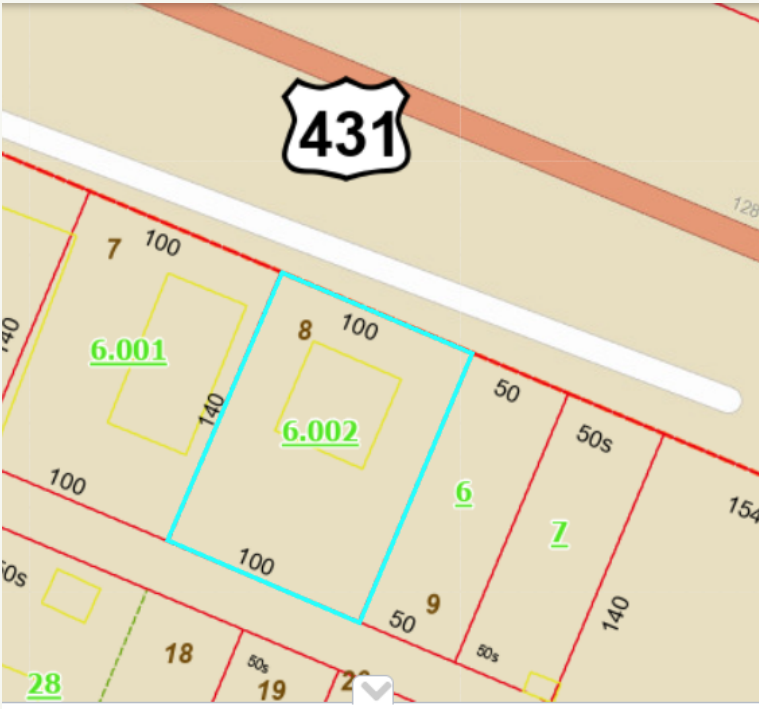


12761 US Hwy 431

Guntersville, Alabama 35976

Retail / Owner-User / Small Commercial Investment Opportunity

ASKING PRICE	POTENTIAL RENT	BUILDING AREA	PARCEL
\$349,000	\$4,000 / month	2,000+/- SF 2,304+/- adjusted area	0.32+/- acres 14,000+/- land SF



Tax plat / parcel map from attached property materials. Lot 8 is highlighted in blue on the provided image.

Prepared for: Marketing, buyer conversations, and investor review. All figures should be verified by buyer during due diligence.

Property Snapshot

Item	Information
Property Address	12761 US Hwy 431, Guntersville, AL 35976
County / Tax District	Marshall County / Guntersville
Asking Price	\$349,000
Parcel / PIN	PIN 24656; Parcel 15-07-26-0-004-006.002
Legal / Tax Description	Lot 8, Block 3, Mountain Crest Subdivision; Sec. 26, Township 8, Range 3
Lot Size	0.32+/- acres; 14,000+/- land SF
Building Area	2,000+/- SF total living/building area; 2,304+/- SF adjusted area noted in tax record
Levels	2 levels; approximately 1,000 SF per level
Year Built	1978
Property Type / Use	Retail store / commercial building
Estimated 2026 Property Tax	\$1,879.10
Rental Listing Terms	\$4,000/month; proposed 2-year term; \$5,000 security deposit
Seller Concessions Noted	Possible owner financing and possible first option to buy, subject to final written agreement

The attached materials identify the property as a small-format commercial retail building on US Hwy 431, with highway visibility, a manageable building size, and a price point suitable for an owner-user or a single-tenant investor.

Core Positioning

- **Owner-user opportunity:** Acquire highway-front commercial space and control the real estate instead of leasing.
- **Investor opportunity:** Rental listing information supports a potential \$4,000/month lease target, subject to lease terms and tenant quality.
- **Value-add opportunity:** Improve signage, presentation, interior layout, tenant finish, and online marketing to strengthen rentability and resale value.
- **Deal flexibility:** Attached listing materials note possible owner financing and a possible first option to buy, subject to negotiation.

Marketing Information

High-visibility commercial opportunity on US Hwy 431 in Guntersville, Alabama. This 2-story retail/commercial building sits on a 0.32+/- acre parcel with approximately 14,000+/- SF of land and frontage exposure along a major commercial corridor. The property offers approximately 2,000 SF of building area, with about 1,000 SF on each level, creating flexibility for retail, office, showroom, boutique service, specialty retail, or owner-user operations.

Priced at **\$349,000**, the property is positioned for both owner-users seeking a visible business location and investors looking for income potential. The attached rental listing supports a potential lease rate of **\$4,000 per month**, or **\$48,000 annually**, subject to final lease terms, tenant credit, delivery condition, and underwriting. Estimated 2026 property taxes are **\$1,879.10**, creating an attractive tax profile relative to potential rent.

Suggested Uses

Use Category 1	Use Category 2	Use Category 3
Retail storefront	Professional office	Boutique service business
Showroom	Studio / creative space	Appointment-based business
Specialty retail	Local service provider	Owner-operated commercial use

All uses are subject to zoning, permitting, parking, utility, access, and building-condition verification.

Marketing Highlights

Highlight	Buyer / Investor Benefit
US Hwy 431 frontage	Visibility and exposure along a known commercial corridor
\$349,000 asking price	Accessible commercial price point for a small business or local investor
\$4,000/month potential rent	Rental listing supports a meaningful gross income scenario
Low estimated taxes	2026 estimated property tax of \$1,879.10 supports expense efficiency
Two-level building layout	Potential separation between customer-facing use, office, storage, or secondary use
Possible owner financing	May broaden the buyer pool and create flexibility in structuring
Retail-store tax classification	Existing commercial-use history indicated in the tax materials

Investor Summary

The following scenario uses the attached rental listing amount of \$4,000 per month and the attached 2026 estimated property tax amount of \$1,879.10. This is a simplified underwriting view for marketing discussion and does not include insurance, repairs, vacancy, utilities, management, reserves, leasing commissions, capital expenditures, financing costs, or closing costs.

Metric	Calculation	Estimate
Asking Price	Listing agreement price	\$349,000
Monthly Rent Potential	Rental listing amount	\$4,000
Annual Gross Rent Potential	\$4,000 x 12	\$48,000
Estimated Annual Property Taxes	2026 tax info	\$1,879.10
Income After Taxes Only	\$48,000 - \$1,879.10	\$46,120.90
Gross Rent Yield	\$48,000 / \$349,000	13.75%
Estimated Cap Rate After Taxes Only	\$46,120.90 / \$349,000	13.22%
Gross Rent Multiplier	\$349,000 / \$48,000	7.27x

Price and Rent Metrics

Metric	Estimate
Price per 2,000 SF building area	\$174.50/SF
Price per 2,304 SF adjusted area	\$151.48/SF
Price per 14,000 SF land area	\$24.93/land SF
Annual rent per 2,000 SF building area	\$24.00/SF/year
Annual rent per 2,304 SF adjusted area	\$20.83/SF/year

Investor story: Acquire a visible US Hwy 431 commercial asset at an accessible price point, with attached rental listing support for \$48,000 in annual gross rent and a low estimated annual property-tax burden.

Target Buyers and Ready-to-Use Copy

Best Buyer Profiles

Buyer Type	Why It Fits
Owner-user	Control occupancy costs, build business equity, and occupy a highway-visible location
Local investor	Simple single-asset commercial opportunity with potential lease income
Small business operator	Manageable building size and accessible price point
1031 exchange buyer	Potential replacement property for a smaller exchange requirement
Value-add investor	Potential upside through presentation, signage, tenanting, lease structure, and repositioning
Seller-financing buyer	Possible owner financing is noted, subject to seller approval and written terms

Short Listing Copy

Commercial Building on US Hwy 431 - Guntersville, AL. Located at 12761 US Hwy 431, this 2-story commercial retail building offers a strong opportunity for an owner-user, small business, or investor. The property includes approximately 2,000 SF of building area on a 0.32+/- acre / 14,000+/- SF parcel with visibility along a key Guntersville highway corridor. Offered at \$349,000. Rental listing information supports a potential lease rate of \$4,000/month, subject to final terms and tenant underwriting. Possible owner financing may be available.

Social Media Draft

Commercial Opportunity in Guntersville, AL

Now available: 12761 US Hwy 431, a highly visible commercial property positioned along a major Guntersville corridor. Offered at \$349,000, this property includes a 2-story retail/commercial building with approximately 2,000 SF of space on 0.32+/- acres. Rental listing information supports potential income of \$4,000/month, making this a strong option for investors, owner-users, or small business operators. Possible owner financing may be available. Contact Marsha Oliver Whisenhunt with United Country Commercial Real Estate | Taylor Real Estate Solutions for details.

Due Diligence and Source Summary

Items to Verify Before Final Offering or Contract

1. Zoning, permitted uses, and any use restrictions with the applicable jurisdiction.
2. Current traffic count, ingress/egress, curb cuts, driveway rights, and parking count.
3. Utility service, sewer/septic status, water service, and any easements affecting the site.
4. Building condition, including roof, HVAC, electrical, plumbing, structural components, moisture, ADA/accessibility, and code compliance.
5. Exact rentable/building square footage: tax materials note both 2,000 SF total living/building area and 2,304 SF adjusted area.
6. Whether the \$4,000/month lease figure is an asking lease rate, active tenant prospect, or finalized lease term.
7. Lease structure: gross, modified gross, NNN, tenant maintenance obligations, insurance, utilities, and taxes.
8. Signage rights, restrictions, visibility, and any highway or municipal approvals needed.
9. Title, legal description, survey, boundary lines, and any recorded exceptions or encumbrances.

Attachment-Based Source Summary

Source Attachment	Information Used
Commercial Listing Agreement	Address, price, PIN, listing term, seller concessions, broker/agent context
Rental Listing Agreement	Lease asking amount, proposed lease term, security deposit, rental marketing authorization
2026 Tax Information	Parcel number, owner/tax district, lot size, retail-store classification, year built, area, tax amount, improvement notes
Tax Plat Image	Visual parcel context and approximate lot configuration shown on the attached plat
Deed / Legal Background	Historical legal-description and title background for buyer due diligence
Seller Estimated Closing Statement	Sales price confirmation and transaction-related background

Disclaimer

This package is for marketing and investor discussion only and is not a contract, appraisal, survey, legal opinion, tax advice, or property-condition report. Information was compiled from the provided attachments and should be independently verified by buyer, buyer's attorney, buyer's lender, inspectors, surveyor, and other due-diligence professionals. Financial projections are illustrative and depend on final lease terms, expenses, tenant credit, market conditions, financing, and closing costs.

Contact

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