



THE TERRACE

at

TRAVERSE MOUNTAIN

100% LEASED GENERATIONAL GROCERY-ANCHORED ASSET

HARMONS — NOT A PART

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EXECUTIVE SUMMARY

STORY OF THE DEAL

Newmark Mountain West is pleased to present, **for the first time since its development, The Terrace at Traverse Mountain — a Class A, institutional-quality retail center** in the heart of Lehi, the commercial core of Utah’s Silicon Slopes. **Anchored by Harmons — the Wasatch Front’s premier locally owned grocer and one of the top-performing stores in the state — and junior-anchored by Marshalls**, the center pairs daily-needs durability with the demographic and employment tailwinds of one of the nation’s most dynamic growth markets.

The offering captures a deep, food-and-service-driven tenant base. **Marshalls, JPMorgan Chase, H&R Block, Café Rio and Zao lease on corporate paper**, alongside AT&T, T-Mobile and Verizon storefronts and a **best-in-class regional restaurant lineup** — R&R BBQ, Taqueria 27, The Original Pancake House, Jersey Mike’s, Tsunami, Beans & Brews, Capriotti’s and Houston Hot Chicken. The draw is measurable: the center generates **more than 2.1 million visits a year**, with **Harmons alone accounting for over 1.08 million — up 11% year over year**.

Built beginning in 2016 and **100% leased**, the center’s original ten-year leases are now reaching their first renewals. **Roughly 79% of the owned square footage sits under a renewal option struck a decade ago**, and those option rents were set well below what space in northern Utah County commands today. The result is a continuing opportunity to significantly grow income as options burn off over the next hold period.

The Terrace at Traverse Mountain is a **rare opportunity** to own core, daily-needs retail in Utah’s premier growth corridor — an asset class with **very few willing sellers** — at **stabilized in-place cash flow** with embedded, contractually approaching upside.

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PROPERTY OVERVIEW

- 127,119 Total SF — 49 tenants
- ±24.91 Acres — near-total control of the site
- 1,218 parking stalls — approximately 6.24 stalls per 1,000 SF across the center including the Harmons box
- WALT of 4.05 years — income-weighted, with a diversified, staggered expiration schedule
- Grocery-anchored by Harmons — the Wasatch Front’s leading premium regional grocer and one of its top-performing stores (the grocery box is separately owned and not a part of the offering)
- Junior-anchored by Marshalls
- National brands: Marshalls, Chase, AT&T, T-Mobile, Verizon, H&R Block, Café Rio, Jersey Mike’s, Pet Supplies Plus and The UPS Store
- Deep, food-and-service-driven tenant base
- 100% leased with a diversified, staggered lease-expiration schedule and embedded mark-to-market upside as original leases roll
- Corporate covenants: Marshalls, JPMorgan Chase, H&R Block, Café Rio, Zao and R&R BBQ lease directly on corporate paper, alongside the Harmons Fuel Center ground lease
- Irreplaceable Silicon Slopes location — Lehi, the commercial core of Utah’s premier tech corridor, with signalized access and highway frontage



PROVEN AT THE STORE LEVEL

2.1M visits a year across 13 tracked retailers
Tenants rank at the top of their own chains

#4	Harmons in the chain 1.08M visits, up 11% · 85th percentile nationally for sales
#1	Original Pancake House in Utah for the brand 139,000 visits · above the 70th percentile nationally
#1	Capriotti's in Utah 100th percentile statewide for sales and visits
#2	Tsunami for the brand 120,000 visits · 85th percentile nationally for visits
+17%	Jersey Mike's visits, year on year Fastest-growing store at the center

TENANTS



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INVESTMENT HIGHLIGHTS

GROCERY-ANCHORED BY TOP-PERFORMING HARMONS

Harmons is the Wasatch Front's premier locally owned grocer, and the Lehi store ranks fourth on sales among the chain's Utah locations. It is built into the center rather than sitting beside it, drawing daily traffic through the shops. The offering captures the income that draw supports, without the low-yielding grocery box that generates it.

The Harmons Fuel Center is included on a ground lease with roughly 13 years remaining, four five-year options and 10% increases every five years. Harmons built the station and pays the taxes, insurance and maintenance — grocer-backed income that asks almost nothing of the owner.

DIVERSIFIED, DAILY-NEEDS TENANT MIX

A roster weighted toward food, personal services and daily-needs retail — categories that require an in-person visit and drive repeat trips. Corporate covenants from Marshalls, JPMorgan Chase, H&R Block, Café Rio and Zao sit alongside a deep bench of high-performing regional operators.

EMBEDDED MARK-TO-MARKET UPSIDE

The center's original ten-year leases are reaching their first renewals. Roughly 79% of the owned square footage sits under a renewal option set a decade ago, priced below where northern Utah County leases today. With new retail in the submarket well into the mid-\$40s per square foot NNN, the runway to grow income is contractual and already approaching.

SITE CONTROL AND BREAK-UP OPTIONALITY

The offering conveys approximately 24.91 acres and all ~1,218 parking stalls across three tax parcels, while Harmons occupies its own separately owned pad. Two of the three — the Harmons Fuel Center and the Pet Supplies Plus building — are already separately titled and could be sold individually with no re-plat. Because net-leased pads price inside a 127,000-square-foot center, a selective parcel sale could unlock cap-rate arbitrage above the going-in basis.

A DEMAND ENGINE, NOT JUST AN ADDRESS

The trade area is powered by Silicon Slopes — 1,000+ technology companies and a young, highly educated workforce concentrated in and around Lehi, with roughly 40% of Utah's job growth since 2010 occurring in this corridor. Households within three miles earn a median of \$145,640, some 45% above the Utah County median, and nearly a quarter earn over \$200,000. Provo–Orem–Lehi is the fifth-fastest-growing metropolitan area in the nation.

A RARE, FIRST-TIME OFFERING OF CORE RETAIL

Offered for the first time since its development, The Terrace is the kind of asset that rarely trades. Institutional-quality daily-needs retail in Lehi almost never comes to market, and existing grocery-anchored centers carry little to no vacancy. New product is coming — but at today's land basis and construction costs it has to underwrite to rents well above what this center collects. The competition arrives priced above the in-place basis, not below it.





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THE PROPERTY

PROPERTY AND GLA BREAKDOWN

BUILDING	ADDRESS	KEY TENANTS	SF
A	1750	Harmons grocery store — Not a Part (separately owned)	(68,140)
Fuel	1702	Harmons Fuel Center	2,664
C-1	1628	R&R BBQ	5,510
C-2	1616	Tsunami	5,280
D-1	1674	The Original Pancake House	4,200
D-2	1730	Taqueria 27	4,000
E	1791	Beans & Brews, J. Brooks Jewelers, H&R Block, Verizon, Called to Surf	8,226
F	1825	Roxberry, Expedia Cruises, Amara Day Spa, Shake It	7,022
G	1851	Café Rio, Jersey Mike's, Hand & Stone, Sport Clips, Salty's	10,006
H	1873	Braza Grill, Summit Pizza, K Effect, UPS Store, Just Add Chocolate	11,883
I	1881	Swig, Club Pilates, Café Trang, Prime IV, AT&T, Capriotti's	8,982
J	1899	Zao, T-Mobile, Canyon Crest Dental	5,949
K1	1890	Chase (freestanding)	2,999
K-2	1870	Trailside Dry Cleaning, Deluxe Nails, GOAT, Rio Acai	4,793
L	1820/1840	BonaVita, Red Fuego	4,415
M	1820/1840	Bout Time, Crumbl, ZAGG, Provolt, Pro Do	9,016
N	1798	Marshalls (junior anchor)	22,000
B	1712	Pet Supplies Plus, Houston Hot Chicken, Brookers Ice Cream	10,174
Total Owned GLA			127,119



PROPERTY SUMMARY

Property Name	The Terrace at Traverse Mountain
Address	1696–1712 West Traverse Parkway, Lehi, Utah 84043
Submarket	Lehi / Silicon Slopes — Utah County, Utah
Owned Parcels (APN)	53:594:0006, 53:594:0003, 53:594:0004
Owned Land Area	±24.91 acres
Owned GLA	127,119 SF 49 tenants
Anchor Structure	Grocery-anchored by Harmons — the ±68,140 SF grocery store is separately owned and Not a Part; the Harmons Fuel Center IS included (ground-leased to Harmons). Junior-anchored by Marshalls (22,000 SF).
Parking	1,218 stalls (1,186 standard + 32 ADA) — approx. 6.24 stalls per 1,000 SF
Year Built	2016 – 2022
Zoning	P-C, Planned Community — Highway Commercial Planning District within the Traverse Mountain Area Plan (Lehi City)
Access & Frontage	Signalized access at Triumph Blvd. / Cabela's Blvd., with the I-15 interchange less than one mile west at Exit 284; frontage on SR-92 (Timpanogos Highway) and Traverse Parkway

PROPERTY SUMMARY

Parcel (Serial)	Site Address	Buildings	Acres	Tenants	Building SF
53:594:0006	1702 W Traverse Pkwy	C-1, C-2, D-1, D-2, E, F, G, H, I, J, K-1, K-2, L, M, N	23.52	45	114,281
53:594:0003	1696 W Traverse Pkwy	Harmons Fuel Center	0.57	1	2,664
53:594:0004	1712 W Traverse Pkwy	B	0.82	3	10,174
Total owned			24.91	49	127,119
53:594:0001 — Not a Part	1750 W Traverse Pkwy	A — Harmons grocery	separate	—	(68,140)



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TENANT PROFILES



HARMONS

1.08 million visits a year — roughly half of everything the center draws.

Harmons has belonged to the same Utah family since 1932 and has stayed deliberately small: twenty-two stores, all in-state, with chefs, dietitians and cooking schools inside them rather than another hundred locations outside. The Lehi store ranks fourth on sales among the chain's Utah locations and sits in the 85th percentile nationally. The box itself is not part of this offering. The traffic it generates is.

±68,140 SF · Family-owned since 1932 · 22 stores, all Utah · ~\$850M revenue · ~4,000 employees



MARSHALLS

Seventeen percent of the center in one store, with TJX behind it.

Marshalls is one of two flagship banners in TJX's Marmaxx division, which drives roughly 60% of TJX sales across more than 5,200 stores in ten countries. Marmaxx grew 7% last fiscal year on 5% comparable sales. At The Terrace it holds 22,000 square feet — the largest single footprint in the center — anchoring the western end and pulling cross-shopping through the shops between it and the grocery.

22,000 SF · The TJX Companies (NYSE: TJX) · 1,255 Marshalls stores in the U.S. · 5,200+ TJX stores in 10 countries



JPMORGAN CHASE

Chase signed a twenty-year term here. They do that where they intend to stay a generation.

Chase is the consumer arm of the largest bank in the United States by assets, and it built at The Terrace on a twenty-year original term rather than the ten or fifteen a branch usually takes. It occupies a freestanding pad on the corner — the most readily separable asset in the center, and the kind that draws a different, credit and term focused buyer pool than the shop space behind it.

2,999 SF · JPMorgan Chase & Co. (NYSE: JPM) · Largest U.S. bank by assets



CAFÉ RIO MEXICAN GRILL

A single St. George restaurant in 1997. The country's top-ranked quick-serve Mexican brand today.

Café Rio has grown from that first store to roughly 150 locations across a dozen states and has been ranked the number one quick-serve Mexican brand nationally three years running. Its newer digital-format restaurants run average unit volumes about 20% above the traditional box. The company runs its restaurants itself rather than franchising them, which keeps execution consistent from one location to the next.

3,497 SF · Founded 1997, St. George, Utah · ~150 locations across 12 states · Headquartered in Salt Lake City



JERSEY MIKE'S SUBS

Newly listed on the New York Stock Exchange — and the fastest-growing store at the center.

Jersey Mike's is the second-largest sub chain in America behind Subway, and two thousand of its 3,300 restaurants opened in the last decade. Blackstone took a majority stake in late 2024 at an \$8 billion valuation, and the company went public in 2026 in one of the largest restaurant offerings on record. Same-store sales compounded 50% from 2020 to 2025. Visits at The Terrace are up 17% year over year.

1,419 SF · NYSE: JMKE · Founded 1956, Point Pleasant, New Jersey · ~3,300 locations, 53 in Utah



R&R BBQ

It began as a competition barbecue team. Nine grand championships later, it feeds the Delta Center.

R&R runs twelve restaurants across Utah and Idaho, a full catering kitchen, and the concession stands at the Delta Center and Rio Tinto Stadium. Mercato Partners owns the brand and Savory, an institutional restaurant platform, operates it — unusual professional depth behind a regional name. At 5,510 square feet it is one of the two largest restaurants at the center and the fourth-busiest tenant by visits.

5,510 SF · Founded 2013, Salt Lake City · 12 restaurants across Utah and Idaho · Nine grand championships



HOUSTON TX HOT CHICKEN

Twenty-seven locations in under five years — and it just crossed the Atlantic.

The brand opened its first store in Henderson, Nevada in August 2021 and has since reached nine states, announcing UK expansion in June 2026. It has drawn national coverage from Nation's Restaurant News, QSR, Business Insider and Eater. At The Terrace it sits in the newest construction on the site, completed in 2022 — a tenant that renews on expansion logic rather than inertia.

2,400 SF · Founded 2021, Henderson, Nevada · 27 locations across 9 states · 7 in Utah

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TENANT PROFILES



ZAO MODERN ASIAN CAFE

Every Zao is company-operated — the brand runs all twenty-plus of them itself.

Zao serves Asian fusion bowls, tacos and banh mi wraps across Utah, Idaho and Colorado. Unlike almost every other food tenant at the center it does not franchise, which gives the brand direct control over execution in every store rather than handing it to a local operator. It is also one of the few tenants here growing traffic, with visits up 7% year over year.

2,959 SF · 20+ locations across Utah, Idaho and Colorado · Utah-grown concept



BEANS & BREWS COFFEE HOUSE

Thirty years in Utah — and the best hundred days in company history came this spring.

Known as the Home of High-Altitude Roasting, Beans & Brews is scaling out of Utah into Texas, Nevada, Colorado and Idaho, with a record twenty-five openings targeted for 2026 after eleven in 2025. At The Terrace it owns the morning. Coffee generates the earliest and most habitual trip a daily-needs center sees, and the store faces Traverse Parkway where that traffic is most visible.

1,700 SF · Founded 1993, Salt Lake City · Utah, Idaho, Colorado, Nevada and Texas · 25 openings targeted for 2026



CRUMBL

From 326 stores to more than 1,100 in four years — headquartered twenty minutes down I-15.

Crumbl built that growth on a rotating weekly menu and one of the largest social followings in the restaurant industry, and it still runs the company from Lindon, inside the same trade area. Its traffic peaks in the evenings and at weekends, precisely when the grocery and the service tenants are quietest — which stretches the hours the center is busy rather than crowding into them.

1,400 SF · Founded 2017, Logan, Utah · ~1,100 U.S. locations plus 25 in Canada · Headquartered in Lindon, Utah



THE ORIGINAL PANCAKE HOUSE

The busiest restaurant at The Terrace, and the top-performing location in Utah for the brand.

Serving its Dutch Baby and scratch batters since 1953, The Original Pancake House has expanded from Portland to roughly 146 locations — including Canada, Japan and South Korea — at a deliberately slow franchise pace. The Lehi restaurant draws nearly 139,000 visits a year, more than any tenant at the center other than the grocery anchor, and sits above the 70th percentile nationally for its brand.

4,200 SF · Founded 1953, Portland, Oregon · ~146 locations · U.S., Canada, Japan and South Korea



CAPRIOTTI'S SANDWICH SHOP

The highest-performing Capriotti's in Utah — out of 1,709 square feet.

Capriotti's has slow-roasted whole turkeys overnight and hand-pulled them each morning for fifty years, and its signature Bobbie has been voted the greatest sandwich in America. In its fiftieth year the brand opened twelve restaurants in six months and awarded development rights for thirty more, working toward 750 by 2032. The Terrace store ranks #1 in Utah on both sales and visits.

1,709 SF · Founded 1976, Wilmington, Delaware · 175+ locations across 33 states · Targeting 750 by 2032

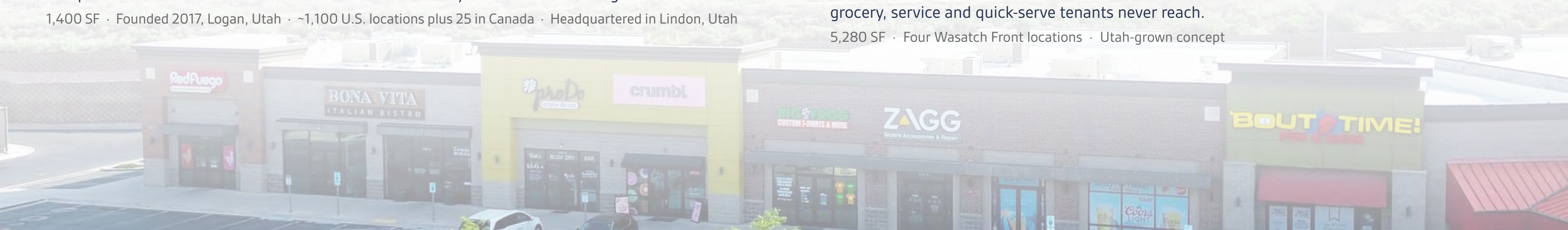


TSUNAMI RESTAURANT & SUSHI BAR

The center's dinner hour — 120,000 visits a year, 85th percentile nationally.

Tsunami is a Utah-grown restaurant and sushi bar with four Wasatch Front locations, built on full-service dinner rather than the fast-casual format that dominates the rest of the center. At 5,280 square feet it is the second-largest restaurant at The Terrace, and it fills an evening daypart the grocery, service and quick-serve tenants never reach.

5,280 SF · Four Wasatch Front locations · Utah-grown concept





03

AREA OVERVIEW

AREA OVERVIEW

The Terrace at Traverse Mountain sits in the **heart of Silicon Slopes**, the technology corridor straddling Interstate 15 through Lehi in northern Utah County. **Adobe, Ancestry, Microsoft, Oracle, Texas Instruments, Vivint, Entrata, Sunrun and Podium** all operate **within minutes**, concentrated in Class A campuses such as Triumph Center and the surrounding Traverse Mountain business parks. Interstate 15 carries **more than 200,000 vehicles per day** past the corridor.

Traverse Mountain has become a true **“Class A everything” district** — office, retail, hospitality, healthcare, multifamily, and education layered within a **single master-planned node**. The immediate trade area includes **Cabela’s, the Outlets at Traverse Mountain, and Megaplex Theatres**; a growing hotel cluster; **Holy Cross Hospital – Mountain Point; Thanksgiving Point**; and **thousands of rooftops** in communities such as Terra Vista and Sanctuary.

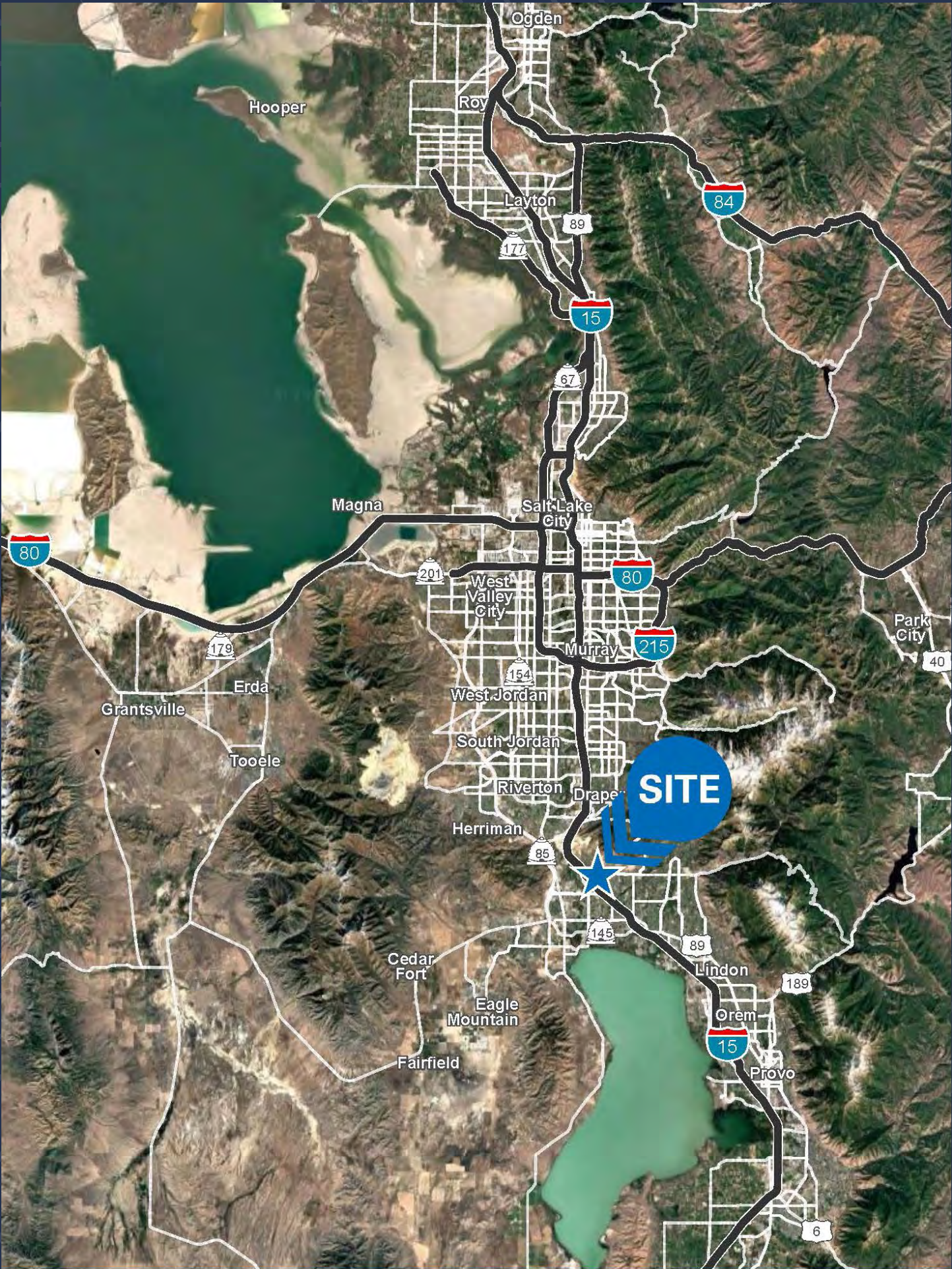
The area’s retail already performs **at the top of the state**, with the Traverse Mountain trade area producing **48 statewide top-performing locations** over the trailing twelve months. Momentum continues to build: the Collective at Morning Vista will bring a **Whole Foods**—anchored center to market, the Shops at Sky View add **Target and Life Time Fitness**, and the remaining parcels east of the subject are planned for office.











UTAH COUNTY GROWTH

As Utah County continues to grow, Lehi remains the center of gravity for the Silicon Slopes corridor. That growth is what fills a daily-needs center. Several factors make the Terrace’s trade area one of Utah’s most durable retail markets:

1. **GROWTH**
Utah County has added more residents than any other Utah county for six consecutive years, and Lehi is forecast to capture 55%+ of that growth by 2050.
2. **PROVEN NATIONAL GROWTH**
Provo–Orem–Lehi ranks as the 5th-fastest-growing metropolitan area in the United States by rate of growth, and Utah County ranks 30th of more than 3,000 U.S. counties by residents added. Closer to home, the county accounted for 36% of the state’s population growth in 2025.
3. **SPENDING POWER**
A young, highly educated workforce — median age 32.8, roughly 70% with college experience — supports above-average household incomes and consistent retail spending.
4. **ECONOMIC DURABILITY**
One of Utah’s most diversified local economies (94.8 Hachman Index), with employment well above pre-pandemic levels.
5. **PROVEN RETAIL PERFORMANCE**
The Traverse Mountain trade area produced 48 statewide top-performing locations over the trailing twelve months.



#5
Fastest-growing metro in America — Provo–Orem–Lehi



40%
Of Utah’s job growth since 2010 has occurred in the Tech Corridor



36%
Of all Utah population growth in 2025, captured by Utah County



\$145,640
Median household income within three miles of the center



750,000
New residents expected in Utah County by 2065



48
Top-performing retail locations statewide within the trade area

Source: Kem C. Gardner Policy Institute, part of the David Eccles School of Business at the University of Utah

DEMOGRAPHICS

	1 MILE*	3 MILES*	5 MILES*
2031 PROJ. POPULATION	12,631	74,739	198,527
2026 – 2031 PROJ. ANNUAL GROWTH RATE	3.6%	3.3%	2.7%
2026 EST. HOUSEHOLDS	3,464	18,357	49,838
2026 MEDIAN HOME VALUE	\$678,379	\$653,143	\$682,136
2026 EST. AVERAGE HOUSEHOLD INCOME	\$172,713	\$179,898	\$179,968
2026 EST. MEDIAN HOUSEHOLD INCOME	\$143,236	\$145,640	\$142,846

*Distance is from Property





04
WHY UTAH

WHY UTAH?

#1
ECONOMIC
OUTLOOK
19th consecutive year
(Rich States, Poor States 2026)

#1
BEST STATE
OVERALL
Third consecutive year
(U.S. News & World Report 2025)

#1
MEDIAN
HOUSEHOLD INCOME
Cost-of-living adjusted — over \$91,600
(WalletHub 2026)

#1
INCOME
EQUALITY
(U.S. News & World Report 2025)

#2
BEST STATE TO
START A BUSINESS
WalletHub, Jan 2026

#2
LOWEST POVERTY RATE
IN THE NATION
(U.S. News & World Report 2025)

#2
GROWTH IN
NONFARM PAYROLLS
WalletHub 2026

#3
BEST STATE
ECONOMY
(WalletHub, June 2026)

#4
GDP
GROWTH
(WalletHub 2026)

AAA
RATED AAA BY S&P,
MOODY'S AND FITCH
one of only 14 states,
and never rated below AAA
(S&P Global, Moody's, Fitch 2026)



Utah has established itself as one of America's strongest economies and most business-friendly states. It has ranked **#1 in Economic Outlook for 19 consecutive years** (Rich States, Poor States, 2026) and was named the **#3 Best State Economy** (WalletHub, 2026) and the **#1 Best State Overall** for the third consecutive year (U.S. News, 2025). The state carries an **AAA credit rating**, a low flat income tax, light regulation, and electricity costs roughly **30% below the national average**.

UTAH DEMOGRAPHICS

3.55M Population	#1 Fastest Growing Population	77% of State's Population (2.7M) live in Greater Salt Lake Region
91% Have a High School Diploma, 70% have College Experience, 37% have a Bachelor's Degree	32.8 Median Age (Lowest in the Nation)	3.3% Unemployment Rate (BLS, June 2026)

ECONOMIC OVERVIEW

The numbers reinforce the story: Utah's employment **expanded 1.5% year-over-year** as of June 2026, **adding 26,300 jobs** and bringing the state's job count to **1.79 million**, while **unemployment held at 3.6%** — well below the **4.2% national rate**. Growth continues to outpace the country, and the base is broad: **aerospace and defense alone now accounts for close to 20% of Utah's GDP at over \$100 billion annually**, alongside the technology, financial services and life science industries anchoring the Wasatch Front.

Leading companies including **Goldman Sachs, Adobe, Amazon, and Microsoft** continue to expand operations in Utah, reinforcing its role as a **national hub** for retailers, finance, technology, manufacturing, and life science industries. Utah's consistent recognition at the top of national rankings is proof of its **long-term stability and growth trajectory**—exactly the fundamentals investors seek.

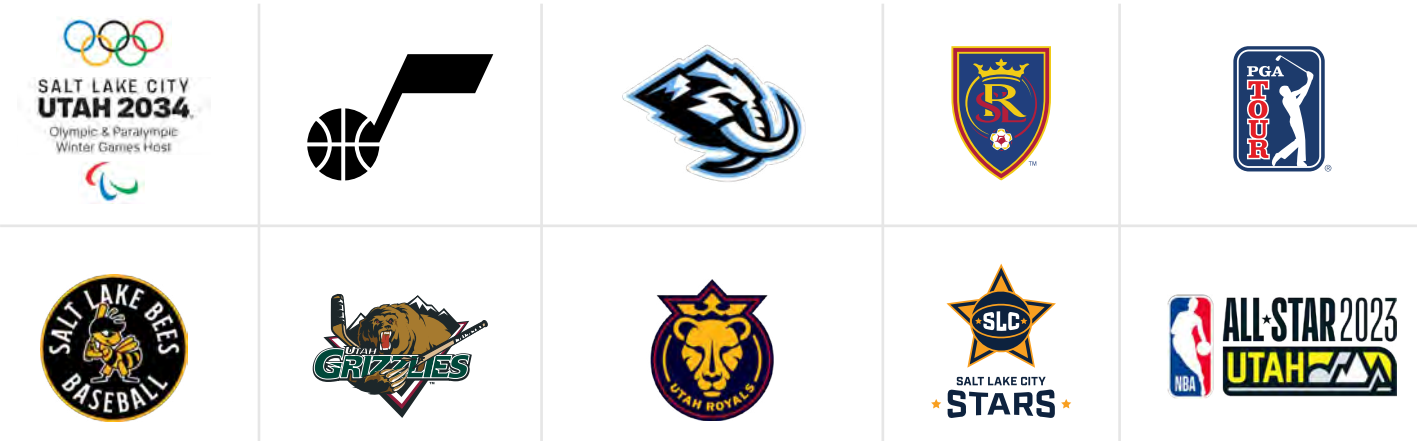


LIFESTYLE

Beyond its business climate, Utah offers the vibrancy and lifestyle that help companies **attract and retain talent**. Salt Lake City will host the **2034 Winter Olympic and Paralympic Games**, making it the **first U.S. city ever to host the Winter Games twice**. This global spotlight reinforces Utah's international visibility and its capacity to deliver world-class events.

Professional sports are thriving. The **Utah Jazz** (NBA) remain a flagship franchise with deep local and national presence. Smith Entertainment Group recently acquired **Utah's first NHL team**, rebranding it as the **Utah Mammoth**, while also investing in venues and sports innovation. On the community side, the **Salt Lake Bees**, a Triple-A affiliate of the Los Angeles Angels, provide family-friendly entertainment and regional engagement.

UTAH SPORTS



BEST PLACE TO LIVE & BEST TOWN EVER

Salt Lake and Park City, Outside Magazine



ONE OF THE HEALTHIEST METRO AREAS

Salt Lake, Atlantic Cities Magazine



15 WORLD-CLASS

Ski Resorts



#1 HIKING CITY

Salt Lake City, National Geographic Adventure



5

National Parks



#1 STATE FOR FUTURE LIVABILITY

Gallup Wellbeing



MORE THAN 9 MILLION ACRES

of National Forest



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State Parks

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