

Offering Memorandum

4 Unit in Seal Beach

1521

Marine Ave

\$2,000,000

SEAL BEACH



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1521 Marine Ave
Seal Beach, CA 90740



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Property Overview

1521 Marine Ave,
Seal Beach, CA 90740



Property Overview

1521 Marine Ave
Seal Beach, CA 90740



Property Summary

Price	\$2,000,000
Address	1521 Marine Ave
City, State, Zip	Seal Beach, CA 90740
County	Orange County
Zoning	R3
Year Built	1950
Number Of Units	(1) 1-Bed/1-Bath, (3) Studios
Parking	(1) 2-Car Garage
Building Size	2,400 SF
Lot Size	2,178 SF
Cap Rate	2.74%
Pro Forma Cap Rate	3.60%
Grm	21.29
Pro Forma Grm	17.92
Price / Bldg Sf	\$833.33
Price / Unit	\$500,000



Property Overview

1521 Marine Ave
Seal Beach, CA 90740



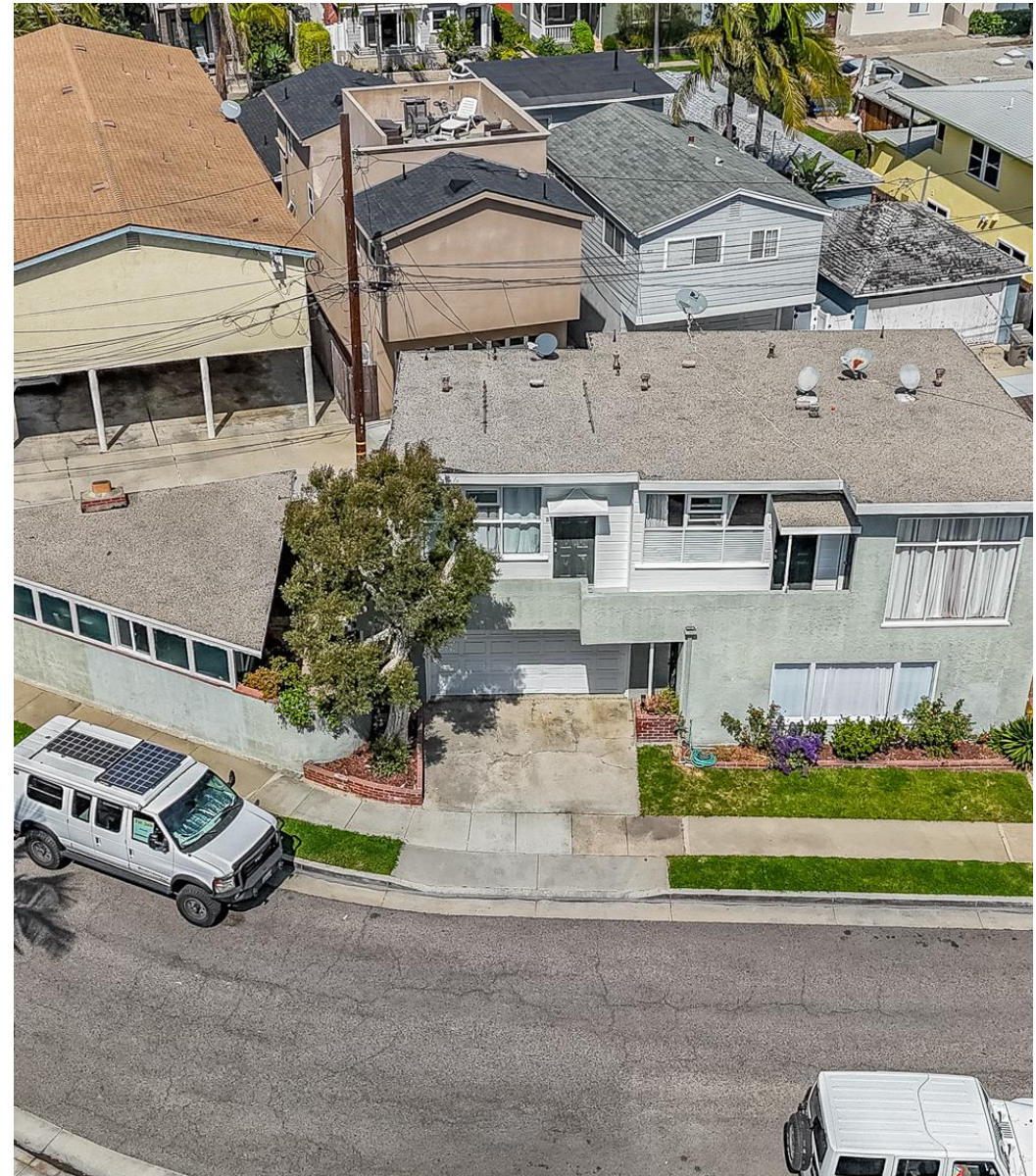
1521 Marine Ave Seal Beach, CA 90740 4-Units | \$2,000,000

- 4-Unit Multifamily Property in Seal Beach (1 Bed + 3 Studios)
- Located on a Small, Quiet Residential Street Just 3 Blocks from the Beach | Less Than 1/2 Mile to Main Street Retail, Dining, and Amenities
- Strong Current Income w/ Rental Upside | 2.74% CAP & 21.29 GRM | 3.60% Market CAP & 17.92 Market GRM
- Well-Configured Unit Mix: (1) 1-Bed/1-Bath, (3) Studios
- Approximately 2,400 SF of Rentable Space on a 2,178 SF Lot
- Bottom Unit Equipped w/ 2-Car Garage & On-Site Laundry
- Detached Structure for Storage w/ Fireplace
- Excellent Investment Opportunity in a Supply-Constrained Coastal Submarket

Located on a small, quiet residential street in Seal Beach, 1521 Marine Ave presents a well-positioned 4-unit multifamily opportunity just three blocks from the beach and less than half a mile from the retail and dining along Main Street. The property consists of one 1-bedroom / 1-bath unit and three studio units, totaling approximately 2,400 square feet of rentable space on a 2,178 square foot lot.

The asset offers strong current income with clear rental upside as units trend toward market levels. Additional improvements include a detached 2-car garage with on-site laundry, along with a detached storage structure featuring a fireplace, providing added utility and flexibility.

With its premier coastal location, quiet neighborhood setting, and proximity to local amenities, the property benefits from consistent tenant demand. This offering presents an attractive opportunity for investors seeking stable income and long-term appreciation in a highly desirable, supply-constrained beachside submarket.



Financial Overview

1521 Marine Ave,
Seal Beach, CA 90740



Financial Overview

1521 Marine Ave
Seal Beach, CA 90740

7



Price **\$2,000,000**

Property Summary

ADDRESS	1521 Marine Ave	YEAR BUILT	1950
DOWN PAYMENT	30.0% \$500,000	PARKING	(1) 2-Car Garage
NUMBER OF UNITS	4	CURRENT NOI	\$54,871
COST PER UNIT	\$500,000	PRO FORMA NOI	\$72,005
LOT SIZE	2,400 SF	CURRENT CAP RATE	2.74%
GROSS RENTABLE SF	2,178 SF	PRO FORMA CAP RATE	3.60%
PRICE PER BLDG SF	\$833.33	CURRENT GRM	21.29
PRICE PER LAND SF	\$918.27	PRO FORMA GRM	17.92

Proposed Financing

LOAN AMOUNT	\$1,500,000	LOAN-TO-VALUE	70.0%
DOWN PAYMENT	\$500,000	AMORTIZATION	30-YEAR
INTEREST RATE	6.250%	LOAN TERM	10-YEAR FIXED
MONTHLY PAYMENT	\$9,236	PROPOSED/EXISTING	PROPOSED
ANNUAL PAYMENT	\$110,829	DEBT COVERAGE RATION (DCR)	0.50

Financial Overview

1521 Marine Ave
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Annualized Operating Data

	Current Actuals		Pro Forma Actuals		
GROSS SCHEDULED INCOME	\$	93,936	\$	111,600	
VACANCY RATE RESERVE	\$	2,818	3%	\$ 3,348	3%
GROSS OPERATING INCOME	\$	91,118		\$ 108,252	
EXPENSES	\$	36,247	39%	\$ 36,247	32%
NET OPERATING INCOME	\$	54,871		\$ 72,005	
LOAN PAYMENTS	\$	110,829		\$ 110,829	
PRE TAX CASH FLOWS	\$	(55,958)	-11.19%	\$ (38,824)	-7.76%
PRINCIPAL REDUCTION	\$	17,577		\$ 17,577	
TOTAL RETURN BEFORE TAXES	\$	(38,381)	-7.68%	\$ (21,247)	-4.25%

Scheduled Income

	Current	Market
TOTAL MONTHLY SCHEDULED RENT	\$7,828	\$9,300
ANNUALIZED SCHEDULED GROSS INCOME	\$93,936	\$111,600

Expense Summary

New Taxes (New Estimated):	\$	24,289
Maintenance (4%):	\$	3,757
Insurance (\$1.5/SF):	\$	3,600
Utilities (\$850/unit/year):	\$	3,400
Landscaping (\$100/mo):	\$	1,200
Total Expenses		\$36,247
Expense Per Unit		\$9,062
Expense Per SF		\$16.64

Rent Roll

1521 Marine Ave
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Unit	Unit Type	Actual Rent	Market Rent	Move-in-Date	Notes
A	1-Bed/1-Bath	\$2,950	\$3,000	12/1/2025	Month-To-Month
B	Studio	\$1,700	\$2,100	1/5/2026	
C	Studio	\$1,700	\$2,100	5/1/2024	Month-To-Month
D	Studio	\$1,478	\$2,100	8/1/2023	Month-To-Month
MONTHLY TOTALS		\$7,828	\$9,300		
ANNUALIZED TOTALS		\$93,936	\$111,600		

Loan Quote

1521 Marine Ave
Seal Beach, CA 90740



Jonathan Yoo
(323) 476-1785 (Direct)
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NMLS #1590915



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(323) 476-1785 (Direct)
Jonathan@Convoyhomeloans.com
NMLS #1590915

Prepared for:
Address: 1521 Marine Ave

3/29/2026
Quote #1

Loan Options	Option 1 30 Year Fixed	Option 2 30 Year Fixed	Option 3 5 Year Fixed ARM	Option 4 5 Year Fixed	Option 5 5 Year Fixed 10 Year Interest Only
Market Value	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Loan Amount	\$1,500,000	\$1,400,000	\$1,400,000	\$1,300,000	\$1,500,000
Doc Type	Investment Conventional	Investment Conventional	Investment Portfolio	Investment Conventional	Investment Portfolio
Loan-to-Value	75.0%	70.0%	70.0%	65.0%	75.0%
Debt Coverage Ratio (DCR)	N/A	N/A	N/A	N/A	N/A
Rate with NO Buydown	6.250%	6.125%	6.000%	5.750%	6.125%
Rate With Buydown	5.990%	5.875%	5.375%	5.250%	5.500%
Loan Term in Months	360	360	360	360	360
Amortization in Years	30	30	30	30	20
I/O Monthly Payment					
Monthly Payment (P+I)	\$9,236	\$8,507	\$8,394	\$7,586	\$7,656
Monthly Payment with Buydown	\$8,984	\$8,282	\$7,840	\$7,179	\$6,875
PMI (Private Mortgage Insurance)	N/A	N/A	N/A	N/A	No
Index/Caps			SOFR 2/1/5	SOFR 2/1/5	SOFR 2/1/5
Pre-Payment Penalty*	None	None	None	None	None
Loan Origination	1.00%	1.00%	1.00%	1.00%	1.00%
Buydown (If Selected)	1.500%	1.500%	1.500%	1.500%	1.500%
Estimated Costs:					
Appraisal	\$725	\$725	\$725	\$725	\$725
Closing/Processing/Underwriting	\$1,295	\$1,295	\$1,295	\$1,295	\$2,890

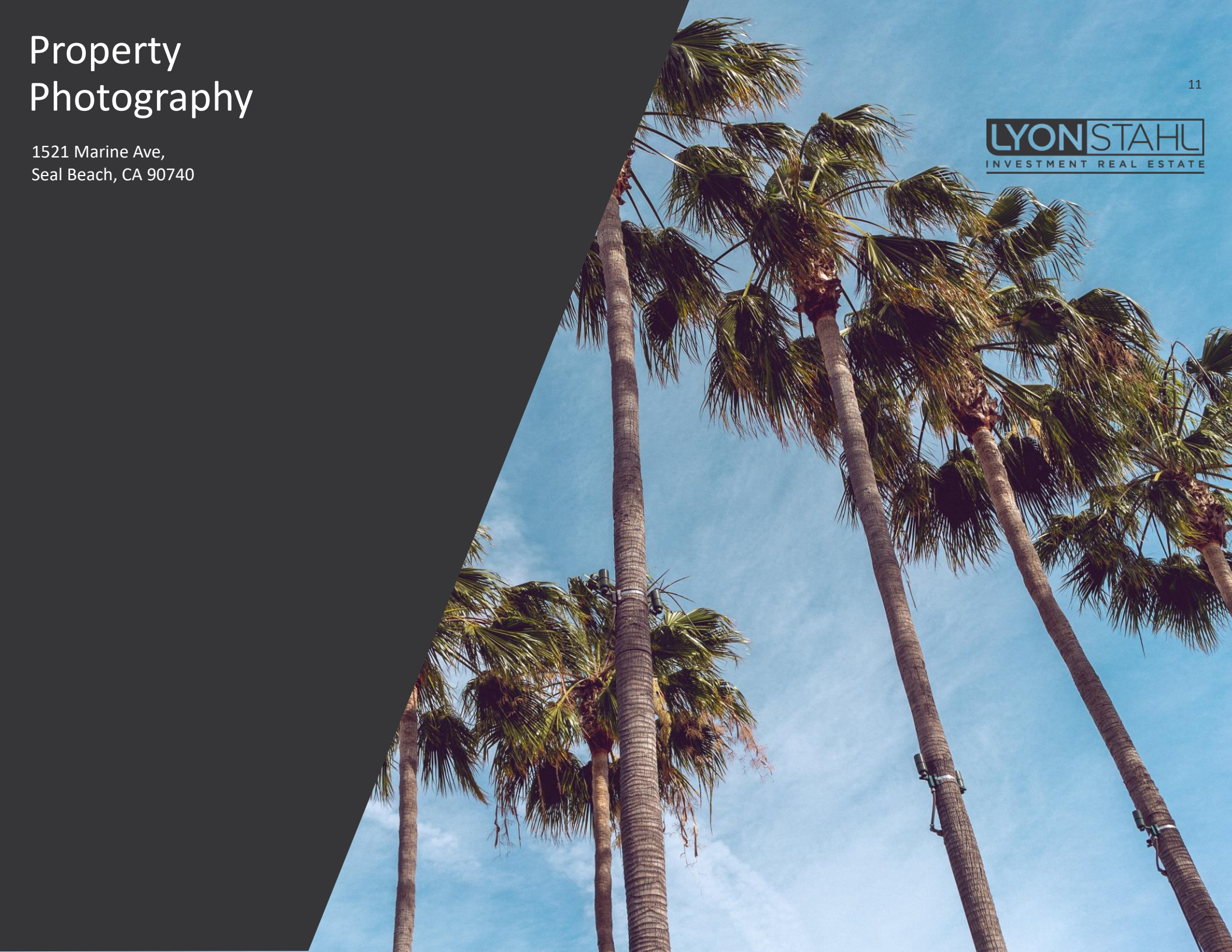
* Alternative fixed and adjustable rate options and Prepayment Penalty Periods may be available upon request
Quote subject to satisfactory lender review of credit, property condition, and borrower's financials

Rates and programs are subject to change without notice

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Property Photography

1521 Marine Ave,
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Exterior Photos

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Exterior Photos

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Interior Photos

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Laundry in Garage



Detached Storage Unit



2-Car Garage



Detached Storage Unit

Interior Photos

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Unit A



Floor Plans

1521 Marine Ave
Seal Beach, CA 90740



Unit A



FLOOR PLAN CREATED BY CUBICASA APP, MEASUREMENTS DEEMED HIGHLY RELIABLE BUT NOT GUARANTEED.

Interior Photos

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Unit B

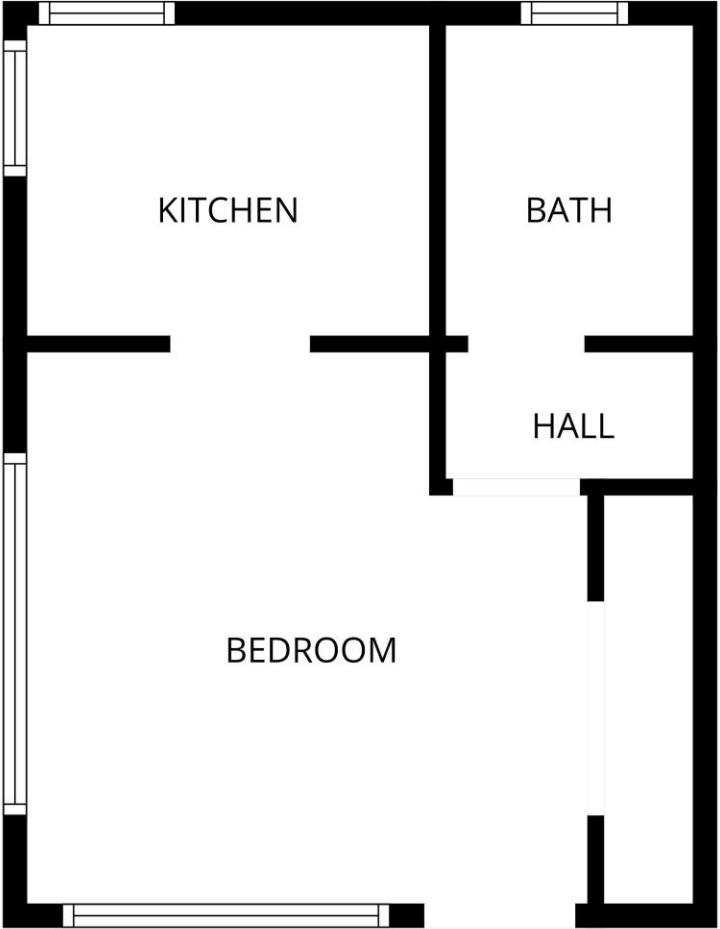


Floor Plans

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Unit B



FLOOR PLAN CREATED BY CUBICASA APP. MEASUREMENTS DEEMED HIGHLY RELIABLE BUT NOT GUARANTEED.

Interior Photos

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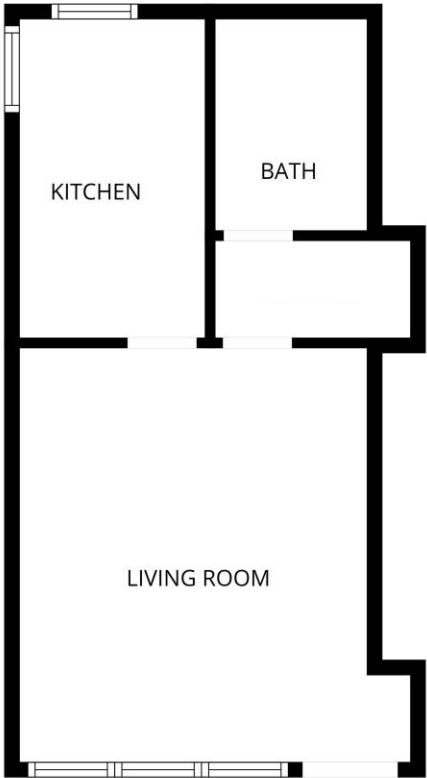
Unit C



Floor Plans

1521 Marine Ave
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Unit C



FLOOR PLAN CREATED BY CUBICASA APP. MEASUREMENTS DEEMED HIGHLY RELIABLE BUT NOT GUARANTEED.

Interior Photos

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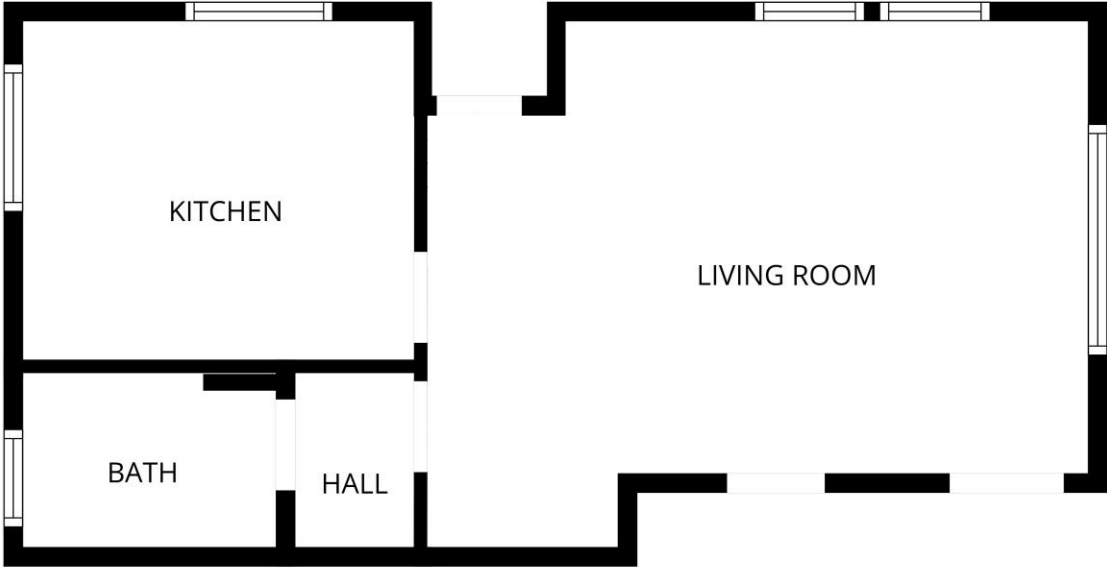
Unit D



Floor Plans

1521 Marine Ave
Seal Beach, CA 90740

Unit D



FLOOR PLAN CREATED BY CUBICASA APP. MEASUREMENTS DEEMED HIGHLY RELIABLE BUT NOT GUARANTEED.

Comparables

1521 Marine Ave,
Seal Beach, CA 90740



Sold Comparables

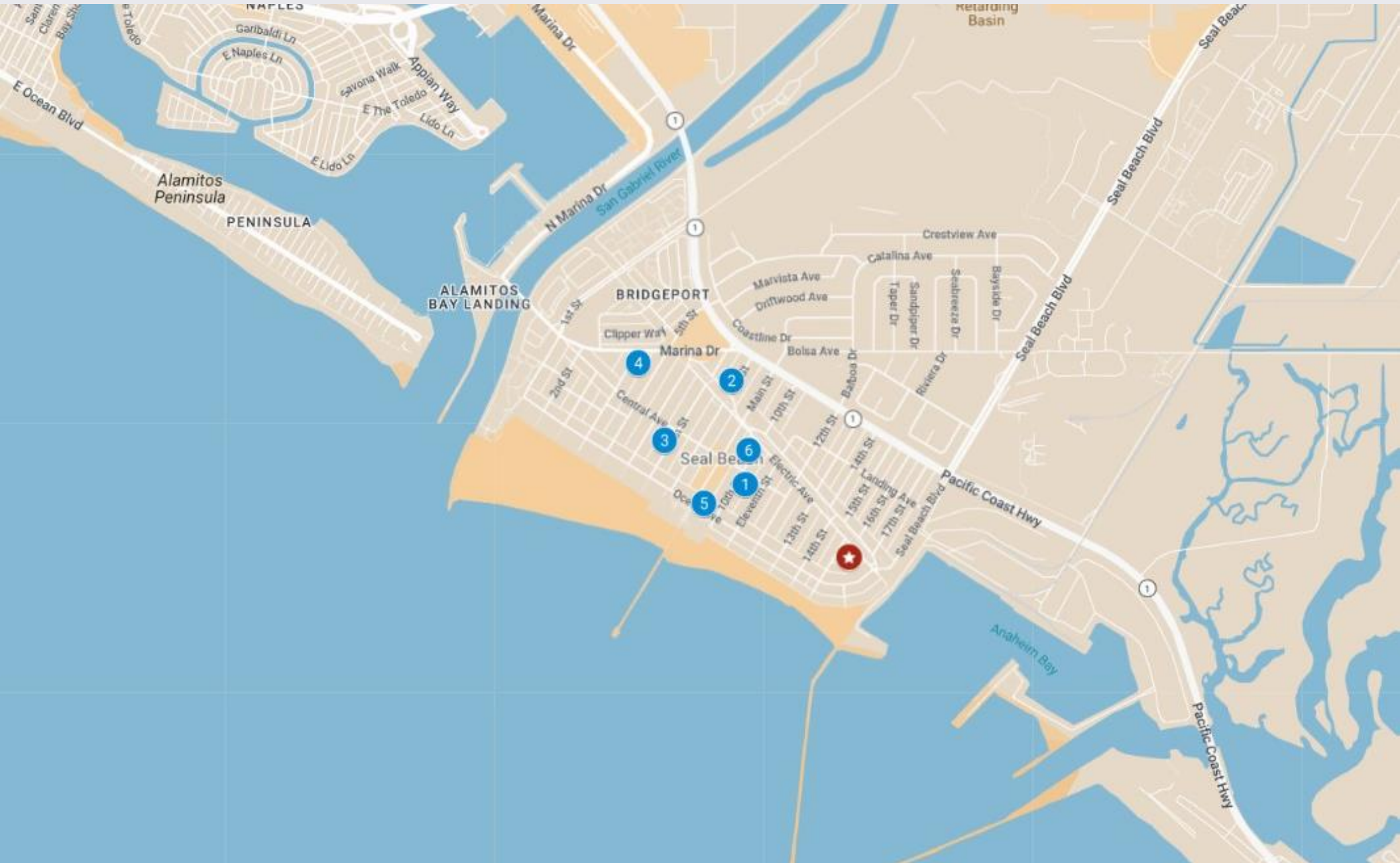
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Seal Beach, CA 90740



	Address	Price	Units	Year Built	Building Size	Price/Unit	Price/SF	CAP Rate	Sold Date
1	140 10th St Seal Beach, CA 90740	\$1,325,000	4	1924	1,651 SF	\$331,250	\$802.54	2.81%	6/10/2025
2	307 8 th St Seal Beach, CA 90740	\$1,460,000	3	1948	1,800 SF	\$562,667	\$811.11	N/A	3/14/2025
3	135 7th St Seal Beach, CA 90740	\$1,825,000	3	1968	2,853 SF	\$608,333	\$639.68	3.51%	2/26/2025
4	228 4th St Seal Beach, CA 90740	\$1,850,000	4	1944	2,240 SF	\$462,500	\$825.89	2.32%	7/2/2025
5	905 Ocean Ave Seal Beach, CA 90740	\$2,125,000	3	1946	2,064 SF	\$708,333	\$1,029.55	2.97%	2/10/2025
6	217 10th St Seal Beach, CA 90740	\$2,805,000	4	1958	2,936 SF	\$701,250	\$955.38	3.35%	11/10/2025
	Averages	\$1,898,333	4	1948	2,257 SF	\$562,389	\$844	2.99%	
*	1521 Marine Ave Seal Beach, CA 90740	\$2,000,000	4	1950	2,400 SF	\$500,000	\$833.33	2.74%	

Sold Comparables Map

1521 Marine Ave
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Lease Comparables

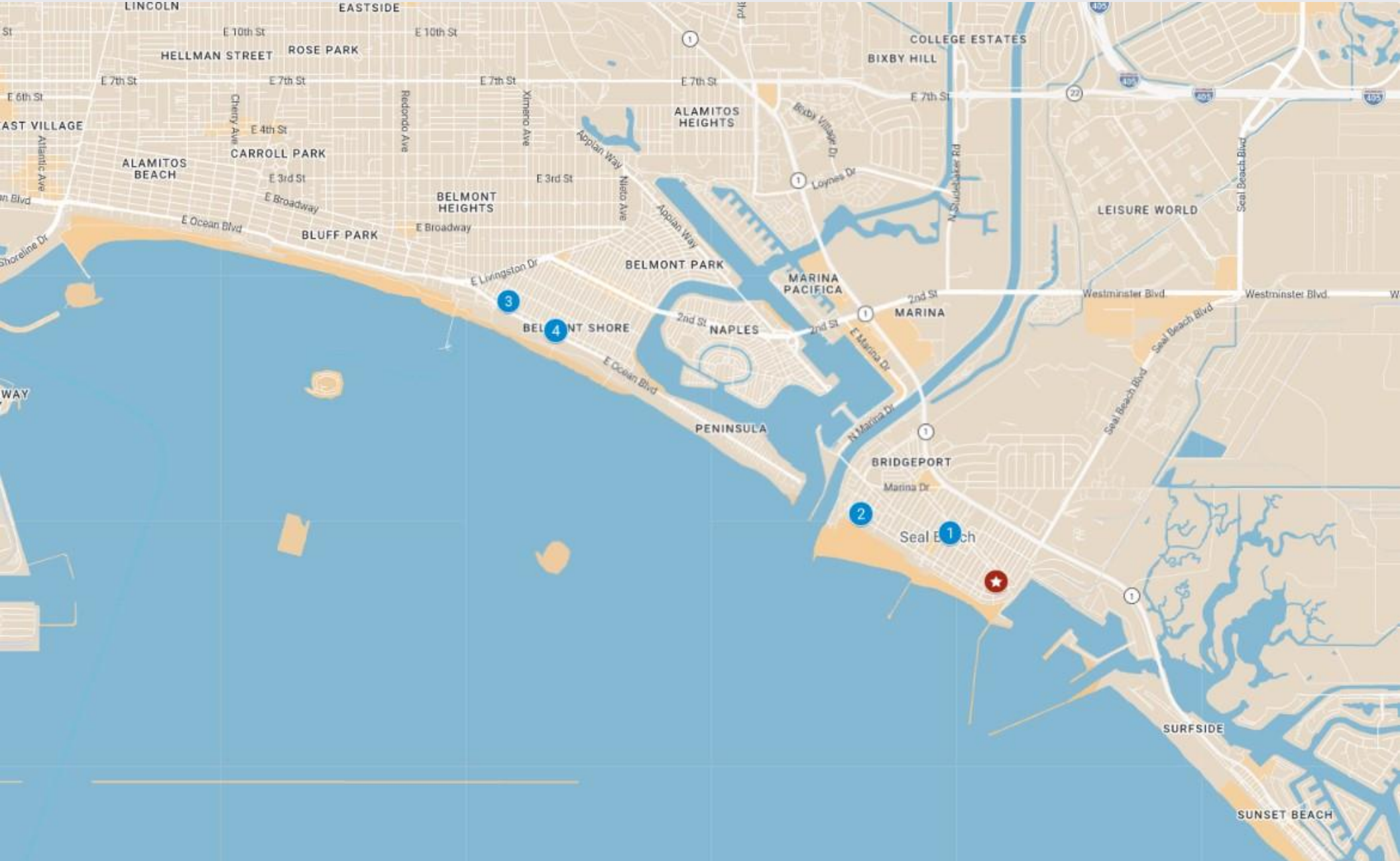
1521 Marine Ave
Seal Beach, CA 90740



	Address	Unit Type	Year Built	Rental Rate
1	217 10 th St, Seal Beach	1+1	1958	\$2,800
2	201 Ocean Ave, Seal Beach	1+1	1964	\$2,700
3	35 Ximeno Ave, Long Beach	1+1	1947	\$3,200
4	1605 Electric Ave, Seal Beach	Studio	1939	\$1,950
5	5007 E Ocean Blvd, Long Beach	Studio	1952	\$2,199
	Average	1-Bed Studio		\$2,900 \$2,074
*	1521 Marine Ave, Seal Beach	1-Bed Studio	1996	\$2,950 \$1,633

Lease Comparables Map

1521 Marine Ave
Seal Beach, CA 90740



Area Overview

1521 Marine Ave,
Seal Beach, CA 90740



City Overview

1521 Marine Ave
Seal Beach, CA 90740



Seal Beach

Located along the northern Orange County coastline, Seal Beach is one of Southern California's most charming and sought-after coastal communities, known for its relaxed atmosphere, small-town feel, and prime beachfront setting. Home to a tight-knit community of residents, professionals, and retirees, Seal Beach offers a unique blend of coastal living and neighborhood charm within a highly desirable and supply-constrained submarket.

The city's housing stock features a mix of classic beach cottages, well-maintained multifamily properties, and modern coastal residences. Many properties benefit from proximity to the ocean, walkable streets, and a quiet residential environment. Strong buyer and renter demand continues to support property values, driven by the area's limited inventory and desirable coastal location.

Seal Beach is widely recognized for its vibrant yet laid-back Main Street, which serves as the heart of the community. Lined with local restaurants, cafés, boutiques, and everyday conveniences, Main Street offers a highly walkable retail corridor that enhances the city's livability and appeal. The iconic Seal Beach Pier and surrounding beachfront provide residents and visitors with scenic ocean views, recreational opportunities, and a true Southern California coastal experience.

Outdoor recreation is a key component of the Seal Beach lifestyle, with easy access to sandy beaches, biking paths, and nearby parks. The city's clean, quiet streets and coastal setting create a strong sense of community and quality of life that is increasingly rare in larger metropolitan areas.

Seal Beach's strategic location offers convenient access to major employment hubs throughout Orange County and Los Angeles, including Long Beach, Huntington Beach, and Irvine. With its combination of coastal charm, walkability, and strong market fundamentals, Seal Beach continues to stand out as one of Southern California's most desirable and enduring beachside communities.



County Overview

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Seal Beach, CA 90740



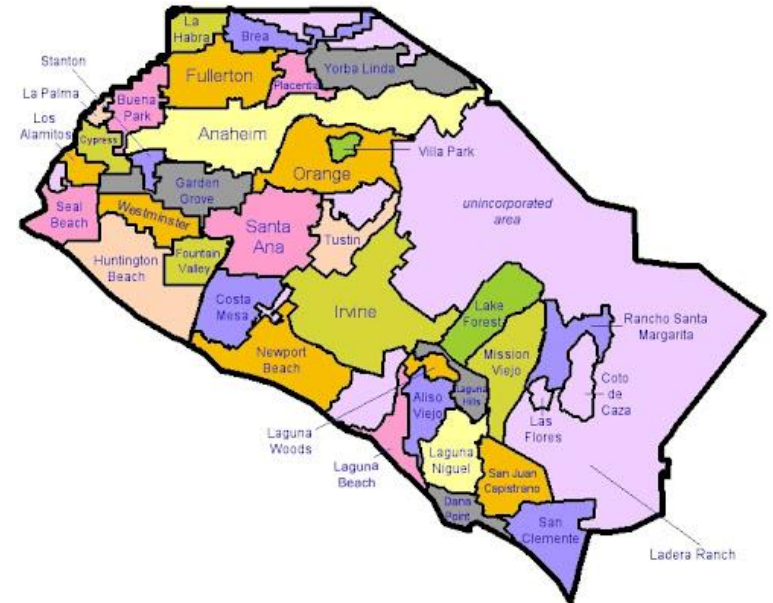
ORANGE COUNTY

Orange County is one of the most dynamic and affluent counties in the United States, with a population of approximately 3.2 million residents. Known for its strong economic fundamentals, high quality of life, and coastal appeal, Orange County offers a highly educated workforce and a labor force of more than 1.6 million people. The region is home to a diverse economy supported by industries including technology, healthcare, tourism, finance, and advanced manufacturing.

Strategically located along the Southern California coastline, Orange County spans approximately 948 square miles and includes 34 incorporated cities. The county features a mix of coastal communities, suburban neighborhoods, and major employment centers, making it one of the most desirable places to live and work in the country. Orange County is home to more than 100,000 businesses, ranging from small local enterprises to major global corporations, contributing to its strong and stable economic base.

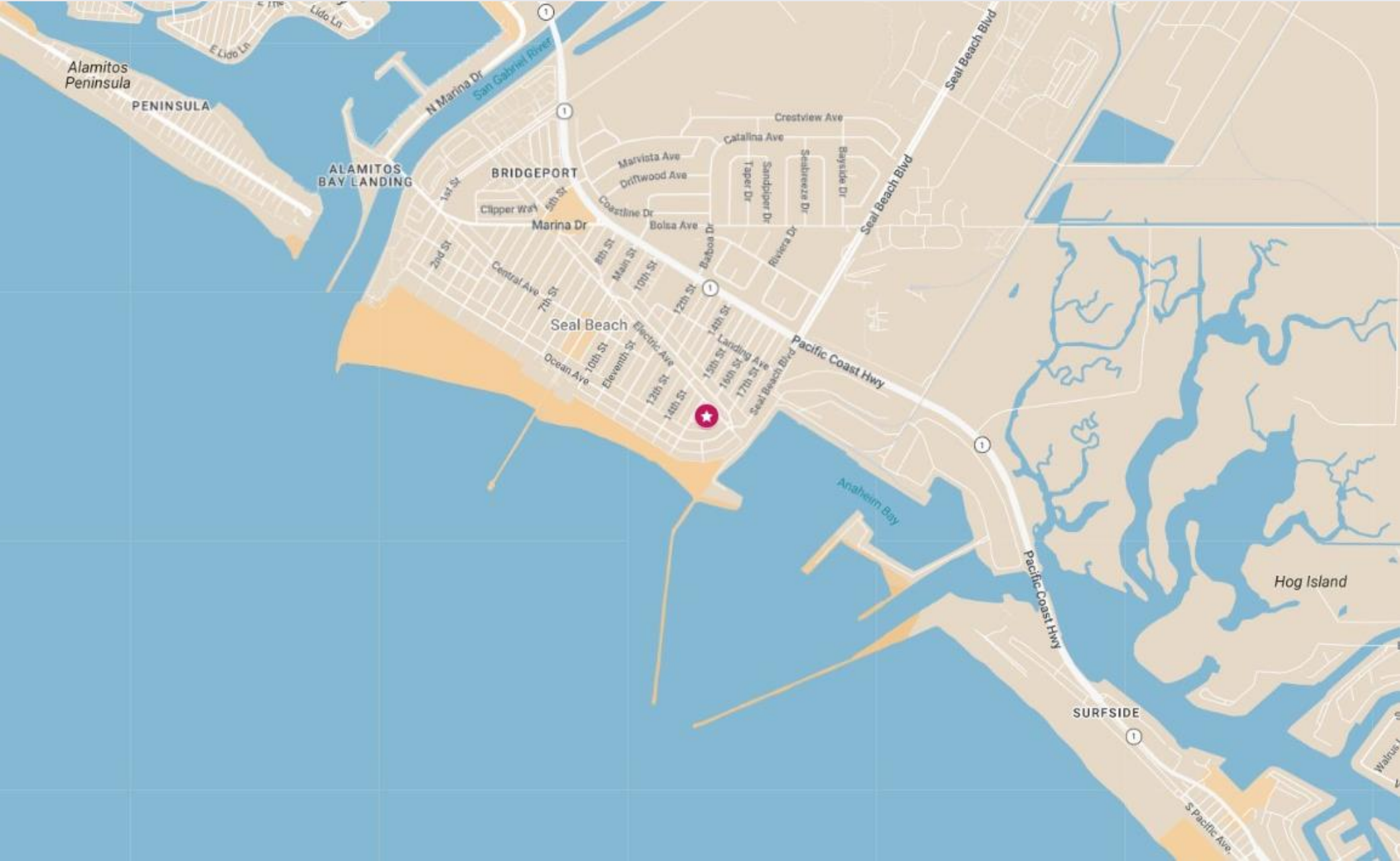
Orange County's economy is among the largest in the nation, with a Gross Domestic Product (GDP) exceeding \$300 billion, placing it among the top regional economies in the United States. The county benefits from its proximity to Los Angeles while maintaining its own identity as a hub for innovation, entrepreneurship, and international trade. John Wayne Airport and the Ports of Los Angeles and Long Beach nearby provide convenient access for both domestic and global commerce.

Recognized for its coastal lifestyle, Orange County is home to world-renowned beaches, luxury retail destinations, and premier entertainment attractions, including Disneyland Resort. The region also offers a wide array of cultural institutions, top-rated schools, and outdoor recreational opportunities. With its combination of economic strength, desirable climate, and high quality of life, Orange County continues to attract residents, businesses, and investors from around the world.



Local Map

1521 Marine Ave
Seal Beach, CA 90740



Disclaimer & Confidentiality Agreement



The information contained in this Offering Memorandum (“Memorandum”) is proprietary and strictly confidential; it is intended to be reviewed only by the party receiving it from Broker and should not be made available to anyone else without the written consent of Broker. By retention or use of this Memorandum, you agree that its contents are confidential, that you will hold it in the strictest confidence, and that you will not disclose any of its contents contrary to these terms.

This Memorandum has been prepared to provide summary, unverified information to establish a preliminary level of interest in the subject property (“Property”). The information in this Memorandum has been obtained from sources Broker believes to be reliable; however, Broker has not conducted sufficient investigation to make any warranty or representation whatsoever including but not limited to the accuracy or completeness of the information, veracity or accuracy of the information, condition of the Property or its compliance or lack of compliance with applicable governmental requirements, developability, suitability or financial performance of the Property, income or expenses for the Property, the size and square footage of the Property and improvements, the presence or absence of contaminating substances, PCB’s or asbestos, the compliance with State or Federal regulations, the physical condition of the improvements thereon, or the financial condition or business Property and does not purport to be an all – inclusive representation regarding the Property or to contain all or part of the information which prospective investors may require to evaluate the purchase of the Property. Additional information and an opportunity to investigate the Property will be made available to interested and qualified prospective purchasers. All information is based on assumptions relating to the general economy, market conditions, competition and other factors beyond the control of Broker, therefore, all information is subject to material variation. The information contained herein is not a substitute for a thorough due diligence investigation. Interested parties are expected to review all information of whatever nature independently and not rely on the contents of this Memorandum in any manner.

The Property owner (“Owner”) expressly reserves the right, at its sole discretion, to reject any or all offers to purchase the Property, and/or to terminate discussions at any time with or without notice. The Owner shall have no legal commitment or obligation unless and until written agreement(s) have been fully executed, delivered and approved by the Owner and any conditions to the Owner’s obligations therein have been satisfied or waived.

Exclusively Marketed By



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