



STRATFORD ARMS

35 Apartment Homes

1397 East Washington Avenue,
El Cajon, California 92019



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Multifamily Advisors

Eric Comer - Lead Broker

858.369.3084
 ecomer@kiddermathews.com
 LIC #00842230

Jim Neil

858.369.3083
 jneil@kiddermathews.com
 LIC #01352736

Merrick Matricardi

858.369.3085
 merrickm@kiddermathews.com
 LIC #01348986



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The Offering

1397 EAST WASHINGTON AVENUE
EL CAJON, CA 92019

Kidder Mathews is pleased to present, Stratford Arms, a 35-unit apartment community located in El Cajon, California. Stratford Arms features all two-bedroom floor plans, 29 of which are two-story townhomes.

The property is unique with two large open areas giving residents a feeling of space and community. Furthermore parking and entry is secured. The immediate area is family-friendly with nearby schools, shopping and recreation.

Kidder Mathews invites you to learn more about Stratford Arms Apartments by reviewing this Offering Memorandum and then touring the Property with us. Please contact Eric Comer to arrange a site visit or for answers to questions regarding the investment offering.



INVESTMENT SUMMARY

Offering Price	\$8,100,000
Units	35
Total Square Feet	31,190
Year Completed	1978
Price per Unit	\$231,429
Price per SF	\$258
Cap Rate	4.3%
Market Cap	4.8%
Market GRM	12.2

Investment Highlights

DESIRABLE UNIT MIX

Stratford Apartments features an ideal unit mix of all two-bedroom floor plans, of which 29 are town home style units and six are single story. Additionally, eight units have large private yards that rent for a premium.

CLOSE TO RETAIL AND SHOPPING

Residents are walking distance to several convenient amenities including CVS, Starbucks, Crunch Gym and Harvest Ranch Market. Approximately 10 minutes Northwest of Stratford Arms Apartments is San Diego's the Westfield Parkway Plaza which is anchored by Macy's, Sears, Wal-Mart, JCPenny and Regal Cinemas and features over 100 stores and restaurants.

CLOSE TO TRANSPORTATION

Stratford Arms Apartments is located South of the Interstate 8, offering immediate access to all major employment centers of central San Diego County. Additionally, the property is just under 3 miles away from the El Cajon Trolley Station, which is served by the Green and Orange Line of San Diego Metropolitan Transit System.

CLOSE TO SCHOOLS & RECREATION

Neighborhood schools are Meridian Elementary, Montgomery Elementary and Valhalla High School. Additionally, nearby recreation includes the 10-acre parkland and skate park John F. Kennedy Park, the 18-acre Wells Dog Park, the Bostonia Park & Recreation and much more.

VALUE-ADD OPPORTUNITY

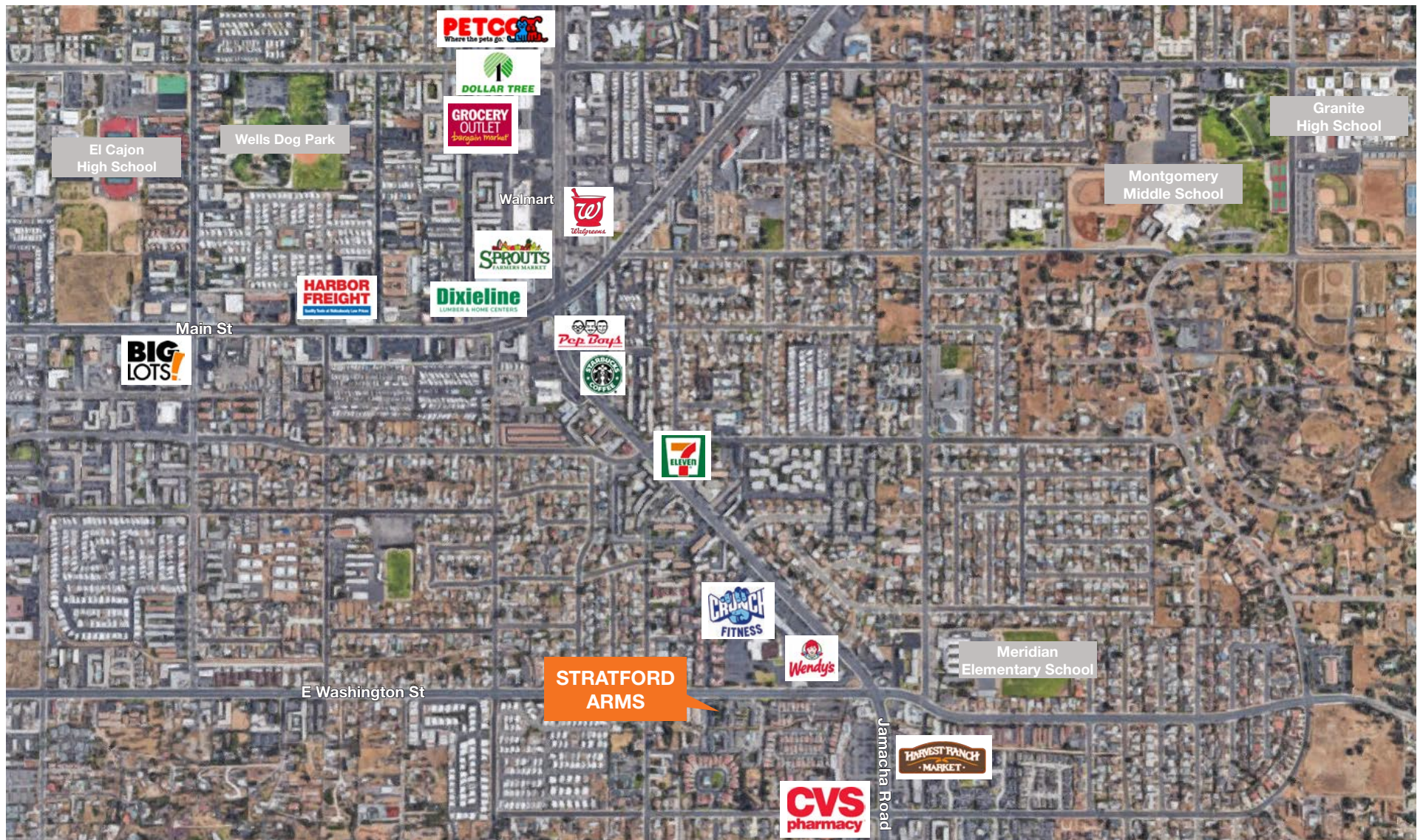
While extremely well maintained, only 4 unit interiors have been upgraded. Stratford Arms offers a buyer the opportunity to refresh the building and upgrade the remaining interiors to give the complex a new look and increase rents further.

POSITIVE RENTAL MARKET IN EL CAJON

El Cajon had the nation's 12th-highest rate of year-over-year growth in apartment rent, according Yardi Matrix. The occupancy rate was 97.3% for the submarket in 1Q 2017.



Amenities Survey





APARTMENT FEATURES

Spacious Walk-In Closet

Patios

Dishwashers

Air Conditioning

Mostly Townhomes

COMMUNITY AMENITIES

Swimming Pool

Sundeck

Common Laundry Facility

Two Landscaped Courtyards with Matured Trees

Gated Parking

Secured Entry

Property Description



Property Description

BUILDING DESCRIPTION

Property Address	1397 E Washington Avenue, El Cajon, CA 92019
Number of Units	35
Total Net Rentable	31,190 square feet (tax assessor states 31,122 sf)
Assessor Parcel No.	514-012-48-00
Year Built	1978
Land Area	1.66 acres (72,310 square feet)
Residential Density	21 units/acre
Building Configuration	The property consists of five 2-story buildings and a single story building. The Washington Channel Basin transects the property from East to West. There is a driveway and pedestrian path providing access across the channel.
Exterior Finishes	Stucco, Wood, Decorative Brick
Roof Covering	Pitched, shingle roofs
Windows	Single pane aluminum
Electric	90 amp service to units
Parking	68 total surface spaces; 64 assigned, 1 handicap, 3 visitors
Parking Ratio	1.94 parking spaces per unit



UNIT MIX

Description	Count	SF	Total SF
2 bed/1.5 bath - town home	29	910	26,100
2 bed/1 bath	6	800	5,250
Total/Average	35	891	31,350



MECHANICAL/ELECTRIC/PLUMBING

Heating & A/C	Wall unit air conditioning and electric in-wall heater
Hot Water Supply	Central boilers
Water Metering	Master
Plumbing Type	Copper
Cooking Energy	Electric
Laundry	Common laundry room, with three (3) washers and four (4) dryers. The washers and dryers are owned.

UTILITY SUMMARY

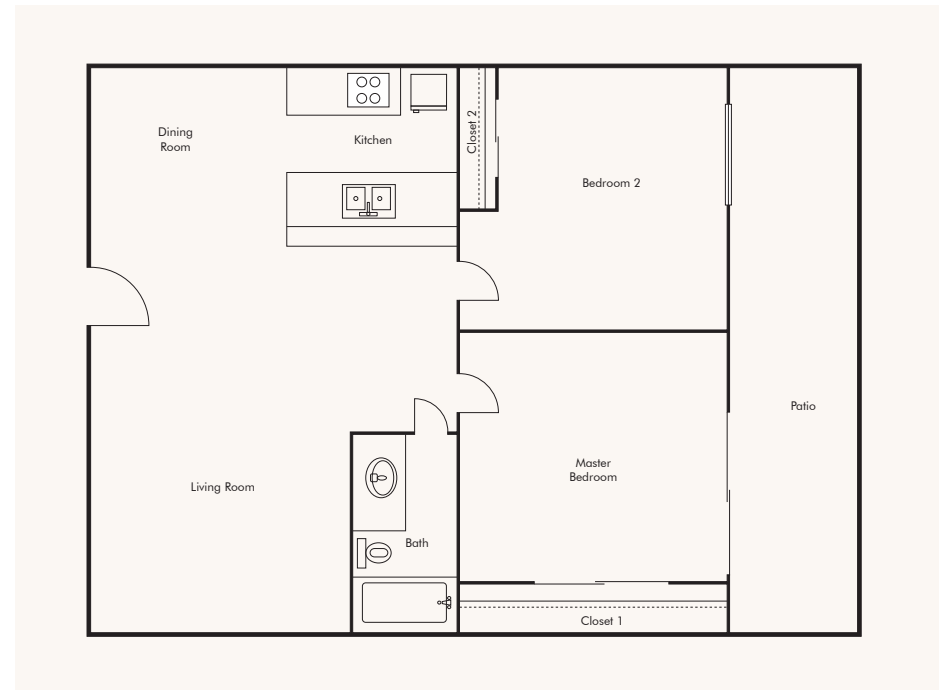
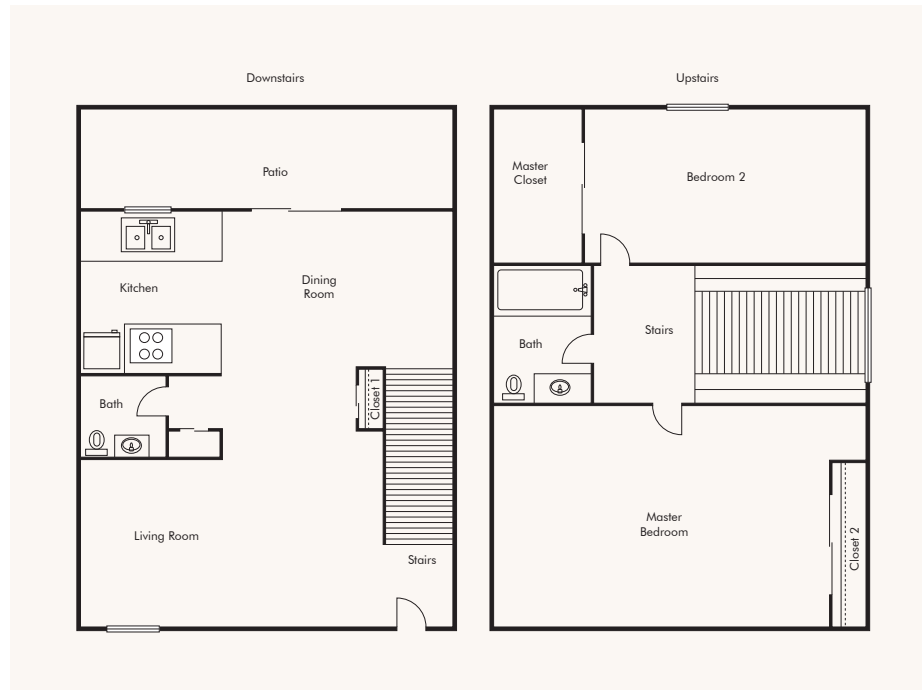
Type	Provider	Paid By	Billing Method
Sewer	City of El Cajon	RUBS	Direct Bill to Owner
Water	Helix Water District	RUBS	Direct Bill to Owner
Trash	Waste Management	RUBS	Direct Bill to Owner
Electric	San Diego Gas & Electric	Resident	Direct Bill
Gas	San Diego Gas & Electric	RUBS	Direct Bill to Owner
Phone/Internet/TV	AT&T / Cox	Resident	Direct Bill

MECHANICAL/ELECTRIC/PLUMBING

Jurisdiction	San Diego County
Tax ID Number	514-012-48-00
Millage Rate	1.20225%
Fixed Assessments	\$465
Tax Year	2016-2017



Floor Plans



29 TOTAL

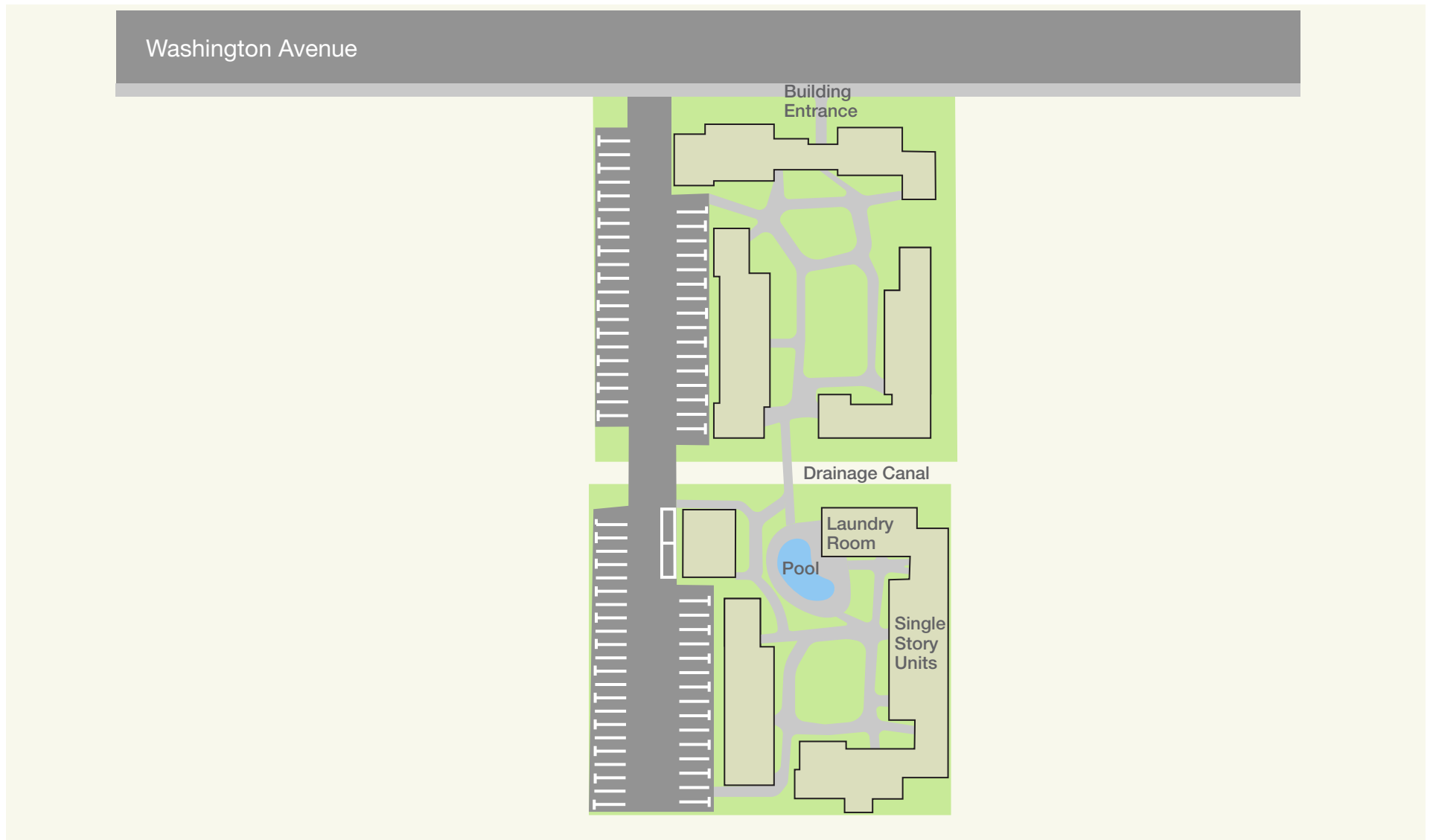
2 Bedroom, 1.5 Bathrooms - Townhouse
±910 SF

6 TOTAL

2 Bedroom, 1 Bathrooms
±800 SF

*Floor plans may vary by location

Site Plan



Financial Summary

Purchase Price	\$8,100,000
Price Per Unit	\$231,429
Price Per SF	\$258
Down Payment	\$2,700,000
% Down	33%
Cap Rate	4.3%
GRM	13.5
Market Cap Rate	4.8%
Market GRM	12.2

INCOME SUMMARY

# Units	Unit Type	Sq. Ft.	Total Sq.Ft.	\$ Rent	\$/Sq.Ft.	Total Rent	\$ Market	\$/Sq.Ft.	Total Market
3	2bd/1ba - Flat	800	2,400	\$1,350	\$1.69	\$4,050	\$1,500	\$1.88	\$4,500
3	2bd/1ba - lge yard	800	2,400	\$1,325	\$1.66	\$3,975	\$1,525	\$1.91	\$4,575
22	2b/1.5b - TH	910	20,020	\$1,421	\$1.56	\$31,262	\$1,575	\$1.73	\$34,650
2	2bd/1.5 ba - TH Renovated	910	1,820	\$1,510	\$1.66	\$3,020	\$1,650	\$1.81	\$3,300
3	2b/1.5b - TH lge yard	910	2,730	\$1,465	\$1.61	\$4,395	\$1,600	\$1.76	\$4,800
2	2b/1.5b - TH Renov - lge yd	910	1,820	\$1,550	\$1.70	\$3,100	\$1,675	\$1.84	\$3,350
35	Total/Avg	891	31,190	\$1,423	\$1.60	\$49,802	\$1,576	\$1.11	\$55,175

ANNUALIZED GROSS INCOME

Vacancy Loss	1%	3%	\$597,624	\$662,100
Employee Lodging			(\$3,764)	(\$19,863)
			(\$16,175)	(\$19,200)

ADJUSTED GROSS INCOME

RUBS	\$577,685	\$623,037
Laundry	\$27,135	\$27,135
Misc Income (credit check, late fees, NSF)	\$3,035	\$3,035
	\$5,241	\$5,241

EFFECTIVE GROSS INCOME

Less Estimated Expenses:		\$/UNIT	T-12	Proforma		
Property Tax	1.20225%	\$2,782	\$97,382	\$97,382		
Fixed Assessments		\$13	\$465	\$465		
Insurance - Liability		\$136	\$4,771	\$4,771		
<u>Controllable Expenses</u>						
Payroll		\$1,231	\$43,090	\$40,000		
Administrative		\$317	\$9,516	\$7,500		
Marketing/Advertising		\$146	\$4,375	\$2,500		
Repairs & Maintenance		\$514	\$17,982	\$15,000		
Contract Services			\$11,573	\$10,000		
Turn-Over		\$71	\$2,480	\$2,500		
Utilities		\$1,824	\$63,841	\$63,841		
Offsite Mgmt	3.50%	\$593	\$17,788	\$21,458		
Exp./unit:			\$7,808	\$7,629	(\$265,418)	(\$267,014)
Exp/psf:			\$8.76	\$8.56		
Exp. % of SGI:			46%	44%		

NET OPERATING INCOME

Amortization		30				
Rate			3.75%			
Debt Service	\$5,400,000 @				\$300,099	\$300,099
CASH FLOW					\$47,579	\$91,335

% Return on Down Payment 1.76% 3.38%

Return on Equity(plus debt paydown) \$146,872 \$190,628
% Return on Equity 5.44% 7.06%

Income Notes:

- In-Place Rent is the average rent of occupied units and includes the rent increases for July & Aug. Management has provided rent increase notices to 10 units for a total monthly increase in rental income of \$1180.
- Trailing-12 is from April 2017
- Proforma Employee rent credit assumes a 2b/1.5b - TH with Yard at market rent.

Expense Assumptions/Notes

- Property Taxes are based upon Sale price and the millage rate.
- Management Fee is estimated at 3.5% of the Effective Gross Income and is adjusted for Market
- Trailing-12 is from April 2017 and does not include capital improvements
- Assumes new financing. Existing loan can be paid off without penalty and is low loan to value.

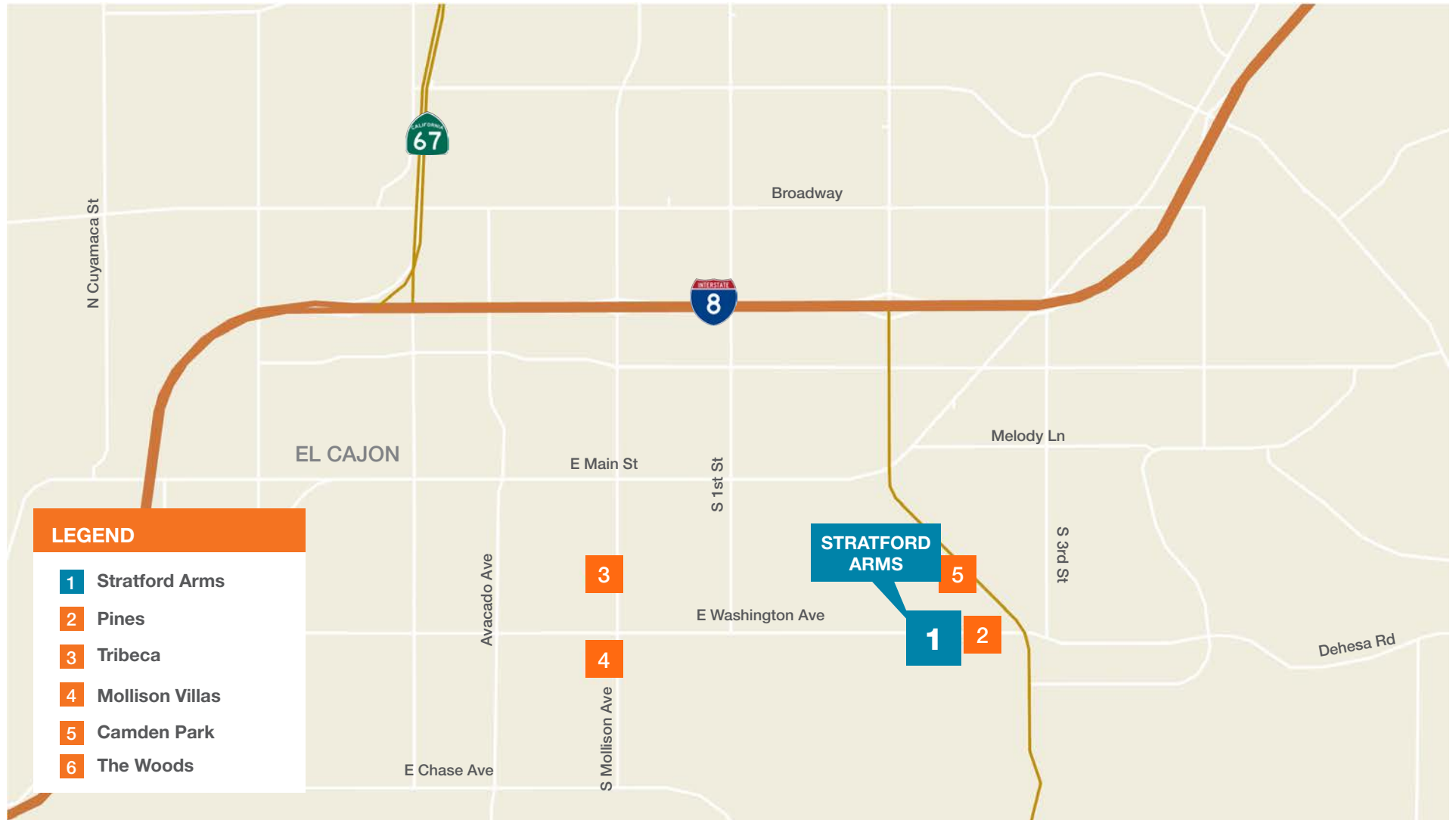


Rent Comparables



PROPERTY	Stratford Arms	Pines	Tribeca	Mollison Villas	Camden Park	The Woods
Address	1397 E Washington Ave	1423 E Washington Ave	520 S Mollison Ave	758 S Mollison Ave	525 Camden Ave	480 Jamacha Road
# of Units	35	59	68	62	70	32
Year Built	1978	1978	1977	1978	1988	1977
1 BR/1 BA		30	24		31 (76% remodeled)	
Rent		\$1,225-\$1,375	\$1,495		\$1,425	
SF		650	729		657	
Rent/SF		\$1.88-\$2.12	\$2.05		\$1.70	
2 BR/1 BA	6	29		62		
Rent	\$1,450-\$1,525	\$1,425-\$1,575		\$1,425-\$1,475		
SF	800	875		825-850		
Rent/SF	\$1.81-\$1.91	\$1.63-\$1.80		\$1.73-\$1.74		
2 BR/2 BA	29 TH (1.5 Baths)		33		39 (76% remodeled)	32
Rent	\$1,575 - \$1,650		\$1,625		\$1,785	\$1,500-\$1,565
SF	910		858		988	917
Rent/SF	\$1.73-\$1.81		\$1.89		\$1.41	\$1.64-\$1.71
3 BR/2 BA			11			
Rent			\$1,895			
SF			1,014			
Rent/SF			\$1.87			
Property Amenities	Pool, Landscaped Courtyards, Secured Access	Pool, Landscaped Courtyards, Patio/Balcony	Courtyard, Club House, Pool, Secured Access, Patio/Balcony	Pool & Spa, Landscaped Courtyards	Pool & Spa, Clubhouse, Courtyard, Patio/Balcony	Pool & Spa, Secured Access
Laundry	Common Laundry	Common Laundry	Laundry in most units	Common Laundry	In Unit & Common Laundry	Common Laundry
Parking	Surface Parking	Surface Parking	Surface Parking	Surface Parking	Covered Parking & Garages available for extra charge	Surface Parking
Utility Bill Back	RUBS	None	RUBS	None	RUBS	None

Rent Comparables Map

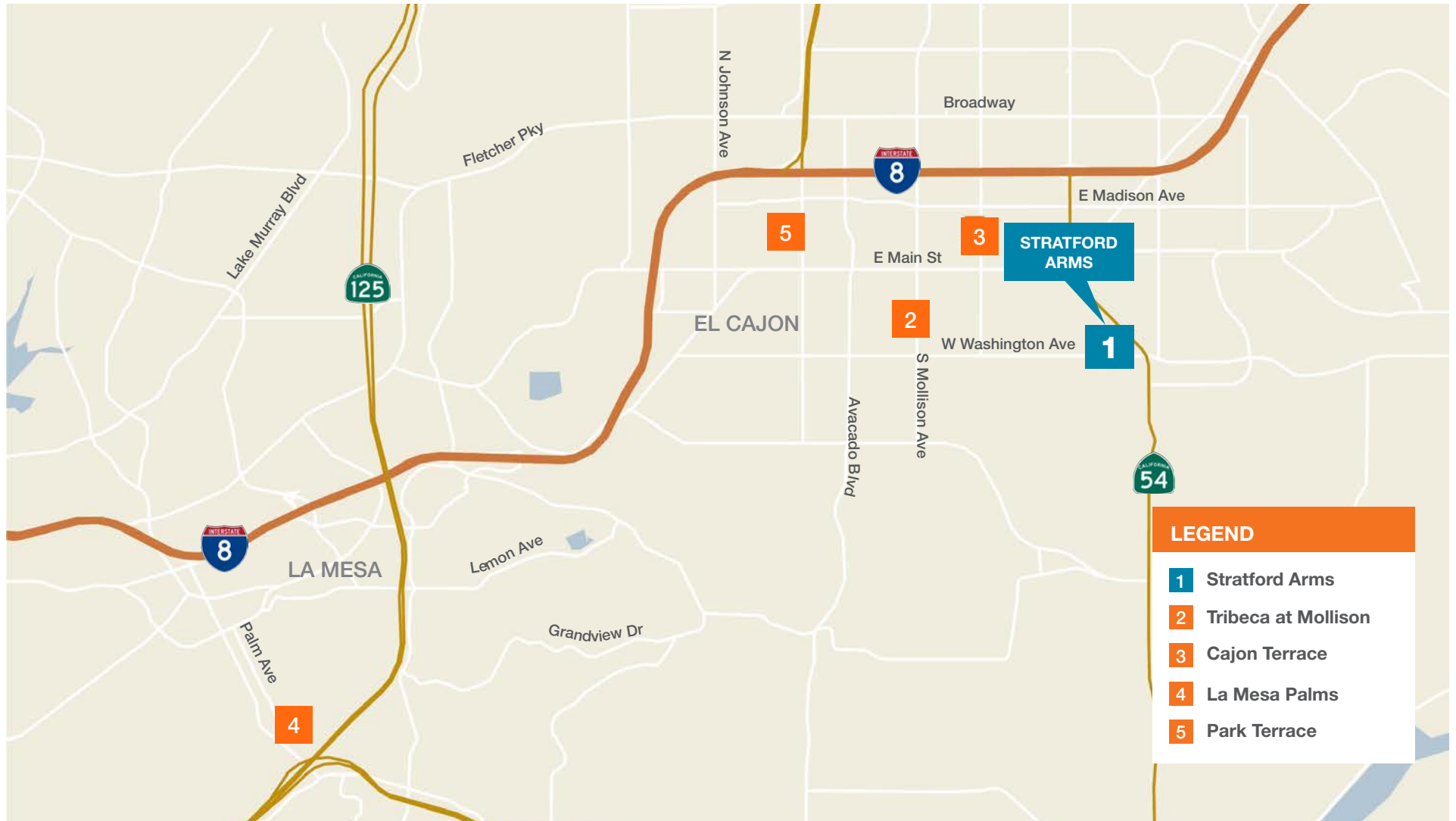


Sale Comparables



PROPERTY	Stratford Arms	Tribecca on Mollison	Cajon Terrace	La Mesa Palms	Park Terrace
Address	1379 E Washington Ave El Cajon, CA 92019	520 S. Mollison St El Cajon, CA 92020	330-340 N. First St El Cajon, CA 92021	4300 Echo Court La Mesa, CA 91941	228 West Park El Cajon, CA 92020
# of Units	35	68	37	80	26
Year Built	1978	1977	1963	1965	1987
Sale Date	For Sale	5/26/17	5/24/17	1/9/17	In-escrow
Sale Price	\$8,100,000	\$14,140,000	\$6,615,000	\$18,970,000	\$5,600,000
Price Per Unit	\$231,429	\$207,941	\$178,784	\$237,125	\$215,385
Price Per SF	\$258	\$248	\$245	\$220	\$244
In Place Cap Rate	4.3%	4.2%	4.8%	4.8%	not known
In Place GRM	13.5	12.1	10.9	not known	not known
Amenities	Swimming pool, common laundry facility	Swimming pool, fitness center, in-unit washer/dryer	Swimming pool, common laundry facility	Landscaped courtyards. common laundry facility	
Unit Mix	29 - 2 bd/1.5 ba 6 - 2 bd/1 ba	24 - 1bd/1ba 33 - 2bd/2ba 11 - 3bd/2ba	37 - 2bd/1ba	5 - 2bd/1ba 28 - 2bd/2ba 43 - 3bd/2ba	13 - 2bd/1ba 13 - 2bd/2bd
Notes		All units upgraded with new cabinets, granite counters, a/c, walk-in closets, recessed lighting and tile floors in the kitchen, dining room and bath	Poor condition with deferred maintenance.	4-plex buildings with individual APNs	Poor condition. No amenities

Sale Comparables Map





El Cajon Market Overview

The subject property is located in the city of El Cajon. Beginning as a farm community, El Cajon was incorporated in 1912 and has subsequently become the business hub of east San Diego County. El Cajon lies approximately 13 miles northeast of downtown San Diego in a valley surrounded by hills.

El Cajon is home to the impressive 80- acre Westfield Parkway Plaza Mall, which is the largest regional, all enclosed, air-conditioned shopping center in San Diego County. It has 186 stores anchored by JCPenney, Macy’s, Sears, Wal-Mart and a Regal Cinemas.

Other noteworthy features in El Cajon include Cottonwood Golf Course and Gillespie Field Airport. The community of El Cajon offers convenient access to several major retailers, a plethora of shops and restaurants, bus lines, hospitals, schools and the major employment of Chula Vista, Otay Mesa, Mission Valley, Downtown San Diego and Sorrento Valley.

QUALITY OF LIFE

El Cajon is a vibrant community with a variety of art galleries, photography studios, shopping and restaurants. It is home to the East County Performing Arts Center. The downtown area received a National Main Street Certification. The city started the Mother Goose Parade, held on the Sunday before Thanksgiving, over 50 years ago and it has grown into the largest parade in San Diego County and one of the biggest parades in the country. Golf, hiking, paragliding, biking, fishing or climbing the high desert of East County with its emphasis on eco-tourism offers a world of family entertainment. World-class resorts and Las Vegas style casinos, and the Pacific Ocean are just 20 minutes away.

APARTMENT TRENDS

Effective rent increased 0.8% from \$1,413 in 4Q16 to \$1,425 in 1Q17. The submarket’s annual rent growth rate of 5.2% was above the market average of 4.7%. Out of the 15 submarkets in the market, the El Cajon/Santee/Lakeside submarket ranked 7th for quarterly effective rent growth and 7th for annual effective rent growth for 1Q17. Annual effective rent growth is forecast to be 4.2% in 2017, and average 3.9% through 2017 to 2019. The annual effective rent growth has averaged 3.9% per year since 3Q97.

The submarket’s occupancy rate remained at last quarter’s 97.3% in 1Q17, and was down from 97.9% a year ago. The submarket’s occupancy rate was above the market average of 95.8% in 1Q17. For the forecast period, the submarket’s occupancy rate is expected to decrease to 96.7% in 2017 and average 96.8% from 2017 to 2019. The submarket’s occupancy rate has averaged 97.6% since 3Q97

Source: Axiometrics 1Q2017

DEMOGRAPHIC TRENDS

Population

2016 Total	103,290
2021 Projected	107,891
2016-2021 Growth	0.88%

Household

2016 Estimated	34,816
2021 Projected	36,160
2014-2019 Growth	0.76%

Household Income

2016 Estimated Average	\$64,794
2021 Projected Average	\$69,741

Housing Units

2016 Est Housing Units	36,855
2016 Est Owner Occupied Units	37.2%
2016 Est Renter Occupied Units	57.2%
2016 Est Average Housing Value	\$410,585

Source: Esri 2016



San Diego County Market Overview

San Diego County is considered one of the nation's most desirable areas to live – offering a lifestyle envied the world over. With its near perfect weather, beautiful Pacific Ocean, 70 miles of pristine beaches, eclectic neighborhoods, numerous golf courses and hiking/ biking trails, the county offers its 3.1 million residents a truly unique lifestyle.

Visitors and residents alike appreciate world famous attractions like the San Diego Zoo with its collection of over 4,000 animals, representing 800 species, SeaWorld, with its Shamu show and the Wild Animal Park, offering the chance to see a multitude of wild animals in natural settings. Not to be forgotten is the world renowned Scripps Aquarium. Balboa Park is a must see with a long list of museums and attractions including the Reuben H. Fleet Science Center, San Diego Natural History Museum, San Diego Museum of Man, Museum of Photographic Arts, San Diego Air & Space Museum, San Diego Automotive Museum, San Diego Hall of Champions, the San Diego Model Railroad Museum and the prestigious Old Globe theater. San Diego is a sports lover's paradise, home to the San Diego Chargers, the San Diego Padres as well as numerous college teams. Adding to their enjoyment are various professionally sanctioned golf and tennis tournaments held throughout the year.

SAN DIEGO HOUSING MARKET

For the month of May 2014, the median price of a single family home in the County is \$518,000 and \$365,000 for condominiums. The need for higher down payments, as well as more stringent underwriting and credit criteria, continues to keep home ownership out of reach for many renters.

SAN DIEGO APARTMENT MARKET

Effective rent increased 0.2% from \$1,891 in 4Q16 to \$1,895 in 1Q17, which resulted in an annual growth rate of 4.7%. Annual effective rent growth is forecast to be 3.7% in 2018, and average 3.4% from 2019 to 2021. Annual effective rent growth has averaged 3.9% since 3Q96.

The market's occupancy rate decreased from 96.1% in 4Q16 to 95.8% in 1Q17, and was down from 95.9% a year ago. The market's occupancy rate was above the national average of 94.5% in 1Q17. For the forecast period, the market's occupancy rate is expected to be 95.8% in 2018, and average 95.5% from 2019 to 2021. The market's occupancy rate has averaged 95.9% since 3Q95.

Source: Axiometrics 1Q2017

SAN DIEGO COUNTY DEMOGRAPHICS

Population

2016 Estimated	3,266,328
2021 Projected	3,444,611
Growth 2016-2021	1.07%%

Household

2016 Estimated	1,129,399
2021 Projected	1,185,234
2016-2021 Growth	0.98%

Household Income

2016 Estimated Average	\$91,373
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Housing Units

2016 Estimated Housing Units	1,214,305
Owner Occupied	49%
Renter Occupied	44%

2016 Avg Single Family Home Price	\$601,461
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Source: Esri 2016

SAN DIEGO COUNTY RENTAL TRENDS

	SD County	East County
Avg Market Rent	\$1,572	\$1,313
Studio	\$1,181	\$968
1 Bedroom	\$1,379	\$1,133
2 Bedroom	\$1,717	\$1,418
3 Bed Room	\$1,936	\$1,752
Total No. of Units	381,811	65,603

Source: Costar

San Diego Economy

San Diego boasts a Gross Metro Product for 2012 of \$159.8 Billion. San Diego County maintains an employment base of 1.49 million and current unemployment rate of 6.1% as compared to 6.3% for the State of California (May 2014).

San Diego is fortunate to have a diverse economy, the three largest sectors being defense, manufacturing, and tourism – with strong components featuring education, the government and biotech/life sciences.

It is because of the military presence that several major national defense contractors were started and are headquartered in San Diego, including General Atomics, NASSCO, SAIC, General Dynamics, and BAE Systems. It is also home to the largest Naval fleet in the world and has the largest concentration of military facilities in the world with military bases such as Marine Corps Camp Pendleton, Marine Corps Air Station Miramar and Naval Base Coronado. All told, the impact of the defense/military on the San Diego economy exceeds \$18 billion dollars annually and is only expected to grow.

The majority of San Diego’s manufacturing consists of ship construction (the Port of San Diego has the only major submarine and shipbuilding yards on the West Coast), machinery manufacturing and computer and electronic production. San Diego has the highest concentration of wireless employment in the US, with over 850 communications firms. Qualcomm Incorporated, which was founded and is headquartered in San Diego, is the largest private-sector technology employer (excluding hospitals) in San Diego County and with over 11,400 employees. It is estimated that technology jobs make up 8% of the private sector jobs in the county.

San Diego’s tourism industry is one of the largest in the world; reportedly hosting 30 million visitors in 2010, with estimated spending of \$7.1 billion. San Diego hosted 64 conventions and trade shows in 2010, accounting for 543,931 visitors. Tourism is a source of employment for approximately 160,000 county residents.

The Biotech and Life Sciences consists of a wide variety of companies involved in research as well as manufacturing. The presence of University of California, San Diego and other research institutions makes San Diego one of the top research clusters in the world.

San Diego is home to more than 500 biotechnology/medical companies, including such name brands such as Pfizer, Genentech, Amylin, Johnson & Johnson. It is estimated there are over 40,000 people employed in this highly paid industry. For example, as of 2009, there were approximately 1,940 full-time biological technicians employed in the San Diego MSA, with an annual mean wage of \$48,270, and an annual median wage of \$46,500.

SAN DIEGO COUNTY MAJOR EMPLOYERS

Company Name	Employees	Industry
U.S. Department of Defense	136,664	Government/Military
Federal Government	46,300	Government/Military
State of California	45,500	Government
UC San Diego	27,393	Higher Education
County of San Diego	15,109	Government
Sharp HealthCare	14,969	Healthcare/Hospitals
Scripps Health	13,830	Healthcare/Hospitals
San Diego Unified School District	13,730	Public School
Qualcomm Inc	10,509	Technology/Communications
City of San Diego	10,211	Government
Kaiser Permanente	8,200	Healthcare/Hospitals
General Atomics	6,751	Defense/Energy Systems
UCSD Medical Center	5,860	Healthcare/Hospitals
US Postal Service	5,795	Mail Service
Sempra Energy	5,299	Energy Services
YMCA of San Diego County	4,594	Social Services
San Diego Community College	4,310	Higher Education
Northrop Grumman	4,217	Technology/Communications
Chula Vista Elementary School Dist	4,177	Public School
Palomar Pomerado Health	3,995	Healthcare/Hospitals



Contacts

Eric Comer
858.369.3084
ecomer@kiddermathews.com
LIC #00842230

Jim Neil
858.369.3083
jneil@kiddermathews.com
LIC #01352736

Merrick Matricardi
858.369.3085
merrickm@kiddermathews.com
LIC #01348986

Kidder Mathews
12230 El Camino Real, 4th Floor
San Diego, CA 92130

kiddermathews.com

