

OFFERING MEMORANDUM

U.S. Bank

Bedford, OH 44146



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Activity ID #ZAG0010001

Marcus & Millichap

680 BROADWAY AVE

BROKER OF RECORD

GLASS, MICHAEL L.

Ohio

(614) 360-9800

License: BRK.2007005898

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Like all real estate investments, this investment carries significant risks. Buyer and Buyer's legal and financial advisors must request and carefully review all legal and financial documents related to the property and tenant. While the tenant's past performance at this or other locations is an important consideration, it is not a guarantee of future success.

Similarly, the lease rate for some properties, including newly-constructed facilities or newly-acquired locations, may be set based on a tenant's projected sales with little or no record of actual performance, or comparable rents for the area. Returns are not guaranteed; the tenant and any guarantors may fail to pay the lease rent or property taxes, or may fail to comply with other material terms of the lease; cash flow may be interrupted in part or in whole due to market, economic, environmental or other conditions. Regardless of tenant history and lease guarantees, Buyer is responsible for conducting his/her own investigation of all matters affecting the intrinsic value of the property and the value of any long-term lease, including the likelihood of locating a replacement tenant if the current tenant should default or abandon the property, and the lease terms that Buyer may be able to negotiate with a potential replacement tenant considering the location of the property, and Buyer's legal ability to make alternate use of the property.

By accepting this Marketing Brochure you agree to release Marcus & Millichap Real Estate Investment Services and hold it harmless from any kind of claim, cost, expense, or liability arising out of your investigation and/or purchase of this Net Lease property.

Marcus & Millichap

OFFICES THROUGHOUT THE U.S. AND CANADA
marcusmillichap.com

TABLE OF CONTENTS

- 6** EXECUTIVE SUMMARY
- 13** PROPERTY INFORMATION
- 20** FINANCIAL ANALYSIS
- 23** MARKET OVERVIEW

..... SECTION 1

01



EXECUTIVE SUMMARY

[Offering Summary](#)
[Investment Highlights](#)
[Lease Summary](#)
[Local Map](#)

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OFFERING SUMMARY

680 BROADWAY AVE



Listing Price
\$855,000



Cap Rate
7.02%



Price/SF
\$125.27

FINANCIAL

| | |
|--------------------|------------------|
| Listing Price | \$855,000 |
| Down Payment | 100% / \$855,000 |
| NOI | \$60,000 |
| Cap Rate | 7.02% |
| Price/SF | \$125.27 |
| Rent/SF (Monthly) | \$.73 |
| Rent/SF (Annually) | \$ 8.79 |

OPERATIONAL

| | |
|----------------------|-----------------------|
| Lease Type | NNN Absolute Lease |
| Guarantor | Corporate Guarantee |
| Lease Expiration | 11/30/2031 |
| Gross SF | 6,825 SF |
| Rentable SF | 6,825 SF |
| Lot Size | 0.08 Acres (3,484 SF) |
| Occupancy | 100% |
| Year Built/Renovated | 1921/1972 |



U.S. BANK

680 Broadway Avenue, Bedford, OH 44146

INVESTMENT OVERVIEW

The subject property is an U.S. Bank branch located in downtown Bedford, Ohio situated just 28 miles southeast of downtown Cleveland and 27 miles east of the Cleveland International Airport. The city of Bedford is situated within Cuyahoga County and is considered a bedroom community of Cleveland with a reported 13,000 city population. There are a reported 59,241 residents within a 3-mile radius of the subject property.

U.S. Bank has occupied this property since November 2011 when they acquired Star Bank. Prior to Star Bank the property was occupied by Cleveland Trust Bank which became Ameritrust Bank. The building consists of +/-6,825 sq. ft. with a reported +/-3,165 sq. ft. space on the ground floor for the U.S. Bank branch, and +/-3,000 sq. ft. of basement space where U.S. Bank has their employee break room and storage space. The subject property is also equipped with 2nd floor office space consisting of +/-2,675 sq. ft. that is currently not being utilized by U.S. Bank. This bank branch provides a 24-hour walk up ATM machine.

U.S. Bank recently negotiated an early 5-year lease extension with annual rent at \$60,000/NNN that commences 12/1/2026. The lease is absolute NNN with no landlord responsibilities. The lease calls for 2.0% annual rent increases during the lease option period, with tenant required to exercise a lease option at least 180 days prior to the expiration of the existing lease term.

U.S. Bank was founded in 1863, and currently has 2,000 bank branches located in 26 states. With over 70,000 employees, U.S. Bank achieve \$27.5 billion in annual revenue. A publicly traded company (NYSE: USB), U.S. Bank carries an investment grade credit rating (S&P: AA-), making it one of the most secure tenants in the net lease market.

This U.S. Bank property is priced at \$855,000, which equates to under \$126/sq ft. on the improvements considered below replacement cost.

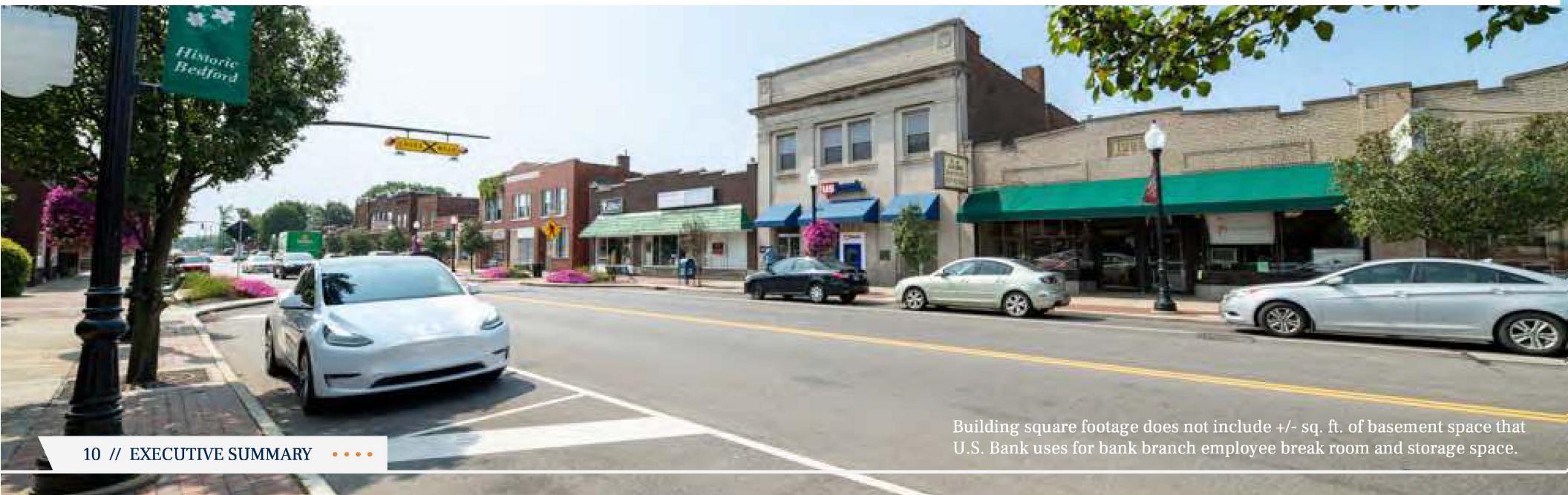


U.S. BANK

680 BROADWAY AVENUE

LEASE SUMMARY

| | |
|-------------------------------|---------------------------------------|
| Tenant | U.S. Bank National Association |
| Rent Increases | 2.0% annually during options |
| Guarantor | Corporate |
| Lease Type | Absolute NNN |
| Lease Commencement | 12/1/2021 |
| Lease Expiration | 11/30/2031 |
| Renewal Options | 2-5 years |
| Annual Base Rent | \$60,000 |
| Bonus Rent | \$2,820.33 per month ending 12/1/2026 |
| Lease Term | 10 years |
| Term Remaining on Lease (Yrs) | 6 years |
| Landlord Responsibility | None |
| Tenant Responsibility | Roof & Structure |
| Building Square Footage | 6,825 SF |



Building square footage does not include +/- sq. ft. of basement space that U.S. Bank uses for bank branch employee break room and storage space.



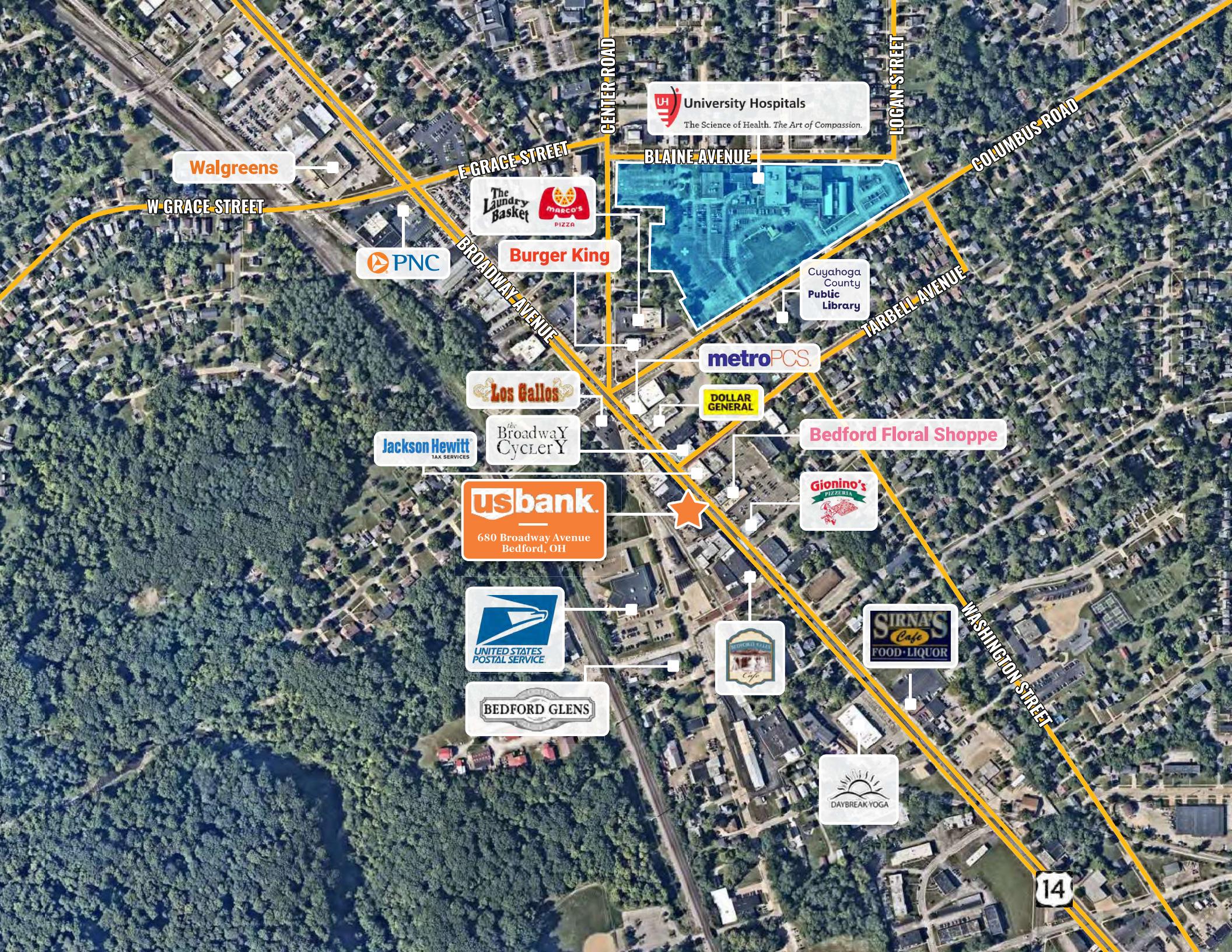
CENTER RD

BURGER KING

DOLLAR
GENERAL

680 Broadway Avenue
BEDFORD, OH 44146





..... SECTION 2

02

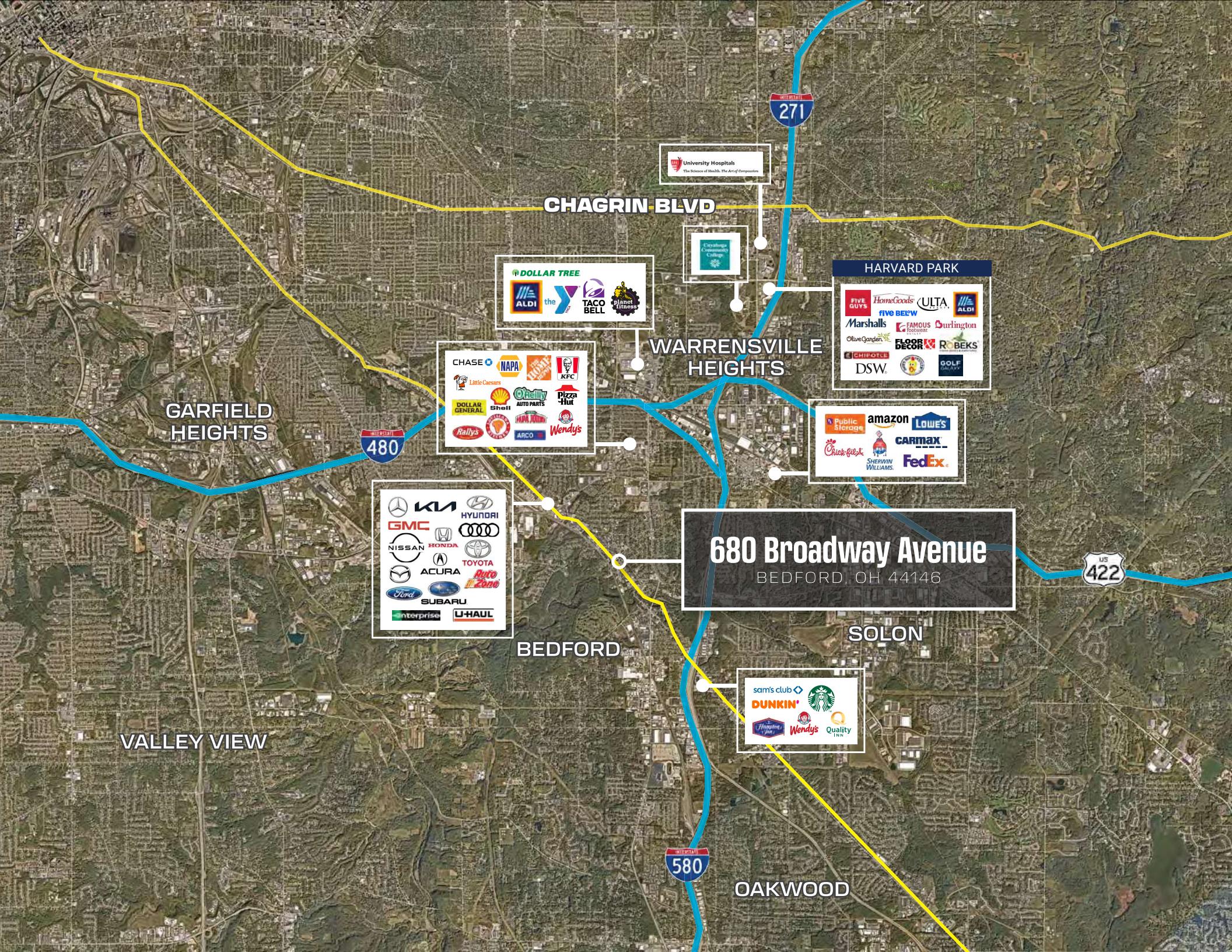
PROPERTY INFORMATION

[Property Aerial](#)
[Regional Map](#)
[Property Photos](#)

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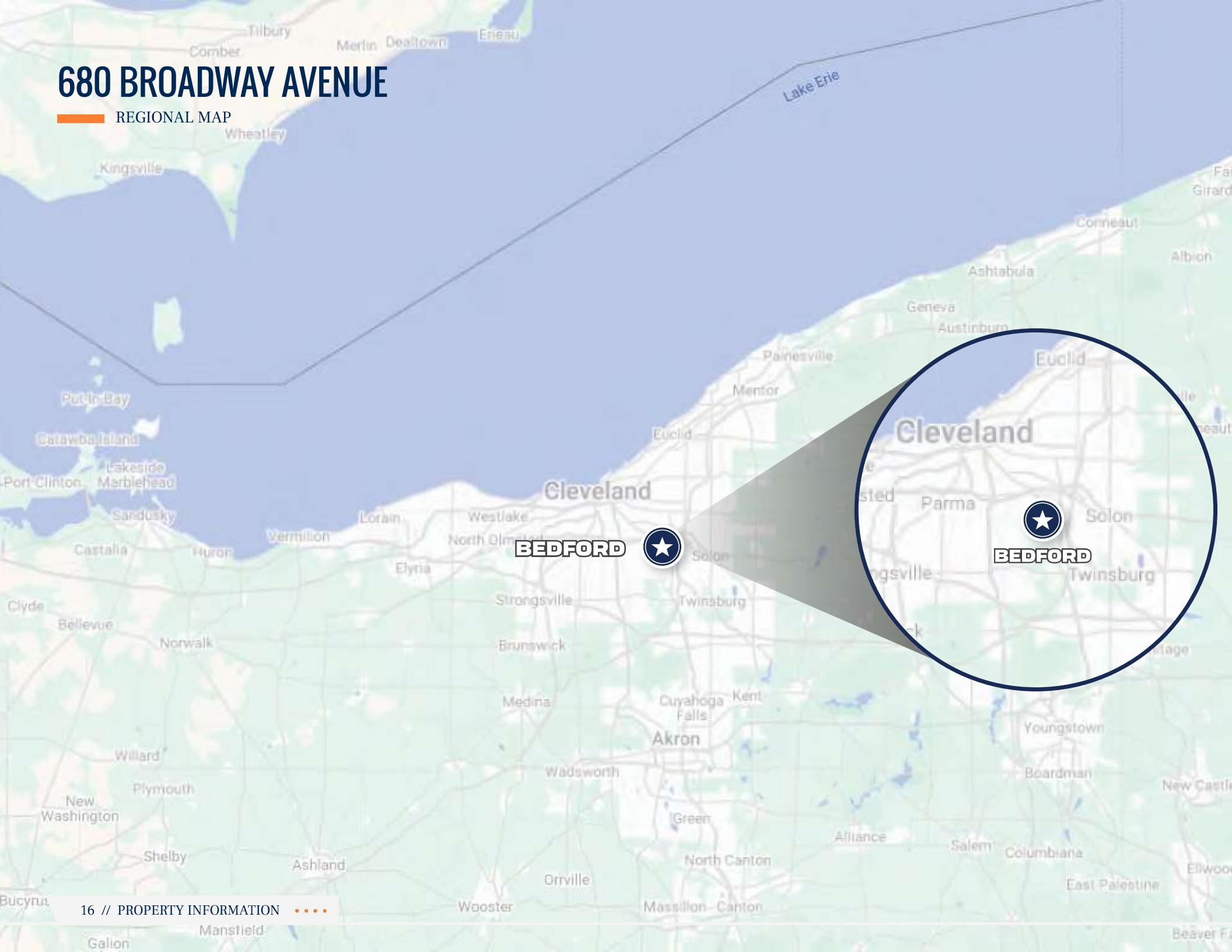


680 BROADWAY AVENUE
BEDFORD, OH 44146



680 BROADWAY AVENUE

REGIONAL MAP



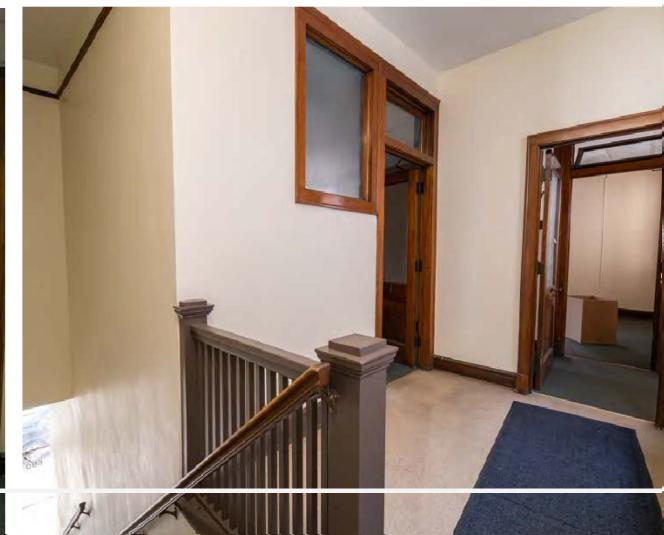
680 BROADWAY AVENUE

PROPERTY PHOTOS



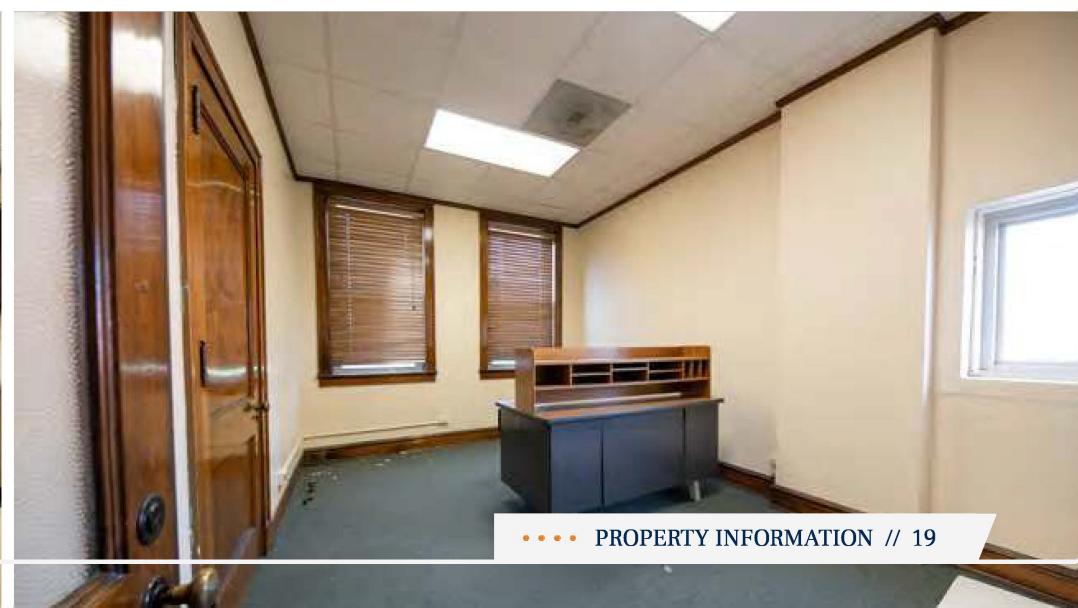
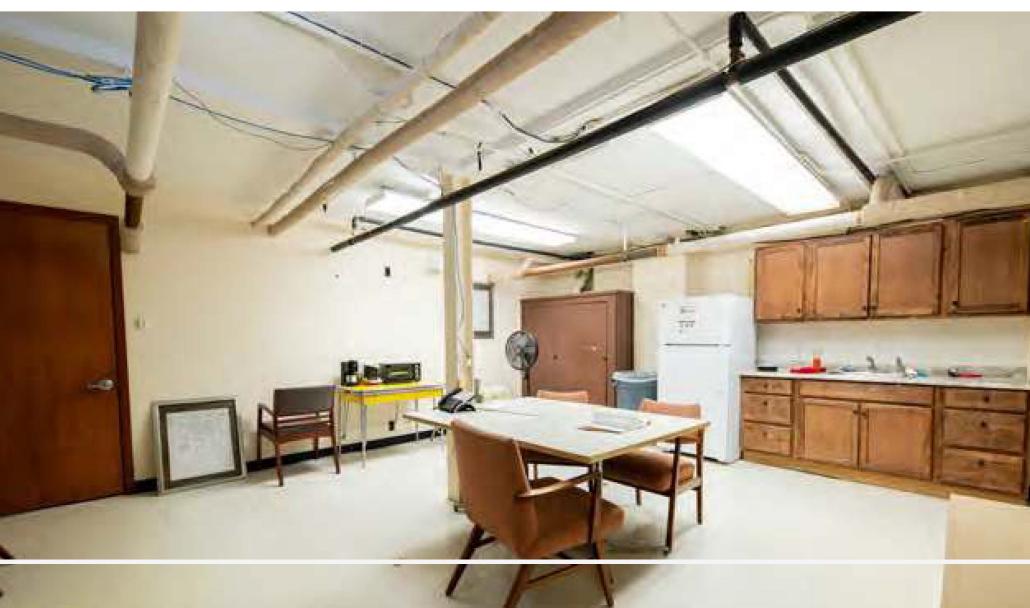
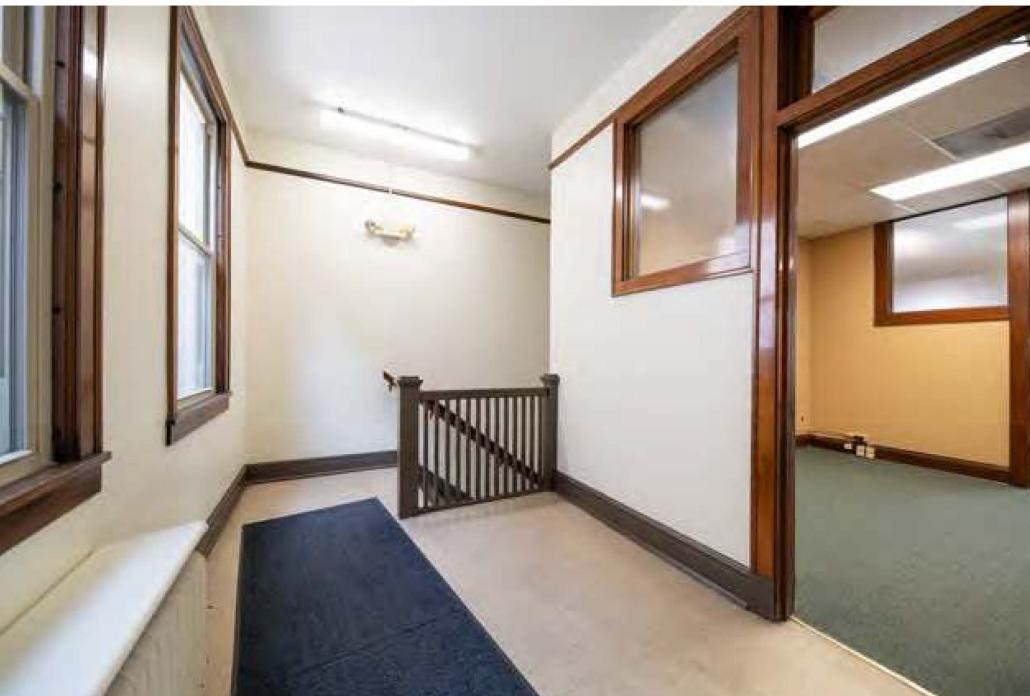
680 BROADWAY AVENUE

UPSTAIRS OFFICE AREA



680 BROADWAY AVENUE

UPSTAIRS OFFICE AREA



..... SECTION 3

03



FINANCIAL ANALYSIS

Rent Schedule & Tenant Highlights
Tenant Profile

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U.S. BANK

RENT SCHEDULE & TENANT HIGHLIGHTS



TENANT HIGHLIGHTS

- Ranked number 107 on the year 2025 Fortune 500 List
- Publicly traded company (NYSE: USB)
- U.S. Bank is rated A+ from Fitch Ratings
- Reported Stockholder's Equity of \$58.5 Billion

TENANT OVERVIEW

| | |
|-----------------|--|
| Company: | U.S. Bank National Association (U.S. Bancorp) |
| Founded: | 1863 |
| Locations: | 2,000 Branches in 26 States |
| Total Revenue: | \$28.1 Billion+ |
| Net Income: | \$59 Billion+ |
| Net Worth: | \$58.5 Billion+ |
| Headquarters: | Minneapolis, MN |
| Website: | www.usbank.com |
| Trading Symbol: | NYSE: USB |

RENT SCHEDULE

| YEAR | ANNUAL RENT | MONTHLY RENT | RENT/SF |
|-------------------------|-------------|--------------|---------|
| Current | \$98,844 | \$8,237.00 | \$14.48 |
| 12/1/2026 to 11/30/2031 | \$60,000 | \$5,000.00 | \$8.79 |
| Option #1 | \$61,200 | \$5,100.00 | \$8.96 |
| | \$62,424 | \$5,202.00 | \$9.14 |
| | \$63,672 | \$5,306.04 | \$9.33 |
| | \$64,945 | \$5,412.16 | \$9.51 |
| | \$66,244 | \$5,520.40 | \$9.70 |
| Option #2 | \$67,569 | \$5,630.81 | \$9.90 |
| | \$68,921 | \$5,743.43 | \$10.09 |
| | \$70,299 | \$5,858.30 | \$10.30 |
| | \$71,705 | \$5,475.46 | \$10.50 |
| | \$73,139 | \$6,084.17 | \$10.71 |

HEADQUARTERED IN MINNEAPOLIS, MINNESOTA, U.S. BANK CURRENTLY OPERATES OVER 2,000 BANK BRANCHES ACROSS 26 STATES.

U.S. Bank offers a comprehensive suite of financial services catering to a wide range of clients. For individuals, these services include various bank accounts like checking and savings, credit cards with diverse rewards programs, home loans, vehicle loans, and personal loans and lines of credit. The bank also provides investment and retirement planning options, including automated investment services and access to financial advisors. Mobile and online banking platforms offer convenient tools for managing accounts, making payments, transferring funds, and depositing checks remotely.

Beyond physical locations, U.S. Bank's digital footprint extends nationwide, allowing customers across the country to access their services through the U.S. Bank mobile app and online banking platform. The company emphasizes digital convenience alongside its branch network to serve its millions of retail, business, wealth management, payment, commercial, corporate and investment services customers.



- U.S. Bank is the fifth-largest commercial bank in the United States**, offering a full suite of personal, business, and institutional bank services. With over 2,100 branches nationwide and \$659 billion in total assets, it is a pillar of financial stability and trust.
- Publicly traded under NYSE: USB**, U.S. Bank carries an investment-grade rating (S&P: AA-), making it one of the most secure tenants in the net lease market.

FINANCIAL SNAPSHOT - U.S. BANCORP

| | |
|---------------|--|
| Company Type | Public (NYSE: USB) |
| Year Founded | 1863 |
| Headquarters | Minneapolis, MN |
| Market Cap | \$55 billion (as of August 2025) |
| Total Assets | \$659 billion |
| Credit rating | S&P: AA- |
| Website | usbank.com |

..... SECTION 4

04



MARKET OVERVIEW

Market Overview
Demographics

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680 BROADWAY AVENUE

MARKET OVERVIEW

BEDFORD, OHIO

Bedford, Ohio, is a charming suburb located just 15 miles southeast of Downtown Cleveland in Cuyahoga County. Known for its historic downtown area, Bedford offers a blend of small-town charm and urban convenience. The city is home to the Bedford Reservation, part of the Cleveland Metroparks, which provides residents and visitors with beautiful natural landscapes, hiking trails, and waterfalls. Bedford's community is rich in history, with well-preserved buildings and landmarks that date back to the 19th century. The area is also known for its strong sense of community, with local events and festivals that bring neighbors together throughout the year. With its convenient location and welcoming atmosphere, Bedford is a great place to live, work, and explore.

TOP ATTRACTIONS

BEDFORD RESERVATION:

Explore the beautiful Bedford Reservation, part of the Cleveland Metroparks, which offers hiking trails, picnic areas, and stunning waterfalls, including the famous Bridal Veil Falls.

DOWNTOWN BEDFORD HISTORIC DISTRICT:

Stroll through the historic downtown area, where you can admire well-preserved 19th-century architecture, visit local shops, and enjoy the small-town atmosphere.

TINKERS CREEK VIADUCT PARK:

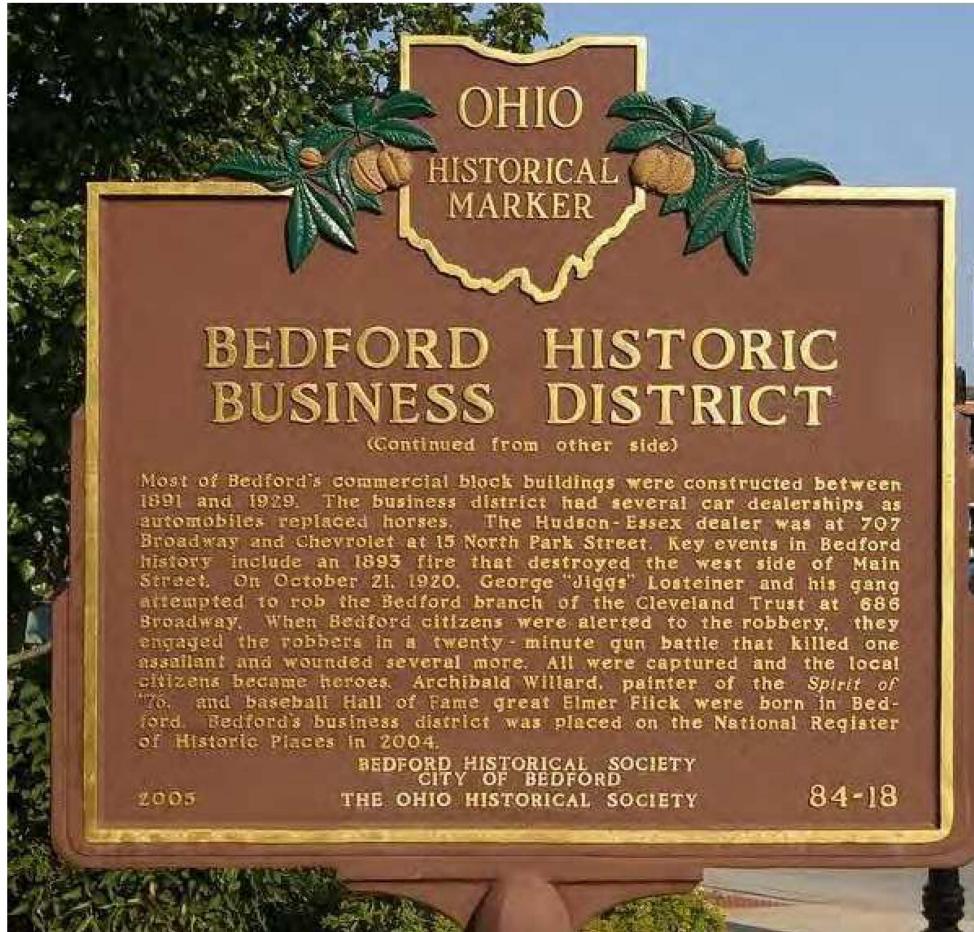
Visit this hidden gem within the Bedford Reservation, where you can see the remnants of the old viaduct bridge, enjoy scenic views, and experience the tranquility of the surrounding nature.

BEDFORD AUTOMILE:

For car enthusiasts, the Bedford Automile is a must-visit. This stretch along Rockside Road is home to a variety of car dealerships, offering a wide selection of vehicles.

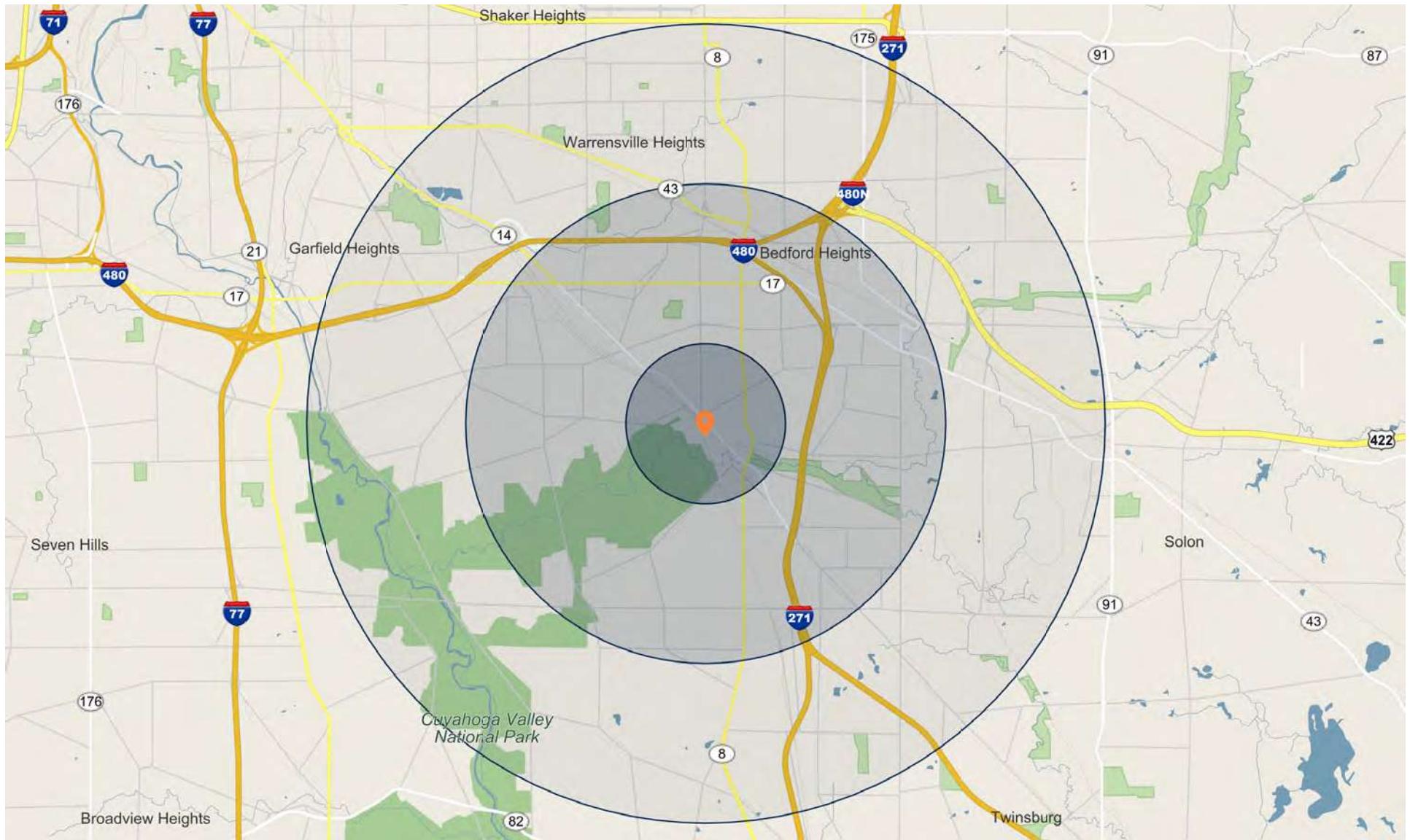
THE HEZEKIAH DUNHAM HOUSE:

Learn about Bedford's history by visiting this historic home, which is one of the oldest structures in the area. The house is now a museum that offers a glimpse into the life of early Bedford residents.



680 BROADWAY AVENUE

DEMOGRAPHICS



680 BROADWAY AVENUE

DEMOGRAPHICS

| POPULATION | 1 Mile | 3 Miles | 5 Miles |
|-------------------------------|----------|----------|----------|
| 2029 Projection | | | |
| Total Population | | | |
| Total Population | 7,014 | 58,584 | 148,877 |
| 2024 Estimate | | | |
| Total Population | | | |
| Total Population | 7,097 | 59,241 | 150,422 |
| 2020 Census | | | |
| Total Population | | | |
| Total Population | 7,274 | 61,052 | 153,917 |
| 2010 Census | | | |
| Total Population | | | |
| Total Population | 7,279 | 60,424 | 154,826 |
| Daytime Population | | | |
| 2024 Estimate | | | |
| 2024 Estimate | 6,062 | 69,106 | 184,742 |
| HOUSEHOLDS | 1 Mile | 3 Miles | 5 Miles |
| 2029 Projection | | | |
| Total Households | | | |
| Total Households | 3,404 | 27,292 | 65,700 |
| 2024 Estimate | | | |
| Total Households | | | |
| Total Households | 3,421 | 27,405 | 65,909 |
| Average (Mean) Household Size | | | |
| Average (Mean) Household Size | 2.0 | 2.2 | 2.3 |
| 2010 Census | | | |
| Total Households | | | |
| Total Households | 3,443 | 27,568 | 66,216 |
| 2010 Census | | | |
| Total Households | | | |
| Total Households | 3,297 | 26,501 | 64,715 |
| Occupied Units | | | |
| 2029 Projection | | | |
| 2029 Projection | 3,665 | 29,601 | 71,396 |
| 2024 Estimate | | | |
| 2024 Estimate | 3,680 | 29,722 | 71,624 |
| HOUSEHOLDS BY INCOME | 1 Mile | 3 Miles | 5 Miles |
| 2024 Estimate | | | |
| \$150,000 or More | | | |
| \$150,000 or More | 6.1% | 7.1% | 10.7% |
| \$100,000-\$149,999 | | | |
| \$100,000-\$149,999 | 15.2% | 11.6% | 13.1% |
| \$75,000-\$99,999 | | | |
| \$75,000-\$99,999 | 11.1% | 11.9% | 11.8% |
| \$50,000-\$74,999 | | | |
| \$50,000-\$74,999 | 23.0% | 21.9% | 20.1% |
| \$35,000-\$49,999 | | | |
| \$35,000-\$49,999 | 16.1% | 16.2% | 13.7% |
| Under \$35,000 | | | |
| Under \$35,000 | 28.5% | 31.3% | 30.6% |
| Average Household Income | | | |
| Average Household Income | \$69,449 | \$68,106 | \$79,493 |
| Median Household Income | | | |
| Median Household Income | \$56,074 | \$54,968 | \$64,450 |
| Per Capita Income | | | |
| Per Capita Income | \$33,411 | \$31,184 | \$33,972 |

| HOUSEHOLDS BY EXPENDITURE | 1 Mile | 3 Miles | 5 Miles |
|---|-----------|-----------|-----------|
| Total Average Household Retail Expenditure | \$174,184 | \$170,122 | \$176,857 |
| Consumer Expenditure Top 10 Categories | | | |
| Housing | \$19,453 | \$19,095 | \$19,729 |
| Transportation | \$11,697 | \$11,480 | \$11,978 |
| Food | \$8,628 | \$8,451 | \$8,695 |
| Personal Insurance and Pensions | \$7,419 | \$7,091 | \$7,365 |
| Entertainment | \$3,412 | \$3,240 | \$3,477 |
| Apparel | \$1,751 | \$1,758 | \$1,834 |
| Cash Contributions | \$1,567 | \$1,516 | \$1,677 |
| Education | \$1,243 | \$1,215 | \$1,297 |
| Personal Care Products and Services | \$706 | \$703 | \$727 |
| Tobacco Products and Smoking Supplies | \$620 | \$601 | \$566 |
| POPULATION PROFILE | 1 Mile | 3 Miles | 5 Miles |
| Population By Age | | | |
| 2024 Estimate Total Population | 7,097 | 59,241 | 150,422 |
| Under 20 | 21.9% | 22.5% | 23.4% |
| 20 to 34 Years | 19.6% | 18.6% | 17.5% |
| 35 to 39 Years | 6.6% | 5.8% | 5.8% |
| 40 to 49 Years | 11.6% | 11.4% | 11.5% |
| 50 to 64 Years | 22.7% | 21.5% | 20.8% |
| Age 65+ | 17.5% | 20.2% | 21.0% |
| Median Age | 41.0 | 42.0 | 43.0 |
| Population 25+ by Education Level | | | |
| 2024 Estimate Population Age 25+ | 5,149 | 42,516 | 107,000 |
| Elementary (0-8) | 2.2% | 1.4% | 2.0% |
| Some High School (9-11) | 5.2% | 7.2% | 6.5% |
| High School Graduate (12) | 38.0% | 35.1% | 31.7% |
| Some College (13-15) | 21.3% | 26.7% | 23.6% |
| Associate Degree Only | 7.7% | 9.7% | 9.9% |
| Bachelor's Degree Only | 17.1% | 12.9% | 15.8% |
| Graduate Degree | 8.4% | 7.0% | 10.4% |

680 BROADWAY AVENUE

DEMOGRAPHICS



POPULATION

In 2024, the population in your selected geography is 150,422. The population has changed by -2.84 percent since 2010. It is estimated that the population in your area will be 148,877 five years from now, which represents a change of -1.0 percent from the current year. The current population is 53.6 percent male and 46.4 percent female. The median age of the population in your area is 43.0, compared with the U.S. average, which is 39.0. The population density in your area is 1,912 people per square mile.



HOUSEHOLDS

There are currently 65,909 households in your selected geography. The number of households has changed by 1.85 percent since 2010. It is estimated that the number of households in your area will be 65,700 five years from now, which represents a change of -0.3 percent from the current year. The average household size in your area is 2.2 people.



INCOME

In 2024, the median household income for your selected geography is \$64,450, compared with the U.S. average, which is currently \$76,141. The median household income for your area has changed by 52.13 percent since 2010. It is estimated that the median household income in your area will be \$70,800 five years from now, which represents a change of 9.9 percent from the current year.

The current year per capita income in your area is \$33,972, compared with the U.S. average, which is \$40,471. The current year's average household income in your area is \$79,493, compared with the U.S. average, which is \$101,307.



EMPLOYMENT

In 2024, 70,797 people in your selected area were employed. The 2010 Census revealed that 59.9 percent of employees are in white-collar occupations in this geography, and 21.4 percent are in blue-collar occupations. In 2024, unemployment in this area was 5.0 percent. In 2010, the average time traveled to work was 26.00 minutes.



HOUSING

The median housing value in your area was \$138,034 in 2024, compared with the U.S. median of \$321,016. In 2010, there were 44,101.00 owner-occupied housing units and 20,615.00 renter-occupied housing units in your area.

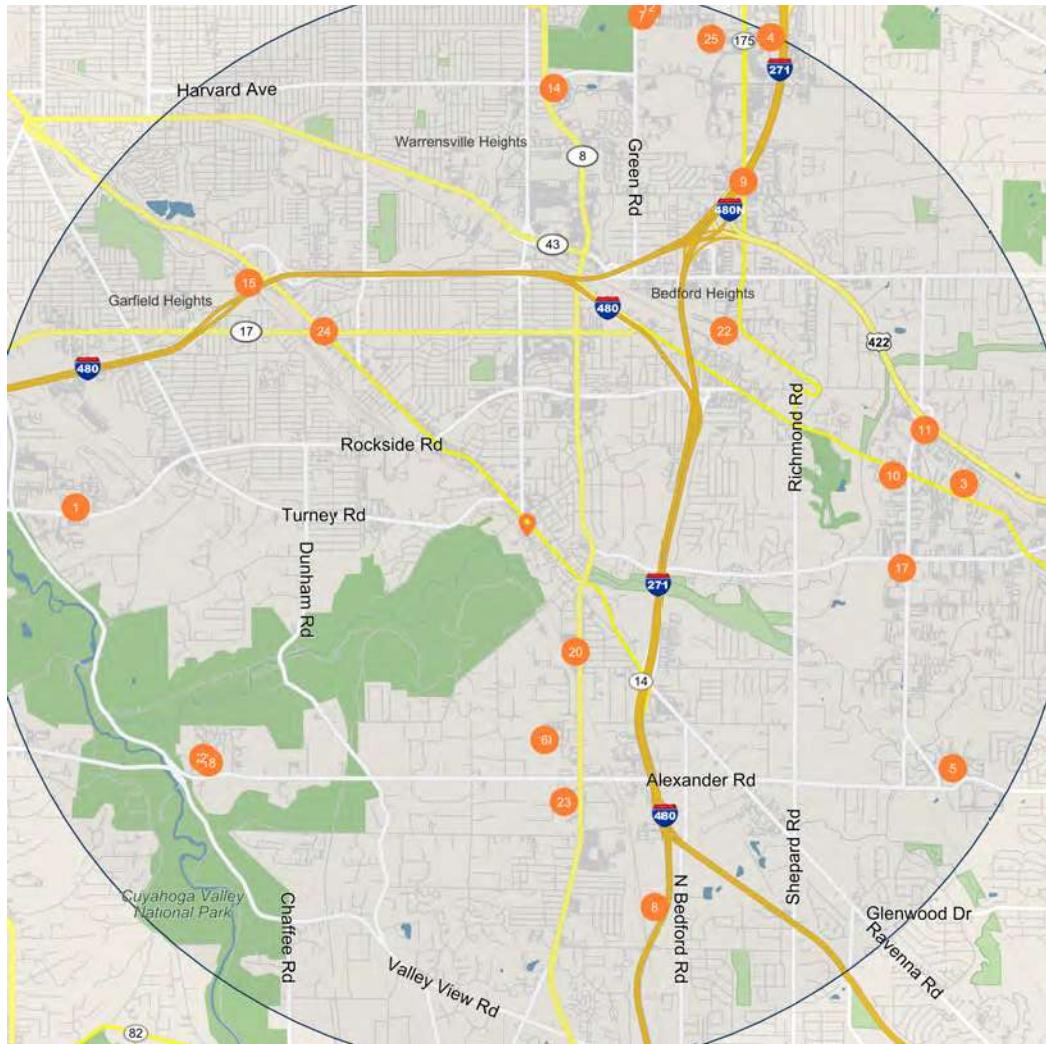


EDUCATION

The selected area in 2024 had a lower level of educational attainment when compared with the U.S. averages. 25.1 percent of the selected area's residents had earned a graduate degree compared with the national average of only 13.5 percent, and 9.9 percent completed a bachelor's degree, compared with the national average of 21.1 percent.

The number of area residents with an associate degree was higher than the nation's at 15.4 percent vs. 8.8 percent, respectively.

The area had fewer high-school graduates, 1.8 percent vs. 26.2 percent for the nation, but the percentage of residents who completed some college is higher than the average for the nation, at 39.9 percent in the selected area compared with the 19.7 percent in the U.S.



Major Employers

| | Employees |
|---|-----------|
| 1 Mentor REM | 10,255 |
| 2 Homeplace Holdings Inc-Homeplace | 4,100 |
| 3 Servicelink Field Services LLC | 2,611 |
| 4 Servus LLC | 2,600 |
| 5 Dots LLC-Retails Wns CL Spclzng In Rdy | 2,500 |
| 6 Michigan Equipment Corporation | 2,269 |
| 7 Consolidated Coatings Corp | 2,193 |
| 8 Blue Cube Operations LLC | 2,067 |
| 9 University Hsptals Cvlnd Med | 2,050 |
| 10 Spirit Rent-A-Car Inc-Alamo Local Market | 2,000 |
| 11 Nestle Prepared Foods Company-Nestle | 1,910 |
| 12 University Hsptals Cvlnd Med-Alzheimer Center | 1,892 |
| 13 University Hsptals Cvlnd Med | 1,734 |
| 14 University Hsptals Cvlnd Med | 1,577 |
| 15 Marymount Health Care Systems-CLEVELAND CLINIC HEALTH SYSTEM | 969 |
| 16 University Hsptals Hlth Sys In-University Hospitals | 950 |
| 17 Swagelok Company | 900 |
| 18 Safeguard Properties LLC | 800 |
| 19 Axiom Automotive Tech Inc | 800 |
| 20 Alza Corporation | 725 |
| 21 Safeguard Properties MGT LLC-Safeguard | 700 |
| 22 Giant Eagle Inc-Giant Eagle | 657 |
| 23 Arhaus Management Inc | 639 |
| 24 Area Temps Inc | 632 |
| 25 Tower Real Estate Group LLC-Millennia Commercial Group Ltd | 610 |

680 BROADWAY AVE

EXCLUSIVELY
LISTED BY

STEVE SAUTER

Senior Managing Director Investments
Palo Alto
Direct: 650.391.1803
Steve.Sauter@marcusmillichap.com
CalDRE #01084092

Marcus & Millichap