

NORTH AMERICAN TITLE LOANS SHEFFIELD, AL

2600 N JACKSON HWY
SHEFFIELD, AL 35660



CBRE

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If after reviewing this Memorandum, you have no further interest in purchasing the Property, kindly return it to CBRE.

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INVESTMENT SUMMARY



PRICING

\$612,850



CAP RATE

6.50%



NOI

\$39,835



LEASE TERM

18+ YEARS



GUARANTEE

CORPORATE

INVESTMENT HIGHLIGHTS

NORTH AMERICAN TITLE LOANS

North American Title Loans is a financial services company specializing in short-term title loans. They offer title loans, where borrowers use their vehicle's title to secure loans up to \$10,000. North American's mission is to provide assistance to customers using a process that is convenient and hassle-free with terms are straightforward and transparent.

LONG-TERM ABSOLUTE TRIPLE NET (NNN) LEASE

There are 18+ years remaining on an Absolute Triple Net (NNN) lease, resulting in zero landlord management responsibilities. Tenant is responsible for property taxes, insurance, and all repairs & maintenance at the property, including the roof and structure. There are 3% annual rental increases built into the lease, providing positive rent growth and a hedge against inflation.

HARD, SIGNALIZED CORNER LOCATION

The subject property benefits from its location at the signalized intersection of N Jackson Hwy and E 2nd Street, providing maximum visibility and ingress/egress. The combined traffic counts at this intersection are 25,580+ vehicles per day.

CORPORATE GUARANTEE FROM SELECT MANAGEMENT RESOURCES

The lease is corporately guaranteed by Select Management Resources, LLC, the parent company of North American Title Loans, which has 425+ locations in 20 states across the United States and is rapidly expanding nationwide.

PRIMARY RETAIL CORRIDOR

The property sits along the primary retail corridor of Sheffield, with other nearby nationally recognized tenants including Walmart Supercenter, Planet Fitness, Tractor Supply Co., ALDI, AutoZone, O'Reilly Auto Parts, McDonald's, and more.

LEASE ABSTRACT

Tenant	North American Title Loans
Address	2600 N Jackson Hwy, Sheffield, AL 35660
Price	\$612,850
Cap Rate	6.50%
NOI	\$39,835
Gross Leasable Area	3,210 SF
Lot Size	0.55 AC
Year Built	1960

Lease Type	Absolute Triple Net (NNN)
Original Lease Term	20 Years
Rent Commencement Date	1/28/2025
Lease Expiration Date	1/31/2045
Term Remaining	18+ Years
Rental Increases	3% Annually
Renewal Options	2, 5-Year
Lease Guarantor	Select Management Resources, LLC

Absolute Net Lease	This Lease is an absolute net lease and Landlord shall not be required to provide any services or do any act or thing with respect to the Premises or the appurtenances thereto.
Taxes:	Tenant shall be responsible for all Taxes with respect to the Premises. Landlord shall furnish Tenant with all applicable tax bills, public charges and other assessments or impositions and Tenant shall forthwith pay the same either directly to the taxing authority or, at Landlord's option, to Landlord.
Insurance:	Tenant shall be responsible for all Insurance Charges with respect to the Premises. "Insurance Charges" shall mean the premiums and deductibles paid by Tenant for commercial general liability insurance, property damage insurance, and any other insurance coverage which Landlord reasonably determine necessary.
Utilities:	Tenant shall pay for all public and other utilities and related services rendered and furnished to the Premises during the Term, including but not limited to, gas, heat, light, power, telephone, water, sprinkler charges and other utilities and services used on or provided to the Premises.
Repairs & Maintenance:	Tenant shall maintain and repair, at Tenant's sole cost and expense any and all portions of the Building and the Premises, in good repair, including, but not limited to, all electrical panels, utilities (except for exterior sewer lines), fire suppression systems, plumbing, electrical systems, landscaping, parking areas, sidewalks, lighting, HVAC units and systems, roof, and structural elements serving the Building, and shall keep the Premises in good and sanitary condition. Landlord shall not be required to make any alterations, reconstructions, replacements, changes, additions, improvements, repairs or replacements, or perform any maintenance, of any kind or nature whatsoever to the Premises or the Building.

RENT SCHEDULE			RENT SCHEDULE		
Dates	Annual Base Rent	Increases	Dates	Annual Base Rent	Increases
2/1/2026 - 1/31/2027	\$39,835.25	-	2/1/2036 - 1/31/2037	\$51,975.97	3%
2/1/2027 - 1/31/2028	\$41,030.31	3%	2/1/2037 - 1/31/2038	\$53,535.24	3%
2/1/2028 - 1/31/2029	\$42,261.22	3%	2/1/2038 - 1/31/2039	\$55,141.30	3%
2/1/2029 - 1/31/2030	\$43,529.05	3%	2/1/2039 - 1/31/2040	\$56,795.54	3%
2/1/2030 - 1/31/2031	\$44,834.92	3%	2/1/2040 - 1/31/2041	\$58,499.41	3%
2/1/2031 - 1/31/2032	\$46,179.97	3%	2/1/2041 - 1/31/2042	\$60,254.39	3%
2/1/2032 - 1/31/2033	\$47,565.37	3%	2/1/2042 - 1/31/2043	\$62,062.02	3%
2/1/2033 - 1/31/2034	\$48,992.33	3%	2/1/2043 - 1/31/2044	\$63,923.88	3%
2/1/2034 - 1/31/2035	\$48,992.33	3%	2/1/2044 - 1/31/2045	\$65,841.60	3%
2/1/2035 - 1/31/2036	\$50,462.10	3%	-	-	-

SITE PLAN



TENANT OVERVIEW



Tenant Name	North American Title Loans (LoanMax)
Business Summary	<p>Founded in 1990 in Jonesboro, GA as Instant Cash Loans on Car Titles, Inc, LoanMax is one of America's most respected companies helping hardworking Americans use the equity in their vehicle to access the cash they need. LoanMax mission is to provide assistance to customers using a process that is convenient and hassle-free with terms that are straight-forward and transparent. While their reach is nationwide in over twenty states, LoanMax believes in operating as a trusted member of each community that they serve. LoanStar offers discreet cash loans on car titles up to \$10,000.</p>

The lease is guaranteed by Select Management Resources, the parent company of LoanStar Title Loans, which has 425+ locations in 20 states across the United States and is rapidly expanding nationwide.

COMPANY FAST FACTS

Tenant Name	North American Title Loans
Website	https://www.northamericantitleloans.net/
Guarantor	Select Management Resources, LLC
Guaranty	Corporate
Sector/Industry	Financial
Number of Locations	425+

LOCATION OVERVIEW



SHEFFIELD

Sheffield, Alabama is situated within the Quad Cities metropolitan area — comprised of Florence, Muscle Shoals, Tuscumbia, and Sheffield — forming one of the most economically significant trade areas in northwestern Alabama. The region benefits from convenient access to both U.S. Highway 43 and U.S. Highway 72, connecting the Shoals to broader regional markets and commercial hubs throughout the Southeast.

The Tennessee Valley Authority (TVA), headquartered in adjacent Muscle Shoals, has long served as a cornerstone of regional stability, while the surrounding manufacturing base spans aluminum products, automotive components, nuclear components, metal fabrication, flooring, lumber, and chemicals. Healthcare and education round out the employment picture, providing a broad cross-section of household income levels that support sustained retail demand across the trade area.

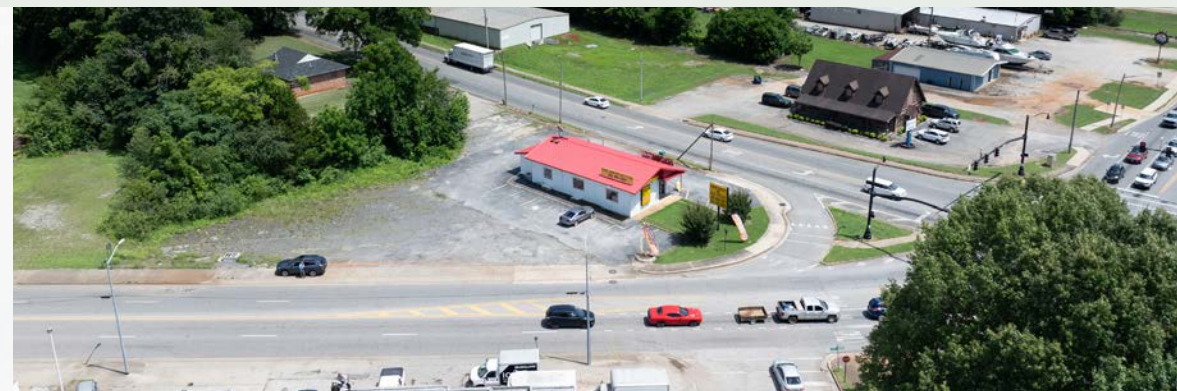
Source: CBRE Research



DEMOGRAPHICS

	1 Mile	3 Miles	5 Miles
POPULATION			
2025 Population - Current Year Estimate	6,476	30,276	58,876
2030 Population - Five Year Projection	6,588	30,693	59,331
2020 Population - Census	6,308	29,690	56,914
2010 Population - Census	5,807	27,515	53,515
2020-2025 Annual Population Growth Rate	0.50%	0.37%	0.65%
2025-2030 Annual Population Growth Rate	0.34%	0.27%	0.15%
HOUSEHOLD INCOME			
2025 Average Household Income	\$64,119	\$67,970	\$69,375
2025 Median Household Income	\$44,951	\$50,796	\$52,077

Source: CBRE Research





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