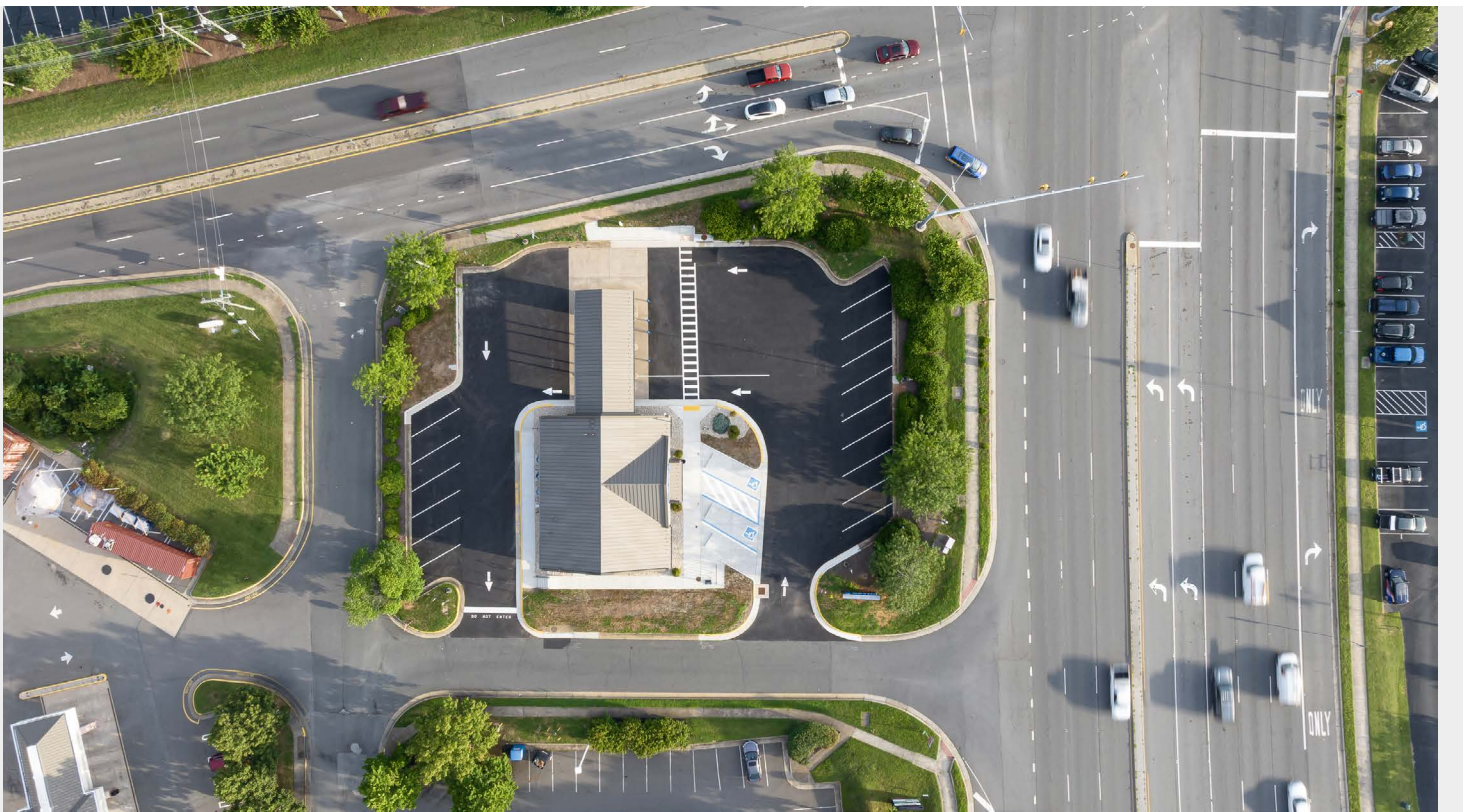


25 BANKS FORD PARKWAY

Fredericksburg, Virginia



Confidential Offering Memorandum



25 BANKS FORD PARKWAY

TABLE OF CONTENTS

EXECUTIVE SUMMARY | P.05

PROPERTY PROFILE | P.06

TENANT PROFILE | P.08

LOCATION OVERVIEW | P.011

MARKET OVERVIEW | P.12

The material contained in this Offering Memorandum is confidential and furnished to prospective purchasers solely to assist you in considering the purchase of the property located at 25 Banks Ford Parkway (the "Property"). Without prior written approval from Divaris Real Estate, Inc. ("DRE" or, alternatively, the "Independent Contractor"), it is not to be used for any other purpose or made available to any other persons.

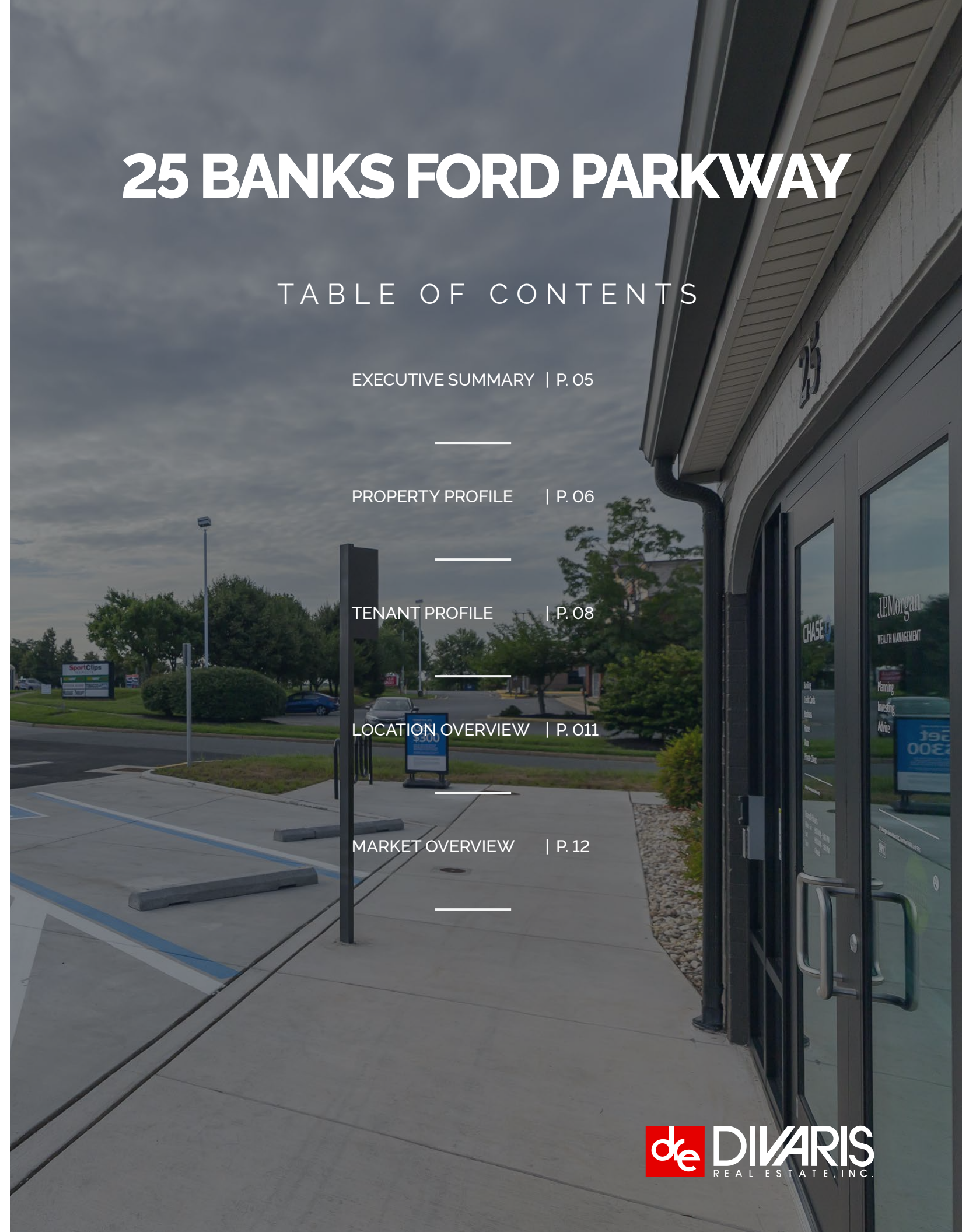
Sensitive information is included within this Offering Memorandum, and it is understood that you will in no way use such information to solicit any managers or franchisees for any reason, and that this information will not be used in a

manner that could be construed as competing with the current ownership in any way. No legal commitment or obligation shall be incurred by the Owner by reason of your receipt of this material or any other material supplied to you by or on behalf of the Owner or Independent Contractor.

By accepting this Offering Memorandum, you agree that its contents are confidential and that you will hold the material contained in the Offering Memorandum in strict confidence, and not disclose it or any portion of it to anyone without prior written authorization of the Owner or Independent Contractor.

INVESTMENT ADVISOR

Joe Farina
PRINCIPAL
Office ■ Direct 571.620.5142
Mobile 240.893.9640
jfarina@divaris.com





EXECUTIVE SUMMARY

Divaris Real Estate, Inc., as exclusive representative, is pleased to offer for sale this single-tenant net leased Chase Bank located at 25 Banks Ford Parkway in Fredericksburg, Virginia. The 2,782-square-foot freestanding building features three canopied drive-thru lanes and a dedicated ATM lane on a 0.98-acre parcel.

Positioned at the entry to Celebrate Virginia along Route 17 (69,000 VPD), the site offers excellent visibility in one of Stafford County's top retail corridors.

Strong, Stable Tenancy

Chase Bank is open and operating under a 15-year net lease with no termination rights during the primary term, providing long-term, stable income in a high-growth market.

Property Highlights

- Strong Tenancy with Chase Bank that is open & operating
- 15 Year Term; Rent Commencing May 2025 with 10% increases every 5 years
- Three, five year renewal options; 10% increases at each renewal
- No early termination rights
- Tenant maintains and repairs the premises
- Highly visible, accessible location along one of Stafford County's premier retail corridors



Offering Details

OFFERING PRICE	\$3,400,000
CAP RATE	5%
OCCUPANCY	100%
SINGLE-TENANT	Chase Bank
NET RENTABLE AREA	2,782 SF
LEASE TYPE	Ground Lease
TERM	15 Years
RENT (PER YEAR)	Year 1-5: \$170,000 Year 6-10: \$187,000 Year 11-15: \$205,700
RENEWAL OPTIONS	Three (3) additional periods of five (5) years

PROPERTY PROFILE



FULL ADDRESS	25 Banks Ford Parkway, Fredericksburg, VA 22406
PROPERTY TYPE	Freestanding Retail Building with Drive-thru
TAX MAP #	44-76D
ZONING	B2 (Stafford County) Urban Commercial
LAND AREA	0.98 acres
YEAR BUILT	2000
BUILDING AREA	2,782 SF
FRONTAGE	Warrenton Road
EXTERIOR	Brick

Additional Property Highlights

- Positioned at the entrance of Celebrate Virginia, a prominent mixed-use development
- Features three (3) covered drive-thru teller lanes plus one (1) drive-up ATM lane
- Outstanding exposure to 69,000 vehicles per day on Warrenton Road (Route 17)



PARCEL OUTLINE | Ingress and Egress points



TENANT PROFILE

Chase Bank is the largest financial institution in the United States and one of the most sought-after tenants in the net lease market.

With an S&P credit rating of A+, Chase holds a high investment grade, offering investors a low-risk and stable long-term outlook.

Its retail banking division operates over 5,200 branches nationwide and continues to actively expand across key markets.

TENANT NAME	Chase Bank
BUSINESS TYPE	American National Bank
CORPORATE STRUCTURE	Publicly Owned
YEAR FOUNDED	1799
HEADQUARTERS	New York City, New York
S&P CREDIT RATING	A+
LOCATIONS	5,200 Nationwide Presence
WEBSITE	https://www.chase.com/



PROPERTY FEATURES | Drive-Thru with three stalls



PARCEL AERIAL | Corner of Banks Ford Parkway and Warrenton Road

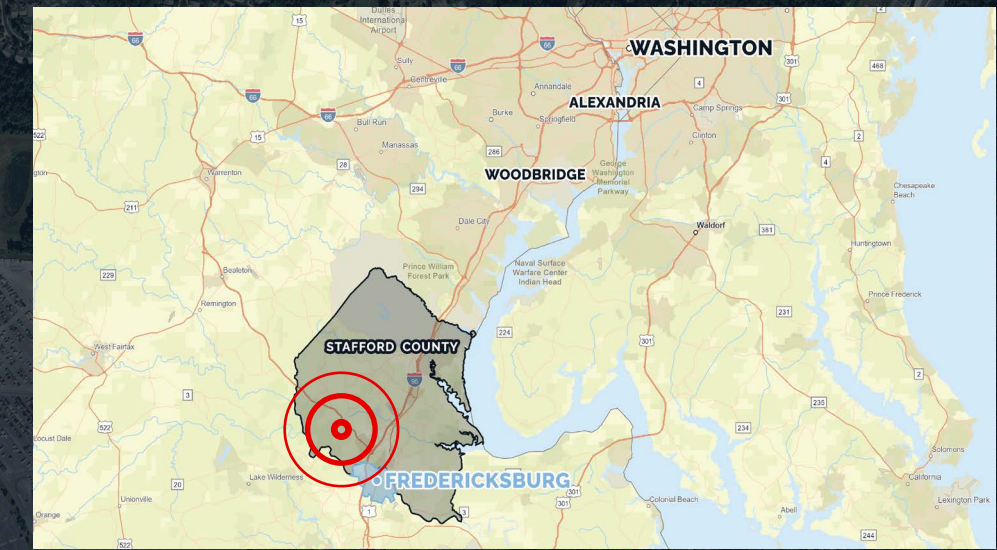
GLA	2,782 SF
% OF PROPERTY GLA	100%
RENT PSF	\$61.11
ANNUAL RENT	Year 1-5: \$170,000 Year 6-10: \$187,000 Year 11-15: \$205,700
COMMENCEMENT	05/28/2025
OPTIONS	Three (3) additional five (5) year terms

FREDERICKSBURG

LOCATION OVERVIEW

25 Banks Ford Parkway is in Fredericksburg a city within Stafford County in the lower portion of Northern Virginia. The property sits along route 17, which connects interstate 95 to route 15, a major thru-way for central Virginia. This area is referred to as Southern Gateway, an established exit and fast-growing hub for commuters along the east coast.

The western side of the interstate to the subject property (approximately a two-mile radius) features over 550 businesses and 7,597 employees. This busy retail corridor welcomes new national tenants every year including current construction projects for Panda Express and the recently delivered new-to-market Black Rifle Coffee company. Other retailers within industries such as rural lifestyle and commuter-friendly convenience stores are in discussions with Stafford County to open new locations along Warrenton Road.²



¹ ArcGIS® Business Analyst; Esri 2024, "Demographic and Income Comparison Report"
² Freehling, Bill. Fredericksburg Free Press, "Biz Beat Roundup" verified via Stafford County Building Permits

RT. 17 TO RT. 15 NW

WALLACES RUN RESIDENTIAL COMMUNITY

ENGLAND RUN NORTH APARTMENTS

FALLS RUN RESIDENTIAL COMMUNITY

KENSINGTON CROSSING APARTMENTS

WARRENTON ROAD NORTH



SILVER COLLECTION AT CELEBRATE LUXURY APARTMENTS

WARRENTON ROAD SOUTH



CELEBRATE BY DEL WEBB 55+ RESIDENTIAL COMMUNITY

RT. 17 TO HISTORIC DOWNTOWN FREDERICKSBURG

SITE

WARRENTON RD - 69,000 VPD

167,000 VPD

EXIT 133

17

SE



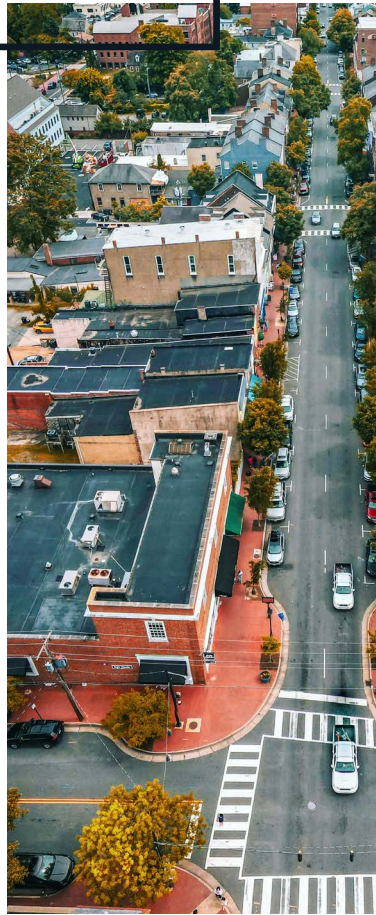
FREDERICKSBURG is a popular stop for commuters along I-95 and Rt. 17 for its historic charm and expansive retail corridor. This section of I-95 sees as many as 167,000 VPD.²

25 Banks Ford Parkway is just two miles west of I-95, situated within a busy retail corridor and surrounded by a growing residential community. There are planned community developments ranging from new apartments to estate living.

Within one mile from the property there are 4,410 residents and when expanded to a two-mile radius the total population increases by over 280% to 16,880 residents. The household income for this population is consistent with Stafford County as a whole, with 57.0% of residents making over \$100,000 and a median household income of \$112,892.¹

Fredericksburg's city center is south of the subject property, with the historic downtown district less than six miles down route 17. The neighborhood of restored 18th and 19th century buildings flows along the Rappahannock River, hosting specialty retail and over sixty restaurants.³ Many of these historical buildings have been turned into museums and culture centers, which often host events sponsored by the University of Mary Washington.

U.S. News reports in the fall of 2023, the University of Mary Washington welcomed 3,611 undergraduate students and 264 graduate students.



MARKET OVERVIEW

Fredericksburg and its unique position along I-95 in Stafford County marks the transition from central Virginia into Northern Virginia. With a project annual growth to 2029 of 1.21% for its current population of 168,813 residents this area welcomes new families and visitors alike every day.

The county is a part of the Washington-Arlington-Alexandria MSA, supported by a robust economy and a median household income of \$136,885.¹



FREDERICKSBURG
Front porch of a private residence



As of Q2 of 2025, the submarkets that the subject property is situated within and proximal to identifies this as a high demand area generally keeping to a tight, landlord-favorable market. Stafford County saw a Net Absorption of 54.9K SF while Fredericksburg City dipped down to a negative 6.4K SF. Both the submarkets in Fredericksburg City and Stafford County have a vacancy rate of 2.5% which is lower than the historical average of 4% in the area.

In the past twelve months, Fredericksburg City's vacancy rate increased by 0.3% YOY and Stafford County's decreased by -0.6%. Market rents in Fredericksburg City are \$23.00 PSF and increase to \$26.00 PSF in Stafford County. Rents have changed by 3.9% year over year in Fredericksburg City compared to a 2.1% change in the wider county.⁴

In 2023, Stafford County's Gross Domestic Product was \$8,021,175,000 an increase of 2.1% from 2022. Stafford County is a part of the Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area, which is one of the strongest MSA's within the United States, with its total GDP over 714 billion, ranking 6th nationally in 2023.⁵

¹ ArcGIS® Business Analyst; Esri 2024, "Demographic and Income Comparison Report"

² Virginia Department of Transportation. Updated January 2, 2025, ArcGIS® "VDOT Bidirectional Traffic Volume 2022"

³ Virginia.org. Places to Visit, Regions, Northern-Virginia, "Fredericksburg"

⁴ CoStar. Quarter 2 of 2025, Retail Submarket Report, "Stafford County," & "Fredericksburg City"

⁵ U.S. Bureau of Economic Analysis, "CAGDPI County and MSA gross domestic product (GDP) summary"



— ◆ —
JOE FARINA ■ PRINCIPAL

OFFICE: 571.620.5142 ■ MOBILE: 240.893.9640 ■ JFARINA@DIVARIS.COM

8150 LEESBURG PIKE ■ TYSONS, VIRGINIA ■ 22182

www.divaris.com