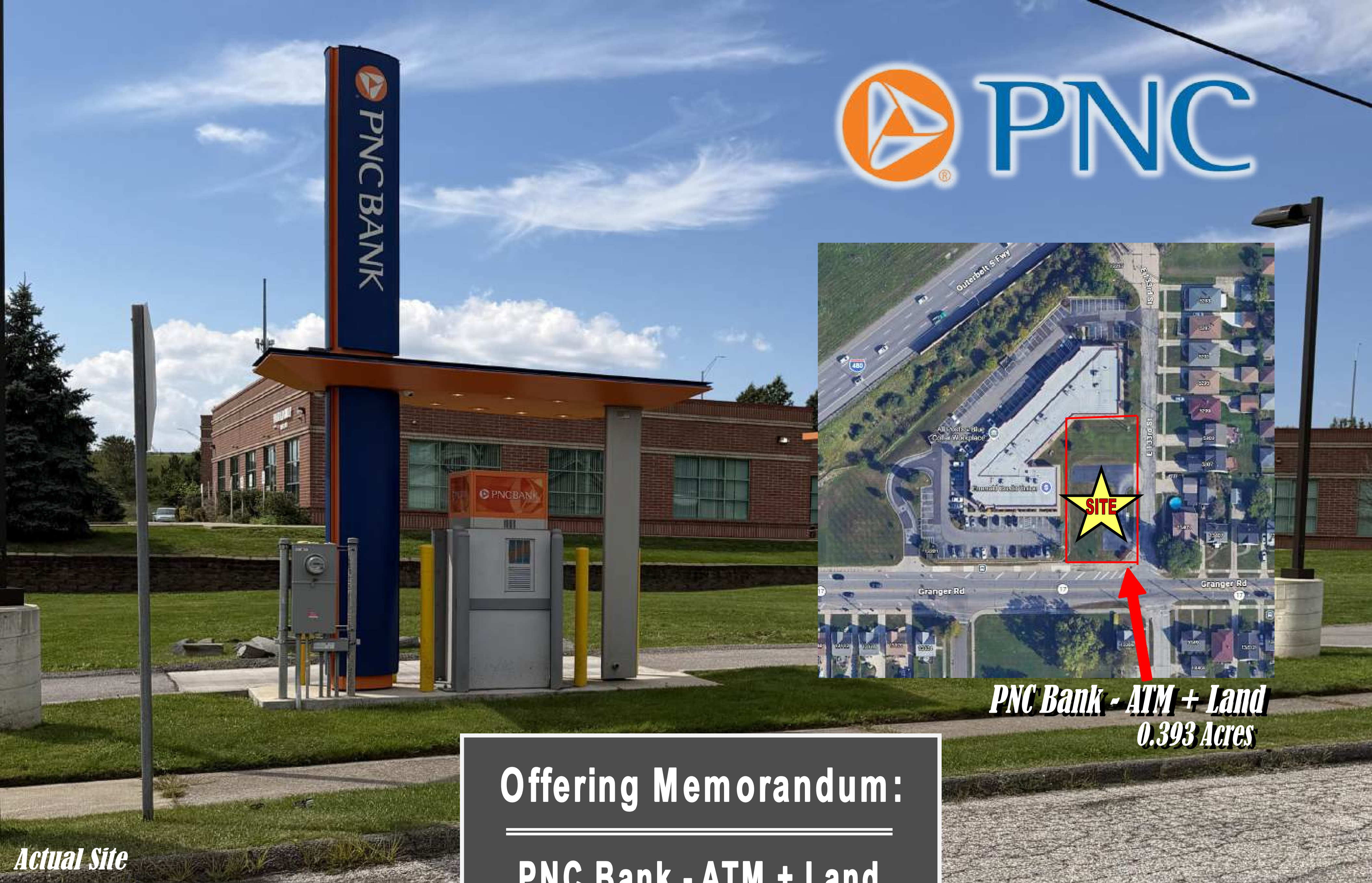

PNC

PNC Bank - ATM + Land
0.393 Acres

Actual Site

Offering Memorandum:

PNC Bank - ATM + Land
13205 Granger Road
Garfield Heights, OH 44125

Cooper Group

Cooper Commercial Investment Group
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Actual Site

PNC Bank - ATM + Land
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Garfield Heights, OH 44125


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PNC Bank - ATM + Land

INVESTMENT HIGHLIGHTS

- **Bite-Size Deal!: Investment Grade PNC (NYSE: PNC, Moody's "A2," S&P "A-") ATM with 7+ Years of Term Remaining**

- **Sitting on Just Under .4 Acres of Land that is 96' Deep by 90' Wide Facing Granger Road: The Property Offers Excellent Potential for Future Redevelopment**

- **Direct Highway Access & Visibility to I-480 (152,000+ VPD): Positioned Approximately 500 Feet from the I-480/Granger Road Interchange with Strong Visibility Along Granger Road (~17,000 VPD), Providing Convenient Access to I-77, I-271, I-71, I-90 and the Greater Cleveland Market**

- **Immediate Vicinity of National Retailers & Daily-Needs Businesses: Surrounded by Dunkin', Starbucks, Giant Eagle/GetGo, McDonald's, Wendy's, Taco Bell, AutoZone and Numerous Additional Retail, Restaurant & Service-Oriented Businesses**

- **Cleveland Suburban Location with Strong Demographics: Average Household Incomes Near $81,000 and High Population Density of Over 217,000 Residents Within 5-Miles**

- **Major Healthcare Presence: Directly Adjacent to University Hospitals South Suburban Women's Center and Cleveland Clinic Marymount Hospital Located Approximately 1 Mile Away - a 269-Bed Acute-Care Hospital Serving Southern & Southeastern Cuyahoga County**

- **Established Employment & Government Base: Located Within Close Proximity to the Ohio Department of Transportation District 12 Headquarters, Cleveland Clinic Marymount Hospital and Numerous Healthcare, Government, Retail, Manufacturing & Professional Service Employers Throughout Southeast Cleveland**

Actual Site


Actual Site

Actual Site

Investment Highlights

Garfield Heights

YOUR GATEWAY TO OPPORTUNITY

LOCATION OVERVIEW

Garfield Heights is an established inner-ring suburb of Cleveland located approximately 10 miles south of Downtown Cleveland. The community benefits from a centralized location within Greater Cleveland, established residential neighborhoods, and convenient access to surrounding communities including Maple Heights, Independence, Bedford, and Cleveland. The city provides a substantial consumer base and convenient access to major employment, healthcare, retail, and entertainment destinations throughout Northeast Ohio.

Accessibility is one of the property's major strengths. It's located approximately 500 feet from the I-480/Granger Road interchange, providing immediate access to I-480 and convenient connections to I-77, I-271, I-71, I-90, and the Ohio Turnpike. Granger Road (State Route 17) serves as a major east-west corridor through Garfield Heights, with the property positioned directly along the roadway. Historical traffic counts indicate approximately 17,000 VPD along Granger Road and more than 152,000 VPD along nearby I-480.

The property is positioned within an established commercial and healthcare corridor. The University Hospitals South Suburban Women's Center is immediately adjacent providing OB/GYN and women's healthcare services, while Cleveland Clinic Marymount Hospital is approximately 1 mile east. Marymount Hospital is a 269-bed acute-care hospital serving southern and southeastern Cuyahoga County and has been a member of the Cleveland Clinic system since 1995. The 26-acre campus includes a medical office building, behavioral health center, Critical Care Tower, Surgery Center, and other healthcare services. The hospital also operates an ambulatory surgery center on Transportation Boulevard, further expanding Cleveland Clinic's healthcare presence within the immediate Garfield Heights market.

Garfield Heights benefits from a diverse employment base spanning healthcare, government, education, retail, manufacturing, transportation, and professional services. The Ohio Department of Transportation's District 12 headquarters is located within Garfield Heights, while the surrounding Southeast Cleveland market provides additional employment through major corporate, healthcare, and industrial centers.

The area's proximity to Cleveland provides access to an extensive network of higher education, cultural, and entertainment amenities. Nearby institutions include Case Western Reserve University, Cleveland State University, Cuyahoga Community College, and John Carroll University. Downtown Cleveland, approximately 10 miles north, features Progressive Field, Rocket Arena, Playhouse Square, the Huntington Convention Center, and Public Square, while the Rock & Roll Hall of Fame, Great Lakes Science Center, and Cleveland Browns Stadium are located along North Coast Harbor.

Cleveland Hopkins International Airport is approximately 15 miles west of the property and serves as Greater Cleveland's primary commercial airport. The airport provides convenient air access for both business and leisure travelers throughout the region.

With its immediate proximity to the I-480/Granger Road interchange, strong visibility along a major east-west arterial, established residential population, proximity to Cleveland Clinic Marymount Hospital, and convenient access to Downtown Cleveland and surrounding employment centers, 13205 Granger Road is strategically positioned within the Greater Cleveland metropolitan area. The property's location along a heavily traveled transportation corridor and within an established commercial and residential trade area provides a strong foundation for continued customer traffic and ATM demand.

OFFERING SUMMARY

Price:	**$218,000**
NOI:	$16,350
CAP Rate:	7.50%
Year Built:	2023
Lot Size:	0.393 Acres
Parking Lot:	Sealed in 2026

	2024	2025	Pro Forma 2026-2027
INCOME:			
Rental Income	$ 19,980	$ 19,980	$ 19,980
Gross Potential Rental Income	**$ 19,980**	**$ 19,980**	**$ 19,980**
Effective Gross Income	**$ 19,980**	**$ 19,980**	**$ 19,980**
OPERATING EXPENSES:			
Real Estate Taxes	2,692	2,421	1,915
Insurance	-	-	390
Landscaping	1,096	994	950
Snow Removal	108	270	200
Parking Lot Repairs & Maintenance (1)	-	-	175
Total Expenses	**$ 3,896**	**$ 3,685**	**$ 3,630**
Net Operating Income	**$ 16,084**	**$ 16,295**	**$ 16,350**
Loan Analysis			
Net Operating Income			$ 16,350
Cash Flow Available Before Debt Service			$ 16,350
Capitalization Rate			7.50%
Valuation			$ 218,000

(1) Seal the lot every 4-5 Years

TENANT SUMMARY

Tenant Name:	PNC Bank
Lease Type:	Modified Gross
Remaining Lease Term:	7 Years
Tenant Since:	2023
Commencement Date:	12/12/2023
Lease Expiration Date:	12/31/2033
Option(s):	(2) 5-Yr.
Rental Increase(s):	None
Parking Lot Repairs/Maintenance:	Landlord Responsibility
Parking Lot Replacement:	Landlord Responsibility
Common Area Maintenance:	Landlord Responsibility
Electric:	Tenant Responsibility
Real Estate Taxes:	Landlord Responsibility
Insurance:	Landlord Responsibility
Options to Terminate:	Tenant has the Right to Terminate with 60 Days Prior Written Notice if (I) Network Agreement is Terminated; (II) Laws that have Material Adverse Effect; (III) if any Reason Seems Unsafe; (IV) LL Interest is Sold and Tenant is Materially Adverse to its Rights

Tenant Base Rent Schedule

	Monthly	Annual
Current:	$1,665.00	$19,980.00
Option 1:	$1,831.00	$21,978.00
Option 2:	$2,015.00	$24,180.00

Offering Summary

Property Name:	**PNC Bank**
Property Address:	**13205 Granger Road Garfield Heights, OH 44125**
Property Type:	**Modified Gross**
# of Total Locations:	**2,300 Branch Locations & 58,000 ATMs Across the U.S.**
Ticker Symbol:	**NYSE: PNC**
Headquarter:	**Pittsburgh, PA**
Websites:	**www.pnc.com**

The PNC Financial Services Group, Inc. (NYSE: PNC) is one of the largest diversified financial services institutions in the United States, providing retail and business banking, lending, corporate and institutional banking, wealth management, and asset management services. Headquartered in Pittsburgh, Pennsylvania, PNC serves millions of customers through a coast-to-coast network of branches, ATMs, digital banking platforms, and other financial service channels.

PNC Bank, the company's primary domestic banking subsidiary, offers a comprehensive range of financial products and services to consumers, small businesses, corporations, and government entities. PNC's Retail Banking platform includes approximately 2,300 branches and 58,000 PNC and partner ATMs, providing customers with convenient access to banking services nationwide.

Products & Services

Checking →

Credit Cards →

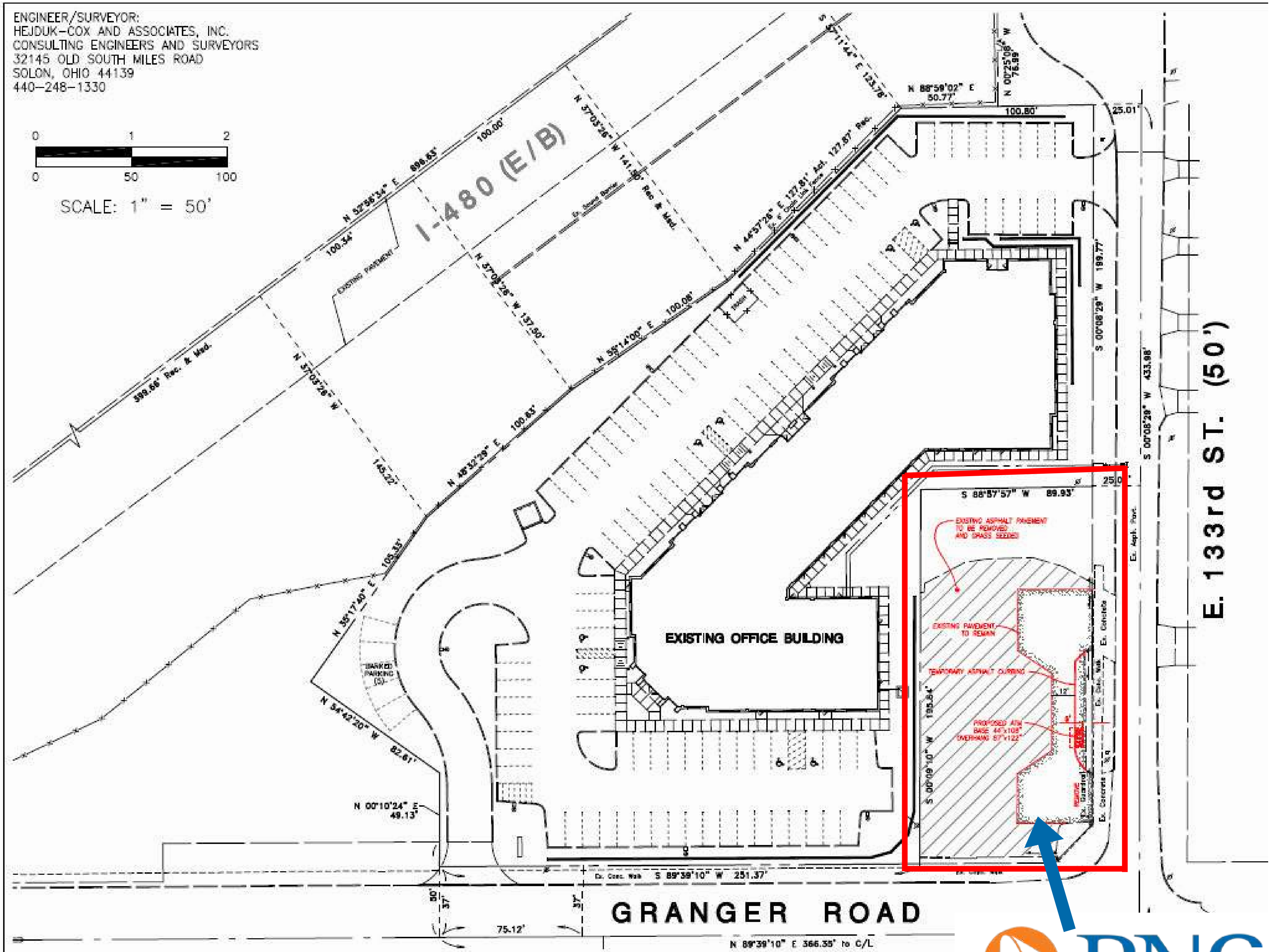
Savings →

Home Loans →

Wealth Management →

Auto Loans →

Tenant Overview



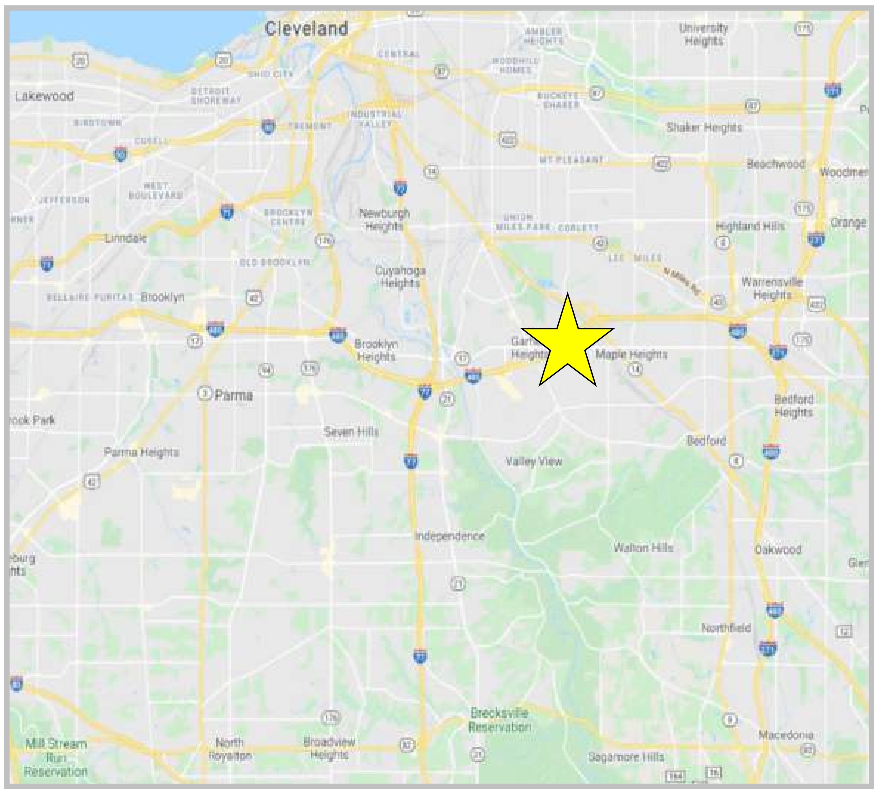
Site Plan/Parcel Map

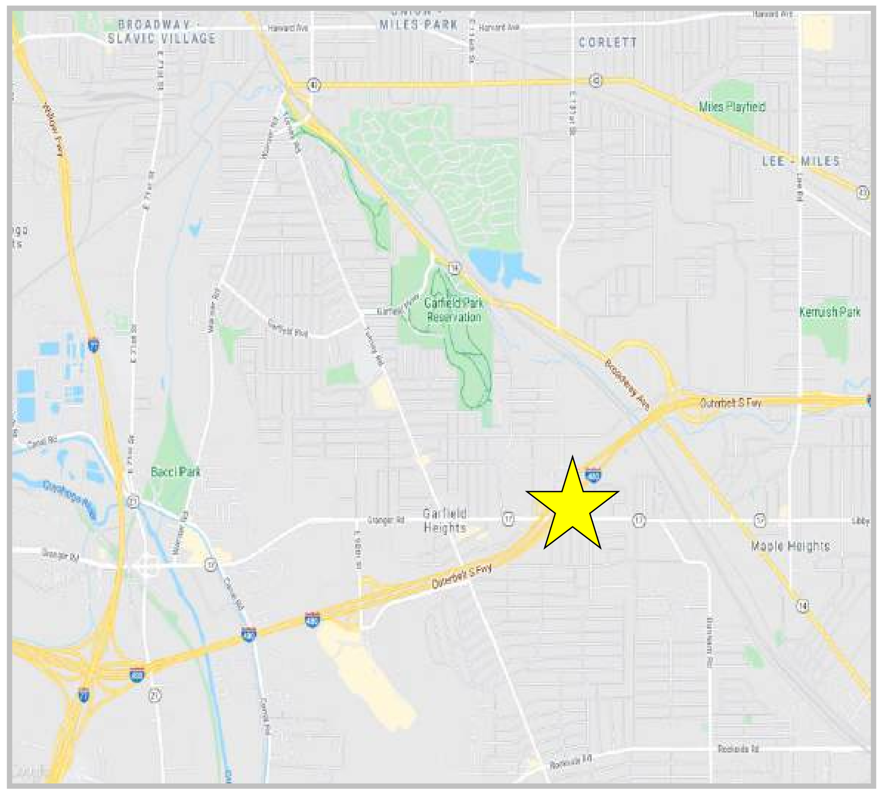
PNC

Aerial Map


GARFIELD HEIGHTS CITY SCHOOLS
High School
Huntington
Rainbow
SUNOCO
boost mobile
SUBWAY
SHERWIN-WILLIAMS
DOLLAR GENERAL
metro by T-Mobile
AutoZone
Speedway
DUNKIN'
TAKE 5
TACO BELL
GARFIELD HEIGHTS CITY SCHOOLS
Elmwood Elementary
CVS pharmacy
PAPA JOHNS
SUNOCO
bp
Less Than 1 Mile North,
269 Beds
Cleveland Clinic
Marymount Hospital
Cleveland
MARATHON
Adjacent to University Hospitals South Suburban Women's Center
University Hospitals
SITE
17,000+ VPD
152,000+ VPD
FAMILY DOLLAR
CHARLEYS
MARATHON
Pizza Hut
GARFIELD HEIGHTS CITY SCHOOLS
William Foster Elementary
Granger Rd
Turney Rd
McCracken Rd
Outerbelt S Fwy
I-480 Express Lanes
Trinity High School
William Foster Elementary School

Location Maps





13205 Granger Rd Cleveland, OH 44125	3 mi radius	5 mi radius	10 mi radius
Population			
2026 Estimated Population	93,623	217,336	825,948
2031 Projected Population	89,537	209,699	809,102
2020 Census Population	96,149	218,229	825,282
2010 Census Population	98,821	229,703	844,997
2026 Median Age	39.4	39.9	39.4
Households			
2026 Estimated Households	40,648	98,224	369,333
2031 Projected Households	38,557	94,127	360,176
2020 Census Households	40,748	96,100	357,637
2010 Census Households	40,974	97,939	353,018
Income			
2026 Estimated Average Household Income	$67,008	$80,933	$96,425
2026 Estimated Median Household Income	$55,090	$62,439	$72,338
2026 Estimated Per Capita Income	$29,208	$36,669	$43,317
Education (Age 25+)			
2026 Estimated Elementary (Grade Level 0 to 8)	2.0%	1.8%	2.7%
2026 Estimated Some High School (Grade Level 9 to 11)	8.0%	7.8%	6.7%
2026 Estimated High School Graduate	36.0%	31.9%	27.7%
2026 Estimated Some College	25.7%	23.4%	20.5%
2026 Estimated Associates Degree Only	9.9%	8.7%	7.7%
2026 Estimated Bachelors Degree Only	12.0%	15.3%	19.4%
2026 Estimated Graduate Degree	6.4%	11.0%	15.4%
Business			
2026 Estimated Total Businesses	3,267	9,768	37,969
2026 Estimated Total Employees	37,629	123,681	496,171
2026 Estimated Employee Population per Business	11.5	12.7	13.1
2026 Estimated Residential Population per Business	28.7	22.2	21.8

DISCLOSURE, CONFIDENTIALITY & DISCLAIMER

CONFIDENTIALITY AGREEMENT

The information within this Offering Memorandum will set forth an understanding regarding the relationship between the Recipient of this package (the "Recipient") and The Cooper Group and the confidentiality of the investment information to be supplied to you and your organization for use in considering, evaluating and/or purchasing this property (the "Property"). The recipient acknowledges that all financial, contractual, marketing, and informational materials including but not limited to lease information, occupancy information, financial information, projections, data information and any other similar information provided by The Cooper Group which relates to the Property (collectively, the Confidential Information), whether said information was transmitted orally, in print, in writing or by electronic media is confidential in nature and is not to be copied to any party without the prior consent of The Cooper Group. The Recipient acknowledges and agrees that the Confidential Information is of such a confidential nature that severe monetary damage could result from dissemination of that information to unauthorized individuals. The Recipient shall limit access to the Confidential Information to those individuals in the Recipient's organization with a "need to know" and shall take all precautions reasonably necessary to protect the confidentiality of the Confidential Information. The Recipient acknowledges and agrees that the Confidential Information and any copies thereof are the property of The Cooper Group and that all such information will be returned to The Cooper Group upon written request. Any offers or inquiries from Recipient in connection with this investment proposal shall be forwarded, confidentiality, to The Cooper Group. Other than The Cooper Group, recipient agrees that neither Recipient nor The Cooper Group shall be obligated to pay any procuring broker fees in connection with this investment unless a separate written Brokerage Agreement is entered into and written acknowledgement of any procuring Brokerage Agreement is received from all parties to the investment transaction. Procuring brokers must provide written introductions of potential investors and receive written acknowledgment from The Cooper Group for representation to be recognized. This is a confidential Memorandum intended solely for your limited use and benefit in determining whether you desire to express further interest in the acquisition of the Property.

DISCLOSURE & DISCLAIMER

The Memorandum contains selected information pertaining to the property and does not purport to be a representation of the state of affairs of the Property or the owner of the Property, to be all-inclusive or to contain all or part of the information which perspective Recipients may require to evaluate the purchase of real property. All financial projections and information are provided for general reference purposes only and are based on assumptions relating to the economy, market conditions, competition and other factors beyond the control of the owner or The Cooper Group. All references disclosed herein related to acreage, square footages and/or other measurements may be approximations and the best information available. The summaries of information included herein do not purport to be complete nor necessarily accurate descriptions of the full agreements referenced. Photos herein are the Property and respective owners and use of these images without the express written consent of the owner is prohibited.

The owner and the Cooper Group expressly reserve the right, at its sole discretion, to reject any or all expressions of interest or offers to purchase the Property, and/or terminate discussions with any entity and any time with or without notice which may arise as a result of review of this Memorandum.

Neither the owner or the Cooper Group, nor any of their respective directors, officers, affiliates or representatives make any representation or warranty, expressed or implied, as to the accuracy or completeness of this Memorandum or its contents; and you are to rely solely on your investigators and inspections of the property in evaluating a possible purchase of the Property. The information contained in this document has been obtained from sources to be reliable. While the Cooper Group does not doubt its accuracy, the Cooper Group has not verified it and makes no guarantee, warranty or representation about it. It is your responsibility to independently confirm the accuracy and completeness. Any projections, opinions, assumptions or estimates used are for example only and do not represent the current or future performance of the Property. The value of this transaction to you depends on tax and other factors which should be evaluated by your tax, financial and legal advisors.

Actual Site

PNC Bank - ATM + Land

0.393 Acres

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