



**125 W INDIANA
AVE
WHITWELL, TN
37397**

Great commercial investment opportunity!





**PREPARED FOR:
OWNERSHIP & PROSPECTIVE
INVESTORS**



**EXCLUSIVELY
PRESENTED BY:**

CRISTINA GOMEZ

REALTOR

DIRECT: 423-605-9772

CRISTINAGHOMES1@GMAIL.COM

LICENSE #: 383744

ZACH TAYLOR

101 W 21 ST SUITE C

CHATTANOOGA , TN 37408

OFFICE: 855-261-2233





INVESTMENT SUMMARY

Welcome to 125 W Indiana Avenue. As we stand here at the front, notice the 0.6-acre lot. In a retail environment, parking is everything, and this strategic lot size provides ample space for customers and staff. You'll also see the exterior has been refreshed for a clean, modern look, ensuring a 'turn-key' transition for any brand."

For a retail investor, this is a massive risk-mitigation tool. If one tenant vacates, the property remains 66% occupied, maintaining your cash flow while you find a replacement

Price \$215,000.00	Lot Size(acres) 0.66	ZoningType Mixed use
ParcelID 050H B 01100		County Marion

THE MULTI-UNIT STRATEGY

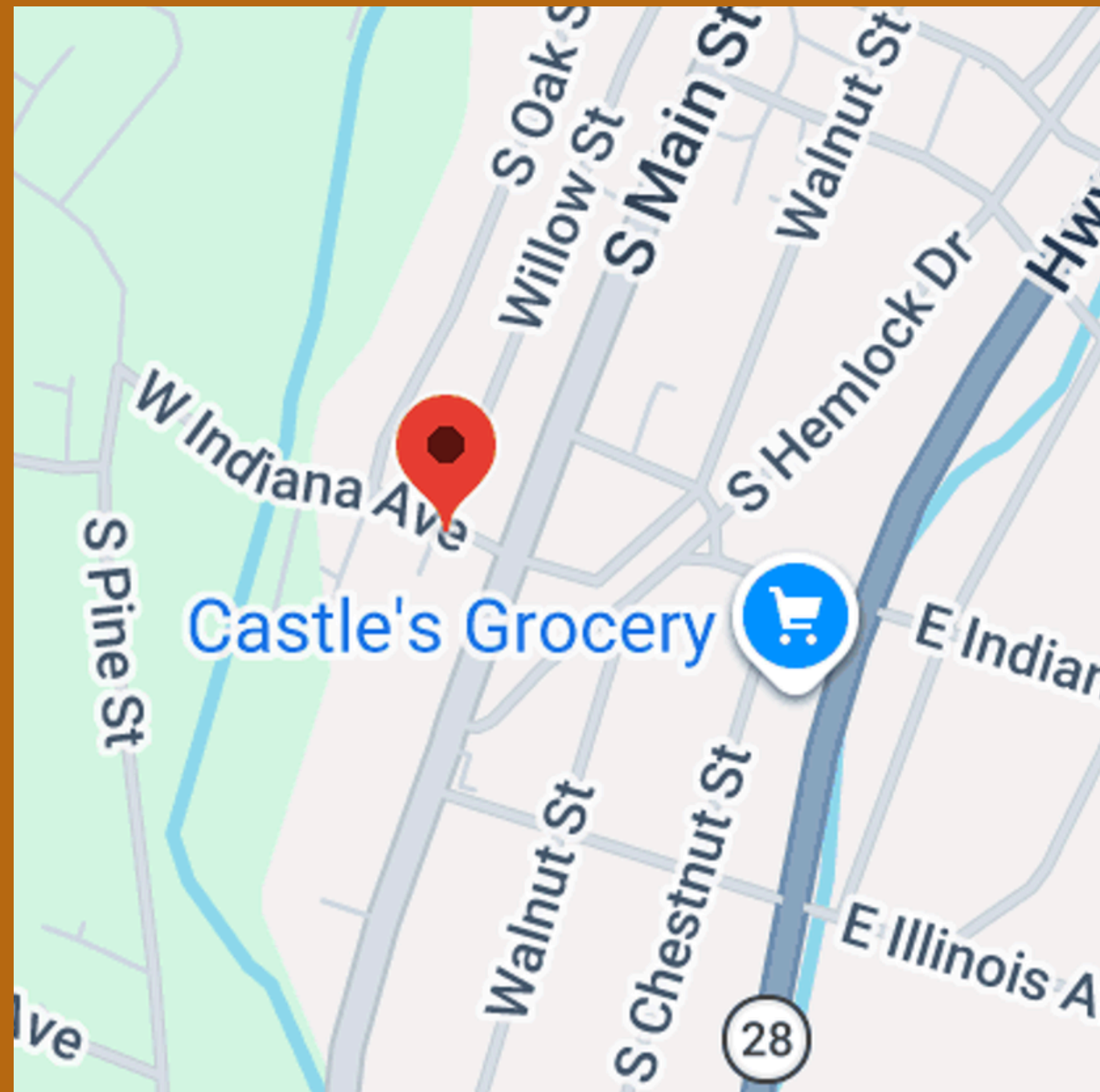
What makes this asset unique is the Triple-Stream Income. We aren't just looking at one storefront; this building is divided into three distinct units.

Unit 1 offers 850 square feet of prime frontage. Units 2 and 3 provide 640 square feet each.





INVESTMENT HIGHLIGHTS



- High-performing intersection with excellent visibility.
- Triple income stream from three rental units plus storage.
- Stable cash flow even if one tenant vacates.
- Large lot with ample parking and expansion potential.
- Mixed-use zoning flexibility
- Attractive seller-financing opportunity.
- High cap rate compared to major metropolitan markets.





LOCATION HIGHLIGHTS

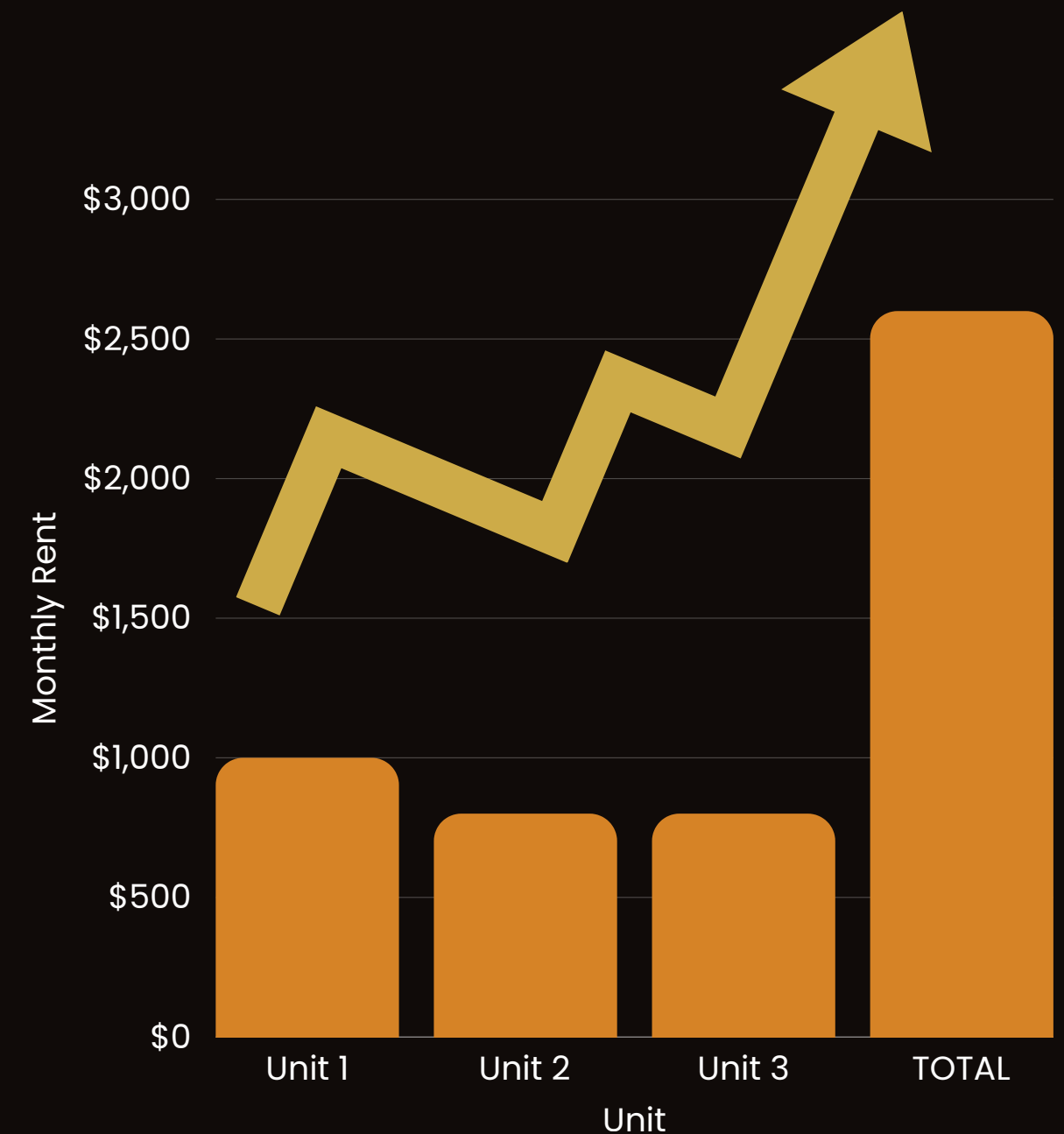
- Proximity to Chattanooga: Located just 25–30 minutes from downtown Chattanooga, Whitwell serves as a key satellite community. This allows businesses to capture both local residents and commuters tied to Chattanooga’s major employment hubs like Volkswagen and Amazon.
- Gateway Position: Positioned within the I-75/I-24 corridor influence, the area benefits from steady regional logistics and transit flow through Marion County.
- County Growth: Marion County is experiencing a population growth rate of 1.22% (2026 est.), signaling a steady influx of new residents seeking the area’s lower cost of living and high quality of life.





ADJUSTED INCOME PROJECTION (3-UNIT FOCUS)

Unit	Size (sq ft)	Monthly Rent	Annual Rent	Notes
Unit 1	850 sq ft	\$1,000	\$12,000	Utilities Included
Unit 2	640 sq ft	\$800	\$9,600	Utilities Included
Unit 3	640 sq ft	\$800	\$9,600	Utilities Included
TOTAL	2,130 sq ft	\$2,600	\$31,200	Gross Income





FINANCIAL PERFORMANCE & CAP RATE ANALYSIS

Metric	Value	Notes
Purchase Price	\$215,000	Competitive market entry point.
Gross Annual Income	\$31,200	Based on 3-unit stabilized occupancy.
Operating Expenses (30%)	(\$9,360)	Includes taxes, insurance, maintenance, and utilities.
Net Operating Income (NOI)	\$21,840	Actual annual profit before debt service.
Calculated Cap Rate	10.16%	High-yield performance.



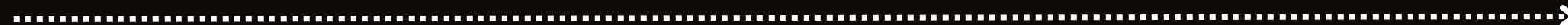


Proposed seller terms (Owner financing)

Owner Financing Terms & Structure

- Property: 125 W Indiana Ave
- Loan Amount: \$172,000
- Purchase Price: \$215,000
- Down Payment: \$43,000 (20%)
- Note: Terms are based on current market standards for private financing in Tennessee. The 5 and 7-year options utilize a 25-year amortization schedule to ensure sustainable monthly cash flow.

Term (Years)	Structure	Monthly Payment (P&I)	Investor & Buyer Strategy
5 Years	Balloon Clause	\$1,327	Optimized monthly affordability with a short-term refinancing goal.
7 Years	Balloon Clause	\$1,327	Extended term for equity growth prior to the final balloon payment.
10 Years	Full Amortization	\$2,087	Consistent principal reduction with a clear path to full ownership.
15 Years	Full Amortization	\$1,644	Long-term stability and fixed-rate protection for the buyer.



SALES COMPARABLES



14104 HIGHWAY
28 WHITWELL,
TENNESSEE
37397

PRICE	\$265,000.00
SALE DATE	05/05/2025
BUILDING SIZE	3,360 SQFT
LOT SIZE	1 ACRES
NUMBER OF UNITS	1.00



13292 HIGHWAY 28
WHITWELL,
TENNESSEE 37397

PRICE	\$175,000.00
SALE DATE	02/13/2026
BUILDING SIZE	608 SQFT
NUMBER OF UNITS	1.00





ABOUT WHITWELL

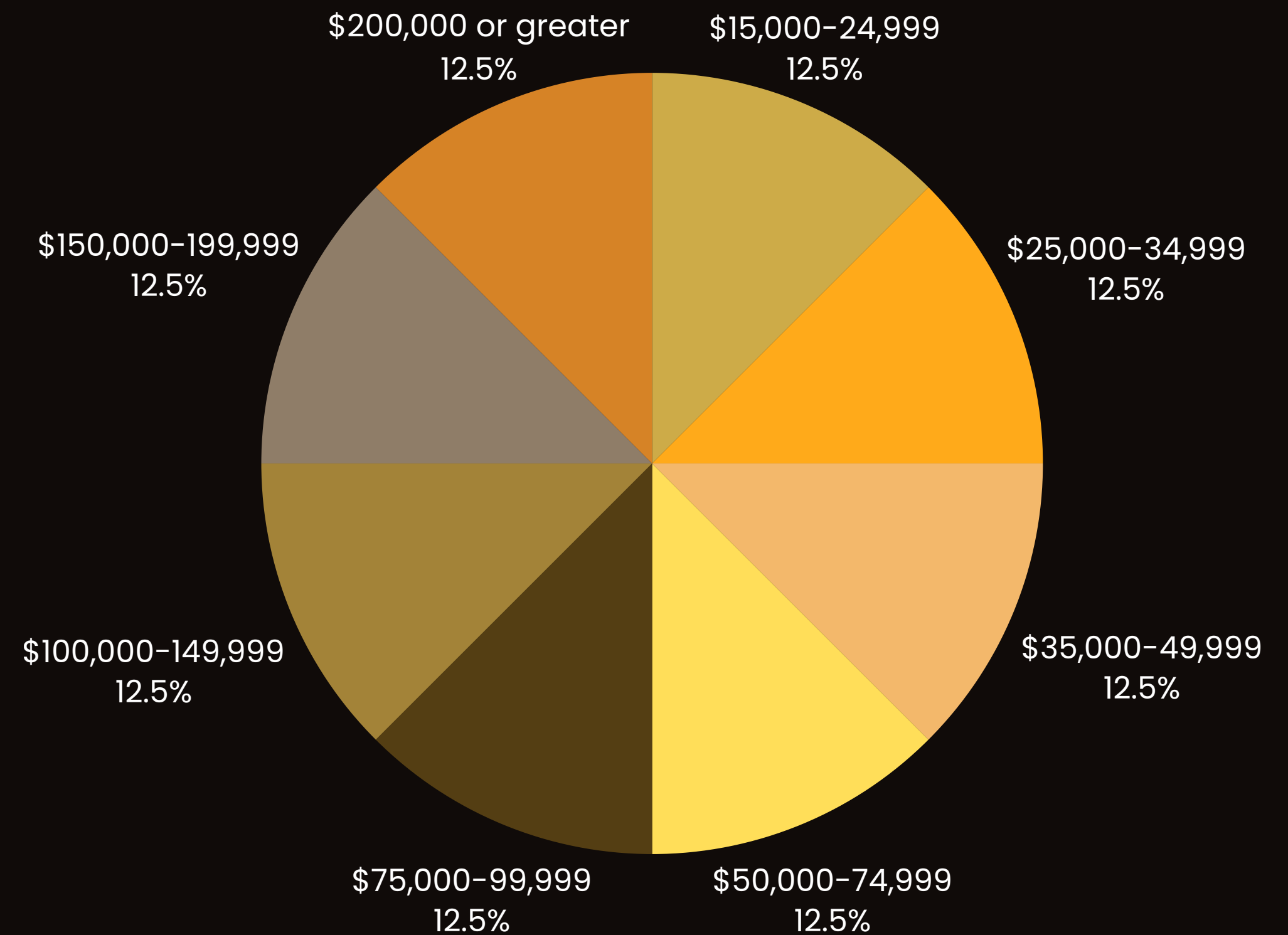
- Whitwell is a city in Marion County, Tennessee, United States, approximately 24 miles northwest of Chattanooga. The population was 1,641 at the 2020 census. It is part of the Chattanooga, TN–GA Metropolitan Statistical Area.
- It is a charming small town nestled in the Sequatchie Valley, offering a mix of profound historical sites, natural beauty, and outdoor adventure.





DEMOGRAPHICS

2025 HOUSEHOLD INCOME	1 MILE	3 MILE	5 MILE
Less than \$15,000	60	139	214
\$15,000-24,999	52	125	204
\$25,000-34,999	50	155	309
\$35,000-49,999	37	168	357
\$50,000-74,999	88	291	445
\$75,000-99,999	110	301	522
\$100,000-149,999	109	304	464
\$150,000-199,999	55	118	184
\$200,000 or greater	1	6	27
Median HH Income	\$ 73,481	\$ 69,139	\$ 66,343
Average HH Income	\$ 77,567	\$ 74,299	\$ 73,681



CONFIDENTIALITY STATEMENT



By taking possession of and reviewing the information contained herein the recipient agrees to hold and treat all such information in the strictest confidence. The recipient further agrees that recipient will not photocopy or duplicate any part of the offering memorandum. If you have no interest in the subject property, please promptly return this offering memorandum to Cristina Gomez. This offering memorandum has been prepared to provide summary, unverified financial and physical information to prospective purchasers, and to establish only a preliminary level of interest in the subject property. The information contained herein is not a substitute for a thorough due diligence investigation Cristina Gomez has not made any investigation, and makes no warranty or representation with respect to the income or expenses for the subject property, the future projected financial performance of the property, the size and square footage of the property and improvements, the presence of absence of contaminating substances, PCBs or asbestos, the compliance with local, state and federal regulations, the physical condition of the improvements thereon, or financial condition or business prospects of any tenant, or any tenant's plans or intentions to continue its occupancy of the subject property. The information contained in this offering memorandum has been obtained from sources we believe reliable; however, prospective buyers shall be responsible for their costs and expenses of investigating the subject property.

- PROPERTY SHOWINGS ARE BY APPOINTMENT ONLY.
- PLEASE CONTACT CRISTINA GOMEZ FOR MORE DETAILS.



THANK YOU FOR YOUR ATTENTION

REAL ESTATE PRESENTATION

SEE YOU NEXT

