

# THE OFFERING

This brand-new, 15-year triple-net lease with BMO Bank N.A. is corporately guaranteed and includes built-in rent increases every five years, along with six five-year renewal options. The bank is relocating from a nearby strip center where they had 22 years of operating history and over \$100 million deposits. This is a high-visibility site with 217 feet of frontage on State Route 31/Richmond Road, which sees 23,400 vehicles per day. The modern branch design includes two drive-thru banking lanes and one drive-thru ATM lane, enhancing customer convenience and operational efficiency. Situated as an outlot to a Kohl's and Aldi-anchored center, the location benefits from strong foot traffic driven by national co-tenants like Five Below, Michael's, Petco, and Bath & Body Works, and is directly across from Meijer and The Home Depot, which generate over 2 million combined annual visits. The property is located in McHenry County, which offers a tax advantage over neighboring Cook County and is surrounded by affluent demographics with over 31,000 residents within three miles and an average household income of \$114,577 within five miles.



*\* Photo Altered  
Building to be painted & signage hung*

*\* Photos Altered*

*Building to be painted & signage hung*



Rent Commencing 11/2025



meijer

MATTRESS FIRM  
Visionworks

THE HOME DEPOT

JIMMY JOHN'S  
Starbucks

Pepper's

Wendy's

T-Mobile  
SportClips  
GameStop

PANDA EXPRESS

Walmart  
Supercenter

DUNKIN'  
DISCOUNT  
TIRE

DAIRY QUEEN  
BIGGBY COFFEE  
verizon

KOHL'S  
SEPHORA

Buffalo Wild Wings  
maunaces  
JOANN  
ROSS  
OLD NAVY  
DISCOVERY  
Olive Garden  
ULTA  
PET SMART  
DRESS FOR LESS  
sleep number  
HomeGoods  
planet fitness  
KAY JEWELERS  
DICK'S SPORTING GOODS  
TORRID  
TJ-MAXX  
Every kid begins with Kay  
ME Massage Envy

Subject Property

31

Richmond Road  
23,400 VPD

Blake Rd.

five BELOW  
Bath & Body Works  
Famous Footwear  
Michael's petco  
ALDI

Authentix McHenry  
288 Units



**HARBOR FREIGHT TOOLS**  
Quality Tools at Ridiculously Low Prices

wel<sup>now</sup> URGENT CARE

Panera BREAD

AspenDental

POPEYES

Applebee's GRILL + BAR

ExtraSpace Storage

Great Clips

McDonald's

American Mattress  
Family Owned & Operated

HOBBY LOBBY

goodwill

Steak 'n Shake

Burger King

Fuzzy Buddies

MATTRESS FIRM

Visionworks

KOHL'S

SEPHORA

JIMMY JOHN'S

CHIPOTLE

Starbucks

PANDA EXPRESS

FIFTH THIRD BANK

meijer gas station

meijer

Hair cuttery

at&t

Jerry Mike's

POKE BROS.

jiffylube

Betty's

U-HAUL

cedarhurst SENIOR LIVING

pepper's

McHENRY BANK & TRUST

Richmond Road  
23,400 VPD

Authentix McHenry  
288 Units

Subject Property

five BELOW

Bath & Body Works

Michael's

Famous Footwear

petco

ALDI

31





## FINANCIAL SUMMARY

<b>PRICE</b>	<b>\$4,845,000</b>
<b>CAP RATE</b>	<b>5.25%</b>
<b>NOI</b>	<b>\$254,332</b>
<b>PRICE/SF</b>	<b>\$992.42</b>
Gross Leasable Area	4,882 SF
Year Built	2003
Lot Size	1.02 Acres +/-
Parcel Number	09-23-452-001
Type of Ownership	Fee Simple - Land & Building
Parking	37 Surface Spaces +/-

## LEASE SUMMARY

Lease Type	NNN
Lease Guarantor	BMO Bank N.A.
Guarantor Type	Corporate Guarantee
Lease Term Remaining	15 Years
Rent Commencement	11/28/2025
Lease Expiration	11/30/2040
Options	6, 5-Year
Option to Terminate	None
Option to Purchase	None

## RENT SCHEDULE

Term	Period	Annual Rent	Rent/SF
Base	Current	\$254,332	\$52.10
	12/1/2030	\$279,765	\$57.31
Option 1	12/1/2035	\$307,742	\$63.04
	12/1/2040	\$338,516	\$69.34
Option 2	12/1/2045	\$372,367	\$76.27
Option 3	12/1/2050	\$409,604	\$83.90
Option 4	12/1/2055	\$450,564	\$92.29
Option 5	12/1/2060	\$495,621	\$101.52
Option 6	12/1/2065	\$545,183	\$111.67



**BRAND NEW TRIPLE-NET 15-YEAR LEASE | BMO BANK N.A. CORPORATELY GUARANTEED**

- 15-year lease to commence in November 2025 with 6, 5-year options to renew
- Built-in rent increases every five years to enhance income growth
- Situated on a 1.02 acre lot with ample parking
- Sale of building and land, allowing for depreciation of the improvements

**RELOCATION SITE FOR BMO BANK**

- Currently operating one mile south of subject location in a McHenry Plaza strip center
  - › Branch has operated in this location since 2003
  - › Current branch has a very high deposit base of over \$102 million
- Subject property offers:
  - › Modern banking layout features: Two drive-thru bank lanes and one drive-thru atm lane
  - › Excellent visibility with 217 feet of frontage along State Route 31/Richmond Road – 23,400 VPD

**LOCATED IN THE EPICENTER OF MCHENRY'S REGIONAL RETAIL CORRIDOR**

- Outlot to Kohl's & Aldi Anchored Retail Center
  - › Other tenants in the center include Five Below, Michael's, Petco, Bath & Body Works and Famous Footwear
- Directly across from Meijer with 1.5 million annual visits and The Home Depot with 614,000 annual visits<sup>1</sup>
- 0.6 miles from McHenry Commons which attracts 1 million annual visitors<sup>1</sup>
  - › Notable tenants include McDonald's, Goodwill, Hobby Lobby and more
- 0.9 miles from The Shops at Fox River which attracts 2.6 million annual visitors<sup>1</sup>
  - › Notable tenants include Planet Fitness, T.J. Maxx, Dick's Sporting Goods, Olive Garden, PetSmart, Ross Dress for Less, HomeGoods and more

**ATTRACTIVE DEMOGRAPHICS SURROUNDING SUBJECT PROPERTY**

- 31,597 people live within a three-mile radius of the subject property
- Average household income of \$114,577 within a five-mile radius of the subject property
- Growing residential population located in McHenry County | Competitive tax advantage over neighboring cook county

# BMO Harris Bank

**BMOHARRIS.COM**

**Stock Symbol:**  
**Market Cap (5/28/2025)**  
**Revenue (FY 2024)**  
**Net Income (FY 2024)**  
**Standard & Poor's Credit Rating**

**NYSE | BMO**  
**\$333.06 Billion**  
**\$32.04 Billion**  
**\$7.31 Billion**  
**A+**

- » BMO Financial Group is North America's 8th largest bank by assets, with \$1.41 trillion in assets
- » Serving customers since 1817, with 13 million customers globally
- » 54,000 employees
- » 1,862 branches located across 32 states and Canada
- » For the second year in a row, BMO Harris Bank was recognized as the best commercial bank in the U.S. by *World Finance Magazine*
- » In 2023, BMO earned the highest possible score in customer relationship management for the *Dow Jones Sustainability Index*
- » Ranked #104 on the *Forbes* Global 2000 list
- » Ranked #294 on the *Fortune* Global 500 list



**\$32.04 Billion**  
**in Revenue**



**1,862**  
**Branch Locations**

**500**

**Fortune**  
**500 Company**

**A+**

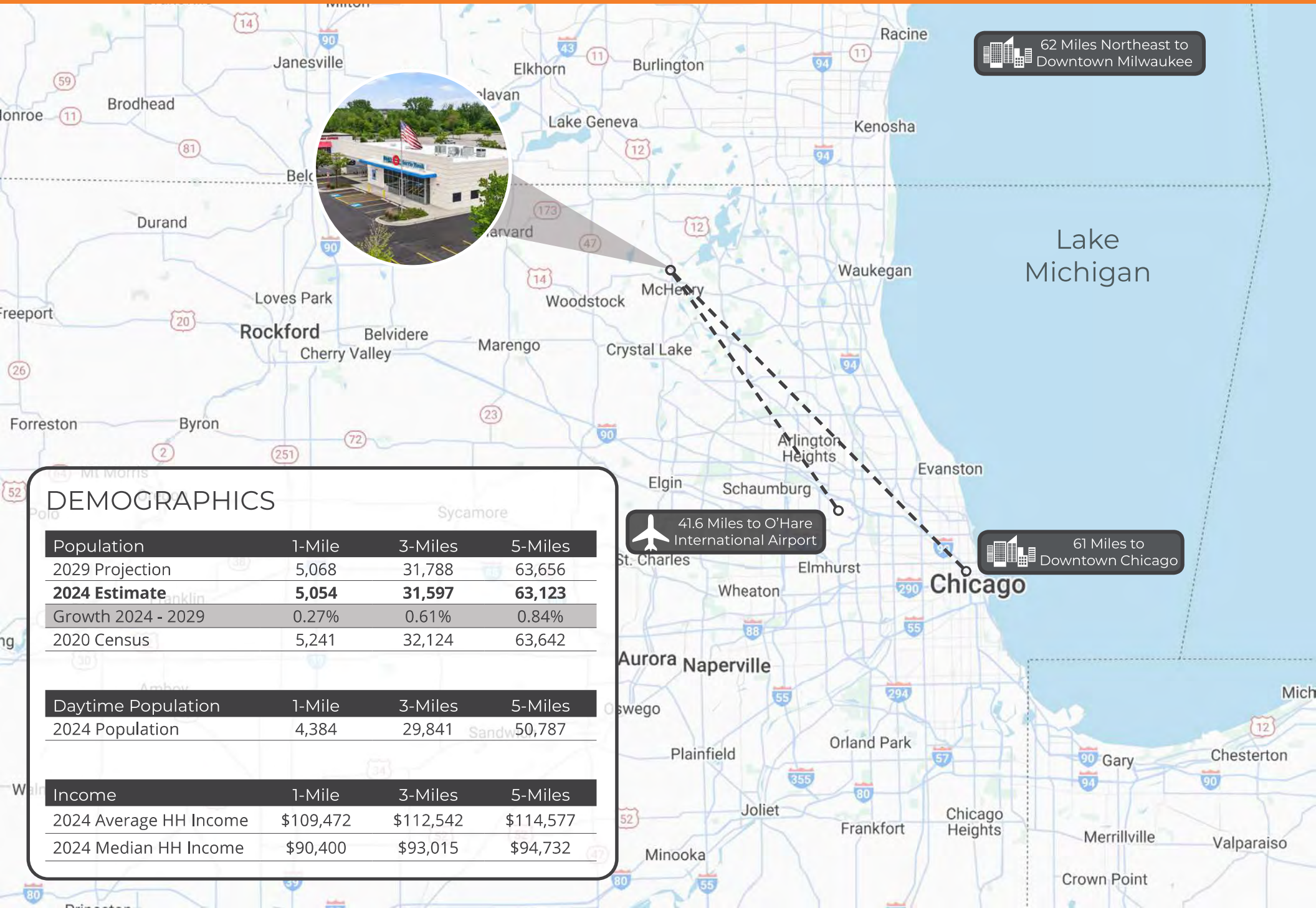
**S&P Credit**  
**Rating**





TENANT/GUARANTOR	BMO Bank N.A.
SQUARE FEET	4,882 SF
LEASE COMMENCEMENT	11/28/2025
LEASE EXPIRATION	11/30/2040
LEASE TYPE	NNN
RENTAL INCREASES	Ten Percent Every Five Years
RENEWAL OPTIONS	6, 5-Year
INSURANCE	Tenant to maintain policy
COMMON AREA	Tenant shall maintain premises at its sole cost and expense
REAL ESTATE TAXES	Landlord to deliver bill to tenant for tenant to pay directly
ROOF & STRUCTURE	Tenant to repair and replace structural components
PARKING LOT	Tenant to repair and replace structural components
HVAC	Tenant to maintain via contract   Tenant to repair and replace
RIGHT OF FIRST REFUSAL	None
RIGHT TO TERMINATE	None




# REGIONAL MAP



 62 Miles Northeast to Downtown Milwaukee

 41.6 Miles to O'Hare International Airport

 61 Miles to Downtown Chicago

## DEMOGRAPHICS

Population	1-Mile	3-Miles	5-Miles
2029 Projection	5,068	31,788	63,656
<b>2024 Estimate</b>	<b>5,054</b>	<b>31,597</b>	<b>63,123</b>
Growth 2024 - 2029	0.27%	0.61%	0.84%
2020 Census	5,241	32,124	63,642

Daytime Population	1-Mile	3-Miles	5-Miles
2024 Population	4,384	29,841	50,787

Income	1-Mile	3-Miles	5-Miles
2024 Average HH Income	\$109,472	\$112,542	\$114,577
2024 Median HH Income	\$90,400	\$93,015	\$94,732

# AERIAL



T-Mobile  
SportClips  
HAIRCUTS  
GameStop

Wendy's

Richmond Road  
23,400 VPD



**KOHL'S**  
348.5K Annual Visitors  
(Placer.ai)

Subject Property



**meijer**  
1.5M Annual Visitors  
(Placer.ai)

five BELOW Famous Footwear ALDI  
Bath & Body Works  
Michaels petco

31

JIMMY JOHN'S  
CHIPOTLE  
Starbucks

Authentix McHenry  
288 Units  
2023 Construction

MATTRESS FIRM  
Visionworks  
COST CUTTERS

MCHENRY BANK  
& TRUST

Blake Blvd

cedarhurst  
SENIOR LIVING  
2023 Construction

meijer  
gas station

Burger King



FIFTH THIRD BANK



# AERIAL



verizon  
Carry's  
**Firestone**  
**DUNKIN'**  
DISCOUNT TIRE  
DAIRY QUEEN  
BIGGBY COFFEE  
Walmart Supercenter

meijer  
the roomplace  
GameStop  
SportClips (HAIRCUTS)  
THE HOME DEPOT  
Wendy's  
T-Mobile  
U-HAUL  
Northwestern Medicine  
McHENRY BANK & TRUST  
FIFTH THIRD BANK  
AWINTRUST COMMUNITY BANK

EARTHMED  
POKE BROS.  
at&t  
jiffylube  
Betty's  
FC hair cuttery  
Jersey Mike's Subs

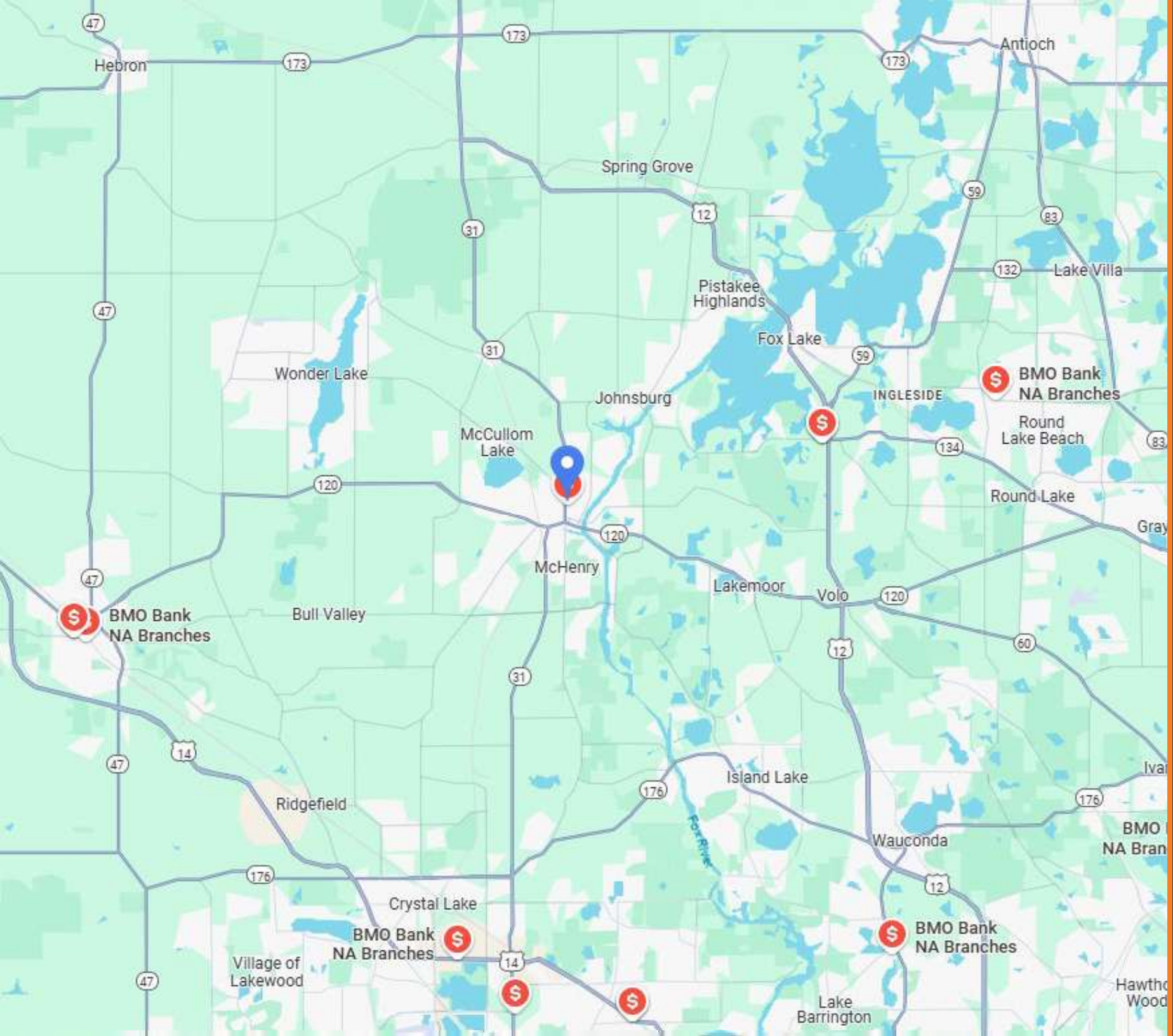
Subject Property

ME Massage Envy  
DISCOVERY CLOTHING COMPANY  
KAY JEWELERS  
Olive Garden  
ROSS DRESS FOR LESS  
SALLY BEAUTY SUPPLY  
DICK'S SPORTING GOODS  
sleep number  
T.J-maxx  
PET SMART  
LANE BRYANT  
OLD NAVY  
HomeGoods  
maurices  
planet fitness  
TORRID  
DSW  
DOLLAR TREE  
BUFFALO WILD WINGS  
ULTA BEAUTY

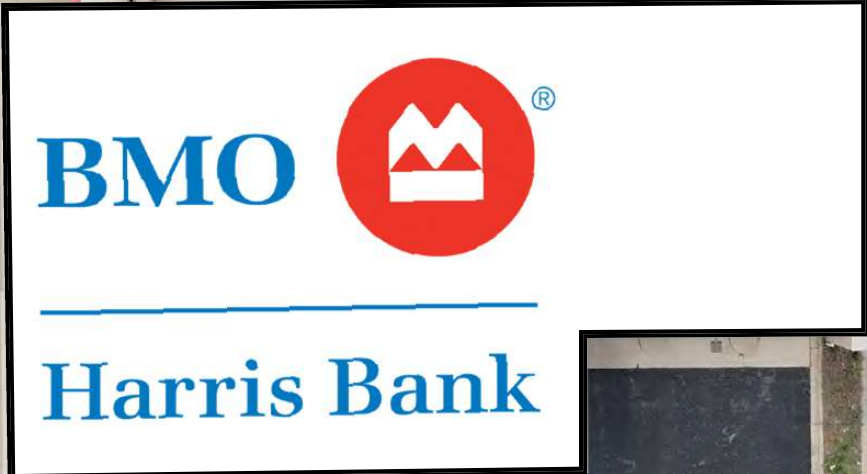
KOHL'S  
MATTRESS FIRM  
CHIPOTLE  
PANDA EXPRESS  
STARBUCKS  
COST CUTTERS  
JIMMY JOHN'S  
Famous Footwear  
Bath & Body Works  
Michael's  
petco  
ALDI

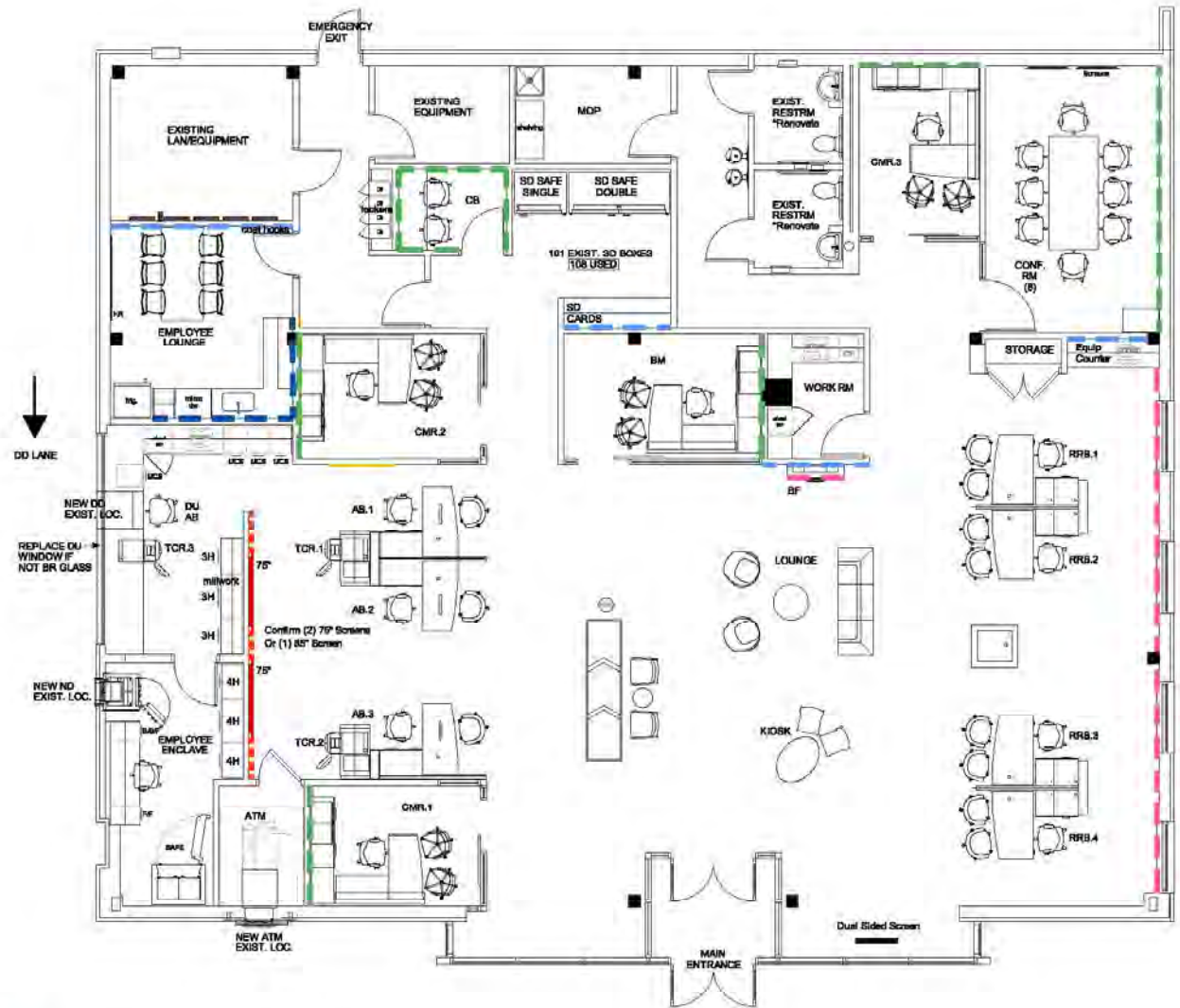
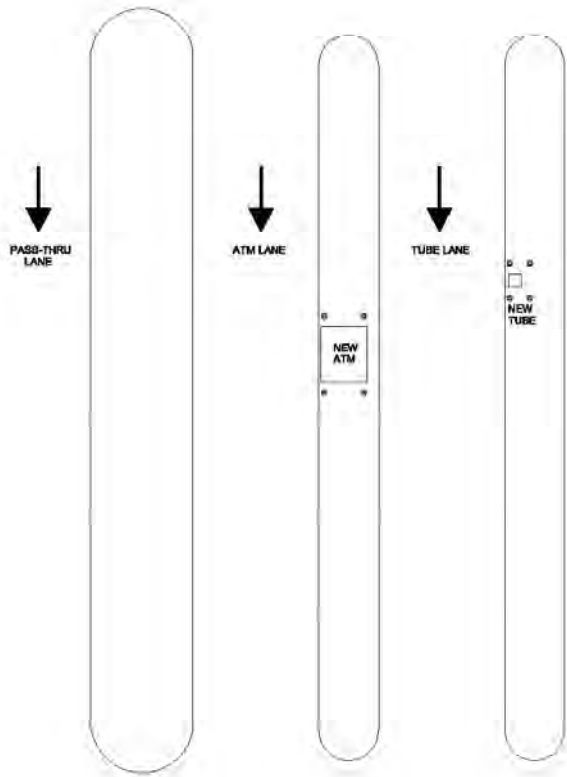
goodwill  
HOBBY LOBBY  
McDonalds  
Cosmo Prof  
American Mattress  
Fossil Less Mattress  
Burger King

Applebee's  
Great Clips  
ExtraSpace Storage  
Panera BREAD  
wellnow URGENT CARE  
AspenDental  
POPEYES  
HARBOR FREIGHT TOOLS  
Quality Tools at Retailer's Low Prices



# NEARBY BMO BANKS





**PRELIMINARY PLAN**  
Premises type: Inline  
Branch type:

Branch Area:	XX SF
AB	3
RRB	4
BM	1
CMR	3
CONF.RM.	1
<b>TOTAL</b>	<b>12</b>

**LEGEND**

- DIGITAL MERCHANDISING FEATURE
- ART
- BR GLASS
- BACKSPASH TILE
- ACCENT WALL APPLICATION - PAINT
- ACCENT WALL APPLICATION - VWC
- ACCENT WALL APPLICATION - MURAL
- FEATURE WALL: WOOD SLATS

## LOCATED IN EAST-CENTRAL MCHENRY COUNTY

- Approximately 55 Miles Northwest of Downtown Chicago
- 35 Miles from O'Hare International Airport
  - › Over 80 Million Passengers in 2024
- Tourist Destination | Sits Along the Fox River

## EASILY ACCESSIBLE | CENTERED ON TWO MAJOR STATE HIGHWAYS

- Illinois 31 (Richmond Road and Front Street) and Illinois 120 (Elm Street)
- Serviced by Metra Rail - UP-NW Line
  - › This Line had 5,552,111 Passengers in 2024, a 20.23% Increase from 2023

## EMPLOYMENT HUB | HOME TO MANY MAJOR EMPLOYERS

- Northwestern Medicine | 5,000+ Employees
- McHenry County | 1,400+ Employees
- Follett Library Resources | 1,300+ Employees
- Mercy Health System | 732+ Employees

## HOME TO NORTHWESTERN MEDICINE MCHENRY HOSPITAL

- Level II Trauma Center | 179-Licensed Beds | 600 Physicians in 70 Specialties
- Ranked in the Top 9% of Hospitals in the Nation for Quality Care
- Ranked on the "Best Regional Hospital" List by U.S. News

## ABUNDANCE OF NEW DEVELOPMENTS

- New Businesses and Developments Completed Since 2023 Include Starbucks, Cedarhurst of McHenry Assisted Living (83 Rooms), Panera, The Residences of Fox Meadows (540 Units), Authentix McHenry (288 Units), EarthMed (McHenry's First Marijuana Dispensary), Popshelf, Toast and Roast, Rita's Italian Ice, and More
- Projects Currently in Progress Include WingStop, The Court House Tavern, and Whiskey Diablo
- Approved Developments Include a Riverwalk Expansion, McHenry Senior Lofts (40 Units), Trio Convenience Store and Car Wash, and More

## Economic Strength & Business Climate

**#19** in the World

Largest Economy  
— If Illinois were a country

**#2** in the Nation

Corporate Investments  
664 business expansions or  
relocations in 2024

**#4** in the Nation

Access to Capital  
— Up from #6 in 2023

**#6** in the Nation

Tech & Innovation  
— Up from #14 in 2023

## Infrastructure & Transportation

**#1** in the Midwest

Transportation & Warehousing  
Infrastructure

**#4** in the Nation

Transportation & Warehousing  
Infrastructure

## Workforce & Population

**#3** in the Nation

Population Size

**#1** in the Midwest

Workforce Development

Home to over  
**30 Fortune 500**  
 Companies

As well as, 2,000+ international industry leaders, 1,900 major corporate headquarters and 1.2 million small businesses.



# 5th Highest GDP in the Nation (2024)

\$1.1 Trillion Economy

Data was released from the Bureau of Economic Analysis at the U.S. Department of Commerce showing Illinois now produces over \$1 trillion in annualized economic activity; the fifth highest GDP in the nation.



A recent study found the total economic impact of manufacturing in Illinois is estimated to be between \$580 billion and \$611 billion every year – the largest share of any industry to the state’s Gross Domestic Product.

## World-Class Education

Including Some Ranked Among the Highest Rated in the World

254 Higher Education Institutions Statewide | 148 Schools are Within a 25-Mile Radius of Chicago  
 Northwestern University #6, University of Chicago #11, University of Illinois #33 for Top National Universities by U.S. News (2025)

# Illinois 2024 Economic Development Milestones



## RECORD-BREAKING INVESTMENTS & JOB GROWTH

- EDGE & REV incentivized investments surged by \$2 billion, reaching nearly \$5 billion since 2023. New jobs quadrupled, from 3,000 to 12,800, including 4,100 directly from these programs.
- State incentive programs doubled corporate investments from \$6.3 billion in 2023 to \$12.5 billion in 2024.
- Clean energy investments doubled from \$2 billion to \$4 billion, with growth in key sectors such as quantum computing, tourism, and exports.



## MAJOR BUSINESS EXPANSIONS & MANUFACTURING GROWTH

- Rivian (\$1.5B) and Avina Clean Hydrogen (\$820M) invested in EV and sustainable aviation fuel production.
- Wiegel Tool Works, Crystalis Biosciences, Ymer Technology, and Bedrock Materials expanded operations in Illinois.
- Wieland Rolled Products (\$500M) and Voortman Steel Machinery strengthened Illinois' advanced manufacturing sector.
- PsiQuantum's MICRO Act partnership will create a \$20B quantum computing hub in Chicago.



## TOURISM & EXPORT RECORDS

- Illinois had record-breaking export sales of \$78.7 billion in 2023, ranking #1 in the Midwest & #5 in the U.S..
- FY24 hotel tax revenue reached \$321.5 million, exceeding the previous record of \$308 million in FY23.
- Illinois welcomed 112 million visitors in 2023, generating \$47 billion in spending—a \$3 billion increase from 2022.
- International tourism surged 39%, with 2.16 million visitors spending \$2.7 billion in 2023, a 47% increase from the previous year.



## TECH, INNOVATION, & QUANTUM ADVANCEMENTS

- Illinois designated as home to two of 31 federal Tech Hubs and one of 21 Recompete Pilot Program finalists.
- iFAB Regional Tech Hub (Decatur & Champaign) is one of 12 federally funded tech hubs.
- The Bloch Quantum Tech Hub expected to generate \$60 billion in economic impact.
- Current (Chicago-area water innovation hub) received up to \$160 million in NSF funding for Great Lakes ReNEW Innovation Engine.

**THREE CHICAGO-AREA NEIGHBORHOODS RANK AMONG THE 2025 'BEST PLACES TO LIVE' IN THE UNITED STATES - ONLY 50 NEIGHBORHOODS MADE THE LIST**

**#1**

U.S. Metro for corporate relocations for 12th Consecutive Year

**30 Relocations**  
**110 Expansions**

**255,967**

Businesses in the Chicago metro area, the

**4th**

most in the U.S.

**3rd**

Largest supply in labor in the U.S.

On average, 4.76M people were employed throughout 2024 — the highest level seen since at least 1990

**145,545**

Graduates and secondary program finishers in the Chicago metro area in 2023

**1.2B sqft**

Chicago industrial real estate market, the largest in the United States

**\$4.32B**

Growth capital raised by Chicagoland startups in 2024

Chicago's economy is the **nation's third largest**. If Chicago were a nation, it would be the **world's 22nd largest economy** (Illinois is 19th). Chicago's GDP was \$886B in 2024.

**Chicagoland area is growing**, adding 70,762 people between 2023 and 2024 — **the ninth most among metro areas**. 9.46 million people live in the MSA (Census 2020).



O'Hare International Airport is the **10th Busiest Airport in the World & Most-connected airport in the U.S.** No. 2 spot globally for aircraft movements and No. 8 for passengers with more than 80 million passengers. \$295 billion in trade value flowed through O'Hare in 2024 (3rd largest port by value).

Plus, Chicago is home to **Midway International Airport** with 22 million passengers.

**10**

Interstate highways converge in the Chicago Metro Area

**3rd in the nation**  
for total interstate miles

**450M**

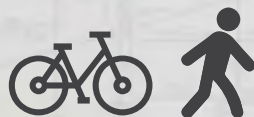
Bus and Train Rides.

Chicago Transit Authority (CTA) Operates the **Nations Largest Public Transportation System**

Chicago Union Station is the nation's

**3rd busiest station**

overall, and it is Amtrak's 4th busiest



Chicago's MSA, is generally considered a highly walkable region. Chicago itself has a Walk Score of 77, placing it **among the most walkable cities in the U.S.**

Chicago recorded a record-breaking 11 million bike and scooter trips in 2024. The city has 303 miles of bike lanes and 19 miles of lakefront bicycle paths.

## FORTUNE 500 COMPANIES PER 1 MILLION PEOPLE

MSA	RANK
Minneapolis-St. Paul-Bloomington, MN-WI	1
San Francisco-Oakland-Hayward, CA	2
Pittsburgh, PA	3
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>	<b>4</b>
Denver-Aurora-Lakewood, CO	5
Houston-The Woodlands-Sugar Land, TX	6
New York-Newark-Jersey City, NY-NJ-PA	7
Cincinnati, OH-KY-IN	8

## PER CAPITA PERSONAL INCOME

MSA	INCOME	RANK
San Francisco-Oakland-Berkeley, CA	\$111,050	1
Boston-Cambridge-Newton, MA-NH	\$85,724	2
New York-Newark-Jersey City, NY-NJ-PA	\$82,322	3
Seattle-Tacoma-Bellevue, WA	\$80,420	4
Washington-Arlington-Alexandria, DC-VA-MD-WV	\$76,771	5
Denver-Aurora-Lakewood, CO	\$69,822	6
Los Angeles-Long Beach-Anaheim, CA	\$69,805	7
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	\$69,705	8
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>	<b>\$67,671</b>	<b>9</b>
Minneapolis-St. Paul-Bloomington, MN-WI	\$67,214	10
Baltimore-Columbia-Towson, MD	\$66,695	11
San Diego-Chula Vista-Carlsbad, CA	\$66,266	12
Austin-Round Rock-Georgetown, TX	\$64,913	13

## COST OF LIVING INDEX

CITY	INDEX	RANK
St. Louis MO-IL	85	1
San Antonio TX	89.3	2
Cedar Park TX	90.5	4
Houston TX	91.7	5
Conroe TX	93.6	6
Salisbury NC	94.9	7
Denver CO	110	26
Plano TX	112.3	27
Middlesex-Monmouth NJ	114.2	28
Morristown NJ	114.6	29
Sacramento CA	118.2	30
Bergen-Passaic NJ	119.9	31
Miami-Dade County FL	120.4	32
<b>Chicago IL</b>	<b>126.4</b>	<b>33</b>
Portland OR	127.4	34
Alexandria VA	143.5	35
San Diego CA	144.7	36
New York (Queens) NY	145.5	37
Arlington VA	147.1	38
Seattle WA	150.7	39
Boston MA	150.8	40
Los Angeles-Long Beach CA	151.9	41
Washington DC	158.8	42
New York (Brooklyn) NY	174.9	43
San Francisco CA	184.2	44
New York (Manhattan) NY	237.8	45