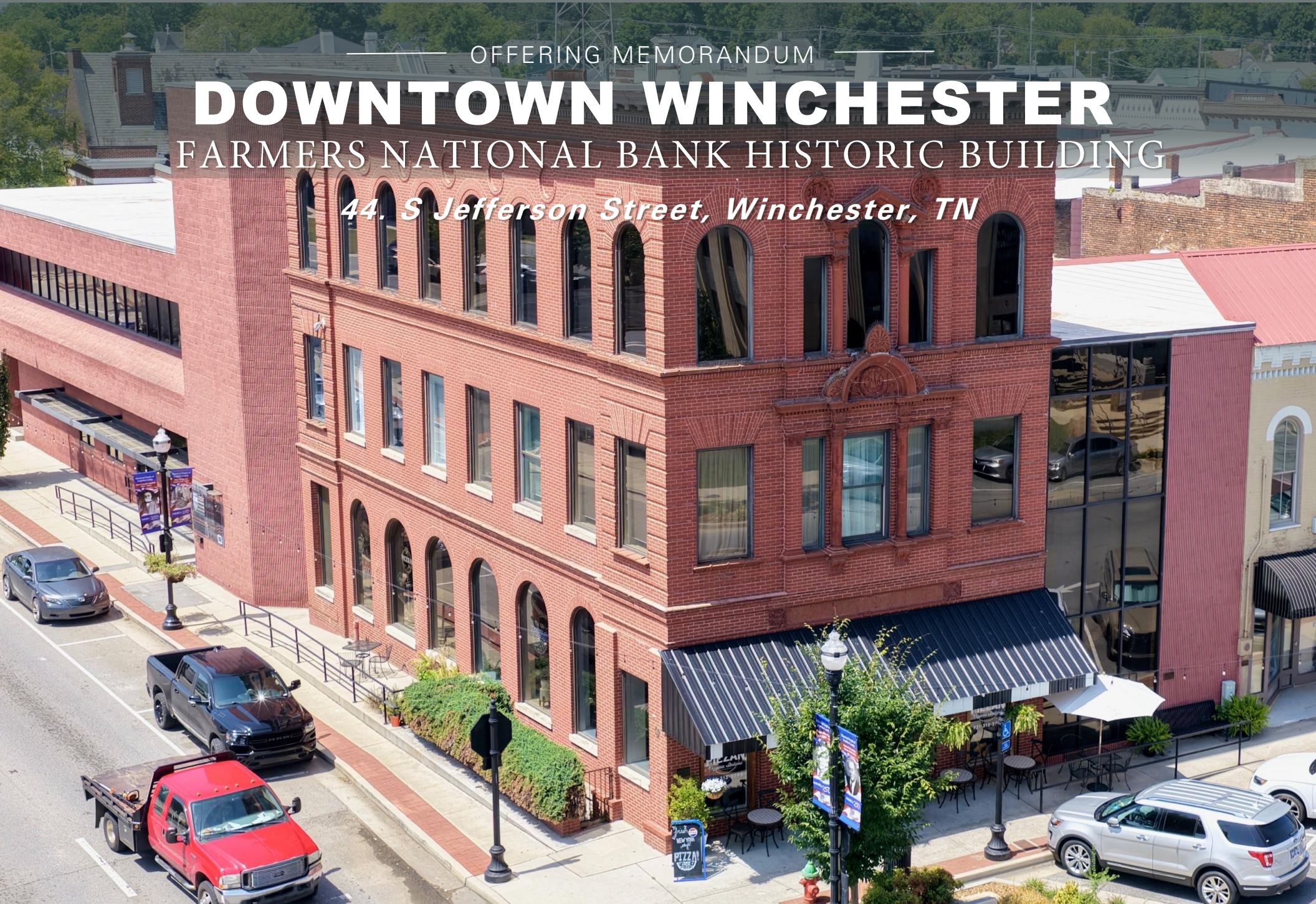


OFFERING MEMORANDUM

DOWNTOWN WINCHESTER

FARMERS NATIONAL BANK HISTORIC BUILDING

44. S Jefferson Street, Winchester, TN



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44 S Jefferson Street | Winchester, TN

EXECUTIVE SUMMARY

Farmers National Bank Historic Building

Winchester, Tennessee

The Charles Hawkins Co. is pleased to bring to the market the historic Farmers National Bank Building in Winchester, TN.

Located at 44 S. Jefferson Street in the heart of Downtown Winchester, near Tims Ford Lake, a distinctive recreational and lifestyle community. We are offering a rare opportunity to acquire a beautifully maintained historic asset with a highly versatile mixed-use configuration and multiple potential income streams. Encompassing approximately 25,325 square feet across three floors, and prominently located on a hard corner of the courthouse square, the property combines historic character, functional modern amenities, and a diverse mix of retail, restaurant, office, residential, and event uses.

Originally constructed in 1899, the building is recognized on the National Register of Historic Places and represents an important part of Winchester's commercial history. The National Park Service identifies the building as significant for both its architecture and its role in the commercial development of Winchester and Franklin County.

The property's three-story configuration provides exceptional flexibility for an owner-user or investor. The first floor features retail/restaurant space, a second-generation restaurant component, and a turn-key event center, creating an opportunity to capitalize on Downtown Winchester's active dining, shopping, entertainment, and community-event environment. The second floor offers office suites and a residential apartment, while the third floor is currently utilized as professional office space by a law office. An elevator provides convenient access throughout the building and enhances its functionality for both commercial and public uses.

The building enjoys a premier downtown location surrounded by the restaurants, boutiques, entertainment, civic amenities, and community destinations that define Winchester's historic square. The walkable downtown environment creates an attractive setting for retail, restaurant, office, residential, and event uses, with an established collection of locally owned businesses immediately surrounding the



PROPERTY INFORMATION

Asking Price: \$5,100,000 (\$201.38 /SF)

Opportunity to own as a pure investment or occupy with income potential

- Beautifully maintained historic building **±25,325 Total SF**
- Owner/Investment property **3 Floors with an Elevator**
- **Type:** Mixed-Use (Retail, Office, Residential, Event Center)
 - **1st Floor** - Retail/ Restaurant and Event Center
 - Event Center on First Floor
 - 2nd Gen Restaurant
 - **2nd Floor** - Office Suites & Residential Apartment
 - **3rd Floor** - Office (Law Office)
- On the **National Register of Historic Places**

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44 S Jefferson Street | Winchester, TN

Farmers National Bank Historic Building



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PROPERTY HIGHLIGHTS

EXCELLENT LOCATION: *DOWNTOWN WINCHESTER*

Positioned directly within Winchester's historic downtown square, the property benefits from a walkable environment centered around the Franklin County Courthouse, surrounded by locally owned restaurants, specialty retailers, professional services, entertainment venues, and community gathering places.

IN-PLACE INCOME

Some short-term leases in-place. Contact brokers for more information.

DIVERSE USE POTENTIAL

The property's existing configuration provides an investor with a compelling combination of commercial income, residential potential, and event-driven revenue within a single historic asset.

SURROUNDING AMENITIES

The historic building is surrounded by restaurants, boutiques, entertainment, civic amenities, and community destinations like Tims Ford Lake - recreational and lifestyle component rarely found in traditional small-town commercial districts.

GROWING LOCAL MARKET

Winchester has experienced particularly strong population growth, increasing from an estimated 9,382 residents in 2020 to approximately 10,438 residents in 2025—a gain of 11.3%.

Franklin County has also expanded, reaching approximately 45,579 residents in 2025, representing 6.6% growth since 2020.

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44 S Jefferson Street | Winchester, TN

WEST VIEW



Franklin County Courthouse

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44 S Jefferson Street | Winchester, TN

SOUTH VIEW



Franklin County Courthouse

DOWNTOWN WINCHESTER

Retail & Specialty Shops

Hayloft Home — Home décor, housewares, gifts and specialty goods

JW Boutique - Winchester — Women's apparel and accessories

Meshed — Boutique home décor, gifts and women's apparel

Initial It — Gifts, monogramming and personalized items

Abraham Art Gallery — Fine art, prints and creative services

HatWRKS General Store — Hats, accessories and general-store merchandise

Off the Square — Home décor and gifts

The Lake Store & More — Lake-oriented apparel, gifts and lifestyle merchandise

Russell's Outdoor & Trading Company — Outdoor apparel and supplies

Southern Sugar Saloon — Ice cream and candy

Oakes & Oliver's Winchester — Antiques, furniture, home décor and gifts

Blue Front Drug — Independent downtown pharmacy

Restaurants, Coffee & Dining

Filo's Tavern — Upscale-casual dining and tavern

Mali thai cuisine — Thai cuisine

Lupitas Tacos — Mexican cuisine

Piezan Pizzeria Italiano — Italian cuisine and pizza

Jefferson's — Burgers, wings and sports-bar dining

Walnut Hill Coffee Company — Specialty coffee, breakfast and lunch

Cellar 112 Wine & Bistro — Wine and bourbon tastings with bistro offerings

Designer Cakes — Local bakery and specialty desserts

Entertainment & Community Destinations

The Oldham — Historic downtown movie theater

Good Game Arcade — Arcade, games and entertainment

Livery Events — Historic event venue

Center Stage Dance Company — Dance and performing arts

Barre Fly Fitness — Boutique fitness studio

ELEV8 — Family fitness

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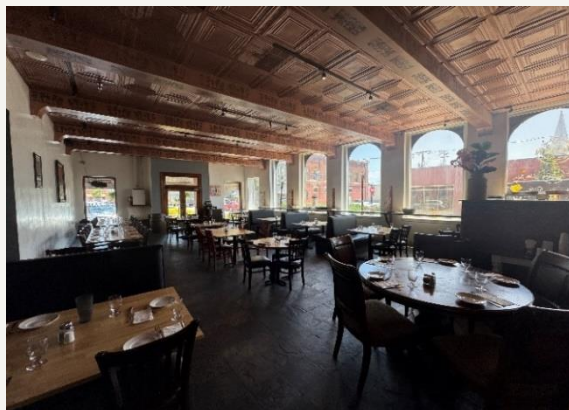
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44 S Jefferson Street | Winchester, TN

PROPERTY PHOTOS

Multi-Use Opportunity



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PROPERTY PHOTOS

An Iconic Downtown Asset.



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44 S Jefferson Street | Winchester, TN

PROPERTY PHOTOS

The Landmark Address on Jefferson Street.



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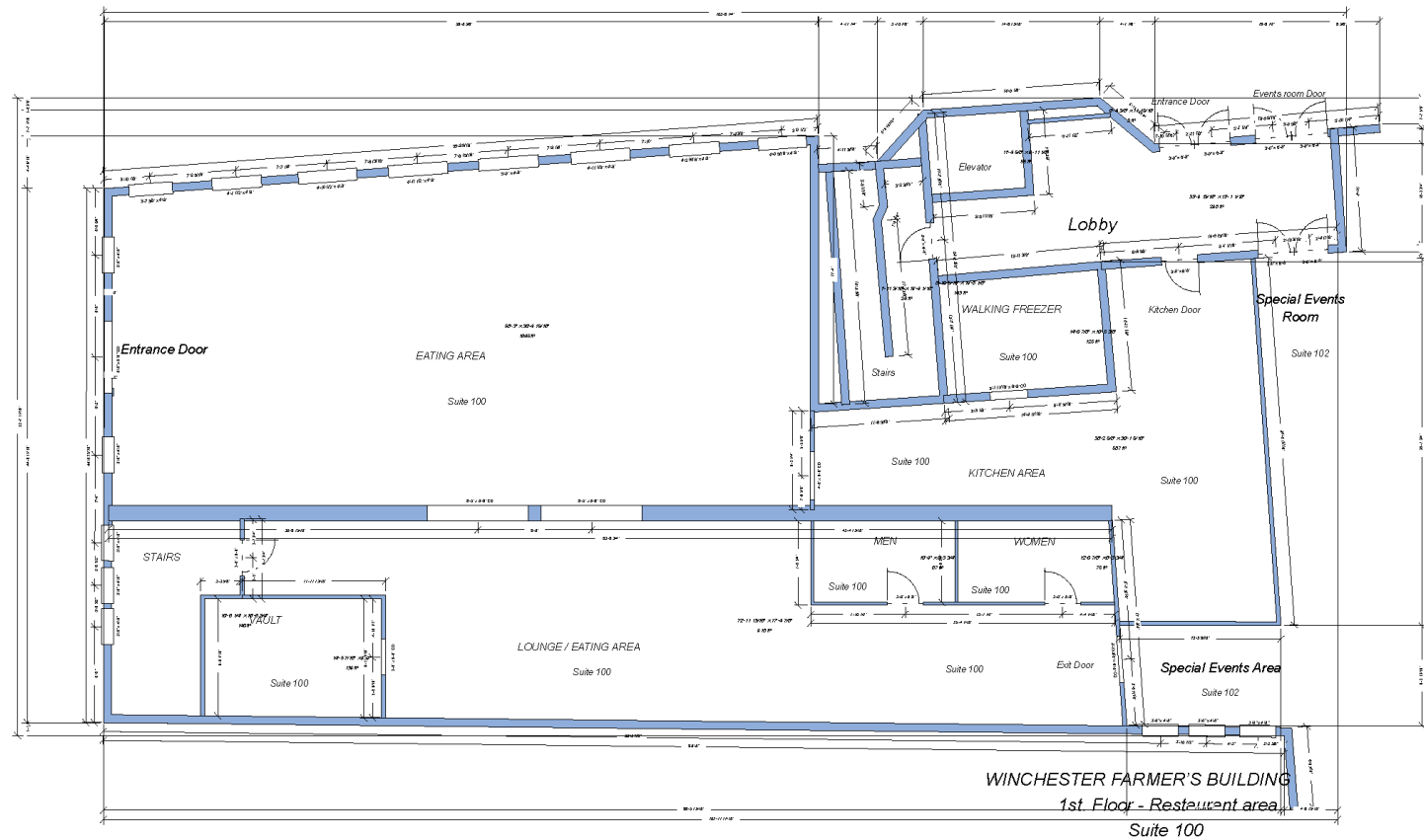
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44 S Jefferson Street | Winchester, TN

PROPERTY FLOOR PLANS

At the Heart of Historic Downtown Winchester.

FIRST FLOOR

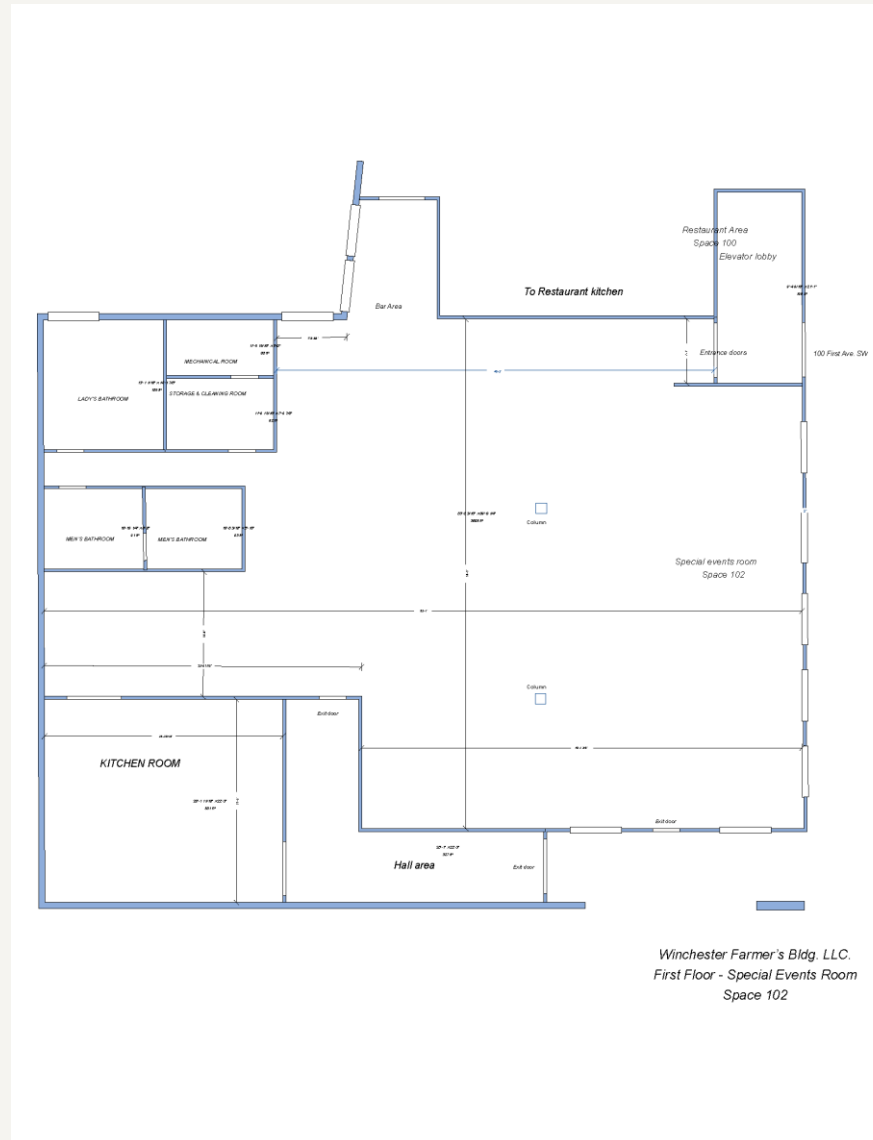


PROPERTY FLOOR PLANS

One Landmark. Multiple Uses.

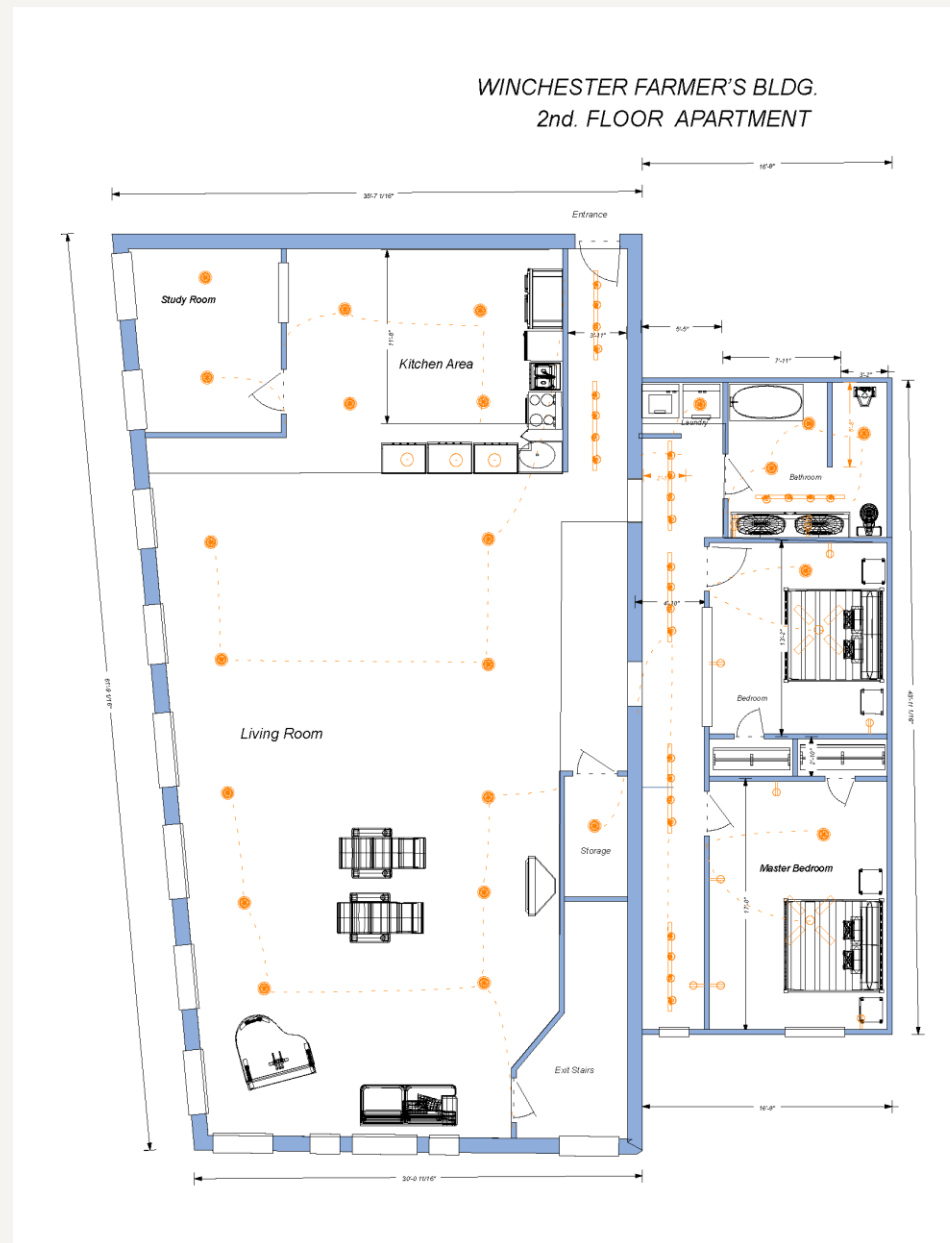
FIRST FLOOR

Continued



Exceptional Potential.

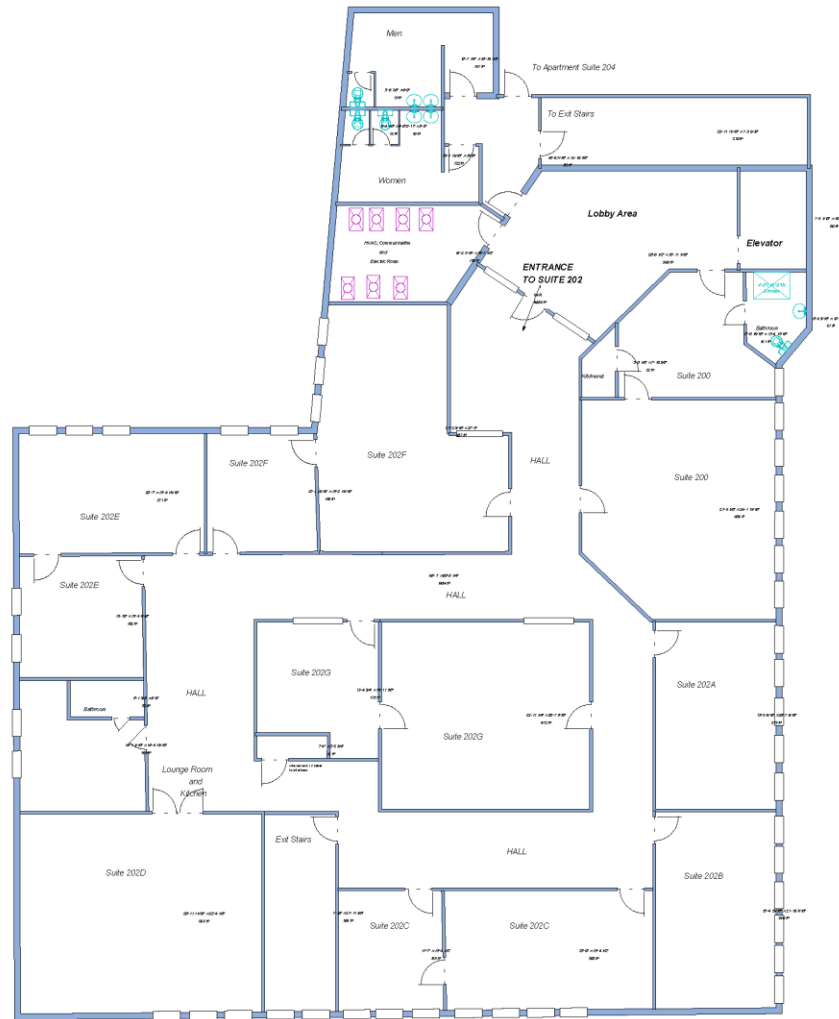
SECOND FLOOR



Historic Character & Modern Possibility

SECOND FLOOR

Continued



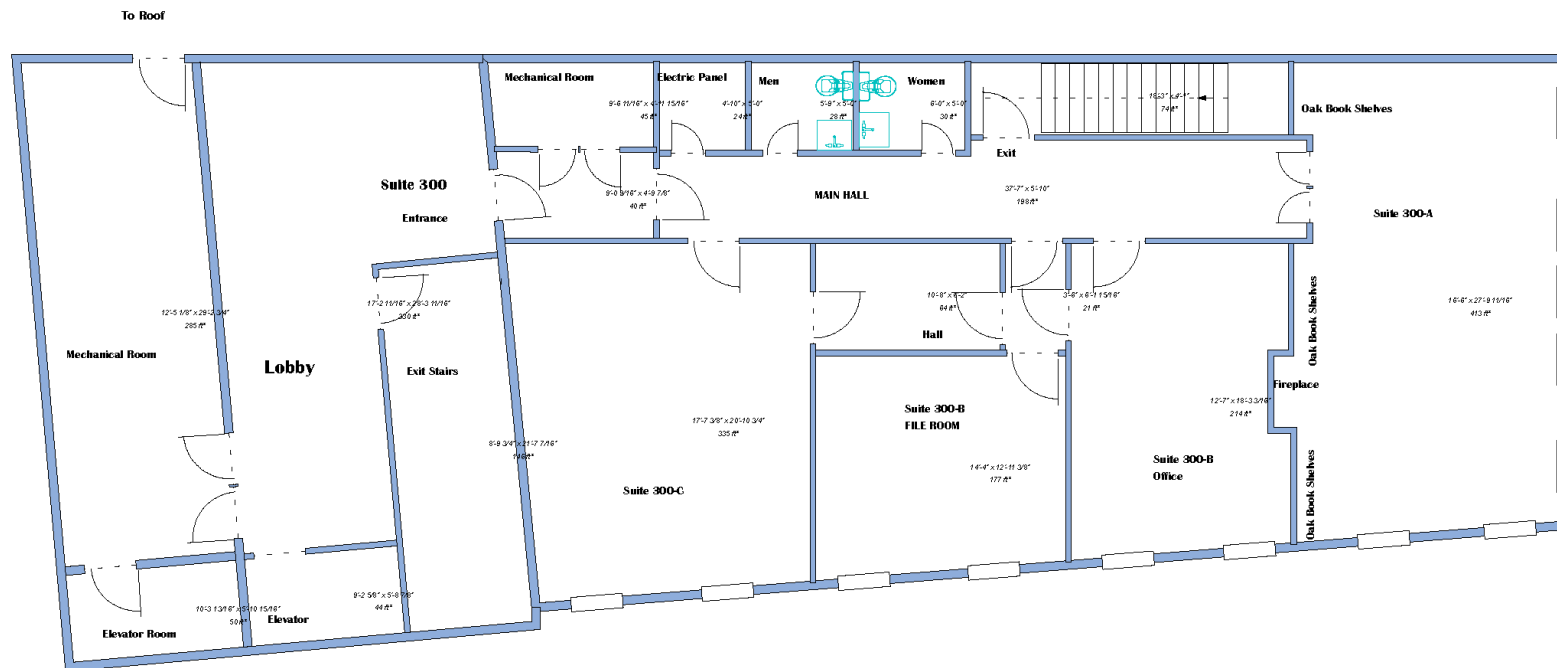
Winchester Farmer's Building
2nd. Floor



PROPERTY FLOOR PLANS

Own a Piece of Winchester History.

THIRD FLOOR



PROPERTY DRAWINGS

Retail. Restaurant. Office.
Residential. Events.



WHY WINCHESTER

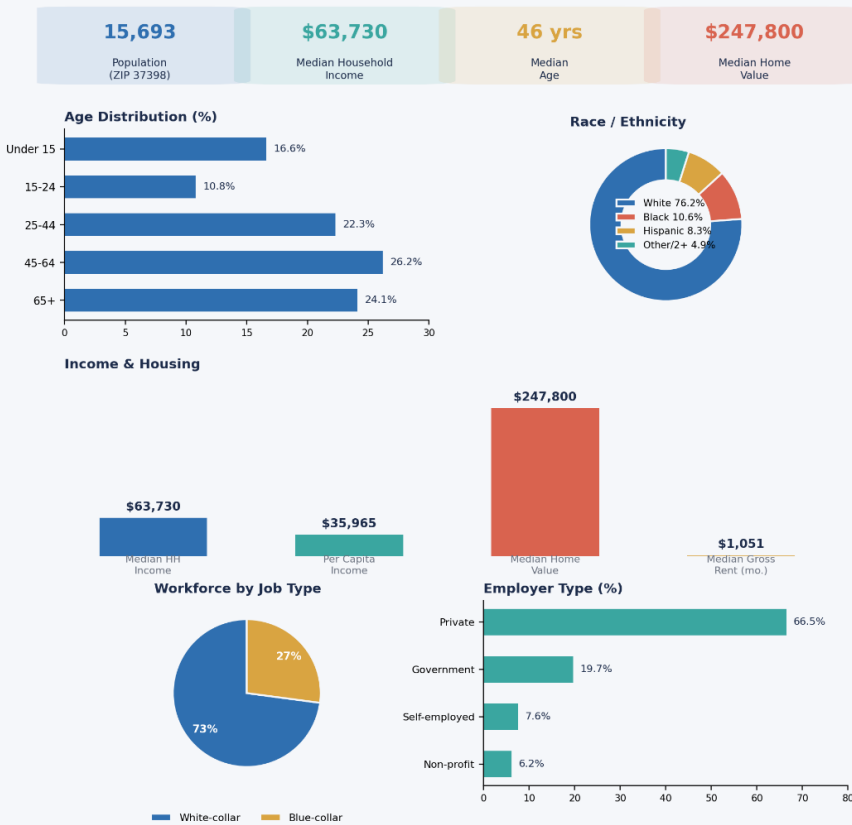
ECONOMIC MOMENTUM

CHARLES
HAWKINS CO.

Neighborhood Demographic Snapshot

44 S Jefferson St, Winchester, TN 37398 (ZIP 37398 / Franklin County)

Estimates from U.S. Census Bureau ACS & aggregator sources — ZIP-code level data (2024-26)



Additional Highlights

- Households:**
Avg. 2 people/household
- Employment Rate:**
95.6% (workforce ~4,357 in city)
- Schools:**
Franklin County School District; 4 public + 1 private school in ZIP
- Poverty Rate:**
12-13.5% of residents
- Housing:**
Built primarily 1980s-90s; majority owned/mortgaged
- Socioeconomic Class:**
Lower-middle class (relative to TN ZIP codes)

Data reflects ZIP code 37398 / Winchester, TN aggregate statistics — not a per-address record.
Sources: U.S. Census Bureau (ACS 2019-2023 5-yr est.), Point2Homes, ZIP-Codes.com, City-Data.com, GreatData.com, ZipDataMaps.com

CONTINUED GROWTH

11.3%

Population Growth
(Since 2020)

Winchester is experiencing meaningful population growth and renewed investment, strengthening its position as a regional center in southern Middle Tennessee.

The city's population has grown 11.3% since 2020, reaching an estimated 10,438 residents in 2025, while Franklin County has expanded to approximately 45,579 residents. This growing population base is complemented by ongoing commercial and residential investment throughout the community.

Downtown Winchester is an important component of the city's growth strategy. City planning efforts emphasize historic preservation, walkability, infill development and revitalization of the downtown commercial district. The city's planning documents identify downtown as having a distinctly walkable environment with a concentration of historic buildings and locally oriented businesses.

Adding another layer to Winchester's growth story is Tims Ford Lake, one of the area's defining recreational assets. Lake-oriented residential and commercial development, marina investment and tourism activity continue to enhance Winchester's profile as both a thriving community and a regional leisure destination.

Farmers National Bank Historic Building



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