

BANK OF AMERICA



110 WEST 10TH ST | CHATTANOOGA, TN

THE UNIVERSITY OF TENNESSEE
CHATTANOOGA
11,000+ STUDENTS

OFFERED
FOR SALE
\$1,200,000
5.00% CAP

TENNESSEE RIVER

18,750

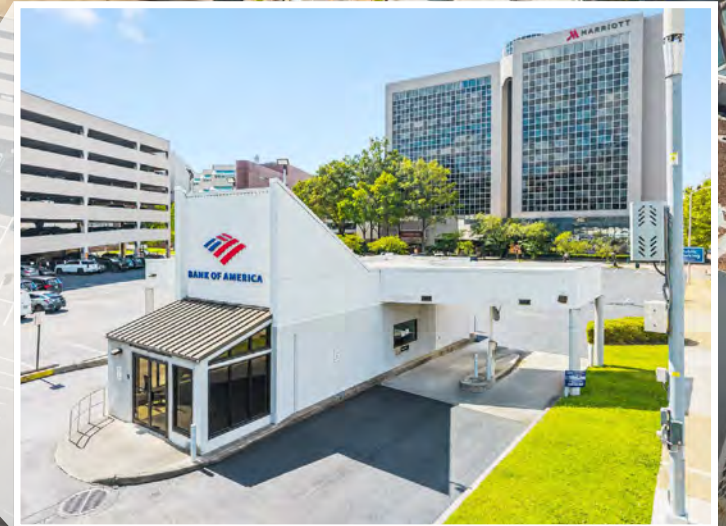
MLK BLVD 18,750 VPD

W 10TH ST. 1,400 VPD

CARTER ST 5,300 VPD

CONFIDENTIAL OFFERING MEMORANDUM

 **Atlantic**
CAPITAL PARTNERS™





 BlueCross.
BlueShield.

 Holiday Inn
Express

 MITSUBISHI

WESTIN
HOTELS & RESORTS

ST. JOHN'S
restaurant

 TENNESSEE
AQUARIUM

 Regus

 THE READ HOUSE
242 GUEST ROOMS
65,000 GUESTS/ YEAR

 Days Inn
BY WYNDHAM

 MARRIOTT

 Chattanooga
Public Library


BANK OF AMERICA
110 WEST 10TH ST. CHATTANOOGA, TN





BANK OF AMERICA

EXECUTIVE SUMMARY

Atlantic Capital Partners has been exclusively engaged to solicit offers for the sale of this new 10-Year Absolute Net Bank of America Lease in downtown Chattanooga, TN.



**DOWNTOWN
CORE LOCATION**



**INVESTMENT
GRADE CREDIT**



**PASSIVE
OWNERSHIP**

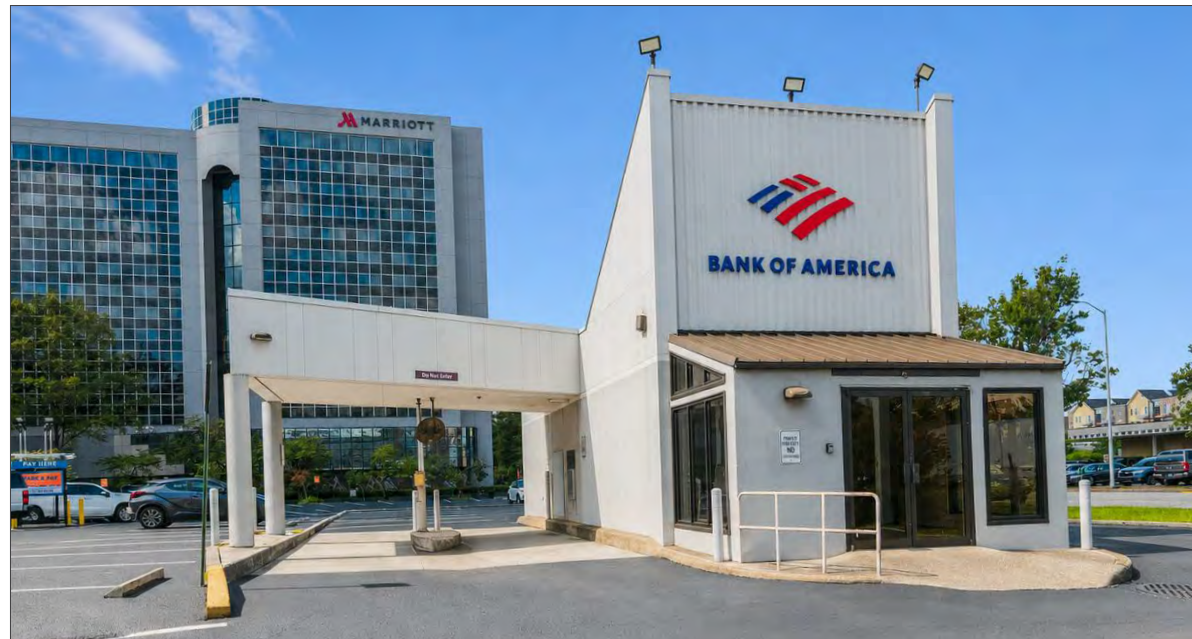
LEASE YEARS	RENT
Base Term — Years 1-5	\$60,000
Base Term — Years 6-10	\$66,000
Years 11-15 (1st Option)	\$72,600
Years 16-20 (2nd Option)	\$79,860
Years 21-25 (3rd Option)	\$87,846

NOI	\$60,000
CAP	5.00%
PRICE	\$1,200,000



ASSET SNAPSHOT

Tenant	Bank of America
Signator/Guarantor	Bank of America, NA (Parent)
Address	110 West 10th St. Chattanooga, TN 37402
Building Size (GLA)	976 SF
Land Size	0.27 Acres
Year Built/Renovated	1978/2026
Lease Type	Absolute Net
Ownership	Fee Simple (Landlord Depreciates)
Rent Commencement Date	Estimated November 1, 2026
Lease Expiration Date	Estimated October 31, 2036
Remaining Term	10 Years
Renewal Options	3 x 5 Years
Current Annual Rent	\$60,000
Base Rent Increases	10% Every 5 Years



51,295 PEOPLE
IN 3 MILE RADIUS



\$110,776 AHHI
IN 3 MILE RADIUS



18,750 VPD
ON MLK BLVD



DOWNTOWN CORE LOCATION

Rare opportunity to own a corner lot in Chattanooga's downtown core

A+

INVESTMENT GRADE CREDIT

Bank of America, NA is rated A+ by S&P and is the second largest bank in the US with roughly \$3.5 trillion in assets



PASSIVE OWNERSHIP

Corporately guaranteed Absolute Net Lease provides passive ownership for out-of-state investor



INFLATION HEDGE

10% rental increases every 5 years provide hedge against inflation



DEPRECIATION

Fee simple ownership allows for depreciation of the building, boosting after-tax returns



TAX-FREE STATE

Tennessee and its residents benefit from no state income tax, a business-friendly political climate and continued job and population growth



SCULPTURE FIELDS

THE UNIVERSITY OF TENNESSEE
CHATTANOOGA
11,000+ STUDENTS

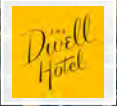
TRUIST

TENNESSEE RIVER



THE READ HOUSE
242 GUEST ROOMS
65,000 GUESTS/ YEAR

Regus



CHATTANOOGA
CONVENTION CENTER
210,000 ANNUAL VISITORS

Chattanooga
Public Library

WILSON
Bank & Trust



W 10TH ST. 1,400 VPD

CARTER ST 5,300 VPD

MLK BLVD 18,750 VPD




BANK OF AMERICA
110 WEST 10TH ST. CHATTANOOGA, TN

MARKET AERIAL

MOCCASIN BEND
GOLF COURSEBLUE GOOSE
HOLLOW PARK

AT&T FIELD

BlueCross
BlueShieldTENNESSEE
AQUARIUMEMBASSY
SUITES
by HiltonHunter
MUSEUM
of American Artthe
YCOURTYARD
BY MARRIOTTMACLELLAN
ISLANDCHATTANOOGA
ZOO

BATTERY PLACE

MCKENZIE ARENA

TENNESSEE RIVER

RIVERFRONT PKWY 9,600 VPD

MARRIOTT

Chattanooga
Public Library

WAREHOUSE ROW

ANTHROPOLOGIE J.CREW
lululemon athletic SOCIALCHATTANOOGA
CONVENTION CENTER
210,000 ANNUAL VISITORS

FOOD CITY

children's
Hospital at ErlangerTHE UNIVERSITY OF TENNESSEE
CHATTANOOGA
11,000+ STUDENTS

FINLEY STADIUM

KINLEY

HOTEL CHALEY

NORFOLK SOUTHERN -
CHATTANOOGA
LOCOMOTIVE SHOPspark
by HiltonComfort
INN & SUITESMARTIN
LUTHER
KING

ENGEL STADIUM

SOUTH
GARDENSTHE HOWARD
SCHOOL

SOUTHSIDE

JEFFERSON
HEIGHTS PARK

1 MILE

11,750
PEOPLE
\$113,263
AHHI

3 MILES

51,295
PEOPLE
\$110,776
AHHI

5 MILES

117,764
PEOPLE
\$103,033
AHHIBANK OF AMERICA
110 WEST 10TH ST. CHATTANOOGA, TNMOCCASIN BEND
NATIONAL ARCHEOLOGICAL
DISTRICT

WESTSIDE

27

24

27

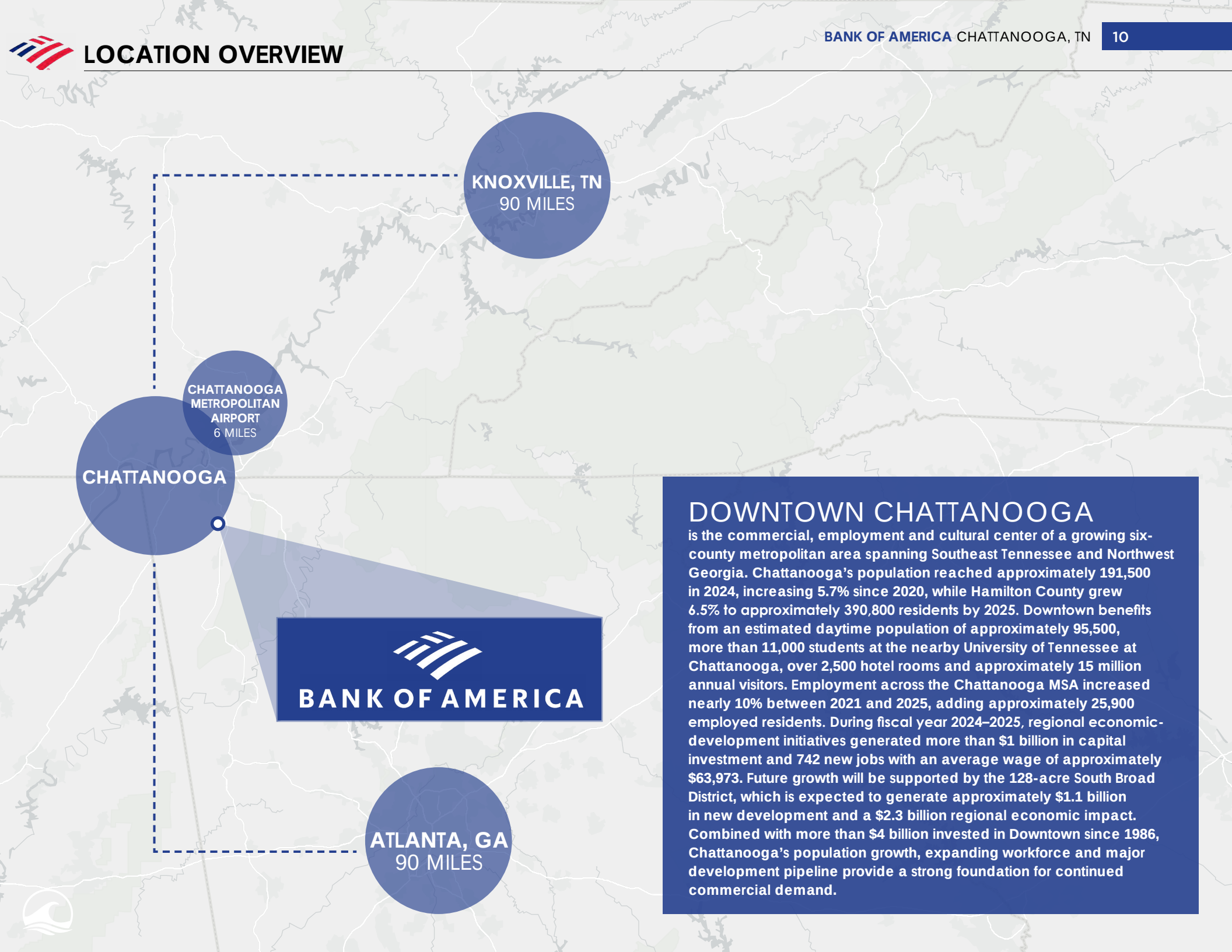
27

24







**CHATTANOOGA****CHATTANOOGA
METROPOLITAN
AIRPORT**
6 MILES**KNOXVILLE, TN**
90 MILES**ATLANTA, GA**
90 MILES

DOWNTOWN CHATTANOOGA

is the commercial, employment and cultural center of a growing six-county metropolitan area spanning Southeast Tennessee and Northwest Georgia. Chattanooga's population reached approximately 191,500 in 2024, increasing 5.7% since 2020, while Hamilton County grew 6.5% to approximately 390,800 residents by 2025. Downtown benefits from an estimated daytime population of approximately 95,500, more than 11,000 students at the nearby University of Tennessee at Chattanooga, over 2,500 hotel rooms and approximately 15 million annual visitors. Employment across the Chattanooga MSA increased nearly 10% between 2021 and 2025, adding approximately 25,900 employed residents. During fiscal year 2024–2025, regional economic-development initiatives generated more than \$1 billion in capital investment and 742 new jobs with an average wage of approximately \$63,973. Future growth will be supported by the 128-acre South Broad District, which is expected to generate approximately \$1.1 billion in new development and a \$2.3 billion regional economic impact. Combined with more than \$4 billion invested in Downtown since 1986, Chattanooga's population growth, expanding workforce and major development pipeline provide a strong foundation for continued commercial demand.



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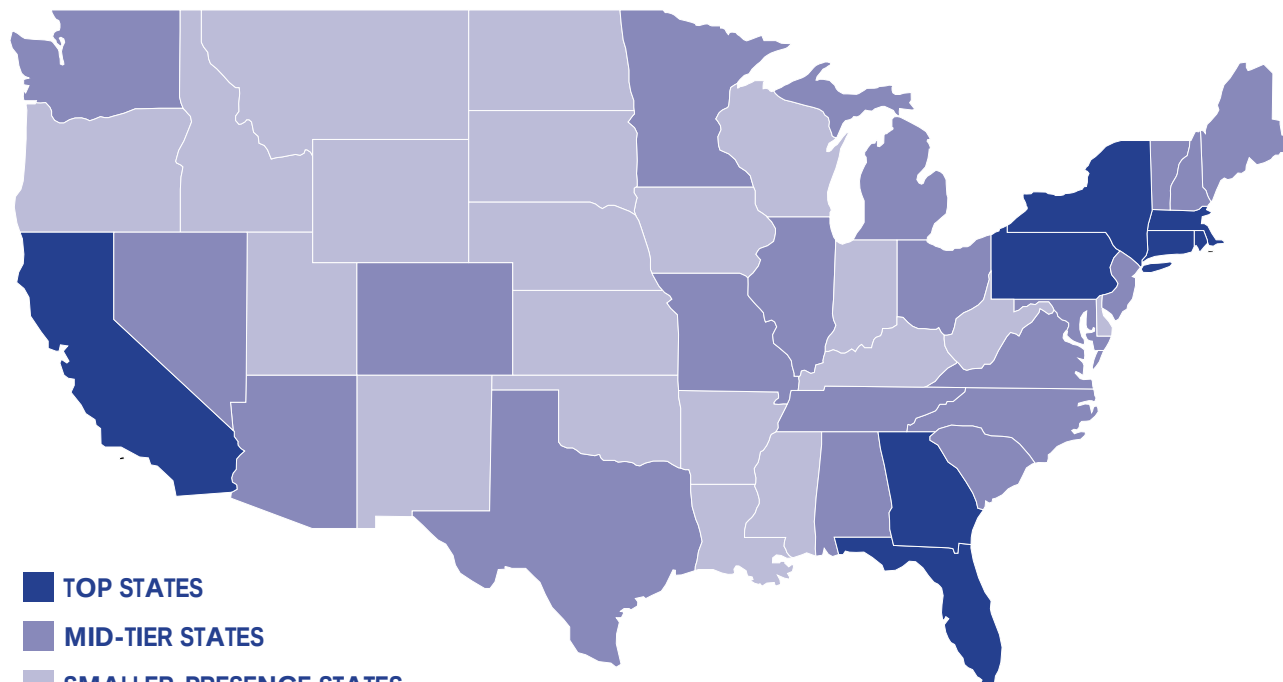
BANK OF AMERICA QUICK FACTS

Founded:	1904
Ownership:	Public (BAC)
Credit Rating:	S&P: A+
# of Locations:	3,500+
Headquarters:	Charlotte, NC
Guaranty:	Corporate

Bank of America is the second largest bank in the US and one of the world's largest financial institutions, with approximately \$3.5 trillion in assets and a market capitalization of approximately \$469 billion as of August 2026. The company generated \$113.1 billion in revenue and \$30.5 billion in net income in 2025. Its principal banking subsidiary, Bank of America, N.A., carries investment-grade credit ratings of Aa2 from Moody's, A+ from S&P and AA from Fitch, all with stable outlooks. The company serves nearly 70 million customers through approximately 3,500 financial centers, 15,000 ATMs and 60 million verified digital users. With roots dating to 1904, Bank of America holds leading positions in consumer banking, commercial banking, wealth management and investment banking.



[READ MORE](#)



\$113.1B
2025 REVENUE



3,500+
LOCATIONS



\$469B
AUGUST 2026
MARKET CAP



1904
FOUNDED



S&P: A+
CREDIT RATING

BANK OF AMERICA



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5.00% CAP**

Exclusively Offered By



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