



FIFTH THIRD BANK



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154 S WESTERN AVE | CARPENTERSVILLE, IL 60110

\$2,608,000 5.75% CAP RATE
ABSOLUTE NNN GROUND LEASE

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CONTENTS

| | |
|----------------|---|
| Financials | 3 |
| Tenant Profile | 6 |
| Demographics | 7 |

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FINANCIAL INDICATORS:

| | |
|----------------------------|-------------|
| Price | \$2,608,000 |
| CAP Rate (as of 1/1/2027): | 5.75% |

PROPERTY ABSTRACT:

| | |
|-------------------|-------------------|
| Lease Begin: | December 4, 2006 |
| Lease Expire: | December 31, 2036 |
| Approx. Lot Size: | 38,746 Sq. Ft. |
| Net Square Feet: | 3,833 Sq. Ft. |
| Year Built: | 1991/2006 |
| Parking: | 31 + Drive Thru |

ANNUAL RENT:

| | | | Cap Rate | Comments |
|------------------|-----------------|----------------------|--------------|-----------------------|
| \$159,720 | 1/1/2022 | to 12/31/2026 | 6.12% | Current |
| \$150,000 | 1/1/2027 | to 12/31/2031 | 5.75% | As of 1/1/2027 |
| \$165,000 | 1/1/2032 | to 12/31/2036 | 6.33% | |
| \$181,500 | 1/1/2037 | to 12/31/2041 | 6.96% | 1st Option |
| \$199,650 | 1/1/2042 | to 12/31/2046 | 7.66% | 2nd Option |
| \$219,615 | 1/1/2047 | to 12/31/2051 | 8.42% | 3rd Option |
| \$241,577 | 1/1/2052 | to 12/31/2056 | 9.26% | 4th Option |

FINANCING:

Property to be delivered free of debt.

HIGHLIGHTS:

- Recent 10-year Extension · Approx. 11 years now remain
- Prime Commerical Corridor
- Drive-thru
- 9th Largest Bank in U.S.
- S&P "A-" Credit.

NOTES

Fifth Third Bank sits on a primary retail corridor with other national retailers close to the site including Home Depot, Panda Express, Walgreens, McDonalds, AutoZone, Sherwin Williams and the massive redevelopment of Spring Hill Mall. National credit tenant Fifth Third Bank has an investment grade rating (S&P rated A-), and with its recent merger with Comerica Bank it is now the 9th largest bank in the United States. The property features an Absolute NNN ground lease, drive-thru service, and a recently extended lease (now over 10½ years remaining).



FDIC DEPOSITS

Browser tabs: New tab, FDIC: BankFind Suite - Summary of X

URL: https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare?displayResults=&instType=&institutionType=banks&institutionTypeTimeSeries=&lastYear=20...

Fifth Third Bank, National Association

Deposits (in thousands)

| Address | City | ZIP | Assets | Liabilities | Service Type | Deposits |
|------------------------------------|-----------------|-------|--------|-------------|---|-----------|
| 700 S Randall Rd | Saint Charles | 60174 | 265254 | 688 | Full Service, Brick and Mortar Office | 188,409 |
| 1645 Larkin Ave | Elgin | 60123 | 271209 | 695 | Full Service, Brick and Mortar Office | 87,934 |
| 154 S Western Ave | Carpentersville | 60110 | 271210 | 696 | Full Service, Brick and Mortar Office | 135,269 |
| 165 W Wilson St | Batavia | 60510 | 41662 | 744 | Full Service, Brick and Mortar Office | 85,469 |
| 34 S Broadway | Aurora | 60505 | 2292 | 748 | Full Service, Brick and Mortar Office | 107,071 |
| 205 E Downer Pl | Aurora | 60505 | 201436 | 749 | Limited Service, Drive-through Facility C | 0 |
| 1851 W Galena Blvd | Aurora | 60506 | 12845 | 752 | Full Service, Brick and Mortar Office | 150,105 |
| 1776 S Randall Rd | Geneva | 60134 | 201441 | 754 | Full Service, Brick and Mortar Office | 121,409 |
| 1600 E Main St | Saint Charles | 60174 | 39895 | 755 | Full Service, Brick and Mortar Office | 166,185 |
| 460 Randall Rd | South Elgin | 60177 | 428586 | 1065 | Full Service, Brick and Mortar Office | 115,071 |
| 10 | | | | | | 1,156,922 |





THE PROPERTY

| | |
|------------------------|--|
| LOCATION | 154 S WESTERN AVE, CARPENTERSVILLE, IL 60110 |
| LEASE BEGIN | DECEMBER 4, 2006 |
| LEASE EXPIRE | DECEMBER 31, 2036 |
| APPROX LOT SIZE | 38,746 SF |
| NET SF | 3,833 SF |
| YEAR BUILT | 1991/2006 |
| PARKING | 31+ DRIVE THROUGH |



TENANT PROFILE



Fifth Third Bank operates as a diversified financial services company in the United States. It operates through

four segments: Commercial Banking, Branch Banking, Consumer Lending, and Wealth and Asset Management.

As of February 1, 2026, the Company had almost \$300 billion in assets and currently operates over 1,400 full-service Banking Centers with plans to hit 1,750 branches in California, Arizona, Texas, Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Georgia, North Carolina and South Carolina. In total, Fifth Third provides its customers with access to over 40,000 fee-free ATMs across the United States. Fifth Third employs more than 18,000 full-time employees.

Fifth Third is one of the few U.S.-based banks to have been named among Ethisphere's World's Most Ethical Companies® for several years. With a commitment to taking care of our customers, employees, communities and shareholders, our goal is not only to be the nation's highest performing regional bank, but to be the bank people most value and trust. Fifth Third Bank, National Association is a federally chartered institution. Fifth Third Bancorp is the indirect parent company of Fifth Third Bank and its common stock is traded on the NASDAQ® Global Select Market under the symbol "FITB."



| | |
|------------------------------|---------------|
| WEBSITE | WWW.53.COM |
| STANDARD & POOR'S | A- |
| STOCK SYMBOL | FITB (NASDAQ) |
| LOCATIONS | 1,400+ |
| MARKET CAPITALIZATION | \$294 BILLION |



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DEMOGRAPHICS 1-Mile from Property



Overview

| Median Household Income | Bachelor's Degree or Higher | Median Age | Most Common Ethnicity | Persons Per Household |
|-------------------------|-----------------------------|------------|----------------------------|-----------------------|
| \$88,512 | 31.7% | 33.2 | Hispanic or Latino (42.5%) | 2.93 |



\$101,614
Average Household Income



Population

| | |
|---------------|---------|
| 1 Mile Radius | 6,720 |
| 3 Mile Radius | 56,739 |
| 5 Mile Radius | 142,024 |

Income

| | |
|--------------------|-----------|
| Median Household | \$88,512 |
| Median House Value | \$457,482 |
| Disposable Income | \$74,276 |

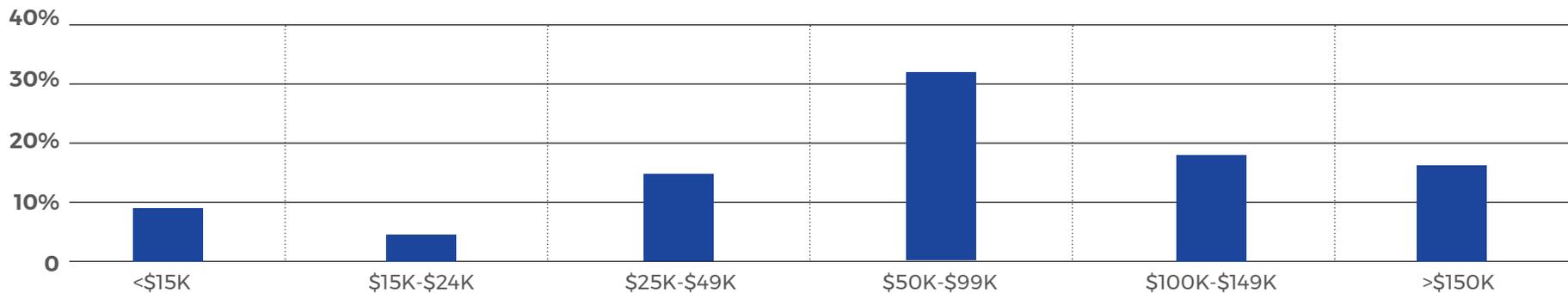
Housing Units

| | |
|----------------|-------|
| Total Units | 2,676 |
| Owner Occupied | 1,974 |

Education

| | |
|----------------------|-------|
| Bachelor/Grad Degree | 40.4% |
| Some College | 21% |
| High School Grad | 21.7% |
| No HS Diploma | 4.2% |

Household Income



DEMOGRAPHICS



| | | 1 Mile | | 3 Mile | | 5 Mile |
|---------------------------------------|--------------|--------|--------------|--------|--------------|--------|
| Population | 6,720 | | 56,739 | | 142,024 | |
| Households | 2,570 | | 17,831 | | 46,828 | |
| Persons per Household | 2.61 | 101 | 3.18 | 123 | 3.01 | 116 |
| Household Median Income | \$88,512.81 | 127 | \$83,031.84 | 119 | \$82,900.9 | 119 |
| Household Median Disposable Income | \$74,276.92 | 123 | \$69,882.67 | 116 | \$69,815.65 | 116 |
| Household Median Discretionary Income | \$54,226.8 | 126 | \$48,024.47 | 112 | \$48,407.36 | 113 |
| Average Income Per Person | \$42,814.18 | 115 | \$33,772.64 | 90 | \$34,216.3 | 92 |
| Median Rent | \$1,404.02 | 111 | \$1,473.34 | 116 | \$1,376.61 | 108 |
| Median House Value | \$457,482.18 | 111 | \$411,641.96 | 100 | \$398,253.23 | 97 |

Calculated using Weighted Centroid from Block Groups | DataSet: STI: Popstats



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*Representative Photo



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