



## RETAIL W/APARTMENT FOR SALE

704 Front Street, Brainerd, MN 56401

**C|C** CLOSE CONVERSE  
Commercial Real Estate | Business Brokerage

521 Charles Street, PO Box 327, Brainerd, MN 56401 | 218-828-3334 | [www.closeconverse.com](http://www.closeconverse.com)

704 Front Street, Brainerd, MN 56401

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## Downtown Brainerd Retail & Apartment

Discover a rare investment opportunity in Historic Downtown Brainerd. Step into the rich history and vibrant potential of this iconic commercial building, ideally located in the heart of Downtown Brainerd. Dating back to the early 1900s, this storied property was home to Murphy’s Dry Goods for over half a century, followed by the well-known Iron Hills Pawn Shop—a beloved local staple. Now, the stage is set for a new chapter. With its prime location and timeless charm, this is the perfect opportunity for a visionary entrepreneur to reimagine the main level retail space and bring fresh energy to the community. Upstairs, a spacious unfinished apartment offers the flexibility to live on-site or generate passive income through rental. Whether you’re an investor, business owner, or history enthusiast, this building offers a unique blend of legacy and opportunity. Don’t miss your chance to own a piece of Brainerd’s past—while shaping its future.



**Address:** 704 Front Street, Brainerd, MN 56401

**Directions:** From Hwy 210 (Washington Street) / Hwy 371 (S 6th Street) intersection in Brainerd - South on S 6th Street 1 Block - East on Front Street - Building is on the South, just after S 7th Street

**Lot Size:** 3,726.4 sq. ft. (0.09 Acres)

**Lot Dimensions:** 80' x 46.58'

**Frontage:** 80' on Front Street

**Building Size:** 9,688 sq. ft. Total  
**Main Level:** 3,724 sq. ft.  
**Upper Level:** 2,444 sq. ft. (Apartment)  
**Lower Level:** 3,520 sq. ft. (Unfinished Basement)

**PRICE REDUCED:** ~~\$299,000~~ \$249,000

*Continued on next page.*

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# Features

<b>2026 Real Estate Taxes:</b>	\$3,086 (Including \$833.56 in Assessments)
<b>Water &amp; Sewer:</b>	City
<b>Electric:</b>	125 Amp, Single Phase
<b>Lighting:</b>	Fluorescent
<b>Heating:</b>	Natural Gas Forced Air
<b>Cooling:</b>	Central Air - Electric Roof-Top Unit
<b>Year Built:</b>	1909
<b>Construction:</b>	Concrete Block
<b>Foundation:</b>	Concrete Block & Stone
<b>Roof:</b>	Flat - Rubber Membrane
<b>Exterior:</b>	Stucco, Brick & Steel Siding
<b>Ceiling Height:</b>	Main Level: 14' Upper Level: 10'
<b>Service Door:</b>	1 (7'W x 7'H)
<b>Bathrooms:</b>	Main Level: 1 Upper Level: 1 (No Fixtures)
<b>Parking:</b>	On-Street Parking Only
<b>Zoning:</b>	MS - Main Street
<b>PID#:</b>	41241475
<b>Legacy PID#:</b>	09196041016Z889
<b>Legal Description:</b>	Part of Lots 16 thru 18 inclusive Block 41 desc as follows; comm 22 ft 5 inches E from the NW corner of Lot 18 on N line of Lot and bounded by a line running S 80 ft then E 46 ft 7 inches, then N 80 ft to a line of Lot 16, then W along N line 46 ft 7 inches, to the place of beg. Town of Brainerd & First Addition to Brainerd

***Continued on next page.***

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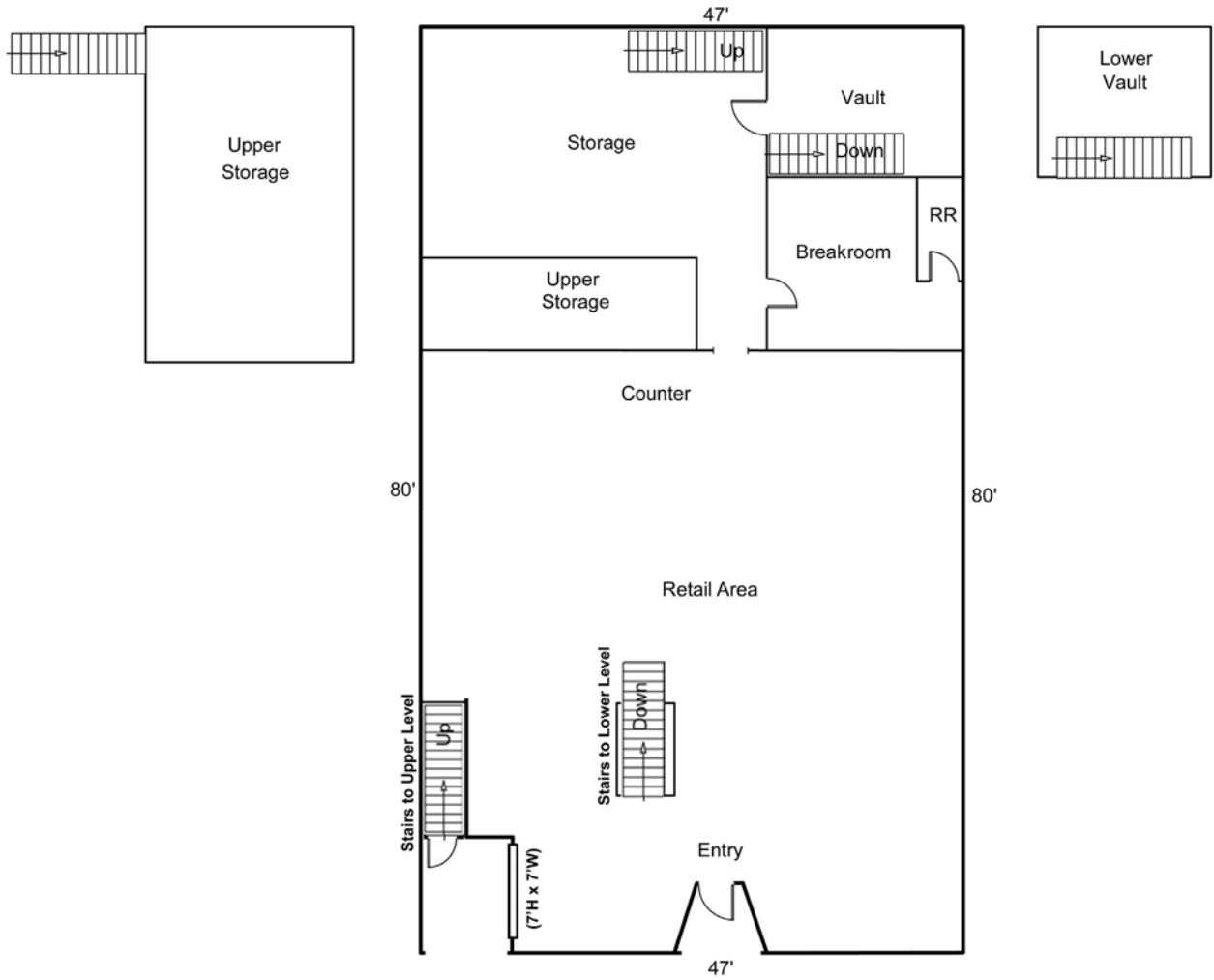
# Features

**Neighboring Businesses:** Located in downtown Brainerd, nearby businesses include the American Legion, Lakes Lash, Atlas Title, Elysium, Bargains on 7th, Bell Creations, Big Jays, Bridge of Harmony, The Gallery, EL Menk, Brekkens, Food Co-op, Thairapy, Front Street Cafe, Blue Oyster, plus numerous others.

**Building History:** This building was first owned by Richard Parker and was built for him of white enameled brick by local contractors, the White Brothers (Isaac U. White & Charles B. White), about 1909. Located on the second floor was a beautiful seven-room apartment occupied by the owners of the building. In March of 1914 the building was purchased by George F. Murphy and Murphy's Dry Goods Store was operated by George and his wife Rosa Koop Murphy for over fifty years.

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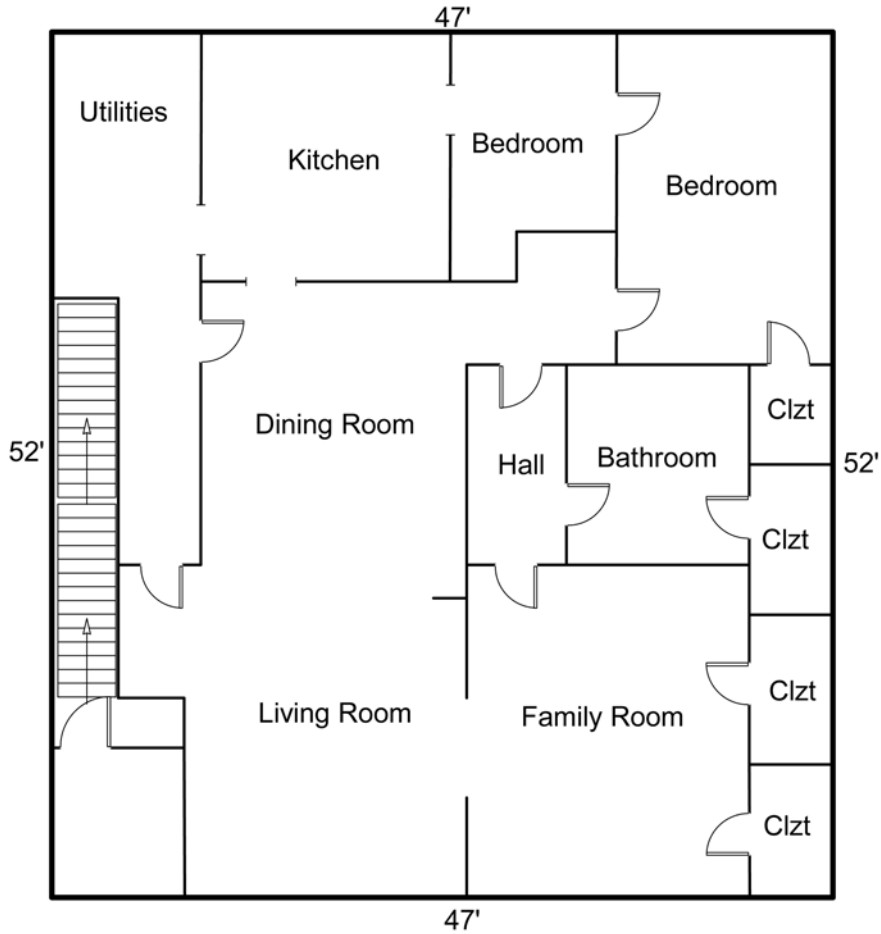


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Upper Level Apartment **Floor Plan**

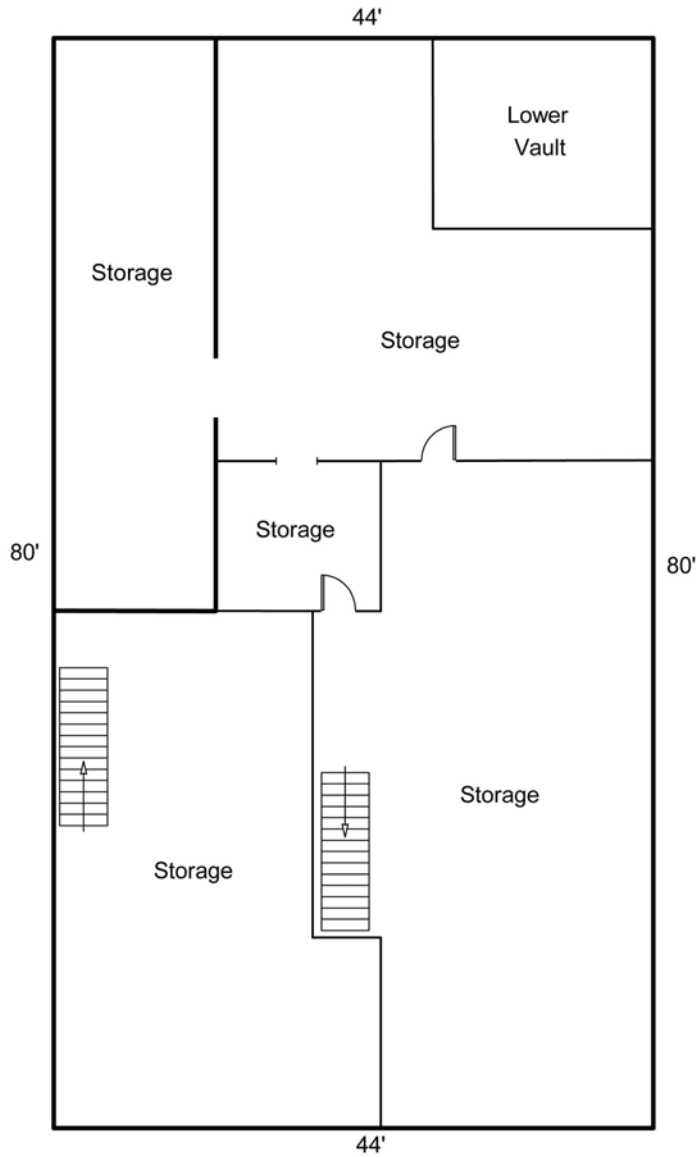


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# Photos



Subject Property



Subject Property



Main Level - Retail Space



Main Level - Retail Space



Main Level - Service Door



Main Level - Storage

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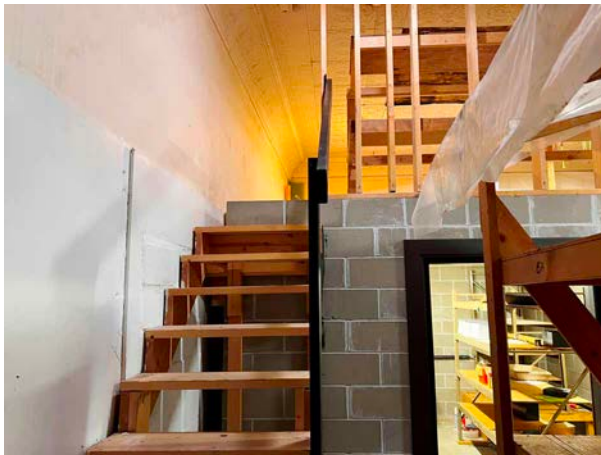
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Main Level - Vault



Main Level - Vault



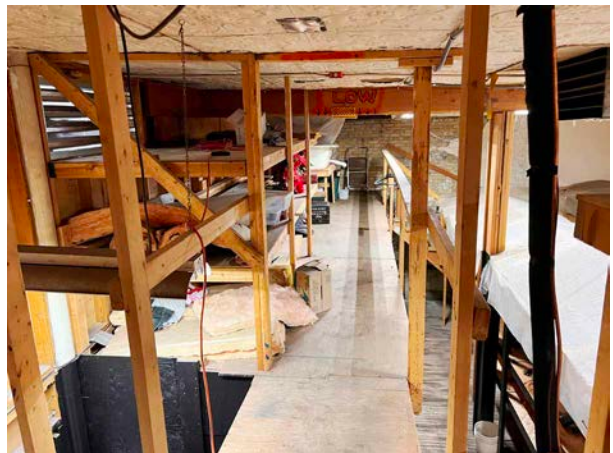
Main Level - Upper Storage



Main Level - Upper Storage



Main Level - Upper Storage



Main Level - Upper Storage

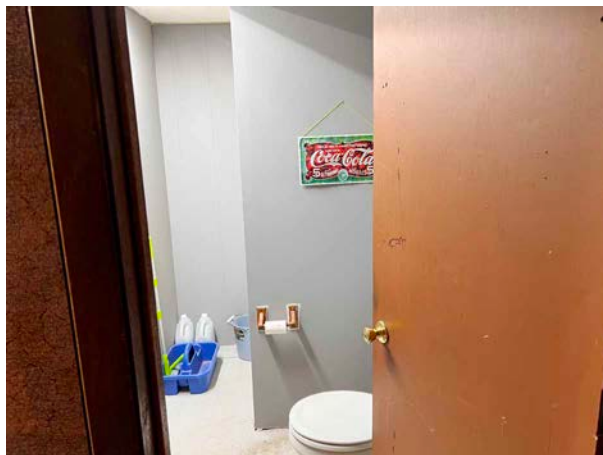
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Main Level - Breakroom



Main Level - Breakroom



Main Level - Restroom



Main Level - Stairs to Lower Level



Lower Level - Storage



Lower Level - Storage

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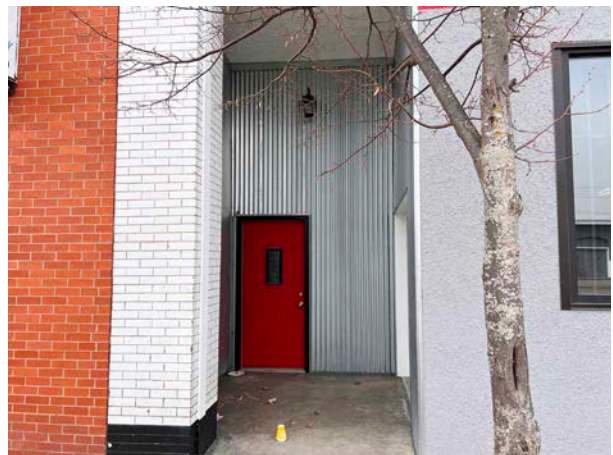
Lower Level - Storage



Lower Level - Storage



Lower Level - Storage



Exterior Entrance to Upper Level Apartment



Upper Level - Entrance



Upper Level - Hall

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Upper Level - Family Room



Upper Level - Family Room



Upper Level - Living Room



Upper Level - Living Room



Upper Level - Dining Room

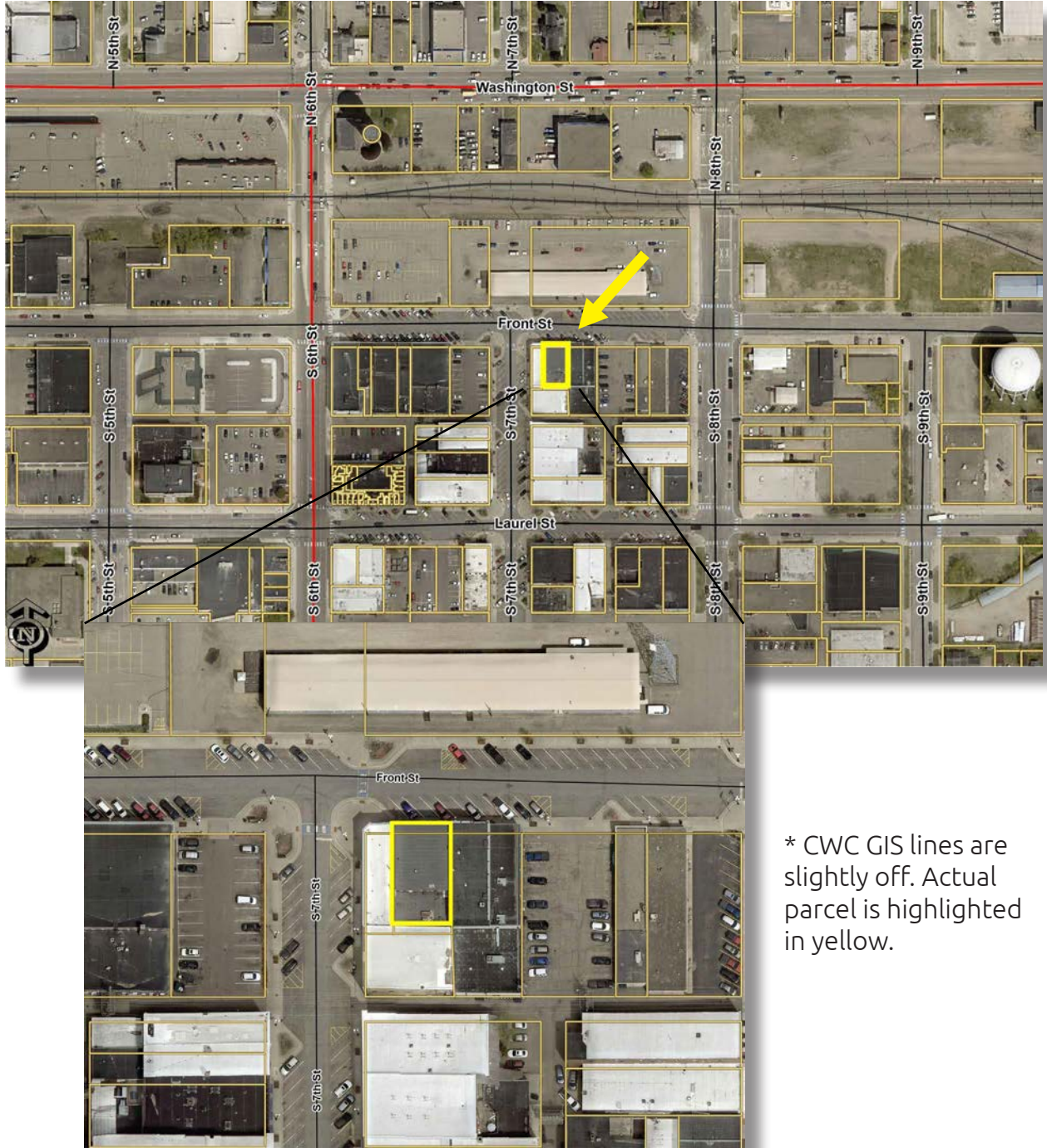


Upper Level - Bedroom

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# Section Aerial

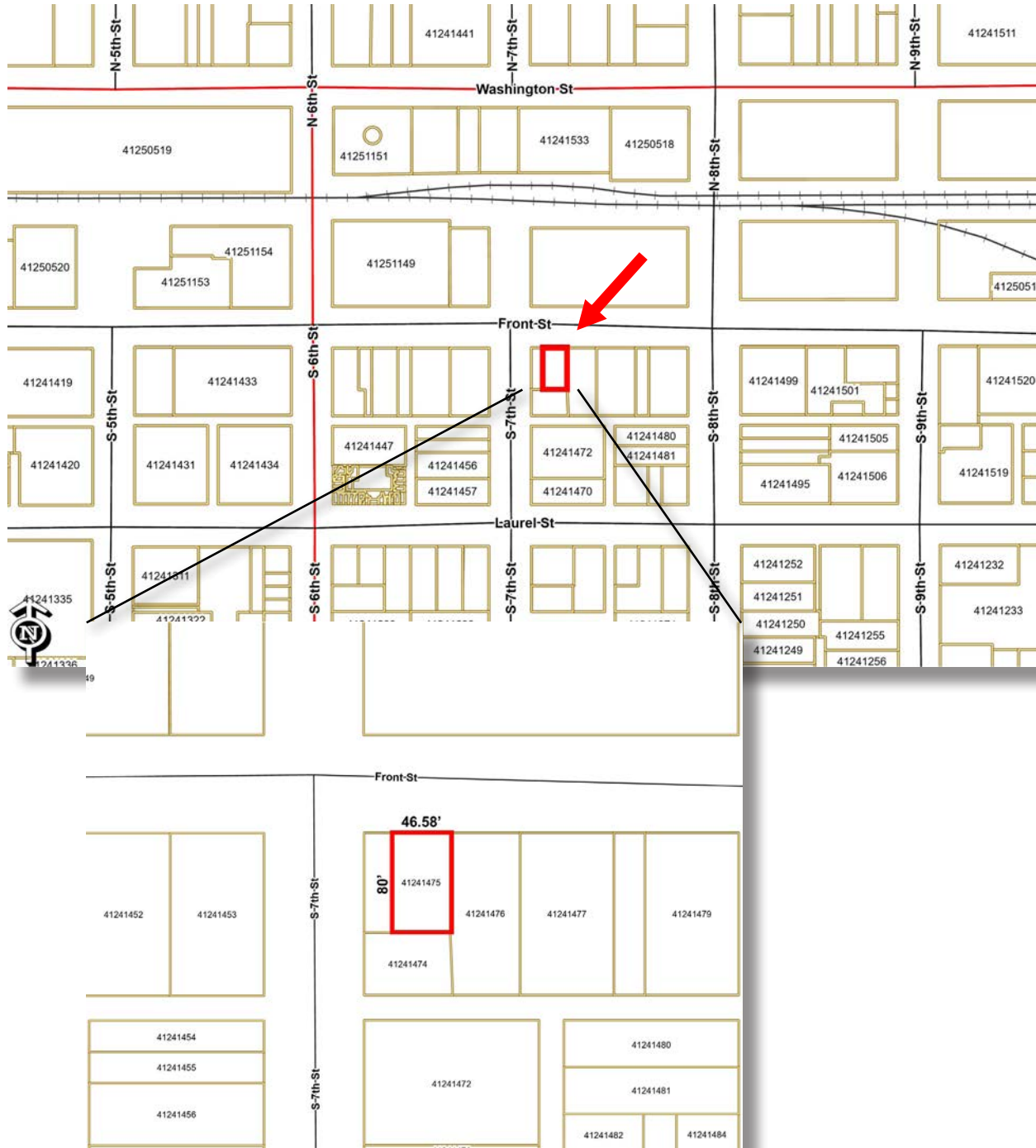


\* CWC GIS lines are slightly off. Actual parcel is highlighted in yellow.

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# Section Map

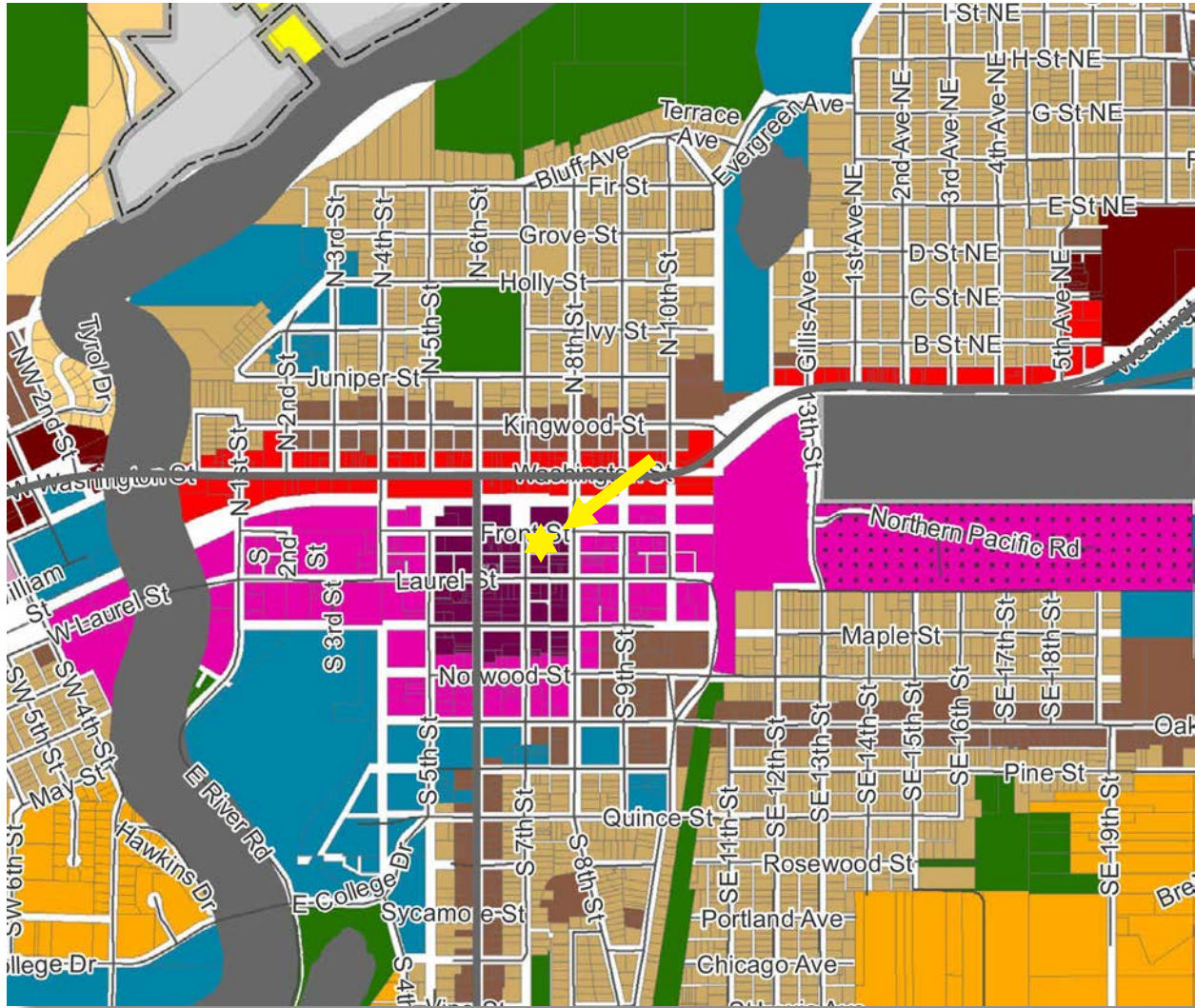


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# Zoning Map

## MS -Main Street



### Zoning Districts

 Rural Living 1 (RL-1)	 General Commercial (GC)	 Main Street (MS)
 Rural Living 2 (RL-2)	 Commercial Corridor (CC)	 Makers and Employment (ME)
 Garden Living (GL)	 Traditional Neighborhood 1 (TN-1)	 General Industrial (GI)
 Contemporary Neighborhood 1 (CN-1)	 Traditional Neighborhood 2 (TN-2)	 Public/Semi-Public (PSP)
 Contemporary Neighborhood 2 (CN-2)	 Town Center (TC)	 Park (P)

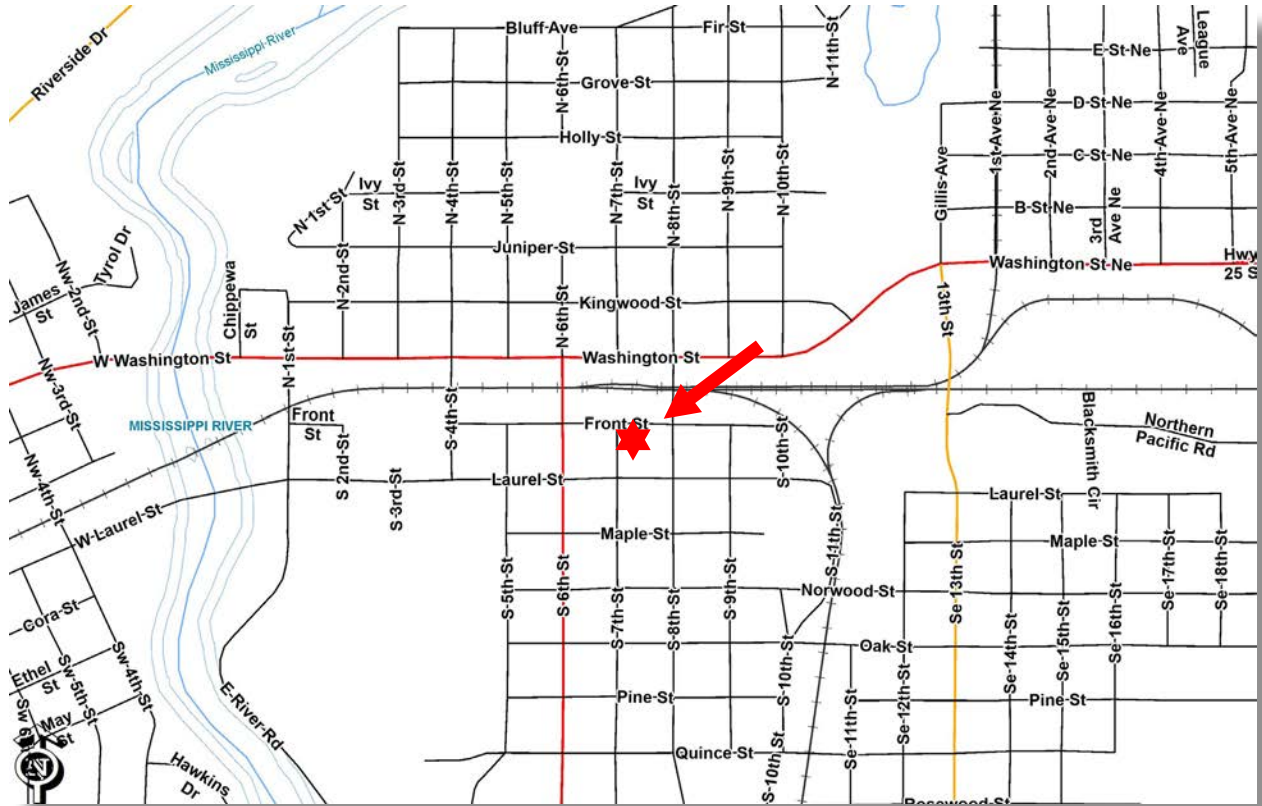
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# Location Map



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**Trade Area 2024 Population (Includes the following counties):**

Crow Wing County	68,541
Cass County	31,282
Total Trade Area Population	99,823

**2024 Population:**

Brainerd	31,866
Baxter	9,043

**Estimated Summer Population:**

Brainerd/Baxter	200,000+
-----------------	----------

**Projected Population Growth Change 2024-2029:**

Crow Wing County	0.52%
Brainerd	0.38%
Baxter	1.38%

**Households in 2024:**

Crow Wing County	29,089
Brainerd	13,109
Baxter	3,643

**2024 Median Household Income:**

Crow Wing County	\$74,012
Brainerd	\$68,083
Baxter	\$76,101

**Leading Employers in Crow Wing County in 2025:**

- Essentia Health
- Cuyuna Regional Medical Center
- Brainerd School District
- Grandview Lodge
- Breezy Point Resort
- Ascensus
- Clow Stamping
- Crow Wing County
- Madden’s Resort
- Cragun’s Resort
- Walmart
- Ruttgers Bay Lake Resort
- Cub Foods/Super Valu (3 Stores)
- Central lakes College
- Anderson Brothers Construction
- Pequot Lakes School District
- Mills Automotive
- Bang Printing
- City of Brainerd
- Costco
- Bethany Good Samaritan
- Woodland Good Samaritan
- Crosby Ironton School District
- Minnesota Care

**Leading Employers Cont.:**

- Landis + Gyr
- Northstar Plating
- Nortech Systems
- Lindar
- Avantech
- Reichert Bus
- Lexington
- Growth Zone
- CTC
- Stern Companies
- MNDOT
- MNDNR
- TDS
- Graphic Packaging
- Crow Wing Power

*Continued on next page.*

# Demographics

Brainerd Lakes Area Businesses: (To see a list of additional businesses, please go to [www.explorebrainerdlakes.com](http://www.explorebrainerdlakes.com))

**Financial Institutions: 16+**  
(multiple locations not counted)

Churches: 30+  
Schools: 15+  
Golf Courses: 27+

Resorts:  
Birch Bay  
Boyd Lodge  
Breezy Point Resort  
Craguns  
Fritz's Resort  
Grand View Lodge  
Gull Lake Resort  
Kavanaugh's  
Lost Lake Lodge  
Maddens  
Manhattan Beach Lodge  
Quarterdeck  
Ruttger's Bay Lake Lodge  
Sullivans  
Plus numerous others

**Major Retailers:**

Aldi  
Anytime Fitness  
Ashley Furniture  
Auto Zone  
Best Buy  
Brother's Motorsports  
Cashwise Liquor (2)  
Christmas Point  
Costco  
Dick's Sporting Goods  
Discount Tire  
Dollar Tree (2)  
Dollar General  
Dondelinger  
Dunham's Sports  
East Brainerd Mall (17 Retailers)  
Family Dollar  
Fleet Farm  
Harbor Freight  
Home Depot  
Home Goods  
Hobby Lobby  
Jiffy Lube

**Major Retailers Continued:**

Kohl's  
Menards  
Michaels  
PetSmart  
Planet Fitness  
Super One (3)  
Super Wal-Mart  
Takedown Gym  
Target  
The Power Lodge  
TJ Maxx  
Ulta Beauty  
Walgreens  
Westgate Mall (27 Retailers)  
Westside Liquor

**Restaurants/Fast Food:**

218 Local  
371 Diner  
Antler's  
Applebee's  
Arby's  
B-Merri  
Bar Harbor  
Baxter's  
Black Bear Lodge & Saloon  
Blue Oyster  
Boulder Tap House  
Breezy Point Marina  
Buffalo Wild Wings  
Burger King  
Burritos California  
Caribou Coffee (4)  
Char  
Chick N Rice  
China Garden  
Chipotle  
Coco Moon  
Cold Stone Creamery  
Cowboy's  
Cragun's Legacy Grill  
Cru  
Culver's  
Dairy Queen (3)  
Domino's Pizza (3)  
Dough Bros.  
Dunkin Donuts (2)

**Restaurants/Fast Food Continued:**

Dunmire's (2)  
El Tequila  
Ernie's  
Firehouse Subs  
Five Guys  
Four Seas  
Grizzly's Grill & Saloon  
Hardee's  
Hunt 'N Shack  
Ippin Ramen & Sushi  
Jack's House  
Jersey Mike's  
Jimmy John's  
KFC  
Little Caesar's  
Loco Express  
Lucky's  
Madden's Classic Grill  
Manhattan Beach  
Maucieri's  
McDonalds (2)  
Moonlite Bay  
Nautical Bowls  
Papa Murphy's Pizza  
Perkins  
Pine Peaks  
Pizza Hut  
Pizza Ranch  
Poncho & Lefty's  
Rafferty's Pizza (4)  
Riverside Inn  
Ruttger's  
Sakura  
Senor Patron  
Sherwood North  
Slice on Oak  
Starbucks (3)  
Subway (3)  
Sunshine's Summer House  
Taco Bell  
Taco John's  
The Barn  
The Commander  
The Pines at Grandview  
Wendy's (2)  
Ye Ole Wharf  
Zorbaz (2)

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**Thank You**

### **Thank you for considering this Close - Converse opportunity**

Close - Converse is pleased to present this real estate opportunity for your review. It is our intention to provide you with the breadth of information and data that will allow you to make an informed decision.

### **We are here to help**

Please review this package and contact us with any questions you may have. We are prepared to discuss how this property meets your needs and desires. Facts, figures and background information will aid in your decision. Should you need specialized counsel in the areas of taxation, law, finance, or other areas of professional expertise, we will be happy to work with your advisor or, we can recommend competent professionals.

### **How to acquire this opportunity**

When you have made a decision to move forward, we can help structure a proposal that covers all the complexities of a commercial real estate transaction. As seller's representatives, we know the seller's specific needs and can tailor a proposal that expresses your desires, provides appropriate contingencies for due diligence and results in a win-win transaction for all parties.

### **Agency and you**

Generally, we are retained by sellers or landlords to represent them in the packaging and marketing of their commercial, investment or development real estate. You are encouraged to review the Minnesota disclosure form "Agency Relationships in Real Estate Transactions" which is enclosed at the end of this package. If you have questions about agency and how it relates to your search for the right property, please ask us. We will answer all your questions and review the alternatives.

Should you wish to pursue this opportunity, please acknowledge your review of "Agency Relationships" by signing, dating and returning it to us.

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# Agency Disclosure

## AGENCY RELATIONSHIPS IN REAL ESTATE TRANSACTIONS

1. Page 1

2. **MINNESOTA LAW REQUIRES** that early in any relationship, real estate brokers or salespersons discuss with consumers what type of agency representation or relationship they desire.<sup>(1)</sup> The available options are listed below. This is not a contract. This is an agency disclosure form only. If you desire representation you must enter into a written contract, according to state law (a listing contract or a buyer/tenant representation contract). Until such time as you choose to enter into a written contract for representation, you will be treated as a customer and will not receive any representation from the broker or salesperson. The broker or salesperson will be acting as a Facilitator (see paragraph IV on page two (2)), unless the broker or salesperson is representing another party, as described below.

9. **ACKNOWLEDGMENT: I/We acknowledge that I/we have been presented with the below-described options. I/We understand that until I/we have signed a representation contract, I/we am/are not represented by the broker/salesperson. I/We understand that written consent is required for a dual agency relationship.**

12. THIS IS A DISCLOSURE ONLY, NOT A CONTRACT FOR REPRESENTATION.

13. \_\_\_\_\_  
 (Signature) (Date) (Signature) (Date)

14. I. **Seller's/Landlord's Broker:** A broker who lists a property, or a salesperson who is licensed to the listing broker, represents the Seller/Landlord and acts on behalf of the Seller/Landlord. A Seller's/Landlord's broker owes to the Seller/Landlord the fiduciary duties described on page two (2).<sup>(2)</sup> The broker must also disclose to the Buyer material facts as defined in MN Statute 82.68, Subd. 3, of which the broker is aware that could adversely and significantly affect the Buyer's use or enjoyment of the property. (MN Statute 82.68, Subd. 3 does not apply to rental/lease transactions.) If a broker or salesperson working with a Buyer/Tenant as a customer is representing the Seller/Landlord, he or she must act in the Seller's/Landlord's best interest and must tell the Seller/Landlord any information disclosed to him or her, except confidential information acquired in a facilitator relationship (see paragraph IV on page two (2)). In that case, the Buyer/Tenant will not be represented and will not receive advice and counsel from the broker or salesperson.

24. II. **Buyer's/Tenant's Broker:** A Buyer/Tenant may enter into an agreement for the broker or salesperson to represent and act on behalf of the Buyer/Tenant. The broker may represent the Buyer/Tenant only, and not the Seller/Landlord, even if he or she is being paid in whole or in part by the Seller/Landlord. A Buyer's/Tenant's broker owes to the Buyer/Tenant the fiduciary duties described on page two (2).<sup>(2)</sup> The broker must disclose to the Buyer material facts as defined in MN Statute 82.68, Subd. 3, of which the broker is aware that could adversely and significantly affect the Buyer's use or enjoyment of the property. (MN Statute 82.68, Subd. 3 does not apply to rental/lease transactions.) If a broker or salesperson working with a Seller/Landlord as a customer is representing the Buyer/Tenant, he or she must act in the Buyer's/Tenant's best interest and must tell the Buyer/Tenant any information disclosed to him or her, except confidential information acquired in a facilitator relationship (see paragraph IV on page two (2)). In that case, the Seller/Landlord will not be represented and will not receive advice and counsel from the broker or salesperson.

35. III. **Dual Agency - Broker Representing both Seller/Landlord and Buyer/Tenant:** Dual agency occurs when one broker or salesperson represents both parties to a transaction, or when two salespersons licensed to the same broker each represent a party to the transaction. Dual agency requires the informed consent of all parties, and means that the broker and salesperson owe the same duties to the Seller/Landlord and the Buyer/Tenant. This role limits the level of representation the broker and salesperson can provide, and prohibits them from acting exclusively for either party. In a dual agency, confidential information about price, terms and motivation for pursuing a transaction will be kept confidential unless one party instructs the broker or salesperson in writing to disclose specific information about him or her. Other information will be shared. Dual agents may not advocate for one party to the detriment of the other.<sup>(3)</sup>

44. Within the limitations described above, dual agents owe to both Seller/Landlord and Buyer/Tenant the fiduciary duties described below.<sup>(4)</sup> Dual agents must disclose to Buyers material facts as defined in MN Statute 82.68, Subd. 3, of which the broker is aware that could adversely and significantly affect the Buyer's use or enjoyment of the property. (MN Statute 82.68, Subd. 3 does not apply to rental/lease transactions.)

48. \_\_\_\_\_ I have had the opportunity to review the "Notice Regarding Predatory Offender Information" on  
 (initials) (initials)  
 49. \_\_\_\_\_ page two. (2)

50. Page 2

51. IV. **Facilitator:** A broker or salesperson who performs services for a Buyer/Tenant, a Seller/Landlord or both but does not represent either in a fiduciary capacity as a Buyer's/Tenant's Broker, Seller's/Landlord's Broker or Dual Agent. **THE FACILITATOR BROKER OR SALESPERSON DOES NOT OWE ANY PARTY ANY OF THE FIDUCIARY DUTIES LISTED BELOW, EXCEPT CONFIDENTIALITY, UNLESS THOSE DUTIES ARE INCLUDED IN A WRITTEN FACILITATOR SERVICES AGREEMENT.** The facilitator broker or salesperson owes the duty of confidentiality to the party but owes no other duty to the party except those duties required by law or contained in a written facilitator services agreement, if any. In the event a facilitator broker or salesperson working with a Buyer/Tenant shows a property listed by the facilitator broker or salesperson, then the facilitator broker or salesperson must act as a Seller's/Landlord's Broker (see paragraph I on page one (1)). In the event a facilitator broker or salesperson, working with a Seller/Landlord, accepts a showing of the property by a Buyer/Tenant being represented by the facilitator broker or salesperson, then the facilitator broker or salesperson must act as a Buyer's/Tenant's Broker (see paragraph III on page one (1)).

63. <sup>(1)</sup> This disclosure is required by law in any transaction involving property occupied or intended to be occupied by one to four families as their residence.

65. <sup>(2)</sup> The fiduciary duties mentioned above are listed below and have the following meanings:  
 66. **Loyalty** - broker/salesperson will act only in client(s)' best interest.  
 67. **Obedience** - broker/salesperson will carry out all client(s)' lawful instructions.  
 68. **Disclosure** - broker/salesperson will disclose to client(s) all material facts of which broker/salesperson has knowledge which might reasonably affect the client(s)' use and enjoyment of the property.  
 69. **Confidentiality** - broker/salesperson will keep client(s)' confidences unless required by law to disclose specific information (such as disclosure of material facts to Buyers).  
 70. **Reasonable Care** - broker/salesperson will use reasonable care in performing duties as an agent.  
 71. **Accounting** - broker/salesperson will account to client(s) for all client(s)' money and property received as agent.

74. <sup>(3)</sup> If Seller(s)/Landlord(s) elect(s) not to agree to a dual agency relationship, Seller(s)/Landlord(s) may give up the opportunity to sell/lease the property to Buyer(s)/Tenant(s) represented by the broker/salesperson. If Buyer(s)/Tenant(s) elect(s) not to agree to a dual agency relationship, Buyer(s)/Tenant(s) may give up the opportunity to purchase/lease properties listed by the broker.

78. **NOTICE REGARDING PREDATORY OFFENDER INFORMATION:** Information regarding the predatory offender registry and persons registered with the predatory offender registry under MN Statute 243.166 may be obtained by contacting the local law enforcement offices in the community where the property is located, or the Minnesota Department of Corrections at (651) 361-7200, or from the Department of Corrections Web site at [www.corr.state.mn.us](http://www.corr.state.mn.us).

MN-AGCYDISC-2 (8/14)

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704 Front Street, Brainerd, MN 56401

# Contact

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