

FOR SALE | TWO SINGLE-TENANT NET-LEASED BUILDINGS | OAKHURST, CALIFORNIA



Price: \$3,750,000

CAP Rate: 6.30%

Property Features:

- Corporate Tenant Net-Leases | Long Term Historical Occupancy
- Pride of Ownership | Well Maintained Properties | Original Build to Suit Construction
- Centralized Core Area Location | Over 43,000 People Within the Trade Area
- Outparcels to Community Shopping Center Anchored by Vons and CVS Pharmacy
- High Traffic Location | Over 35,000 ADT @ HWY 41/49 "The Gateway to Yosemite"



COMMERCIAL | RETAIL ASSOCIATES

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EXECUTIVE SUMMARY

Commercial Retail Associates, Inc. is pleased to have been selected as the exclusive listing agent for the sale of this well-maintained net-leased property consisting of two separate buildings on one tax parcel leased to Big 5 Sporting Goods and United Security Bank. The subject property is located just off the signalized hard corner of "Main and Main" at CA HWY 41 and CA HWY 49 in Oakhurst, California. The subject property is well positioned at a strategic signalized entrance to an established Vons Grocery and CVS Pharmacy anchored shopping center which caters not only to the nearby residents and businesses within the immediate area but also the neighboring communities and tourists visiting nearby Yosemite National Park, Bass Lake, plus many other recreational destinations. This offering presents an investor with an opportunity to acquire two corporate net-leased investment properties with long historical occupancy.

INVESTMENT SUMMARY

Address:	40072 and 40074 Highway 49 Oakhurst, California 93644
Price:	\$3,750,000
CAP Rate:	6.30%
Annual Rent:	\$236,136
Lease Type:	Triple-Net (USB) - Modified Triple-Net (Big 5)
Year Built:	1999 (USB) - 2011 (Big 5)
Building Size:	±5,000 Square Feet (USB) and ±9,973 Square Feet (Big 5)
Parcel Size:	±1.79 Acres (one parcel)

STRONG FUNDAMENTALS

- United Security Bank branch deposits are in excess of \$84M and they have been in business at this location for over 20 years
- Big 5 Sporting Goods is the only full-service sporting goods store in the trade area, an area which is full of recreational activities
- Located in an established Vons Grocery and CVS Pharmacy anchored Community Shopping Center that is the dominant retail center in the area and serves not only the immediate trade area but surrounding communities and visiting tourists
- Potential "Value Add" opportunity with the development of the excess land area located on the western portion of the subject property
- High quality build-to-suit construction for both buildings that have been well managed and maintained since the property's original development
- Located adjacent to a United States Post Office, a significant draw servicing surrounding businesses and residents

LOCATION HIGHLIGHTS

- Located near the signalized hard corner of CA HWY 41 and CA HWY 49 which generates over 35,000 average cars per day at the intersection
- Neighboring retail tenants in the immediate area include: Raley's Supermarket, Grocery Outlet, Sears Hometown Store, Dollar Tree, McDonald's, Taco Bell, Starbucks, Carl's Jr, Jack in the Box, Bank of America, Chase Bank, AutoZone, O'Reilly Auto Parts, plus many more
- Notable tourist and recreation areas nearby include:
 - Yosemite National Park - (sightseeing, backpacking, rock climbing, lodging)
 - Bass Lake - (water sports, fishing, lodging, festivals)
 - Mariposa - (sightseeing, museums, county fair, lodging, dining)
 - Coarsegold - (casino, museums, lodging, festivals)

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LEASE SUMMARY:

TENANT: United Security Bank
ADDRESS: 40074 Highway 49, Oakhurst, California 93644
PREMISES: ±5,000 Square Feet
LEASE TERM: May 1, 1999 - April 30, 2024
 (approximately 4.5 Years Remaining)
OPTION TERMS: None, Tenant has exercised all option terms
LEASE TYPE: Triple-Net

- Property Taxes: Tenant Reimburses its Prorata Share
- Property/Liability Insurance: Tenant Reimburses its Prorata Share
- Common Area Maintenance: Tenant Reimburses its Prorata Share
- Roof & Structure Maintenance/Repair: Tenant Reimburses
- Property Management & Administration Fee: Tenant Reimburses its Prorata Share

ROFR: None
ESTOPPEL: Ten (10) Days from Notice

RENT SCHEDULE:

REMAINING TERM: Thru April 30, 2024 - \$99,000 Annually - \$8,250 Monthly

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LEASE SUMMARY:

TENANT: BIG 5 CORP., a Delaware corporation
ADDRESS: 40072 Highway 49, Oakhurst, California 93644
PREMISES: ±9,973 Square Feet
LEASE TERM: November 22, 2011 - January 31, 2022
 (approximately 2.5 Years Remaining)
OPTION TERMS: Three (3) Periods of Five (5) Years Each
LEASE TYPE: Modified Triple-Net

- Property Taxes: Tenant Reimburses its Prorata Share
- Property/Liability Insurance: Tenant Reimburses its Prorata Share
- Common Area Maintenance: Tenant Reimburses its Prorata Share, subject to an Annual 3% Cap on Increases to Controllable Expenses (excluding Taxes, Insurance, Utilities, and Snow Removal)
- Management Fee: 10% of Tenant’s Prorata Share of reoccurring CAM Costs
- Landlord Responsibilities: Maintenance and Repairs to the Roof, Structure, Foundation, Floor Slab, and Exterior Walls. Replacement of the Parking Lot (seal and stripping are allowed as part of CAM), Capital Improvements.

RENT SCHEDULE:

PRIMARY TERM: Thru January 31, 2022 - \$137,136 Annually - \$11,428 Monthly
OPTION RENT: Option #1 (5-Years) - \$150,852 Annually - 10% Fixed Rental Increase
 Option #2 (5-Years) - \$165,936 Annually - 10% Fixed Rental Increase
 Option #3 (5-Years) - \$190,824 Annually - 15% Fixed Rental Increase

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NUMBER OF LOCATIONS: 14
LOCATED IN: CALIFORNIA (NORTHERN AND CENTRAL)
FOUNDED: 1987
EMPLOYEES: 130

This is a Corporate Guaranteed Lease signed by United Security Bank

Company Overview:

Founded in 1987, and headquartered in Fresno, California, United Security Bancshares (NASDAQ: UBFO) was formed in 2001 as a bank holding company to provide commercial banking services through its wholly owned subsidiary, United Security Bank. Today, United Security Bank is a state-chartered community bank, which operates eleven branches in Fresno, Madera, Kern, and Santa Clara counties, three loan centers, and employs over 130 people. With more than \$870 million in assets, United Security Bancshares continues to seek growth in its market area while enhancing the financial services offered to its customers, and value to its shareholders.

As a local independent bank, United Security believes strongly in the principles of community banking, prompt response, and superior customer service offering an array of loan and deposit products designed for individuals and small to medium sized businesses. In addition to commercial, real estate, and consumer loans tailored to fit the needs of borrowers, and checking, savings, and time deposit accounts for individuals and businesses, the Bank offers a wide assortment of complementary services for its customers. These services include mobile banking, online banking, online bill payment, 24-hr full-service ATM's, wire transfer services, safe deposit boxes, merchant card services, cashier's checks, courier services, and cash management.

Branch Overview:

This location is the only United Security full-service bank branch servicing Madera County and is located at "Main and Main" in the town of Oakhurst. They offer banking services not only to the residents and businesses of Oakhurst but also to the nearby residents and businesses in neighboring communities including Yosemite, Base Lake, Coarsegold, and Mariposa. Constructed in 1998, the subject property was an original build-to-suit for United Security Bank and they have been operating out of this location for well over 20-years. As of June 30, 2019, the FDIC currently reports that there are over \$84.2 million in deposits held under this branch which ranks this branch as the #3 in deposits held out of the total 11 branches operated by United Security Bank.

For more information visit: www.unitedsecuritybank.com

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NUMBER OF LOCATIONS: 434
LOCATED IN: 11 WESTERN STATES
FOUNDED: 1955
EMPLOYEES: 8,700

This is a Corporate Guaranteed Lease signed by Big 5 Corp, a Delaware corporation

Company Overview:

Founded in 1955, and headquartered in El Segundo, California, Big 5 Sporting Goods is known as one of America’s top retailers of name brand sporting goods and accessories. As of June 2019, Big 5 had 434 locations spread throughout 11 western states including Arizona, California, Colorado, Idaho, Nevada, New Mexico, Oregon, Texas, Utah, Washington and Wyoming. Big 5 operates out of a traditional sporting goods store format offering a full-line of products that includes a mix of athletic shoes, apparel and accessories, as well as a broad selection of outdoor and athletic equipment for team sports, fitness, camping, hunting, fishing, tennis, golf, winter and summer recreation and roller sports.

Big 5 originally operated just five stores in Southern California and one in San Jose, California and in their early years, Big 5 concentrated on World War II army surplus items, as well as tents and air mattresses the company manufactured itself, plus assorted housewares and hand tools. From the earliest days of the chain Big 5 used print advertisements. Consistently advertising on the back page of the main news section of the Los Angeles Times, their customers grew accustomed to looking there for weekly specials. Sporting goods soon became part of the product mix, a natural for the highly active population of Southern California.

In June 2002, Big 5 held an initial public offering, resulting in over \$100 million being raised to finance future growth. Management planned to continue the strategy of controlled expansion, especially in markets beyond California. To accommodate this growth, in 2005 Big 5 opened a nearly one million square foot automated, state-of-the-art distribution center in Riverside, California. Today, Big 5 Sporting Goods continues to grow by maintaining a core strategy of providing convenient shopping and low prices.

For more information visit: www.big5sportinggoods.com

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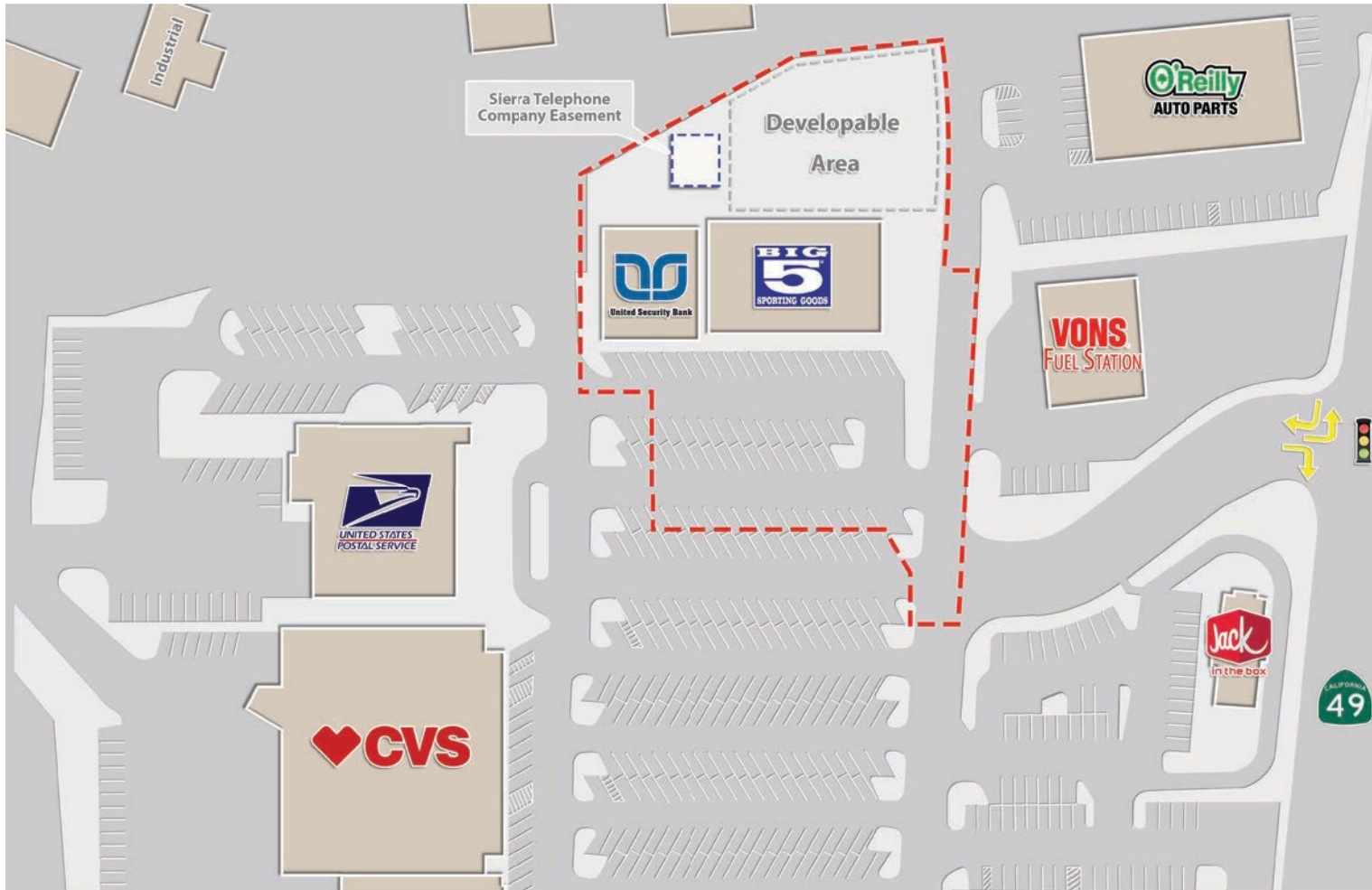


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*parcel outline is approximate

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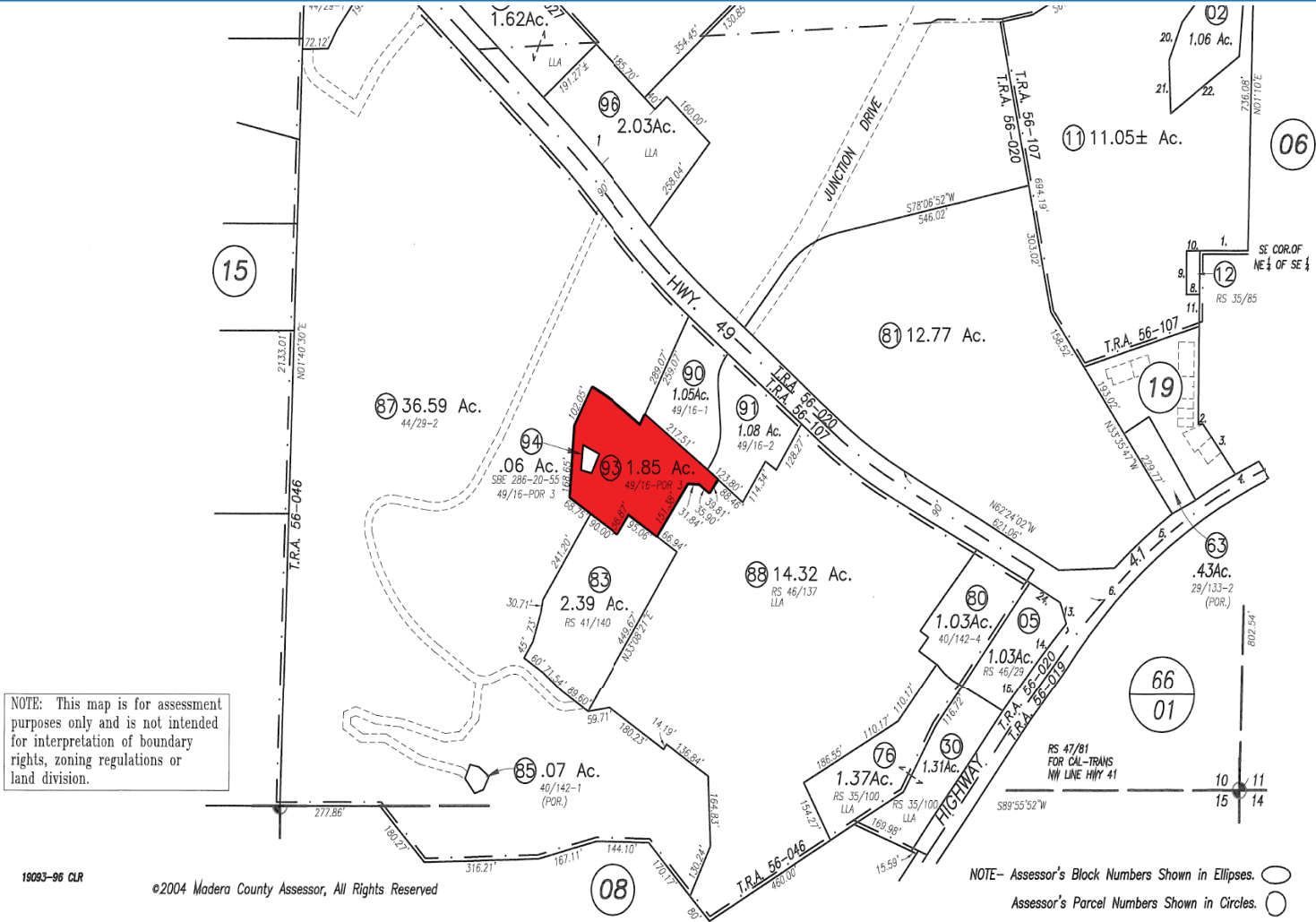


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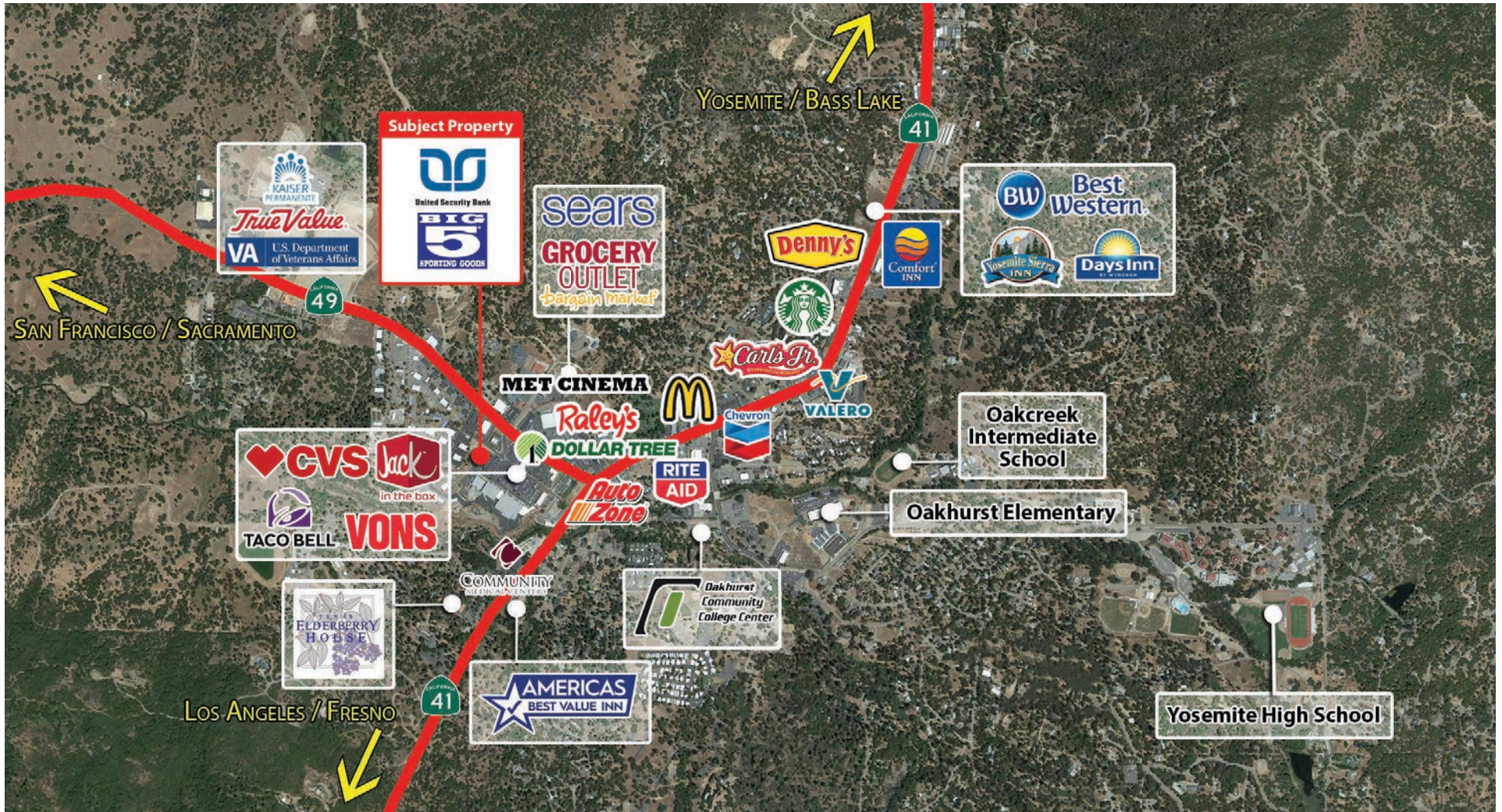
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Location Overview - Oakhurst, California



The city of Oakhurst is located within Madera County and is a mountain community positioned in the Sierra Nevada mountain range just 35 miles northeast of Fresno, the 5th largest city in the State of California, and only 14 miles from the south entrance to world famous Yosemite National Park.

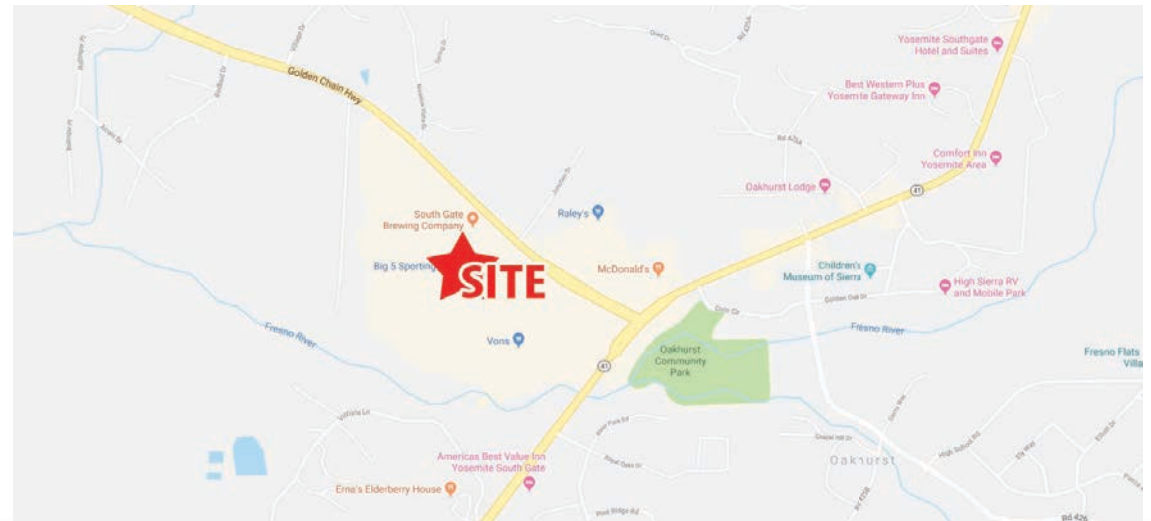
Residents of Oakhurst are able to enjoy the benefits and lifestyle of a small hometown community that is surrounded by some of nature's most sought after tourist and recreational destinations yet close enough to the services and opportunities that a nearby major metropolitan city has to offer.

Considered the "Gateway to Yosemite" Oakhurst is the last city visitors encounter before reaching the south entrance to Yosemite. On average, about 4 million people visit Yosemite each year and even though the park encompasses nearly 1,200 square miles most spend the majority of their time in the 7 square miles of Yosemite Valley. In 2016, the park set a visitation record by surpassing 5 million visitors for the first time in its history.

Centuries ago Yosemite was key to the development of the national park idea and efforts to protect the Yosemite Valley from development, ultimately leading to President Abraham Lincoln signing the Yosemite Grant in 1864.

Oakhurst is considered a launch point to numerous other world-renowned destinations, such as Bass Lake, the Sierra National Forest and the Grove of Giant Sequoias. The subject property is located on historic California State Highway 49, considered the Gold Rush route, and terminates to the south less than one-quarter mile at California State Highway 41, the initial entry point into Oakhurst which then connects you to Yosemite and Bass Lake to the east and Coarsegold and North Fork to the west along a scenic by-way that draws over 1.5 million tourists into Eastern Madera County each year.

Major California city destinations from Oakhurst include San Francisco 195 miles to the northwest, Los Angeles 265 miles to the southwest, and Fresno 35 miles to the southwest.



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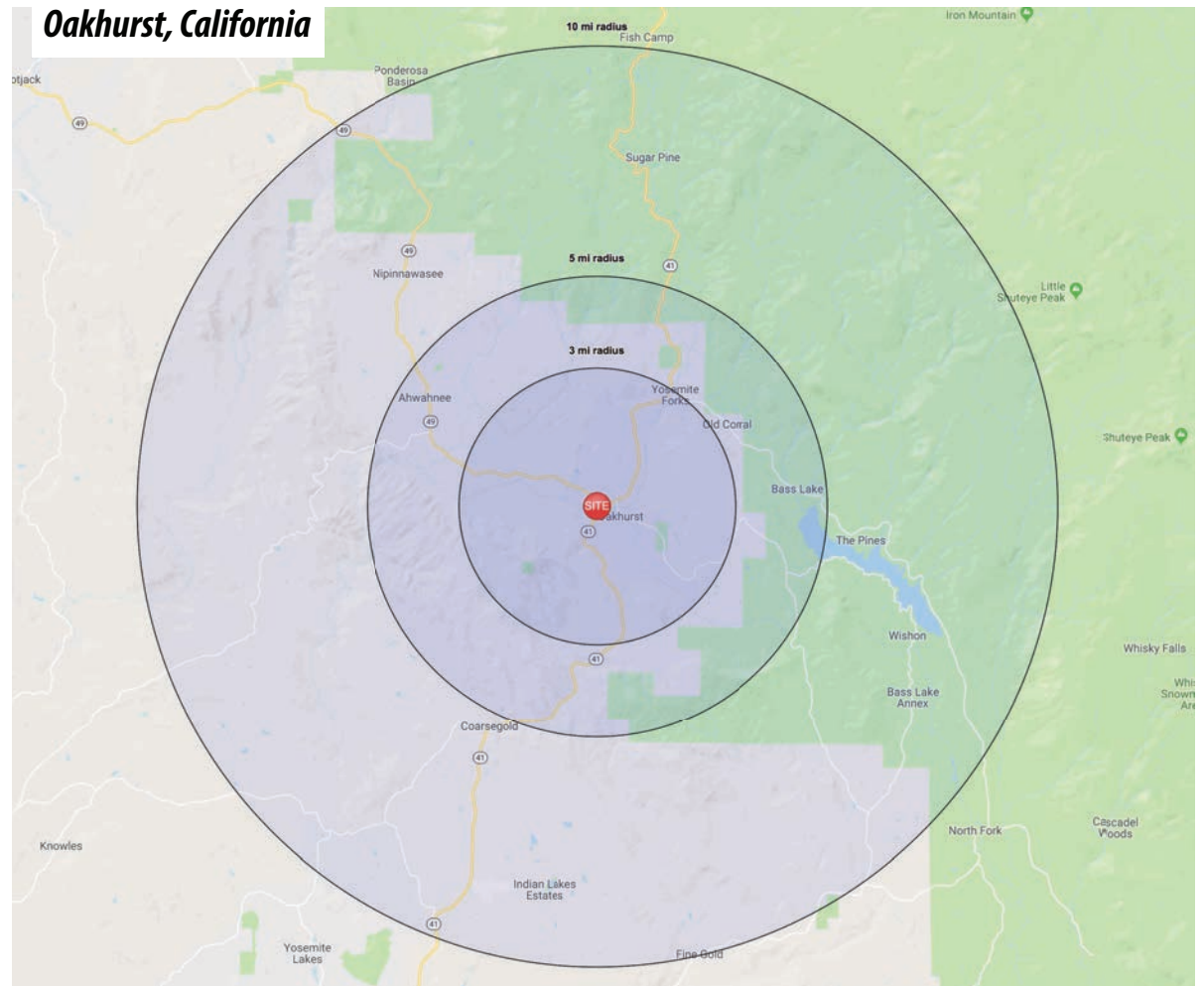
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40072 CA-49					
Oakhurst, CA 93644					
		3 mi radius	5 mi radius	10 mi radius	
POPULATION	2019 Estimated Population	6,063	10,658	19,767	
	2024 Projected Population	6,510	11,430	21,166	
	2010 Census Population	5,911	10,357	19,234	
	2000 Census Population	5,781	10,009	17,594	
	Projected Annual Growth 2019 to 2024	1.5%	1.4%	1.4%	
HOUSEHOLDS	2019 Estimated Households	2,681	4,701	8,648	
	2024 Projected Households	2,789	4,886	8,976	
	2010 Census Households	2,521	4,407	8,107	
	2000 Census Households	2,423	4,146	7,213	
	Projected Annual Growth 2019 to 2024	0.8%	0.8%	0.8%	
AGE	2019 Est. Population Under 10 Years	9.0%	8.6%	8.7%	
	2019 Est. Population 10 to 19 Years	9.8%	9.7%	9.9%	
	2019 Est. Population 20 to 29 Years	9.8%	9.3%	8.7%	
	2019 Est. Population 30 to 44 Years	12.9%	12.9%	12.8%	
	2019 Est. Population 45 to 59 Years	18.5%	18.5%	18.8%	
	2019 Est. Population 60 to 74 Years	26.5%	27.6%	28.0%	
	2019 Est. Population 75 Years or Over	13.5%	13.4%	13.1%	
RACE	2019 Est. Median Age	51.6	52.5	52.7	
	2019 Est. White	88.3%	88.6%	87.3%	
	2019 Est. Black	1.1%	0.9%	0.9%	
	2019 Est. Asian or Pacific Islander	2.1%	2.0%	1.7%	
	2019 Est. American Indian or Alaska Native	1.9%	2.0%	2.6%	
	2019 Est. Other Races	6.7%	6.4%	7.5%	
	2019 Est. HH Income \$200,000 or More	2.2%	2.4%	3.4%	
	2019 Est. HH Income \$150,000 to \$199,999	8.7%	7.4%	7.2%	
	2019 Est. HH Income \$100,000 to \$149,999	9.1%	11.2%	12.9%	
	2019 Est. HH Income \$75,000 to \$99,999	12.1%	11.5%	13.1%	
	2019 Est. HH Income \$50,000 to \$74,999	20.5%	22.4%	20.4%	
	2019 Est. HH Income \$35,000 to \$49,999	14.2%	14.2%	13.9%	
	2019 Est. HH Income \$25,000 to \$34,999	11.4%	9.8%	9.0%	
INCOME	2019 Est. HH Income \$15,000 to \$24,999	12.0%	11.9%	11.1%	
	2019 Est. HH Income Under \$15,000	9.9%	9.2%	9.0%	
	2019 Est. Average Household Income	\$61,159	\$61,439	\$68,727	
	2019 Est. Median Household Income	\$53,198	\$54,809	\$59,468	
	2019 Est. Per Capita Income	\$27,079	\$27,126	\$30,088	
	BUSINESS	2019 Est. Total Businesses	713	824	1,034
		2019 Est. Total Employees	4,807	5,382	6,839



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