

**BMO BANK  
7 N BROWN STREET &  
210 N DAVENPORT STREET  
RHINELANDER, WI**

6.8 YEARS REMAINING - BMO  
TRIPLE NET LEASE



**\$120+  
MILLION  
IN DEPOSITS**

**A+ / Aa2 CREDIT RATING**

CONFIDENTIAL OFFERING MEMORANDUM

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# INVESTMENT SUMMARY

**\$120+ MILLION  
IN DEPOSITS**

6.8 YEARS REMAINING - BMO  
TRIPLE NET LEASE

## TENANT HIGHLIGHT: BMO Bank

BMO Bank provides a broad range of personal banking products and solutions across the United States. Established in 1882 as Harris Bank, and owned by BMO Financial Group since 1984, BMO Bank has grown to be one of the largest banks in the Midwest serving personal, commercial and affluent customers.

BMO Bank provides a broad range of personal banking products and solutions through over 1,000 branches, and fee-free access to over 40,000 ATMs across the United States. These include solutions for everyday banking, financing, investing, as well as a full suite of integrated commercial and financial advisory services. BMO Bank's commercial banking team provides a combination of sector expertise, local knowledge and mid-market focus throughout the U.S.

## PROPERTY HIGHLIGHTS

- **Anchored Long-Term by BMO - Triple Net Structure**
  - 6.8 years of remaining lease term – Lease until 2033
  - Three (3), Five (5) Year Renewal Options
- **Investment Grade Tenancy**
  - A+ (S&P) / Aa2 (Moody's) rated credit
  - 14<sup>th</sup> largest bank in North America with over 1,000 branches across the country
- **NNN Structure & Diverse Third Party Tenant Mix**
  - BMO reimburses 44.52% of CAM, RE Taxes, and Insurance
  - Additional tenants include Skin Win Dermatology, Moments Hospice, and United Way, contributing to a well-established local tenant base
- **Significant Annual Deposits & Market Share**
  - Approximately \$120 million in total annual deposits
  - 10% market share of deposits in Oneida County
- **Premier Corner Location in Downtown Rhinelander**
  - Rhinelander named the "Best City in Wisconsin" in 2023 by the Milwaukee Record
  - Attractive corner lot between Davenport Street (2,700 VPD) and N Brown Street (2,000 VPD)
- **Drive-Thru with Strong Redevelopment Potential**
  - Five (5) lane drive-thru situated on 1.32 AC parcel
  - Site includes an outlot suitable for redevelopment

# PROPERTY PHOTOS

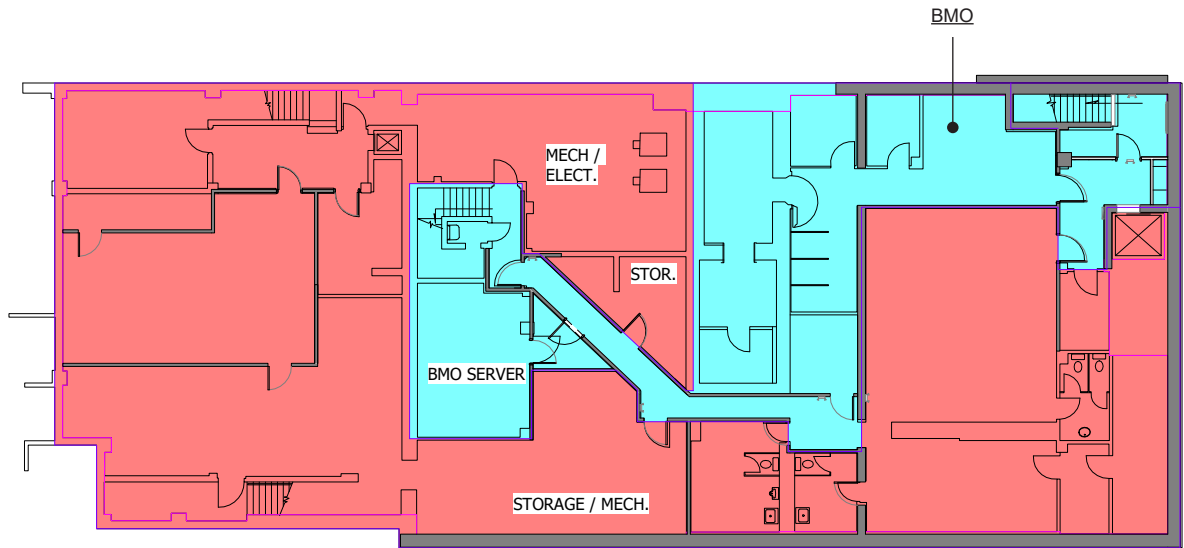


# AERIAL MAP

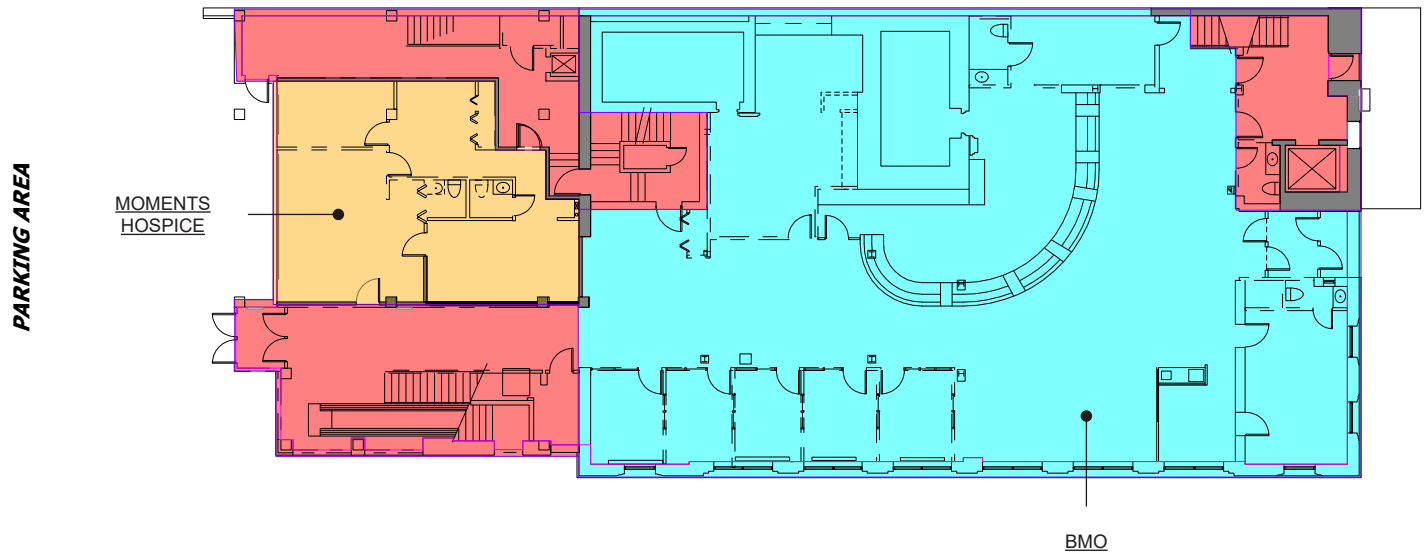


# FLOOR PLANS

## LOWER LEVEL LEASE PLAN

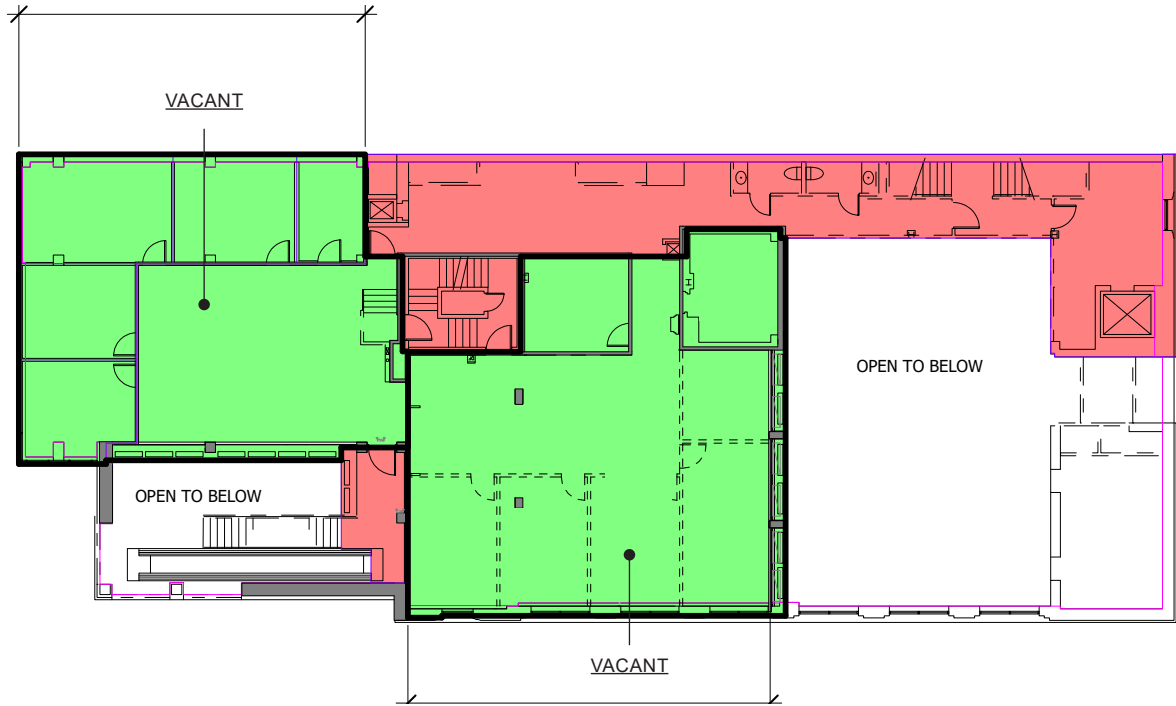


## FIRST FLOOR LEASE PLAN

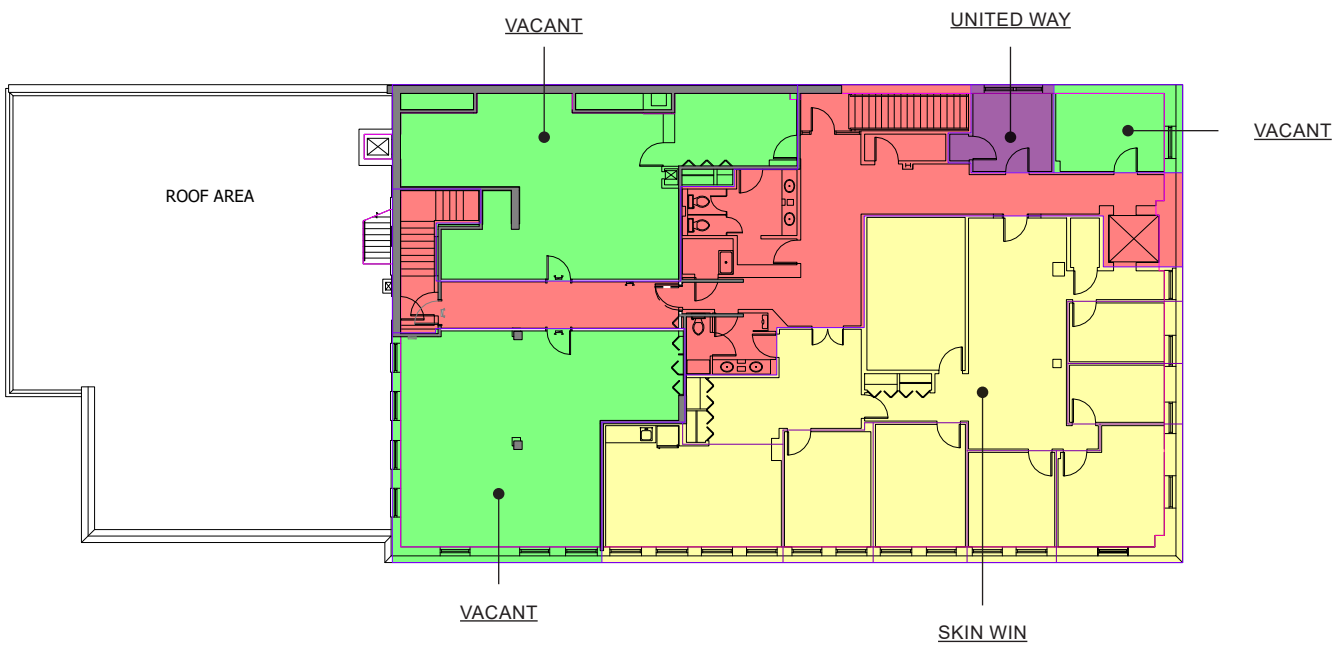


# FLOOR PLANS

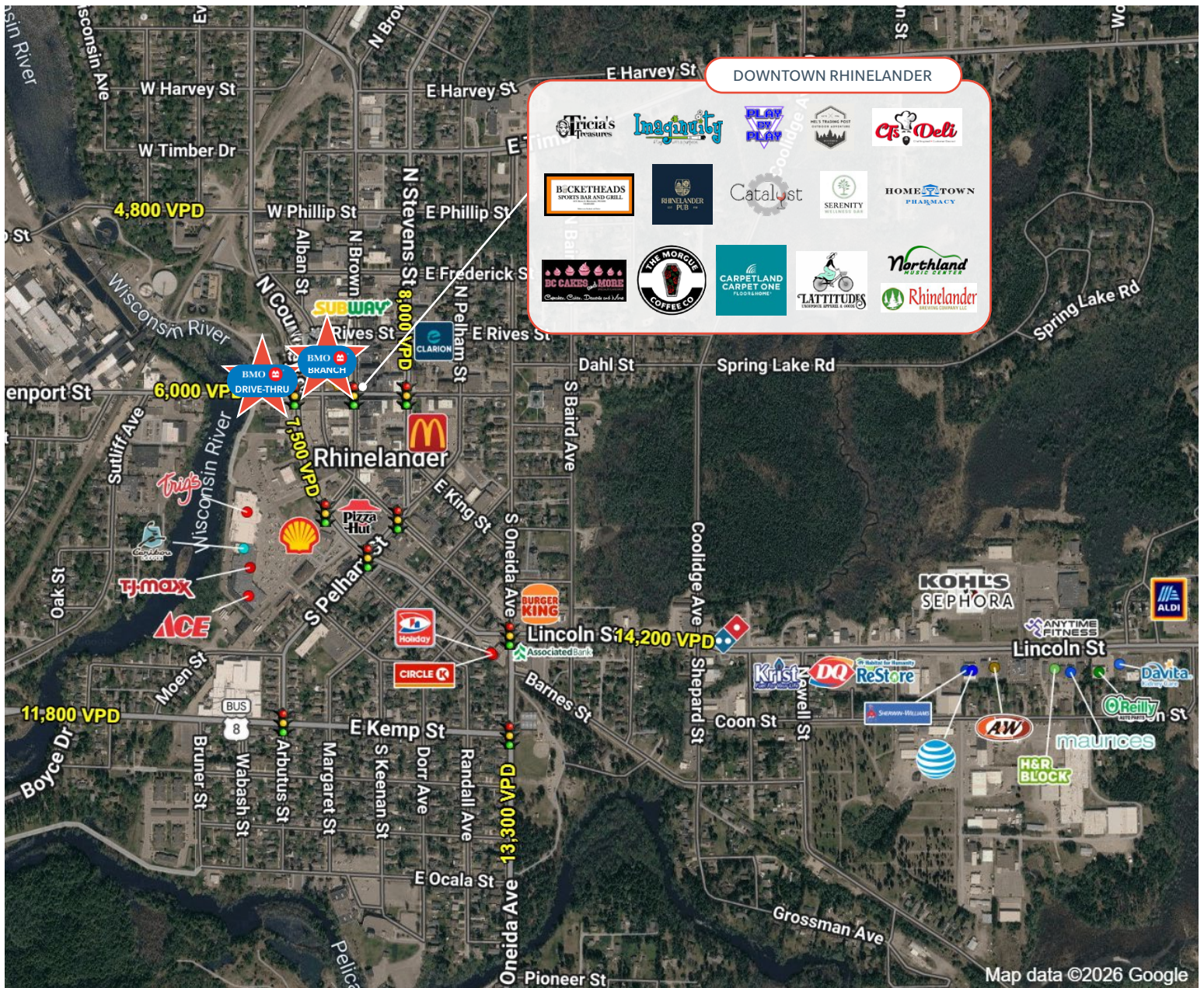
## SECOND FLOOR LEASE PLAN



## THIRD FLOOR LEASE PLAN



# SURROUNDING AREA



Demographics	1 MILE	3 MILE	5 MILE
Population	4,747	9,981	12,708
Avg HH Income	\$58,290	\$68,461	\$73,106

# SURROUNDING AREA

## A Scenic and Welcoming Downtown

Rhinelanders historic downtown offers a charming Northwoods atmosphere anchored by locally owned shops, restaurants, cafés, and specialty retailers. Centered around the iconic Hodag Plaza and the historic Oneida County Courthouse, the district blends early 20th-century architecture with a lively community feel. Seasonal events, outdoor markets, and festivals regularly activate the walkable downtown, drawing residents and visitors alike and reinforcing Rhinelanders reputation as a vibrant hub of the Northwoods.



## Education and Community Service

Home to approximately 8,000 residents, Rhinelanders provides a full range of community services, including public and private schools within the School District of Rhinelanders and access to higher education through Nicolet College. Healthcare needs are supported by Aspirus Rhinelanders Hospital and several regional medical clinics, while community facilities such as the Heck Family Community Center and Rhinelanders District Library offer recreational programs, youth activities, and lifelong learning opportunities that contribute to a strong sense of community.



## Lakes, Forests and Outdoor Recreation

Surrounded by the scenic lakes and forests of Northern Wisconsin, Rhinelanders is a destination for outdoor enthusiasts year-round. The city sits along the Wisconsin River and near numerous lakes, offering boating, fishing, paddling, and swimming during the summer months. In winter, the region becomes a hub for snowmobiling, cross-country skiing, and ice fishing. Extensive trail systems, nearby state forests, and well-maintained parks provide residents and visitors with abundant opportunities to explore the natural beauty of the Northwoods.



## Northwoods Culture and Heritage

Rhinelanders proudly embraces its Northwoods identity, most famously as the “Home of the Hodag,” a legendary creature that has become a beloved local symbol. Each summer, the city hosts the renowned Hodag Country Festival, one of the Midwest’s premier country music events. The multi-day festival attracts more than 40,000 attendees annually, drawing nationally recognized artists and visitors from across the region while generating significant tourism and economic activity for the community. In addition to the festival, Rhinelanders hosts farmers markets, outdoor concerts, and seasonal community events that foster a welcoming and connected atmosphere.

## A Regional Hub for Northern Wisconsin

As the county seat of Oneida County, Rhinelanders serves as an important governmental, commercial, and service center for the surrounding Northwoods region. Its location along U.S. Highway 8 and U.S. Highway 51 provides convenient access to communities throughout Northern Wisconsin, while Rhinelanders–Oneida County Airport supports regional connectivity. With strong municipal services, a stable employment base, and a high quality of life defined by natural beauty and recreation, Rhinelanders continues to serve as a key hub for residents, businesses, and visitors across the region.

