



OFFERING MEMORANDUM

Stow Pros | Self Storage

2726 15TH STREET

Panama City, FL 32405

PRESENTED BY:

KRISTEN ASMAN

O: 614.370.9077

kristen.asman@svn.com

OH #658012934

KATELEIGH CALLOWAY

O: 205.937.2299

kateleigh.calloway@svn.com

FL # SL3636547

MICHAEL CARRO, CCIM

O: 850.434.7500

mcarro@svn.com

FL #BK3179263

DISCLAIMER

The material contained in this Proposal is furnished solely for the purpose of considering the purchase of the property within and is not to be used for any other purpose. This information should not, under any circumstances, be photocopied or disclosed to any third party without the written consent of the SVN® Advisor or Property Owner, or used for any purpose whatsoever other than to evaluate the possible purchase of the Property.

The only party authorized to represent the Owner in connection with the sale of the Property is the SVN Advisor listed in this proposal, and no other person is authorized by the Owner to provide any information or to make any representations other than contained in this Proposal. If the person receiving these materials does not choose to pursue a purchase of the Property, this Proposal must be returned to the SVN Advisor.

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The information contained herein is subject to change without notice and the recipient of these materials shall not look to Owner or the SVN Advisor nor any of their officers, employees, representatives, independent contractors or affiliates, for the accuracy or completeness thereof. Recipients of this Offering Brochure are advised and encouraged to conduct their own comprehensive review and analysis of the Property.

This Proposal is a solicitation of interest only and is not an offer to sell the Property. The Owner expressly reserves the right, at its sole discretion, to reject any or all expressions of interest to purchase the Property and expressly reserves the right, at its sole discretion, to terminate negotiations with any entity, for any reason, at any time with or without notice. The Owner shall have no legal commitment or obligation to any entity reviewing the Proposal or making an offer to purchase the Property unless and until the Owner executes and delivers a signed Real Estate Purchase Agreement on terms acceptable to Owner, in Owner's sole discretion. By submitting an offer, a prospective purchaser will be deemed to have acknowledged the foregoing and agreed to release the Owner and the SVN Advisor from any liability with respect thereto.

To the extent Owner or any agent of Owner corresponds with any prospective purchaser, any prospective purchaser should not rely on any such correspondence or statements as binding Owner. Only a fully executed Real Estate Purchase Agreement shall bind the property and each prospective purchaser proceeds at its own risk.

An aerial photograph showing a large, long, white-roofed storage facility with many green doors. The facility is situated in a suburban area with residential houses, trees, and a road in the background. A large white circle with a dashed border is overlaid on the left side of the image, containing the section title. The sky is blue with scattered white clouds.

SECTION 1
Property
Information

PROPERTY SUMMARY



OFFERING SUMMARY

SALE PRICE:	\$1,350,000
LOT SIZE:	1.68 Acres
BUILDING SIZE:	16,600 SF
CURRENT NOI:	\$58,211

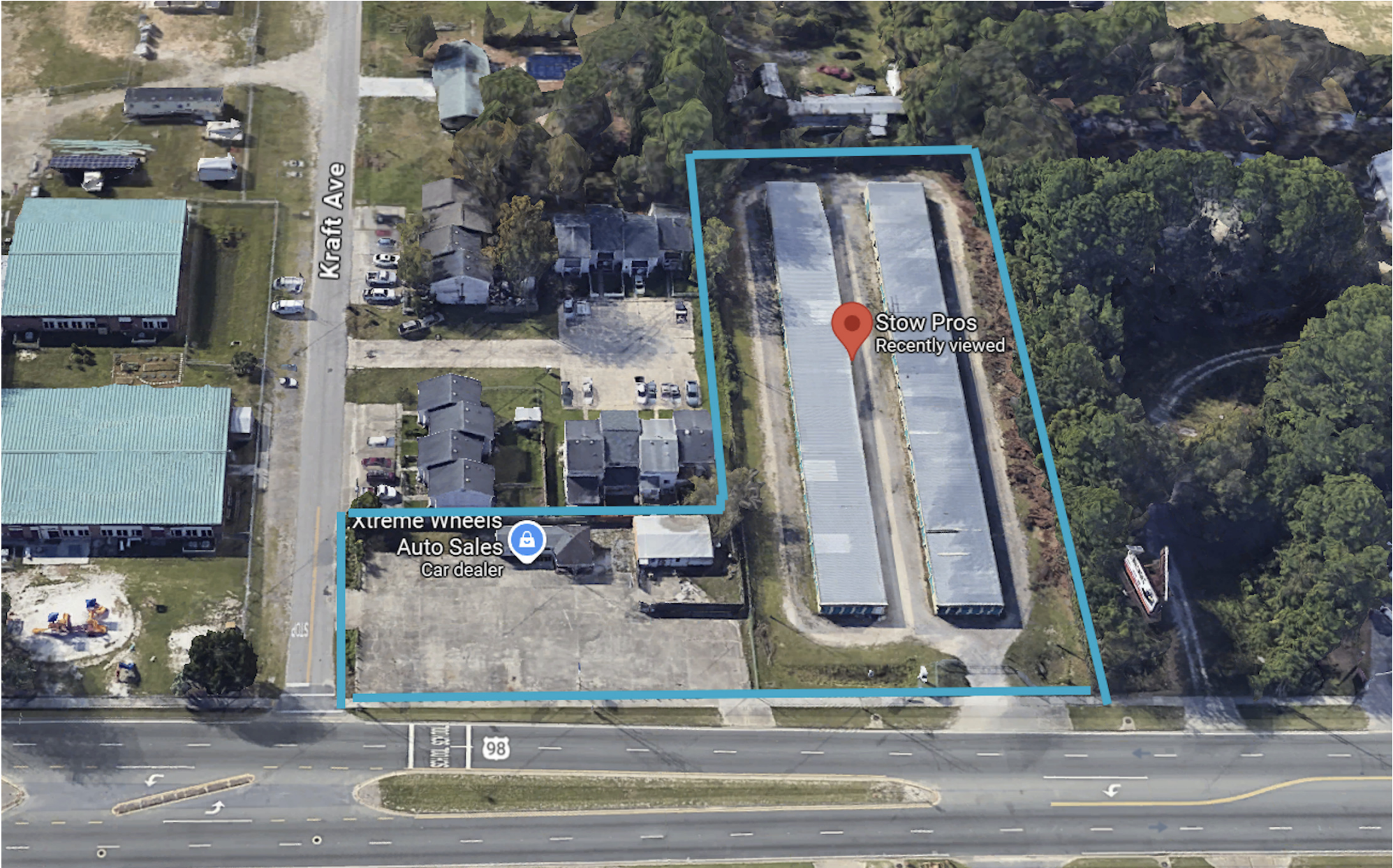
PROPERTY DESCRIPTION

SVN is pleased to present Stow Pros Self Storage, a 16,600 SF facility located in the growing market of Panama City, Florida. Situated on 1.68 acres at 2726 15th Street, this property offers 112 units and features **gated entry and secured fencing**. The site includes an **additional parcel of land that provides excellent potential for future storage expansion or development as a retail site**. Positioned in a high-traffic area surrounded by strong residential density, Stow Pros presents a compelling value-add opportunity in a thriving Florida market.

PROPERTY HIGHLIGHTS

- 16,600 SF facility with 112 units on 1.68 acres, gated and secure
- Nearly 230,000 residents and a strong local demand
- Extra parcel with potential for storage expansion or retail development

ADDITIONAL PARCEL FOR EXPANSION OR DEVELOPMENT





SECTION 2
Location
Information

LOCATION DESCRIPTION



LOCATION DESCRIPTION

This property is strategically located in Panama City, a vibrant and growing coastal community renowned for its resilient economy and exceptional quality of life. With an estimated population exceeding 37,500 and a broader metro area approaching 230,000 residents, Panama City is experiencing steady growth driven by a diverse economy including tourism, healthcare, education, and manufacturing.

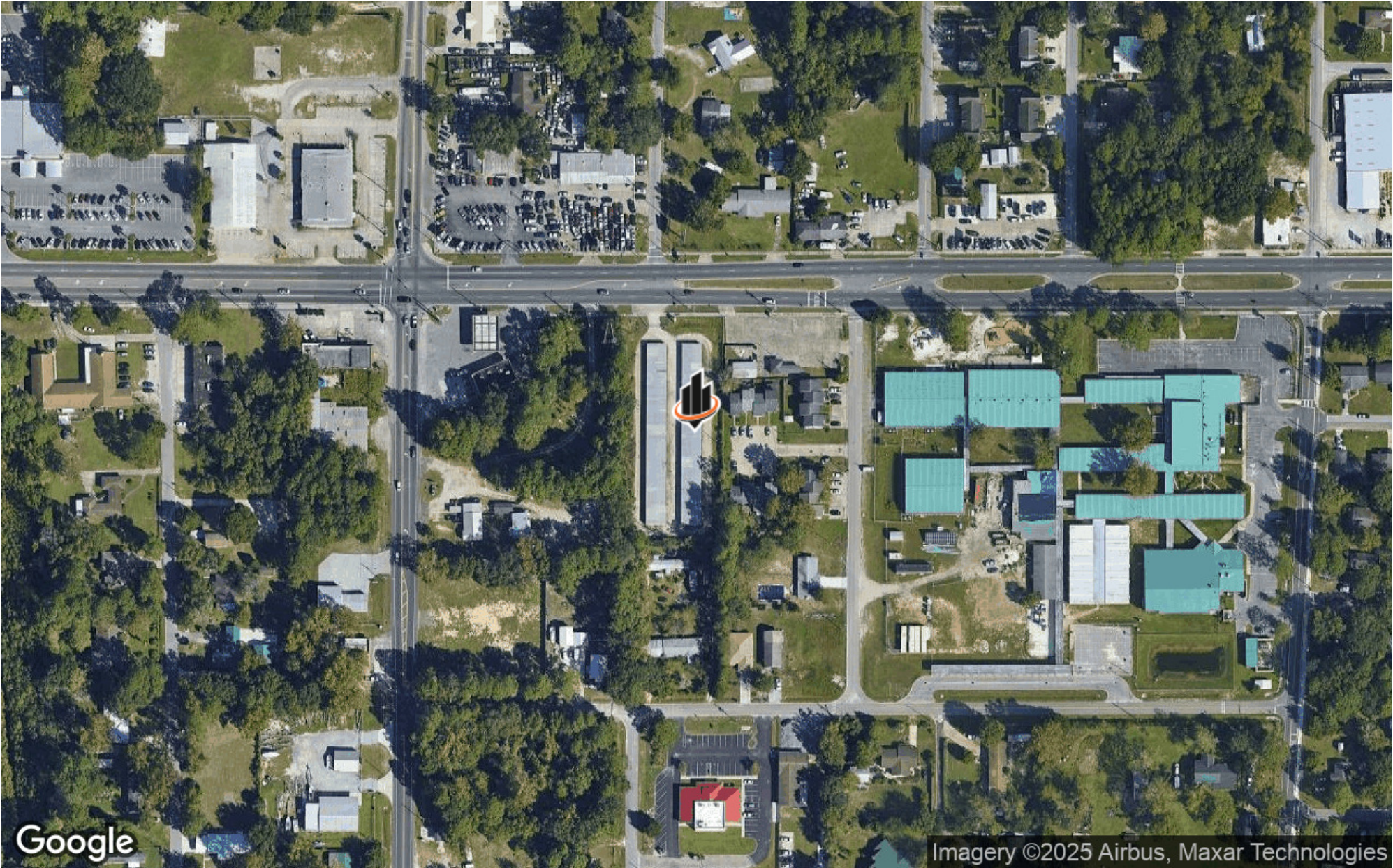
The property's location on Highway 98 provides significant visibility and accessibility, positioning it along a high-traffic corridor that connects residents, commuters, and visitors throughout the region. Its proximity to Panama City Beach, a premier destination drawing millions of visitors annually, further reinforces the area's strong real estate fundamentals and long-term demand.

This site offers substantial expansion potential, with additional land available to develop either self-storage units or complementary retail uses, creating opportunities for significant value-add growth. Investors can capitalize on the city's ongoing residential and commercial development, expanding infrastructure, and pro-business environment, all of which are driving increased demand for self-storage solutions.

This property represents a unique opportunity to acquire a well-located asset in a dynamic market, offering both immediate income potential and long-term appreciation through strategic expansion. Its proximity to Panama City Beach, a premier destination attracting millions of visitors each year, further enhances the region's strong real estate fundamentals.

Investors will benefit from Panama City's expanding infrastructure, pro-business environment, and ongoing residential development, all of which support increasing demand for self-storage. High traffic counts along key corridors, combined with consistent population growth, make this an ideal market for a value-add investment strategy. This property presents a compelling opportunity to capture both stable income and long-term appreciation in one of Florida's most dynamic markets.

AERIAL MAP





SECTION 3
Financial
Analysis

INCOME & EXPENSE

PCB Portfolio	
Projected Income and Expense	
PROPERTY	Stow Pros
Total SF	16,600
# of Units	112
Occupancy	69%
Gross Possible Income	\$ 153,904
Current Income	\$ 101,577
2025 Projected with increase to 85%	\$ 127,975
EXPENSES	
Advertising & Promotion	\$ 2032
Insurance	\$ 11655
Management	\$ 6500
Miscellaneous & Other	\$ 7000
Office and Administrative	\$ 1800
Payroll & Burden	\$ 0
Real Estate Taxes	\$ 9379
Repairs & Maintenance	\$ 0
Utilities	\$ 5000
Total Expenses	\$ 43,366
Net Income	\$ 58,211

OCCUPANCY ANALYSIS

Size	x	Size	# Units	Occupied Units	SF/Unit	Total SF	Occupied SF	Current Rates	Gross Current Rent Roll	Gross Possible Current Rates
5		10	23	16	50	1150	800	\$61.00	\$976	\$1,403
10		10	23	13	100	2300	1300	\$93.00	\$1,209	\$2,139
10		15	31	18	150	4650	2700	\$110.00	\$1,980	\$3,410
10		20	23	16	200	4600	3200	\$144.00	\$2,304	\$3,312
10		30	11	11	300	3300	3300	\$176.00	\$1,936	\$1,936
20		30	1	0	600	600	0	\$352.00	\$0	\$0
			112	74	1400	16600	11300		\$8,405	\$12,200
								ANNUALLY	\$100,860	\$146,400

Management Summary Report

Management Summary Report for 8/31/2025

Payments

	Day August 31	Week August 31 - September 6	Month August 2025	Year Jan - Aug 2025
ACH	\$0.00	\$71.83	\$71.83	\$574.64
Check	\$0.00	\$0.00	\$0.00	\$2,275.51
Credit Card	\$0.00	\$4,569.39	\$6,320.84	\$52,039.88
One-time Credit Card	\$0.00	\$113.30	\$465.78	\$8,173.06
Total	\$0.00	\$4,754.52	\$6,858.45	\$63,063.09

Activity

	Day August 31	Week August 31 - September 6	Month August 2025	Year Jan - Aug 2025
Move Ins	0	1	1	20
Move Outs	0	1	4	27

Sales

	Day August 31	Week August 31 - September 6	Month August 2025	Year Jan - Aug 2025
Admin Fee	\$0.00	\$0.00	\$0.00	\$275.00
Insurance Premium	\$0.00	\$153.00	\$189.00	\$1,839.00
Late Fee	\$0.00	\$20.00	\$80.00	\$600.00
Newspaper Fee	\$0.00	\$0.00	\$0.00	\$40.36
Postage Fee	\$0.00	\$0.00	\$0.00	\$19.64
Prorated Insurance Premium	\$0.00	\$0.00	\$0.00	\$27.42
Rent	\$0.00	\$4,581.52	\$6,589.45	\$60,261.67
Total	\$0.00	\$4,754.52	\$6,858.45	\$63,063.09

Occupancy As of 8/31/2025 11:59PM

Occupancy	Units	Percentage
Available	40	35.7%
Unavailable	3	2.7%
Rented	69	61.6%
Total	112	100.0%



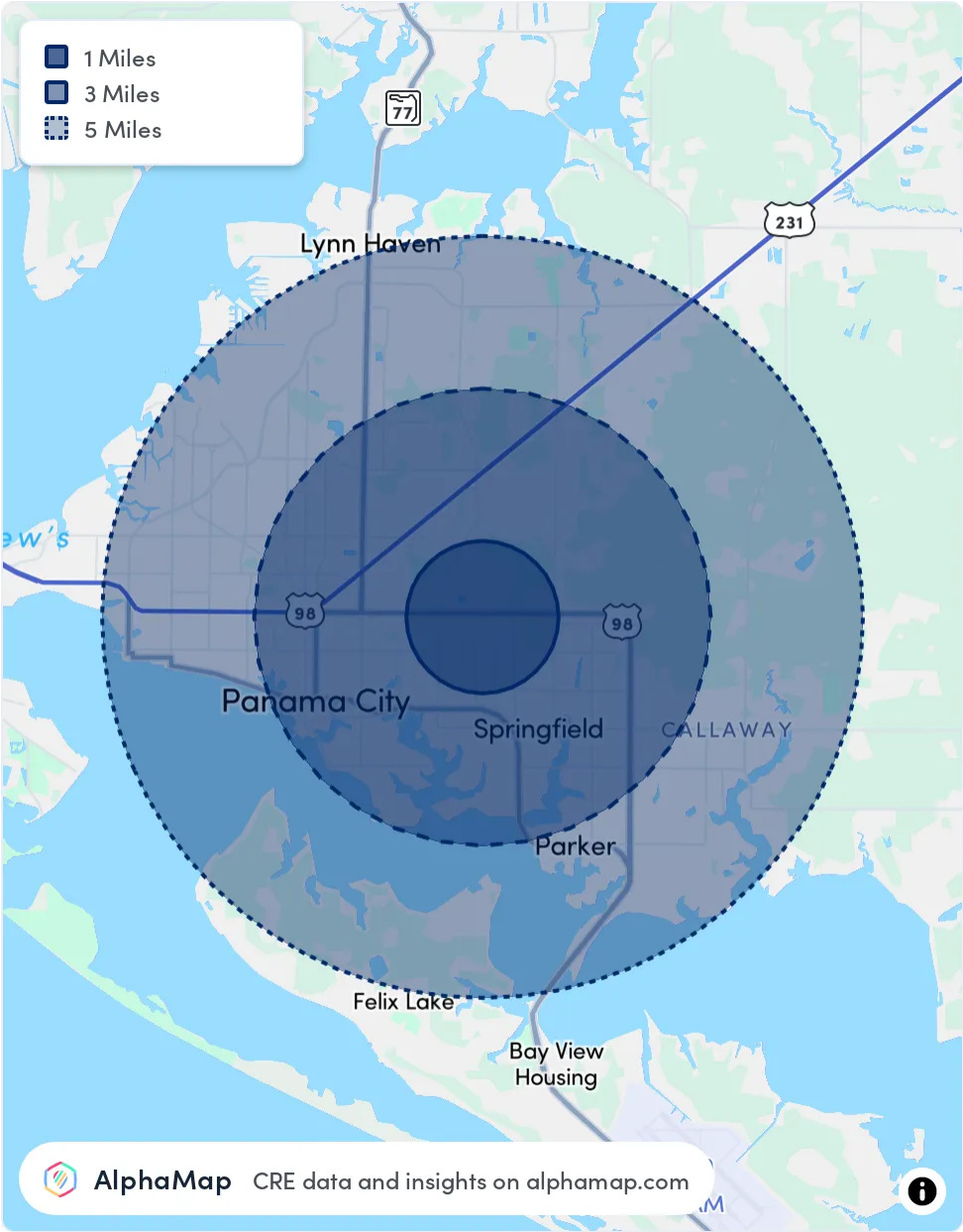
SECTION 4
Demographics

AREA ANALYTICS

POPULATION	1 MILE	3 MILES	5 MILES
TOTAL POPULATION	5,148	37,825	84,722
AVERAGE AGE	37	41	41
AVERAGE AGE (MALE)	36	39	40
AVERAGE AGE (FEMALE)	39	42	42

HOUSEHOLD & INCOME	1 MILE	3 MILES	5 MILES
TOTAL HOUSEHOLDS	1,872	14,647	33,179
PERSONS PER HH	2.8	2.6	2.6
AVERAGE HH INCOME	\$51,831	\$69,660	\$79,658
AVERAGE HOUSE VALUE	\$242,736	\$270,842	\$280,372
PER CAPITA INCOME	\$18,511	\$26,792	\$30,637

Map and demographics data derived from AlphaMap





SECTION 5

Advisor Bios



KRISTEN ASMAN

Vice President & Broker of Brokerage Services

kristen.asman@svn.com

Direct: **614.370.9077** | Cell: **614.370.9077**

OH #658012934

PROFESSIONAL BACKGROUND

Kristen Wilson-Asman is a Licensed Real Estate Agent and a Senior Real Estate Advisor with SVN. She received her Bachelor's Degree in Accounting from Miami University of Ohio. After graduation, Ms. Asman worked as an Auditor for Deloitte and Touche in Cincinnati, OH.

Ms. Asman began her real estate career with Matthews Click Bauman in Columbus, Ohio and later worked at McKinney Properties in Pittsburgh, Pennsylvania. She then worked at Horizons Real Estate as a Regional Property Manager and Developer before joining SVN in 2003. Ms. Asman has worked in Sales and Leasing of all Real Property Types but has specialized for many years in the sale of Self-Storage Properties nationwide.

Kristen Asman Product Council Chair of the SVN National Self Storage Team and serves on the Board of Trustees at the state level for the Self Storage Association.

Ms. Asman lives with her family in the Columbus, Ohio area and oversees development of the Mid-America Region for the SVN National Self Storage Team.

EDUCATION

Bachelor of Science, Accountancy, Miami University
Hondros School of Real Estate

MEMBERSHIPS

SVN | Wilson Commercial Group, LLC
Easton Town Center, 4200 Regent Street, Suite 200
Columbus, OH 43219
614.944.5140



KATELEIGH CALLOWAY

Advisor

kateleigh.calloway@svn.com

Direct: **205.937.2299**

FL # SL3636547 // AL #000137811-O /

PROFESSIONAL BACKGROUND

Originally from Birmingham, AL, Kateleigh Calloway is a graduate of Auburn University with a Bachelor of Science in Marketing and Finance. She has been an advisor with SVN for over three years, specializing in self storage investment sales and tenant representation. Kateleigh represents the SVN National Self Storage Team across the Southeast, an industry-leading group that has closed over \$1 billion in transactions nationwide. She is also a member of the National Self Storage Association. Outside of work, she enjoys cooking, traveling, and fishing.

EDUCATION

Bachelor of Science in Marketing and Finance

MEMBERSHIPS

National Self Storage Association

SVN | SouthLand Commercial

186 N. Palafox St.
Pensacola, FL 32502
850.434.7500



MICHAEL CARRO, CCIM

Senior Advisor, Principal

mcarro@svn.com

Direct: **850.434.7500** | Cell: **850.380.3344**

FL #BK3179263 // AL #000093777

PROFESSIONAL BACKGROUND

Michael Carro is a CCIM and Commercial Broker Licensed in Florida and Alabama. He is a Principal at SVN | SouthLand Commercial Real Estate with offices in Pensacola, Panama City and Tallahassee. Before starting SVN | SouthLand Commercial, he was the 2009, 2010, 2011 & 2012 Top Producer for NAI Pensacola. He received the NAIOP 2023, 2016 and 2010 “Broker Deal of the Year” Award and the NAIOP “New Development of the Year” in 2014. He has been Top Producer for SVN | SouthLand Commercial in 2014-2023. In 2016, he was the #1 Top Producer in the State of Florida, and the #3 Top Producer in the USA for SVN.

Michael is the 2024 CCIM Panhandle District President

Restaurant Background

- Founded The Restaurant Realty Network and TheRestaurantRealty.com
- Has the The Restaurant Realty in 10 Podcast and Hosted “The Restaurant Realty Show” weekly on News Radio 1620.
- In 1999 and 2000 oversaw the acquisition of 120 Hardee’s Restaurant locations in Springfield, IL; Biloxi, MS; Pensacola, FL; Huntsville, Montgomery and Mobile, AL
- Was a member of the International Hardee’s Franchise Association (IHFA) and on the purchasing committee 2002-2006

EDUCATION

- Graduated from the University of Arizona with a BS in Business Administration
- Member of the Alpha Tau Omega fraternity
- Cheerleader for the University of Arizona from 1987 to 1990.

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