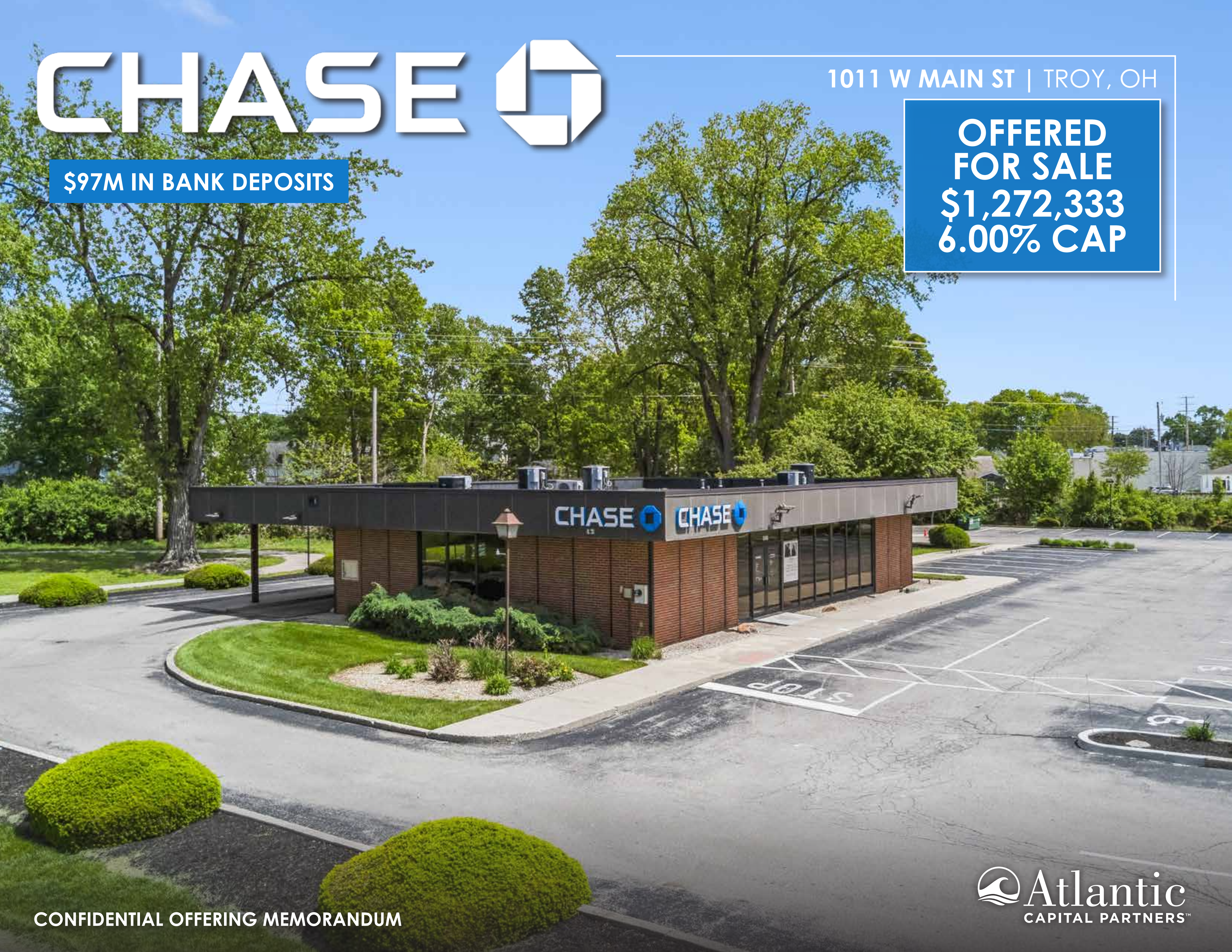
CHASE

$97M IN BANK DEPOSITS

1011 W MAIN ST | TROY, OH

OFFERED FOR SALE
$1,272,333
6.00% CAP



CONFIDENTIAL OFFERING MEMORANDUM

Atlantic
CAPITAL PARTNERS™

AERIAL 1


Goodwill
Walmart Supercenter
SGNGOLF INDOOR GOLF
HOBART FILLER METALS
TOWNE PARK
204 APARTMENTS
HONDA
planet fitness
TACO BELL
CONRAD'S Tire Express & Total Car Care
MARCO'S PIZZA
W MAIN ST 14,896 VPD
CHASE
1011 W MAIN ST | TROY, OH

EXECUTIVE SUMMARY

Atlantic Capital Partners has been exclusively engaged to offer for sale Chase Bank | Troy, OH, an absolute NNN ground lease investment located at 1011 W Main Street. The asset provides investors with a fully passive income stream backed by the corporate guaranty of JPMorgan Chase & Co., the largest bank in the United States.

The subject property is positioned along W Main Street, Troy's primary retail corridor, and benefits from strong surrounding national tenancy and regional connectivity within the Dayton MSA. The lease structure features zero landlord responsibilities with scheduled rental increases in the option periods, providing durable and predictable cash flow.

Critically, the branch is supported by an approximately $97 million deposit base, underscoring the location's entrenched position within the local banking network and reinforcing long-term tenant commitment to the site. Combined with top-tier corporate credit and strong visitation metrics (top 20% nationally per Placer.ai), the asset represents a stable, passive investment with both real estate and operational durability.

RENT SCHEDULE	TERM	RENT
First Renewal Term	1/1/2027 – 12/31/2031	$76,340
Second Renewal Term	1/1/2032 – 12/31/2036	$77,857
Third Renewal Term	1/1/2037 – 12/31/2041	

NOI	$76,340
CAP	6.00%
PRICE	$1,272,333

ASSET SNAPSHOT

Tenant Name	Chase Bank
Address	1011 W Main St, Troy, OH 45373
Building Size (GLA)	2,360 SF
Land Size	1.08 Acres
Year Built	1983
Signatory/Guarantor	JPMorgan Chase (Corporate)
Rent Type	ABS. NNN Ground Lease
Landlord Responsibilities	None
Rent Commencement Date	1/1/1983
Lease Expiration Date	12/31/2031
Remaining Term	5 Years
Rental Increases	See Rent Schedule Table
NOI	$76,340

39,316 PEOPLE IN 5 MILE RADIUS

$106,073 AHHI IN 5 MILE RADIUS

14,896 VPD ON W MAIN ST

INVESTMENT HIGHLIGHTS

INVESTMENT-GRADE CORPORATE CREDIT (S&P: AA-)

Lease guaranteed by JPMorgan Chase, the largest bank in the United States by deposits with $2.8 trillion in assets and a global banking platform.

STRONG BRANCH FUNDAMENTALS | $97 MILLION DEPOSIT BASE

The property is supported by an approximately $97 million deposit base, demonstrating meaningful customer penetration and reinforcing the branch's importance within JPMorgan Chase's regional network.

ABSOLUTE NNN GROUND LEASE WITH RECENT RENEWAL

Structured as an absolute NNN ground lease with zero landlord responsibilities, offering investors a fully passive, management-free income stream. The lease was recently renewed by the tenant, demonstrating long-term commitment and longevity at the site.

HIGH TRAFFIC LOCATION

This location ranks in the top 20% of Chase branches nationally by foot traffic (Placer.ai), underscoring its long-term operational relevance.

DOMINANT RETAIL CORRIDOR WITH STRONG NATIONAL CO-TENANCY

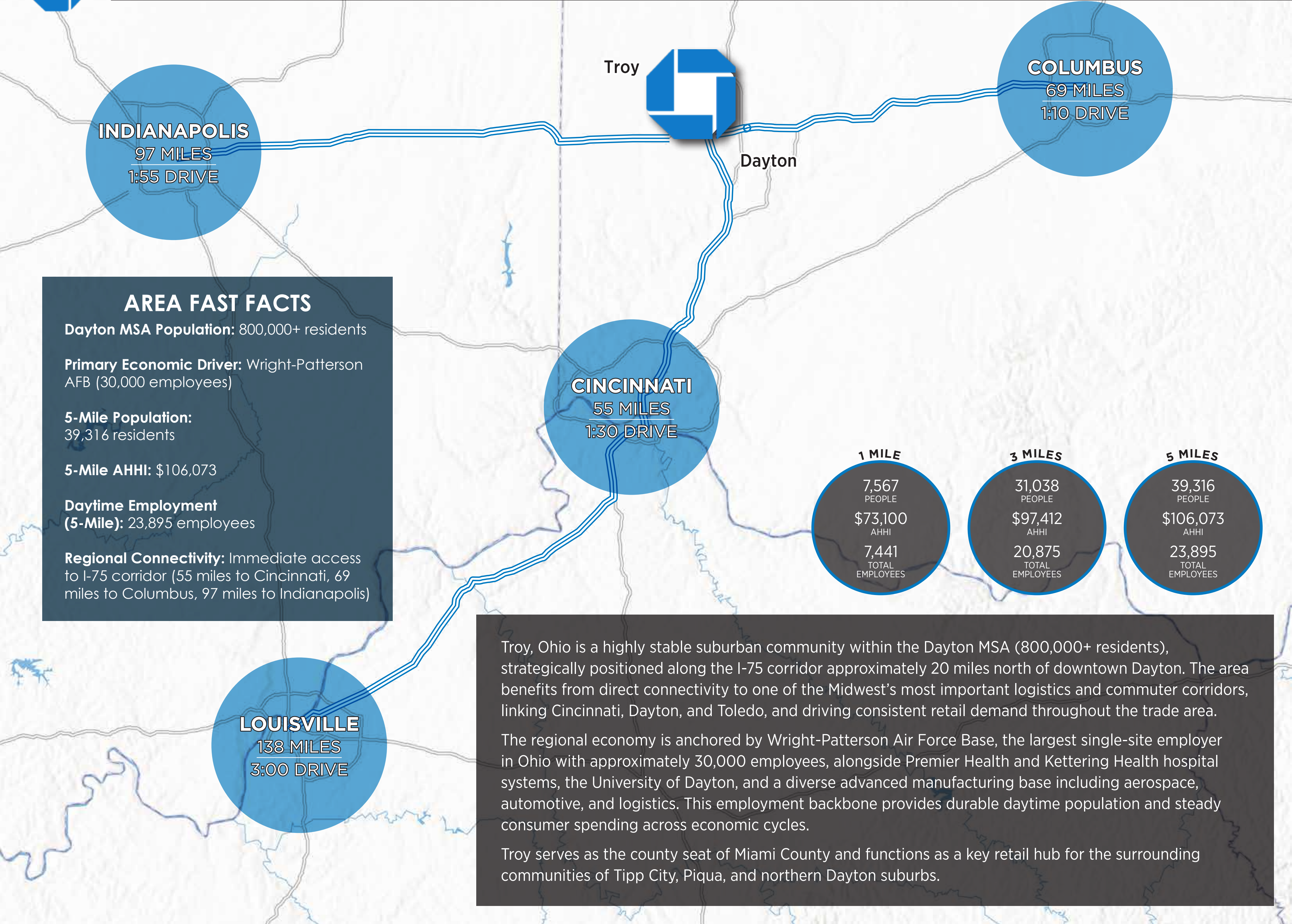
Strategically positioned along W Main Street, Troy's primary commercial corridor, surrounded by national retailers including Walmart, Kroger, McDonald's, and AutoZone, driving consistent consumer traffic to the market.

DAYTON MSA LOCATION & REGIONAL ECONOMIC ANCHORS

Located within the Dayton MSA (800K+ population), supported by major employers including Wright-Patterson Air Force Base, Premier Health, and a diversified advanced manufacturing base, providing durable economic demand drivers.

SITE PLAN

LOCATION OVERVIEW



AREA FAST FACTS

Dayton MSA Population: 800,000+ residents

Primary Economic Driver: Wright-Patterson AFB (30,000 employees)

5-Mile Population: 39,316 residents

5-Mile AHHI: $106,073

Daytime Employment (5-Mile): 23,895 employees

Regional Connectivity: Immediate access to I-75 corridor (55 miles to Cincinnati, 69 miles to Columbus, 97 miles to Indianapolis)

	1 MILE	3 MILES	5 MILES
PEOPLE	7,567	31,038	39,316
AHHI	$73,100	$97,412	$106,073
TOTAL EMPLOYEES	7,441	20,875	23,895

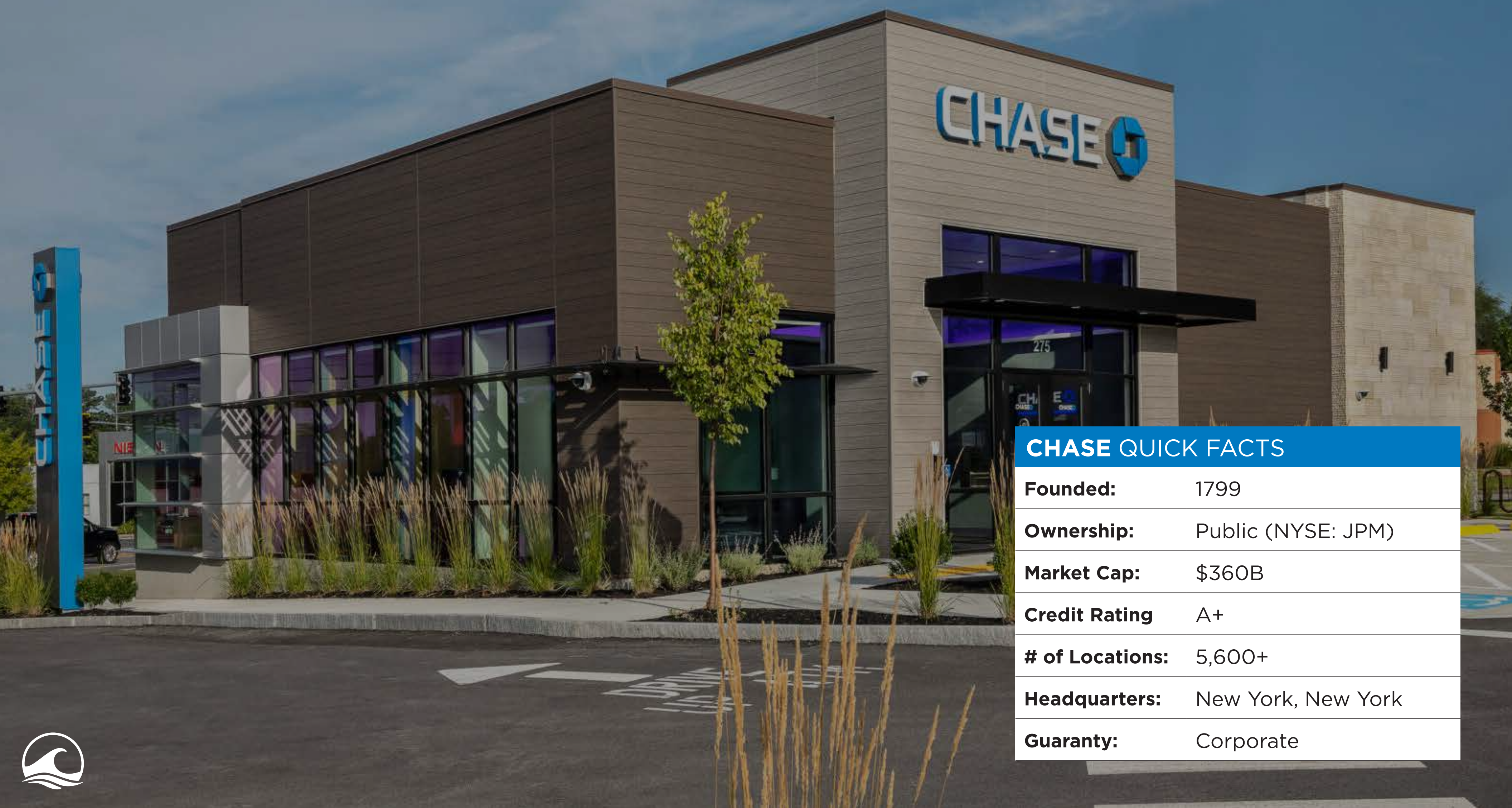
Troy, Ohio is a highly stable suburban community within the Dayton MSA (800,000+ residents), strategically positioned along the I-75 corridor approximately 20 miles north of downtown Dayton. The area benefits from direct connectivity to one of the Midwest's most important logistics and commuter corridors, linking Cincinnati, Dayton, and Toledo, and driving consistent retail demand throughout the trade area.

The regional economy is anchored by Wright-Patterson Air Force Base, the largest single-site employer in Ohio with approximately 30,000 employees, alongside Premier Health and Kettering Health hospital systems, the University of Dayton, and a diverse advanced manufacturing base including aerospace, automotive, and logistics. This employment backbone provides durable daytime population and steady consumer spending across economic cycles.

Troy serves as the county seat of Miami County and functions as a key retail hub for the surrounding communities of Tipp City, Piqua, and northern Dayton suburbs.

TENANT SUMMARY

JPMorgan Chase & Co. (NYSE: JPM) is a multinational banking and financial services holding company. Managing $2.8 trillion in assets, JPMorgan Chase is the largest bank holding company in the United States. With over 288,000 employees, the Company is engaged in investment banking, financial services for consumers and small businesses, commercial banking, financial transaction processing and asset management. It offers non-interest-bearing deposits; and interest-bearing deposits, such as savings accounts, demand deposits, and time deposits. The company also provides consumer loans, such as residential mortgages, home equity loans / lines of credit, auto loans, business banking loans, student loans, home equity loans secured by junior liens, prime mortgage loans, and payment option loans. With more than 5,600 branches in nearly two dozen states and active in more than 100 countries, Chase is among the nation's top mortgage lenders and credit card issuers. It serves millions of consumers, small businesses and many of the world's prominent corporate, institutional, and government clients.



CHASE QUICK FACTS	
Founded:	1799
Ownership:	Public (NYSE: JPM)
Market Cap:	$360B
Credit Rating	A+
# of Locations:	5,600+
Headquarters:	New York, New York
Guaranty:	Corporate

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Exclusively Offered By

Atlantic
CAPITAL PARTNERS™

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