Alabama Title Loans

615 BESSEMER SUPER HWY | MIDFIELD, AL

OFFERED FOR SALE
$808,000
6.75% CAP

Atlantic CAPITAL PARTNERS™

CONFIDENTIAL OFFERING MEMORANDUM

EXECUTIVE SUMMARY

Atlantic Capital Partners has been exclusively engaged to solicit offers for the sale of this Alabama Title Loans (North American Title Loans) in Midfield, AL. The investment opportunity features 18+ years remaining on an absolute net lease with 3% annual increase and two (2) 5-year options.

RENT SCHEDULE	TERM	ANNUAL RENT	RETURN
Year 1	2/1/2025 - 1/31/2026	$51,425	6.36%
Year 2	2/1/2026 - 1/31/2027	$52,968	6.56%
Year 3	**2/1/2027 - 1/31/2028**	**$54,557**	**6.75%**
Year 4	2/1/2028 - 1/31/2029	$56,193	6.95%
Year 5	2/1/2029 - 1/31/2030	$57,879	7.16%
Year 6	2/1/2030 - 1/31/2031	$59,616	7.38%
Year 7	2/1/2031 - 1/31/2032	$61,404	7.60%
Year 8	2/1/2032 - 1/31/2033	$63,246	7.83%
Year 9	2/1/2033 - 1/31/2034	$65,144	8.06%
Year 10	2/1/2034 - 1/31/2035	$67,098	8.30%
Year 11	2/1/2035 - 1/31/2036	$69,111	8.55%
Year 12	2/1/2036 - 1/31/2037	$71,184	8.81%
Year 13	2/1/2037 - 1/31/2038	$73,320	9.07%
Year 14	2/1/2038 - 1/31/2039	$75,519	9.35%
Year 15	2/1/2039 - 1/31/2040	$77,785	9.63%
Year 16	2/1/2040 - 1/31/2041	$80,118	9.92%
Year 17	2/1/2041 - 1/31/2042	$82,522	10.21%
Year 18	2/1/2042 - 1/31/2043	$84,998	10.52%
Year 19	2/1/2043 - 1/31/2044	$87,548	10.84%
Year 20	2/1/2044 - 1/31/2045	$90,174	11.16%
Year 21 (Option 1)	2/1/2045 - 1/31/2046	$92,879	11.49%
Year 22 (Option 1)	2/1/2046 - 1/31/2047	$95,666	11.84%
Year 23 (Option 1)	2/1/2047 - 1/31/2048	$98,536	12.20%
Year 24 (Option 1)	2/1/2048 - 1/31/2049	$101,492	12.56%
Year 25 (Option 1)	2/1/2049 - 1/31/2050	$104,536	12.94%
Year 26 (Option 2)	2/1/2050 - 1/31/2051	$107,673	13.33%
Year 27 (Option 2)	2/1/2051 - 1/31/2052	$110,903	13.73%
Year 28 (Option 2)	2/1/2052 - 1/31/2053	$114,230	14.14%
Year 29 (Option 2)	2/1/2053 - 1/31/2054	$117,657	14.56%
Year 30 (Option 2)	2/1/2054 - 1/31/2055	$121,186	15.00%

NOI	$54,557
CAP	6.75%
PRICE	$808,000

ASSET SNAPSHOT

Tenant Name	Alabama Title Loans (North American Title Loans)
Signator/Guarantor	Select Management Resources, LLC
Address	615 Bessemer Super Hwy, Midfield, AL 35228
Building Size (GLA)	2,760 SF
Land Size	0.23 AC
Year Built	1960
Lease Type	Absolute NNN
Landlord Responsibilities	None
Est. Lease Commencement Date	2/1/2025
Lease Expiration Date	1/31/2045
Remaining Term	18.5 Years
Rental Increases	3% Annually
Renewal Options	2 X 5
NOI	$54,557

54,759 PEOPLE IN 3 MILE RADIUS

$59,094 AHHI IN 3 MILE RADIUS

62,000 VPD ON I-20

INVESTMENT HIGHLIGHTS

LONG-TERM ABSOLUTE NET LEASE

18+ years remaining on a corporately guaranteed North American Title Loan lease consisting of zero landlord responsibilities

BITE-SIZE OPPORTUNITY

The asset is being offered well below replacement cost at just $808k

INFLATION HEDGE

Fixed 3% annual increases provide a hedge against inflation and consistent rent growth | average yield of 8.55% over 20yr initial lease term

PASSIVE OWNERSHIP

Absolute net lease provides passive ownership and stable cash flow for an absentee owner

OUTLOT TO GROCERY-ANCHORED SHOPPING CENTER

The site is a direct outlot to a shopping center anchored by Piggly Wiggly and benefits from multiple access points from Bessemer Super Hwy (15,750 VPD)

PRIMARY RETAIL NODE

Located in a primary retail node of Midfield along with multiple national brands | thoroughfare connects Bessemer Super Hwy to I-20 (62,000 VPD)

Atlantic CAPITAL PARTNERS™

SITE PLAN

WEST AERIAL


Advance Auto Parts
CITI TRENDS
PNC
Western Union
JAWS
Little Caesars
Checkers & Rally's
MURPHY USA
KFC
WESTERN HILLS MALL
HIBBETT SPORTS
Domino's
WING DISTRICT
AARON ARONOV DR 16,200 VPD
CIRCLE K
WAFFLE HOUSE
VITAL SMILES
BESSEMER SUPER HWY 15,750 VPD
ALABAMA TITLE LOANS
615 BESSEMER SUPER HWY,
MIDFIELD, AL
PIGGLY WIGGLY LOCAL
Rainbow MILLS PHARMACY

MARKET AERIAL

PROPERTY PHOTOS

LOCATION OVERVIEW

THE BIRMINGHAM-HOOVER, AL MSA, anchored by

Alabama's largest city, is a seven-county metro with a population of roughly 1,184,613 and a median age near 38.9 years, serving as a regional hub for healthcare, banking and financial services, education, and manufacturing, with UAB (University of Alabama at Birmingham) standing as a major economic anchor alongside legacy steel and heavy industry roots that have diversified over recent decades; within the core city, median household income sits around $46,051, though metro-wide figures trend higher given suburban submarkets like Hoover, Vestavia Hills, and Mountain Brook, which carry stronger demographics and continue to see rooftop and commercial growth, while the city of Birmingham itself has experienced modest population decline in recent years even as the broader metro remains a diversified, service-oriented economy built on institutional demand drivers like healthcare and higher education.

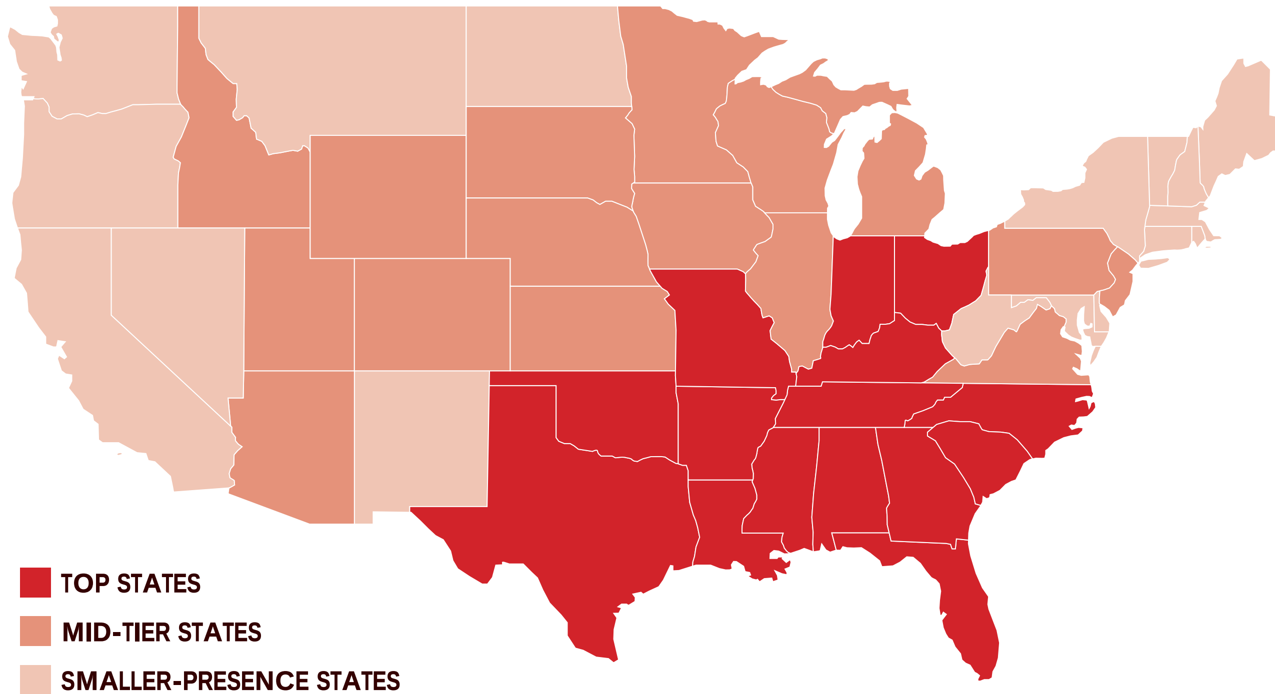
ALABAMA TITLE LOAN QUICK FACTS

Founded:	1990
Ownership:	Private
Locations:	425+

North American Title Loans is a consumer finance operator specializing in short term, secured lending products, primarily vehicle title loans that allow borrowers to access cash, typically up to $10,000, using their vehicle title as collateral while retaining use of the vehicle during repayment. Founded in 1990 in Jonesboro, GA, the company has operated for over three decades as an alternative financial services provider serving credit constrained consumers who lack access to traditional bank lending.

In Alabama, the company operates numerous retail storefronts under the North American Title Loans banner, with locations in markets including Foley and Muscle Shoals, Tuscaloosa, and Sheffield, typically in small format, inline or freestanding retail space with signage and walk in customer traffic.

READ MORE



425+
LOCATIONS

1990
FOUNDED

PRIVATE
OWNERSHIP

LEASE ABSTRACT

LESSEE:	Alabama Title Loans (North American Title Loans)			
BUILDING SIZE:	2,760 square feet			
LAND SIZE:	0.23 acres			
LEASE TERM:	Twenty (20) Years			
RENT COMMENCEMENT DATE:	February 1, 2025			
EXPIRATION DATE:	January 31, 2045			
BASE RENT:	**Period (Lease Years)**	**Annual**	**Monthly**	**PSF**
Year 1	2/1/2025 - 1/31/2026	$51,425	$4,285	$18.63
Year 2	2/1/2026 - 1/31/2027	$52,968	$4,414	$19.19
Year 3	2/1/2027 - 1/31/2028	$54,557	$4,546	$19.77
Year 4	2/1/2028 - 1/31/2029	$56,193	$4,683	$20.36
Year 5	2/1/2029 - 1/31/2030	$57,879	$4,823	$20.97
Year 6	2/1/2030 - 1/31/2031	$59,616	$4,968	$21.60
Year 7	2/1/2031 - 1/31/2032	$61,404	$5,117	$22.25
Year 8	2/1/2032 - 1/31/2033	$63,246	$5,271	$22.92
Year 9	2/1/2033 - 1/31/2034	$65,144	$5,429	$23.60
Year 10	2/1/2034 - 1/31/2035	$67,098	$5,591	$24.31
Year 11	2/1/2035 - 1/31/2036	$69,111	$5,759	$25.04
Year 12	2/1/2036 - 1/31/2037	$71,184	$5,932	$25.79
Year 13	2/1/2037 - 1/31/2038	$73,320	$6,110	$26.57
Year 14	2/1/2038 - 1/31/2039	$75,519	$6,293	$27.36
Year 15	2/1/2039 - 1/31/2040	$77,785	$6,482	$28.18
Year 16	2/1/2040 - 1/31/2041	$80,118	$6,677	$29.03
Year 17	2/1/2041 - 1/31/2042	$82,522	$6,877	$29.90
Year 18	2/1/2042 - 1/31/2043	$84,998	$7,083	$30.80
Year 19	2/1/2043 - 1/31/2044	$87,548	$7,296	$31.72
Year 20	2/1/2044 - 1/31/2045	$90,174	$7,515	$32.67
Year 21 (Option 1)	2/1/2045 - 1/31/2046	$92,879	$7,740	$33.65
Year 22 (Option 1)	2/1/2046 - 1/31/2047	$95,666	$7,972	$34.66
Year 23 (Option 1)	2/1/2047 - 1/31/2048	$98,536	$8,211	$35.70
Year 24 (Option 1)	2/1/2048 - 1/31/2049	$101,492	$8,458	$36.77
Year 25 (Option 1)	2/1/2049 - 1/31/2050	$104,536	$8,711	$37.88
Year 26 (Option 2)	2/1/2050 - 1/31/2051	$107,673	$8,973	$39.01
Year 27 (Option 2)	2/1/2051 - 1/31/2052	$110,903	$9,242	$40.18
Year 28 (Option 2)	2/1/2052 - 1/31/2053	$114,230	$9,519	$41.39
Year 29 (Option 2)	2/1/2053 - 1/31/2054	$117,657	$9,805	$42.63
Year 30 (Option 2)	2/1/2054 - 1/31/2055	$121,186	$10,099	$43.91
SECURITY DEPOSIT:	None.			
SIGNATOR/GUARANTOR:	Select Management Resources, LLC			
RENEWAL TERM(S):	Tenant has two (2) five (5) year renewal options.			
TERMINATION OPTION(S):	None.			
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.			
REAL ESTATE TAXES:	Tenant shall be responsible for all Taxes with respect to the Premises. In the event that such taxes are imposed or assessed against Landlord or 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.			
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, or any portion thereof, at any time during the Term of this Lease.			
UTILITIES:	Upon the Effective Date, Tenant shall promptly have all public utilities serving the Premises placed in Tenant's name and account. Tenant shall thereafter pay for all public and other utilities and related services rendered or 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, together with any taxes, penalties, sub-metering fees, surcharges or the like pertaining thereto and any cost to maintain and repair the facilities and equipment used in providing such utilities and services.			
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 for injuries, damage, or other losses (whether monetary or otherwise) occurring in or on the Premises or any portion thereof, provided that the foregoing in no way obligates Landlord to obtain or maintain any such insurance with respect to the Premises except to the extent specifically provided for herein.			
ESTOPPEL CERTIFICATE:	Tenant shall, from time to time upon request by Landlord, any Holder, or any existing or prospective mortgagee, purchaser, or ground lessor, complete, execute and deliver within ten (10) days a written estoppel certificate.			
FINANCIAL STATEMENTS:	Tenant shall furnish Landlord, within ten (10) days of Landlord's request, complete financial statements satisfactory to Landlord in form and content, including, without limitation, balance sheet, income statement, sources and uses statements, reconciliation of net worth, and pertinent footnotes. Notwithstanding anything to the contrary in this Section 32, Tenant shall only be required to provide financials once every twelve (12) months except in the event of a sale or refinancing.			

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6.75% CAP

Exclusively Offered By

Atlantic CAPITAL PARTNERS™

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