



PNC BANK

GROUND LEASE

BRAND NEW CONSTRUCTION 20 YEAR, ABSOLUTE NNN LEASE 409 SH-78, WYLIE, TEXAS 75098



ELEVATION

Pending AHJ confirmation on US.

CONFIDENTIAL OFFERING MEMORANDUM

SHOP

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 **PNC BANK**
GROUND LEASE

LOCATION

409 SH-78

WYLIE, TEXAS 75098

OFFERED BY

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SHOP Companies Investment Sales has been exclusively retained to offer the opportunity to acquire PNC Bank Ground Lease (the “Property”), a brand new 2026 construction drive thru bank branch in the primary retail corridor of Wylie, Texas with adjacency to notable national tenants such as Starbucks, Chick Fil A, Whataburger, Chipotle & McDonalds. The Property consists of brand new a 3,000 SF partial masonry construction bank with a drive thru ATM. PNC Bank Ground Lease is fundamentally well positioned in an exciting North Dallas submarket in which average household income exceeds \$125,900 and \$149,500 in 3- and 5-mile radii, respectively.

EXECUTIVE SUMMARY

INVESTMENT OVERVIEW

- 2026 Partial Masonry Construction Bank with Drive Thru ATM Located on +/-0.65 Acres
- Adjacent to Notable National Tenants Starbucks, Chick Fil A, Whataburger, Chipotle & McDonalds Among Others
- 20 Year Ground Lease with 10% Rent Escalations Every 5-Years (Anticipated Opening October 2026)
- PNC Bank Corporate Credit Rated "A" by S&P & "A2" by Moody's, Both Considered Investment Grade
- Positioned Just North of Highway 78 and FM 544 intersection (66,700 VPD), Approximately 40 Minutes Northeast of Downtown Dallas
- Average Household Income Exceeds \$149,500 and \$165,900 in 3 & 5 Mile Radii, Respectively
- Close Proximity to Wylie HS & Wylie East HS (5,800+ Combined Students)
- Minutes from Firewheel Town Center (Premier Outdoor Shopping, 996,000 of GLA, Over 110 Shops & Restaurants)

PNC Bank recently signed a 20-year corporate ground lease for a brand new 2026 construction drive thru bank branch in the primary retail corridor of Wylie, Texas, the tenant is anticipated to open for business October 2026. Positioned just north of the Highway 78 and FM 544 intersection, the Property is approximately 35 minutes northeast of Downtown Dallas. PNC Bank Ground Lease sits on +/- 0.65 acres with excellent positioning on Highway 78 alongside notable national tenants such as Starbucks, Chick Fil A, Whataburger, Chipotle, and McDonalds. The Property consists of brand new a 3,000 SF partial masonry construction bank, complete with a 3-lane drive thru. The ground lease features 10% rental escalations every 5 years with four 5-year renewal options. PNC Bank is a publicly traded company (NYSE: PNC) with a corporate credit rating of "A" by S&P and "A2" by Moody's, both considered investment grade. PNC Bank Ground Lease benefits from excellent frontage to Highway 78, full access entry and exit, and a two sided highly visible pylon sign. Notable national retailers in the immediate area include Starbucks, Chick Fil A, Whataburger, Chipotle, McDonalds, O'Reilly Auto Parts, CVS Pharmacy and Walgreens amongst others.

PNC Bank Ground Lease is strategically positioned just north of the Highway 78 and FM 544 intersection which boasts a combined traffic count in excess of 66,700 vehicles per day. FM 544, a major east west thoroughfare that extends through Denton and Collin Counties, has experienced a boom in retail development and renovation to complement the trade area's rapidly increasing population. National tenants adjacent to the Highway 78 and FM 544 intersection include Tom Thumb, Home Depot, T-Mobile, Bank of America, Taco Bell, Wendy's, Chase Bank, AT&T,

Jimmy John's, Fuzzy's Taco Shop and many more. Other notable retailers on the FM 544 corridor include Super Target, Walmart, Kroger Marketplace, Ross, Ulta Beauty, Aldi, Five Below and 24-Hour Fitness, among numerous other national tenants. Minutes south at the intersection of Highway 78 and President George Bush Turnpike is Firewheel Town Center, the premier outdoor shopping, dining and entertainment destination in Northeast Dallas with over 996,000 square feet of GLA. Firewheel Town Center is anchored by Dillard's, Macy's, Barnes & Noble, DSW, Ulta Beauty and more than 110 shops and eateries. The Property is favorably located within seven minutes of Collin College Wylie Campus, Wylie High School and Wylie East High School. Wylie High School and Wylie East High School have combined enrolments of over 5,800 students. The Collin College Wylie Campus completed construction in September 2020. The 100-acre campus includes three buildings totaling over 300,000 square feet with capacity for up to 7,500 students.

The City of Wylie has experienced compelling growth in recent years due to a healthy housing market, quality schools and close proximity to major transportation routes. The population of Wylie grew by over 334% from 2000 to 2025, which outpaced growth in the State of Texas by more than 282 percentage points during the same time frame (U.S. Census Bureau). Average household income exceeds \$125,900, \$149,500 and \$165,900 in one-, three-and five-mile radii, respectively. Overall, PNC Bank Ground Lease offers an investor opportunity to acquire a 2026 brand new construction, PNC Bank, which includes a 3-lane drive thru, and a 20-year primary lease term in an affluent DFW submarket of Wylie, TX.

PROPERTY OVERVIEW
LEASE ABSTRACT

Offering Price: \$3,894,000

Cap Rate: 4.75%

Tenant: PNC Bank

Location: 409 SH-78 Wylie, Texas 75098

Guarantor: Corporate Guarantee

Building Square Feet: 3,000 SF

Land Area: +/-0.65 Acres

Rent Commencement: October 23, 2026

Lease Expiration: October 31, 2046

Base Lease Term: 20 Years

Renewal Options: Four, 5-year Options with 10% Increases

Rent Increases: 10% Every 5 Years

Lease Type: Ground Lease

Year Built: 2026



Rent Schedule:

Years	Annual Rent	Rent PSF
October 23, 2026 - October 31, 2031	\$185,000	\$61.67
November 1, 2031 - October 31, 2036	\$203,500	\$67.83
November 1, 2036 - October 31, 2041	\$223,850	\$74.62
November 1, 2041 - October 31, 2046	\$246,235	\$82.08
November 1, 2046 - October 31, 2051 Renewal Option #1	\$270,859	\$90.29
November 1, 2051 - October 31, 2056 Renewal Option #2	\$297,944	\$99.31
November 1, 2056 - October 31, 2061 Renewal Option #3	\$327,739	\$109.25
November 1, 2061 - October 31, 2066 Renewal Option #4	\$360,513	\$120.17

PROPERTY OVERVIEW

TENANT PROFILE



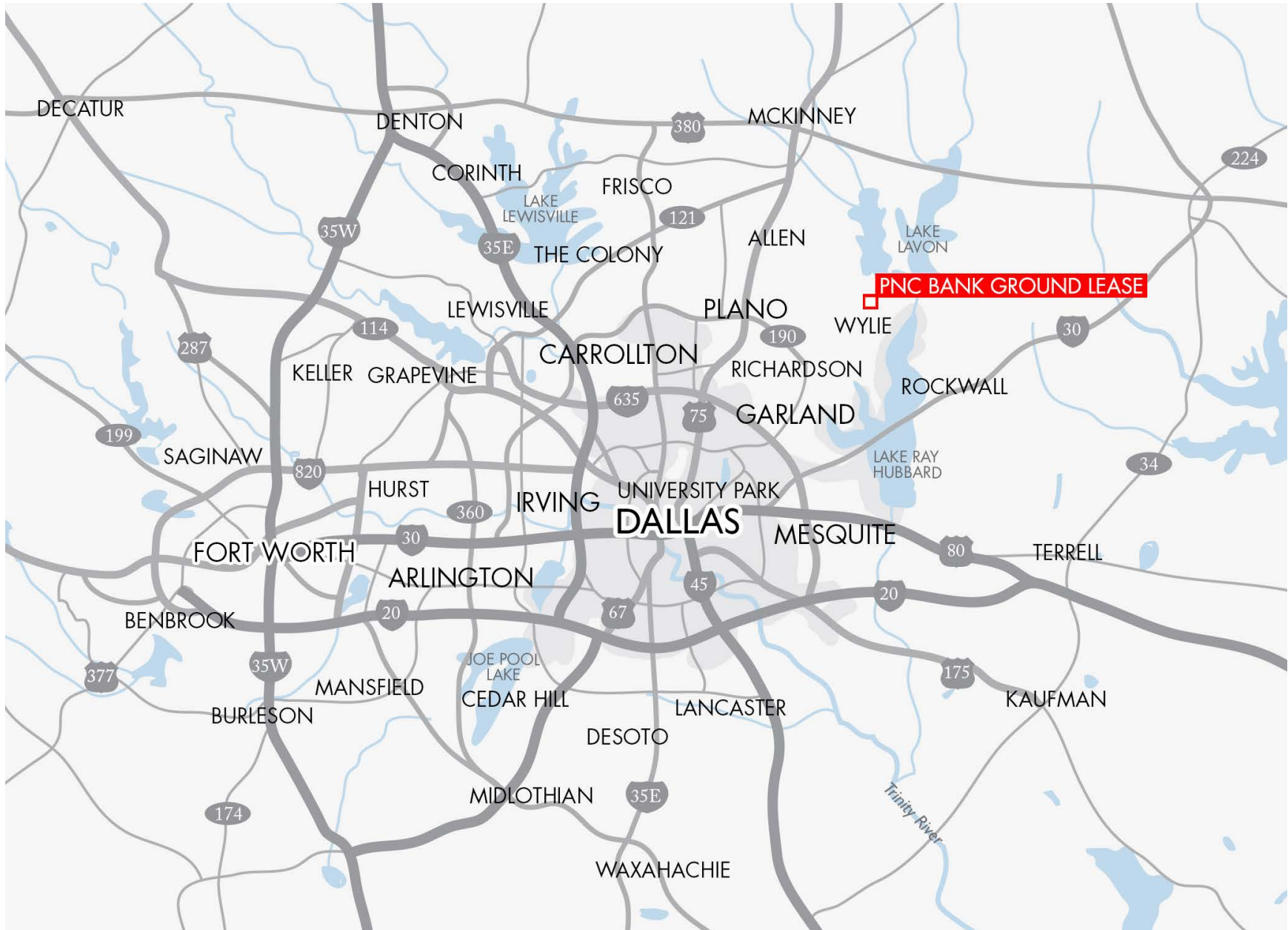
PNC Bank is one of the largest financial institutions in the United States, offering a wide range of services including personal banking, corporate banking, wealth management, and investment solutions. Headquartered in Pittsburgh, Pennsylvania, PNC serves millions of customers through both physical branches and digital platforms, emphasizing convenience and innovation in its services. The bank is also known for its strong presence in community development and financial education initiatives, as well as its recognizable Virtual Wallet product, which helps customers manage spending, saving, and budgeting in one integrated system.



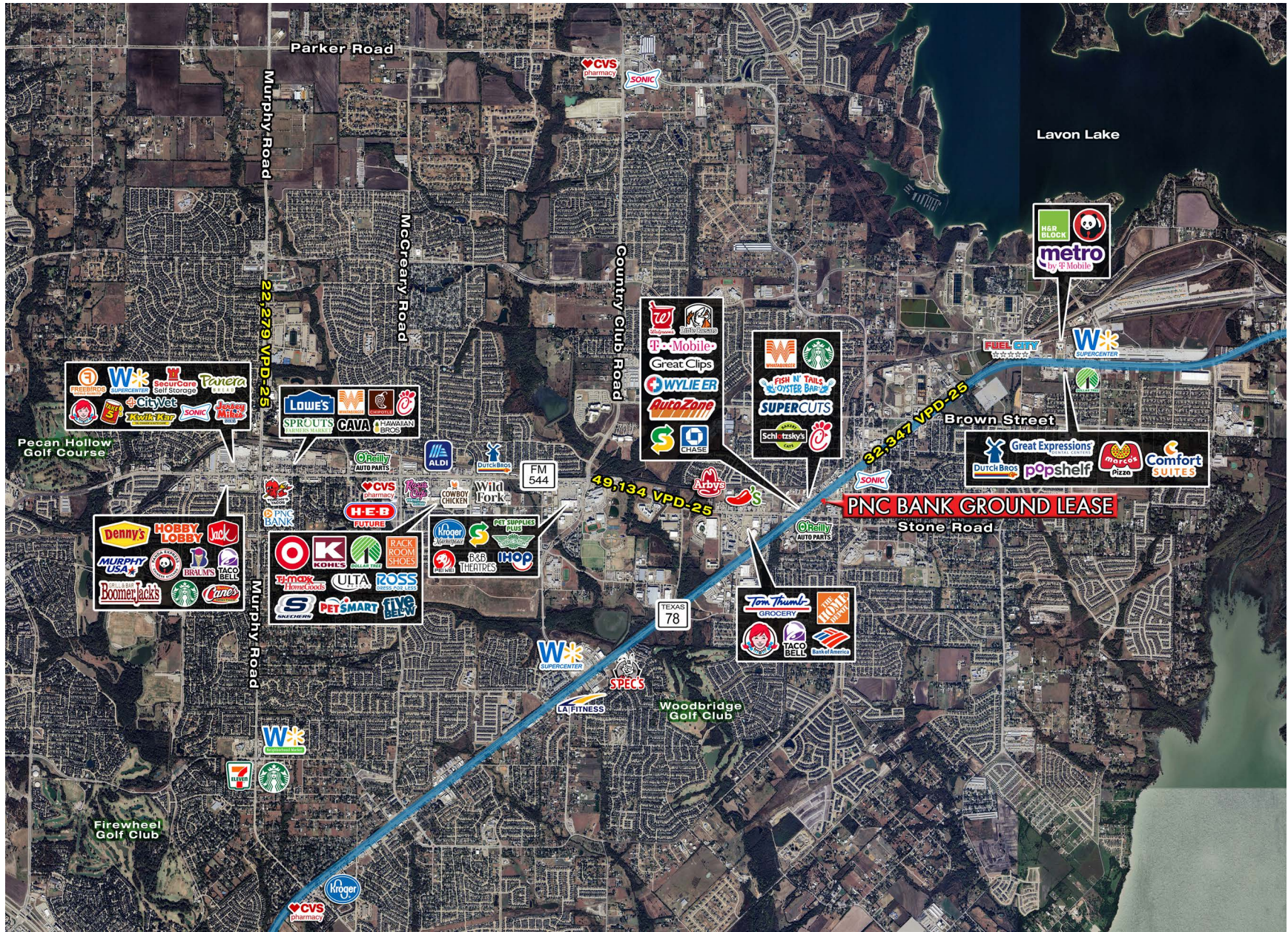
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PROPERTY OVERVIEW



PROPERTY OVERVIEW



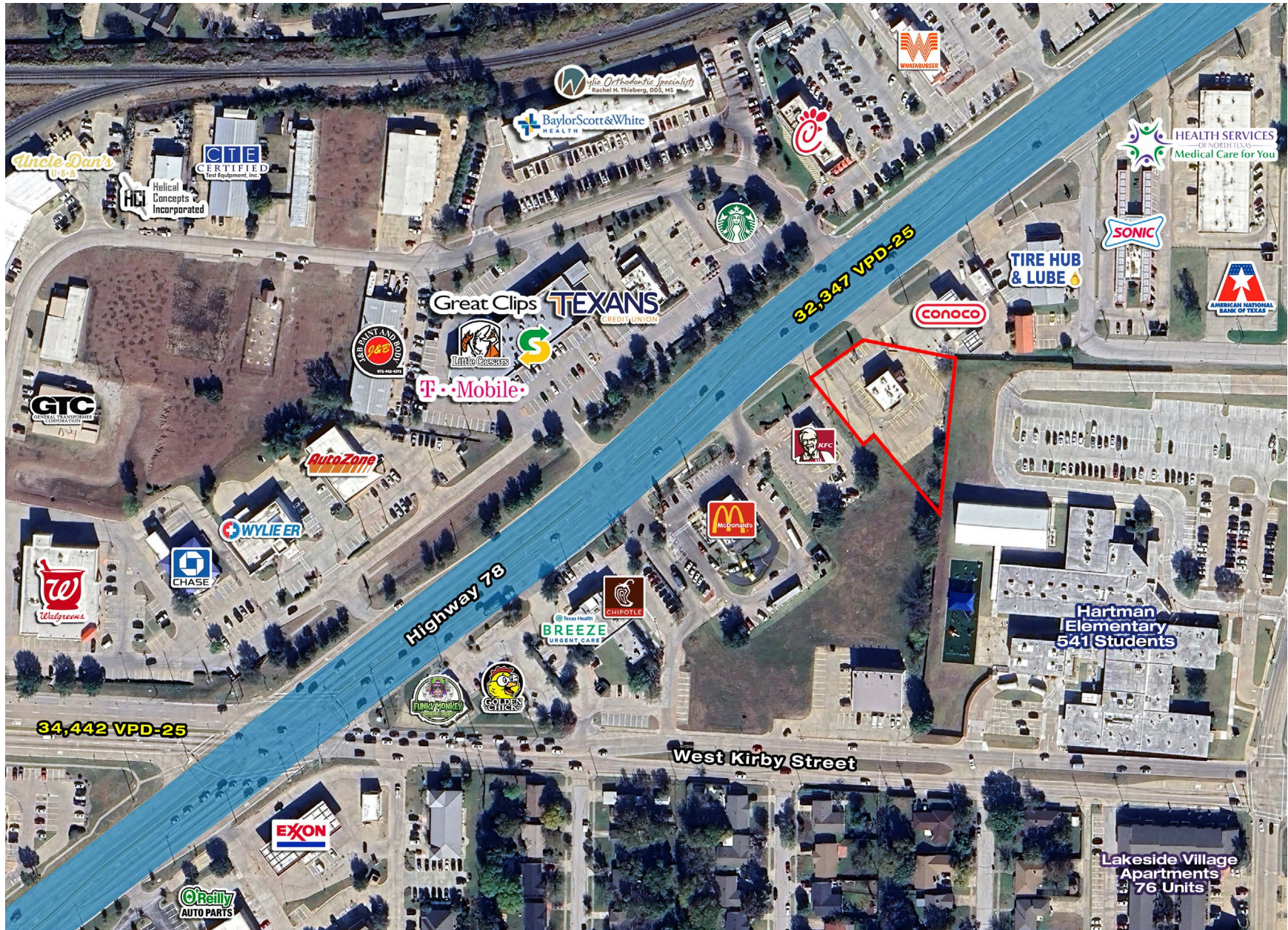
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PROPERTY OVERVIEW

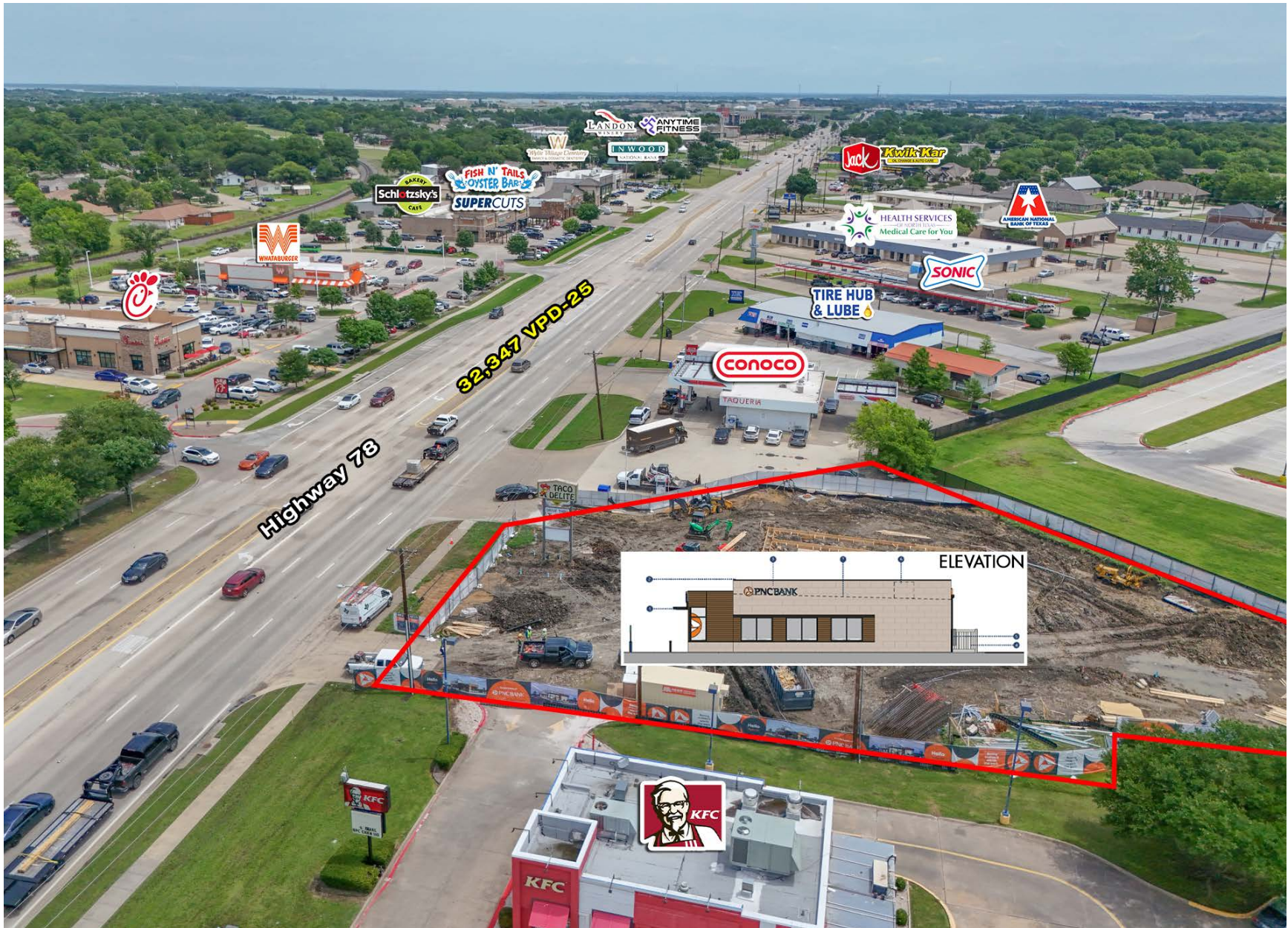


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PROPERTY OVERVIEW

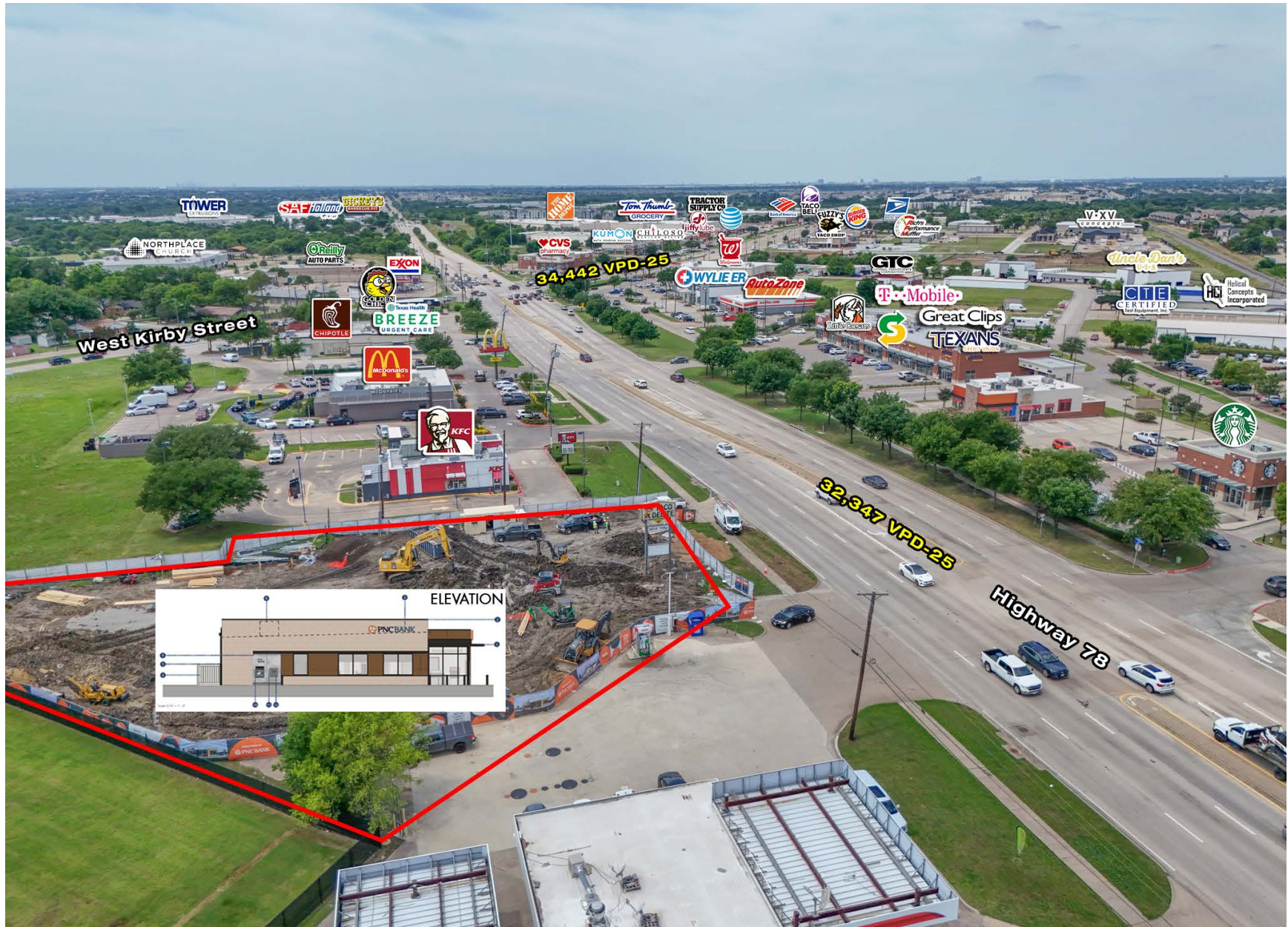


PROPERTY OVERVIEW
DRONE AERIAL



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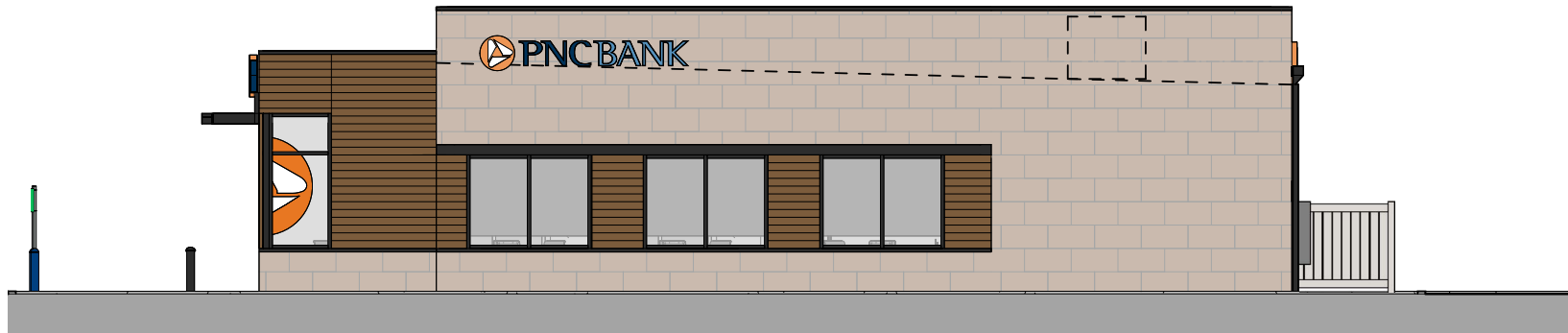
PROPERTY OVERVIEW DRONE AERIAL



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PROPERTY OVERVIEW

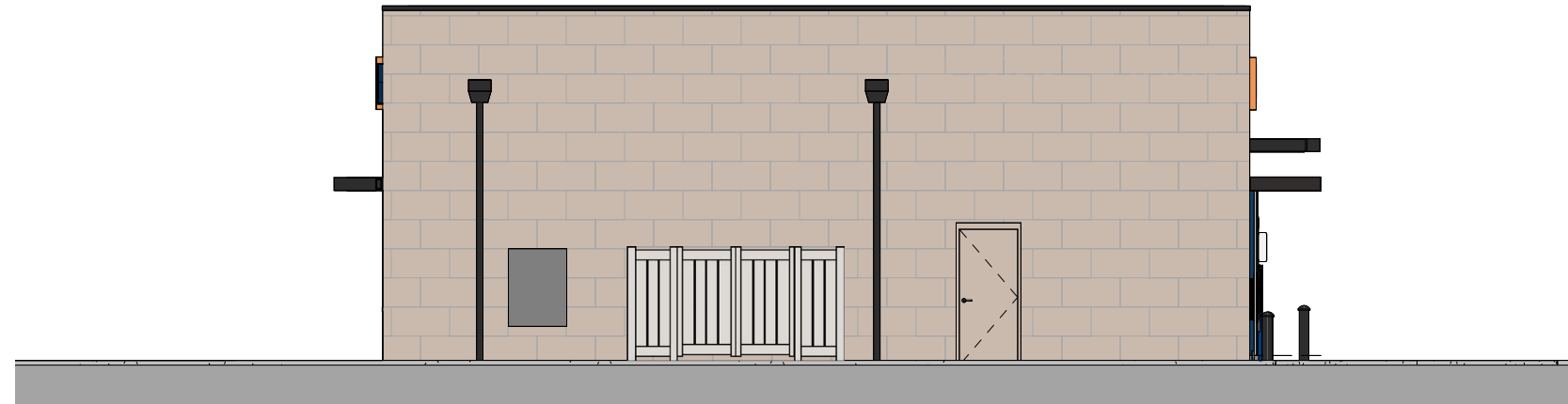
EXTERIOR ELEVATIONS



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PROPERTY OVERVIEW

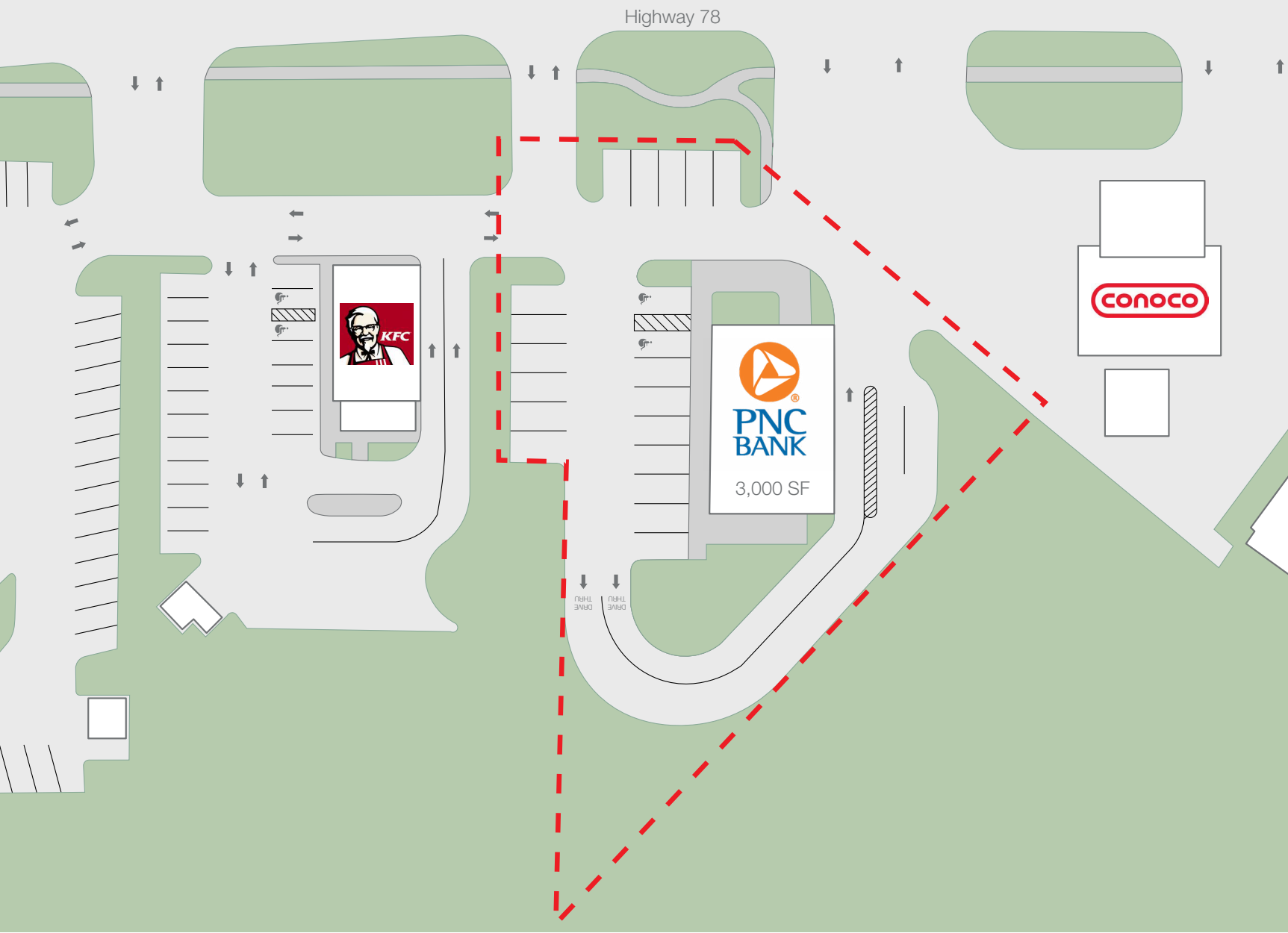
EXTERIOR ELEVATIONS (CONTINUED)



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PROPERTY OVERVIEW

SITE PLAN



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TRADE AREA OVERVIEW

DALLAS / FORT WORTH AREA OVERVIEW

DALLAS, TX



The Dallas/Fort Worth MSA has a population base in excess of 7,570,000 residents and is largest MSA in the South and fourth in the nation. Also known as “DFW” and “the Metroplex”, the MSA is located in the plains of North Texas and encompasses 12 counties. As the nation’s fastest growing metropolitan area, DFW has led population growth over the last decade, adding 1,300,000 people, or a 25% increase. It is projected that by year 2030, the DFW population will increase by an additional 37% to over 9,200,000 people. The Dallas/Fort Worth area is 9,286 square miles making it larger in area than the states of Rhode Island and Connecticut combined. Dallas is the largest city in the MSA with a population over 1,300,000 residents. Suburban areas surround the MSA, most heavily to the north, with Arlington, Grand Prairie and Irving separating Dallas and Fort Worth by approximately 35 miles. Interstates 20, 30, 35 and 45 are its major arteries connecting it to all regions of the country. Superior growth along these routes has pushed the boundaries of the Dallas/Fort Worth MSA statistical area and allowed the metro area to be the preeminent distribution hub for the region. The region’s transportation network continues to evolve to meet the needs of a growing populace. Metro-area civic leaders are taking proactive steps to improve mobility. Additional tollway miles are planned, including the Trinity Parkway in Dallas and the

extension of the Airport Freeway in Tarrant County. Public transportation is gaining more popularity. DART is the fifth-largest light rail in the country. The DART light rail system is expected to extend further into suburban Dallas, and Collin and Tarrant counties. The business community has easy connections to major commercial centers around the globe via Dallas-Fort Worth International Airport, home to American Airlines, and Dallas Love Field, home to Southwest Airlines. Additionally, there are 13 smaller airports in the Metroplex and nine railroads. DFW is one of the few metro areas in the nation to host teams in all four major sports leagues. It is home to 14 four-year colleges and 15 two-year institutions. DFW continually ranks high as an affordable metro area, especially when compared to other large MSAs, with a cost of living index of 94.7. DFW has the 4th largest number of corporate headquarters in the nation and is home to 18 Fortune 500 companies, including 4 Global 500 companies, and 40 Fortune 1000 companies. The 18 Fortune 500 companies collectively brought in more than \$813 billion last year. DFW has capitalized on its central U.S. location, unparalleled transportation network, operating and living costs well below the national average, pro-business government, critical mass of existing corporate headquarters and offices, and favorable year-round climate.

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TRADE AREA OVERVIEW

DEMOGRAPHICS

Variable	1 mile	3 miles	5 miles
2025 Total Population	8,656	60,722	135,002
2030 Total Population (Esri)	8,810	64,975	143,043
2010 Total Population (U.S. Census)	7,284	42,104	90,265
2000 Total Population (U.S. Census)	5,615	18,379	36,903
2000-2020 Population: Compound Annual Growth Rate (U.S. Census)	2.22%	5.78%	6.13%
2024-2029 Population: Compound Annual Growth Rate (Esri)	0.35%	1.36%	1.16%
2025 Total Daytime Population (Esri)	7,815	46,882	100,917
2025 Median Age (Esri)	36.6	35.8	37.0
2025 Total Households (Esri)	2,961	19,745	43,204
2030 Total Households (Esri)	3,062	21,422	46,483
2010 Total Households (U.S. Census)	2,468	13,864	28,605
2000 Total Households (U.S. Census)	1,839	6,146	12,288
2024-2029 Families: Compound Annual Growth Rate (Esri)	0.37%	1.44%	1.29%
2025 Average Household Income (Esri)	\$125,936	\$149,575	\$165,975
2025 Median Household Income (Esri)	\$105,075	\$126,144	\$135,386
2025 Per Capita Income (Esri)	\$43,527	\$48,104	\$53,121
2025 Population Age 25+: Less than 9th Grade (Esri) (%)	3%	3%	3%
2025 Population Age 25+: 9-12th Grade/No Diploma (Esri) (%)	4%	3%	3%
2025 Population Age 25+: High School Diploma (Esri) (%)	19%	16%	15%
2025 Population Age 25+: Some College/No Degree (Esri) (%)	20%	19%	18%
2025 Population Age 25+: Associate's Degree (Esri) (%)	9%	10%	9%
2025 Population Age 25+: Bachelor's Degree (Esri) (%)	28%	30%	32%
2025 Population Age 25+: Graduate/Professional Degree (Esri) (%)	13%	15%	17%
2025 Total (SIC01-99) Businesses	414	1,420	2,894
2025 Total (SIC01-99) Employees	3,210	12,835	23,349

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INFORMATION ABOUT BROKERAGE SERVICES

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

TYPES OF REAL ESTATE LICENSE HOLDERS:

- A **BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- A **SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER’S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker’s own interests
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client’s questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner’s agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner’s agent must perform the broker’s minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer’s agent. An owner’s agent fees are not set by law and are fully negotiable.

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant’s agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer’s agent must perform the broker’s minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller’s agent. A buyer/tenant’s agent fees are not set by law and are fully negotiable.

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of each party to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker’s obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties’ written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction
- Must not, unless specifically authorized in writing to do so by the party, disclose:
 - that the owner will accept a price less than the written asking price;
 - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker’s duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker’s services. Please acknowledge receipt of this notice below and retain a copy for your records.

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Designated Broker of Firm	License No.	Email	Phone
Harry Hardin	794620	hhardin@shopcompanies.com	972-685-1421
Sales Agent/Associate’s Name	License No.	Email	Phone

Buyer/Tenant/Seller/Landlord Initials

Date

Information available at www.trec.texas.gov

Regulated by the Texas Real Estate Commission

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