

ABSOLUTE NNN LEASE

BMO  Harris Bank

2851 POST RD | PLOVER, WI

\$1,332,000 | 6.85% CAP



BANG
REALTY

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DEAL SUMMARY



Address

2851 Post Road
Plover, WI 54467

Asking Price

\$1,332,000

Cap Rate

6.85%

Annual Rent

\$91,204

Lease Type

Absolute NNN

Price/SF

\$250

Rent/SF

\$17.15



LEASE SUMMARY

Tenant	BMO Harris Bank N.A.
Lease Guarantor	Corporate
Address	2851 Post Road Plover, WI 54467
Annual Rent	\$91,204
Lease Type	Absolute NNN
Lease Expiration	11/30/2031
Lease Term	5.5 Years
Rent Per SF	\$17.15
Building Size	5,318 SF
Lot Size	1.37 AC
Rent Increases	1.50% Annually in Options
Renewal Options	7, 5-Year Options
Year Built	1995



INVESTMENT HIGHLIGHTS

INVESTMENT GRADE CREDIT | CORPORATE GUARANTEE

BMO Bank N.A. (S&P: A+) serves as a premier, investment-grade tenant, offering investors a high degree of capital security and lease-term stability. As one of North America's most established financial institutions, BMO operates with a massive global footprint of 125,000+ employees and a robust network of 600+ branches, with total assets over \$1.5 trillion, ensuring a dependable, "flight-to-quality" credit profile for the asset.

ABSOLUTE PASSIVE OWNERSHIP – ZERO LANDLORD RESPONSIBILITIES

Absolute NNN lease structure — the tenant is responsible for all taxes, insurance, common area maintenance, repairs, and capital expenditures. Zero ongoing landlord management responsibilities make this an ideal 1031 exchange replacement asset, IRA / retirement-plan holding, or estate planning vehicle.

RECENTLY EXTENDED LEASE TERM

BMO Bank's recently executed a 5-year lease extension, reflecting an unambiguous, voluntary corporate commitment to this site. Lease extensions of this magnitude are the strongest qualitative indicator that a tenant views a location as mission-critical to its branch network.

MISSION-CRITICAL, DEPOSIT-RICH BRANCH

The subject branch holds approximately \$75.1 million in deposits — a meaningful deposit base that materially exceeds the threshold for what BMO considers a profitable, retention-priority branch in a secondary or tertiary market. The branch has a Nearly 60-Year Banking Site: Banking operations have been continuously conducted at the 2851 Post Road site since 1967, with BMO Harris Bank as the branded operator on site since 2016 — a multi-decade operating history through multiple economic cycles, bank consolidations (M&I BMO Harris BMO Bank), and the rise of digital banking.

AFFLUENT TRADE AREA – SUPERIOR DEMOGRAPHIC PROFILE

The property serves a high-income consumer base, with an average household income exceeding \$104,000 within a 3-mile radius, and a highly educated workforce with over 42% of Plover Residents aged 25+ hold a bachelor's degree or higher. These strong demographics support a sophisticated banking clientele and provide a stable economic environment that sustains high deposit levels and commercial demand.

STRATEGIC REGIONAL HUB – HIGH-TRAFFIC GATEWAY LOCATION

Situated in a high-visibility corridor, the branch is strategically positioned at the confluence of the region's most traveled arteries. Located directly off U.S. Route 51 and just north of Highway 54, the site benefits from a constant flow of commuter traffic and serves as a primary financial anchor for the surrounding retail and residential community.



TENANT PROFILE



**BUILT ON TRUST.
DRIVEN BY
RELATIONSHIPS.**

BMO Bank has established itself as a trusted North American financial institution recognized for its strength, stability, and long-standing commitment to serving customers across a wide range of financial needs. Built on a foundation of responsible banking, transparency, and relationship-focused service, BMO has become a preferred choice for individuals, businesses, and investors seeking dependable financial solutions that prioritize consistency and long-term value. From personal banking and everyday financial services to complex commercial and corporate solutions, the bank has consistently emphasized clear communication, reliability, and support designed to help clients make confident financial decisions in all market conditions.



NO. OF BRANCHES
980+ Locations



LOCATED IN
25 States



NO. OF EMPLOYEES
53,000+ Employees



PARENT COMPANY
Bank of Montreal

Today, BMO continues to grow across key markets while maintaining its core values of integrity, service, and financial discipline. The bank provides a comprehensive range of offerings including everyday banking, lending solutions, wealth management, and capital markets expertise, all supported by experienced professionals and modern digital tools. With a focus on efficiency, accessibility, and client success, BMO delivers streamlined financial services designed to help customers manage, grow, and protect their wealth with confidence.

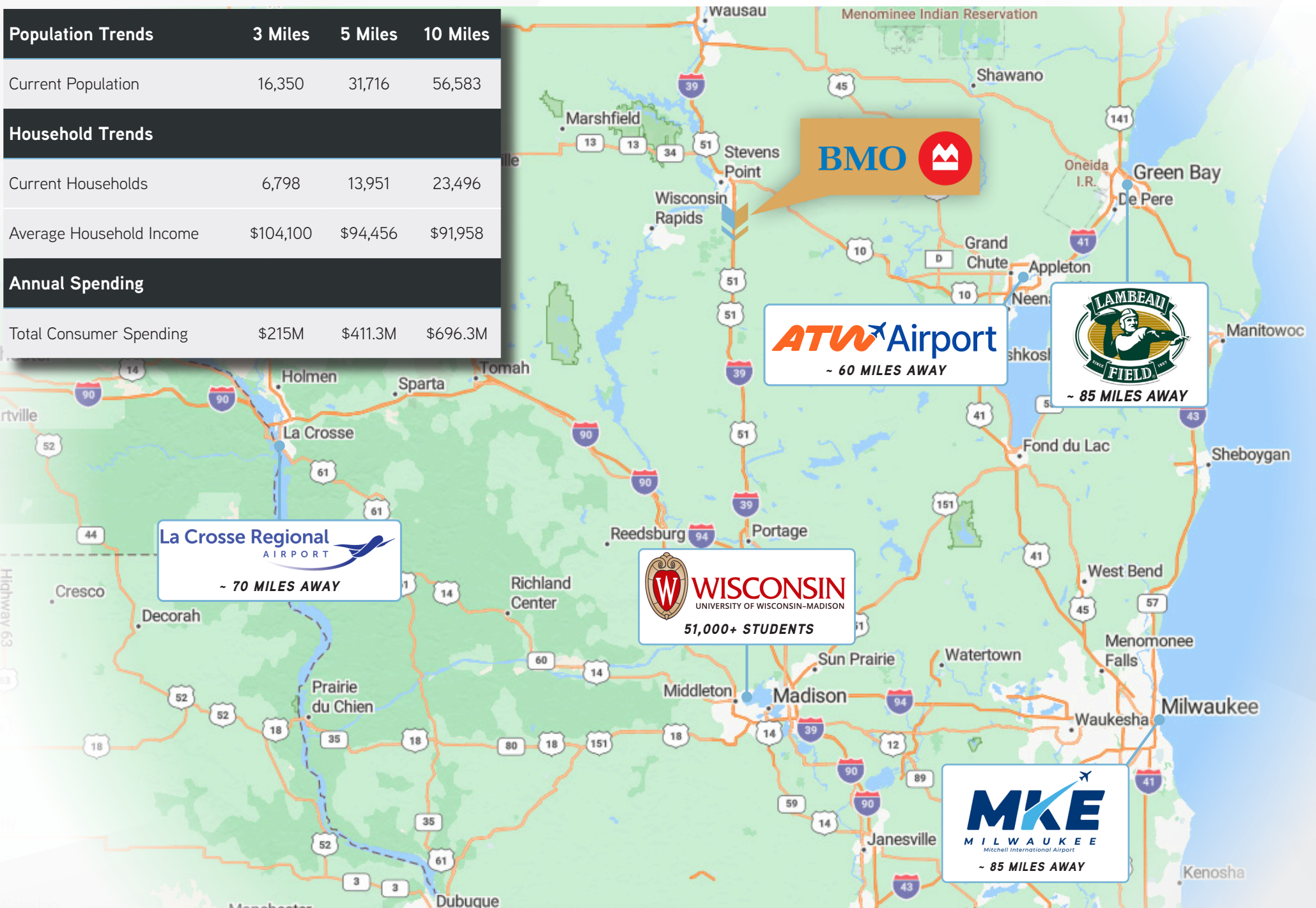


PROPERTY AERIAL



DEMOGRAPHICS - Plover, WI

Population Trends	3 Miles	5 Miles	10 Miles
Current Population	16,350	31,716	56,583
Household Trends			
Current Households	6,798	13,951	23,496
Average Household Income	\$104,100	\$94,456	\$91,958
Annual Spending			
Total Consumer Spending	\$215M	\$411.3M	\$696.3M



LOCATION OVERVIEW - Plover, WI

Plover, Wisconsin, located in Portage County within the Stevens Point metropolitan area, serves as a central logistics and agricultural powerhouse for the state. Positioned at the crossroads of **Interstate 39 and Highway 54**, the village acts as a critical link between the Fox Valley and the Twin Cities, making it a highly strategic location for industrial and retail investment. With a population that has seen steady growth, Plover is part of a broader regional market of over 70,000 people, benefiting from a high quality of life, excellent educational institutions, and its role as a regional gateway to Wisconsin's vacation lands.

The local economy is anchored by a massive food processing and distribution sector, fueled by the region's status as a top producer of potatoes and vegetables. Major global employers, such as Del Monte and McCain Foods, maintain a significant presence, providing a stable, recession resistant employment base. Beyond agriculture, Plover is a primary retail and hospitality destination for Portage County, with a concentration of big-box retailers and professional services that draw from a multi-county radius. This diverse economic foundation is further bolstered by the nearby University of Wisconsin-Stevens Point, which ensures a consistent pipeline of skilled labor and fuels a vibrant, community-oriented housing market.

- **Strategic Connectivity:** Plover is a logistics hub with immediate access to I-39, facilitating efficient distribution and high visibility for commercial assets.
- **Industrial Strength:** The region is a global leader in food processing, supported by over \$200 million in recent facility upgrades and infrastructure improvements.
- **Retail Magnet:** Plover serves as a dominant commercial corridor, attracting millions of dollars in annual consumer spending from a wide regional trade area.
- **Steady Growth:** The market benefits from consistent population growth and household income levels that outpace state averages, signaling long-term stability.
- **Workforce Availability:** The village draws from a diverse labor pool of 70,000+ residents, supported by a specialized workforce in the manufacturing and logistics sectors.
- **Educational Synergy:** The market leverages its proximity to the University of Wisconsin-Stevens Point, providing businesses with access to a talent pool of over 7,000 students and specialized research partnerships in sustainability and natural resources.





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