

COMMERCIAL PROPERTY PORTFOLIO

Detailed Property Information Document

Property Owner:	Pacific Retail Group LLC
Contact Person:	Michael Rodriguez, Director of Operations
Phone:	(310) 555-7842
Email:	michael.rodriguez@pacificretailgroup.com
Document Date:	November 15, 2024
Purpose:	Insurance Quote Request
Total Properties:	3 (Two Owned, One Leased)

PORTFOLIO SUMMARY

Property	Location	Ownership	Building Value	Contents Value
Westwood Shopping Plaza	Los Angeles, CA 90064	Owned	\$4,200,000	\$850,000
Marina Del Rey Storefront	Marina del Rey, CA 90292	Leased	N/A	\$500,000*
Downtown LA Warehouse	Los Angeles, CA 90021	Owned	\$2,800,000	\$1,500,000
TOTAL INSURABLE VALUE			\$7,000,000	\$2,850,000

* Includes leasehold improvements (\$180,000) and business personal property (\$320,000)

PROPERTY 1: WESTWOOD SHOPPING PLAZA

Primary Retail Location

Field	Information
Property Address	2847 Westwood Boulevard, Los Angeles, CA 90064
Parcel ID (APN)	4325-018-042
Property Type	Multi-tenant retail strip mall
Ownership Status	Fee simple ownership by Pacific Retail Group LLC
Date Acquired	March 15, 2018
Purchase Price	\$3,850,000
Current Market Value	\$4,200,000 (assessed 2024)

Building Specifications

Specification	Details
Year Built	1987
Last Major Renovation	2019 (roof replacement, HVAC upgrade, façade improvement)
Total Building Area	45,000 square feet
Number of Units	6 retail units plus common areas
Construction Type	Type II-B - Concrete block exterior walls with steel frame
Foundation	Reinforced concrete slab on grade
Roof Type	Flat roof with rubber EPDM membrane (installed 2019)
Roof Area	46,500 sq ft
Exterior Finish	Stucco over concrete block, decorative tile accent
Stories	Single story
Ceiling Height	14 feet clear height (varies by unit)
Parking	120 surface parking spaces (paved and striped)

Current Tenant Mix (as of November 2024)

Unit #	Tenant Name	Business Type	Sq Ft	Monthly Rent	Lease Expiry
1	Pacific Electronics (Owner)	Electronics Retail	12,000	N/A	N/A
2	Java Junction Coffee	Coffee Shop	2,500	\$6,250	Aug 2027
3	CleanPro Dry Cleaners	Dry Cleaning	1,800	\$4,050	Feb 2026

4	FitLife Gym	Fitness Studio	8,500	\$14,450	Dec 2028
5	Sakura Sushi & Grill	Restaurant	3,200	\$8,960	May 2026
6	Milano's Pizza	Restaurant	2,800	\$7,280	Oct 2025
Common	Vacant/Common Area	Lobby/Restrooms	14,200	N/A	N/A

Current Occupancy Rate: 85% | Annual Rental Income: \$492,840 | Operating Expenses: \$178,500/year

Safety, Security & Risk Management Systems

System Type	Details	Monitoring	Last Service
Fire Alarm	Addressable system with 45 smoke detectors, 12 heat detectors, 8 pull stations	Central Station 24/7	Sept 2024
Fire Sprinklers	Wet pipe system - NFPA 13 compliant, Full building coverage	Supervised	Annual - July 2024
Security System	IP-based system with 24 HD cameras, motion sensors, door contacts	24/7 Central Station	Monthly checks
Burglar Alarm	Perimeter protection on all exterior doors and windows	24/7 Central Station	Oct 2024
Emergency Lighting	Battery backup emergency exits and egress lighting	Self-testing	June 2024
Fire Extinguishers	Type ABC - 18 units throughout property	N/A	Annual - Aug 2024

Major Building Systems & Equipment

System	Description	Age	Condition	Replacement Value
HVAC	5 rooftop packaged units (Carrier brand) - 10-ton capacity each	5 years	Excellent	\$125,000
Electrical	1200 amp service, LED lighting throughout (upgraded 2020)	37/4 years	Good	\$85,000
Plumbing	Copper supply lines, PVC waste lines, 2 water heaters (80 gal each)	37 years	Fair	\$45,000
Monument Sign	Illuminated monument sign with tenant directory - 12ft x 8ft	5 years	Excellent	\$45,000
Parking Lot	Asphalt paving, striping, LED lighting on 20ft poles	5 years	Good	\$95,000

Environmental & Hazard Information

Flood Zone: Zone X (minimal flood risk) - Outside 100-year floodplain per FEMA map #06037C1605F

Earthquake Risk: High - Located 8.5 miles from Newport-Inglewood Fault. Building does not have seismic retrofit.

Wildfire Risk: Low - Urban location with no wildland interface

Environmental Issues: Phase I Environmental Site Assessment completed October 2024 - No recognized environmental conditions identified. No underground storage tanks. No hazardous materials on site.

Accessibility: ADA compliant - Ramps, accessible parking, and restrooms meet current code requirements

PROPERTY 2: MARINA DEL REY STOREFRONT

Leased Retail Location

Field	Information
Property Address	13455 Maxella Avenue, Marina del Rey, CA 90292
Property Type	Single-tenant retail storefront
Ownership Status	Leased from Coastal Properties LLC
Lease Commencement	January 1, 2020
Lease Term	10 years (expires December 31, 2029)
Monthly Base Rent	\$12,750 + NNN (\$2.50/sq ft)
Annual Rent Increases	3% per year
Security Deposit	\$38,250

Building Specifications

Specification	Details
Year Built	1995
Building Area	8,500 square feet
Construction Type	Type V-B - Wood frame construction
Foundation	Concrete slab on grade
Roof Type	Pitched roof with composition shingles (20-year warranty, installed 2018)
Exterior Finish	Stucco with decorative stone veneer accent
Stories	Single story
Ceiling Height	12 feet
Parking	25 spaces (shared with adjacent tenants)
Zoning	C-1 (Neighborhood Commercial)

Leasehold Improvements (Completed 2022)

Improvement Type	Description	Cost	Depreciation
Interior Buildout	Custom millwork, display fixtures, sales counter	\$95,000	10% annually
Flooring	Luxury vinyl tile throughout (1,200 sq ft wood-look)	\$22,000	10% annually
Lighting	LED track lighting and decorative fixtures	\$18,000	10% annually
HVAC Upgrade	Mini-split system upgrade (3 zones)	\$28,000	7% annually

Storefront	New aluminum storefront doors and display windows	\$17,000	5% annually
TOTAL IMPROVEMENTS		\$180,000	Current Value: \$144,000

Business Personal Property Inventory

Inventory (Electronics & Accessories): \$240,000 (average stock level)

Furniture & Fixtures: \$35,000 (sales counters, shelving, seating)

Computer & POS Equipment: \$28,000 (4 workstations, 3 POS terminals, network equipment)

Signage: \$12,000 (exterior channel letters, interior graphics)

Office Equipment: \$5,000 (printers, phone system, safe)

TOTAL BUSINESS PERSONAL PROPERTY: \$320,000

Special Risk Considerations

■ **FLOOD ZONE NOTICE:** This property is located in FEMA Flood Zone AE (Special Flood Hazard Area subject to 1% annual chance flood). Base Flood Elevation: 12 feet. Finished floor elevation: 11.5 feet.

Flood Insurance Required: Yes - per lease agreement and lender requirements

Historical Flooding: Water damage occurred during January 2022 storm event (roof leak, not flood-related). Claim: \$28,000. Repairs completed February 2022.

Security: Monitored alarm system with motion detectors and door contacts. Video surveillance (8 cameras). Central station monitoring 24/7.

PROPERTY 3: DOWNTOWN LA WAREHOUSE FACILITY

Distribution & Storage Facility

Field	Information
Property Address	1829 E 7th Street, Los Angeles, CA 90021 (Arts District)
Parcel ID (APN)	5142-023-018
Property Type	Industrial warehouse/distribution center
Ownership Status	Fee simple ownership by Pacific Retail Group LLC
Date Acquired	August 10, 2019
Purchase Price	\$2,400,000
Current Market Value	\$2,800,000 (assessed 2024)
Primary Use	Inventory storage and distribution for retail operations

Building Specifications

Specification	Details
Year Built	1975
Building Area	25,000 square feet
Clear Height	18 feet to bottom of steel deck
Construction Type	Type II-B - Concrete tilt-up construction
Foundation	Reinforced concrete slab on grade (6-inch thickness)
Roof Type	Built-up flat roof with gravel ballast over steel deck
Roof Condition	Fair - anticipated replacement needed within 3-5 years
Column Spacing	30 feet x 40 feet typical bay
Loading Docks	3 dock-high doors with levelers and seals
Grade-level Doors	2 roll-up doors (12'W x 14'H)
Office Space	2,000 sq ft finished office area with restrooms
Parking	15 spaces including 1 ADA space
Fencing	8-foot chain link perimeter fencing with barbed wire

Inventory & Equipment Valuation

Category	Description	Typical Value	Peak Value (Nov-Dec)
Consumer Electronics	TVs, laptops, tablets, phones	\$450,000	\$650,000

Audio Equipment	Headphones, speakers, home audio	\$280,000	\$380,000
Accessories	Cases, chargers, cables, mounts	\$180,000	\$240,000
Computer Components	CPUs, GPUs, memory, storage	\$220,000	\$280,000
Gaming	Consoles, games, controllers	\$150,000	\$220,000
Smart Home Devices	Security cameras, hubs, sensors	\$120,000	\$180,000
TOTAL INVENTORY		\$1,400,000	\$1,950,000

Note: For insurance purposes, request coverage at peak value (\$1,950,000). Inventory tracked via warehouse management system with weekly cycle counts.

Warehouse Equipment & Fixtures

Racking System: Industrial pallet racking (40 rows, 220 positions) - Replacement value: \$85,000
Material Handling: 2 forklifts (Crown electric, 5,000 lb capacity, 2019 models) - Value: \$68,000
Pallet Jacks: 4 electric pallet jacks, 2 manual jacks - Value: \$12,000
Packaging Equipment: Shrink wrap machine, strapping machine, scales - Value: \$8,000
Office Furniture & Equipment: Desks, computers, printers - Value: \$15,000
Lighting: LED high-bay fixtures (replaced 2021) - Value: \$22,000
TOTAL EQUIPMENT VALUE: \$210,000

Security & Safety Systems

System	Details	Last Service/Inspection
Fire Sprinklers	ESFR system with 85 heads, adequate for high-piled storage	Annual test - May 2024
Fire Alarm	Addressable system with smoke/heat detection	Quarterly - Sept 2024
Security Cameras	16-camera IP system covering all interior and exterior areas	Operational - checked weekly
Access Control	Card reader system on all entry doors with audit logs	Operational
Motion Sensors	Interior motion detection tied to alarm system	Monthly testing
Perimeter Alarm	Door contacts on all doors, motion detection on docks	Monthly testing
Central Monitoring	24/7 monitoring by Guardian Security Services	Active account

Historical Security Incident

Date of Loss: March 12, 2020
Type: Burglary/Theft
Description: Unauthorized entry through forced rear door during overnight hours. Thieves removed approximately \$15,000 worth of consumer electronics (primarily laptops and tablets). Incident discovered by morning shift at 6:45 AM.
Police Report: LAPD Case #20-045-2847
Insurance Claim: \$15,000 paid by previous carrier (Hartford Insurance)
Remediation: Enhanced security measures implemented post-incident including upgraded locks, additional cameras, motion sensors on all dock doors, and increased security patrol frequency.
No incidents since March 2020.

RISK MANAGEMENT & LOSS PREVENTION

Company-Wide Safety Programs

- **Fire Safety:** Annual fire extinguisher training for all employees, quarterly fire drill exercises
- **Security Protocols:** Background checks for all employees with access to inventory or cash
- **Maintenance Program:** Preventive maintenance contracts for all HVAC, fire, and security systems
- **Slip & Fall Prevention:** Daily inspections of floors and walkways, immediate spill cleanup protocols
- **Weather Monitoring:** Subscribed to weather alert services for all properties
- **Emergency Response:** Emergency action plans posted at all locations, emergency contact lists maintained
- **Vehicle Safety:** Company delivery vehicles (2 box trucks) maintained regularly, drivers have MVR checks
- **Data Backup:** Daily off-site backup of all business data and security camera footage (30-day retention)

Insurance History - Past 5 Years

Year	Carrier	Premium	Claims	Claim Amount
2020	Hartford Insurance	\$42,500	1 (Theft)	\$15,000
2021	Hartford Insurance	\$44,800	0	\$0
2022	Travelers Insurance	\$48,200	1 (Water Damage)	\$28,000
2023	Travelers Insurance	\$52,100	0	\$0
2024	Travelers Insurance	\$56,300	0	\$0

Loss Ratio: 2 claims in 5 years totaling \$43,000 in losses vs. \$244,000 in premiums paid (17.6% loss ratio)

KEY CONTACTS FOR INSURANCE MATTERS

Role	Name	Phone	Email
Director of Operations	Michael Rodriguez	(310) 555-7842	michael.rodriguez@pacificretailgroup.com
CFO	Jennifer Chen	(310) 555-7844	jennifer.chen@pacificretailgroup.com
Facilities Manager	David Thompson	(310) 555-7845	david.thompson@pacificretailgroup.com
Legal Counsel	Williams & Associates LLP	(213) 555-9100	info@williamslaw.com
Current Insurance Broker	Risk Solutions Group	(310) 555-6200	contact@risksolutionsgroup.com
Property Management	Self-managed	N/A	N/A

DOCUMENT CERTIFICATION

I hereby certify that the information contained in this document is true and accurate to the best of my knowledge. This document has been prepared for the purpose of obtaining commercial property

insurance quotes and is current as of November 15, 2024.

Additional documentation available upon request:

- Property deeds and title insurance policies
- Building inspection reports
- Current lease agreements
- Fire and security system certificates
- Environmental site assessment reports
- Recent property appraisals
- Maintenance and service records
- Photos of all properties (interior and exterior)

For questions or additional information, please contact Michael Rodriguez at (310) 555-7842.

Michael Rodriguez

Director of Operations

Pacific Retail Group LLC

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