

VALUE-ADD | REDVELOPMENT OPPORTUNITY CALIFORNIA CHECK CASHING

1017 STEELE LANE - SANTA ROSA, CALIFORNIA 95403



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CALIFORNIA CHECK CASHING

1017 STEELE LANE
SANTA ROSA, CALIFORNIA 95403

TENANT: California Check Cashing

PARENT: Community Choice Financial, Inc.

LOCATION: 1017 Steele Lane
Santa Rosa, CA 95403

TYPE OF OWNERSHIP: Fee Simple

LEASE TYPE: NNN (Landlord Resp. for Roof and Structure)

* New Roof was installed in 2017. 10 Year Warranty

LIST PRICE: ~~\$1,890,000~~ **\$1,550,000**

CAP RATE: ~~5.75%~~ **7.0%**

LEASE TERM: 5 Years Remaining

BASE RENT: \$108,588 ▪ Present - 11/31/25
\$111,300 ▪ 12/1/25 - 5/31/28

RENT ESCALATIONS: 2.5% on 12/1/25

OPTIONS: None

SQUARE FOOTAGE: 1,659 SF

LAND AREA: 0.2058 +/- acres

RENT COMMENCEMENT: April 4, 2010

LEASE EXPIRATION: May 31, 2028

PARCEL NUMBER: 015-471-032-000
015-471-033-000

RIGHT OF FIRST REFUSAL: None

FINANCING: Delivered Free and Clear



Property Info

CALIFORNIA CHECK CASHING

1017 STEELE LANE
SANTA ROSA, CALIFORNIA 95403

PROPERTY OVERVIEW:

RDO Investments and W Commercial are pleased to present 1017 Steele Lane, a 1,659 SF California Check Cashing located in the heart of Santa Rosa, California.

The hard corner location boasts one of the highest traffic counts north of the Golden Gate Bridge with over 70,000 vehicles per day. The property sits on the northeast corner of lighted intersection of Cleveland Avenue and Guerneville Road/Steele Lane. The property has excellent visibility and is located just off Highway 101. Building signage is visible from all directions, providing exceptional branding. The property is located adjacent to Coddington Mall which is one of two enclosed shopping malls in Santa Rosa and a huge draw in the area. The Mall is anchored by Whole Foods, Nordstroms Rack, JC Penny, Target and Macys. The property is also steps away from Santa Rosa Junior College with over 42,600 in student enrollment (fall, spring and summer 2022).

California Check Cashing recently renewed their lease for another 5 years and has been in the location since 2010. The lease is NNN with tenant paying all expenses and Landlord responsible for Roof and Structure. The property is an outparcel to TJ Maxx, Staples, Men's Wearhouse, Red Wing Shoe Store and Round Table Pizza.

The property sits on .20 acres with 15 on-site parking spaces ideal for retail or food uses. There is direct ingress and egress with a dedicated turn lane from Guerneville Road/Steele Lane and Cleveland Avenue.

The Tenant has exercised all of its renewal options leaving an owner with a value-add opportunity for future redevelopment, tenant lease extension or further leasing opportunities.

LOCATION OVERVIEW:

Santa Rosa, located in Sonoma County, California, is a vibrant and picturesque city known for its beautiful landscapes, diverse culture, and world-renowned wineries. Nestled in the heart of California's wine country, Santa Rosa offers breathtaking views of rolling hills, vineyards, and sprawling parks. The city is a haven for outdoor enthusiasts, offering numerous hiking and biking trails, as well as opportunities for kayaking and canoeing along the nearby Russian River. Visitors can explore the charming downtown area, which features a mix of boutique shops, art galleries, and farm-to-table restaurants serving delicious local cuisine.

Santa Rosa (Spanish for "Saint Rose") is a city in and the county seat of Sonoma County, in the North Bay region of the Bay Area in California. Its population as of the 2020 census was 178,127. It is the largest city in California's Wine Country and Redwood Coast. It is the fifth most populous city in the Bay Area after San Jose, San Francisco, Oakland, and Fremont; and the 25th most populous city in California.

AERIALS



STEELE LANE / GUERNEVILLE RD
48,216 Vehicles Per Day

CLEVELAND AVENUE
21,791 Vehicles Per Day

MEN'S WEARHOUSE



AERIALS



141,000
Vehicles Per Day



CLEVELAND AVENUE
21,791 Vehicles Per Day

STEELE LANE / GUERNEVILLE RD
48,216 Vehicles Per Day



AERIAL

CALIFORNIA
Check Cashing
STORES

1017 STEELE LANE
SANTA ROSA, CA 95403

70,000 +/-
Vehicles Per Day



SANTA ROSA
JUNIOR COLLEGE



TJ-maxx
Staples



141,000
Vehicles Per Day

DICK'S
SPORTING GOODS

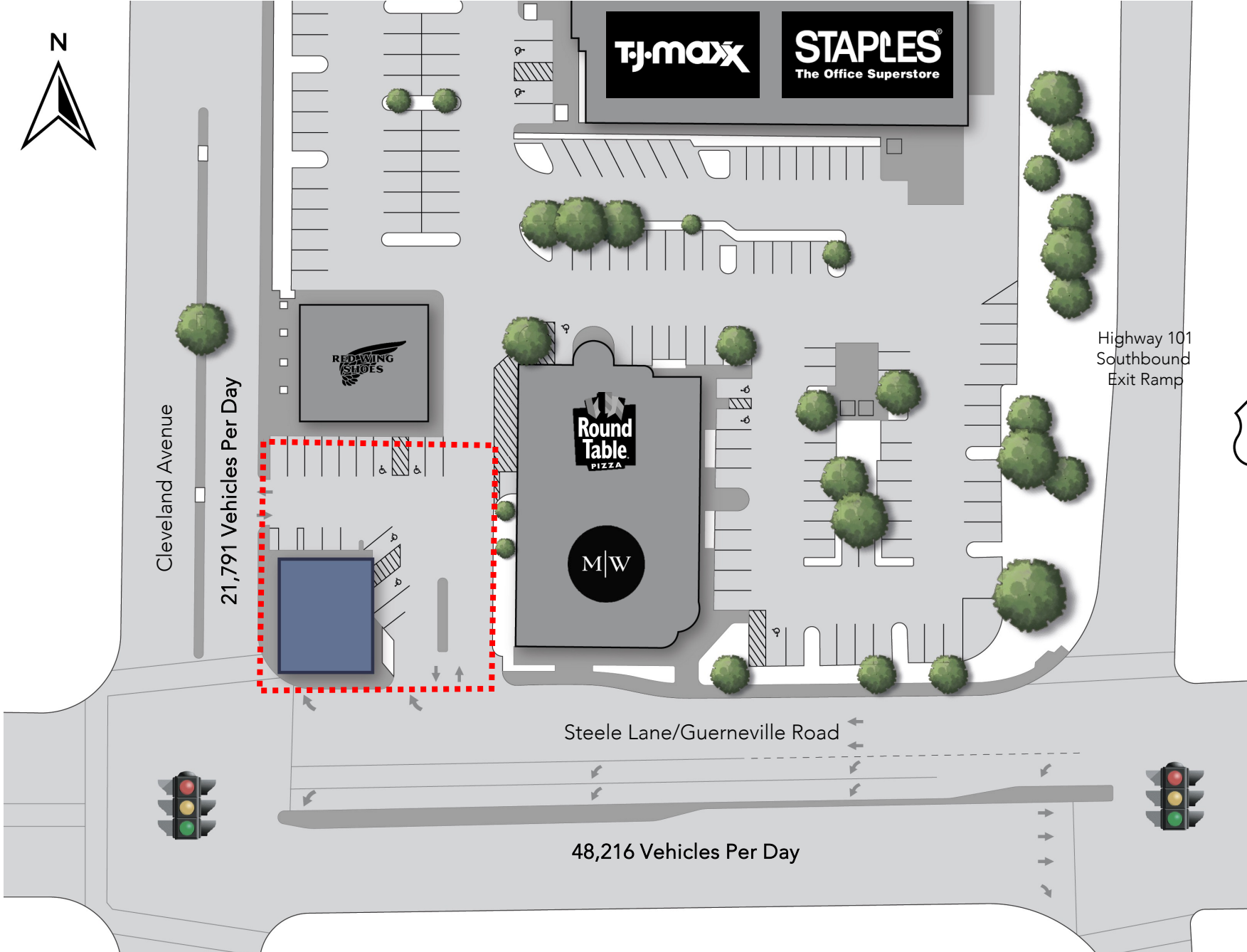
CODDINGTON
Mall

CLEVELAND AVENUE

STEELE LANE

CALIFORNIA CHECK CASHING

1017 STEELE LANE
SANTA ROSA, CALIFORNIA 95403



AERIAL



1017 STEELE LANE
SANTA ROSA, CA 95403
70,000 +/-
Vehicles Per Day



MEN'S
WEARHOUSE



141,000
Vehicles Per Day

CODDINGTON
Mall



Tenant Info

CALIFORNIA CHECK CASHING

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TENANT PROFILE:

California Check Cashing is a retailer of alternative financial services for people who lack access to traditional banking. In addition to short-term consumer loans, title loans, check cashing, prepaid debit cards, money transfers, bill payment, and money orders, the company also offers a wide range of other consumer financial goods and services. Most customers are people with little to no access to conventional sources of consumer credit and financial services. California Check Cashing aims to give people the tools they need to solve their immediate financial problems and advance their financial well-being. California Check Cashing is owned by Community Choice Financial and has **118 locations**. In addition to serving an additional 20 states online, Community Choice Financial has a network of **433 physical stores** in **22 states**. The business was established in 2011.

Check cashing is one of California Check Cashing's main services. Customers can use this service to cash payroll checks, government checks, insurance checks, and personal checks in a quick and secure manner. California Check Cashing hopes to help people who might not have access to traditional banking services or who want the convenience of instant cash by providing this service.

Other financial services provided by California Check Cashing besides check cashing include money orders, prepaid debit cards, bill payment options, and foreign exchange. These services are made to accommodate a variety of consumer needs by giving them quick and dependable solutions for their financial transactions.

As a responsible financial services provider, California Check Cashing adheres to regulatory guidelines and industry best practices. They prioritize customer privacy and implement robust security measures to protect sensitive information. California Check Cashing also ensures compliance with anti-money laundering and identity verification regulations to prevent fraudulent activities.

California Check Cashing continues to evolve and adapt to the changing needs of its customers. The company remains committed to providing reliable, convenient, and accessible financial services, empowering individuals and businesses to manage their finances effectively. With their extensive network of locations and a customer-centric approach, California Check Cashing stands as a trusted financial services provider in California.



TRAFFIC COUNTS

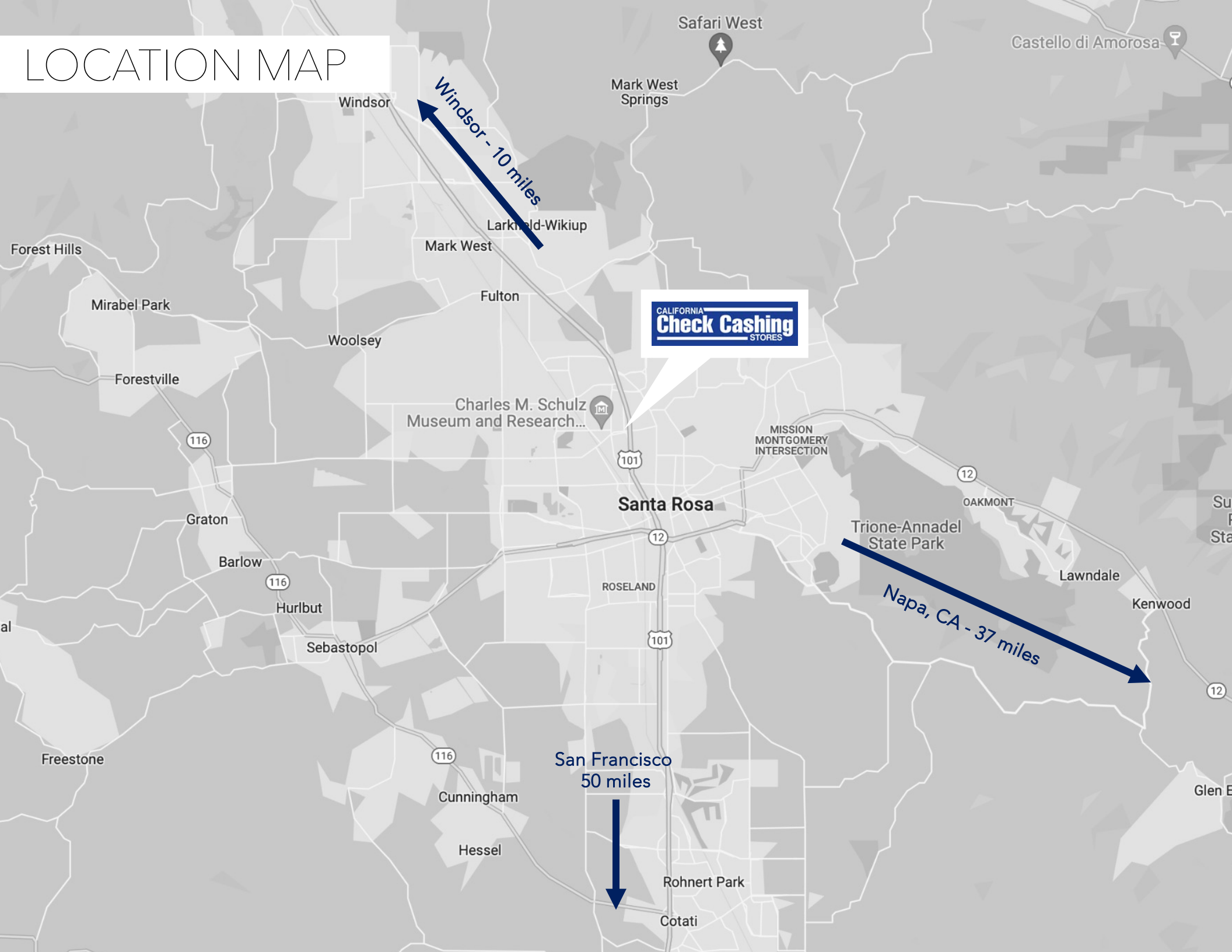
CLEVELAND AVENUE
21,791 Vehicles Per Day



141,000
Vehicles Per Day

STEELE LANE / GUERNEVILLE RD
48,216 Vehicles Per Day

LOCATION MAP



CALIFORNIA
Check Cashing
STORES

Charles M. Schulz
Museum and Research...

MISSION
MONTGOMERY
INTERSECTION

Santa Rosa

Trione-Annadel
State Park

San Francisco
50 miles

Napa, CA - 37 miles

116

101

12

12

Lat/Lon: 38.4602/-122.7281

Demographics

CALIFORNIA CHECK CASHING

1017 STEELE LANE
SANTA ROSA, CALIFORNIA 95403

1017 Steele Ln Santa Rosa, CA 95403	1 mi radius	3 mi radius	5 mi radius
Population			
2023 Estimated Population	21,046	121,761	198,208
2028 Projected Population	20,687	121,957	199,012
2020 Census Population	21,312	122,288	199,277
2010 Census Population	20,948	122,500	196,320
Projected Annual Growth 2023 to 2028	-0.3%	-	-
Historical Annual Growth 2010 to 2023	-	-	-
2023 Median Age	35.5	39.1	39.8
Households			
2023 Estimated Households	8,032	45,474	73,340
2028 Projected Households	8,291	47,786	77,203
2020 Census Households	8,045	45,161	72,919
2010 Census Households	7,977	45,177	72,239
Projected Annual Growth 2023 to 2028	0.6%	1.0%	1.1%
Historical Annual Growth 2010 to 2023	-	-	0.1%
Race and Ethnicity			
2023 Estimated White	53.3%	60.1%	61.2%
2023 Estimated Black or African American	7.1%	3.6%	3.3%
2023 Estimated Asian or Pacific Islander	6.9%	6.1%	6.3%
2023 Estimated American Indian or Native Alaskan	1.8%	1.9%	1.8%
2023 Estimated Other Races	30.8%	28.4%	27.4%
2023 Estimated Hispanic	35.5%	33.3%	32.2%
Income			
2023 Estimated Average Household Income	\$105,152	\$127,466	\$133,883
2023 Estimated Median Household Income	\$80,087	\$96,319	\$101,586
2023 Estimated Per Capita Income	\$40,762	\$47,877	\$49,799
Education (Age 25+)			
2023 Estimated Elementary (Grade Level 0 to 8)	11.6%	9.3%	8.9%
2023 Estimated Some High School (Grade Level 9 to 11)	8.3%	6.8%	5.9%
2023 Estimated High School Graduate	19.5%	19.2%	19.1%
2023 Estimated Some College	25.0%	23.2%	22.7%
2023 Estimated Associates Degree Only	10.7%	10.1%	10.0%
2023 Estimated Bachelors Degree Only	15.9%	19.4%	20.7%
2023 Estimated Graduate Degree	8.9%	12.0%	12.8%
Business			
2023 Estimated Total Businesses	1,297	6,289	8,953
2023 Estimated Total Employees	17,127	53,214	77,755
2023 Estimated Employee Population per Business	13.2	8.5	8.7
2023 Estimated Residential Population per Business	16.2	19.4	22.1



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