

..... OFFERING MEMORANDUM

CENTURY PLAZA

399 E 81st Ave, Merrillville, IN 46410

Marcus & Millichap



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Activity ID #ZAH0060255

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Lowe's
Costco Wholesale
Bob's Discount Furniture
LA Z BOY

TJ-maxx
Old Navy
Five Below
Jo-Ann fabric and craft stores

Burlington
T-Mobile
Petland
DSW
ULTA

Walmart
sam's club
Hobby Lobby
ROSS Dress for Less
Best Buy
Dick's
VCF
Party City
Value City Furniture

Fairfield Inn
Marriott

Baymont
Hampton Inn

Centier Bank

62,000 VPD
E Lincoln Hwy

White Castle

Portillo's
KEEF • BURGERS • SALADS

Hooters

NORTHERN
TOOL + EQUIPMENT

Red Roof Inn

OLD TIME
Pottery

Panera
BREAD

QDOBA
MEXICAN EATS

PLATO'S
CLOSET

POKE-MAN

golden
corral



TOTAL POPULATION

3 mile	35,393
5 mile	99,526
10 mile	369,951



AVERAGE HH INCOME

3 mile	\$74,747
5 mile	\$79,574
10 mile	\$74,422

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399 E 81ST AVE

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SECTION 1

EXECUTIVE SUMMARY

Offering Summary
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OFFERING SUMMARY

399 E 81ST AVE



Listing Price
\$6,059,000



Cap Rate
7.00%



of Suites
6

FINANCIAL

Listing Price	\$6,059,000
Down Payment	100% / \$6,059,000
NOI	\$424,142
Cap Rate	7.00%
Price/SF	\$332.64

OPERATIONAL

Rentable SF	18,215 SF
# of Suites	6
Lot Size	1.64 Acres (71,438 SF)
Occupancy	100%
Year Built	2003



CENTURY PLAZA

ADDITIONAL PHOTOS



CENTURY PLAZA

399 E 81st Ave, Merrillville, IN 46410

INVESTMENT OVERVIEW

Marcus & Millichap is pleased to present the exclusive opportunity to acquire a 100% fee simple interest in Century Plaza, a premier, 100% occupied Class "A" retail strip center located in Merrillville, Indiana, within the prominent Chicago MSA.

Spanning 18,215 square feet on approximately 1.64 acres, the property features a highly successful, internet-resistant tenant roster heavily oriented toward dining and daily services. The center is anchored by a top-tier Panera Bread with a dedicated drive-thru, which stands as a top-performing location ranked in the top 7% nationwide. The asset boasts excellent historical stability, showcasing nationally recognized brands like Panera Bread, Qdoba, and Plato's Closet.

Century Plaza is strategically positioned at the high-traffic intersection of East Lincoln Highway (the area's main retail corridor) and Broadway, benefiting from an exceptional combined traffic count of over 87,000 vehicles per day. Situated within a dense and affluent southern Chicago suburb, the property serves a captive market of over 100,000 residents with average household incomes exceeding \$80,000 within a 5-mile radius. Offered free and clear of debt, Century Plaza provides an incoming investor with an immediate, secure, and predictably growing cash flow backed by an institutional-quality retail asset.

INVESTMENT HIGHLIGHTS

- * Class "A" Panera-Anchored Asset: Features an institutional-quality, 18,215-square-foot retail design that is 100% leased to a strong mix of e-commerce-resistant restaurant and retail tenants.
- * Top-Performing Drive-Thru Anchor: The anchor tenant, Panera Bread, utilizes a high-volume drive-thru lane and ranks among the top 7% of all Panera locations nationwide.
- * Passive Triple-Net (NNN) Structure: All tenants operate under triple-net leases, minimizing direct landlord capital exposure and expense responsibilities.
- * Contractual Revenue Growth: Built-in rental escalations across the tenant leases provide an excellent hedge against inflation and steadily increase Net Operating Income (NOI) over time.
- * Exceptional Core Location & Visibility: Strategically positioned along East Lincoln Highway (62,000+ VPD) and Broadway (25,000+ VPD), creating prominent visibility and easy access to more than 87,000 combined vehicles per day.
- * Long-Tenured Tenant History: Demonstrates superb historical performance and commitment to the site, highlighted by an average tenant tenure exceeding 14 years
- * Premier Retail Corridor Demographics: Situated in a high-density, affluent Chicago suburb directly surrounded by elite national retailers (including Walmart, Costco, Sam's Club, and Target), serving a population of over 100,000 people within a 5-mile radius.

SECTION 2



FINANCIAL ANALYSIS

Tenant Summary
Operating Statement
Pricing Details
Regional Map
Local Map
Retailer Map

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CENTURY PLAZA

TENANT SUMMARY

TENANT NAME	SUITE	SQUARE FEET	% BLDG SHARE	LEASE DATES		Monthly RENT PER SQ. FT.	TOTAL RENT PER MONTH	TOTAL RENT PER YEAR	CHANGES ON	CHANGES TO	LEASE TYPE	EXPENSE REIMBURSEMENTS	RENEWAL OPTIONS AND OPTION YEAR RENTAL INFORMATION
				COMM.	EXP.								
Panera Bread	303	5,140	28.2%	9/1/02	9/30/27	\$2.68	\$13,750	\$165,000	N/A	N/A	NNN	\$54,254	3 x 5 Year Option
Poke Man	327	1,200	6.6%	4/11/19	6/30/31	\$2.03	\$2,437	\$29,244	Jul-2026	\$2,437	NNN	\$14,380	1 x 5 Year Option
Qdoba Mexican Eats	333	2,700	14.8%	9/1/11	9/30/31	\$1.50	\$4,050	\$48,600	N/A	N/A	NNN	\$28,359	1 x 5 Year Option
Plato's Closet	359	4,375	24.0%	8/29/07	8/31/27	\$1.46	\$6,370	\$76,437	N/A	N/A	NNN	\$49,686	1 x 2 Year Option
Sky Nails Spa	379	1,200	6.6%	12/1/04	11/30/28	\$1.99	\$2,389	\$28,666	Dec-2026	\$2,427	NNN	\$17,220	
Southern Bowl	399	3,600	19.8%	10/7/24	6/30/30	\$1.76	\$6,350	\$76,195	Jun-2026	\$6,365	NNN	\$51,635	1 x 7 Year Option
Total		18,215				\$1.94	\$35,345	\$424,142				\$215,534	
Occupied Tenants: 6				Unoccupied Tenants: 0		Occupied GLA: 100.00%		Unoccupied GLA: 0.00%					

LEASE COMMENTS
PANERA BREAD: Triple Net Lease with tenant responsible for Taxes, Insurance, and CAM, including a 15% admin fee on all expenses. Controllable CAM annual increase cap of 5%. Lease has a corporate guarantee.
POKE MAN: Triple Net Lease with tenant responsible for Taxes, Insurance, and CAM, including a 15% admin fee. Controllable CAM annual increase cap of 5%. Tenant responsible for first \$2,500 in annual HVAC expense. Lease has a personal guaranty.
QDOBA: Triple Net Lease with tenant responsible for Taxes, Insurance, and CAM, including a 12% admin fee. Controllable CAM annual increase cap of 5%. Tenant responsible for HVAC repair and maintenance. Lease has a personal guaranty.
PLATO'S CLOSET: Triple Net Lease with tenant responsible for Taxes, Insurance, and CAM, including a 15% admin fee. Controllable CAM annual increase cap of 4%. Tenant responsible for HVAC repair and maintenance, Landlord responsible for replacement. Lease has a personal guaranty.
SKY NAILS SPA: Triple Net Lease with tenant responsible for Taxes, Insurance, and CAM, including a 15% admin fee. Tenant responsible for HVAC repair and maintenance. Lease has a personal guaranty.
SOUTHERN BOWL: Triple Net Lease with tenant responsible for Taxes, Insurance, and CAM, including a 10% admin fee. Tenant responsible for HVAC repair and maintenance, Landlord responsible for replacement.

CENTURY PLAZA

OPERATING STATEMENT

INCOME	Year 1	PER SF	NOTES
Scheduled Base Rental Income	424,142	23.29	
Expense Reimbursement Income			
CAM	104,830	5.76	
Insurance	13,215	0.73	
Real Estate Taxes	97,489	5.35	
Management Fees	0	0.00	
Total Reimbursement Income	\$215,534	100.0%	\$11.83
Effective Gross Revenue	\$639,676	\$35.12	
OPERATING EXPENSES	Year 1	PER SF	NOTES
Common Area Maintenance (CAM)			
CAM	104,830	5.76	
Insurance	13,215	0.73	
Real Estate Taxes	97,489	5.35	
Management Fee	0	0.0%	0.00
Total Expenses	\$215,534	\$11.83	
Expenses as % of EGR	33.7%		
Net Operating Income	\$424,142	\$23.29	

Note: Management fee of 3.6% of the base rent is included in the CAM

CENTURY PLAZA

PRICING DETAILS

PRICING DETAILS

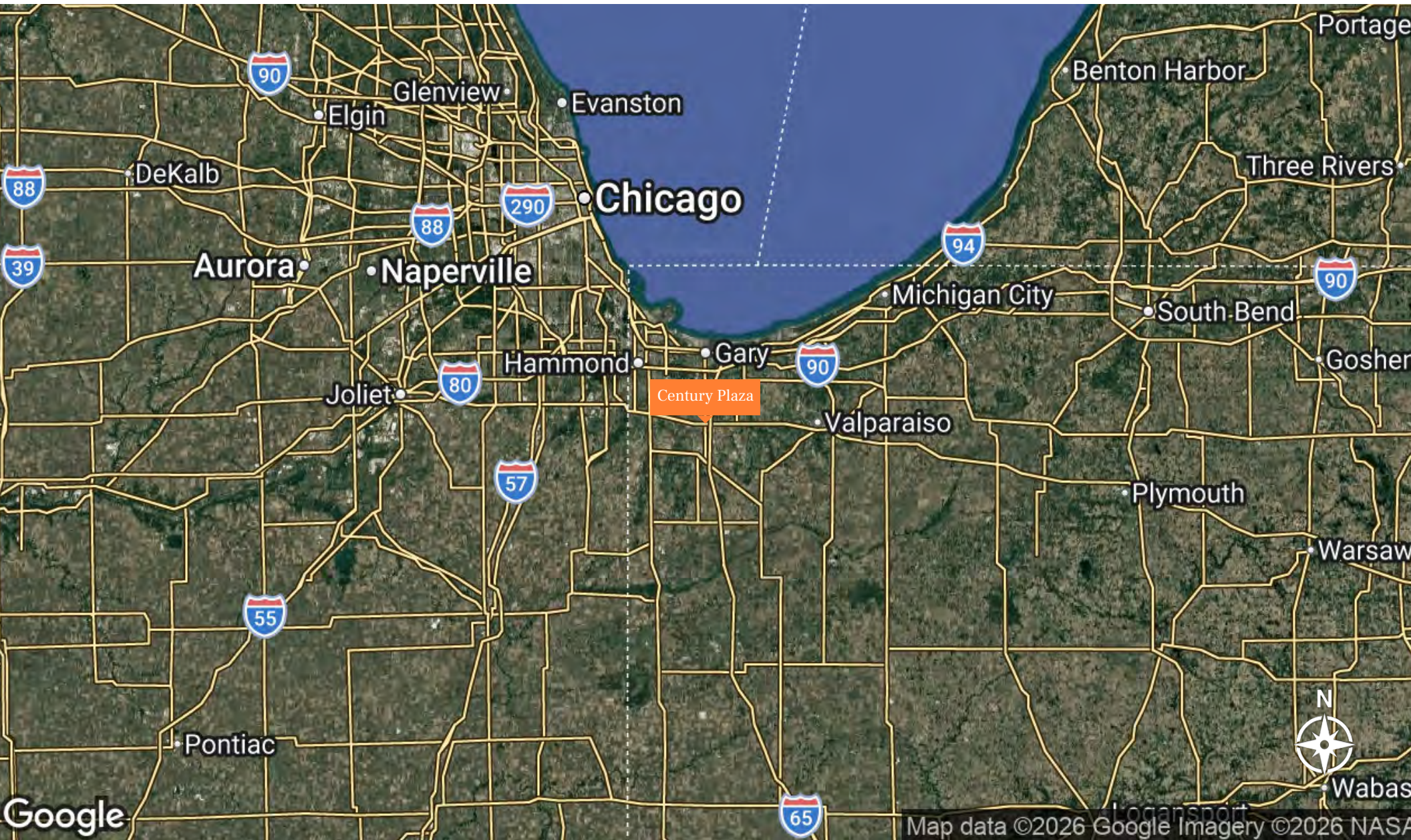
SUMMARY	
Price	\$6,059,000
Down Payment	\$6,059,000
Number of Suites	6
Price Per SqFt	\$332.64
Gross Leasable Area (GLA)	18,215 SF
Lot Size	1.64 Acres
Year Built/Renovated	2003
Occupancy	100.00%

RETURNS	Year 1
CAP Rate	7.00%
Cash-on-Cash	7.00%
Debt Coverage Ratio	0.00

OPERATING DATA		
INCOME		Year 1
Scheduled Base Rental Income		\$424,142
Total Reimbursement Income	50.8%	\$215,534
Other Income		\$0
Potential Gross Revenue		\$639,676
General Vacancy		\$0
Effective Gross Revenue		\$639,676
Less: Operating Expenses	33.7%	(\$215,534)
Net Operating Income		\$424,142
Tenant Improvements		\$0
Leasing Commissions		\$0
Capital Expenditures		\$0
Cash Flow		\$424,142
Debt Service		\$0
Net Cash Flow After Debt Service	7.00%	\$424,142
Principal Reduction		\$0
Total Return	7.00%	\$424,142
OPERATING EXPENSES		Year 1
CAM		\$104,830
Insurance		\$13,215
Real Estate Taxes		\$97,489
Management Fee		\$0
Other Expenses - Non Reimbursable		\$0
Total Expenses		\$215,534
Expenses/SF		\$11.83

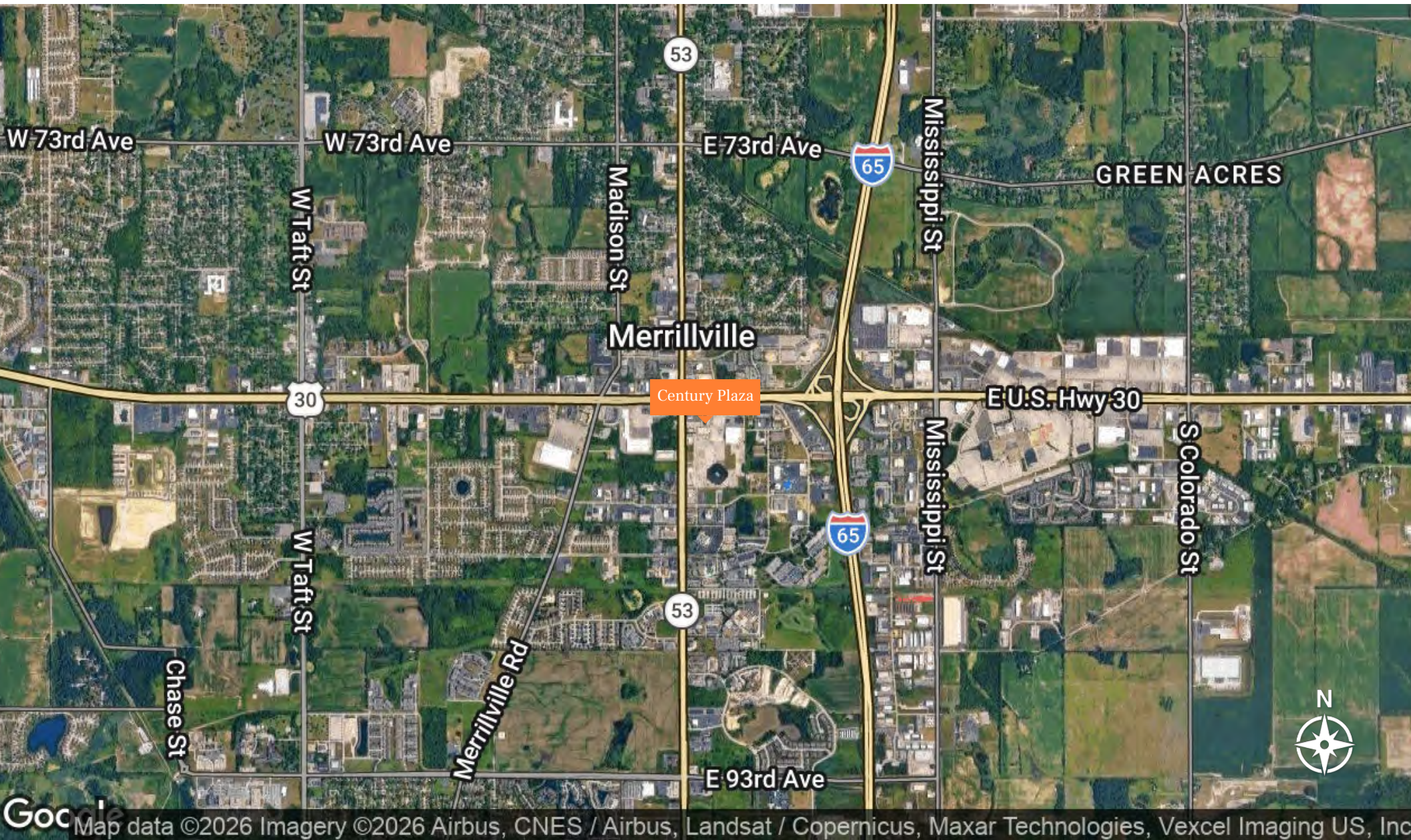
CENTURY PLAZA

REGIONAL MAP



CENTURY PLAZA

LOCAL MAP



CENTURY PLAZA

RETAILER MAP



SECTION 3



MARKET OVERVIEW

Market Overview
Demographics
MMCC_DukeDennis

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CENTURY PLAZA

MARKET OVERVIEW

CHICAGO

Chicago-Naperville-Elgin is one of the largest metros in the nation. The Chicagoland area is bounded to the east by Lake Michigan and expands over a 5,000-square-mile region in northeastern Illinois, extending into Wisconsin and Indiana. The metro houses 9.4 million people and comprises 14 counties. The city of Chicago contains 2.6 million residents. During the past 20 years, the greatest growth occurred in the western portion of the region and was exemplified between 2020 and 2021. Since then, movement back into downtown Chicago is gaining headway as employers increasingly push for in-person work attendance, while progressing tourism levels support activity in the urban core.

METRO HIGHLIGHTS



SECOND-LARGEST METROPOLITAN AREA

The metro population trails only Los Angeles in size. Slowing population growth, however, has been noted over the previous decade.



WEALTH OF INTELLECTUAL CAPITAL

Illinois trails only New York City, Texas and California in total corporate headquarters. There are over 30 Fortune 500 companies based locally.



LARGE, DIVERSE EMPLOYMENT BASE

The Chicago metro employs nearly 4.8 million workers in an array of industries, including the growing tech and logistics sectors.

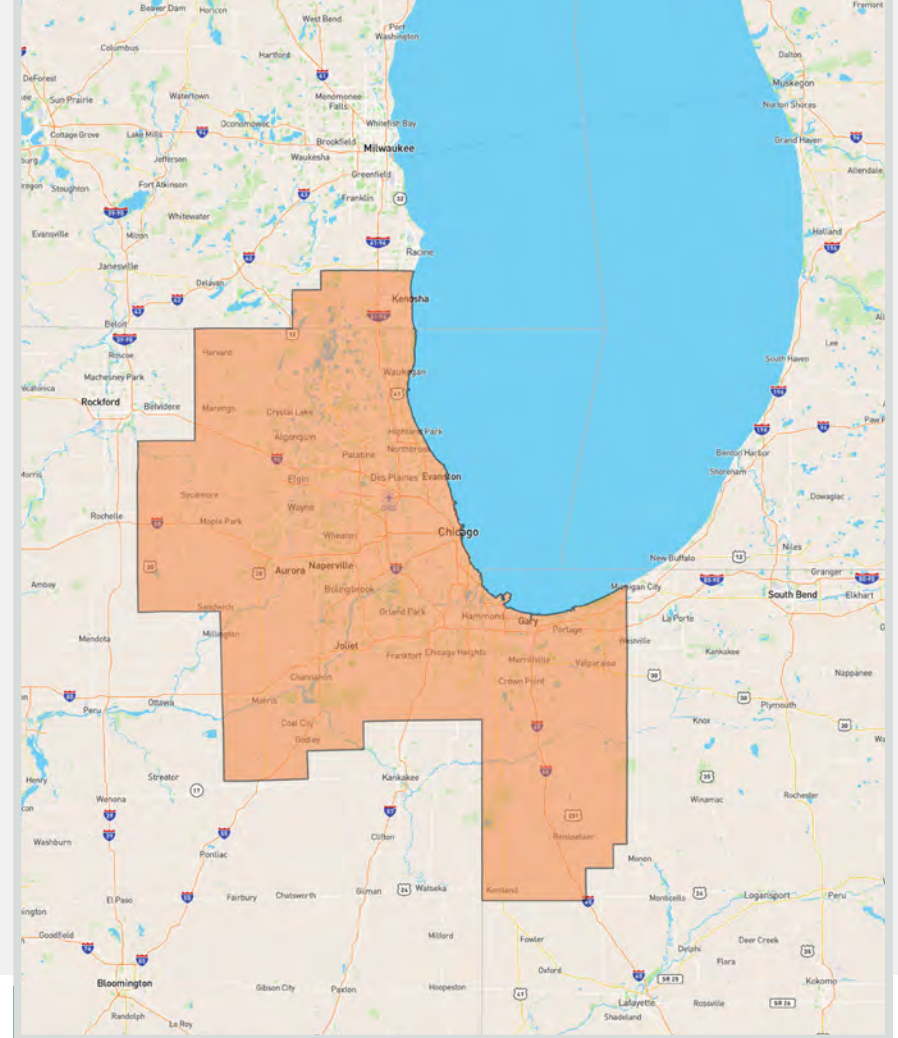


CENTURY PLAZA

MARKET OVERVIEW

TRANSPORTATION

- The region's transit network ranks among the largest and most efficient across the country, with the Chicago L spanning over 200 miles across the metro.
- The vast network of freeways, centralized location, a large rail-truck intermodal facility and the Port of Chicago contribute to the metro's position as a major distribution and logistics hub.
- Chicago is the nation's top freight rail hub, with major carriers BNSF, Union Pacific, CSX and Norfolk Southern servicing the region.
- Amtrak routes originate from Union Station, while the "L" serves the city of Chicago. The Metra commuter rail provides passenger service in the suburbs.
- International airports include O'Hare, Midway and Gary/Chicago. Sixteen smaller airports also provide air service for the region.



17.2

MILLION TEU'S
Moved through
metro in 2024



3

International
Airports



7

RAIL LINES
For Freight, Passengers
and Commuter



MORE THAN
40%

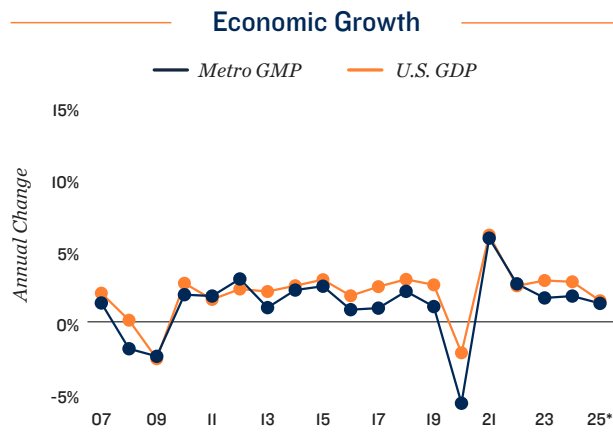
of Illinois residents live in the suburbs of
Chicago, many of whom commute into the
city for work

CENTURY PLAZA

MARKET OVERVIEW

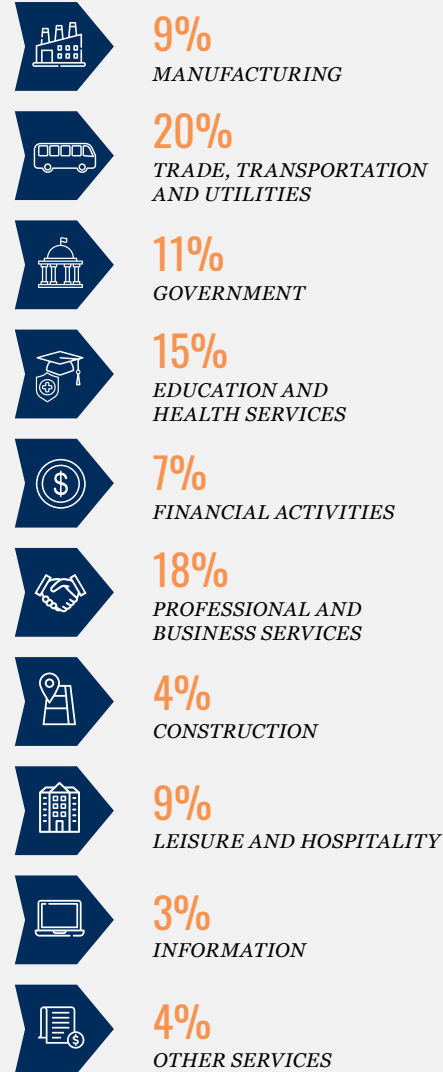
ECONOMY

- The metro has one of the biggest economies in the nation and is buoyed by its distribution, finance, manufacturing operations and growing high-technology sectors.
- Fortune 500 companies headquartered in the metro include Walgreens, State Farm Insurance and McDonald's.
- The area is a major global tourist and convention destination. Typically, more than 50 million people visit the metro annually, supporting nearly 500,000 jobs in the leisure and hospitality sector. Although suppressed during the pandemic, visitations and employment have rebounded substantially.
- Large tech firms operating in the metro, such as Amazon and Google, attract a wide array of startup companies.
- Backed by some of the nation's more well-regarded universities, the workforce is considered one of the most diverse and well trained among major United States metros.



* Forecast

SHARE OF 2025 TOTAL EMPLOYMENT



Note: Figures are rounded to nearest whole percentage point

MAJOR AREA EMPLOYERS

- Nielsen
- Advocate Aurora Health
- Walmart
- Northwestern Memorial Healthcare
- United Continental Holdings, Inc.
- American Airlines
- Abbott Laboratories
- AMITA Health
- University of Chicago

CENTURY PLAZA

MARKET OVERVIEW

DEMOGRAPHICS

- Chicago is the second-most populous metro in the U.S. with 9.4 million residents. During the next five years, however, the population is expected to lower marginally.
- World-class education institutions, including Northwestern University and the University of Chicago, help provide the metro with a skilled labor pool. More than 40 percent of residents ages 25 and older hold a bachelor's degree, and of these, roughly 16 percent have also earned a graduate or professional degree, which is well above the national level.
- Younger professionals moving to the market for employment provide a skilled workforce and contribute to a median age that is roughly in line with the U.S. median, as well as a household income above the national level.
- More people are renting as thousands of new apartments are completed. Local homeownership is slightly below the national rate of 65 percent.

QUICK FACTS



POPULATION

9.4M

2024-2029* Growth:
0.0%



HOUSEHOLDS

3.7M

2024-2029* Growth:
0.4%



MEDIAN AGE

39

U.S. Median:
39



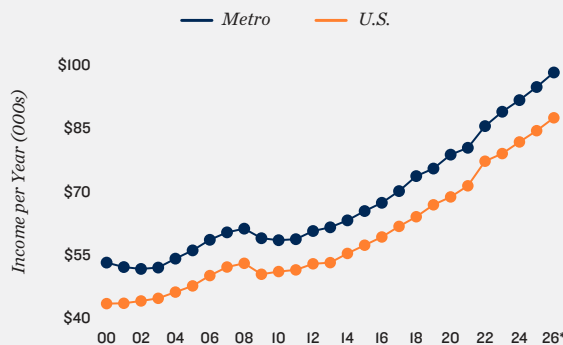
MEDIAN HOUSEHOLD INCOME

\$96,000

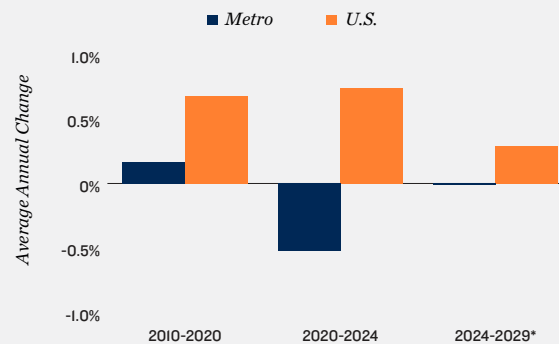
U.S. Median:
\$76,000

* Forecast

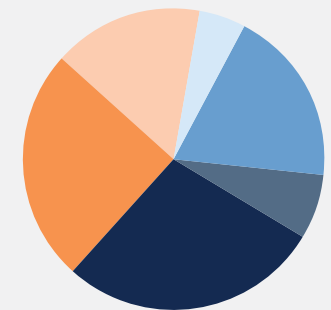
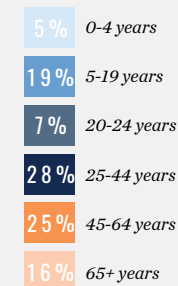
Median Household Income



Population Growth



2025 Population by Age



* Forecast

Sources: Marcus & Millichap Research Services; BLS; Bureau of Economic Analysis; Experian; Fortune; Moody's Analytics; U.S. Census Bureau

CENTURY PLAZA

MARKET OVERVIEW

QUALITY OF LIFE

The Chicago metro has something to offer each of its residents and visitors, whether it is legendary blues and jazz music, cultural and educational venues, professional sports, dining, entertainment, shopping, or recreational amenities.

The Chicago area's relative affordability is largely due to its lower housing costs. The median home price is significantly less than in other cities of its size and is below that of many smaller cities, including Seattle and Denver.

Cultural activities and artistic venues underpin the metro's cosmopolitan lifestyle. The region is home to various well-known museums, including the world-class Field Museum, Shedd Aquarium, the Museum of Science and Industry, the Art Institute of Chicago, and Adler Planetarium. The theater scene rivals the world's best, and troupes, dance companies, symphony orchestras and music venues abound. Chicago is also home to the upcoming Obama Presidential Center, which is set to open in 2026.

\$367,000

Median
Home Price



70

Museums



29

Miles of Shoreline



SPORTS

Baseball | **MLB** | Chicago Cubs

Baseball | **MLB** | Chicago White Sox

Football | **NFL** | Chicago Bears

Basketball | **NBA** | Chicago Bulls

Hockey | **NHL** | Chicago Blackhawks

Soccer | **MLS** | Chicago Fire FC



EDUCATION

- Depaul University
- The University of Chicago
- Northwestern University
- Loyola University Chicago
- University of Illinois Chicago



ARTS & ENTERTAINMENT

- Adler Planetarium
- Shedd Aquarium
- The Field Museum Chicago
- Museum of Science and Industry, Chicago

Sources: Marcus & Millichap Research Services; BLS; Bureau of Economic Analysis; Experian; Fortune; Moody's Analytics; U.S. Census Bureau

CENTURY PLAZA

DEMOGRAPHICS

POPULATION	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Population	3,504	35,545	100,725
2025 Estimate			
Total Population	3,449	35,567	100,116
2020 Census			
Total Population	3,463	35,863	99,883
2010 Census			
Total Population	3,160	35,210	98,020
Daytime Population			
2025 Estimate	7,383	49,971	97,657
HOUSEHOLDS	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Households	1,437	14,880	40,970
2025 Estimate			
Total Households	1,420	14,772	40,458
Average (Mean) Household Size	2.2	2.3	2.4
2010 Census			
Total Households	1,388	14,567	39,485
2010 Census			
Total Households	1,277	13,684	37,186
Occupied Units			
2030 Projection	1,488	15,822	44,135
2025 Estimate	1,471	15,708	43,594
HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2025 Estimate			
\$150,000 or More	9.8%	12.3%	14.9%
\$100,000-\$149,999	15.5%	17.4%	20.5%
\$75,000-\$99,999	15.9%	17.1%	15.7%
\$50,000-\$74,999	21.9%	17.9%	16.9%
\$35,000-\$49,999	9.5%	10.3%	10.1%
Under \$35,000	27.3%	24.9%	21.9%
Average Household Income	\$74,845	\$85,589	\$94,366
Median Household Income	\$66,541	\$72,834	\$80,407
Per Capita Income	\$32,419	\$36,077	\$37,794

HOUSEHOLDS BY EXPENDITURE	1 Mile	3 Miles	5 Miles
Total Average Household Retail Expenditure	\$64,096	\$67,461	\$70,708
Consumer Expenditure Top 10 Categories			
Housing	\$22,437	\$23,595	\$24,754
Transportation	\$12,211	\$12,554	\$12,886
Food	\$9,405	\$9,926	\$10,380
Personal Insurance and Pensions	\$8,380	\$9,162	\$9,733
Entertainment	\$3,595	\$3,876	\$4,117
Cash Contributions	\$1,907	\$1,796	\$1,931
Apparel	\$1,805	\$1,969	\$2,053
Education	\$1,257	\$1,412	\$1,521
Personal Care Products and Services	\$860	\$903	\$951
Alcoholic Beverages	\$619	\$650	\$685
POPULATION PROFILE	1 Mile	3 Miles	5 Miles
Population By Age			
2025 Estimate Total Population	3,449	35,567	100,116
Under 20	18.8%	21.9%	23.9%
20 to 34 Years	16.3%	20.0%	18.7%
35 to 39 Years	5.7%	6.5%	6.3%
40 to 49 Years	12.2%	12.9%	13.2%
50 to 64 Years	20.5%	18.5%	18.8%
Age 65+	26.4%	20.1%	19.1%
Median Age	47.0	41.0	41.0
Population 25+ by Education Level			
2025 Estimate Population Age 25+	2,617	25,615	70,125
Elementary (0-8)	2.0%	3.1%	2.6%
Some High School (9-11)	6.2%	5.2%	4.7%
High School Graduate (12)	36.3%	35.1%	33.2%
Some College (13-15)	24.2%	24.0%	22.8%
Associate Degree Only	8.0%	7.7%	9.5%
Bachelor's Degree Only	15.2%	15.6%	18.5%
Graduate Degree	8.0%	9.2%	8.8%

CENTURY PLAZA

DEMOGRAPHICS



POPULATION

In 2025, the population in your selected geography is 100,116. The population has changed by 2.14 percent since 2010. It is estimated that the population in your area will be 100,725 five years from now, which represents a change of 0.6 percent from the current year. The current population is 48.3 percent male and 51.7 percent female. The median age of the population in your area is 41.0, compared with the U.S. average, which is 40.0. The population density in your area is 1,272 people per square mile.



HOUSEHOLDS

There are currently 40,458 households in your selected geography. The number of households has changed by 8.80 percent since 2010. It is estimated that the number of households in your area will be 40,970 five years from now, which represents a change of 1.3 percent from the current year. The average household size in your area is 2.4 people.



INCOME

In 2025, the median household income for your selected geography is \$80,407, compared with the U.S. average, which is currently \$78,171. The median household income for your area has changed by 44.68 percent since 2010. It is estimated that the median household income in your area will be \$90,165 five years from now, which represents a change of 12.1 percent from the current year.

The current year per capita income in your area is \$37,794, compared with the U.S. average, which is \$41,680. The current year's average household income in your area is \$94,366, compared with the U.S. average, which is \$103,571.



EMPLOYMENT

In 2025, 47,424 people in your selected area were employed. The 2010 Census revealed that 57.7 percent of employees are in white-collar occupations in this geography, and 24.4 percent are in blue-collar occupations. In 2025, unemployment in this area was 7.0 percent. In 2010, the average time traveled to work was 30.00 minutes.



HOUSING

The median housing value in your area was \$246,160 in 2025, compared with the U.S. median of \$333,538. In 2010, there were 26,594.00 owner-occupied housing units and 10,588.00 renter-occupied housing units in your area.



EDUCATION

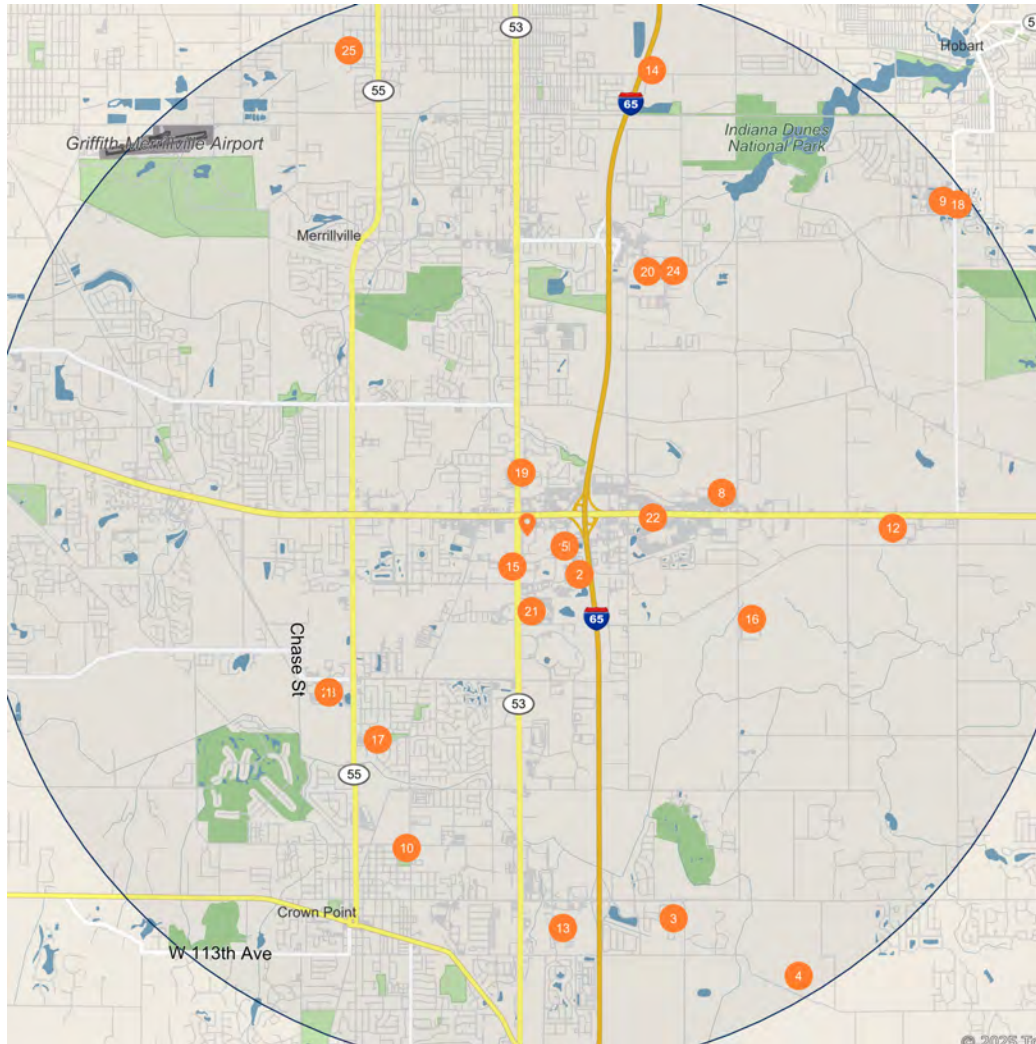
The selected area in 2025 had a lower level of educational attainment when compared with the U.S. averages. 26.2 percent of the selected area's residents had earned a graduate degree compared with the national average of only 13.7 percent, and 9.5 percent completed a bachelor's degree, compared with the national average of 21.2 percent.

The number of area residents with an associate degree was higher than the nation's at 15.6 percent vs. 8.8 percent, respectively.

The area had fewer high-school graduates, 1.3 percent vs. 26.1 percent for the nation, but the percentage of residents who completed some college is higher than the average for the nation, at 40.4 percent in the selected area compared with the 19.6 percent in the U.S.

CENTURY PLAZA

DEMOGRAPHICS



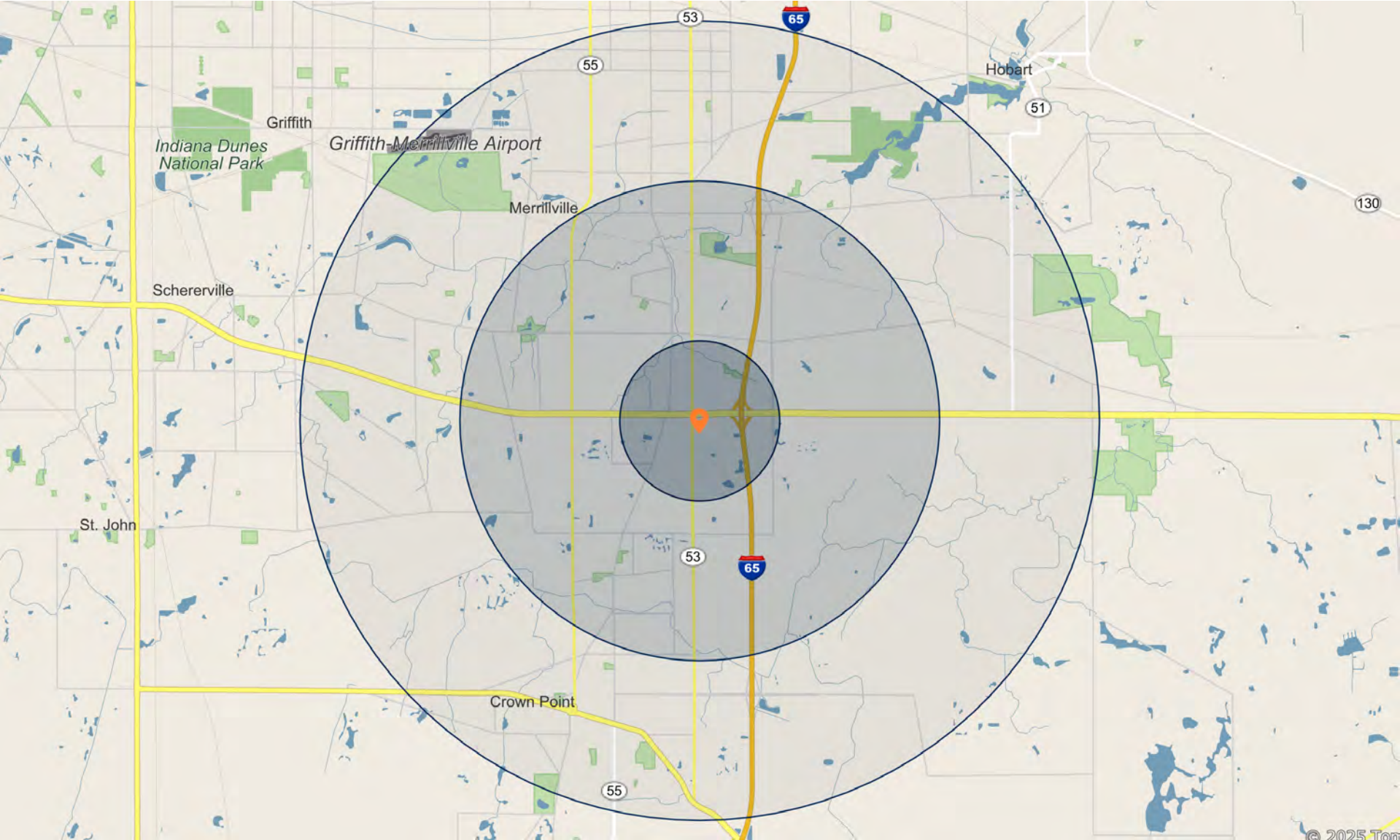
Major Employers

Employees

1	Lake County of Indiana-Lake County Parks	2,000
2	Nisource Corporate Services Co-NISOURCE	1,700
3	Samc Inc-St Anthony Medical Center	1,000
4	Saint Mrgret Mrcy Hlthcare Ctr-	1,000
5	Whiteco Industries Inc-Celebration Station	1,000
6	Nisource Inc-NISOURCE	998
7	C&W Government Services Inc-	935
8	Walmart Inc-Walmart	825
9	St Mary Medical Center Inc-	800
10	Point Medical Corporation-	695
11	Ols Hotels & Resorts LLC-Marriott	678
12	Albanese Conf Group Inc-	650
13	Skyway Usa Inc-	621
14	Major Hospital-Casa of Hobart	600
15	Amerimark Direct LLC-Beauty Boutique	550
16	Modern Drop Forge Company LLC-	430
17	Northwest Indiana Special Ed-Eagle Park Community School	385
18	Community Hospital-Lake George Medical Center	306
19	US Security Associates Inc-	294
20	Daifuku Intrlogistics Amer Corp-	287
21	Methodist Hospitals Inc-Rehab Centers	280
22	Gmri Inc-Olive Garden	261
23	Lake County of Indiana-Lake County Sheriffs Dept	255
24	ITR North America LLC-ITR North America	250
25	First Student Inc-	250

CENTURY PLAZA

DEMOGRAPHICS



MARCUS & MILLICHAP CAPITAL CORPORATION CAPABILITIES



Duke Dennis - Director
Direct: (979) 777-9910

Marcus & Millichap Capital Corporation (MMCC) is a subsidiary of Marcus & Millichap (NYSE: MMI), a leading commercial real estate investment services firm with offices throughout the United States and Canada. **As the capital markets arm of the largest commercial real estate brokerage firm in the U.S., we source and structure financing for a wide variety of self-storage properties across the nation.**

Whether for acquisitions, development or recapitalizations, appropriate debt structuring is critical for not only favorable returns but to also prevent over-leveraging and create flexibility to respond to market trends. Customized structures are necessary to align the unique aspects of a transaction with the client's investment objectives. MMCC coordinates all the pieces in the capital stack for a seamless transaction maximizing the certainty of execution. **Ultimately, our Debt Placement capabilities drive lenders to work in partnership with our retail clients to achieve a balanced capital stack that results in favorable leverage levels, loan pricing, terms and options.**



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