

CHASE



\$160M IN BANK DEPOSITS

4144 BAY RD | SAGINAW, MI

**OFFERED
FOR SALE
\$1,154,000
6.00% CAP**



CONFIDENTIAL OFFERING MEMORANDUM

 **Atlantic**
CAPITAL PARTNERS™

 **BANG**
REALTY



EXECUTIVE SUMMARY

Atlantic Capital Partners has been exclusively engaged to offer for sale JPMorgan Chase & Co. (Chase Bank) | Saginaw, MI, a single-tenant net lease investment featuring an established, high-performing branch with approximately \$160 million in deposits. The asset is leased on an Absolute NNN ground lease basis, providing investors with a fully passive income stream and zero landlord responsibilities.

The offering is backed by the corporate guaranty of JPMorgan Chase & Co. (NYSE: JPM), the largest bank in the United States, with over 5,600 branches nationwide and industry-leading deposit share. The lease provides stable in-place income with future growth through 10% rental increases in the option periods, offering durability and embedded upside over the one remaining term.

Strategically positioned along Bay Road at the intersection of McCarty Road, one of Saginaw's primary retail corridors, the property benefits from strong visibility, combined traffic counts exceeding 27,000 vehicles per day, and proximity to more than 3 million square feet of retail within a one-mile radius. The branch's strong deposit base, coupled with top 15% national visitation rankings, highlights its significance within the Chase network at this location.

RENT SCHEDULE	TERM	RENT
Current Extension Term	2/11/26 - 1/10/2031	\$69,256
2nd Extension Term	2/11/31 - 2/10/36	\$76,203

NOI	\$69,256
CAP	6.00%
PRICE	\$1,154,000

ASSET SNAPSHOT

Tenant Name	Chase Bank
Address	4144 Bay Road, Saginaw, MI 48603
Building Size (GLA)	2,448 SF
Land Size	1.21 Acres
Year Built	1975
Signatory/Guarantor	JPMorgan Chase (Corporate)
Rent Type	ABS. NNN - Ground Lease
Landlord Responsibilities	None
Lease Expiration Date	2/10/2031
Remaining Term	5 Years
Rental Increases	10% in Option Period
NOI	\$69,256



 **93,616** PEOPLE
IN 5 MILE RADIUS

 **\$81,393** AHHI
IN 3 MILE RADIUS

 **20,800** VPD
ON BAY ROAD



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.



HIGH-DEPOSIT BRANCH | \$160 MILLION IN DEPOSITS

The Chase Bank branch reports approximately \$160 million in deposits, reflecting deep customer engagement, consistent transaction volume, and a well-established presence within the Saginaw trade area.



ABSOLUTE NNN GROUND LEASE | ZERO LANDLORD RESPONSIBILITIES

True passive investment structure with no landlord obligations, providing consistent and predictable cash flow.



TOP 15% PERFORMING LOCATION NATIONWIDE

This branch ranks in the top 15% of all Chase locations by customer visits (Placer.ai), highlighting strong deposit activity and long-term strategic importance.



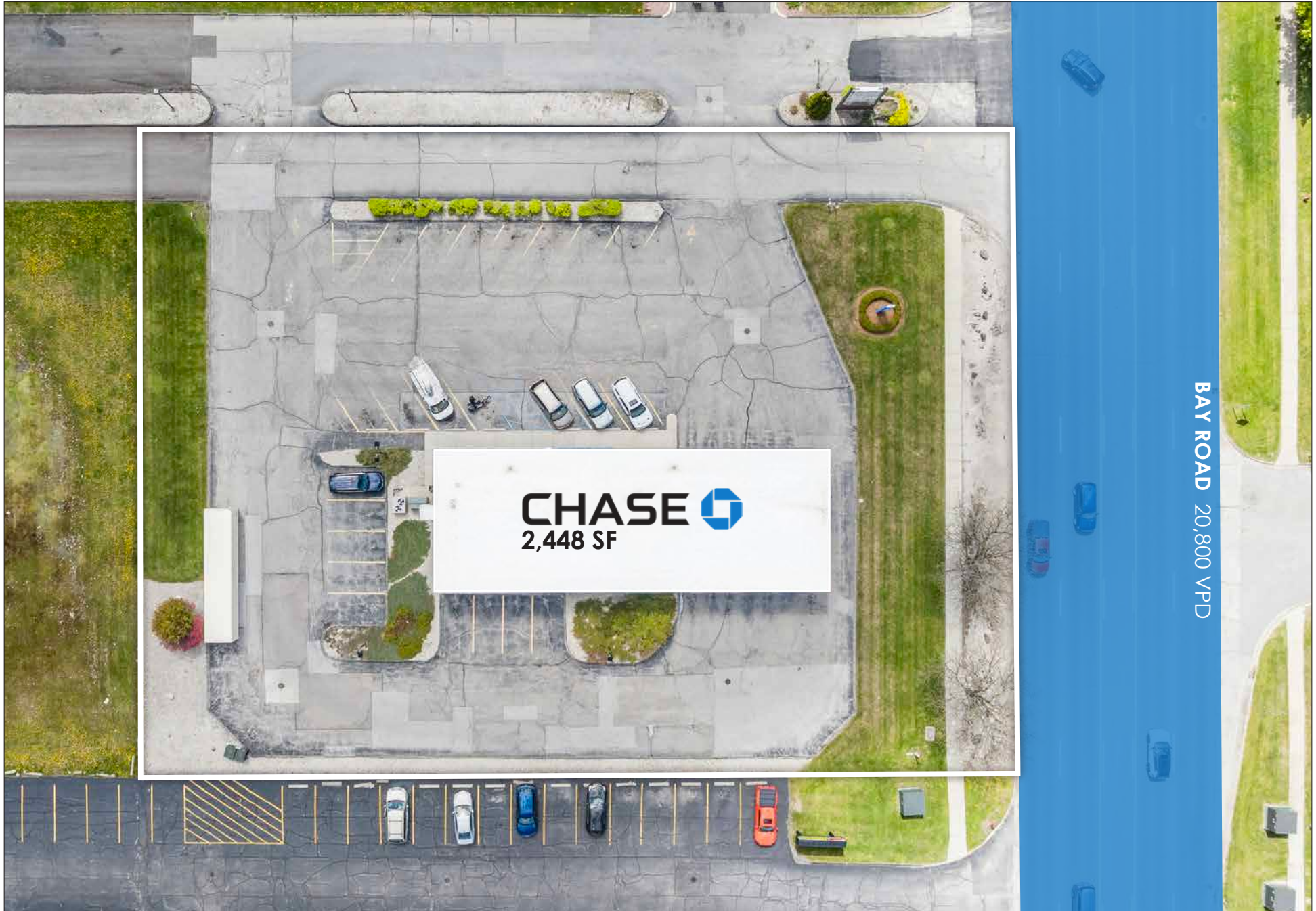
LOW RENT BASIS SUPPORTS LONG-TERM TENANT VIABILITY

In-place rent is modest relative to national branch economics, creating a highly sustainable occupancy cost structure that supports long-term renewal probability and continued site profitability.



DENSE RETAIL TRADE AREA | 3M+ SF WITHIN 1 MILE

Surrounded by a critical mass of national retailers, grocery anchors, and service users that drive consistent daily traffic and support long-term site viability.





LOCATION OVERVIEW

Saginaw, Michigan is part of the Saginaw–Midland–Bay City MSA, a regional economic hub in Central Michigan with a population approaching 400,000. Saginaw is strategically located along the I-75 and I-675 corridors, providing direct connectivity to Detroit, Flint, and Northern Michigan. This positioning supports regional commerce, logistics, and accessibility to broader Midwest population centers. The region benefits from a diverse economic base anchored by advanced manufacturing, healthcare, education, and chemical production, providing long-term employment stability and consistent consumer demand.

The broader Tri-Cities region is supported by major employers including General Motors, which maintains significant manufacturing operations in the area, and Dow Inc., headquartered in nearby Midland, one of the largest chemical companies in the world. These employers, along with a network of automotive suppliers and industrial users, underpin the region's workforce and economic durability.

Higher education institutions such as Saginaw Valley State University and nearby Central Michigan University contribute to population stability, workforce development, and sustained retail demand throughout the region.

MILWAUKEE

202 MILES
5:45 DRIVE

CHICAGO

218 MILES
4:25 DRIVE

Saginaw



Grand Rapids

Lansing

DETROIT

88 MILES
1:35 DRIVE

CLEVELAND

175 MILES
3:45 DRIVE

1 MILE

3,790
PEOPLE
\$73,902
AHHI
12,046
TOTAL
EMPLOYEES

3 MILES

44,189
PEOPLE
\$81,393
AHHI
31,786
TOTAL
EMPLOYEES

5 MILES

93,616
PEOPLE
\$80,701
AHHI
60,131
TOTAL
EMPLOYEES



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



4144 BAY RD | SAGINAW, MI

CHASE

**OFFERED
FOR SALE
\$1,154,000
6.00% CAP**

Exclusively Offered By



PRIMARY DEAL CONTACTS

ERIC SUFFOLETTO

Managing Director & Partner
508.272.0585
esuffoletto@atlanticretail.com

BEN OLMSTEAD

Associate
980.498.3296
bolmstead@atlanticretail.com

MIKE LUCIER

Executive Vice President
980.337.4469
mlucier@atlanticretail.com

DAVID HOPPE

Head of Net Lease Sales
980.498.3293
dhoppe@atlanticretail.com

DANNY GRIFFIN

Vice President
781.635.2449
dgriffin@atlanticretail.com

KENDRA DOHERTY

Analyst
857.400.1568
kdoherty@atlanticretail.com

IN-STATE BROKER

BRIAN BROCKMAN

Broker

License #: 6502428679

Bang Realty-Michigan, Inc
bor@bangrealty.com
513-898-1551

This Offering Memorandum has been prepared by Atlantic Capital Partners ("ACP") for use by a limited number of prospective investors of Chase Bank - Saginaw, MI (the "Property") and is not to be used for any other purpose or made available to any other person without the express written consent of the owner of the Property and ACP. All information contained herein has been obtained from sources other than ACP, and neither Owner nor ACP, nor their respective equity holders, officers, employees and agents makes any representations or warranties, expressed or implied, as to the accuracy or completeness of the information contained herein. Further, the Offering Memorandum does not constitute a representation that no change in the business or affairs of the Property or the Owner has occurred since the date of the preparation of the Offering Memorandum. This Offering Memorandum is the property of Owner and Atlantic Capital Partners and may be used only by prospective investors approved by Owner and Atlantic Capital Partners. All analysis and verification of the information contained in the Offering Memorandum is solely the responsibility of the recipient. ACP and Owner and their respective officers, directors, employees, equity holders and agents expressly disclaim any and all liability that may be based upon or relate to the use of the information contained in this Offering Memorandum.