

OFFERING MEMORANDUM HUNTINGTON BANK



**19025 SILVER PKWY, FENTON, MI 48430
(DETROIT, MI MSA)**



Huntington

Marcus & Millichap
THE YODER-HARMAN GROUP

DAMIEN YODER
Managing Director, Investments
Tel: (812) 320-8483
Damien.Yoder@marcusmillichap.com

MADISON HARMAN
Managing Director, Investments
Tel: (260) 494-7213
Madison.Harman@marcusmillichap.com

CONFIDENTIALITY AND DISCLAIMER

The information contained in the following Marketing Brochure is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it from Marcus & Millichap and should not be made available to any other person or entity without the written consent of Marcus & Millichap. This Marketing Brochure has been prepared to provide summary, unverified information to prospective purchasers, and to establish only a preliminary level of interest in the subject property. The information contained herein is not a substitute for a thorough due diligence investigation. Marcus & Millichap has not made any investigation, and makes no warranty or representation, with respect to the income or expenses for the subject property, the future projected financial performance of the property, the size and square footage of the property and improvements, the presence or absence of contaminating substances, PCB's or asbestos, the compliance with State and Federal regulations, the physical condition of the improvements thereon, or the financial condition or business prospects of any tenant, or any tenant's plans or intentions to continue its occupancy of the subject property. The information contained in this Marketing Brochure has been obtained from sources we believe to be reliable; however, Marcus & Millichap has not verified, and will not verify, any of the information contained herein, nor has Marcus & Millichap conducted any investigation regarding these matters and makes no warranty or representation whatsoever regarding the accuracy or completeness of the information provided. All potential buyers must take appropriate measures to verify all of the information set forth herein.

NON-ENDORSEMENT NOTICE

Marcus & Millichap Real Estate Investment Services, Inc. ("M&M") is not affiliated with, sponsored by, or endorsed by any commercial tenant or lessee identified in this marketing package. The presence of any corporation's logo or name is not intended to indicate or imply affiliation with, or sponsorship or endorsement by, said corporation of M&M, its affiliates or subsidiaries, or any agent, product, service, or commercial listing of M&M, and is solely included for the purpose of providing tenant lessee information about this listing to prospective customers.

Marcus & Millichap is not affiliated with, sponsored by, or endorsed by any commercial tenant or lessee identified in this marketing package. The presence of any corporation's logo or name is not intended to indicate or imply affiliation with, or sponsorship or endorsement by, said corporation of Marcus & Millichap, its affiliates or subsidiaries, or any agent, product, service, or commercial listing of Marcus & Millichap, and is solely included for the purpose of providing tenant lessee information about this listing to prospective customers.

ALL PROPERTY SHOWINGS ARE BY APPOINTMENT ONLY.

TABLE OF CONTENTS

04 EXECUTIVE
SUMMARY

06 PROPERTY
INFORMATION

16 FINANCIAL
ANALYSIS

19 MARKET
OVERVIEW



EXECUTIVE SUMMARY

Marcus & Millichap
THE YODER-HARMAN GROUP

EXECUTIVE SUMMARY

HUNTINGTON BANK

19025 SILVER PKWY, FENTON, MI 48430 (DETROIT, MI MSA)

 TOTAL PRICE
\$1,476,230

 CAP RATE
6.50%

Net Operating Income	\$96,000
Square Feet	1,639 SF RBA (plus ~900 SF Canopy Drive-Thru)
Price/Square Foot	\$351.48/SF
Initial Term	5 Years
Lease Expiration	12/31/2028
Lease Term Remaining	2.5 Years
Renewal Options	Two, 5-Year Options
Rental Increases	1% Annual Increases
Lease Type	NNN (Structure)
Rent/Square Foot	\$58.57/SF
Lot Size	1.72 Acres
Year Built	2000
Huntington Bank Deposits	\$151M+



Marcus & Millichap
THE YODER-HARMAN GROUP



Huntington

PROPERTY INFORMATION

Marcus & Millichap
THE YODER-HARMAN GROUP

INVESTMENT HIGHLIGHTS

Investment-Grade Regional Banking Tenant | Corporately Guaranteed
NNN Lease | Across from Walmart Supercenter

Well-Established Tenant – Huntington Bank has Operated from This
Location for Over 20 Years | Indicates Strong Site Performance and Long-
Term Commitment to the Trade Area | This Location Ranks in the Top 22%
of Banks & Financial Services in Michigan in Foot Traffic per Placer.ai

Huntington Bank Operates 1,400+ Locations in 21 States, with 2025 Revenue
of \$18 Billion and \$285 Billion in Assets | NASDAQ: HBAN | This Location
has \$151+ Million in Bank Deposits

Excellent Visibility from Silver Parkway (16,658 VPD) | Situated Just North
of Owen Road, a Major East-West Corridor in Fenton | Less than One Mile
from the Intersection of Owen Road and US-23 with a Combined VPD of
75,321

Location Benefits from High Consumer Draw and Established Retail
Ecosystem | Across the Street from Walmart Supercenter with 2.2 Million
Visitors per Year (Placer.ai) | Adjacent to Silver Pointe Shopping Mall with
Old Navy, Five Below, TJ Maxx, Sketchers, Dunham's Sports, Bath &
Bodyworks, Crumbl, The UPS Store, and More

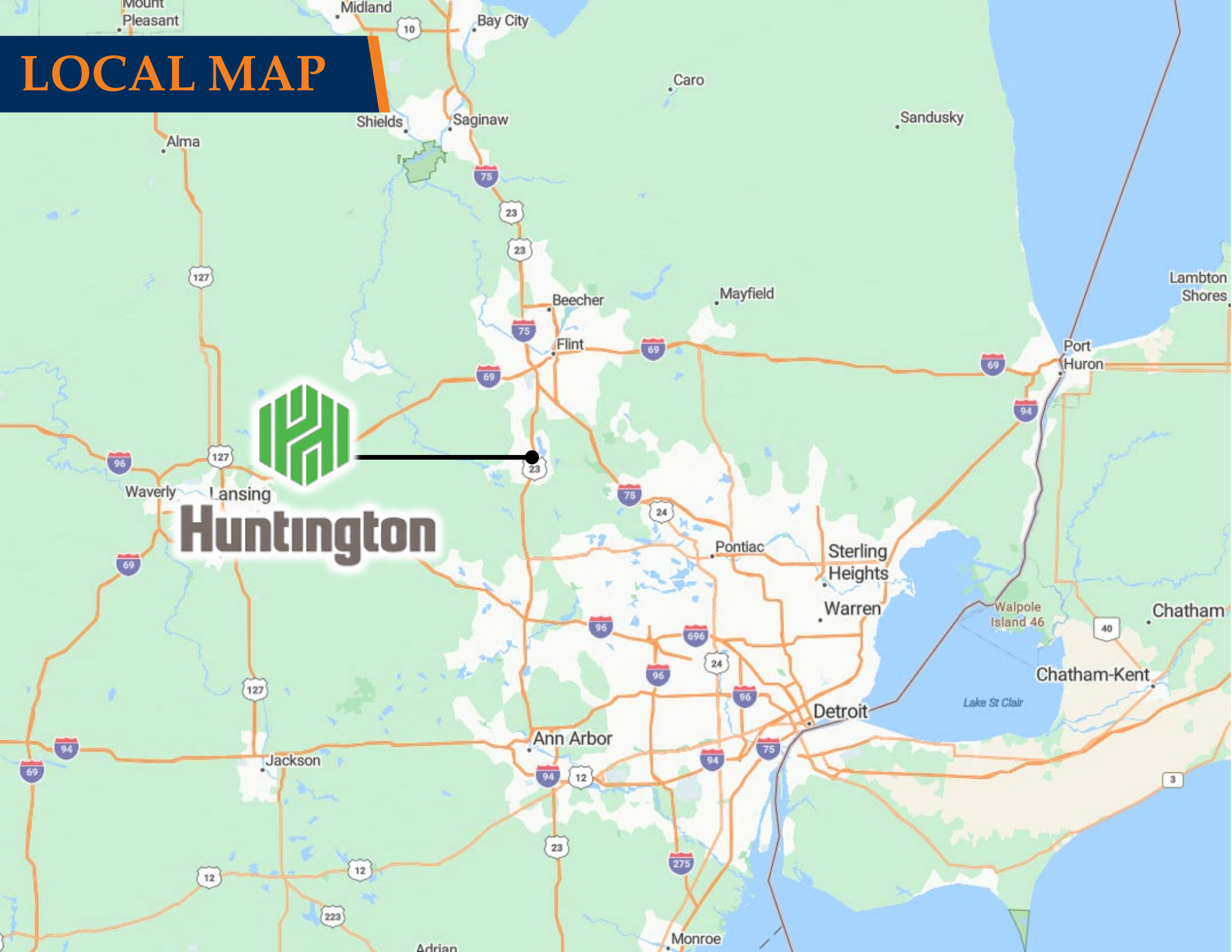
Surrounded by National Retailers – Panera Bread, Burger King, Michaels,
Home Depot, Comfort Inn, Dodge-Jeep-Ram, Texas Roadhouse, Discount
Tire, Arby's, Tim Hortons, McDonald's, Culver's, KFC, Planet Fitness, and
More

Fenton is part of the Detroit, MI MSA with 4.3 Million Residents | Fenton is
an Affluent Bedroom Community for Detroit and Flint with Average
Household Income in a Five-Mile Radius of \$123,195

Demographics (2025 Estimate)	1 Mile	3 Miles	5 Miles
Population	2,549	27,896	42,945
Average Household Income	\$102,874	\$120,597	\$123,195

Marcus & Millichap
THE YODER-HARMAN GROUP

LOCAL MAP



Huntington

REGIONAL MAP



Silver Lake

Walmart

THE TAVERN
KITCHEN & BAR

Owen Rd. - 20,401 VPD

APEX NUTRITION
GREAT LAKES
SMOOTHIE CO.
- EATERY -

SUBWAY
Miracle-Ear
Great Clips

TEXAS
ROADHOUSE

Panera
BREAD

BURGER
KING

Kroger

Applebee's
GRILL + BAR

Huntington Bank

CHIPOTLE
Jersey Mike's SUBS

Tuffy
A MAVIS COMPANY

Buff City Soap

Veg's grocery
SKECHERS
TJ-maxx
five BELOW
Michael's
OLD NAVY
GLIKS

SUBJECT PROPERTY:



ATHLETICO
PHYSICAL THERAPY
SportClips
HAIRCUTS
verizon



Dunham's
SPORTS
Spectrum
UPS THE UPS STORE
State Farm

Bath & Body Works
Benjamin Moore
crumbl
cookies

CHRYSLER
DODGE
Jeep
RAM

THE HOME
DEPOT

BP
Boston's Pizza
RESTAURANT & SPORTS BAR

Speedway

bp

DETROIT, MI
58 MILES

23
54,920 VPD
US-23



BELLE TIRE

DISCOUNT
TIRE

DRIP
CAR WASH



 **DETROIT, MI**
58 MILES

 **LANSING, MI**
60 MILES

Silver Lake

Kroger **O'Reilly**
AUTO PARTS
DUNKIN' **CHASE**
SUPERCUTS **RE/MAX**

THE HOME DEPOT

DOLLAR TREE
T Mobile **Fenton Deli**
PITA WAYS **WING**
MEDITERRANEAN EATS

GENISYS
CREDIT UNION

Dunham's **crumbl**
SPORTS cookies
Spectrum **MAGOO'S**
State Farm **Pet Outlet**
ups **THE UPS STORE** **Sola**
Bath & Body Works SALONS
Benjamin Moore **Ortho**
Michigan

23 **US-23**
54,920 VPD

Silver Pkwy - 16,658 VPD

CHRYSLER
DODGE
RAM
Jeep

Walmart
Panera **SUBWAY**
BREAD
Great Clips **THE TAVERN**
KITCHEN & BAR
Miracle-Ear

TEXAS
ROADHOUSE

Applebee's
BRILL + BAR

VG's grocery **TJ-maxx**
SKECHERS
Michaels **five BEL'W**
Hallmark **GLIK'S** **OLD NAVY**

SUBJECT PROPERTY:

Huntington Bank

Big Apple
BAGELS
tropical SMOOTHIE CAFE
JAZZERCISE

Culver's

planet fitness
KFC **goodwill**

Owen Rd. - 20,401 VPD

Speedway

TACO BELL

M

Chevrolet

GMC

DISCOUNT Auto TIRE **Zone**
BELLE TIRE
DRIP Tuffy
CAR WASH A MAVIS COMPANY

CHIPOTLE **Starbucks**
Jersey Mike's Subs
SportClips **Buff City Soap**
HAIRCUTS
verizon

bp

BURGER KING

TARGET **ULTA**
TSC **TRACTOR SUPPLY CO** **KAY**
maurices **JEWELERS**
KinderCare **Arby's**
LEARNING CENTERS

ALDI

 **Huntington**





 **Huntington**



Welcome

Huntington

Welcome

FEDIC





FINANCIAL ANALYSIS

Marcus & Millichap
THE YODER-HARMAN GROUP

FINANCIAL ANALYSIS

HUNTINGTON BANK

19025 SILVER PKWY, FENTON, MI 48430 (DETROIT, MI MSA)

Sale Price	\$1,476,230
Cap Rate	6.50%
NOI	\$96,000
Square Feet	1,639 SF RBA (plus ~900 SF Canopy Drive-Thru)
Lot Size	1.72 Acres
Year Built	2000
Lease Guarantor	Corporate
Lease Expiration	12/31/2028
Lease Term Remaining	2.5 Years
Lease Type	NNN
Renewal Options	Two, 5-Year Options
Rental Increases	1% Annually, Including Options
Landlord Responsibilities	Structure



LEASE SCHEDULE			
Lease Years	Annual Rent	Monthly Rent	Rent/SF
CURRENT TERM			
Current - 12/30/2026	\$ 96,000.00	\$8,000.00	\$58.57
01/01/2027 - 12/31/2027	\$ 96,960.00	\$8,080.00	\$59.16
01/01/2028 - 12/31/2028	\$ 97,929.60	\$8,160.80	\$59.75
OPTION TERM 1			
01/01/2029 - 12/31/2029	\$ 98,908.90	\$8,242.41	\$60.35
01/01/2030 - 12/31/2030	\$ 99,897.98	\$8,324.83	\$60.95
01/01/2031 - 12/31/2031	\$100,896.96	\$8,408.08	\$61.56
01/01/2032 - 12/31/2032	\$101,905.93	\$8,492.16	\$62.18
01/01/2033 - 12/31/2033	\$102,924.99	\$8,577.08	\$62.80
OPTION TERM 2			
01/01/2034 - 12/31/2034	\$103,954.24	\$8,662.85	\$63.43
01/01/2035 - 12/31/2035	\$104,993.79	\$8,749.48	\$64.06
01/01/2036 - 12/31/2036	\$106,043.72	\$8,836.98	\$64.70
01/01/2037 - 12/31/2037	\$107,104.16	\$8,925.35	\$65.35
01/01/2038 - 12/31/2038	\$108,175.20	\$9,014.60	\$66.00

ABOUT HUNTINGTON BANK




Huntington


Huntington National Bank, represents a strong investment-grade regional banking tenant with 160-year operating history, a large and expanding branch network, diversified revenue streams, and significant market presence throughout the Midwest and Sun Belt markets.


Huntington Bancshares, through its principal subsidiary, the Huntington National Bank, is one of the largest regional banking organizations in the United States. Headquartered in Columbus, Ohio, the company provides a full range of consumer banking, commercial banking, wealth management, treasury management, mortgage, and capital markets services to individuals and businesses. Huntington traces its roots to 1866, and has built a longstanding reputation as a stable, investment-grade tenant.


As of year-end 2025, Huntington Bank operated more than 1,000 branch locations across 14 states. Following recent acquisitions and expansion initiatives, the bank's footprint continues to grow throughout the Midwest, Southeast, and Texas markets.


The company's revenues in 2025 were approximately \$18 billion and the company employs around 20,900 people. Assets are about \$285 billion with deposits of \$151+ million at the subject location. The company is traded on Nasdaq under the ticker symbol HBAN.

 2025 Revenues
\$18B

 Nasdaq: HBAN (Parent)

 1,400+ Locations
in 21 States

 In Business
Since 1866

 Headquartered in
Columbus, OH



[HUNTINGTON BANK
WEBSITE](#)

Huntington Bank Headquarters, Columbus, OH

Marcus & Millichap
THE YODER-HARMAN GROUP

A large green sign on a tall green post in the foreground. The sign features a white sunburst logo above the text "Citizens Bank" in white. In the background, a Citizens Bank building with a white and brick facade is visible under a blue sky with white clouds. A dark car is parked on the left, and a white van is on the right. A diagonal orange line runs from the top right towards the bottom center, separating the sign from the building.


Citizens
Bank

MARKET OVERVIEW

Marcus & Millichap
THE YODER-HARMAN GROUP

FENTON, MI

Located approximately 20 miles south of downtown Flint, Fenton is one of Genesee County's most affluent and desirable communities, known for its high quality of life, strong school system, and strategic location along U.S. Highway 23. The city offers convenient access to major employment centers in Flint, Ann Arbor, Lansing, and Detroit, all within roughly an hour's drive.

Fenton is part of the Flint Metropolitan Statistical Area (MSA), which serves as a regional hub for healthcare, advanced manufacturing, education, logistics, and professional services. Major employers throughout the region include General Motors, McLaren Health Care, Hurley Medical Center, University of Michigan-Flint, and numerous automotive suppliers that support Michigan's manufacturing economy. Recent investments in technology, innovation, and higher education continue to strengthen the regional economic outlook.

Fenton's economy is anchored by advanced manufacturing, healthcare, logistics, and retail services, supported by its strategic location along the U.S. 23 corridor between Flint, Ann Arbor, and Metro Detroit. As part of the Flint MSA, the community benefits from Southeast Michigan's robust automotive and manufacturing supply chain while continuing to attract new investment in industrial production, food manufacturing, healthcare, and commercial development.

Fenton's strong demographics, highly regarded schools, expanding residential base, and proximity to major Michigan employment centers have made it a preferred location for both businesses and residents seeking access to the broader Flint and Southeast Michigan markets. The community continues to benefit from ongoing commercial development along the U.S. 23 corridor and sustained demand for housing in the area.

DETROIT, MI MSA

Known for Motown and the auto industry, the Detroit metro is in the southeastern portion of Michigan along the Detroit River, which connects Lake St. Clair and Lake Erie. Across the Detroit River lies the city of Windsor, Ontario, which provides easy access to the Canadian market. The central business district is recognizable by its many buildings that retain early 20th century Art Deco stylings no longer common in other American cities. The metro comprises six counties: Wayne, Macomb, Lapeer, Oakland, St. Clair and Livingston. More than 4.3 million residents live in the market, with Wayne as the most populated county. Approximately 633,000 residents live within the city limits of Detroit. The metro has become the epicenter for electronic and autonomous driving technology. The Detroit Center for Innovation — under construction downtown — aims to make the region competitive in a variety of tech industries, alongside the recently completed Michigan Central Innovation District.

METRO HIGHLIGHTS

AUTO DESIGN & MANUFACTURING – Detroit hosts the Big Three, now referring to General Motors, Ford, and Stellantis' North American headquarters, along with numerous auto suppliers and many automotive research and development firms.

STRATEGIC LOCATION – The metro's position between Chicago and Toronto is convenient for business travel, logistics, and access to Canadian parts manufacturers. Lake Erie and the Port of Detroit are also a boon to industry.

DETROIT, MI MSA

RESEARCH & INNOVATION – Self-Driving technology is generating the need for additional designers and engineers, bringing well-paying jobs to the metro. Apple’s planned Manufacturing Academy aims to support human capital development at the same time.

ECONOMY

Fortune 500 companies based in the metro include many in the auto industry, such as Ford Motor Co, General Motors Corp, and Penske Automotive Group.

A growing knowledge-based economy is supplementing the manufacturing and automotive industries. The New Economy Initiative for Southeast Michigan provides support and networking for entrepreneurial activity.

Professional and business services employment is boosted by offices for each of the “big four” accounting firms: Deloitte, PricewaterhouseCoopers, Ernst & Young and KPMG.

DEMOGRAPHICS

The metro’s population is expected to increase by almost 5,000 people through 2029. About 12,000 new households are anticipated within the same time frame.

Relatively affordable home prices lead to a homeownership rate of about 69 percent, exceeding the national average.

Roughly 33 percent of residents have received a bachelor’s degree or higher and about 14 percent have also obtained a graduate or professional degree.

DETROIT, MI MSA

QUALITY OF LIFE

The Detroit region, birthplace of Motown and the mass-production automobile industry, offers all the benefits of living close to the Great Lakes and at a moderate cost. Revitalization has included sports facilities, such as Comerica Park for the Tigers, Ford Field for the Lions, and Little Caesars Arena for the Red Wings and Pistons. Additionally, new entertainment and retail venues are reshaping downtown Detroit. The region is also home to the Detroit Institute of Arts, the Detroit Historical Museum and the Michigan Science Center. Universities and colleges located nearby include the University of Michigan-Dearborn, Wayne State University, University of Detroit Mercy and Pensole Lewis College of Business.

An aerial photograph of Detroit, Michigan, showing the city skyline, the Ford Field stadium, and a large highway interchange in the foreground. The sky is clear and blue.

Marcus & Millichap
THE YODER-HARMAN GROUP

DEMOGRAPHICS

HUNTINGTON BANK

19025 SILVER PKWY, FENTON, MI 48430 (DETROIT, MI MSA)

	1 Mile	3 Miles	5 Miles
POPULATION			
2030 Projection	2,550	27,869	42,944
2025 Estimate	2,549	27,896	42,945
2020 Census	2,626	28,403	43,725
2010 Census	2,504	27,115	41,258
INCOME			
Average	\$102,874	\$120,597	\$123,195
Median	\$85,929	\$101,085	\$103,119
Per Capita	\$44,274	\$49,060	\$49,607
HOUSEHOLDS			
2030 Projection	1,094	11,640	17,666
2025 Estimate	1,091	11,611	17,606
2020 Census	1,087	11,555	17,490
2010 Census	1,026	10,701	16,176
MEDIAN HOME VALUE			
2025	\$382,204	\$287,683	\$304,955
EMPLOYMENT			
2025 Daytime Population	2,851	23,323	34,104



HUNTINGTON BANK

19025 SILVER PKWY
FENTON, MI 48430
(DETROIT, MI MSA)

DAMIEN YODER

Managing Director, Investments
Tel: (812) 320-8483

Damien.Yoder@marcusmillichap.com

MADISON HARMAN

Managing Director, Investments
Tel: (260) 494-7213

Madison.Harman@marcusmillichap.com

PAUL KERBER

Broker of Record – Michigan
Two Towne Square, Suite 450
Southfield, MI 48076
Tel: (248) 415-2600

Paul.Kerber@marcusmillichap.com

License #: 6502433613

Marcus & Millichap

THE YODER-HARMAN GROUP