



74xx Stanford Avenue, La Mesa, CA 91942

3 bd · 2 ba · 1,864 sf · 7,200 sf lot · built 1962 · owned since 1974

This is what every homeowner receives — the complete analysis behind the four instant numbers. Every comparable sale we used, a line-item renovation scope priced by a licensed contractor, and the net math on all four paths. Nothing hidden, nothing rounded in our favor.

Our conflict of interest, stated plainly

We buy and renovate houses — one of these four paths can involve selling to us. That's exactly why we show all four with the same math: you should see what we see before anyone makes you an offer.

THE FOUR PATHS — SIDE BY SIDE

Cash Offer

\$707,000

All cash · close in 7 days · no repairs, commissions or closing costs · certainty, lowest price

List As-Is

\$825,000

45–75 days · widest buyer pool · nets \$752,400 after commissions, credits and carry

Renovate + Sell

MOST MONEY KEPT

\$953,000

4–5 months · \$68,000 of work first · nets \$814,300 — the most money kept

Keep + Rent

\$3,713 /mo

30–45 days to first rent · \$2,717/mo after expenses · keeps \$825,000 equity and a 1974 tax basis

HOW TO READ THIS REPORT

Pages 2–4 show the work: the comparable sales and how each was weighted (p. 2), the renovation scope with line-item pricing and the resale math (p. 3), and the rental analysis plus an honest accounting of which numbers are least certain (p. 4). The right path depends on your timeline, your appetite for a project, and what the equity needs to do next — the report gives you the numbers; the decision stays yours.



WHAT THE PROPERTY IS WORTH

AS-IS TODAY

\$825,000

current, largely original condition

RENOVATED

\$953,000

assumes the \$68,000 scope on page 3

Both values are anchored to closed sales within one mile, adjusted for size, condition and lot.

COMPARABLE SALES USED — AND WHY

ADDRESS	CONDITION	PRICE	SF	\$/SF	CLOSED	WHY IT WAS CHOSEN
73xx Colony Dr	Renovated	\$975,000	1,905	\$512	Jun 2026	Same tract, full remodel — best match
74xx El Paso St	Renovated	\$915,000	1,730	\$529	May 2026	Smaller, similar finish level; adjusted
75xx Normal Ave	Renovated	\$942,000	1,842	\$511	Mar 2026	Nearly identical sf and bed/bath count
72xx Vista Grande	Original	\$812,000	1,798	\$452	Jul 2026	Original condition — strongest as-is
76xx Amherst St	Original	\$798,000	1,860	\$429	Apr 2026	Dated systems, larger lot; adjusted
73xx Junior Ave	Partial	\$868,000	1,910	\$454	Feb 2026	Kitchen done, baths original — brackets

Renovated comps average \$517/sf → 1,864 sf × \$517 = \$963K, trimmed to \$953,000 for the busier street position. Original-condition comps average \$441/sf → \$822K, carried at \$825,000 given the newer roof (2019). Sample addresses are masked; in your report each links to the public record.

THE CASH OFFER, DERIVED

Renovated value (ARV)	\$953,000
× 82% purchase ceiling (margin, risk, resale costs)	\$781,460
– 110% of renovation budget (work + overrun buffer)	–\$74,800
Cash offer	\$707,000

That formula is the same one every professional buyer uses — most just won't show it to you. If another buyer offers more than this math supports, they plan to renegotiate after inspection. Now you'll know.



LINE-ITEM SCOPE — PRICED BY A LICENSED CONTRACTOR (CSLB)

Kitchen — cabinets, quartz counters, appliances, plumbing & electrical, install	\$32,000
Primary bathroom — full remodel to comp standard	\$14,500
Interior + exterior paint	\$8,500
Landscaping, irrigation repair, curb appeal	\$4,000
Flooring repairs and refinish (existing oak)	\$3,500
Lighting and hardware throughout	\$2,500
Permits, dump, contingency	\$3,000

Total scope	\$68,000
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Why this scope and not more: past roughly \$70K on this street, each additional dollar returns less than a dollar at resale. A gut renovation would add cost faster than value — the kitchen and primary bath are where the comps say the money is.

RENOVATE + SELL — WHAT YOU ACTUALLY NET

Renovated sale price	\$953,000
Renovation scope	-\$68,000
Commission (5%)	-\$47,650
Closing costs (1.5%)	-\$14,295
Carry — 4 months (taxes, insurance, utilities)	-\$8,800
Net to you	\$814,255

LIST AS-IS — THE SAME MATH, NO PROJECT

Sale price (as-is)	\$825,000
Commission (5%)	-\$41,250
Closing costs (1.5%)	-\$12,375
Buyer repair credits (typical for original condition)	-\$8,160
Carry — 2.2 months on market	-\$4,840
Pre-list prep	-\$6,000
Net to you	\$752,375

The gap between the two paths is about \$62,000 of additional net for roughly four months and a managed project. Whether that trade is worth it is a timeline question, not a math question — the math is above.



KEEP + RENT — MONTHLY PICTURE

Market rent (3/2 near SDSU corridor, current condition)	\$3,713 /mo
Vacancy allowance (5%)	-\$186 /mo
Property management (8%)	-\$297 /mo
Insurance (landlord policy)	-\$115 /mo
Maintenance reserve (\$1.95/sf/yr)	-\$303 /mo
Property tax — Prop 13 basis from 1974	-\$95 /mo
Cash flow	\$2,717 /mo

The \$95 tax line is the whole story: a 1974 basis you lose the day you sell. Selling trades a protected, appreciating asset with \$2,700/mo of income for a one-time check — sometimes exactly right, but it should be a decision, not a default. You also keep the full \$825,000 of equity working.

WHICH NUMBERS ARE LEAST CERTAIN — AND WHAT WOULD TIGHTEN THEM

Renovation total	±10%	Priced from photos and public records. A 30-minute walkthrough turns this into a fixed bid.
Renovated value	±3–4%	Three strong renovated comps within 0.4 mi; one more closing on Colony Dr would sharpen it.
Market rent	±\$150/mo	Based on three active and two closed rentals; a leasing agent's opinion letter would pin it.
As-is value	±2%	Strongest number in the report — two nearly identical original-condition sales this quarter.

What happens next (only if you want it to)

Nothing, unless you ask. Keep the report, share it with your agent or family, or call us to talk through any path — including the ones that don't involve us. One follow-up to see if you have questions; if you're not interested, that's the end of it.

This sample uses representative La Mesa figures with masked addresses. A real Property Plan is built by hand for your specific property from current sales, county records and the details you provide. Estimates are informational only — not an offer, appraisal, or brokerage, legal, tax or investment advice.