

FIFTH THIRD BANK GROUND LEASE

7068 HIGHWAY 431 S, OWENS CROSS ROADS, AL 35763 (HUNTSVILLE MSA)



OFFERING MEMORANDUM

Marcus & Millichap



sam's club
TRADER JOE'S
HAVERTY'S
Office DEPOT
DAVE & BUSTERS
BEST BUY

THE UNIVERSITY OF ALABAMA IN HUNTSVILLE
10,500+ STUDENTS

IKEA
Burlington TARGET

DOWNTOWN HUNTSVILLE

MONTE SANO STATE PARK

Dillard's TORRID SHOE DEPT. ENCORE
belk Foot Locker ZALES
PARKWAY PLACE MALL

LORETTA P. SPENCER SPORTS COMPLEX

Publix Chick-fil-A
CAVA
THE FRESH MARKET
FIRST WATCH THE DAYTIME CAFE
OUTBACK STEAKHOUSE

CRESTWOOD MEDICAL CENTER

NASA

LOWE'S FOOD CITY WINDYBARGER
TACO BELL Publix
O'Reilly McDonald's
AUTO PARTS ANY TIME FITNESS Walmart Supercenter

FIFTH THIRD BANK

sam's club DUNKIN'
LOWE'S THE HOME DEPOT

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Executive Summary

7068 Highway 431 S, Owens Cross Roads, AL 35763 (Huntsville MSA)

FINANCIAL SUMMARY

Price	\$2,371,134
Cap Rate	4.85%
Building Size	1,900 SF
Net Cash Flow	4.85% \$115,000
Year Built	2026
Lot Size	0.83 Acres

LEASE SUMMARY

Lease Type	Absolute Triple-Net (NNN) Ground Lease
Tenant	Fifth Third Bank
Guarantor	Corporate
Rent Commencement Date	March 25, 2026
Lease Expiration Date	March 30, 2046
Lease Term	20 Years
Rental Increases	10% Every 5 Years
Renewal Options	4, 5 Year Options
Right of First Offer	15 Days

ANNUALIZED OPERATING DATA

Lease Years	Annual Rent	Cap Rate
Current – 3/30/2031	\$115,000	4.85%
4/1/2031 – 3/30/2036	\$126,500	5.34%
4/1/2036 – 3/30/2041	\$139,150	5.87%
4/1/2041 - 3/30/2046	\$153,065	6.46%
Renewal Options	Annual Rent	Cap Rate
Option 1 (4/1/2046 – 3/30/2051)	\$168,372	7.10%
Option 2 (4/1/2051 – 3/30/2056)	\$185,209	7.81%
Option 3 (4/1/2056 – 3/30/2061)	\$203,730	8.59%
Option 4 (4/1/2061 – 3/30/2066)	\$224,102	9.45%

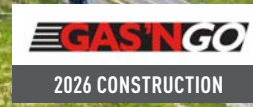
Base Rent	\$115,000
Net Operating Income	\$115,000
Total Return	4.85% \$115,000



FIFTH THIRD BANK



431 30,790+ CPD
HWY 431



THE WATTS HAMPTON
COVE APARTMENTS

Storage
Sense™

HEARTLAND
DENTAL
2026 CONSTRUCTION
AVAILABLE FOR SALE -
CONTACT AGENT FOR DETAILS

FIFTH THIRD BANK

SPITZ
Mediterranean Street Food
Craft Beer · Sangria
2026 CONSTRUCTION
VSL
NAIL SPA

431 30,790+ CPD
HWY 431

GAS'N GO
2026 CONSTRUCTION

FOOD CITY
2026 CONSTRUCTION



Property Description



INVESTMENT HIGHLIGHTS

- » **Brand New 20-Year Absolute NNN Lease with Corporate Guaranty**
- » 10% Rental Increases Every 5 Years with Multiple Renewal Options
- » **New High-Quality 2026 Construction**
- » Located in a Major Retail Corridor With National Tenants Including Walmart Supercenter, Lowe's Home Improvement, McDonald's, Anytime Fitness, and More
- » **Easily Accessible Location Along US Highway 431 (30,900+ Cars per Day), Owen Cross Roads' Primary Thoroughfare**
- » Situated in the Huntsville MSA, ±12 Minutes from Downtown Huntsville
- » **±20 Minutes from The University of Alabama in Huntsville (10,500+ Students)**



DEMOGRAPHICS

1-mile

3-miles

5-miles

Population

2030 Projection	4,693	20,747	53,702
2025 Estimate	4,350	19,719	51,741
Growth 2025 - 2030	7.89%	5.21%	3.79%

Households

2030 Projections	1,699	7,715	21,789
2025 Estimate	1,575	7,316	20,899
Growth 2025 - 2030	7.91%	5.45%	4.26%

Income

2025 Est. Average Household Income	\$147,645	\$161,628	\$150,476
2025 Est. Median Household Income	\$121,571	\$132,985	\$124,522

Tenant Overview



FIFTH THIRD BANK



CINCINNATI, OHIO
Headquarters



1,100+
Locations



NASDAQ: FITB
Stock



1858
Founded



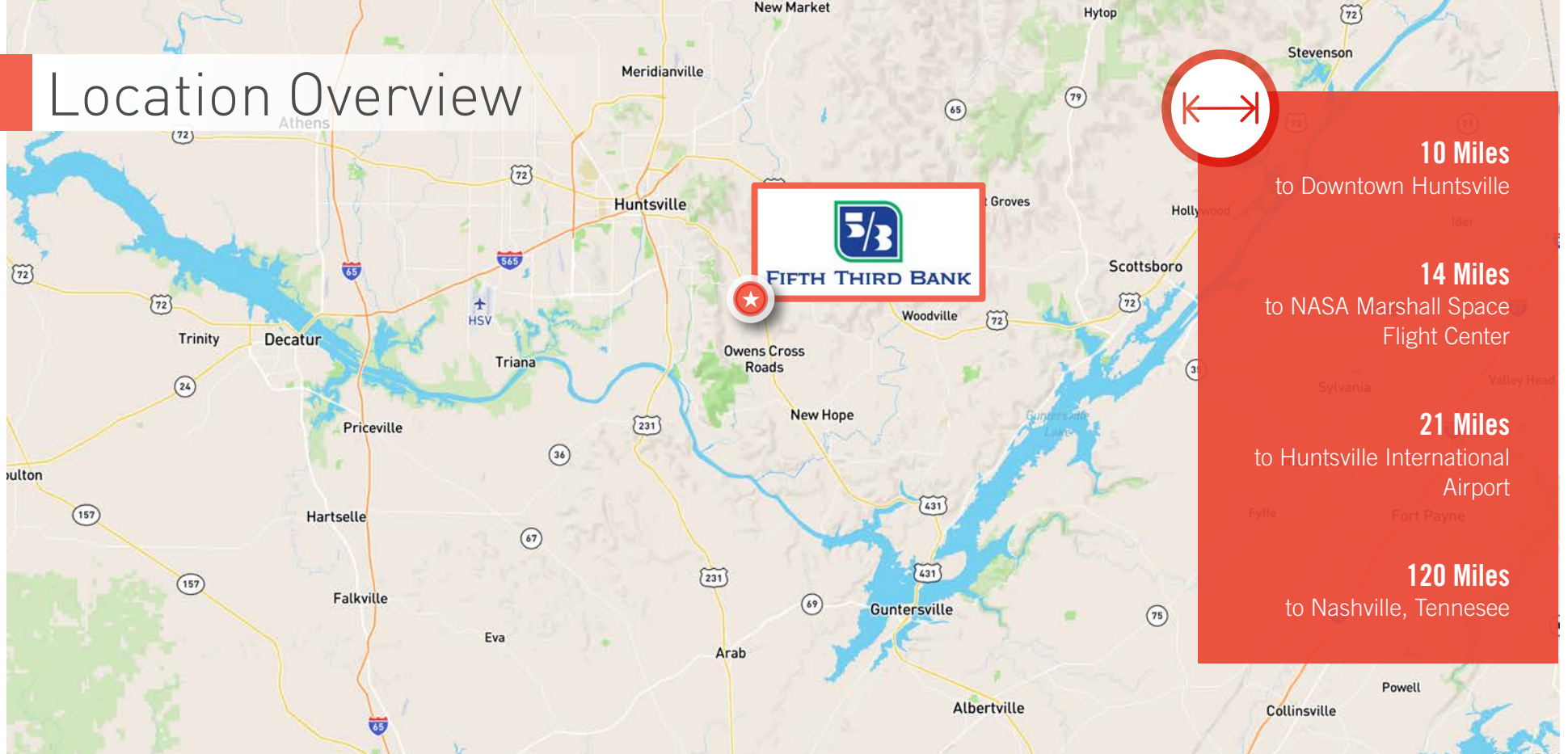
WWW.53.COM
Website

Fifth Third Bancorp is a bank holding company headquartered in Cincinnati, Ohio. It is the parent company of Fifth Third Bank, which operates over 1,000 branches and 2,400 automated teller machines across 12 states: Ohio, Alabama, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, North Carolina, South Carolina, Tennessee, and West Virginia. According to Fortune 500, it is one of the largest banks in the United States. The name “Fifth Third” is derived from the names of the bank’s two predecessor companies, Fifth National Bank and Third National Bank, which merged in 1908. The Fifth Third and Comerica merger, which officially closed on February 2, 2026, was a \$12.3 billion all-stock transaction. This deal solidified Fifth Third’s position as the 9th-largest bank in the U.S., with approximately \$294 billion in total assets.

Property Photos



Location Overview



Owens Cross Roads is a family-oriented community located at the foothills of the Appalachian Mountains, known for its quiet residential neighborhoods, scenic landscapes, and proximity to outdoor recreation. Residents enjoy easy access to hiking, biking, and wildlife areas, particularly within the nearby Monte Sano region and other preserved natural spaces that contribute to a high quality of life.

HUNTSVILLE METROPOLITAN AREA

The Huntsville metropolitan area is one of the fastest-growing and most economically dynamic regions in the southeastern United States. Known for its strong foundation in science, technology, engineering, and defense, the region has earned a national reputation as a center for innovation and high-tech industry. With a metro population of over 540,000, the Huntsville area includes

surrounding communities such as Madison, Athens, and Decatur, contributing to a diverse and steadily expanding economic base.

Some key contributors to the region's growth are Redstone Arsenal, a major U.S. Army installation, and the NASA Marshall Space Flight Center. The Huntsville metro area offers a high quality of life with a relatively affordable cost of living compared to other technology-driven regions.

Conveniently located within a few hours' drive of major cities such as Birmingham, Nashville, and Chattanooga, the Huntsville metropolitan area combines regional accessibility with a more relaxed pace of life. Its continued population growth, strong job market, and emphasis on innovation make it an increasingly attractive destination for families, professionals, and businesses alike.

[exclusively listed by]

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For financing options, please reach out to:

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