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18701 S HALSTED ST | GLENWOOD, IL



AFFILIATED BUSINESS DISCLOSURE & CONFIDENTIALITY AGREEMENT

AFFILIATED BUSINESS DISCLOSURE

Affiliated Business Disclosure CBRE, Inc. operates within a global family of companies with many subsidiaries and related entities (each an "Affiliate") engaging in a broad range of commercial real estate businesses including, but not limited to, brokerage services, property and facilities management, valuation, investment fund management and development. At times different Affiliates, including CBRE Global Investors, Inc. or Trammell Crow Company, may have or represent clients who have competing interests in the same transaction. For example, Affiliates or their clients may have or express an interest in the property described in this Memorandum (the "Property"), and may be the successful bidder for the Property. Your receipt of this Memorandum constitutes your acknowledgment of that possibility and your agreement that neither CBRE, Inc. nor any Affiliate has an obligation to disclose to you such Affiliates' interest or involvement in the sale or purchase of the Property. In all instances, however, CBRE, Inc. and its Affiliates will act in the best interest of their respective client(s), at arms' length, not in concert, or in a manner detrimental to any third party. CBRE, Inc. and its Affiliates will conduct their respective businesses in a manner consistent with the law and all fiduciary duties owed to their respective client(s).

CONFIDENTIALITY AGREEMENT

Your receipt of this Memorandum constitutes your acknowledgment that (i) it is a confidential Memorandum solely for your limited use and benefit in determining whether you desire to express further interest in the acquisition of the Property, (ii) you will hold it in the strictest

confidence, (iii) you will not disclose it or its contents to any third party without the prior written authorization of the owner of the Property ("Owner") or CBRE, Inc., and (iv) you will not use any part of this Memorandum in any manner detrimental to the Owner or CBRE, Inc. If after reviewing this Memorandum, you have no further interest in purchasing the Property, kindly return it to CBRE, Inc.

DISCLAIMER

This Memorandum contains select information pertaining to the Property and the Owner, and does not purport to be all-inclusive or contain all or part of the information which prospective investors may require to evaluate a purchase of the Property. The information contained in this Memorandum has been obtained from sources believed to be reliable, but has not been verified for accuracy, completeness, or fitness for any particular purpose. All information is presented "as is" without representation or warranty of any kind. Such information includes estimates based on forward-looking assumptions relating to the general economy, market conditions, competition and other factors which are subject to uncertainty and may not represent the current or future performance of the Property. All references to acreages, square footages, and other measurements are approximations. This Memorandum describes certain documents, including leases and other materials, in summary form. These summaries may not be complete nor accurate descriptions of the full agreements referenced. Additional information and an opportunity to inspect the Property may be made available to qualified prospective purchasers. You are advised to independently

verify the accuracy and completeness of all summaries and information contained herein, to consult with independent legal and financial advisors, and carefully investigate the economics of this transaction and Property's suitability for your needs. ANY RELIANCE ON THE CONTENT OF THIS MEMORANDUM IS SOLELY AT YOUR OWN RISK.

The Owner expressly reserves the right, at its sole discretion, to reject any or all expressions of interest or offers to purchase the Property, and/or to terminate discussions at any time with or without notice to you. All offers, counteroffers, and negotiations shall be non-binding and neither CBRE, Inc. nor the Owner shall have any legal commitment or obligation except as set forth in a fully executed, definitive purchase and sale agreement delivered by the Owner.

ALL PARCEL LINES ON SITE PLAN AND AERIALS ARE APPROXIMATE.



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EXECUTIVE SUMMARY



THE OFFERING

CBRE's Net Lease Property Group is pleased to exclusively present the outstanding opportunity to acquire 100% fee interest in an Absolute NNN Chase Bank ground lease. The asset is located in Glenwood, a south suburb approximately 28 miles from Chicago's Central Business District. The long-term lease has over 16.5 years of term remaining, zero landlord responsibilities, and **RARE 2.5% annual rental increases** throughout the base term and option periods.

Chase Bank is located on the signalized, hard-corner of Halsted Street and 187th Street with combined daily traffic counts of about 25,000 vehicles per day. Chase Bank is an outparcel to Aldi grocery anchored center. Other retailers located at this intersection that further the draw to this area include O'Reilly Auto Parts and AutoZone. Less than a half-mile north of Chase Bank, is a 15-acre, retail oriented, redevelopment project that will bring more national tenants to the area. Additionally, just over a mile north of Chase Bank is a power center that includes national and regional tenants such as The Home Depot, Target, Ross Dress for Less, Walmart, Kohl's, Petco, TJ Maxx, Office Max, and Menards.

Chase is the U.S. consumer and commercial banking branch of JPMorgan Chase. Their consumer services include credit cards; home, auto and education finance; and insurance. Their commercial banking services include middle market, corporate, commercial real estate, and business credit. Parent company JPMorgan Chase (NYSE: JPM) is a leading global financial services firm with assets of \$2.6 billion and operations worldwide. The company is ranked #20 on the Fortune 500 list and has operations in over 60 countries. JPMorgan Chase currently has \$2.6 Trillion in assets which ranks it as the sixth largest bank in the world by total assets, and the largest in the United States.



FINANCIAL OVERVIEW

Offering Price:	\$5,793,000
Cap Rate:	5.00%
January 2020 Annual Rent:	\$289,660
Lease Type:	Absolute NNN Ground Lease
Building Size:	4,335 Square Feet
Parcel Size:	± 1.234 Acres 53,748 Square Feet
Year Built:	2004
Parking:	32 parking stalls 7.38 spaces per 1,000 SF of GLA

Tenant:	JP Morgan Chase Bank, N.A.
Term Remaining:	16 Years, 9 Months
Lease Term Commencement:	December 29, 2005
Lease Expiration:	December 31, 2035
Rental Increases:	2.5% Annual Bumps in base term and option periods
Renewal Options:	Two, 10-Year Options
Landlord Responsibilities:	None
ROFR:	Tenant has one time, 14 day right of first refusal to purchase.



CHASE BANK 10-YEAR IRR COMPARISON

GLENWOOD LOCATION (2.5% ANNUAL BUMPS)											
	Year 1 [1]	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10 [3]	Year 11
Acquist./Dispo.	-\$5,793,200									\$6,179,821	
Closing Cost										-\$123,596	
Rent	\$289,660	\$296,902	\$304,324	\$311,932	\$319,730	\$327,724	\$335,917	\$344,315	\$352,923	\$361,746	\$370,789
CF	-\$5,503,540	\$296,902	\$304,324	\$311,932	\$319,730	\$327,724	\$335,917	\$344,315	\$352,923	\$6,417,971	

10-Year Unlevered IRR	6.75%
10-Year Average Cap Rate	5.60%

TYPICAL CHASE BANK (10% BUMPS, EVERY 5 YEARS)											
	Year 1 [1]	Year 2	Year 3	Year 4	Year 5	Year 6 [2]	Year 7	Year 8	Year 9	Year 10 [3]	Year 11
Acquist./Dispo.	-\$5,793,200									\$5,841,477	
Closing Cost										-\$116,830	
Rent	\$289,660	\$289,660	\$289,660	\$289,660	\$289,660	\$318,626	\$318,626	\$318,626	\$318,626	\$318,626	\$350,489
CF	-\$5,503,540	\$289,660	\$289,660	\$289,660	\$289,660	\$318,626	\$318,626	\$318,626	\$318,626	\$6,043,273	

10-Year Unlevered IRR	5.87%
10-Year Average Cap Rate	5.25%

ASSUMPTIONS	
[1]	Analysis assumes acquisition based on January 2020 rent of \$289,660 and a going-in cap rate of 5.00%
[2]	Assumes 10% bump in year 6 and year 11 of analysis. Residual value calculated of year 11 rent.
[3]	Analysis assumes 100 basis point spread between going-in cap rate and residual cap rate and closing costs of 2%.

INVESTMENT HIGHLIGHTS



LONG TERM CORPORATE OPPORTUNITY: The opportunity to acquire 100% fee interest in a long term Absolute NNN Chase Bank ground lease. The corporate guaranteed lease has over 16.5 years of term remaining with zero landlord responsibilities.



RARE ANNUAL RENTAL INCREASES: This branch has 2.5% annual rent bumps which is extremely rare for banks and well above market rental increases. These annual bumps provide a great hedge against inflation and a way to steadily grow cash flow.



INVESTMENT GRADE TENANT: Rated Aa3 by Moody's, Chase Bank is the U.S. consumer and commercial banking branch of JPMorgan Chase & Co. With about \$2.6 trillion in assets, JPMorgan Chase & Co. is a leading global financial services firm with operations in over 60 countries.



RAPIDLY GROWING DEPOSITS: This branch has reported strong growth in their deposits among recent years. Since 2016, the deposits at this location have grown over 21% and are currently over \$56mm.



HIGH TRAFFIC LOCATION: Chase is located on the hard-corner of Halsted Street and 187th Street with nearly 25,000 vehicles passing the site daily. The site is just south of Interstate 294 and just west of Interstate 394, these roads have traffic counts surpassing 166,000 and 68,000, respectively.



OUTSTANDING ACCESS AND VISIBILITY: Chase Bank is highly visible with no impeding outlots and benefits from positioning on a signalized intersection of Halsted Street and 187th Street. There are several additional access points via the surrounding shopping center.



POWERFUL AREA DEMOGRAPHICS: The surrounding area has a dense and affluent demographic profile, with a stable customer base. Within three miles of the asset is a population of 59,600 residents with an average household income of \$86,427.



DOMINANT RETAIL CORRIDOR: The Property is shadow anchored by Aldi, one of the world's biggest grocery chains. The site is also located about a quarter-mile from a largely anticipated retail redevelopment called Lincoln Crossing. The 15-acre redevelopment project is replacing Glenwood Plaza, and is expected to create over 100,000-square feet of retail. Other retailers within two-miles of this Chase Bank branch are The Home Depot, Target, Ross Dress for Less, Walmart, Kohl's, Petco, TJ Maxx, Office Max, and Menards.

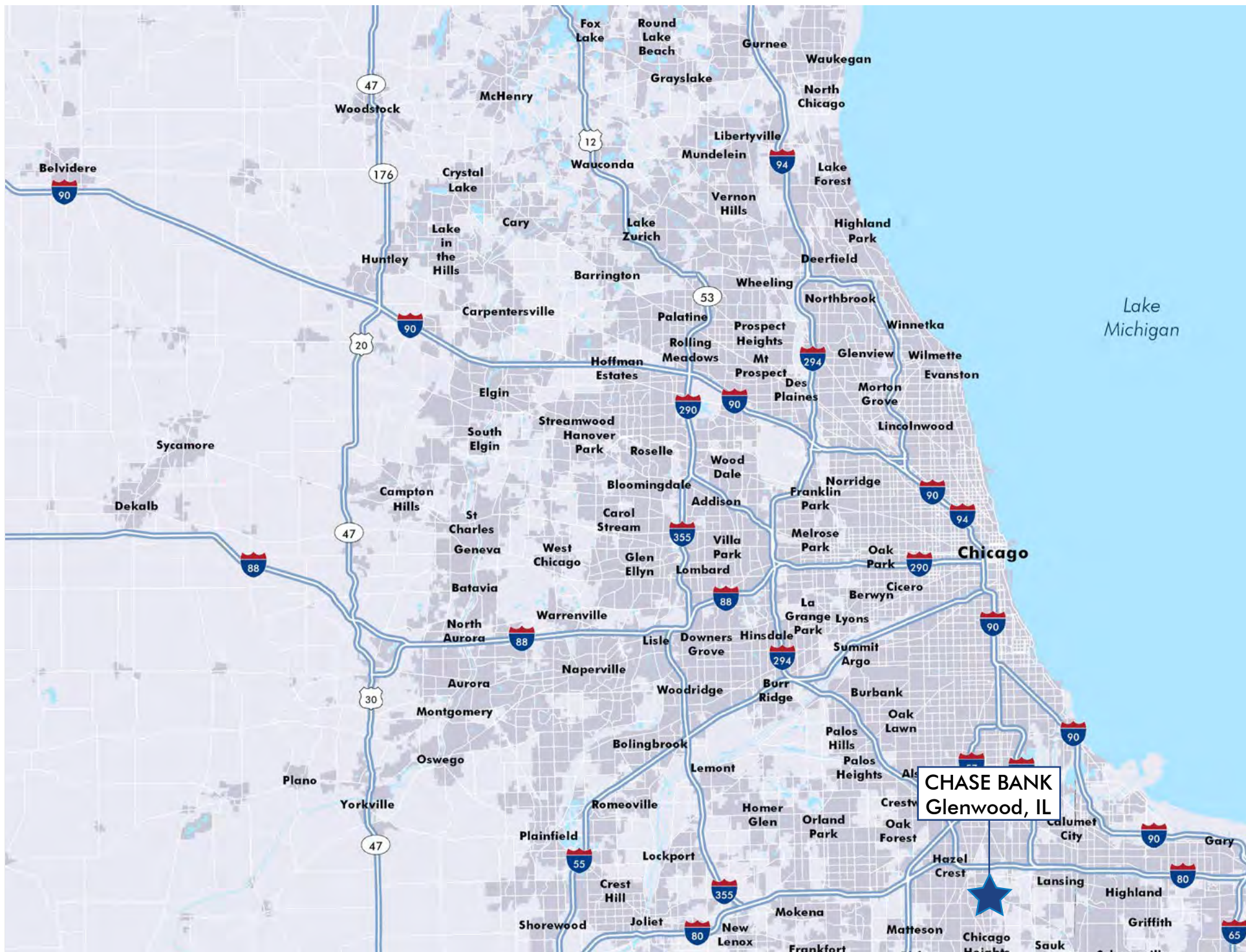


ROBUST CHICAGO MSA: Chase Bank is located approximately 28 miles south of downtown Chicago. Chicago is home to the third largest economy and is the third most populous MSA in the nation (Chicago MSA Population: 9.68 million).

AERIAL VIEW LOOKING NORTH



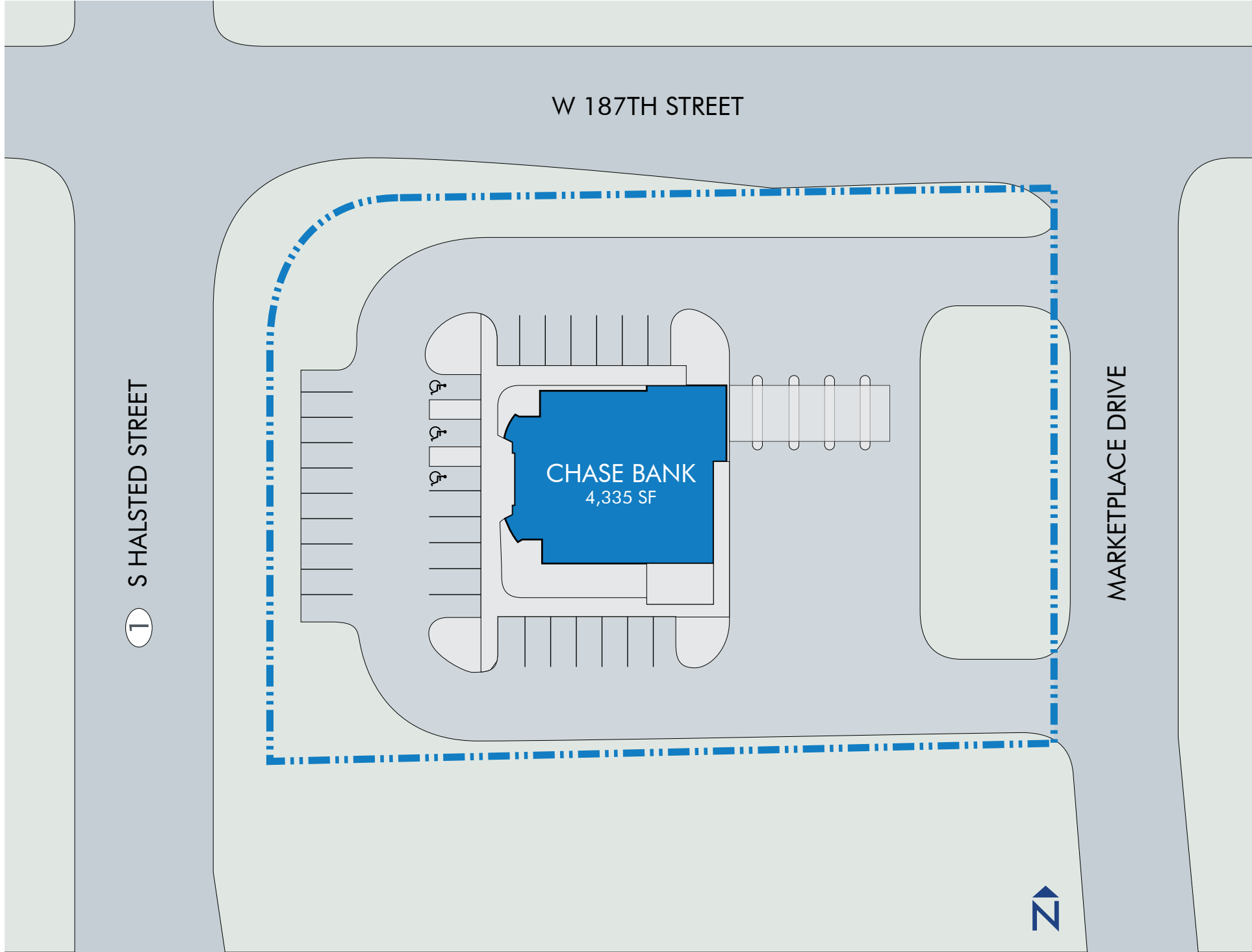
REGIONAL MAP



PROPERTY DESCRIPTION



SITE PLAN



① S HALSTED STREET

W 187TH STREET

CHASE BANK
4,335 SF

MARKETPLACE DRIVE



PROPERTY HIGHLIGHTS

LOCATION

18701 South Halsted Street
Glenwood (Cook County), IL 60425

GENERAL DESCRIPTION

One-story, single tenant bank building with drive-thru

GLA

4,335 Square Feet

LAND AREA

± 1.234 Acres / 53,748 Square Feet

PARCEL NUMBER

32-04-302-001-0000

ZONING

C-2 (General Commercial Services District)

PARKING

32 parking stalls; 7.38 spaces per 1,000 SF of GLA

FRONTAGE/VISIBILITY

Chase Bank is highly visible on the east side of Halsted Street and the south side of 187th Street with a combined frontage of ± 450 feet.

ACCESS

The site is located at the southeast corner of the Mannheim Road and Grand Avenue fully signalized intersection. Direct access to the site is provided via ingress/egress point on 187th Street. The site is also easily accessible via access points off of Halsted Street through surrounding developments.

FLOOD ZONE

According to the flood hazard maps published by the FEMA, the site is within Zone X as indicated on Community Map Panel No. 17031C0742J dated August 19, 2008. Zone X, an area that is determined to be outside the 100-and 500-yearflood plains.

SURROUNDING USES

Generally surrounded by retail developments as well as residential neighborhoods.

TRAFFIC COUNTS

Halsted Street — 21,400 VPD

Interstate 294 — 175,700 VPD



TENANT PROFILE

JPMORGAN CHASE BANK, N.A.

Chase Bank is the U.S. consumer and commercial banking business of JPMorgan Chase & Co. Chase serves nearly half of America’s households through more than 5,200 bank branches, 16,000 ATMs, mortgage offices, and online and mobile banking. Chase offers a broad range of financial services including personal banking, credit cards, mortgages, auto financing, investment advice, small business loans, and payment processing.

ABOUT PARENT COMPANY JPMORGAN CHASE & CO.

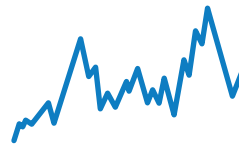
With about \$2.6 trillion in assets, JPMorgan Chase & Co. is a leading global financial services firm with operations in over 60 countries. It is one of the oldest financial institutions in the United States with a history dating back over 200 years. Today, JPMorgan Chase & Co. serves millions of consumers, small businesses, and many of the world’s most prominent corporate, institutional, and government clients. It also boasts formidable investment banking and asset management operations. The firm’s subsidiaries include the prestigious JPMorgan Private Bank and institutional investment manager JPMorgan Asset Management. JPMorgan Chase & Co. had a 2018 revenue of more than \$131.4 Billion.



5,200
Branches



#20 on the
Fortune 500



Stock Symbol
NYSE: JPM



Employees
256,000+



#48 on the
Fortune Global 500



S&P Rating
A+ / Stable

2017 Highlights & Accomplishments

- Consumer relationship with almost half of U.S. households
- #1 in primary bank relationships within its Chase footprint
- Consumer deposit volume has grown at more than twice the industry average since 2012
- #1 most visited banking portal in the U.S. — chase.com
- #1 in Retail Banking for five years in a row (Kantar TNS)
- #1 ATM network in the U.S.
- #1 credit card issuer in the U.S.
- #1 U.S. co-brand credit card issuer
- #1 in total U.S. credit and debit payments in volume
- #1 wholly-owned merchant acquirer
- #2 jumbo mortgage originator
- #3 bank auto lender
- 2017 Bank Brand of the Year (The Harris Poll)

MARKET
OVERVIEW





GLENWOOD TRADE AREA OVERVIEW

Chase Bank is located in the southern Chicago suburb of Glenwood, IL, approximately 28 miles from downtown Chicago. Glenwood is a well-established, quiet community with tree-lined streets. Although Glenwood is home to only 8,881 residents, the area surrounding is dense and made up of over 60 municipalities, known as the Chicago Southland. This area has over 800 festivals and events, 40,000 acres of forestry, 600 holes of golf, historic downtown shopping districts and excellent restaurants, breweries and distilleries.

Glenwood is easily accessible from all over the Chicago metro area due to its proximity to Interstates 94, 80, 57 and 294 (bypass of I-94 around central Chicago). The I-94 / I-294 exchange is located five miles east of the Property, where I-94 runs north into Chicago's Central Business District and east into Indiana. I-294 continues west, concurrent with I-80, with a full interchange with Halsted Street two miles north of the Property, before curving up northbound to run through the western suburbs. Both I-80 and I-294 also connect to I-57 five miles to the west, which runs north into Chicago's south side neighborhoods and south to the far south suburbs. In addition, Homewood has a stop along the Metra Electric train line, three miles northwest of the Property, which runs north to downtown Chicago and south to University Park.

Chase Bank is located at the southeast corner of Halsted and 187th Street, approximately two miles south of the I-80/I-294 full interchange with Halsted Street. Halsted Street is a primary north-south thoroughfare through the south suburbs and has an average daily traffic count of 21,400.

TRADE AREA

Chase Bank's primary trade area extends to a radius of approximately 3-miles. This trade area encompasses nearly all of Glenwood and Homewood as well as portions of Hazel Crest, Flossmoor, Chicago Heights, Markham, Harvey and South Holland.

- The three-mile trade area had an estimated 2018 population of 59,600 in 21,674 households.
- The area's average household income is \$86,427 which is 3.3% higher than the U.S. average household income of \$83,694. Approximately 45% of households have an average household income above \$75,000 and 13% have an average household income above \$150,000.
- 73% of the households are owner occupied. Average and median home values are \$194,076 and \$165,197, respectively.
- Residents are well educated. 44% of residents age 25 and over have an Associate's degree or higher, and 15% have a Graduate or Professional degree.

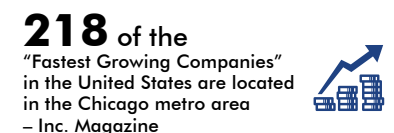
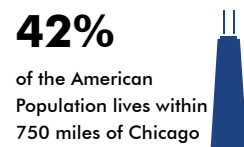
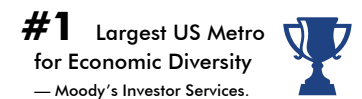
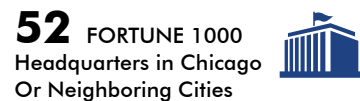
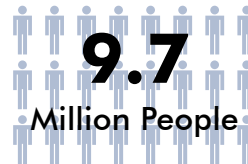
CHICAGO MSA OVERVIEW

Chicago is one of the most attractive and dynamic markets in the nation. Chicago boasts an attractive retail market, with the third largest economy in the nation and over \$123.5 billion in annual retail sales (2017 metro Chicago sales; Melaniphy). The market’s vibrant business climate, central geographic location, diversified economy and available human resources have helped Chicago achieve a prominent position as a world-class city in finance, international trade, manufacturing, transportation, culture and the arts.

The Chicago MSA has matured into a broad-based and diversified economy that was rated the #1 Largest US Metro for Economic Diversity

by Moody’s Investor Services. Chicago has one of the world’s largest economies with nearly 4.6 million employees and a gross regional product of more than \$640 billion, which places the Chicago economy as the 22nd largest in the world. Due to this economic diversification, Chicago Tends to experience fewer seasonal and cyclical peaks and valleys and is somewhat insulated against major downturns.

The Windy City, as it has been nicknamed, welcomes in over 52 million international and domestic visitors each year who come to see attractions including Chicago’s numerous parks, art galleries, architectural wonders, professional sports teams, universities, and more.



CHICAGO MSA OVERVIEW

DEMOGRAPHICS

The Chicago metropolitan statistical area is home to over 9.68 million residents, making it the third most populous MSA in the nation. The population is projected to grow 1.53% over the next five years to 9.83 million. Residents earn an average household income of \$92,004; more than 8% higher than the state average of \$84,983 and nearly 14% higher than the national average of \$80,675.

WHY CHICAGO?

- Chicago has a strong, globally diverse economy larger than that of many countries.
- Chicago's industry mix most closely matches that of the nation, with no single industry employing more than 20% of the workforce.
- Chicago is one of the most cost-effective cities in the world for doing business, ahead of New York and Los Angeles, according to KPMG.
- Chicago's affordable cost of living and world-class cultural and recreational opportunities make it an excellent value for the city's vibrant and diverse workforce.
- Chicago is a central transportation hub with direct flights between more than 200 cities worldwide, and direct connections to six major U.S. Interstates.
- Chicago is hub of international business activity, with more than 1,800 foreign-based companies and more than \$100 billion in foreign direct investment.

TRANSPORTATION

Chicago is one of the primary transportation hubs in the United States. Chicago is home to O'Hare International Airport, the 3rd busiest airport in the nation. According to the Chicago Department of Aviation, in 2016 the airport serviced nearly 78 million passengers to and from 208 destinations around the world via more than 48 passenger carriers. Chicago is also home to Midway International Airport, which serviced more than 22 million passengers via five passenger carriers to 75 destinations in the US, Mexico, Jamaica, the Dominican Republic and Canada.

Several major interconnected expressways and interstate highways pass through the Chicago area. Interstates 80, 88 and 290 are the main east/west routes. Interstates 55 and 57 provide access to the south and southwestern suburban areas. Communities to the north and northwest are accessed via Interstates 90 and 94. North/south travel between the western suburbs is facilitated by Interstates 294 and 355.



CHICAGO MSA OVERVIEW

DEEP AND EDUCATED LABOR POOL

The Chicago MSA is well education with 60 colleges and universities in the area. Chicago also has a higher population under the age of 24 than New York, San Francisco, Washington D.C., Los Angeles, Boston, and Philadelphia.

TOP 10 GRADUATE BUSINESS SCHOOLS

RANK	SCHOOL
1 (Tie)	Harvard University, Boston, MA
1 (Tie)	University of Chicago (Booth), Chicago, IL
3	University of Pennsylvania (Wharton), Philadelphia, PA
4	Stanford University, Standford, CA
5	Massachusetts Institute of Technology (Sloan), Cambridge, MA
6	Northwestern University (Kellogg), Evanston, IL
7 (Tie)	University of California-Berkley (Haas), Berkeley, CA
7 (Tie)	University of Michigan-Ann Arber (Ross), Ann Arbor, MI
9	Columbia University, New York, NY
10	Dartmouth College (Tuck), Hanover, NH

Source: US News & World Report, 2019

ALL LOCATED WITHIN THE CHICAGO MSA

LOYOLA UNIVERSITY CHICAGO
UIC UNIVERSITY OF ILLINOIS AT CHICAGO
DEPAUL UNIVERSITY
THE UNIVERSITY OF CHICAGO



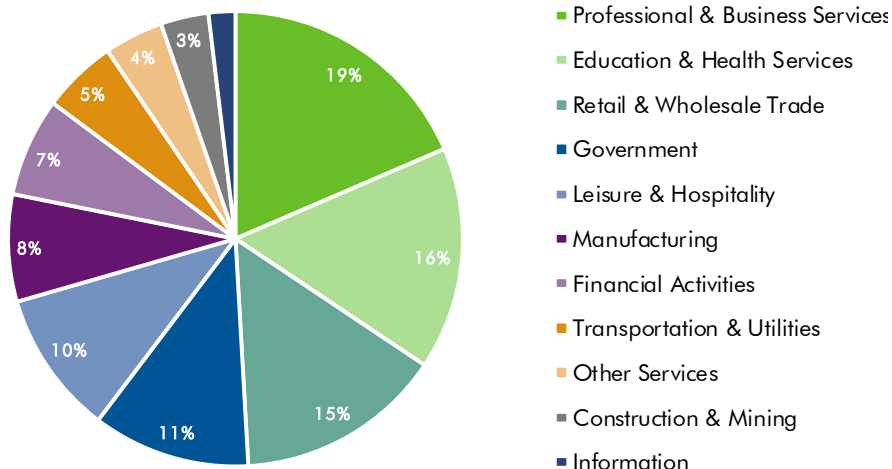
#2 Best City to Get a College Degree
- The A.T. Kearney Global Cities Index

		
65,000 in downtown Chicago alone	60 Colleges or Universities in the Chicago MSA	325,000 Students

CHICAGO MSA OVERVIEW



FEB 2018 ESTIMATED EMPLOYED POPULATION BY OCCUPATION



FORTUNE 500 COMPANIES IN THE CHICAGO MSA			
RANK	COMPANY	LOCATION	REVENUES (\$M)
19	Walgreens Boots Alliance	Deerfield, IL	\$118,214
27	Boeing	Chicago, IL	\$93,392
45	Archer Daniels Midland	Chicago, IL	\$60,828
65	Caterpillar	Deerfield, IL	\$45,462
79	Allstate	Northbrook, IL	\$38,524
81	United Continental Holdings	Chicago, IL	\$37,736
92	Exelon	Chicago, IL	\$33,531
110	AbbVie	North Chicago, IL	\$28,216
111	Abbott Laboratories	Abbott Park, IL	\$27,390
117	Mondelez International	Deerfield, IL	\$25,896
121	US Foods Holding	Rosemont, IL	\$24,147
131	McDonald's	Oak Brook, IL	\$22,820
172	Sears Holdings	Hoffman Estates, IL	\$16,702
189	CDW	Lincolnshire, IL	\$15,192
204	Illinois Tool Works	Glenview, IL	\$14,314
263	Discover Financial Services	Riverwoods, IL	\$11,545
283	Baxter International	Deerfield, IL	\$10,561
287	W.W. Grainger	Lake Forest, IL	\$10,425
300	LKQ	Chicago, IL	\$9,848
320	Tenneco	Lake Forest, IL	\$9,274
321	Conagra Brands	Chicago, IL	\$9,239
342	Navistar International	Lisle, IL	\$8,570
349	Univar	Downers Grove, IL	\$8,254
356	Jones Lang LaSalle	Chicago, IL	\$7,932
357	Anixter International	Glenview, IL	\$7,927
392	Dover	Downers Grove, IL	\$7,830
406	R.R. Donnelley & Sons	Chicago, IL	\$6,940
436	Packaging Corp. of America	Lake Forest, IL	\$6,445
443	Motorola Solutions	Chicago, IL	\$6,380
446	TreeHouse Foods	Oak Brook, IL	\$6,307
450	Old Republic International	Chicago, IL	\$6,263
454	Arthur J. Gallagher	Rolling Meadows, IL	\$6,160
471	Ulta Beauty	Bolingbrook, IL	\$5,885
478	Ingredion	Westchester, IL	\$5,832
486	Northern Trust	Chicago, IL	\$5,716

AERIAL VIEW LOOKING SOUTH



AERIAL VIEW LOOKING EAST



JURGENSEN WOODS
FOREST PRESERVE

GLENWOODIE
GOLF CLUB

GLENWOOD
ACADEMY

GLENWOOD
ACADEMY

187TH ST
3,450 VPD

GLENWOOD
POST OFFICE

CHASE BANK

AutoZone

LIVING SPRINGS
COMMUNITY CHURCH

HALSTED ST
21,400 VPD

O'Reilly AUTO PARTS

ALDI

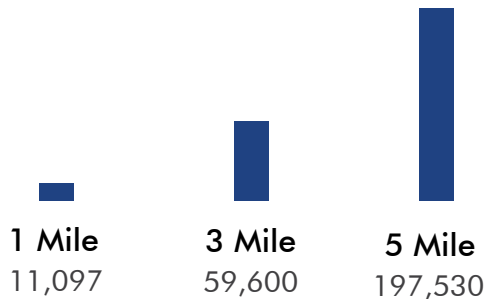
AERIAL VIEW LOOKING WEST



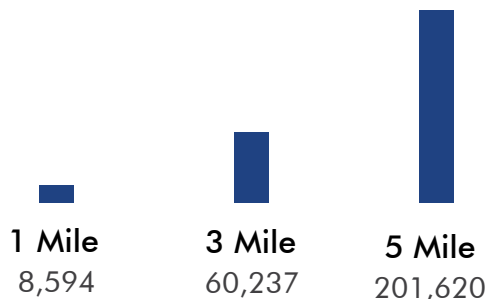
POPULATION CONCENTRATION



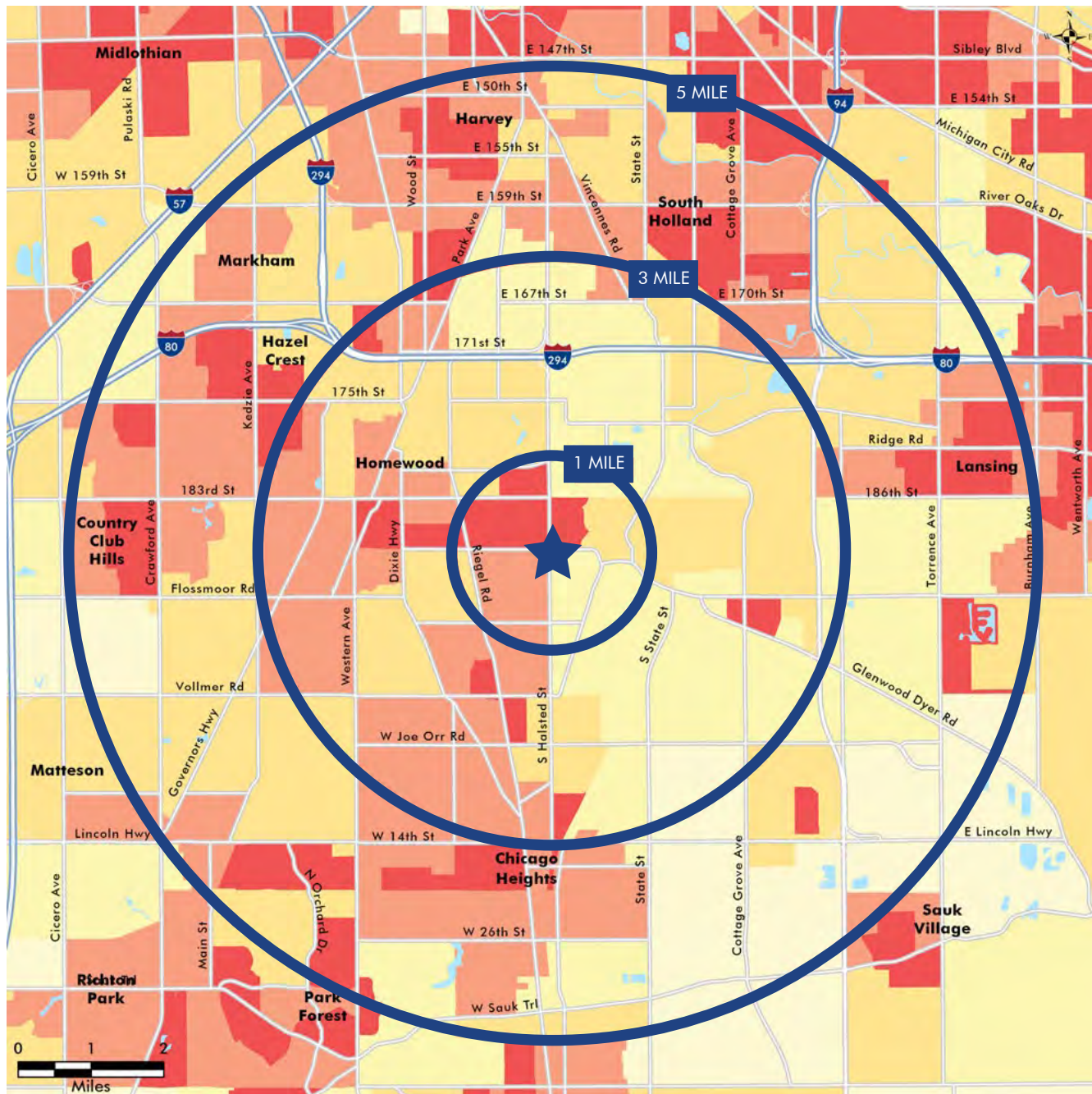
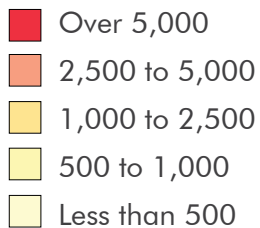
2018 POPULATION



DAYTIME POPULATION



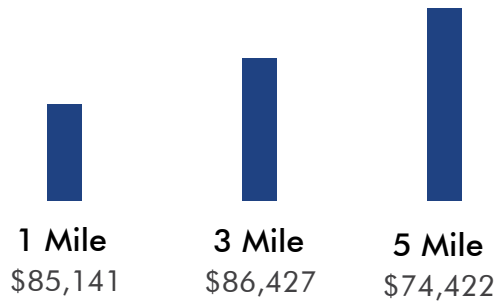
POPULATION PER SQUARE MILE



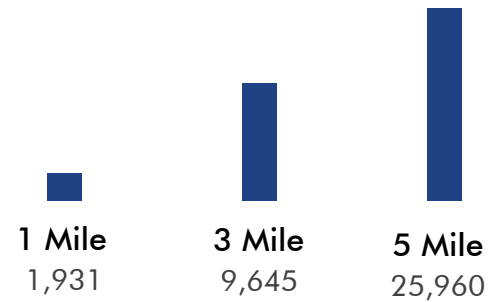
HOUSEHOLD INCOME



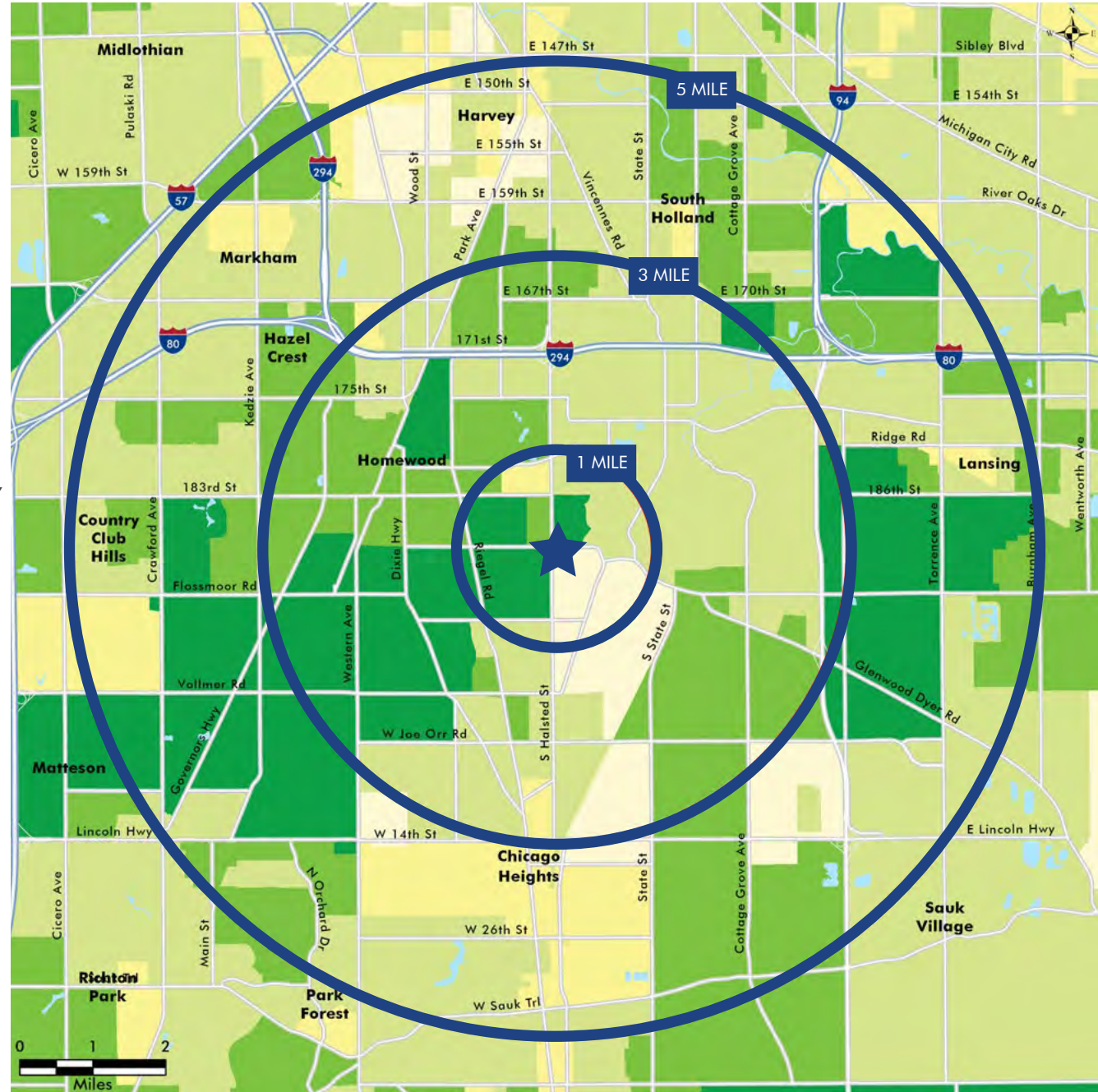
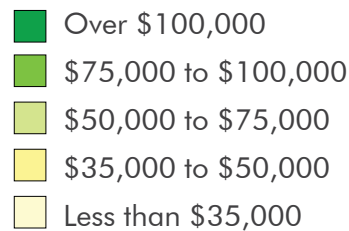
AVERAGE HOUSEHOLD INCOME



HOUSEHOLDS EARNING OVER \$75,000 ANNUALLY



AVERAGE HOUSEHOLD INCOME



CHASE BANK

18701 S HALSTED ST | GLENWOOD, IL

FOR MORE INFORMATION PLEASE CONTACT:

PRIMARY CONTACT

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