

2100 Pine Street

Lower Pacific Heights | San Francisco, CA

Investment Opportunity | Offering Memorandum



Colliers

Accelerating success

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Tour Schedule
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101 Second Street | Suite 1100 | San Francisco, CA



Table of Contents

- 04 Offering Summary
- 05 Property Profile
- 06 Financial Analysis
- 08 Property Photos
- 13 Floor Plans
- 14 Amenities Map
- 16 Transportation Map

Offering Summary

2100 Pine Street presents a rare opportunity to acquire a stately and beautifully maintained residence with a legal in-law unit located in the highly desirable Lower Pacific Heights neighborhood of San Francisco. Situated prominently on a corner lot, the building is detached on all four sides - a true rarity in the city - allowing for striking curb appeal and abundant natural light throughout. Constructed in 1900s, the four-story property encompasses approximately 5,292 square feet and features rare Georgian-style architecture characterized by high ceilings, original moldings, and elegant woodwork.

The property functions as a grand private residence with a secondary dwelling unit that adds significant value. The main home features a gracious floor plan including a spacious living room and formal dining room, with four bedrooms conveniently located together on a single level. A legal one-bedroom, one-bath in-law unit is located on the ground floor with its own separate entrance fronting Buchanan Street. The property also includes a spacious, tandem two-car parking garage. Both units offer a blend of original character and functional living space, providing a unique opportunity for immediate occupancy or repositioning.

The property is located just steps from the premier dining and shopping of Fillmore Street and the cultural hub of Japantown, residents enjoy an unparalleled lifestyle in a world-class residential submarket. 2100 Pine Street offers a boutique, high-end asset that balances classic San Francisco elegance with modern utility. This property represents a unique opportunity to own a large-scale corner home with exceptional long-term upside in one of the city's most sought-after neighborhoods.

Below, please find a list of establishments to eat, drink and shop in the area:

Restaurants:

Via Veneto
Dumpling Story
The Tailor's Son
Pizzeria Delfina
Little Shucker
Jackson Fillmore Trattoria
Woodhouse Fish Co.
Bubu

Bars:

MacGuffins Bar
Balboa Cafe
Celeste Wine Bar
Harry's Bar
Harper & Rye
The Anchovy Bar
Mauna Loa
Bus Stop

To Do:

Lafayette Park
Alta Plaza Park
Japan Town
AMC Theaters
Fillmore Street
Union Street
Fort Mason
Lyon Street Steps



The Property

Property Information	
Address:	2100 Pine Street, San Francisco, CA 94115
District:	Lower Pacific Heights
Property Type:	SFR / Duplex
APN:	0652-007
Building Square Feet:	5,292
Units:	2
Stories:	4
Lot Size (SqFt):	2,003
Constructed:	1900
Zoning:	RH-2

Building Systems	
Foundation:	Concrete
Structure:	Wood / Brick Frame
Façade:	Brick
Rear of Building:	Brick
Roof Composition:	Modified Bitumen & Shingles
Gas Service:	Separately Metered
Electric Service:	Separately Metered (2 Meters - 200 Amps)
Fire Protection System:	Smoke & Carbon Monoxide Detectors
Windows:	Mix of Single-Paned Wood & Vinyl Frame
Heat Source:	Peerless Boiler
Hot Water:	Rheem Water Heater (75 Gallon Tank)
Plumbing:	Mixture of Copper and Galvanized Plumbing
Door Entry System:	Lock & Key
Front Landing:	Brick
Mailboxes:	Door Slots
Apartment Access:	Walk-Up Entrances
Garbage:	In Garage Area
Storage:	In Garage
Laundry:	Washer / Dryer (In Common Area)
Sideyard:	Off Kitchen

Building Information	
Unit Mix:	1 Bed, 1 Bath - 1 6 Bed, 3 Bath - 1 Parking - 2 2 - Total Units
Kitchens:	Tile & Wood Flooring Single & Double Basin Sinks Gas Stove / Ovens Granite & Laminate Countertops Wood Cabinetry Over / Under Refrigerators Dishwashers Dining Room off of Kitchen
Bathrooms:	Tub / Shower Combinations Tile Flooring Inlaid Mirrored Cabinets Window & Fan Ventilation Vanity Sinks
Bedrooms:	Wood & Carpeted Flooring Large Closets High Ceilings Chandelier Lighting Bay Windows (In Some Rooms) Crown Molding
Living Rooms:	Wood & Carpeted Flooring Track Lighting Fireplaces Ample Natural Light

Notes
- Building is **NOT** on the San Francisco Soft-Story List

Financial Analysis

2100 Pine Street

Financial Summary	
Price	\$4,299,000
Down Payment	\$1,870,065
Number of Units	2
Price/Unit	\$2,149,500
Gross Square Feet	5,292
Price/Square Foot	\$812
CAP Rate - Current	4.11%
CAP Rate - Proforma	4.11%
GRM - Current	17.91
GRM - Pro Forma	17.91
Year Built	1936
Lot Size (SqFt)	2,003

Annual Gross Income	Current	Proforma
Gross Potential Income	\$240,000	\$240,000
Vacancy (1.0%)	\$2,400	\$2,400
AGI	\$237,600	\$237,600
Expenses	\$60,751	\$60,751
NOI	\$176,849	\$176,849
Expense per Gross Income	25%	25%
Expense per Unit	\$30,376	\$30,376

Annual Operating Expenses		Current	Exp/Unit	% /Exp	Market	Exp/Unit	% /Exp
Property Taxes	1.18268% of Sales Price	\$50,844	\$25,422	84%	\$50,844	\$25,422	84%
Special Assessment Tax	From Owner's 2025-26 Tax Bill	\$808	\$404	1%	\$808	\$404	1%
Insurance	Estimated at \$2500/unit	\$5,000	\$2,500	8%	\$5,000	\$2,500	8%
Repairs & Maintenance	Estimated at \$1000/unit	\$2,000	\$1,000	3%	\$2,000	\$1,000	3%
PG&E	Estimated at \$250/unit	\$500	\$250	1%	\$500	\$250	1%
Water	Estimated at \$450/unit	\$900	\$450	1%	\$900	\$450	1%
Recology	Estimated at \$350/unit	\$700	\$350	1%	\$700	\$350	1%
Total Operating Expenses		\$60,751	\$30,376	100%	\$60,751	\$30,376	100%

Financing		Cash Flow After Debt Service	Current	Proforma
Loan Amount	\$2,428,935	Less Debt Service	\$155,452	\$155,452
Loan Type	Interest Only	Cash Flow	\$21,397	\$21,397
Interest Rate	6.40%	Cash on Cash Return	1.14%	1.14%
Program	5/30 Year Fixed	Expenses as % of Gross	25%	25%
Loan to Value	57%	Expenses per Unit	\$30,376	\$30,376

Renovo Loan Quote: Estimated at 57% LTV at 6.40% 5/30 Year Fixed
(Loan information is time sensitive and subject to change)

Rent Roll

2100 Pine Street

Unit	Unit Type	Rent	Market Rent	Move-In Date	Notes
1	6 Bed, 3 Bath	\$16,000.00	\$16,000	Vacant	
2	1 Bed, 1 Bath	\$3,500.00	\$3,500	Vacant	In-Law Unit
Monthly Income		\$19,500.00	\$19,500		
Vacant Tandem Parking (2)		\$500.00	\$500		
Total Monthly Income		\$20,000.00	\$20,000.00		
Annual Income		\$240,000	\$240,000		

Units

1 Bed, 1 Bath - 1

6 Bed, 3 Bath - 1

Parking - 2

2 - Total Units

Notes

Market rents estimated using Rentometer.com

Tandem parking projected at \$250 per space/month



Property Photos





2100 Pine Street



2100 PINE STREET
SAN FRANCISCO



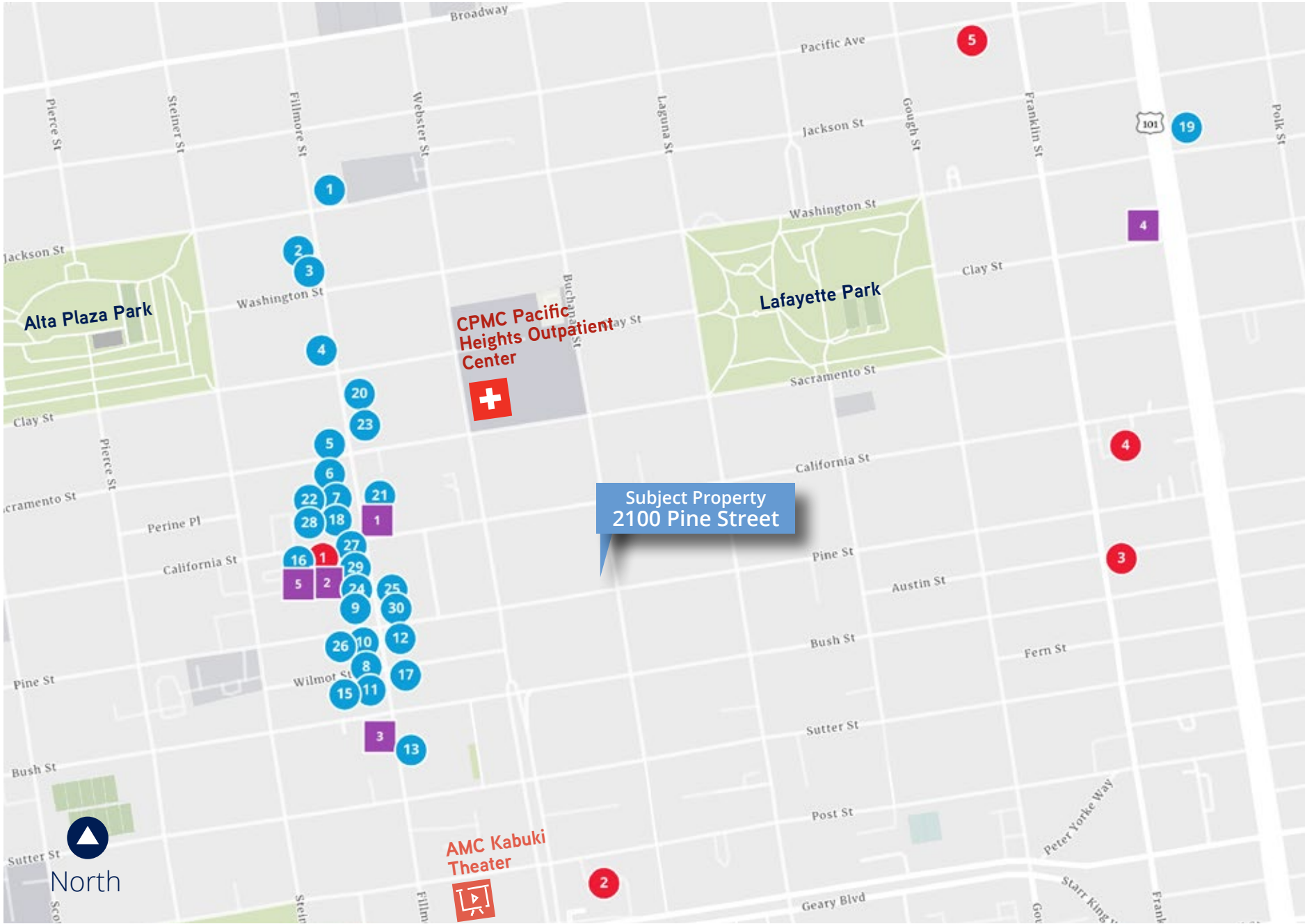
PRESENTED BY : COLLIERS INTERNATIONAL CA, INC.
DRE #: 02245411

CREATED ON MARCH 16, 2026
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1S FLOOR PLAN

Amenities Map

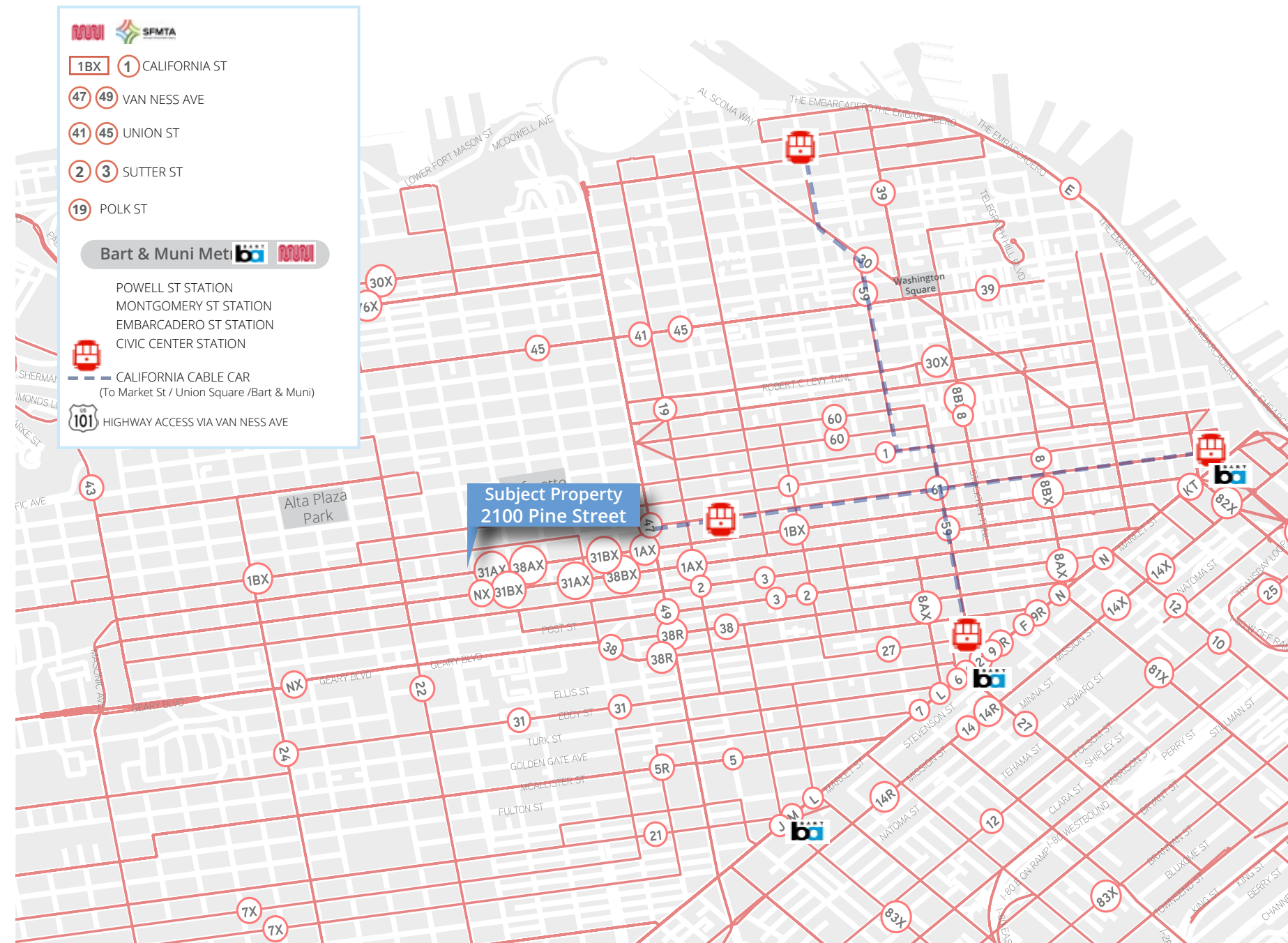


- Restaurants & Bars
- Convenience & Grocery Stores
- Banks & ATM's
- + Hospitals

Neighborhood Amenities

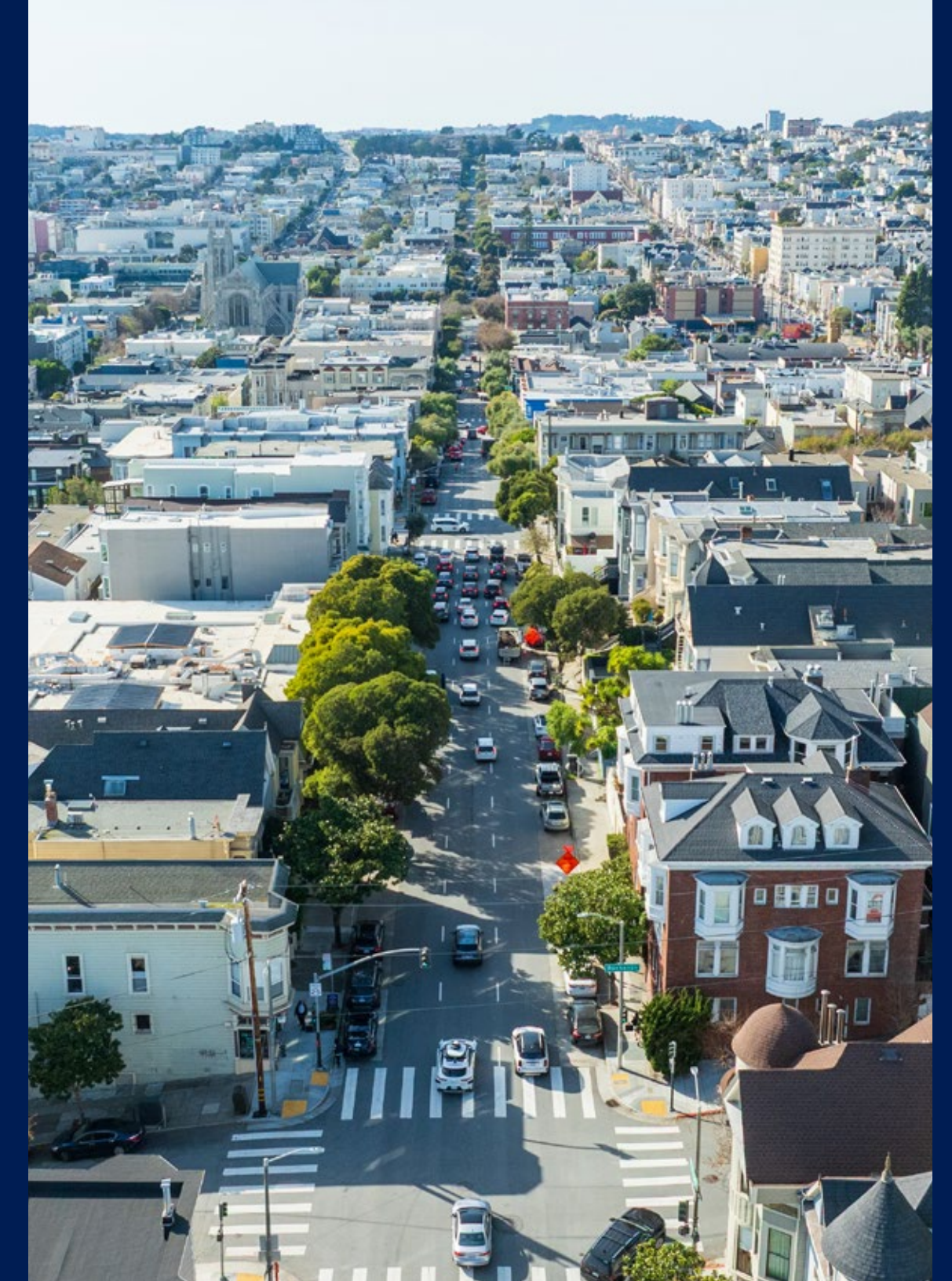
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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> 1 Jackson Fillmore Trattoria 2 Blue Bottle Coffee 3 Choquet's 4 The Snug 5 Salt & Straw 6 Peet's Coffee 7 Jane on Fillmore 8 Florio Bar & Cafe 9 Bun Mee 10 Roam Artisan Burger | <ul style="list-style-type: none"> 11 SPQR 12 Boichik Bagels 13 Fillmore Bakeshop 14 Woodhouse Fish Co 15 MATTINA 16 Starbucks 17 Compton's Coffee House 18 Pinsa Rossa 19 House of Prime Rib 20 Via Veneto | <ul style="list-style-type: none"> 21 Dumpling Story 22 Troya Restaurant 23 La Mediterranee 24 The Tailor's Son 25 Harry's Bar 26 La Boulangerie de San Francisco 27 Bubu 28 Pizzeria Delfina 29 TacoBar 30 Little Shucker | <ul style="list-style-type: none"> 1 Mollie Stone's 2 Nijiya Market 3 Franklin Market 4 Whole Foods 5 Avenue Fine Food Market 1 Wells Fargo Bank 2 Chase Bank 3 BMO ATM 4 Citibank 5 Bank of America |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Public Transportation



With Immediate Access to One of the Nation's Best Public Transit Systems

The area around 2100 Pine Street offers an extensive transportation network which ensures superior regional access throughout San Francisco and the surrounding Bay Area. Atlantic Cities' "Access Across America, Transit 2021" ranked San Francisco second only to New York for public transit efficiency, based on how many jobs a resident can access within a 10 to 30 minute commute during the morning rush hours of 7am to 9am. The subject property is within walking distance of a variety of public transit systems on Van Ness Avenue (*the new Van Ness Rapid Transit Project*), California Street, Pacific Avenue in addition to a variety of San Francisco's caravan of 'Tech Shuttles' moving busloads of Google, Genentech, Facebook, and Apple employees from their homes in San Francisco to their job centers in Silicon Valley via Divisadero Street and Van Ness Avenue.





2100 Pine Street

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By acknowledging your receipt of this Offering Memorandum from 2100 Pine Street you agree:

1. The Offering Memorandum and its contents are confidential;
2. You will hold it and treat it in the strictest of confidence; and
3. You will not, directly or indirectly, disclose or permit anyone else to disclose this Offering Memorandum or its contents in any fashion or manner detrimental to the interest of the Seller.

Owner and Colliers International expressly reserve the right, at their sole discretion, to reject any and all expressions of interest or offers to purchase the Property and to terminate discussions with any person or entity reviewing this Offering Memorandum or making an offer to purchase the Property unless and until a written agreement for the purchase and sale of the Property has been fully executed and delivered.

If you wish not to pursue negotiations leading to the acquisition of 2100 Pine Street or in the future you discontinue such negotiations, then you agree to purge all materials relating to this Property including this Offering Memorandum.

A prospective purchaser's sole and exclusive rights with respect to this prospective transaction, the Property, or information provided herein or in connection with the sale of the Property shall be limited to those expressly provided in an executed Purchase Agreement and shall be subject to the terms thereof. In no event shall a prospective purchaser have any other claims against Seller or Colliers International or any of their affiliates or any of their respective officers, Directors, shareholders, owners, employees, or agents for any damages, liability, or causes of action relating to this solicitation process or the marketing or sale of the Property.

This Offering Memorandum shall not be deemed to represent the state of affairs of the Property or constitute an indication that there has been no change in the state of affairs of the Property since the date of this Offering Memorandum.

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