

CONFIDENTIAL OFFERING MEMORANDUM

FIFTH THIRD BANK

4110 NW FEDERAL HWY | JENSEN BEACH, FL

LOWE'S

BJ's



REPRESENTATIVE PHOTO

NW EUGENIA ST

OFFERED
FOR SALE

\$3,555,550

4.50% CAP

NW FEDERAL HWY 59,700 VPD

 **Atlantic**
CAPITAL PARTNERS™



EXECUTIVE SUMMARY

Atlantic Capital Partners has been exclusively engaged to solicit offers for the sale of this new 20-year Fifth Third Bank Absolute Net Ground Lease in Jensen Beach, FL. Fifth Third is currently under construction and is scheduled to open in December.

LEASE YEARS	RENT	RETURN
Years 1 - 5	\$160,000	4.50%
Years 6 - 10	\$176,000	4.95%
Years 11 - 15	\$193,600	5.45%
Years 16 - 20	\$212,960	5.99%
Years 21 - 25 (Option 1)	\$234,256	6.59%
Years 26 - 30 (Option 2)	\$257,682	7.25%
Years 31 - 35 (Option 3)	\$283,450	7.97%
Years 36 - 40 (Option 4)	\$311,795	8.77%

NOI	\$160,000
CAP	4.50%
AVG. CAP BASE TERM	5.22%
LISTING PRICE	\$3,555,550



ASSET SNAPSHOT

Tenant	Fifth Third Bank
Signator/Guarantor	Fifth Third Bank, NA
Address	4110 NW Federal Hwy. Jensen Beach, FL
Building Size (GLA)	2,417 SF
Land Size	1.54 Acres
Year Built	2025
Lease Type	Absolute Net Ground Lease
Landlord Responsibilities	None
Rent Commencement Date	September 2, 2025
Remaining Term	20 Years
Renewal Options	4 X 5 Years
Current Annual Rent	\$160,000
Rental Increases	10% Every 5 Years



REPRESENTATIVE PHOTO



46,921 PEOPLE
IN 3 MILE RADIUS



\$105,113 AHHI
IN 3 MILE RADIUS



59,700 VPD
ON NW FEDERAL
HIGHWAY



TROPHY LOCATION

Shared traffic light with Lowe's, BJ's Wholesale Club and Publix in affluent (\$105,113 AHHI in 3 miles) South Florida market



20-YEAR GROUND LEASE

Low rent ground lease with large capital investment by the Tenant and 20-year initial term

A-

INVESTMENT GRADE CREDIT

Fifth Third is rated A- by S&P and operates +/- 1,200 branches across 11 states



1.54 ACRE LOT

Over-sized 1.54 Acre lot increases residual value and provides long-term upside potential



PASSIVE OWNERSHIP

Absolute Net Ground Lease provides completely passive ownership and stable cash-flow for absentee owner



INFLATION HEDGE

Fixed 10% increases provide hedge against inflation and an average return of 5.22% over the base term of the lease



RAPIDLY GROWING TENANT

Fifth Third opened 31 new branches in 2024, with plans to open 60 in 2025



SUNSHINE STATE

Florida leads the nation in population and capital migration and Florida owners benefit from no state income tax and a business friendly political climate



Atlantic
CAPITAL PARTNERS™



Publix®

Culver's

WELLS
FARGO
\$200M
DEPOSITS

Cracker
Barrel
OLD COUNTRY STORE

BJ's

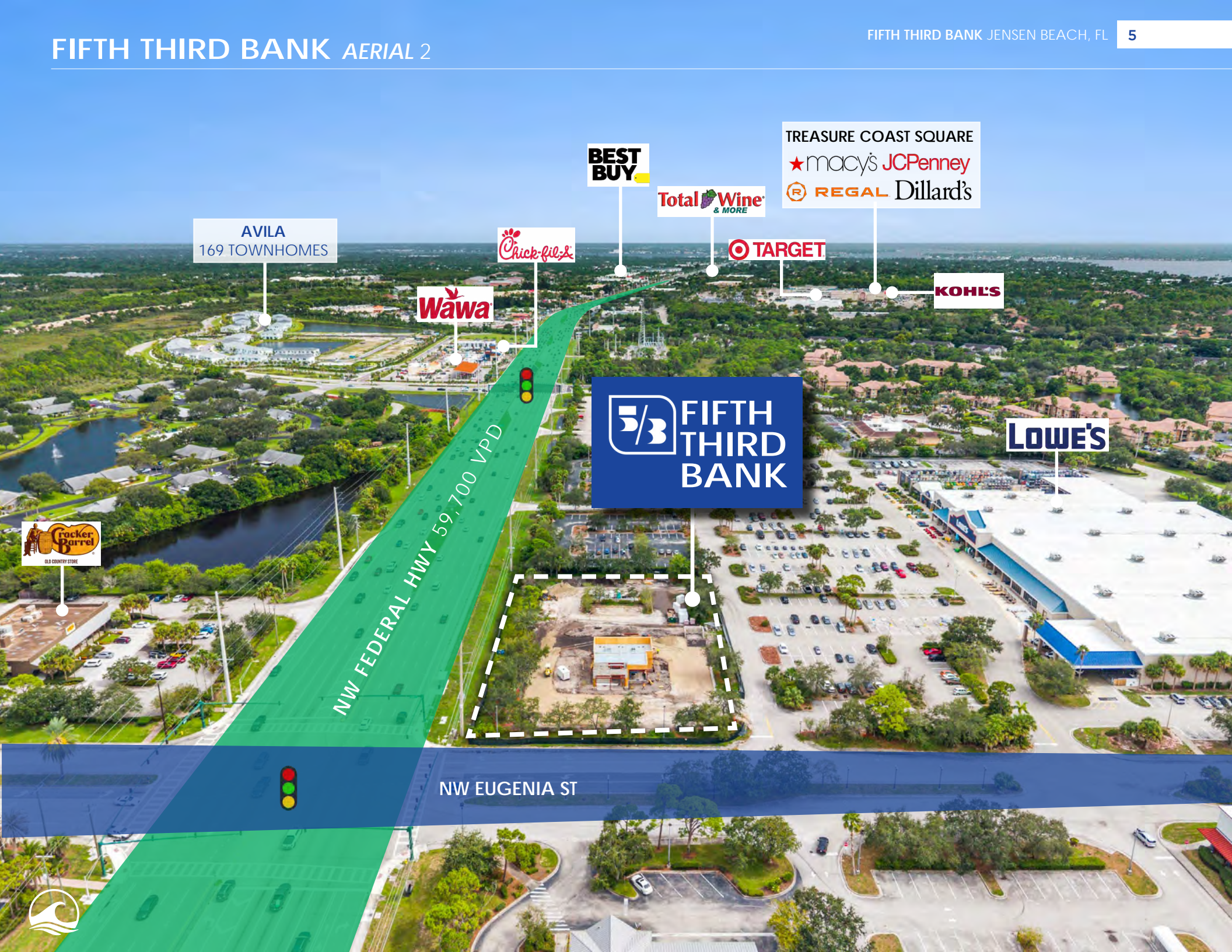
NW EUGENIA ST

NW FEDERAL HWY 59,700 VPD

 FIFTH
THIRD
BANK

LOWE'S





AVILA
169 TOWNHOMES

Wawa

Chick-fil-A

BEST
BUY

Total Wine
& MORE

TARGET

TREASURE COAST SQUARE
★ macy's JCPenney
REGAL Dillard's

KOHL'S

FIFTH
THIRD
BANK

LOWE'S

Cracker Barrel
OLD COUNTRY STORE

NW FEDERAL HWY 59,700 VPD

NW EUGENIA ST



FIFTH THIRD BANK IMMEDIATE TRADE AREA

FIFTH THIRD BANK JENSEN BEACH, FL

6

HARBOR FREIGHT
QUALITY TOOLS LOWEST PRICES

Walgreens

LA Z BOY

DUNKIN'

ALDI

BJ's

WELLS FARGO

LOWE'S

Bassett
FURNITURE DIRECT

7-ELEVEN

Publix

Orangetheory

Cracker Barrel
OLD COUNTRY STORE

Culver's

Wawa

Chick-fil-A

Jensen Beach
GOLF CLUB

THE HOME DEPOT

FIFTH THIRD BANK





PORT ST. LUCIE



HUTCHINSON ISLAND



INTRACOASTAL WATERWAY



SANDPIPER BAY RESORT



SAVANNAS PRESERVE STATE PARK



JENSEN BEACH



TREASURE COAST SQUARE



PORT ST. LUCIE
5 MILES



REPRESENTATIVE PHOTO

WEST PALM BEACH
35 MILES

JENSEN BEACH MSA

Florida's Treasure Coast—covering Indian River, St. Lucie, and Martin Counties—has seen strong population growth, with Port St. Lucie ranking among the fastest-growing cities in the U.S. and adding tens of thousands of residents in recent years. The region's economy is supported by top employers such as Publix, Cleveland Clinic Indian River Hospital, Piper Aircraft, the local school districts, and major marine manufacturers including Maverick Boat Company and Pursuit Boats. Key economic drivers include healthcare, construction, retail trade, aviation, marine and aerospace manufacturing, as well as infrastructure projects like the Port of Fort Pierce expansion and the Tradition Center for Innovation. Housing activity remains robust, with builders such as Pulte, Lennar, Kolter, DR Horton, and K. Hovnanian delivering new master-planned communities in Port St. Lucie, Vero Beach, Stuart, and Jensen Beach; median home prices in Port St. Lucie reached about \$395,000 in 2025, up 8% year-over-year. Together, these trends reflect a region marked by steady population gains, diverse employment bases, and active residential development.



Fifth Third Bank is an American bank holding company headquartered in Cincinnati, OH. Fifth Third was founded in 1858 and is one of the largest consumer banks in the US with over \$213 billion in assets. Fifth Third offers a full range of retail, small business, and commercial banking products and services as well as private banking and wealth management. Fifth Third operates more than 1,200 +/- branches and 50,000 ATMs across 11 states. Fifth Third has an investment grade credit rating (S&P: A-) and is publicly traded on the NASDAQ under the ticker "FITB". Fifth Third Awarded on Fortune's America's Most Innovative Companies List for 2023, read the article [here](#).

FIFTH THIRD BANK QUICK FACTS

Founded	1858
Headquarters	Cincinnati, OH
Stock Symbol	NASDAQ: FITB
Credit Rating	S&P: A-
Assets (2025)	\$213 Billion
Market Cap (2025)	\$29 Billion
# of Locations	1,200+
Website	www.53.com

FIFTH THIRD BANK

4110 NW FEDERAL HWY | JENSEN BEACH, FL

**OFFERED
FOR SALE**

\$3,555,550

4.50% CAP

Exclusively Offered By



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