FOR SALE

BMO Harris Bank

409 SOUTH 1ST STREET, ST. CHARLES, IL 60174

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EQUITY INVESTMENT ADVISORS

BMO Harris Bank

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BMO Harris Bank

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INVESTMENT HIGHLIGHTS

Sale Price:	$771,000
Cap Rate:	5.25%
Building Size:	2,381 SF
Lot Size:	0.12 Acres
Renovated:	2008
Market:	St. Charles (Chicago MSA)

THE OFFERING

Equity Investment Advisors is pleased to offer for sale a 10-year absolute NNN leased investment with 2% annual rental increases. The property is leased to BMO Harris Bank N.A. ("BMO"), the United States operating arm and subsidiary of the Bank of Montreal ("BMO Financial Group"), a diversified financial services provider with total assets exceeding $525 billion.

PROPERTY & LOCATION OVERVIEW

This property was built to serve as BMO's sole drive-thru in downtown St. Charles. This ground floor condominium asset located on the southern end of a mixed use multi-family, office, and retail building is pedestrian friendly and also features five drive-thrus and four parking spaces. The property's two forms of signage enhance visibility for this in-line location.

Situated in a densely populated, affluent community, the surrounding retail area is driven by local boutique shops and restaurants. Highlighting these retailers is the adjacent Blue Goose Market, which has prided itself on being the finest grocery store in St. Charles for over 80 years.

Strong demographics will drive performance at this branch for many years to come. Over 11,000 residents reside within one mile of the property with an average household income of approximately $94,000, well above the national average. The prominence of BMO in St. Charles, and this property as its only downtown drive-thru location, also supports the long-term tenancy. St. Charles is 35 miles west of downtown Chicago.

The information contained herein has been secured from sources we believe to be reliable. Nevertheless, Equity Investment Advisors makes no warranty or representation, expressed or implied, about the contents of this brochure, its accuracy or of the timelines of the information. Specific references to square footage, income, expenses and other factors are approximate. Buyer must independently verify the accuracy and completeness of all information contained herein and bears all risk for any inaccuracies.

BMO Harris Bank

TENANT OVERVIEW

Established as Harris Bank in 1882, BMO Harris Bank N.A. ("BMO") is the U.S. operating arm and subsidiary of the Bank of Montreal ("BMO Financial Group"), a diversified financial services provider. With total assets of $525 billion and over 46,000 employees, BMO Financial Group provides a broad range of retail banking, wealth management, and investment banking products and services to more than 12 million customers. BMO Financial Group through its two largest subsidiaries – BMO Harris Bank and Bank of Montreal – mainly operates in the United States and Canada. Well regarded by all major credit ratings, BMO holds ratings of A2, A+, and AA- for Moody's, S&P, and Fitch, respectively. All three agencies hold the outlook as "Stable".

Headquartered in Chicago, BMO is one of the largest banks in the Midwest serving more than 2 million customers. The Company provides a broad range of personal banking products and solutions through over 600 branches and approximately 1,300 ATMs in Illinois, Wisconsin, Indiana, Kansas, Missouri, Minnesota, Arizona, and Florida.

CORPORATE OVERVIEW

Ticker Symbol:	NYSE: BMO
Total Assets:	$525 billion
Credit Rating:	"A+" (S&P)

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INVESTMENT OVERVIEW

Price	$771,000
Price per SF	$324
Current CAP Rate	5.25%

NET INCOME

Current Net Income	$40,477
Net Income at Start of Option 1	$49,341
Net Income at End of Option 1	$53,409

LEASE OVERVIEW

Term	10 Years
Rental Increases	2% Annually
Expiration	September 2024
Termination Right	One-Time Right to Terminate upon the First Day of 61st Month of the Primary Lease Term
Options	Eight, Five-Year Renewal Options
NNN	No Landlord Responsibilities

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CHICAGO AREA OVERVIEW

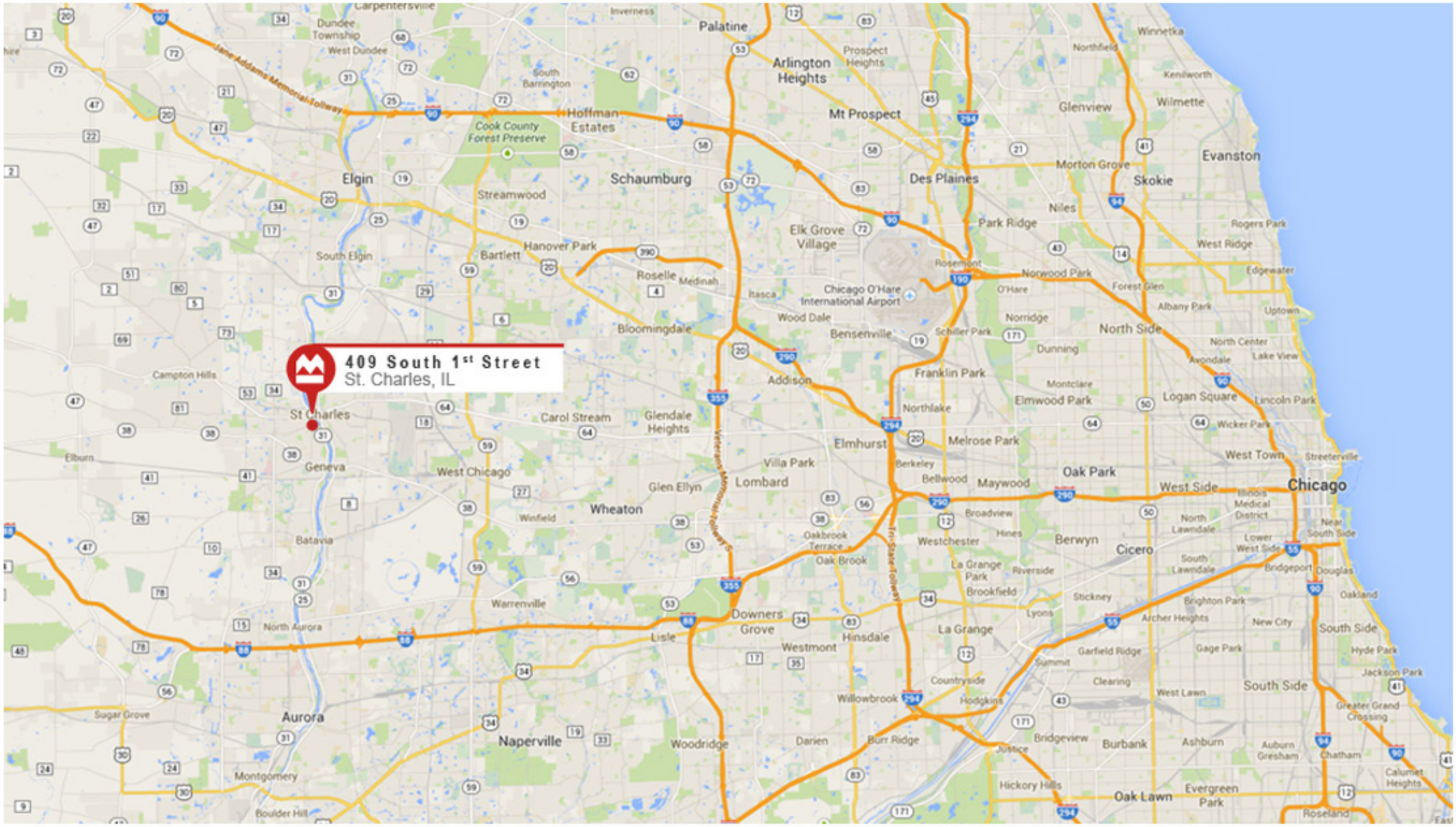
The Chicago suburb of St. Charles is 35 miles west of downtown Chicago. Illinois Route 64 provides great access to and from Chicago offering professionals the opportunity to live in an affluent suburb and work in the Windy City.

Chicago is the most populous city in the Midwestern United States and the third most populous city in the United States with 2,700,000 residents. Chicago is the county seat of Cook County, the second largest county in the United States. The Chicago MSA is the third most populated metropolitan area in the United States with 9,580,567 residents. The MSA covers over 1,300 square miles and six counties. The Chicago metropolitan area is home to the corporate headquarters of 57 Fortune 1000 companies including Boeing, McDonald's, Motorola, Discover Financial Services, and United Airlines. Chicago is a major hub for industry, telecommunications, and infrastructure. O'Hare International is the second busiest airport in the world in terms of traffic movement, with over 32 million passengers flying through O'Hare International per year.

The metro is also a major financial center in North America, and is home to the largest futures exchange in the United State, the CME Group. Chicago is third in the world on the Global Financial Centers Index which ranks the competitiveness of financial centers based on people, business environment, market access, infrastructure, and general competiveness. Chicago's Gross Domestic Product was $571 million generated by over 265,000 businesses.

BMO Harris Bank

AREA MAP



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AERIAL - AMENITIES

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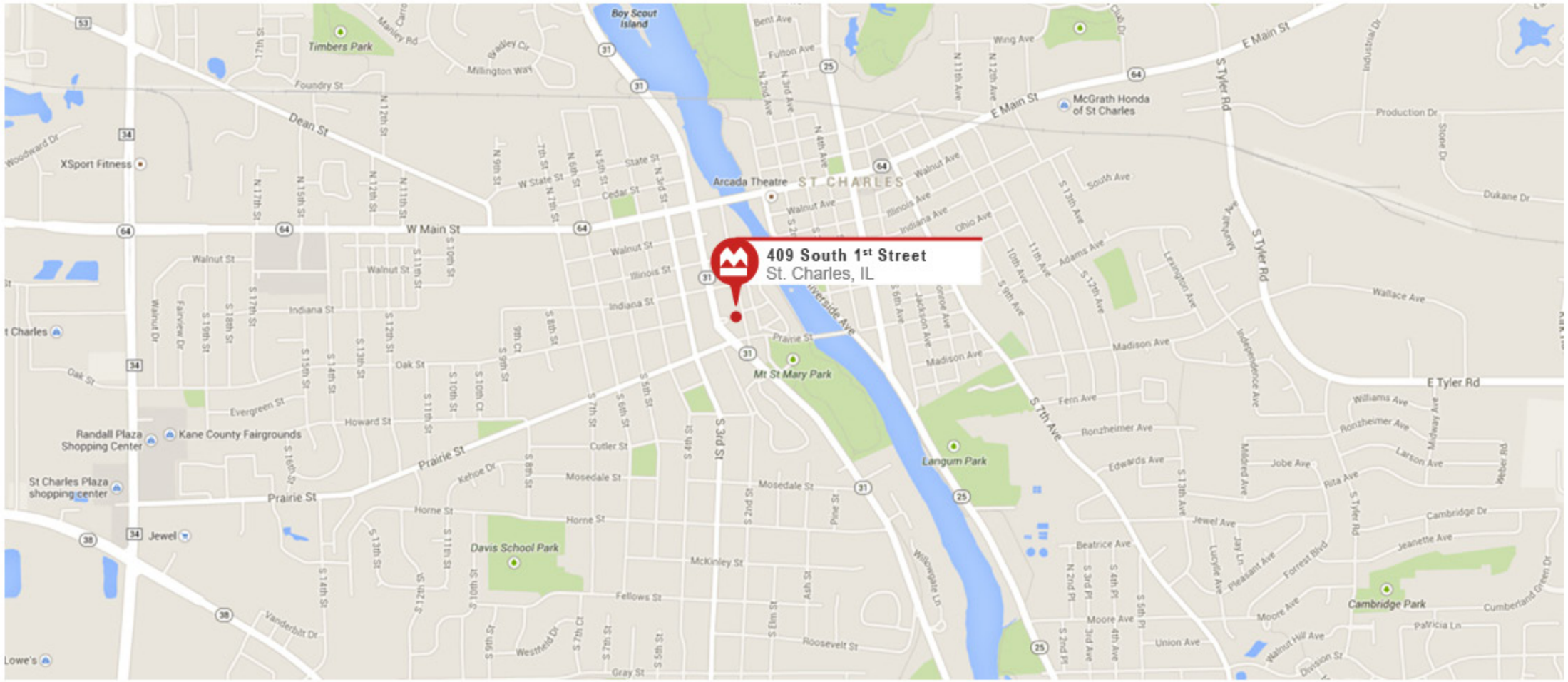
DEMOGRAPHICS



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	1 MILE	3 MILES	5 MILES
Total Population	11,276	55,001	102,605
Average HH Income	$93,840	$109,507	$112,396
Vehicles per Day	19,180		