OFFERING MEMORANDUM

US BANK GROUND LEASE

1050 CAMP JACKSON RD, CAHOKIA, IL 62206
(ST LOUIS MO-IL MSA)

Marcus & Millichap
THE YODER-HARMAN GROUP

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EXECUTIVE SUMMARY

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EXECUTIVE SUMMARY

US BANK GROUND LEASE

1050 CAMP JACKSON RD, CAHOKIA, IL 62206
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TOTAL PRICE
$493,500

CAP RATE
8.00%

Net Operating Income	$39,480
Gross Leasable Area	3,000 SF
Price/Square Foot	$164.50/SF
Initial Term	20 Years
Lease Expiration	10/31/2030
Lease Term Remaining	4.41 Years
Lease Type	Absolute NNN Ground Lease
Rent/Square Foot	$13.16/SF
Lot Size	0.77 Acres
Year Built	1986
Huntington Bank Deposits	$25M+

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PROPERTY INFORMATION

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INVESTMENT HIGHLIGHTS

Investment-Grade Tenant Backed by U.S. Bancorp (NYSE: USB), One of the Largest Banking Institutions in the U.S. with Approximately $692 Billion in Assets | Recession-Resistant Banking Tenant with a Long Operating History and Strong Market Presence Throughout the Midwest

Absolute NNN Ground Lease – Passive Ownership with No Landlord Responsibilities and No Building Maintenance Obligations | 4.41 Years Remaining on a Corporately Guaranteed Lease with Three, 3-Year Options Remaining

Tenant is Currently Investing in a Remodel that Shows Commitment to the Site | Includes New Paint, Flooring, Digital Signage, Door Operators, and Artwork

Established Banking Location – Tenant Has Been Operating at This Site Since 1987

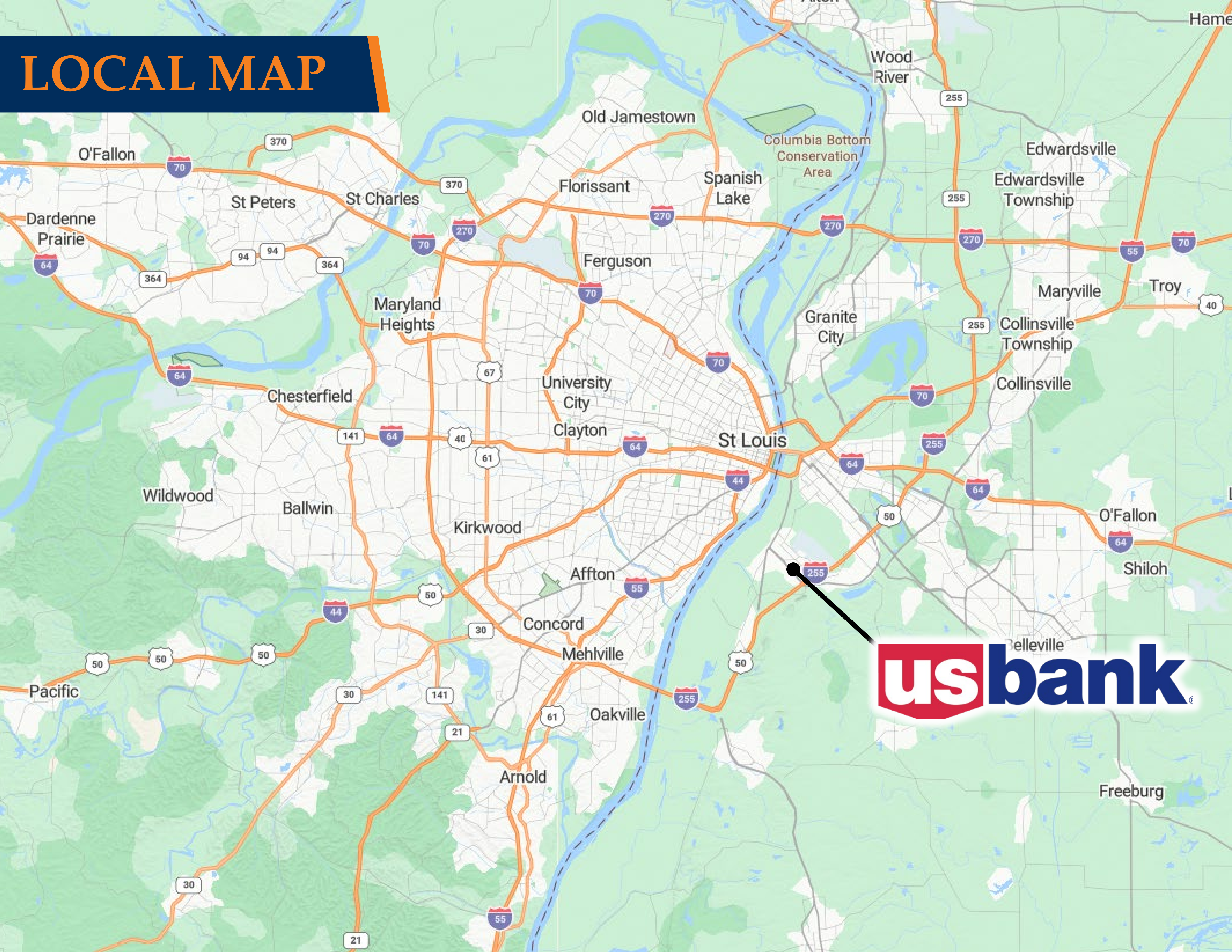
Strategic Location Along Camp Jackson Rd (14,400 VPD), One of Cahokia's Primary Commercial Corridors | Less than Two Miles to the Camp Jackson Rd & I-255 Interchange (52,500 VPD)

Surrounded by National Retailers: McDonald's, Walgreen's, Valvoline Instant Oil Change, Boos Mobile, ALDI, Domino's, Citi Trends, Aaron's Rent To Own, Dollar Tree, MotoMart, and More

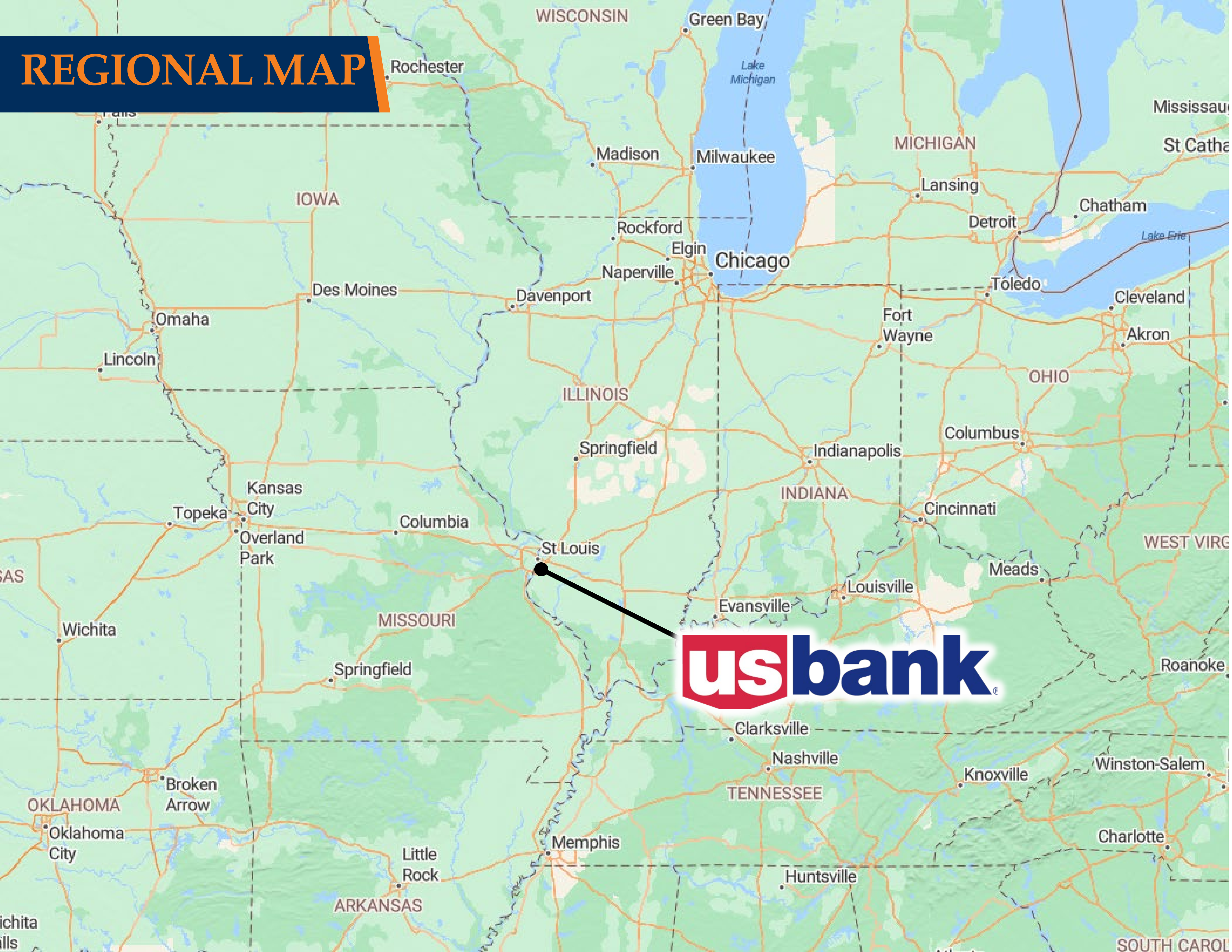
Located Minutes from Downtown St. Louis, I-255, I-55, I-64, and Major Employment Centers Throughout the Metro East Region | Part of the St. Louis, MO-IL MSA with 2.8 Million Residents

Demographics (2025 Estimate)	1 Mile	3 Miles	5 Miles
Population	6,832	17,229	132,181
Average Household Income	$50,677	$52,588	$73,670
Daytime Population	6,110	20,980	162,177

LOCAL MAP


Old Jamestown
Columbia Bottom Conservation Area
Wood River
Edwardsville
Edwardsville Township
O'Fallon
St Peters
St Charles
Florissant
Spanish Lake
Dardenne Prairie
Ferguson
Maryville
Troy
Granite City
Collinsville Township
Maryland Heights
University City
Collinsville
Chesterfield
Clayton
St Louis
Wildwood
Ballwin
Kirkwood
O'Fallon
Shiloh
Affton
Concord
Mehlville
Pacific
Oakville
Arnold
Freeburg
usbank

REGIONAL MAP



INGRAM
GATEWAY TERMINALS
ADM
WATCO
Mississippi River Bank & Marine Terminals – 2.5 Miles
ST. LOUIS DOWNTOWN AIRPORT
N
NEW Cahokia High School
$80M+ DEVELOPMENT
OPENING FALL 2026
1,100+ STUDENTS, 400+ FACULTY
CAHOKIA FITNESS AND SPORTS COMPLEX
Camp Jackson – 14,400 VPD
SUBJECT PROPERTY
usbank
Moto
Valvoline
Walgreens
NAPA
ALDI
DOLLAR GENERAL
Little Caesars
Rent-A-Center
IDEAL FURNITURE
H&R BLOCK
HOLLYWOOD BEAUTY
Where Beauty Begins
KRISPY KRUNCHY CHICKEN
boost mobile
Schnucks
REGIONS
DOLLAR TREE
CITI TRENDS
IMO'S PIZZA
COPY N SHIP SERVICES
Aaron's
AutoZone
vanguard TRUCK CENTERS
bp
State Farm
Domino's
C&H FINE DINING
CAPTAIN D's SEAFOOD KITCHEN
Rally's CRAZY GOOD FOOD
TACO BELL
White Castle
Advance Auto Parts
INTERSTATE 255
I-255 – 38,100 VPD
ST. LOUIS, MO 5 MILES

bank
Jeep
bank


bank
HOLLYWOOD BEAUTY


1050
bank
GMC


usbank

FINANCIAL ANALYSIS

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THE YODER-HARMAN GROUP

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Sale Price	$493,500
Cap Rate	8.00%
NOI	$39,480
Square Feet	3,000 SF
Lot Size	0.77 Acres
Year Built	1986
Lease Guarantor	Corporate
Lease Expiration	10/31/2030
Lease Term Remaining	4.41 Years
Lease Type	Absolute NNN Ground Lease
Renewal Options	Three, 3-Year Options

LEASE SUMMARY

Lease Years	Annual Rent	Monthly Rent	Rent/SF
Current - 10/31/2028	$39,480.00	$3,290.00	$13.16
11/01/2028 - 10/31/2030	$35,400.00	$2,950.00	$11.80
OPTION TERM 1			
11/01/2030 - 10/31/2033	$36,816.00	$3,068.00	$12.27
OPTION TERM 2			
11/01/2033 - 10/31/2036	$38,288.64	$3,190.72	$12.76
OPTION TERM 3			
11/01/2036 - 10/31/2039	$39,820.20	$3,318.35	$13.27

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ABOUT US BANK

US Bank National Association, commonly called US Bank, is the primary banking subsidiary of US Bancorp, is one of the largest financial institutions in the United States. Founded in 1863 under National Bank Charter No. 24, the company has grown into a diversified financial services organization.

Founded in 1863 and headquartered in Minneapolis, Minnesota, US Bank provides a comprehensive suite of consumer, commercial, wealth management, mortgage, and payment processing services. US Bank operates over 2,000 branches across 26 states serving millions of customers throughout the Midwest, West, and growing East Coast markets. US Bank is the fifth-largest commercial bank in the United States by assets. US Bank maintains an impressive credit rating of Aa3 by Moody's, a stronger bank-level rating than its parent company.

US Bancorp, US Bank's parent company, reports over 3,600 branches across the United States and is listed at #105 on the Fortune 500. The company has approximately $692 billion in assets as of year-end 2025, and an operating history of over 163 years. There is no separately reported revenue figure for US Bank that is publicly disclosed independent of US Bancorp, however, US Bancorp's 2025 revenues were approximately $28.7 billion. US Bancorp employs about 70,000 people and is traded on the NYSE under the ticker symbol USB.

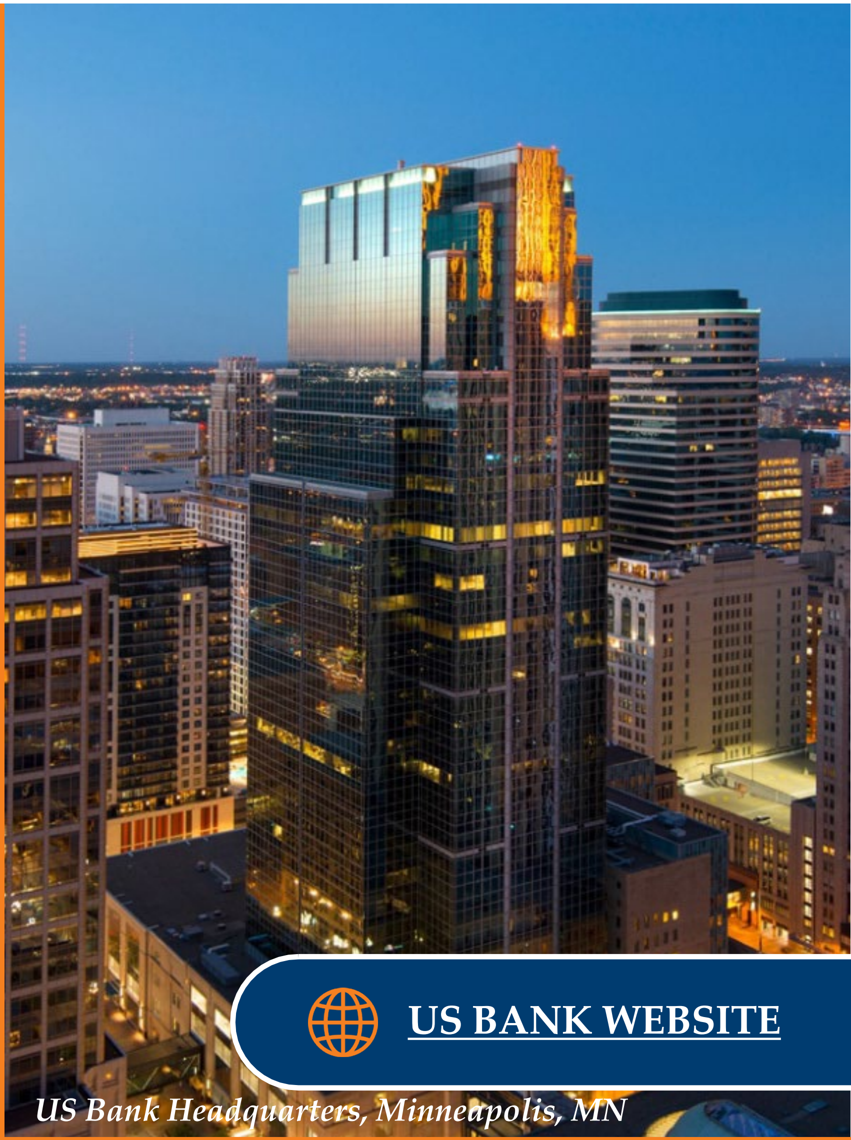
2025 Revenues
$28.7B (Parent)

NYSE: USB (Parent)

2,000+ Locations
in 26 States

In Business
Since 1863

Headquartered in
Minneapolis, MN



US BANK WEBSITE

US Bank Headquarters, Minneapolis, MN

MARKET OVERVIEW

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CAHOKIA, IL

Cahokia, Illinois, is part of the St. Louis MO-IL MSA and is a strategically located Metro East community in St. Clair County, just minutes from downtown St. Louis and positioned near several major interstate highways, rail corridors, and the Mississippi River. Formed in 2021 through the consolidation of Cahokia, Centreville, and Alorton, the city benefits from its proximity to one of the Midwest's most important transportation and distribution hubs.

The local economy is closely tied to the broader Metro East and St. Louis regional economy, which is supported by logistics, transportation, manufacturing, healthcare, warehousing, aerospace, and government employment. Major regional economic drivers include Scott Air Force Base, large distribution and industrial facilities, and employers throughout the Metro East corridor. The area's central U.S. location, multimodal transportation network, and access to a large labor pool continue to attract industrial and logistics investment.

ST. LOUIS, MO-IL MSA

Known for its iconic Gateway Arch, the St. Louis metro is situated near the geographic center of the United States, within 500 miles of one-third of the U.S. population, and it has nearly 2.8 million residents. The metro encompasses the city of St. Louis; the Missouri counties of St. Charles, Jefferson, Franklin, St. Louis, Lincoln, Warren and Washington; and the Illinois counties of Madison, St. Clair, Macoupin, Clinton, Monroe, Jersey, Bond and Calhoun. St. Louis is the most populous county with 987,000 people. The city of St. Louis contains around 282,000 citizens and is the only city in the metro with a population of more than 100,000 residents. In North St. Louis, the U.S. National Geospatial-Intelligence Agency has a major expansion underway. The $1.7 billion 97-acre campus is set to be completed in 2026. St. Louis is also home to the Federal Reserve Bank of St. Louis.

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METRO HIGHLIGHTS

CENTRAL LOCATION – The central U.S. location and Mississippi River accessibility allow for fast access to markets, both domestically and internationally.

EXCELLENT TRANSPORTATON SYSTEM – The St. Louis metro has extensive freight, air, and sea transportation systems, facilitating the shipping and distribution of goods worldwide. Additionally, the light rail system offers public transportation to the airport.

AFFORDABLE COST OF LIVING – A median home price around $280,000 is substantially below other large markets in Midwestern states, as well as the overall U.S. average.

ST. LOUIS MO-IL, MSA

ECONOMY

St. Louis is highly-ranked for its logistics infrastructure, bolstered by its central location and easy access to major waterways. It is a significant inland port. The region is emerging as a large financial services center, with seven Fortune 500 companies headquartered there: Centene Corp., Emerson Electric, Reinsurance Group of America, Jones Financial, Graybar Electric, Post, and Core & Main. Scott Air Force Base, on the Illinois side of the metro, supports civilian and active-duty employment directly and indirectly by attracting defense and aerospace contractors to St. Louis. Major area employers include Boeing, Firestone Holdings, LLC Essence Healthcare, Inc., Saint Louis University, Heartland Coca-Cola Bottling Co., World Wide Technology International, LLC, American Family Insurance Company, Barnes-Jewish Hospital, and General Motors LLC.

QUALITY OF LIFE

The metro boasts numerous public and private golf courses, more than 100 parks, the Gateway Arch National Park, and one end of the 240-mile long Katy Trail. Many of St. Louis' top attractions — the Saint Louis Zoo, the Saint Louis Art Museum, the Missouri History Museum and the Municipal Opera — are in Forest Park. The park features golf courses and athletic fields. The St. Louis Cardinals and the St. Louis Blues are housed in nearby downtown. Lake of the Ozarks is within driving distance, offering destinations for hunting, fishing, camping, hiking and spelunking. There are more than 30 colleges, universities and technical schools in the metro, enrolling around 100,000 students a year. Washington University in St. Louis is highly ranked among U.S. universities.

DEMOGRAPHICS

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1050 CAMP JACKSON RD, CAHOKIA, IL 62206
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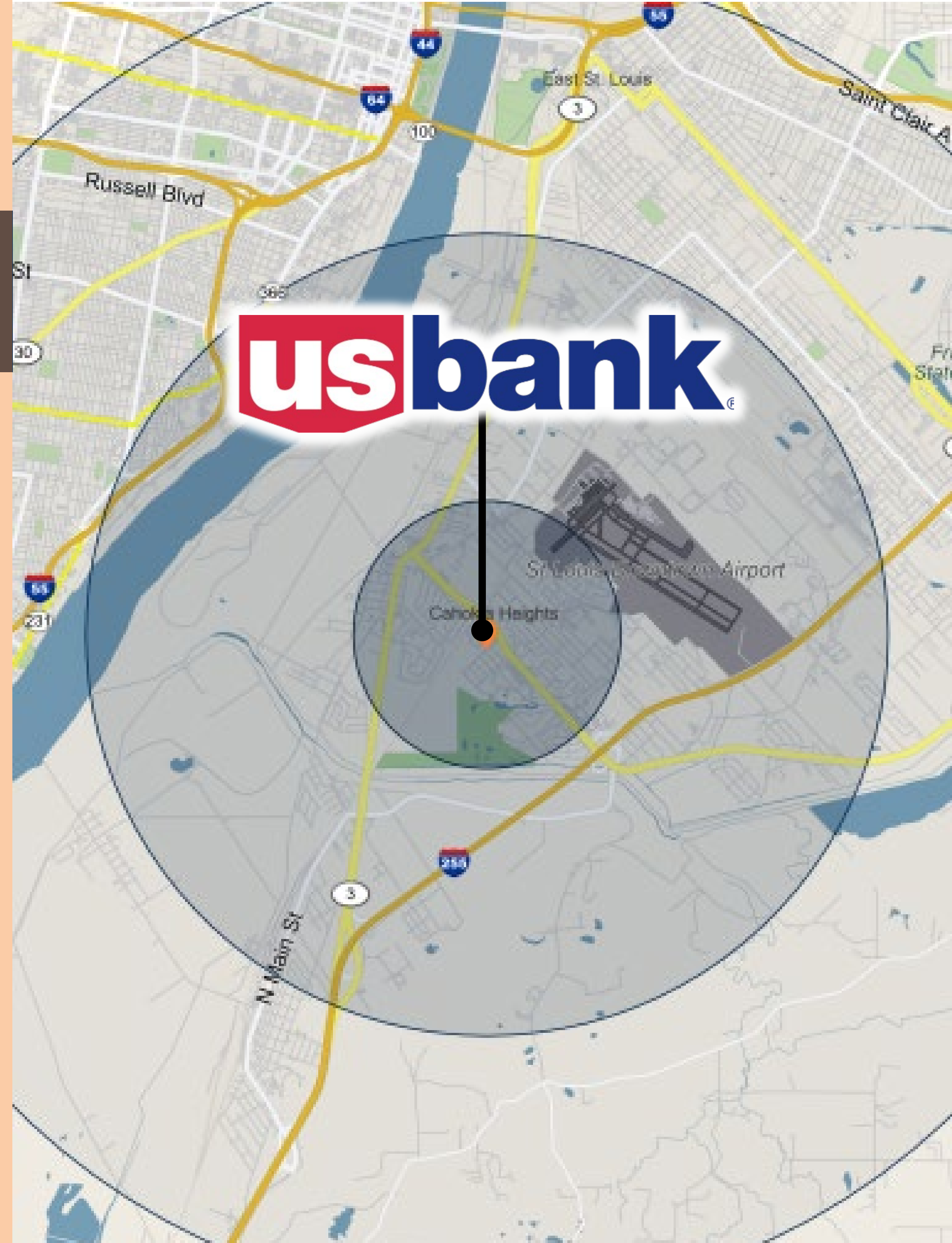
	1 Mile	3 Miles	5 Miles
POPULATION			
2030 Projection	6,804	17,125	131,124
2025 Estimate	6,832	17,229	132,187
2020 Census	7,061	17,848	135,903
2010 Census	8,492	21,717	145,638
INCOME			
Average	$50,677	$52,588	$73,670
Median	$35,275	$38,525	$56,867
Per Capita	$18,732	$20,838	$35,393
HOUSEHOLDS			
2030 Projection	2,469	6,691	61,513
2025 Estimate	2,467	6,681	61,467
2020 Census	2,464	6,663	61,444
2010 Census	2,866	7,716	61,245
MEDIAN HOME VALUE			
2025	$46,507	$57,756	$161,408
EMPLOYMENT			
2025 Daytime Population	6,110	20,980	162,777



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