



RETAIL STOREFRONT CONDOMINIUM · ROUTE 9 · MONMOUTH COUNTY, NJ

Unit E — Lakewood Center

6520 US Highway 9 · Howell, NJ 07731

\$495,000 · 1,100 SF · FOR SALE

1,100 SF

CONDO AREA

Retail

USE

4.68/1K

PARKING RATIO

34K–50K

VEHICLES / DAY

THE OPPORTUNITY

Executive Summary

The Sapphire Group is pleased to present **Unit E at Lakewood Center** — A 1,100 SF storefront combining affordability with premium corridor exposure — own for less than many Route 9 rents. The unit is one of nine individually deeded condominiums within a ±21,350 SF retail and industrial center positioned directly on US Route 9 at the Howell–Lakewood border in Monmouth County, New Jersey.

Each unit is separately metered for electric and water, with tenant-controlled HVAC, ample parking (4.68/1,000 SF), and recent center-wide capital improvements including a 2022 commercial roof under a 20-year warranty. The location delivers 34,000–50,000 vehicles per day and a trade area exceeding 200,000 residents across two of New Jersey's fastest-growing townships.

\$495,000

ASKING PRICE

1,100 SF

CONDO AREA

Retail

PERMITTED USE

HD1

ZONING

OWN INSTEAD OF RENT

Condo ownership fixes your occupancy cost on Route 9, builds equity, and offers SBA financing with as little as 10% down — with possible 100% financing with proper approval.

SEIZE THE OPPORTUNITY

Grab the opportunity to pay yourself instead of paying someone else's rent — every monthly payment builds your own equity, not your landlord's.



Lakewood Center, 6520 US Highway 9, Howell, NJ. Photography from property listing.

THE UNIT

Unit E — Details & Financing

Unit	Unit E (1st Floor)	WHY UNIT E
Condo Area	1,100 SF	● Route 9 exposure — 34,000–50,000 vehicles per day.
Asking Price	\$495,000	● Signage — building & monument opportunities.
Use	Retail Storefront	● Turnkey systems — individual metering, own HVAC.
Status	Active / Available	● Recent capital — 2022 roof (20-yr warranty), upgraded lot, lighting & stormwater.
Metering	Individual (electric & water)	
HVAC	Tenant-controlled	
Zoning	HD1 — Highway Development	

FINANCING OPTIONS — ESTIMATED MONTHLY PAYMENTS

PROGRAM	DOWN PAYMENT	RATE (AUG 2026)	EST. PAYMENT
SBA 504 Owner-user (51%+ occupancy). 50% bank 1st + 40% CDC fixed + 10% down. 25-yr am.	10% \$49,500	±6.4% blended*	\$2,978/mo
Conventional Investor or owner-user. Up to 75% LTV, 25-yr am. Subject to lender minimums.	25% \$123,750	±6.74% (indicative)	\$2,563/mo
Possible 100% Financing With proper approval.	0% \$0 cash at closing	±6.57% blended	\$3,364/mo

*SBA 504 shown as 50% bank first mortgage (est. 6.75%) + 40% CDC debenture (5.94% fixed, Aug 2026) + 10% borrower down payment, 25-year amortization. The 100% financing row is illustrative only, calculated at a blended rate between the SBA 504 and conventional structures on the full purchase price over 25 years, and is available only with proper lender (and, where applicable, SBA) approval. All financing figures are estimates only, are not a loan offer or commitment, exclude taxes, insurance, condo/CAM charges and fees, and are subject to full underwriting and rate changes.

THE SETTING

Lakewood Center & the Route 9 Corridor

Property	Lakewood Center
Address	6520 US Highway 9, Howell, NJ
Total Building Area	±21,350 SF
Site	3.63 Acres
Year Built	1976 (roof 2022)
Condo Units	9 (7 Retail · 2 Industrial)
County	Monmouth



Subject site & US Route 9 frontage. Imagery © Google, Maxar Technologies.

Howell Township

Population (2026)	55,864
Growth since 2020	+4.6%
Median HH Income	\$134,854
Median Age	39.9

Lakewood Township

Population (2026)	145,126
Growth since 2020	+7.3%
Median HH Income	\$65,101
Median Age	18.1

Route 9 Corridor

Traffic	34K–50K VPD
Trade Area	200,000+
Drive Score	100/100
Border	Howell–Lakewood

LAKEWOOD CENTER

6520 U.S. HIGHWAY 9, HOWELL, NJ 07731

RETAIL CONDOMINIUMS FOR SALE

UNITS G–H
7,200 SFUNIT F
1,100 SFUNIT E
1,100 SFUNIT D
1,300 SFUNIT C
1,500 SFUNIT B
900 SFUNIT A
2,200 SF

PROPERTY HIGHLIGHTS

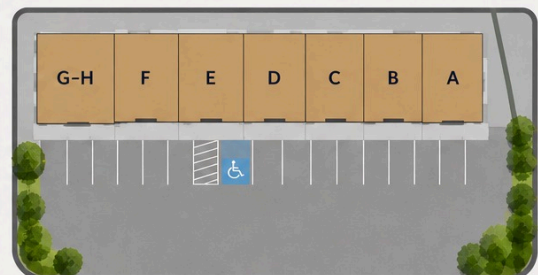
- Prime retail condominiums in the heart of Lakewood's commercial corridor
- High visibility on Route 9 with excellent signage
- Ample parking for customers and tenants
- Individual utility metering for each unit
- Ideal for retail, medical, office, or professional use

AVAILABLE UNITS

UNIT	USE	SIZE (SF)	ASKING PRICE
A	Retail	2,200 SF	\$995,000
B	Retail	900 SF	\$405,000
C	Retail	1,500 SF	\$675,000
D	Retail	1,300 SF	\$595,000
E	Retail	1,100 SF	\$495,000
F	Retail	1,100 SF	\$495,000
G–H	Retail	7,200 SF	\$3,250,000
W–A	Warehouse	3,125 SF	\$875,000
W–B	Warehouse	3,125 SF	\$875,000

Rare opportunity to own your business location in a thriving commercial center on the Lakewood / Howell border.

FRONT VIEW / SITE MAP



FOR MORE INFORMATION, PLEASE CONTACT:

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THE SAPPHIREGROUP
COMMERCIAL REAL ESTATE

FOR ADDITIONAL INFORMATION & TOURS — UNIT E

Let's discuss Unit E at Lakewood Center.

Mordechai Schwartz

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PROPERTY Unit E · 6520 US Highway 9, Howell, NJ 07731

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