	1,000 to 4,999
City of Concord	500 to 999
PG&E	500 to 999
Bimbo Bakeries USA	Over 20,000

Contra Costa County GDP Trend

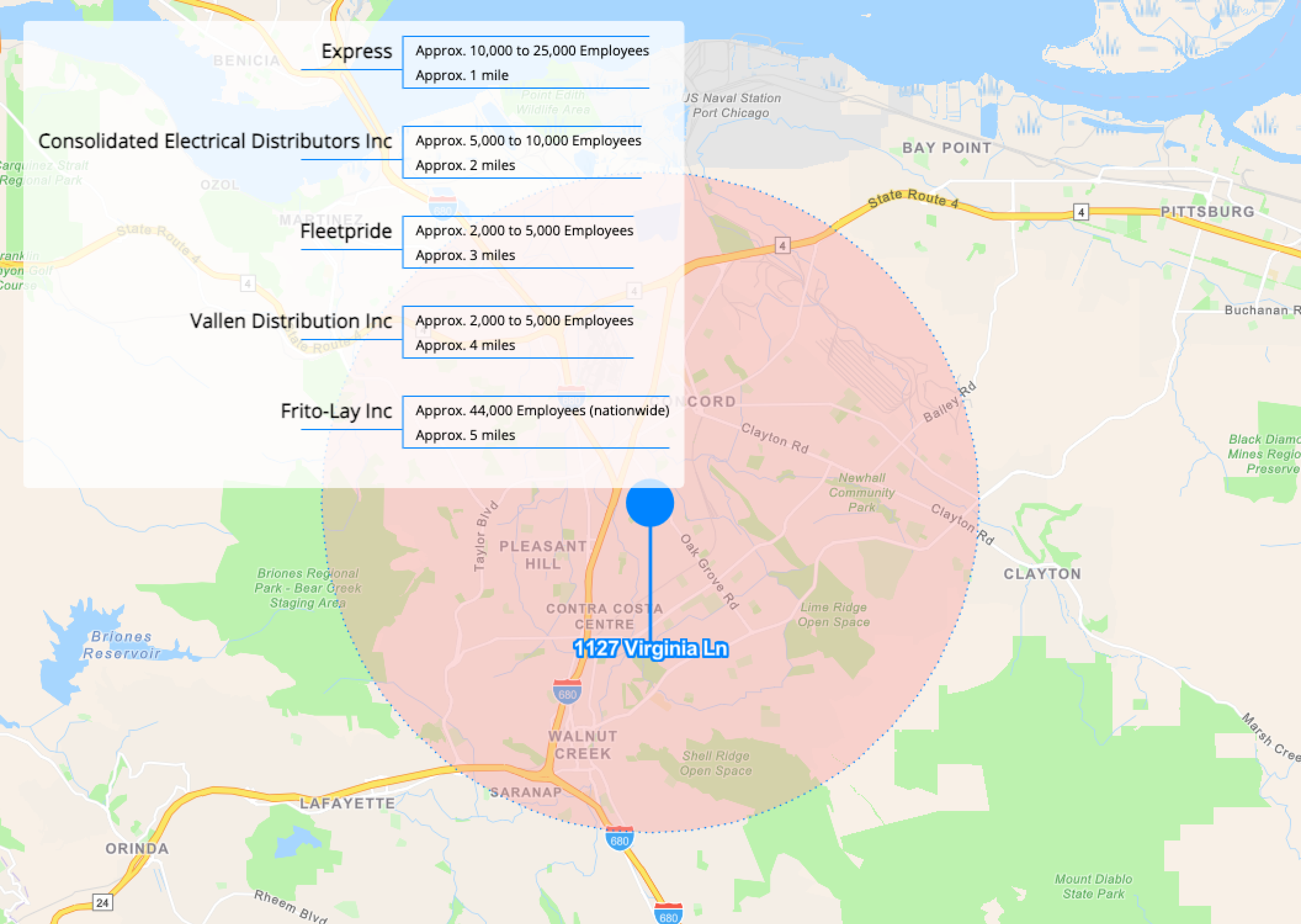


Marty Carbajal, CFP
Broker
(510) 387-7954
marty@gcmrealty.com
01415783

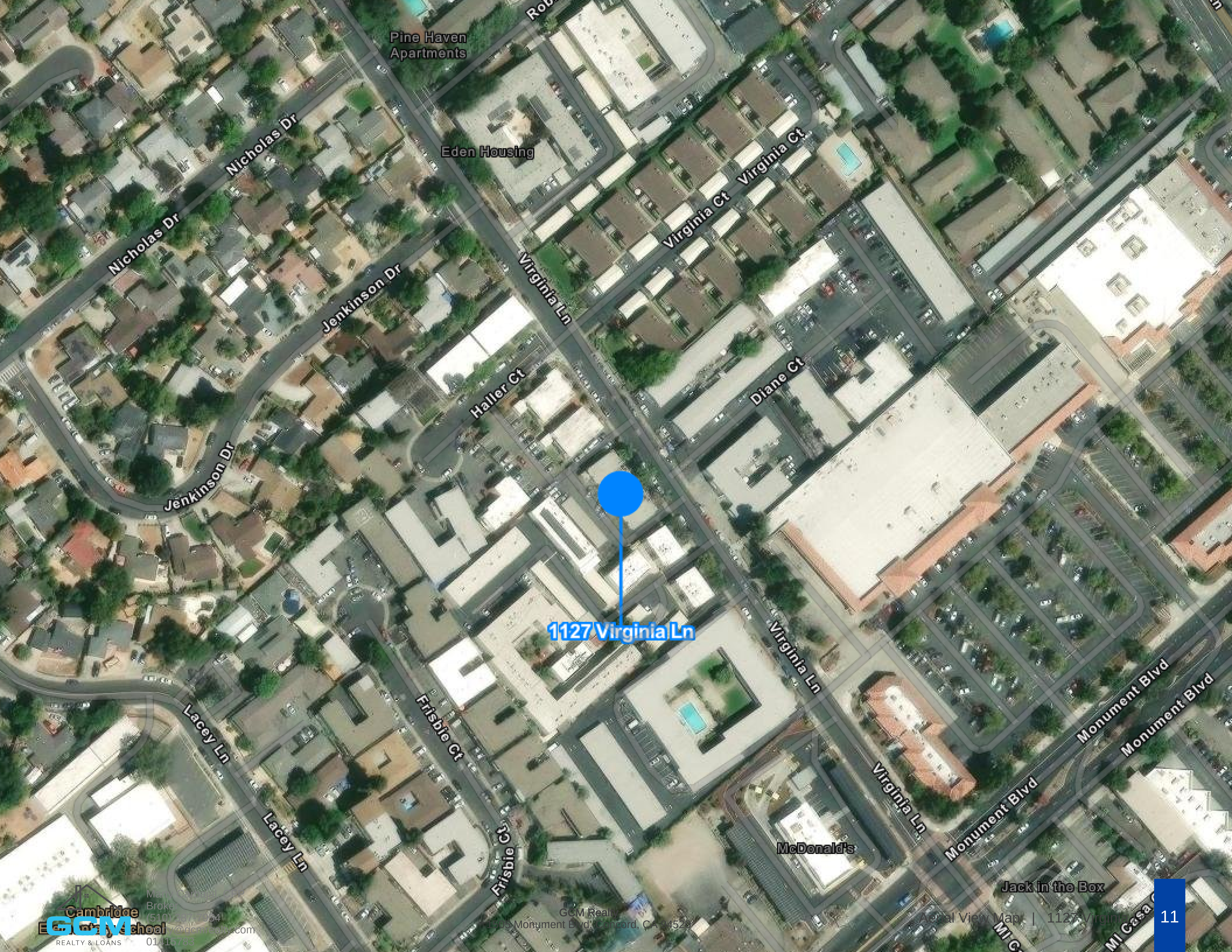


Public Storage
COSTCO
ROSS
food maxx
1127 Virginia Ln
FARMERS INSURANCE
Marshalls

Express	Approx. 10,000 to 25,000 Employees	Approx. 1 mile
Consolidated Electrical Distributors Inc	Approx. 5,000 to 10,000 Employees	Approx. 2 miles
Fleetpride	Approx. 2,000 to 5,000 Employees	Approx. 3 miles
Vallen Distribution Inc	Approx. 2,000 to 5,000 Employees	Approx. 4 miles
Frito-Lay Inc	Approx. 44,000 Employees (nationwide)	Approx. 5 miles



Marty Carbajal, CFP
Broker
(510) 387-7954
marty@gcmrealty.com
01415783


Pine Haven Apartments
Eden Housing
Nicholas Dr
Nicholas Dr
Jenkinson Dr
Jenkinson Dr
Virginia Ln
Virginia Ct
Virginia Ct
Haller Ct
Diane Ct
1127 Virginia Ln
Virginia Ln
Virginia Ln
Lacey Ln
Lacey Ln
Frisbie Ct
Frisbie Ct
Monument Blvd
Monument Blvd
Monument Blvd
McDonald's
Jack in the Box
Mi Casa Ct

1127 VIRGINIA LN

03 Property Description

Property Features
Parcel Map
Common Amenities
Unit Amenities

PROPERTY FEATURES

NUMBER OF UNITS	8
BUILDING SF	6,636
LAND SF	13,939
LAND ACRES	0.32
YEAR BUILT	1965
# OF PARCELS	1
BUILDING CLASS	C
NUMBER OF STORIES	2
NUMBER OF BUILDINGS	1
NUMBER OF PARKING SPACES	22
PARKING RATIO	2.75
POOL / JACUZZI	No
FIRE PLACE IN UNIT	No
WASHER/DRYER	On-site Laundry

UTILITIES

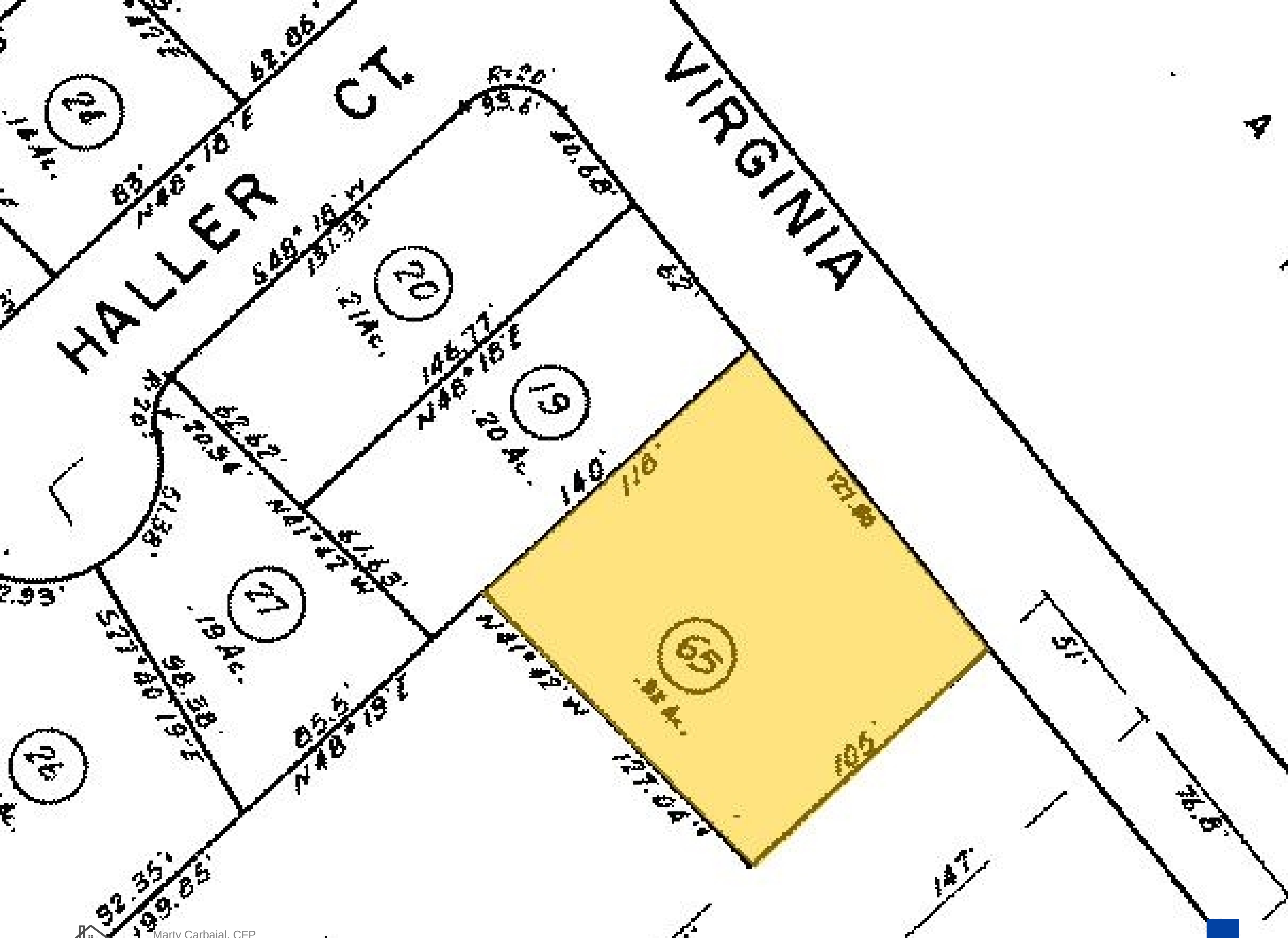
WATER	Landlord
TRASH	Landlord
GAS	Tenant
ELECTRIC	Tenant
RUBS	No

CONSTRUCTION

FOUNDATION	Slab
FRAMING	Wood
EXTERIOR	Stucco & Wood
PARKING SURFACE	Concrete
ROOF	Flat
LANDSCAPING	Front Yard, Grass

GCM
REALTY & LOANS
Marty Carbajal, CFP
Broker
(510) 387-7954
marty@gcmrealty.com
01415783

GCM Realty
1505 Monument Blvd, Concord, CA 94520



Marty Carbajal, CFP
Broker
(510) 387-7954
marty@gcmrealty.com
01415783

Common Amenities

- On-site Laundry
- Parking lot

Unit Amenities

- Balcony / patio

1127 VIRGINIA LN

04 **Rent Roll**

Rent Roll

Unit	Unit Mix	Square Feet	Rent PSF	Current Rent	Market Rent	Move-in Date
1	2 bd + 2 ba	910	$2.61	$2,373.00	$2,400.00	04/01/2021
2	2 bd + 2 ba	875	$2.84	$2,483.00	$2,400.00	10/01/2018
3	2 bd + 2 ba	875	$2.77	$2,428.00	$2,400.00	04/04/2022
4	2 bd + 2 ba	875	$2.77	$2,428.00	$2,400.00	11/15/2019
5	2 bd + 2 ba	875	$2.77	$2,428.00	$2,400.00	10/01/2018
6	2 bd + 2 ba	875	$3.03	$2,649.00	$2,400.00	03/01/2020
7	2 bd + 2 ba	875	$2.83	$2,476.00	$2,400.00	11/03/2023
8	2 bd + 2 ba	875	$2.88	$2,520.00	$2,400.00	10/01/2024
Totals / Averages		**7,035**	**$2.81**	**$19,785.00**	**$19,200.00**	

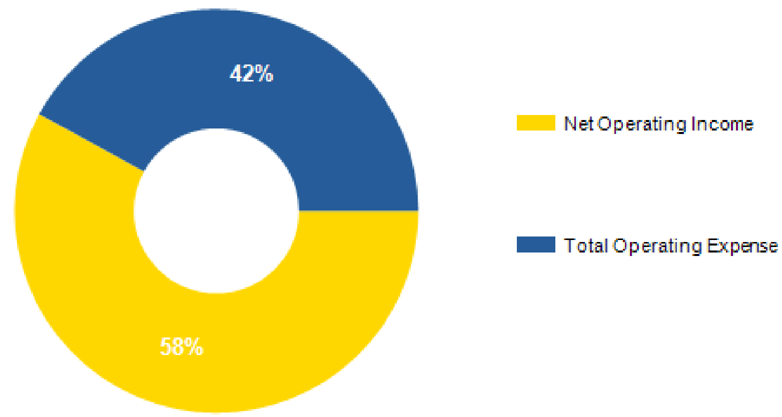
1127 VIRGINIA LN

05 Financial Analysis

Income & Expense Analysis
Multi-Year Cash Flow Assumptions
Cash Flow Analysis
Financial Metrics

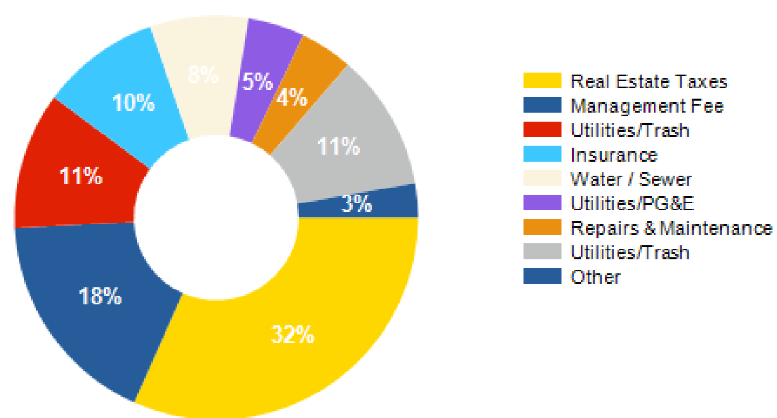
REVENUE ALLOCATION
CURRENT

INCOME	CURRENT		PRO FORMA	
Gross Scheduled Rent	$237,420		$230,400	
Gross Potential Income	**$237,420**		**$230,400**	
General Vacancy	-5.00%		-5.00%	
Effective Gross Income	**$225,549**		**$218,880**	
Less Expenses	$94,805	42.03%	$83,932	38.34%
Net Operating Income	**$130,744**		**$134,948**	



DISTRIBUTION OF EXPENSES
CURRENT

EXPENSES	CURRENT	Per Unit	PRO FORMA	Per Unit
Real Estate Taxes	$30,025	$3,753	$30,025	$3,753
Insurance	$9,047	$1,131	$9,047	$1,131
Management Fee (7.00% of GSI)	$16,619	$2,077	$16,128	$2,016
Repairs & Maintenance	$4,000	$500	$4,000	$500
Water / Sewer	$7,463	$933	$7,463	$933
Landscaping	$2,400	$300	$2,400	$300
Utilities/Trash	$10,382	$1,298	$10,382	$1,298
Utilities/PG&E	$4,308	$539	$4,308	$539
Other Expenses/Fire Extinguisher Maintenance	$179	$22	$179	$22
Utilities/Trash	$10,382	$1,298		
Total Operating Expense	**$94,805**	**$11,851**	**$83,932**	**$10,492**
Expense / SF	$14.29		$12.65	
% of EGI	42.03%		38.34%	



GLOBAL

Price	$2,500,000
MillageRate	1.20000%

EXPENSES - Growth Rates

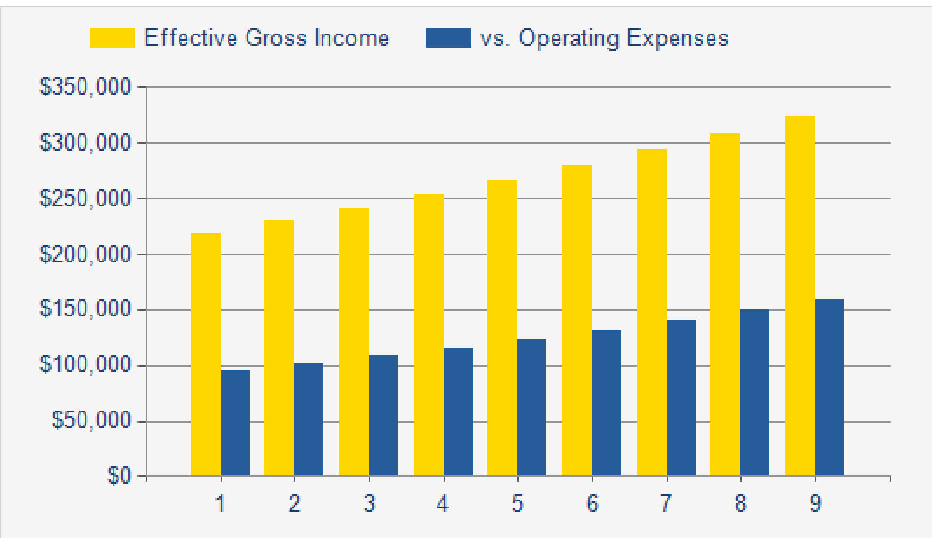
Real Estate Taxes	7.00%
Insurance	7.00%
Repairs & Maintenance	7.00%
Water / Sewer	7.00%
Landscaping	7.00%
Utilities/Trash	7.00%
Utilities/PG&E	7.00%
Other Expenses/Fire Extinguisher Maintenance	7.00%
Utilities/Trash	7.00%

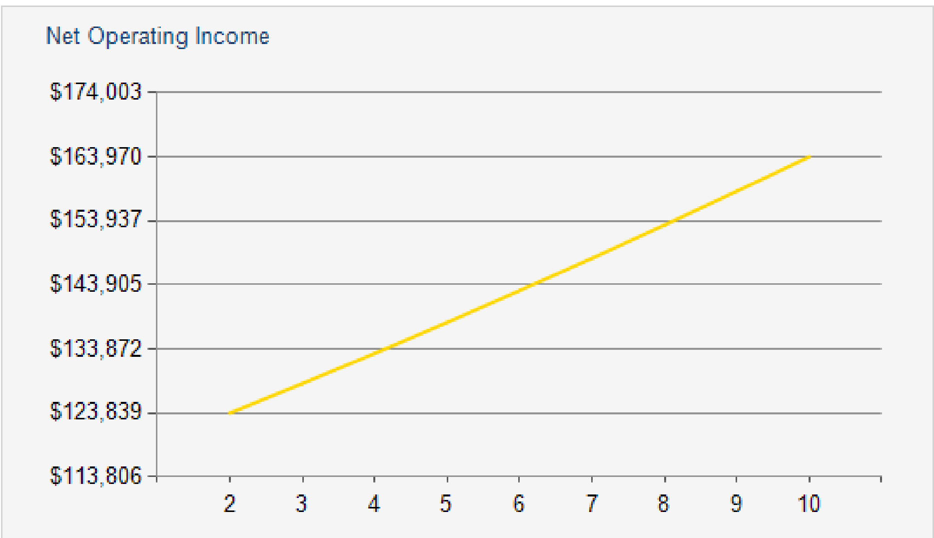
Notes Fixed Growth rate at 7%

Disclaimer: These numbers are provided as assumptions and are not guaranteed. Broker and/or Seller shall bear no responsibility if actual outcomes vary.

INCOME - Growth Rates	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Gross Scheduled Rent	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
General Vacancy	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%

Calendar Year	CURRENT	Pro Forma	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Gross Revenue										
Gross Scheduled Rent	$237,420	$230,400	$241,920	$254,016	$266,717	$280,053	$294,055	$308,758	$324,196	$340,406
General Vacancy	-5.00%	-5.00%	-5.00%	-5.00%	-5.00%	-5.00%	-5.00%	-5.00%	-5.00%	-5.00%
Effective Gross Income	**$225,549**	**$218,880**	**$229,824**	**$241,315**	**$253,381**	**$266,050**	**$279,353**	**$293,320**	**$307,986**	**$323,385**
Operating Expenses										
Real Estate Taxes	$30,025	$30,025	$32,127	$34,376	$36,782	$39,357	$42,112	$45,059	$48,214	$51,589
Insurance	$9,047	$9,047	$9,680	$10,358	$11,083	$11,859	$12,689	$13,577	$14,528	$15,544
Management Fee	$16,619	$16,128	$16,934	$17,781	$18,670	$19,604	$20,584	$21,613	$22,694	$23,828
Repairs & Maintenance	$4,000	$4,000	$4,280	$4,580	$4,900	$5,243	$5,610	$6,003	$6,423	$6,873
Water / Sewer	$7,463	$7,463	$7,985	$8,544	$9,142	$9,782	$10,467	$11,200	$11,984	$12,823
Landscaping	$2,400	$2,400	$2,568	$2,748	$2,940	$3,146	$3,366	$3,602	$3,854	$4,124
Utilities/Trash	$10,382	$10,382	$11,109	$11,886	$12,718	$13,609	$14,561	$15,581	$16,671	$17,838
Utilities/PG&E	$4,308	$4,308	$4,610	$4,932	$5,277	$5,647	$6,042	$6,465	$6,918	$7,402
Other Expenses/Fire Extinguisher Maintenance	$179	$179	$192	$205	$219	$235	$251	$269	$287	$308
Utilities/Trash	$10,382	$11,109	$11,886	$12,718	$13,609	$14,561	$15,581	$16,671	$17,838	$19,087
Total Operating Expense	**$94,805**	**$95,041**	**$101,371**	**$108,128**	**$115,342**	**$123,042**	**$131,263**	**$140,040**	**$149,410**	**$159,415**
Net Operating Income	**$130,744**	**$123,839**	**$128,453**	**$133,187**	**$138,039**	**$143,008**	**$148,089**	**$153,280**	**$158,576**	**$163,970**

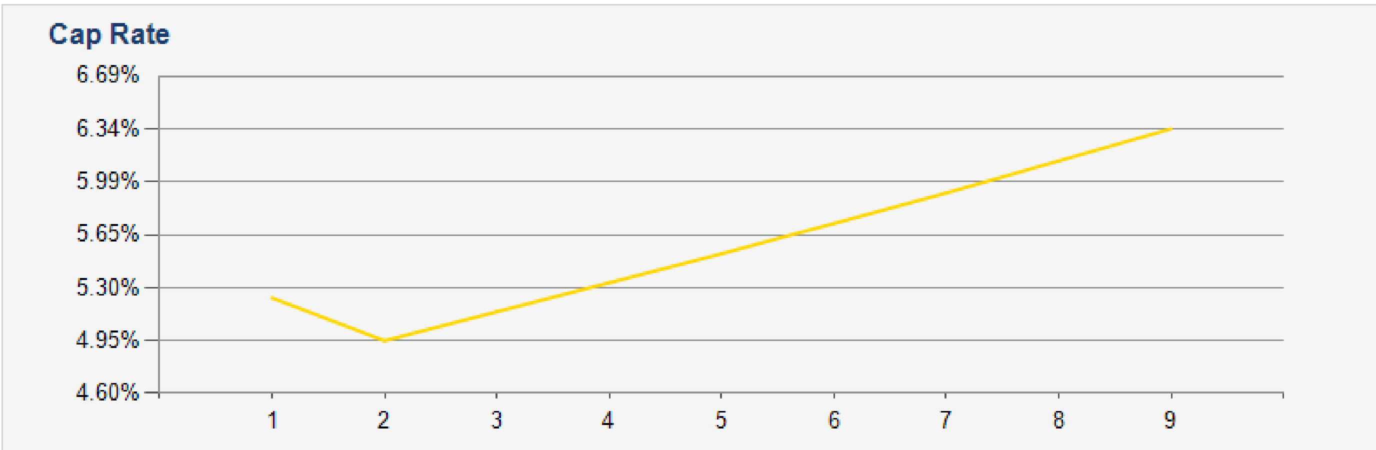


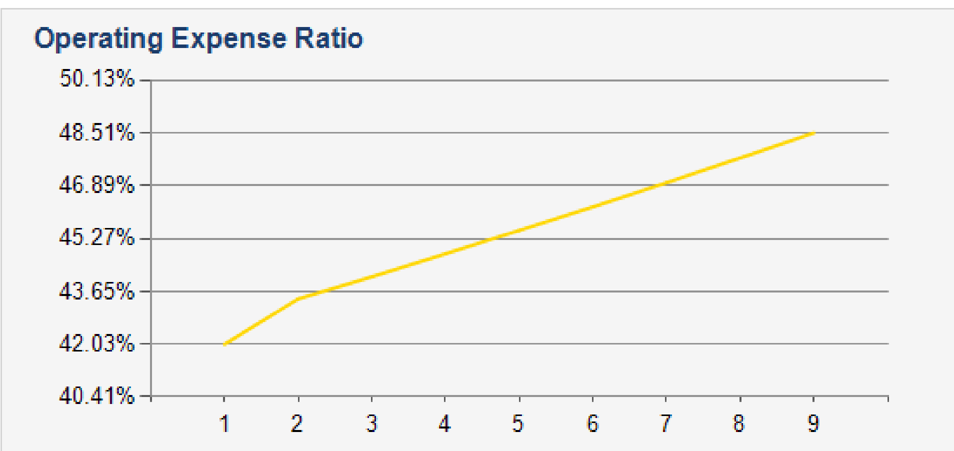


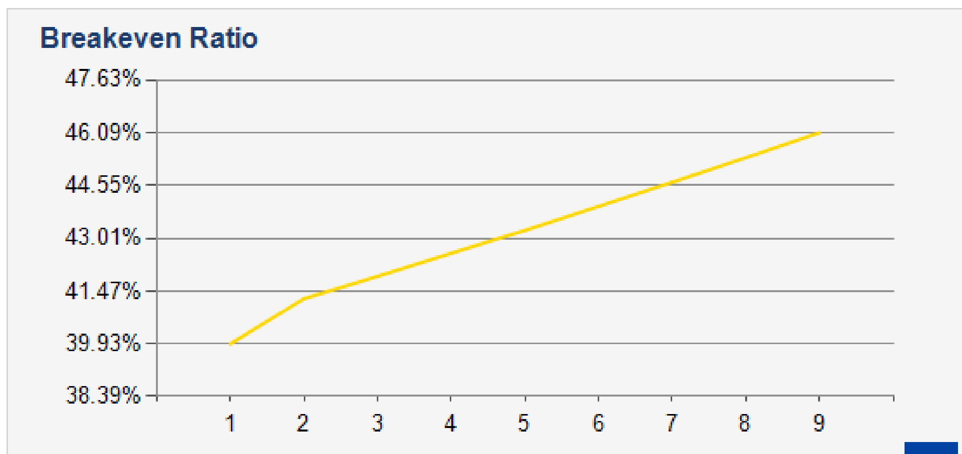
Disclaimer: These numbers are provided as assumptions and are not guaranteed. Broker and/or Seller shall bear no responsibility if actual outcomes vary.

Calendar Year	CURRENT	Pro Forma	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
CAP Rate	5.23%	4.95%	5.14%	5.33%	5.52%	5.72%	5.92%	6.13%	6.34%	6.56%
Operating Expense Ratio	42.03%	43.42%	44.10%	44.80%	45.52%	46.24%	46.98%	47.74%	48.51%	49.29%
Gross Multiplier (GRM)	10.53	10.85	10.33	9.84	9.37	8.93	8.50	8.10	7.71	7.34
Breakeven Ratio	39.93%	41.25%	41.90%	42.57%	43.24%	43.94%	44.64%	45.36%	46.09%	46.83%
Price / SF	$376.73	$376.73	$376.73	$376.73	$376.73	$376.73	$376.73	$376.73	$376.73	$376.73
Price / Unit	$312,500	$312,500	$312,500	$312,500	$312,500	$312,500	$312,500	$312,500	$312,500	$312,500
Income / SF	$33.98	$32.98	$34.63	$36.36	$38.18	$40.09	$42.09	$44.20	$46.41	$48.73
Expense / SF	$14.28	$14.32	$15.27	$16.29	$17.38	$18.54	$19.78	$21.10	$22.51	$24.02

Disclaimer: These numbers are provided as assumptions and are not guaranteed. Broker and/or Seller shall bear no responsibility if actual outcomes vary.







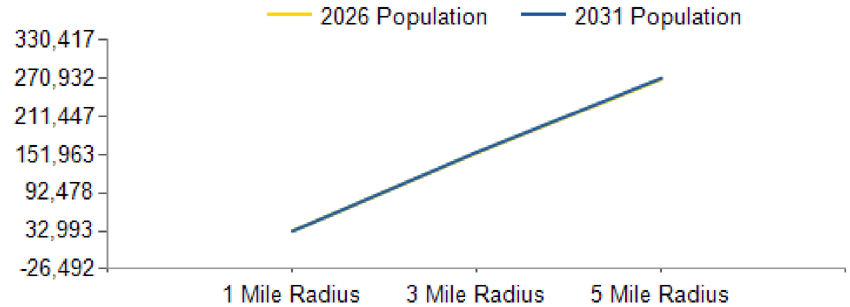
1127 VIRGINIA LN

06 Demographics

General Demographics

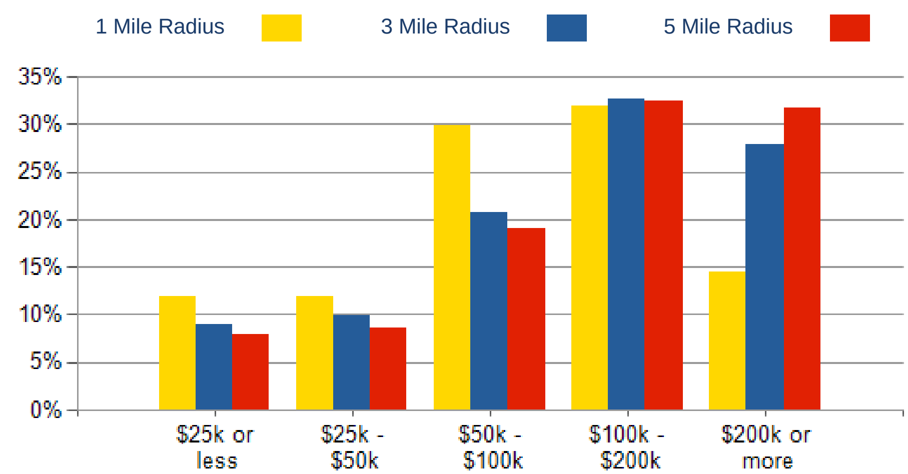
Race Demographics

POPULATION	1 MILE	3 MILE	5 MILE
2000 Population	32,065	146,630	253,524
2010 Population	32,742	147,821	256,381
2026 Population	33,058	155,131	269,414
2031 Population	32,993	155,837	270,932
2026 African American	1,451	5,155	8,391
2026 American Indian	593	1,546	2,219
2026 Asian	5,264	28,073	47,511
2026 Hispanic	16,424	42,441	62,436
2026 Other Race	10,611	22,542	29,916
2026 White	9,632	73,965	140,699
2026 Multiracial	5,313	23,154	39,617
2026-2031: Population: Growth Rate	-0.20%	0.45%	0.55%

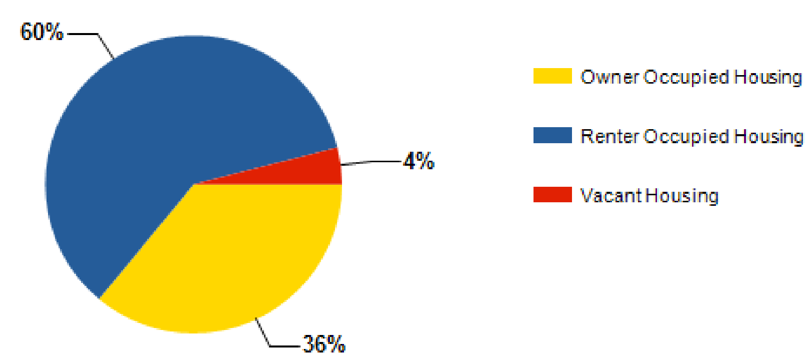


2026 HOUSEHOLD INCOME	1 MILE	3 MILE	5 MILE
less than $15,000	880	3,350	5,336
$15,000-$24,999	504	2,125	3,150
$25,000-$34,999	509	2,088	3,282
$35,000-$49,999	883	3,931	5,983
$50,000-$74,999	1,973	6,886	10,706
$75,000-$99,999	1,498	5,820	9,801
$100,000-$149,999	2,235	10,685	18,656
$150,000-$199,999	1,473	9,274	16,214
$200,000 or greater	1,691	17,140	34,111
Median HH Income	$91,501	$128,743	$139,632
Average HH Income	$120,958	$170,665	$188,152

2026 Household Income



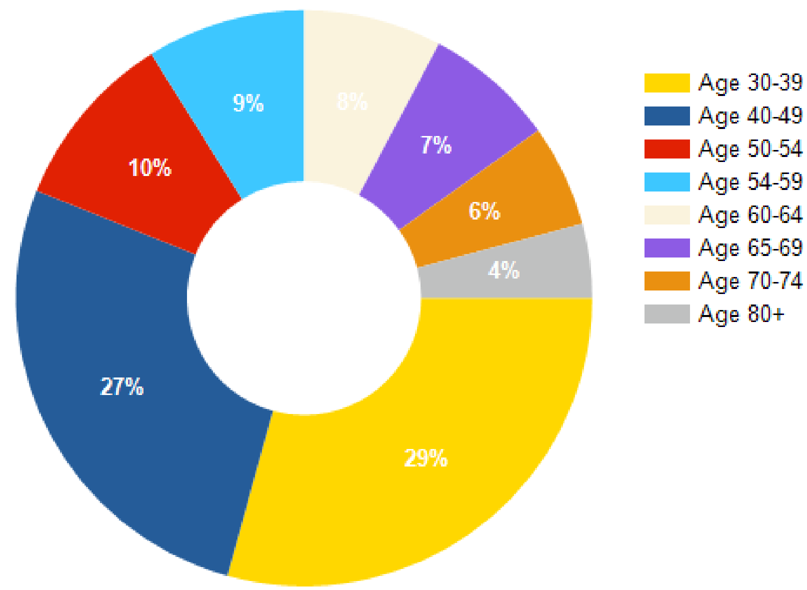
2026 Own vs. Rent - 1 Mile Radius



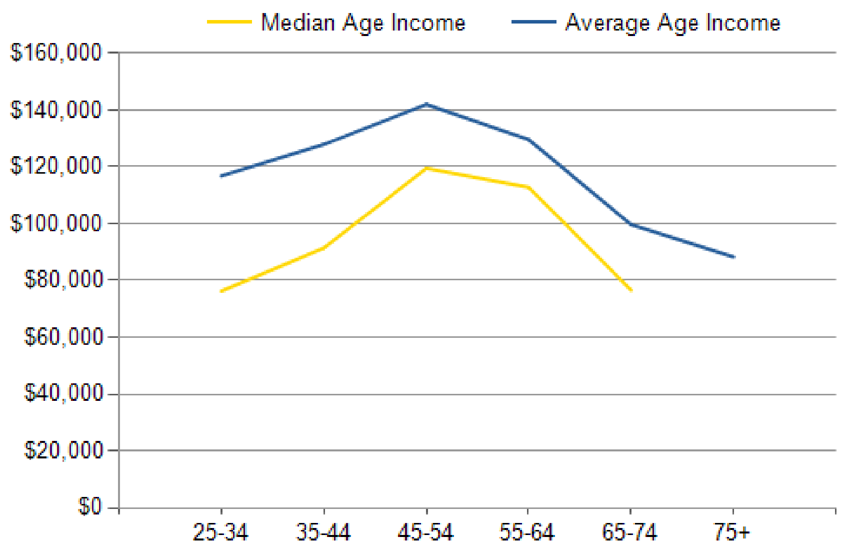
Source: esri

2026 POPULATION BY AGE	1 MILE	3 MILE	5 MILE
2026 Population Age 30-34	2,756	11,072	18,136
2026 Population Age 35-39	2,800	12,359	20,313
2026 Population Age 40-44	2,698	12,519	20,972
2026 Population Age 45-49	2,386	10,542	18,099
2026 Population Age 50-54	1,900	9,217	16,369
2026 Population Age 55-59	1,691	9,134	16,496
2026 Population Age 60-64	1,468	9,170	16,670
2026 Population Age 65-69	1,393	8,608	15,792
2026 Population Age 70-74	1,086	7,273	13,474
2026 Population Age 75-79	791	6,024	11,369
2026 Population Age 80-84	454	3,640	7,005
2026 Population Age 85+	365	3,738	6,676
2026 Population Age 18+	25,346	123,611	215,564
2026 Median Age	36	41	42
2031 Median Age	37	42	43

Population By Age

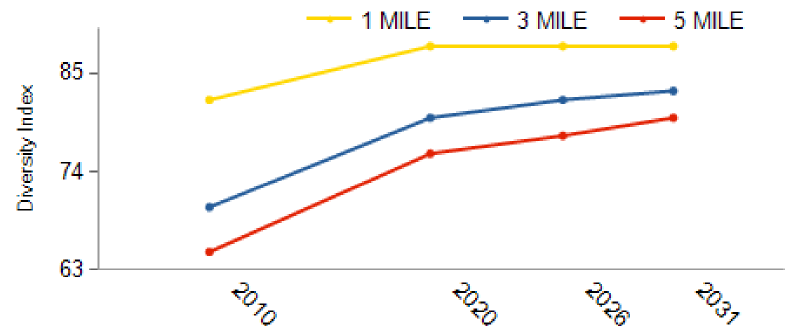


2026 INCOME BY AGE	1 MILE	3 MILE	5 MILE
Median Household Income 25-34	$76,295	$132,181	$144,640
Average Household Income 25-34	$116,779	$172,314	$191,900
Median Household Income 35-44	$91,413	$155,158	$163,940
Average Household Income 35-44	$127,872	$194,249	$213,994
Median Household Income 45-54	$119,461	$163,879	$177,394
Average Household Income 45-54	$141,966	$202,555	$220,879
Median Household Income 55-64	$112,785	$141,683	$151,899
Average Household Income 55-64	$129,572	$182,513	$201,389
Median Household Income 65-74	$76,600	$94,957	$108,947
Average Household Income 65-74	$99,641	$146,354	$167,837
Average Household Income 75+	$88,263	$118,533	$132,397



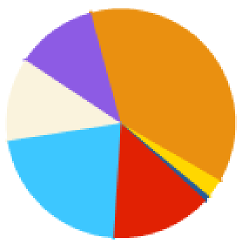
DIVERSITY INDEX	1 MILE	3 MILE	5 MILE
Diversity Index (+5 years)	88	83	80
Diversity Index (current year)	88	82	78
Diversity Index (2020)	88	80	76
Diversity Index (2010)	82	70	65

POPULATION DIVERSITY

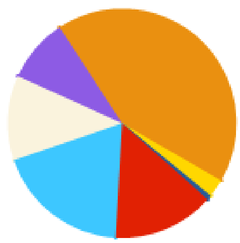


POPULATION BY RACE

1 MILE



3 MILE

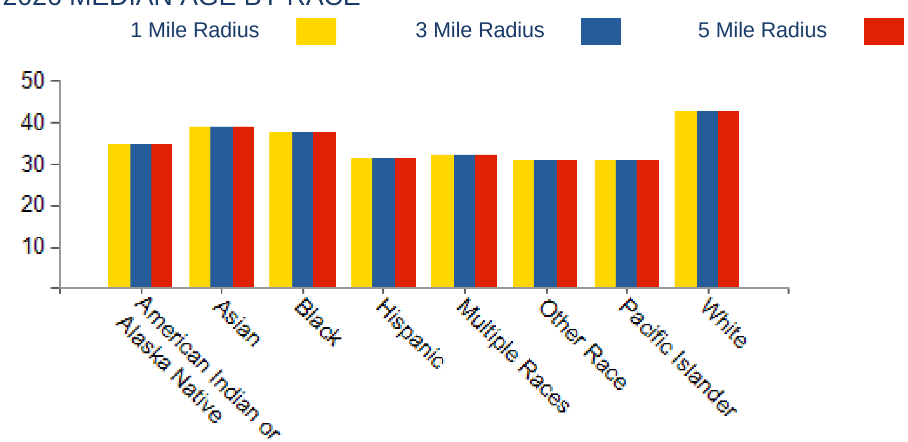


5 MILE

2026 MEDIAN AGE BY RACE	1 MILE	3 MILE	5 MILE
Median American Indian/Alaska Native Age	35	38	39
Median Asian Age	39	41	42
Median Black Age	37	39	39
Median Hispanic Age	31	33	33
Median Multiple Races Age	32	32	31
Median Other Race Age	31	34	34
Median Pacific Islander Age	31	36	38
Median White Age	42	47	48

2026 POPULATION BY RACE	1 MILE	3 MILE	5 MILE
African American	3%	3%	3%
American Indian	1%	1%	1%
Asian	11%	14%	14%
Hispanic	33%	22%	19%
Multiracial	11%	12%	12%
Other Race	22%	11%	9%
White	20%	38%	43%

2026 MEDIAN AGE BY RACE



Marty Carbajal, CFP
Broker
(510) 387-7954
marty@gcmrealty.com
01415783

1127 VIRGINIA LN

07 **Company Profile**

Company Bio

Advisor Profile

GCM Realty was founded by a real estate professional well versed in the intricacies of commercial real estate. Our company was built around the idea that we could help ordinary people in realizing extraordinary things.

Our Mission

GCM Realty mission is to set the standard of high performance and market commercial properties for the success of our clients in achieving the highest value for their investment. We strive to have our clients achieve the best return of investment as possible. The key to our growth and prosperity is a direct result of our exceptional team and our focus in placing our client interest in the forefront. We are firm believers of passive income investments as an avenue for our clients to realize financial independence.

About Our Broker

Marty Carbajal, CFP

I am fortunate to have the backing of a very good team of experts and professionals that support our mission and manage the most difficult situations to help individuals to create wealth and peace of mind through passive income investing.

I can count on a Business and Management degree, advanced studies in Financial Engineering from UC Berkeley. Additionally, as a Certified Financial Planner (CFP) I am particularly qualified to advise clients on the best course of action to take, to help clients make profitable decisions in augmenting their portfolio of properties profitably.

Marty Carbajal, CFP
Broker

I have been a realtor since 2002 and a real estate broker since 2009.
A real estate investor since 1998 managing over 500 apartment units with a specialty in multi-family and commercial properties.
Over the years, I have been involved in over $200 million in transactions as a principal and representing buyers & sellers.
During my tenure I have done fix and flip properties and follow the BRRRR method to financial independence.
As a Certified Financial Planner (CFP) since 1995 educated in the intricacies of 1031 exchanges, mutual funds, bonds and real estate as financial vehicles to fund retirement and lifestyle choices.
As an insurance broker since 1986 I created one of the largest Farmers Insurance agencies in California specializing in business insurance for over 400 businesses and over 3000 families.

I have training in Financial Engineering and Investment Management from UC Berkeley Extension, I have been a Certified Financial Planner since 1995 and an insurance broker since 1986. I graduated from the University of Phoenix with a Bachelors of Science in Business in 2013
Training as a Certified Financial Planner (1995)

I am affiliated with the National Association of Realtors, the California Association of Realtors, the Contra Costa Association of Realtors, and the Multiple Listing System.

I reside in the town of Danville with my wife of 30 years. I am originally from Mexico City and have been living in the U.S. since 1985. I speak English and Spanish fluently.
My wife and I have 4 grown children that live in Martinez, Santa Rosa and Boston.
I am a firm believer of passive income and real estate investments that will allow you to fulfill your wealth creation dreams.
I enjoy networking with people and providing referrals to all sorts of professionals. And I am never too busy to receive referrals as well. I treat all my clients honorably and with the highest standards of professionalism. You would enjoy working with me. Give it a try.

1127 Virginia Ln

CONFIDENTIALITY and DISCLAIMER

The information contained in the following offering memorandum is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it from GCM Realty and it should not be made available to any other person or entity without the written consent of GCM Realty.

By taking possession of and reviewing the information contained herein the recipient agrees to hold and treat all such information in the strictest confidence. The recipient further agrees that recipient will not photocopy or duplicate any part of the offering memorandum. If you have no interest in the subject property, please promptly return this offering memorandum to GCM Realty. This offering memorandum has been prepared to provide summary, unverified financial and physical information to prospective purchasers, and to establish only a preliminary level of interest in the subject property.

The information contained herein is not a substitute for a thorough due diligence investigation. GCM Realty has not made any investigation, and makes no warranty or representation with respect to the income or expenses for the subject property, the future projected financial performance of the property, the size and square footage of the property and improvements, the presence or absence of contaminating substances, PCBs or asbestos, the compliance with local, state and federal regulations, the physical condition of the improvements thereon, or financial condition or business prospects of any tenant, or any tenant's plans or intentions to continue its occupancy of the subject property.

The information contained in this offering memorandum has been obtained from sources we believe reliable; however, GCM Realty has not verified, and will not verify, any of the information contained herein, nor has GCM Realty conducted any investigation regarding these matters and makes no warranty or representation whatsoever regarding the accuracy or completeness of the information provided. All potential buyers must take appropriate measures to verify all of the information set forth herein. Prospective buyers shall be responsible for their costs and expenses of investigating the subject property.

Exclusively Marketed by:

Marty Carbajal, CFP
GCM Realty
Broker
(510) 387-7954
marty@gcmrealty.com
01415783