

**WELLS
FARGO**



OFFERING MEMORANDUM:

18499 Miramar Parkway, Miramar, Florida 33029

Marcus & Millichap
THE THOMAS TEAM

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ACTIVITY ID:

WELLS FARGO

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INVESTMENT OVERVIEW

This offering presents an exceptional opportunity to acquire a single-tenant, net-leased Wells Fargo Bank branch at Sunset Lakes in Miramar, Florida — one of Broward County’s most affluent and supply-constrained suburban communities. The asset features a well-documented and increasing deposit schedule over the life of the lease, with the most recent annual escalation delivering meaningfully positive rent growth. With approximately five years of term remaining, this investment represents a rare chance to acquire a performing, investment-grade bank branch in a South Florida market where such assets seldom trade.

High-credit bank branches in suburban South Florida are among the scarcest net-lease assets in the national market. Negative net branch openings industry-wide and Wells Fargo’s own strategic consolidation have meaningfully reduced the supply of tradeable bank investments in the region. Investors seeking durable, passive income backed by one of the largest financial institutions in the world will find this offering to be a compelling and timely acquisition.

INVESTMENT HIGHLIGHTS

- Investment-Grade Tenancy — Wells Fargo Bank, N.A.
- Rare Asset in a Supply-Constrained Market
- Growing Rent — Strength Late in the Lease Term
- South Florida Net Lease Market Tailwinds
- Sunset Lakes — Premier Suburban Miramar Location
- \$193,916 Average Income within 1-Mile (Experian)
- Long-Term Absolute NNN Ground Lease
- 10% Rent Increase (Every five Years)
- Extremely Dense Residential Area
- Exposure to 37,000 Vehicles Per Day
- Outparcel to Publix Anchored Shopping Center



TENANT OVERVIEW

BUILDING A STRONGER, BETTER COMPANY

Our aim is to serve customers at the highest standards

\$1.93T Total Assets **~4,300** U.S. Branch Locations **~223K** Employees **170+** Years in Operation

CREDIT PROFILE — INVESTMENT GRADE TENANT

Wells Fargo Bank, N.A. carries investment-grade credit ratings from all three major global rating agencies, providing bond-like income certainty for net-lease investors. The bank is supervised by the Office of the Comptroller of the Currency (OCC) and is FDIC-insured under a national charter.

REVENUE DIVERSIFICATION

Wells Fargo generates revenue across four primary business segments, providing institutional-scale diversification that insulates the enterprise from sector-specific disruptions and reinforces lease covenant strength.



Serving customers since 1852

For generations, we've been helping people go further. From exchanging gold coins for paper checks to enabling online transactions, we're continually innovating so our customers can get ahead. On March 18, 1852, our founders—Henry Wells and William G. Fargo—built an innovative start-up to help customers build businesses and manage money in a rapidly changing world. Their dedication to finding creative solutions and advocating for more inclusive communities continues to inspire generations of change-makers to build the history of what's next.

Leadership and Governance

For generations, we've been helping people go further. From exchanging gold coins for paper checks to enabling online transactions, we're continually innovating so our customers can get ahead.

Supporting our Communities

Through our businesses and the Wells Fargo Foundation, we align our resources and expertise to make a positive impact in communities, address complex societal issues, and help build a more inclusive, sustainable future for all. We provide grants to nonprofit organizations working to strengthen the resiliency of our communities and our planet with a focus on supporting nonprofits that strategically align with our funding priorities: financial health, housing affordability, small business growth, and sustainability and environmental justice. We prioritize funding to activities and programs that have a broad reach and support the needs of underserved communities and advancing racial equity.

National Priorities

Wells Fargo and the Wells Fargo Foundation collaborate with a wide range of nonprofit organizations that align with our strategic funding priorities. We prioritize our funding to activities and programs that have a broad reach and support the needs of underserved communities and advancing racial equity.

Local Community Grants

We support our communities through local grants to local nonprofits that align with our four strategic focus areas, though we may consider grants in support of other local community needs and initiatives. Priority is placed on nonprofit programming supporting low- to moderate-income communities, addressing racial and social equity, and accelerating an inclusive economy.

Information & Photo Credit: <https://www.wellsfargo.com/>

SUNSET LAKES BRANCH DEPOSIT SCHEDULE PER FDIC



2026	\$129.91m Estimated
2025	\$126,567
2024	\$129,908
2023	\$123,470
2022	\$123,635
2021	\$122,104
2020	\$93,873

(Thousands USD)

WHY WELLS FARGO IS A TOP-TIER NET LEASE TENANT

FDIC-Insured National Charter

OCC-supervised. Among the most regulated and scrutinized institutions in the U.S.

170+ Years in Operation

Founded 1852. One of the oldest continuously operating financial institutions in America.

Consistent Lease Honor Record

Major financial institutions virtually never default on occupied branch leases.

Sunbelt Expansion Strategy

Actively growing in high-population Sunbelt markets — including South Florida.

PROPERTY SUMMARY

SITE DESCRIPTION

Address	18499 Miramar Parkway, Miramar, FL 33029
Gross Leasable Area	3,796 Square Feet
Ownership	Ground Lease
Year Built	2002
Number of Stories	1
Parking	19 Spaces
Parking Ratio	5:1,000

PARCELS

Number of Parcels	1
APN	51-39-25-03-0151
Lot Size	0.76 Acres

MECHANICAL

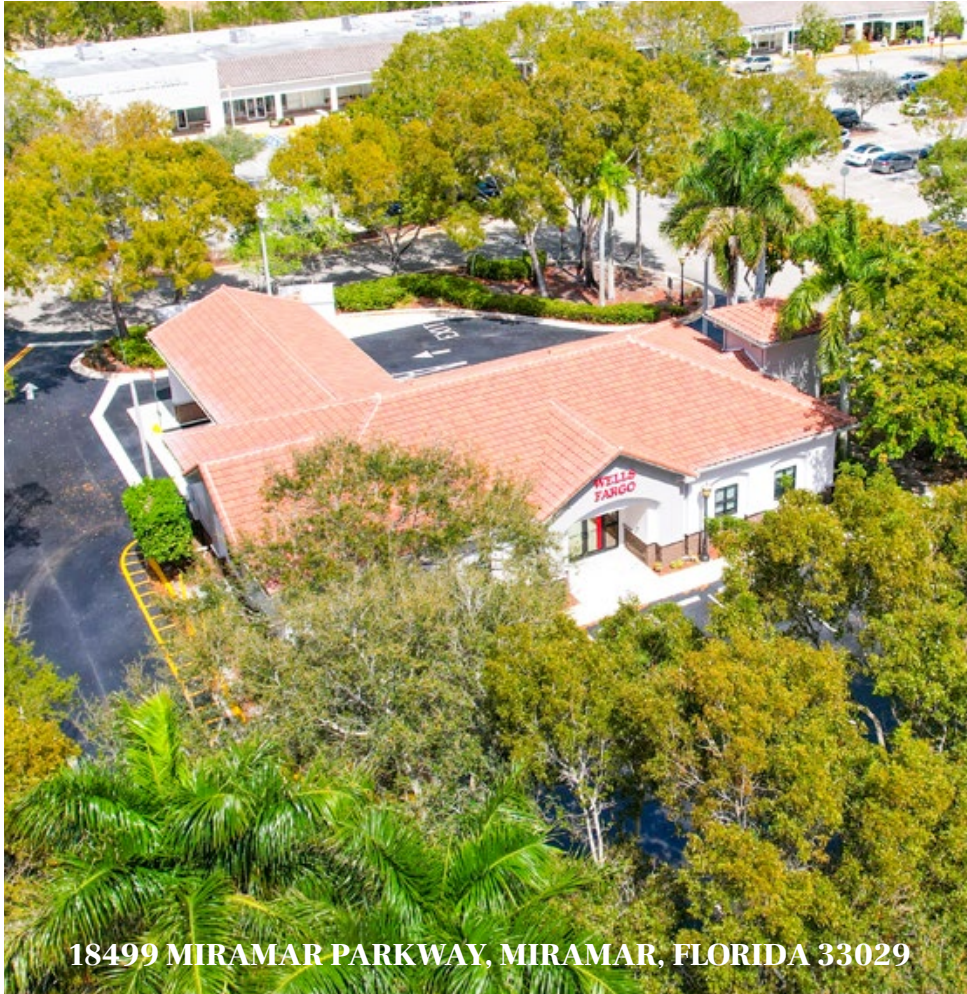
HVAC	Central Air Conditioning
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CONSTRUCTION

Framing	Concrete Block
Exterior	Stucco
Parking Surface	Asphalt
Roof	Pitched



FINANCIAL SUMMARY



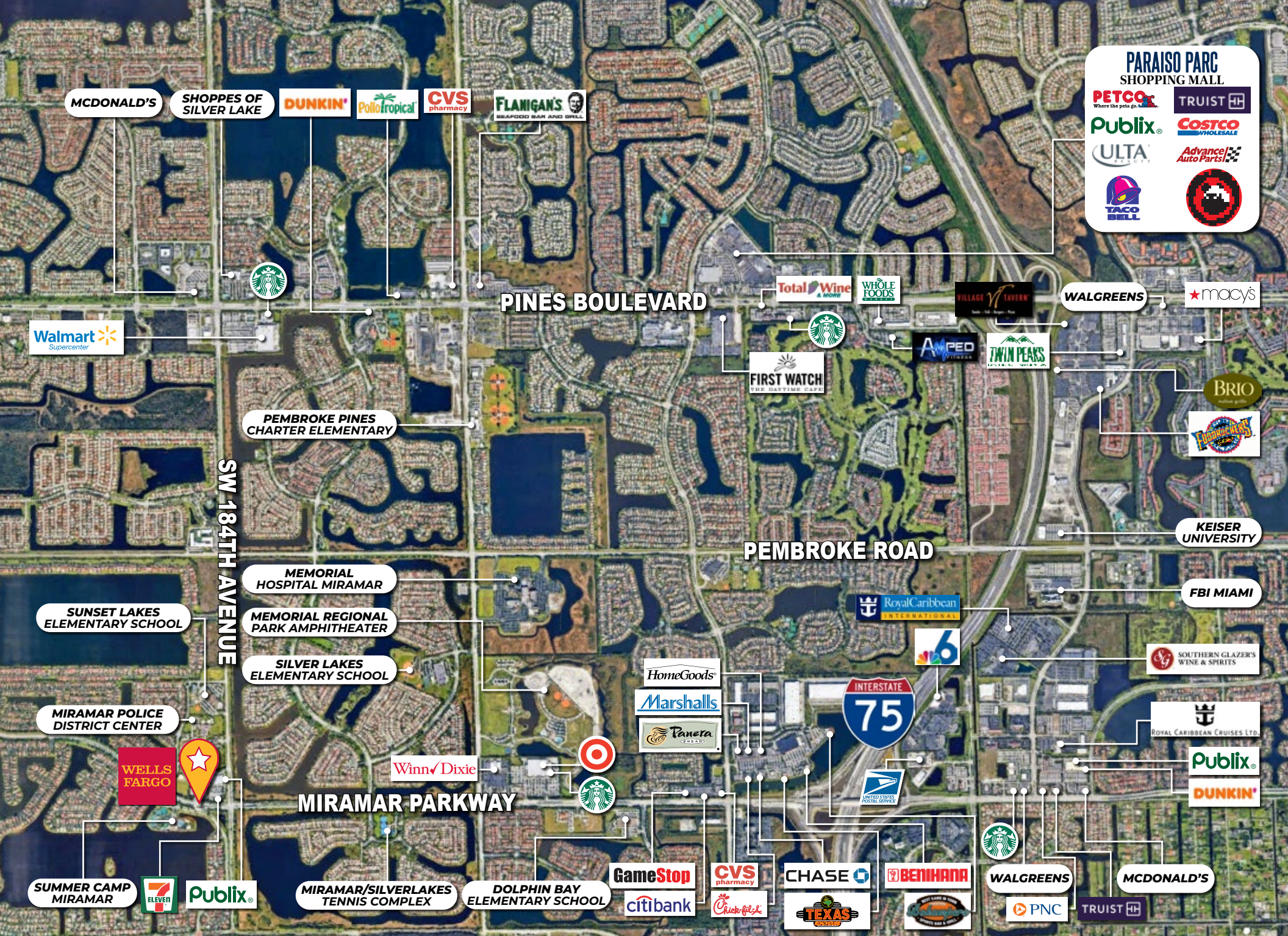
 \$2,925,000 LIST PRICE	 5.01% CAP RATE	 \$146,410 NOI
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Lease Type	Absolute NNN Ground Lease
Square Feet	3,796
Original Lease Term	30 Years
Lease Commencement Date	3/10/2001
Lease Expiration Date	3/31/2031
Remaining Lease Term	5 Years
Number of Options Remaining	Two
Number of Years in Each Option	5-Year
Option to Terminate	No
Option to Purchase	No
Right of First Refusal	Yes
Roof & Structure	Tenant Responsible

RENT

	TERM	ANNUAL RENT	ANNUAL RENT PSF	MONTHLY RENT	MONTHLY RENT PSF	CAP RATE	ESCALATION
Base Term	3/10/2026 - 3/31/2031	\$146,410	\$38.57	\$12,201	\$3.21	5.01%	-
Option One	4/1/2031 - 3/31/2036	\$161,051	\$42.43	\$13,421	\$3.54	5.51%	10%
Option Two	4/1/2036 - 3/31/2041	\$177,156	\$46.67	\$14,763	\$3.89	6.06%	10%





MCDONALD'S

SHOPPES OF SILVER LAKE

DUNKIN'

Pollo Tropical

CVS pharmacy

FLANIGAN'S

PARAISO PARC SHOPPING MALL

PETCO
Where the pets go to live

TRUIST

Publix

COSTCO WHOLESALE

ULTA

Advance Auto Parts

TACO BELL

Walmart Supercenter



PINES BOULEVARD

Total Wine & More

WHOLE FOODS MARKET

VILLAGE TAVERN

WALGREENS

macy's

PEMBROKE PINES CHARTER ELEMENTARY

FIRST WATCH

TWIN PEAKS

BRIO

AMERICAN MUSIC

SW 184TH AVENUE

SUNSET LAKES ELEMENTARY SCHOOL

MEMORIAL HOSPITAL MIRAMAR

MEMORIAL REGIONAL PARK AMPHITHEATER

SILVER LAKES ELEMENTARY SCHOOL

PEMBROKE ROAD

KEISER UNIVERSITY

FBI MIAMI

MIRAMAR POLICE DISTRICT CENTER

Royal Caribbean INTERNATIONAL

SOUTHERN GLAZERS WINE & SPIRITS



WELLS FARGO

Winn-Dixie



HomeGoods

Marshalls

Panera



ROYAL CARIBBEAN CRUISES LTD.

MIRAMAR PARKWAY

Publix

DUNKIN'

SUMMER CAMP MIRAMAR



Publix

MIRAMAR/SILVERLAKES TENNIS COMPLEX

DOLPHIN BAY ELEMENTARY SCHOOL

GameStop

CVS pharmacy

CHASE

BENIHANA

WALGREENS

MCDONALD'S

citibank

Chick-fil-A

TEXAS ROADHOUSE

W. LITTLE & CO. SPORTS BAR & GRILL

PNC

TRUIST







MIRAMAR POLICE
WEST DISTRICT STATION

SUNSET LAKES
COMMUNITY CENTER

MIRAMAR FIRE
RESCUE STATION 100



MIRAMAR PARKWAY

SW 184TH AVENUE

ROB NICKELS
TENNIS

SUNSET LAKE





MIRAMAR/SILVER LAKES
TENNIS COMPLEX

EVERGLADES
HIGH SCHOOL



SW 184TH AVENUE



SUNSET LAKE



BELI FULL
QZEEN

CHINA ONE
MIRAMAR

SMALL WORLD
MONTESSORI SCHOOL



MIRAMAR PARKWAY



2021 SMART CITY AWARD WINNER
2021 ALL AMERICAN CITY WINNER

MISSION STATEMENT

The City of Miramar pledges to continuously improve the quality of life for our residents by maintaining a clean, safe, economically viable, and innovative community responsive to changing needs, while preserving its rich history.

VISION STATEMENT

Miramar is a vibrant, active and progressive community fueled by an empowered workforce, technology, arts and culture; demonstrated by transparent governance, economic opportunities and exemplary city services.

ABOUT MIRAMAR

Miramar Community

Situated in southwestern Broward County, Miramar is 14 miles in length from east to west and 2.5 miles in width, making it the 3rd largest city in Broward County in terms of land size and the 5th largest city in Broward in terms of population.

City Departments

Miramar has outstanding Public Safety departments with a full-time staff of professionally trained and certified firefighters and police officers. The city has 2 water treatment plants, 1 wastewater treatment plant, and all other services necessary for the health and welfare of its residents.

Schools

Miramar has 11 elementary schools, 3 middle schools, 2 high schools, various charter schools and a special needs school, as well as 8 institutions of higher learning, such as Nova Southeastern University, Broward College, Ana Mendez University, DeVry University, Le Cordon Bleu, Strayer University, Concorde Institute and the University of Phoenix.

Parks

There are 22 neighborhood parks, 1 regional park and 10 community parks in the city where athletic activities such as the following are available for sports enthusiasts:

- Baseball
- Basketball
- Cricket
- Football
- Handball
- Jogging
- Netball
- Racquetball
- Soccer
- Swimming
- Tennis
- Track and field
- Volleyball

From the time of its founding Miramar has been and continues to be a family-oriented community. The city's professional recreational staff plans year-round activities geared to this strong family orientation with something for everyone, from "tiny tots" to senior citizens.

Redevelopment

Redevelopment is concentrated in the eastern quarter of the city, which has been largely built out since the mid-1960s. It includes several public and private projects, including redevelopment of the old city Hall into a Multi-Service Complex, infrastructure (water, sewer and drainage) improvements, the Miramar Parkway Streetscape program (new sidewalks, landscaping and pedestrian lighting),

and the commercial rehabilitation program that leverages the city's Community Development Block grant funds for upgrades to existing commercial building facades.

City of Convenience

There are many reasons Miramar has become a preferred locale for major corporations and Fortune 500 companies to call home. The city is centrally located between the Miami and Fort Lauderdale metro areas and less than 30 minutes to the Miami and Fort Lauderdale airports and seaports. Interstate 75, and the Florida Turnpike are located within Miramar and 1-95 and the Sawgrass Expressway are minutes away. Miramar was named among the top 100 of "America's Best Places to Live" by Money Magazine in 2006 and again in 2008; offers the largest commerce park in the region which includes a foreign trade zone; and has a highly skilled and professional workforce.

Miramar is in a unique position relative to attracting corporate relocation, small and mid-sized businesses and development. The city government is committed to ensuring the quality of life currently enjoyed by its residents and providing the opportunity for sound and managed growth. The city also enjoys top flight medical treatment with Memorial Regional located within the city limits as well.

Information Credit: <https://www.miramarfl.gov/255/Miramar-Community>

MIRAMAR TOWN CENTER

Miramar Town Center is a vibrant mixed-use development that serves as the City's "downtown" and has propelled the City forward in its vision to provide a true town center for its citizenry and become a self-contained community. Miramar Town Center is conveniently located in the center of the City, north of Miramar Parkway between Red Road, Hiatus Road, and Miramar Boulevard.

Mixed-Use Program

The 54-acre mixed use project houses a City Hall, public library, cultural center-arts park and educational center in the civic complex area. In addition, the project contains retail, office and residential components. A state-of-the-art police headquarters facility was recently completed for the site, further adding to the dynamic mix of civic and private uses at Town Center. All of these uses are located in a picturesque park-like setting with waterfront views.

Design

The Miramar Town Center is designed as an idyllic traditional downtown with pedestrian oriented streets, beautiful Mediterranean style architecture, main street storefronts and waterfront views as found in the best historic towns of Florida. The Town Center allows for a gracious lifestyle where work, play, services and entertainment are within walking distance. It is also the gathering place for the citizens of Miramar to celebrate the milestones and rich culture of our City.

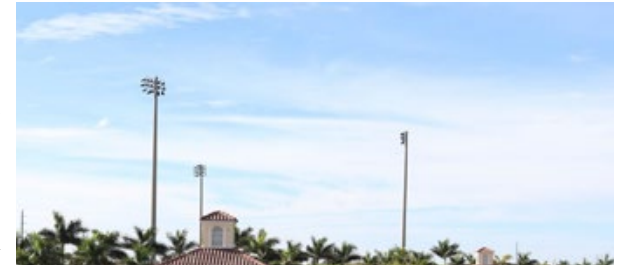
Information Credit: <https://www.miramarfl.gov/188/Miramar-Town-Center>



MIRAMAR PARKS & RECREATION

Miramar Community Center

The Sunset Lakes Community Center has three areas available for rent. The Ballroom offers a seating capacity of 110 people. The 47' x 58' room with a stage is ideal for business meetings, corporate functions, wedding receptions, sweet sixteen parties, and Quinceañeras. Included with the ballroom rental is a commercial-grade kitchen equipped to please even the most particular caterers. Our kitchen is equipped with three electric ovens/stoves, a refrigerator, and an ice maker.



The two Multi-Purpose Rooms each have a seating capacity of 50 people and are great for seminars, corporate meetings, and small parties. All rental areas come equipped with tables/chairs that can be set up in any configuration. Other amenities are available at an additional cost (inquire below).

The Sunset Lakes Community Center will be closed until further notice while the facility is being disinfected. For more information, please call 954-602-3342.

Information Credit: <https://www.miramarfl.gov/Facilities/Facility/Details/Sunset-Lakes-Community-Center-Park-16>



Since opening the Sunset Lakes Community Center in 2003, the City of Miramar has made available to its residents fully equipped Fitness Centers with affordable prices and flexible hours. In recent years, 3 more Fitness Center have been added as part of our recreational facilities - the Vernon E. Hargray Youth Enrichment Center in Historic Miramar, the Ansin Sports Complex near City Hall and Vizcaya Park, our newest state-of-the-art recreational site.

Our staffed, fully equipped facilities include;

- Strength Training Machines
- Cardio Machines (treadmills, bikes, ellipticals, etc.)
- Free Weights
- Cable Crossovers
- Dumbbells up to 75lbs.
- Televisions and more (equipment may vary depending on the desired location)

Information Credit: <https://miramarparks.org/1732/City-of-Miramar-Fitness-Centers>

DEMOGRAPHICS

\$193,916
AHI 1 MILE

158,181
POPULATION 5 MILES

MAJOR AREA EMPLOYERS

POPULATION	1 MILE	3 MILES	5 MILES
2030 Projection	11,519	64,339	160,124
2025 Estimate	11,319	63,871	158,181
2020 Census	11,625	66,560	160,540
2010 Census	11,192	63,831	152,018

HOUSEHOLD INCOME			
Average	\$193,916	\$169,026	\$146,624
Median	\$168,608	\$147,093	\$124,639
Per Capita	\$60,141	\$52,975	\$47,076

HOUSEHOLDS			
2030 Projection	3,593	20,265	53,734
2025 Estimate	3,523	20,090	53,032
2020 Census	3,385	19,728	51,648
2010 Census	3,179	18,708	47,990

HOUSING			
Median Home Value	\$597,239	\$543,825	\$510,362

EMPLOYMENT			
2025 Daytime Population	4,611	45,920	137,762
2025 Unemployment	1.95%	2.19%	1.62%
Average Time Traveled (Minutes)	36	35	35

EDUCATIONAL ATTAINMENT			
High School Graduate (12)	0.83%	1.47%	2.01%
Some College (13-15)	23.66%	24.58%	28.65%
Associate Degree Only	12.13%	8.26%	9.46%
Bachelor's Degree Only	7.41%	11.39%	10.81%
Graduate Degree	50.06%	49.33%	42.84%

MAJOR EMPLOYERS		EMPLOYEES
1	Arise Virtual Solutions Inc-Arise	2,656
2	Royal Caribbean Cruises Ltd-Royal Caribbean International	2,475
3	South Broward Hospital Dst-Memorial Hospital Miramar	939
4	Boeing Distribution Svcs Inc-Klx Aerospace Solutions	700
5	South Miami Hospital Inc-Baptist Med Plz At Pmbroke Pne	564
6	Jackson Memorial Hospital-Medical Foster Care Program	499
7	Community Asphalt Corp-	340
8	Accurate Sftwr Solutions LLC-	315
9	Propulsion Tech Intl LLC-P T I	300
10	Physicans Wght Loss Ctrs of AM-	297
11	Covelli Enterprises Inc-Panera Bread 4713	296
12	Contact US Teleservices Inc-Atento	250
13	Contact US Teleservices Inc-Atento	250
14	For Eyes Optical Company Inc-Insight Optical Manufacturing	250
15	Vohra Post Acute Care Physicans-Center Excellence For Wound MGT	247
16	Publix Super Markets Inc-Publix Super Markets 1795	229
17	Home Depot USA Inc-	225
18	Mdlive Inc-	220
19	County of Broward-County Library	212
20	Sedanos Management Inc-Sedanos 36	206
21	Sedanos Management Inc-Sedanos Supermarket 34	206
22	For Eyes Optcal Ccnut Grove In-For Eyes Optical Co	200
23	Southern Glzers Wine Sprits LL-Sgws	197
24	Publix Super Markets Inc-Publix	190
25	6 Continents Travel Netwrk LLC-Contodoincludecom	184



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