OFFERING MEMORANDUM

Two Rivers Marina

13495 US HWY 54

Rockport, IL 62370

PRESENTED BY:

DAVID KENDALL, CCIM
Phone: 561.723.8463
david.kendall@svn.com

HANNA MILLETTE
Phone: 251.605.2044
hanna.millette@svn.com

SVN NAUTILUS

Table of Contents

DISCLAIMER

The material contained in this Offering Memorandum is furnished solely for the purpose of considering the purchase of the property within and is not to be used for any other purpose. This information should not, under any circumstances, be photocopied or disclosed to any third party without the written consent of the SVN® Advisor or Property Owner, or used for any purpose whatsoever other than to evaluate the possible purchase of the Property.

The only party authorized to represent the Owner in connection with the sale of the Property is the SVN Advisor listed in this proposal, and no other person is authorized by the Owner to provide any information or to make any representations other than contained in this Offering Memorandum. If the person receiving these materials does not choose to pursue a purchase of the Property, this Offering Memorandum must be returned to the SVN Advisor.

Neither the SVN Advisor nor the Owner make any representation or warranty, express or implied, as to the accuracy or completeness of the information contained herein, and nothing contained herein is or shall be relied upon as a promise or representation as to the future representation of the Property. This Offering Memorandum may include certain statements and estimates with respect to the Property. These Assumptions may or may not be proven to be correct, and there can be no assurance that such estimates will be achieved. Further, the SVN Advisor and the Owner disclaim any and all liability for representations or warranties, expressed or implied, contained in or omitted from this Offering Memorandum, or any other written or oral communication transmitted or made available to the recipient. The recipient shall be entitled to rely solely on those representations and warranties that may be made to it in any final, fully executed and delivered Real Estate Purchase Agreement between it and Owner.

The information contained herein is subject to change without notice and the recipient of these materials shall not look to Owner or the SVN Advisor nor any of their officers, employees, representatives, independent contractors or affiliates, for the accuracy or completeness thereof. Recipients of this Offering Brochure are advised and encouraged to conduct their own comprehensive review and analysis of the Property.

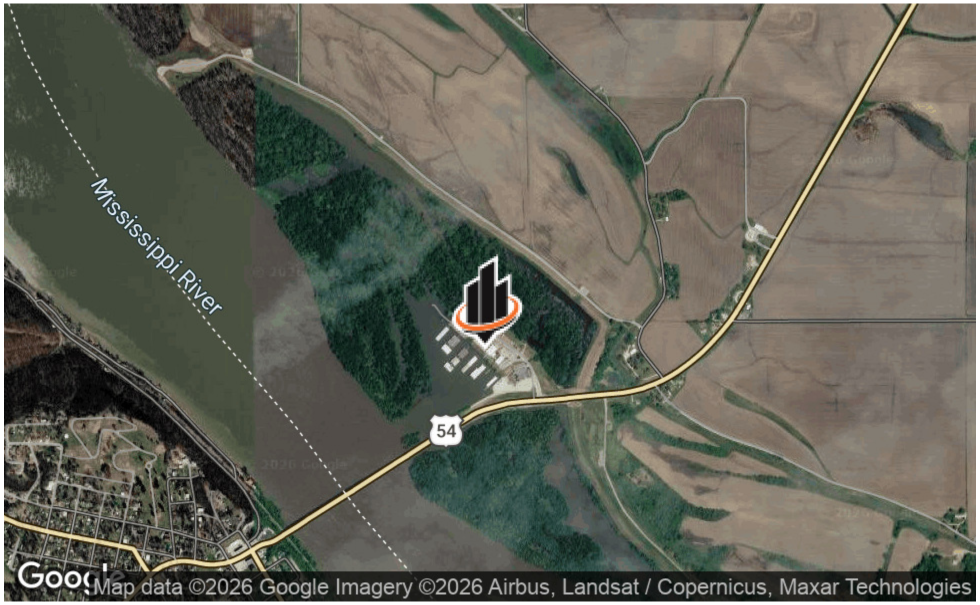
This Offering Memorandum is a solicitation of interest only and is not an offer to sell the Property. The Owner expressly reserves the right, at its sole discretion, to reject any or all expressions of interest to purchase the Property and expressly reserves the right, at its sole discretion, to terminate negotiations with any entity, for any reason, at any time with or without notice. The Owner shall have no legal commitment or obligation to any entity reviewing the Offering Memorandum or making an offer to purchase the Property unless and until the Owner executes and delivers a signed Real Estate Purchase Agreement on terms acceptable to Owner, in Owner's sole discretion. By submitting an offer, a prospective purchaser will be deemed to have acknowledged the foregoing and agreed to release the Owner and the SVN Advisor from any liability with respect thereto.

To the extent Owner or any agent of Owner corresponds with any prospective purchaser, any prospective purchaser should not rely on any such correspondence or statements as binding Owner. Only a fully executed Real Estate Purchase Agreement shall bind the property and each prospective purchaser proceeds at its own risk.

SECTION 1

Property Information

PROPERTY SUMMARY



OFFERING SUMMARY

SALE PRICE:	**$1,250,000**
LOT SIZE:	±233 Acres
SLIPS:	234 Wet Slips
OCCUPANCY:	85%
BUILDINGS:	3 Structures 14,967 SF
AMENITIES:	Wet Slips RV & Tent Camp Sites 2 Cabins In-Ground Pool & Playground Shower & Laundry Facilities On-Site Mechanic Fuel Dock Ship Store & Deli

PROPERTY DESCRIPTION

Two Rivers Marina is a full-service marina and recreational destination situated on approximately 233 acres along the Mississippi River in Rockport, Illinois. The property features **234 wet slips** across six docks, the majority of which are covered and equipped with water and electrical service. In addition to its marina operations, the property includes a campground with RV sites and cabins, a fuel dock, ship store, marine service facilities, two on-site apartments, and a 6,000-square-foot waterfront restaurant building, providing a diverse mix of amenities and revenue opportunities.

Conveniently located between Lock & Dam 24 and Lock & Dam 26 with direct access from Highway 54, Two Rivers Marina serves a well-established boating community and benefits from strong accessibility by both land and water. Current ownership has invested significantly in the property's infrastructure, positioning the marina for continued operational success while providing opportunities for future growth and expansion.

COMPLETE HIGHLIGHTS

PROPERTY HIGHLIGHTS

- **Established full-service marina** with 234 wet slips and a diversified operating platform serving recreational boaters on the Upper Mississippi River.
- **Approximately 233 acres** positioned between Lock & Dam 24 and Lock & Dam 26, providing a protected boating environment and convenient access from Highway 54.
- **Multiple revenue streams** generated from slip rentals, campground accommodations, fuel sales, marine service operations, retail, apartment rentals, and food & beverage opportunities.
- **Value-add opportunity** through lease-up or owner operation of the vacant 6,000 SF waterfront restaurant, expansion of ancillary revenue sources, and continued optimization of marina operations.
- **Significant capital improvements** completed by current ownership, including dock infrastructure, utilities, building improvements, pool renovations, pump-out station, and marina access systems, reducing near-term capital expenditure requirements.
- **Operational upside** supported by historical occupancy growth from approximately 60% to 85% during current ownership, demonstrating strong demand and the effectiveness of recent reinvestment.
- **Protected marina basin** offering seasonal and transient dockage within one of the Midwest's most active recreational boating corridors.
- **Established customer base** with long-standing seasonal tenants, active campground operations, and a full calendar of marina events that encourage repeat visitation.
- **Opportunity to enhance revenue** through improved restaurant activation, expanded retail and service offerings, premium slip pricing, campground optimization, and additional marina programming.
- **Well-positioned for continued growth** as a destination marina with diversified income sources and multiple avenues for future operational expansion.

ADDITIONAL PHOTOS

SECTION 2

Location Information

WHERE TWO RIVERS BECOME ONE

LOCATION DESCRIPTION

Located on the Upper Mississippi River at Mile Marker 283.2 in Rockport, Illinois, Two Rivers Marina is positioned in Pike County directly across the river from Louisiana, Missouri. The property offers convenient access via U.S. Highway 54 and serves as a regional destination for boaters, campers, and outdoor recreation enthusiasts throughout western Illinois and eastern Missouri. Situated approximately 90 miles north of St. Louis and within driving distance of Quincy, Illinois, the marina benefits from a broad draw area while maintaining a scenic riverfront setting along one of the nation's most traveled inland waterways. The property features direct waterfront access, protected dockage, campground accommodations, and year-round recreational appeal within the Mississippi River corridor.

THE GREAT LOOP

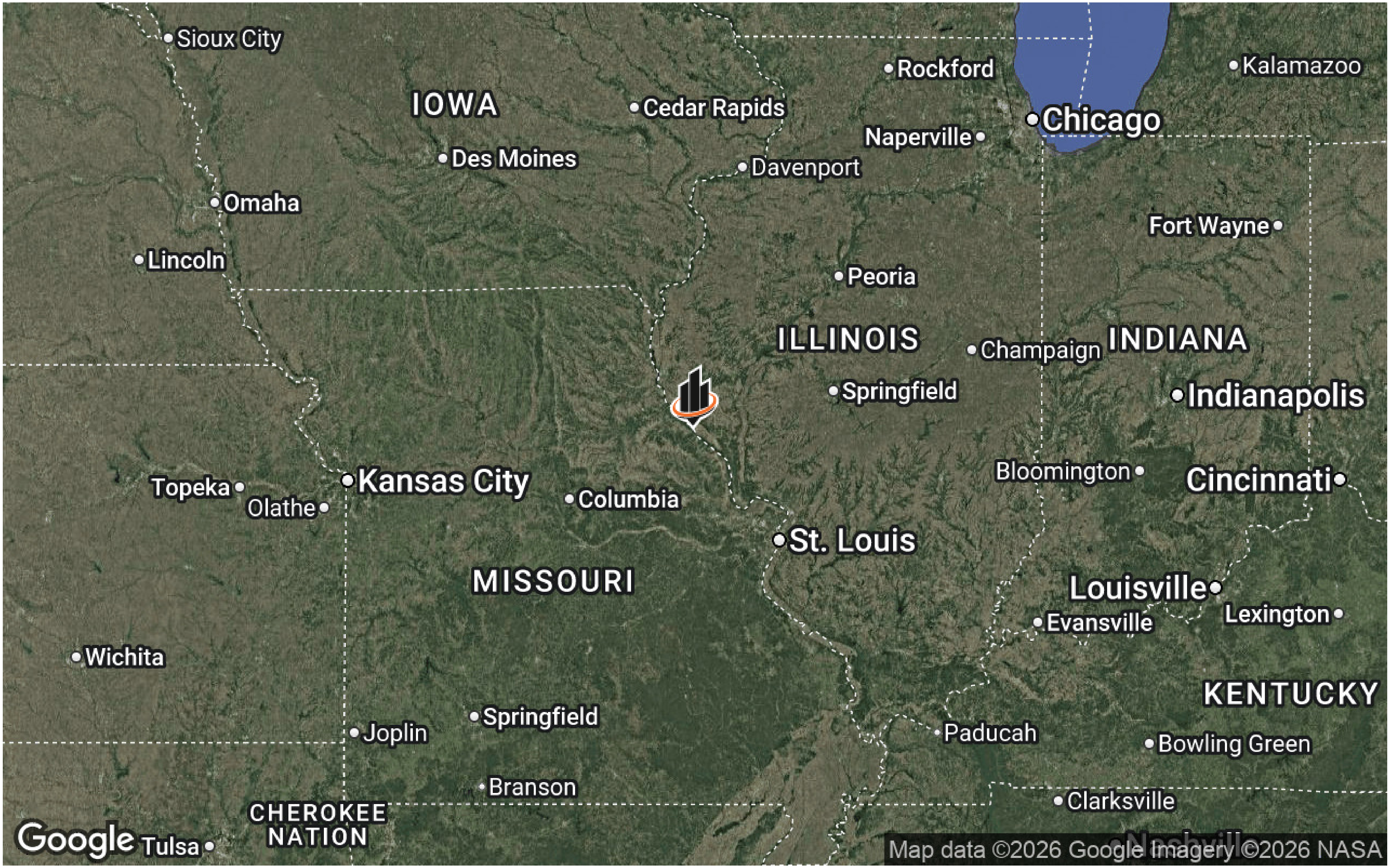
Two Rivers Marina is ideally positioned along the Great Loop, just north of where the Illinois River meets the Mississippi River. The Great Loop is one of the most well-known recreational boating routes in North America, connecting inland rivers, the Great Lakes, Canadian canals, and the Atlantic and Gulf Intracoastal Waterways. Boaters who complete the journey earn the title of “Looper.”

Many Loopers begin in Chicago and travel counterclockwise, using the natural river currents to head south toward the Mississippi. Rather than staying on the Mississippi all the way to the Gulf, most boaters turn onto the Tennessee River to avoid heavier commercial barge traffic, then continue through the Tennessee-Tombigbee Waterway toward the Gulf of Mexico.

From there, the route continues along Florida’s Gulf Coast, around the Keys, and north along the Atlantic Intracoastal Waterway to New York. Boaters then travel up the Hudson River to the Erie Canal, cross the Great Lakes, and eventually make their way back to Chicago.

The journey requires planning, time, and the right vessel, typically one with a draft of less than five feet. Along the way, Loopers experience historic waterfront towns, scenic inland waterways, coastal cruising destinations, national marine sanctuaries, and some of the most unique boating environments in the country.

REGIONAL MAP



LOCATION MAP

AERIAL MAP

SECTION 3

Demographics

MISSISSIPPI RIVER RECREATION MARKET

Two Rivers Marina sits within an established Mississippi River recreation corridor, drawing from a 30-minute trade area of 24,307 residents and 9,451 households, expanding to 224,529 residents and 89,463 households within 60 minutes. The market is anchored by boating, camping, and outdoor recreation and remains within easy reach of the St. Louis metro. The surrounding trade area is dominated by **Heartland Communities**, a lifestyle segment characterized by rural Midwestern towns with deep roots in outdoor recreation and river culture. Within the 60-minute trade area, median household income reaches $77,351 and average household net worth exceeds $943,900, reflecting the purchasing power that supports boat ownership, seasonal slip rentals, and premium marina services.

- **Strong Boat & RV Ownership Culture:** Spending on payments for boats, trailers, campers, and RVs registers an SPI of 103 in the immediate market, climbing to 122 within 30 minutes and 120 within 60 minutes, more than 20% above the national average and a clear indicator of an established boating and camping culture.
- **Camping & Outdoor Recreation Demand:** Camp fee spending reaches an SPI of 87 within 60 minutes, supporting the marina's RV sites, tent camping, and cabin rentals.
- **Fishing & Hunting Equipment Spending**: Hunting and fishing equipment expenditures carry an SPI of 83 in the core market and climb to 102 within 60 minutes, reflecting a river community with deep-rooted angling participation.
- **Restaurant Demand Supports the Vacant 6,000 SF Waterfront Space:** Local restaurant visitation patterns demonstrate strong demand for family-casual dining. Logan's Roadhouse (MPI 148), Ruby Tuesday (MPI 144), and Cracker Barrel (MPI 139) all significantly outperform the national average, indicating a consumer base that favors approachable, sit-down dining. These trends support repositioning the marina's vacant 6,000 SF waterfront restaurant as a destination for both boaters and land-based visitors.

Together, these dynamics point to a trade area with the boating culture, outdoor recreation demand, and dining activity to support Two Rivers Marina's diversified revenue platform, with meaningful upside through restaurant activation, continued slip lease-up, and expanded campground utilization.

	Spending Potential Index	Average Amount Spent	Total
Recreational Vehicles and Fees	**81**	**$134.63**	**$1,272,342**
Docking and Landing Fees for Boats and Planes	57	$9.34	$88,270
Camp Fees	69	$50.15	$473,999
Payments on Boats/Trailers/Campers/RVs	**122**	**$52.50**	**$496,132**
Rental of Boats/Trailers/Campers/RVs	65	$22.64	$213,940
Sports, Recreation and Exercise Equipment	80	$222.25	$2,100,450
Exercise Equipment and Gear, Game Tables	71	$63.51	$600,279
Bicycles	97	$62.06	$586,506
Camping Equipment	74	$24.70	$233,447
Hunting and Fishing Equipment	**91**	**$53.61**	**$506,647**
Winter Sports Equipment	54	$6.06	$57,267
Water Sports Equipment	48	$4.25	$40,175
Other Sports Equipment	69	$4.22	$39,903
Rental/Repair of Sports/Recreation/Exercise Equipment	56	$2.35	$22,227

Product/Consumer Behavior	Expected Number of Adults	Percent	MPI
Went to Chili's Grill & Bar Last 6 Mo	1,557	8.2%	77
Went to Cracker Barrel Last 6 Mo	**3,040**	**15.9%**	**139**
Went to Denny's Last 6 Mo	791	4.1%	72
Went to Golden Corral Last 6 Mo	1,074	5.6%	117
Went to IHOP Last 6 Mo	1,051	5.5%	74
Went to Logan's Roadhouse Last 6 Mo	**541**	**2.8%**	**148**
Went to Longhorn Steakhouse Last 6 Mo	1,612	8.4%	109
Went to Olive Garden Last 6 Mo	3,062	16.0%	98
Went to Outback Steakhouse Last 6 Mo	1,487	7.8%	104
Went to Red Lobster Last 6 Mo	1,477	7.7%	114
Went to Red Robin Last 6 Mo	707	3.7%	72
Went to Ruby Tuesday Last 6 Mo	**453**	**2.4%**	**144**
Went to Texas Roadhouse Last 6 Mo	3,684	19.3%	127

Data Note: An MPI (Market Potential Index) measures the relative likelihood of the adults or households in the specified trade area to exhibit certain consumer behavior or purchasing patterns compared to the U.S. An MPI of 100 represents the U.S. average.

SECTION 4

Advisor Bios

DAVID KENDALL, CCIM

Managing Director

david.kendall@svn.com

Direct: **561.723.8463**

PROFESSIONAL BACKGROUND

David Kendall is a seasoned commercial real estate professional with a focus on the sale, development, and acquisition of marine facilities and businesses. With over 25 years of experience in real estate brokerage and finance, David brings a wealth of knowledge to every transaction. A Florida State University graduate with a Bachelor of Science in Finance, David is a licensed Florida Real Estate Broker and earned his prestigious CCIM designation in 2022, establishing him as a recognized expert in commercial and investment real estate.

David's extensive experience spans valuation, financial analysis, leasing, portfolio investment management, sales, and marketing. He has navigated multiple economic cycles, continuously evolving his strategies to benefit his clients. Trusted by both institutional and private investors, David has facilitated acquisitions and divestitures of marine properties and businesses across varying market conditions.

As part of SVN, the only national commercial real estate firm with a specialized marina and marine advisory practice, David has access to an extensive network of experts. SVN Marinas was strategically created by seasoned marine specialists, with co-locations in Palm Beach County, FL, and Cape Cod, MA, allowing for efficient, nationwide service across the U.S. and the Caribbean. SVN's 200+ offices and 1,600 advisors reinforce its reputation as a leading national real estate firm.

David's expertise in large marina transactions combines technical skill with a powerful network of qualified acquirers. Known for his deep knowledge of the commercial waterfront, he is a trusted advisor to marina owners, operators, private equity firms, institutional investors, and developers. Whether you're looking for insights into an existing marina, considering a new development, or seeking fresh perspective from a dedicated marina specialist, David's commitment, experience, and industry knowledge provide a unique advantage.

SVN | Nautilus
810 Saturn St. Suite 24
Jupiter, FL 33477

HANNA MILLETTE

Senior Advisor

hanna.millette@svn.com

Direct: **251.605.2044**

PROFESSIONAL BACKGROUND

Hanna Millette is a Senior Advisor with SVN Nautilus, specializing in marina and marine-related assets across the Gulf Coast. A Fairhope, Alabama native, she brings a lifelong connection to the region and a strong understanding of waterfront markets and marina operations.

As part of SVN's national Marina Team, Hanna supports the acquisition, disposition, and valuation of marina properties and waterfront investment assets, working alongside experienced advisors to deliver thoughtful, data-driven insights.

Her background in investment sales and landlord representation provides a solid foundation for understanding the operational and financial aspects of marina ownership. Known for her attention to detail and responsive, relationship-focused approach, Hanna works closely with clients to provide clear communication and dependable support throughout the transaction process.

EDUCATION

The University of Alabama

MEMBERSHIPS

SVN Marina Team

SVN | Nautilus
810 Saturn St. Suite 24
Jupiter, FL 33477