

Subject Property



Main Street Auto - Long-Term Triple-Net Lease

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Offering Memorandum
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Main Street Auto
Investment Overview

LIST PRICE

\$3,111,111

CAP RATE

6.75%

NET OPERATING INCOME

\$210,000



Street	376 Big Hill Ave
City, State Zip	Richmond, KY 40475
Type of Ownership	Fee Simple
Property Type	Retail
Property Subtype	Automotive
Year Built	2001

Estimated Building SF	7,405
Estimated Lot Size	0.61
Credit Type	Corporate
Guarantor	Main Street Auto (110+ Units)
Original Lease Term	20
Rent Commencement	2/20/2025

Lease Expiration	2/28/2045
Lease Term Remaining	19+ Years
Lease Type	Triple Net (NNN)
Landlord Responsibilities	None
Rental Increases	2.00% Annually Starting 3/1/2031
Renewal Options	4, 5-Year Options



Main Street Auto
Rent Schedule

Lease Year	Annual Rent	Monthly Rent	Increases	Effective Cap Rate
Current - 2/28/2026	\$210,000	\$17,500	-	6.75%
3/1/2026 - 2/28/2027	\$210,000	\$17,500	-	6.75%
3/1/2027 - 2/29/2028	\$210,000	\$17,500	-	6.75%
3/1/2028 - 2/28/2029	\$210,000	\$17,500	-	6.75%
3/1/2029 - 2/28/2030	\$210,000	\$17,500	-	6.75%
3/1/2030 - 2/28/2031	\$210,000	\$17,500	-	6.75%
3/1/2031 - 2/29/2032	\$214,200	\$17,850	2.00%	6.89%
3/1/2032 - 2/28/2033	\$218,484	\$18,207	2.00%	7.02%
3/1/2033 - 2/28/2034	\$222,854	\$18,571	2.00%	7.16%
3/1/2034 - 2/28/2035	\$227,311	\$18,943	2.00%	7.31%
3/1/2035 - 2/29/2036	\$231,857	\$19,321	2.00%	7.45%
3/1/2036 - 2/28/2037	\$236,494	\$19,708	2.00%	7.60%
3/1/2037 - 2/28/2038	\$241,224	\$20,102	2.00%	7.75%
3/1/2038 - 2/28/2039	\$246,048	\$20,504	2.00%	7.91%
3/1/2039 - 2/29/2040	\$250,969	\$20,914	2.00%	8.07%
3/1/2040 - 2/28/2041	\$255,989	\$21,332	2.00%	8.23%
3/1/2041 - 2/28/2042	\$261,109	\$21,759	2.00%	8.39%
3/1/2042 - 2/28/2043	\$266,331	\$22,194	2.00%	8.56%
3/1/2043 - 2/29/2044	\$271,657	\$22,638	2.00%	8.73%
3/1/2044 - 2/28/2045	\$277,091	\$23,091	2.00%	8.91%



Main Street Auto

Investment Highlights

Investment Summary

Surmount and Bang Realty are pleased to present the exclusive listing for a Main Street Auto located at 376 Big Hill Ave, Richmond, KY 40475. The site consists of roughly 7,405 rentable square feet of building space on an estimated 0.61-acre parcel of land. This Main Street Auto is subject to a 20-year Triple Net (NNN) lease, which commenced 2/20/2025. The current annual rent is \$210,000 and has scheduled increases of 2.00% annually starting 3/1/2031.

Strong Corporate Guarantee

The lease features a corporate guarantee from Main Street Auto. Main Street Auto is a rapidly growing operator of automotive repair shops in the southeast and beyond. They currently operate ~150 locations. The corporate guarantee on this lease is backed by ~110 of these locations.

Strong Growing Demographics

The subject property benefits from steady population growth through 2029, with 2.0% growth within a 3-mile radius and 1.9% growth within a 5-mile radius, providing a growing customer base and supporting sustained demand for retail and service businesses.

Proximity to Eastern Kentucky University

The subject property benefits from its positioning just 1.5 miles from Eastern Kentucky University, a major regional institution with a student population of approximately 16,000, providing significant visibility and access to a large, dynamic customer base.

Proximity to Baptist Health Richmond

The subject property benefits from being just 1 mile from Baptist Health Richmond, a 110-bed regional medical center, offering significant exposure to employees, patients, and visitors. This proximity ensures high visibility and consistent traffic, enhancing the property's appeal for retail and service-oriented tenants.

Strong Retail Synergy

The subject property benefits from being within 1 mile of major national retailers and restaurants, including Walmart, Menards, Lowe's, Tractor Supply, Aldi, Planet Fitness, Hobby Lobby, Office Depot, McDonald's, Starbucks, KFC, and more, providing strong consumer traffic, high visibility, and synergy with established shopping and dining destinations.

Automotive Repair Industry Outlook

The U.S. auto repair market was valued at \$75 billion in 2023 and is projected to grow at a 3.2% annual rate through 2028. This growth is fueled by an aging vehicle fleet, with the average car age reaching 13.6 years, leading to increased demand for maintenance and repair services.



Main Street Auto Concept Overview



About the Tenant

Main Street Auto is a full-service automotive repair and maintenance company dedicated to delivering exceptional care for all vehicle makes and models. With a comprehensive range of services, including routine maintenance, diagnostics, repairs, and performance upgrades, Main Street Auto has established itself as a trusted one-stop destination for automotive needs. The company's team of highly skilled, certified technicians leverages state-of-the-art tools and technology to ensure every job is performed with precision and efficiency. From oil changes and brake repairs to engine diagnostics and transmission work, Main Street Auto is committed to keeping its customers' vehicles running smoothly and safely.

About the Tenant

Since its founding, Main Street Auto has experienced steady growth fueled by its unwavering commitment to quality service and customer satisfaction. Main Street Auto has rapidly expanded to over 150 locations across numerous U.S. states.

The company takes pride in building long-term relationships with its customers through transparency, reliability, and personalized care. By focusing on clear communication and fair pricing, Main Street Auto ensures that customers feel confident and valued at every step of their automotive journey. As the company continues to expand, it remains dedicated to its core mission: providing dependable, high-quality automotive solutions while fostering trust and community connections.







17,000+ Students

Eastern Kentucky University

Eastern Kentucky University (EKU) is a public university in Richmond, Kentucky, founded in 1874. It is a regional, coeducational institution offering a wide range of undergraduate and graduate programs. EKU is known for its commitment to making quality education accessible, and it was recently ranked as a Top Public School by U.S. News & World Report.

2,250 Students

Madison Central High School

Subject Property

ADTC: 12,300

Big Hill Ave

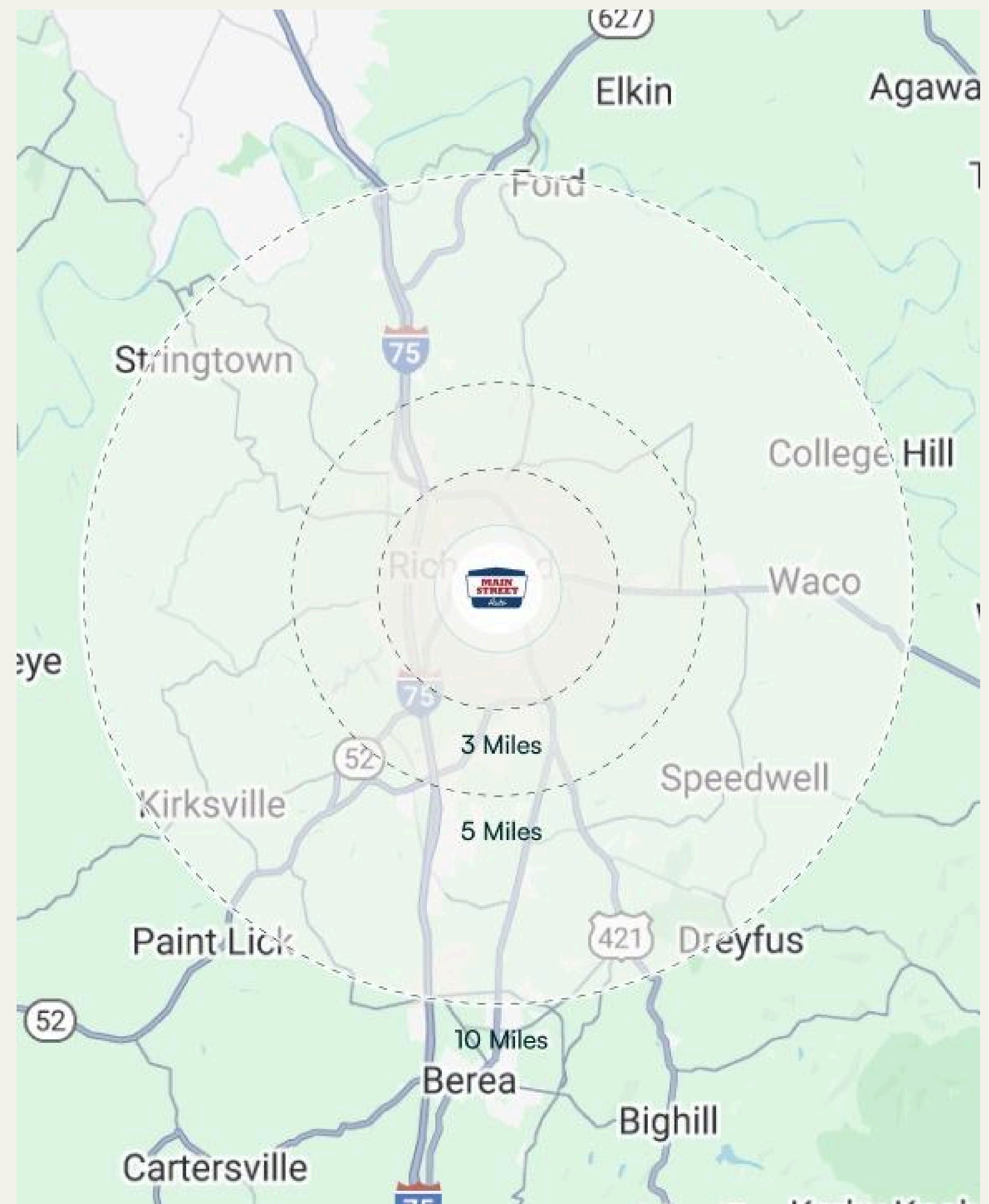


Main Street Auto Location Overview

The subject property is strategically located on Big Hill Avenue, one of Richmond’s primary commercial corridors, providing excellent visibility and convenient access to both local residents and regional visitors. The area benefits from a strong mix of residential neighborhoods, retail centers, and service-oriented businesses, ensuring consistent daytime and evening traffic. The property is within close proximity to key institutions, including Eastern Kentucky University (~16,000 students) and Baptist Health Richmond (110 beds), offering a unique combination of exposure to students, healthcare employees, patients, and visitors. Additional nearby schools, such as Madison Central High School and Model Laboratory School, further contribute to local foot traffic and community engagement.

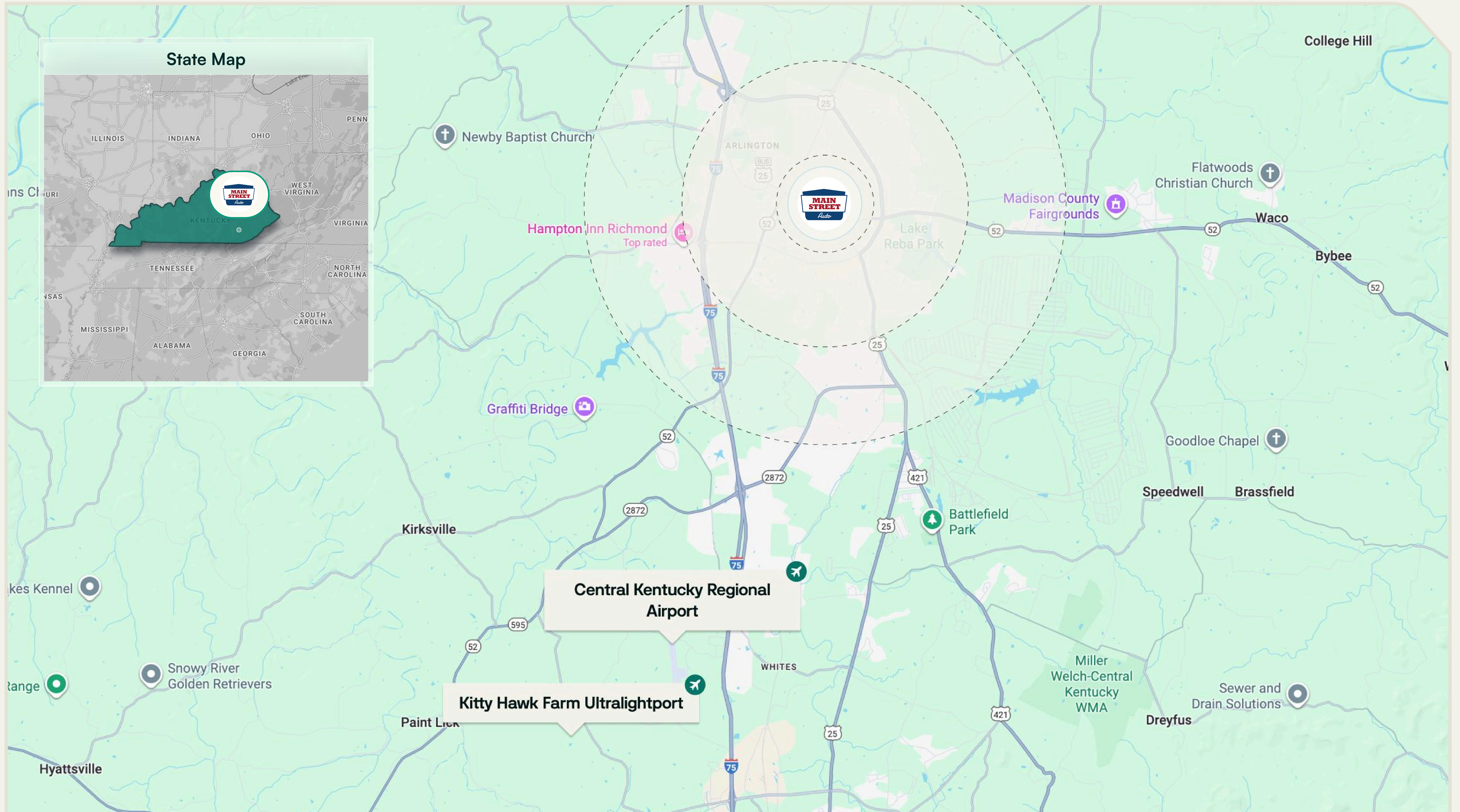
The location also benefits from robust retail and dining synergies, with major national retailers and restaurants—including Walmart, Menards, Lowe’s, Tractor Supply, Aldi, Planet Fitness, Hobby Lobby, Office Depot, McDonald’s, Starbucks, and KFC—situated within a one-mile radius. Combined with projected population growth of 2.0% within a 3-mile radius and 1.9% within a 5-mile radius through 2029, the property offers access to a growing and diverse customer base, making it an ideal location for retail and service-oriented tenants.

	3 Miles	5 Miles	10 Miles
Population Trends			
2020 Population	35,249	47,072	69,838
2024 Population	38,745	50,564	74,929
2029 Population	42,683	55,369	81,997
Growth '20 - '24	2.50%	1.90%	1.80%
Growth '24 - '29	2.00%	1.90%	1.90%
Household Trends			
2020 Households	14,414	18,942	27,475
2024 Households	16,109	20,696	29,842
2029 Households	17,806	22,749	32,749
Growth '20 - '24	1.70%	1.20%	1.20%
Growth '24 - '29	2.10%	2.00%	1.90%
Household Income			
Avg HH Income	\$64,596	\$68,158	\$72,156
Median HH Income	\$43,487	\$46,448	\$53,140





Main Street Auto
SURMOUNT™ & Bang Realty



Main Street Auto Market Overview

Lexington, often referred to as the "Horse Capital of the World," has a rich history dating back to its founding in 1775. Its location in the Bluegrass Region made it a prime area for agriculture, particularly horse breeding. The city is home to numerous historical landmarks, including the Mary Todd Lincoln House and Ashland, the estate of Henry Clay, a prominent statesman. As of the latest census data, Lexington has a population of approximately 324,000 residents, making it the second-largest city in Kentucky. The median age is around 33 years, reflecting a vibrant mix of young professionals, families, and retirees.

Traditionally known for its horse industry, the city also has a strong presence in manufacturing, healthcare, education, and technology. Key employers include the University of Kentucky, Bluegrass Community and Technical College, Lexmark, and various healthcare facilities. The city's strategic location along major highways and proximity to major cities like Louisville and Cincinnati contribute to its economic viability.

Lexington is renowned for its vibrant horse industry, hosting events and facilities like the Kentucky Horse Park and Keeneland Race Course. As part of the Kentucky Bourbon Trail, the city features several distilleries that attract tourists. It also has a thriving arts scene, featuring venues like the Lexington Opera House and events such as the WoodSongs Old-Time Radio Hour. With extensive parks, including the 1,200-acre Masterson Station Park, Lexington offers a blend of urban and rural lifestyles, complemented by museums, theaters, and annual events like the Lexington Bluegrass Festival and Kentucky Bourbon Festival. Combining historical significance with modern amenities, Lexington boasts a diverse economy and reputable educational institutions, making it an attractive place to live, work, and visit.



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Over \$38 billion of transaction volume, specializing in single-tenant, net lease investment services. We know net lease better than anyone.

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