

RIDGECREST CROSSING SHOPS

ARNOLD, MO (ST. LOUIS MSA)



LEE & ASSOCIATES
COMMERCIAL REAL ESTATE SERVICES

NNN INVESTMENT GROUP
NETLEASED INVESTMENTS

FINCHAM
INVESTMENT GROUP

OFFERED AT \$3,173,000
6.75% CAP RATE

100% LEASED MULTI-TENANT RETAIL INVESTMENT

EXCLUSIVELY LISTED BY

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EXECUTIVE SUMMARY

OFFERING SUMMARY

LIST PRICE
\$3,173,000

CAP RATE
6.75%

PRICE/PSF
\$444

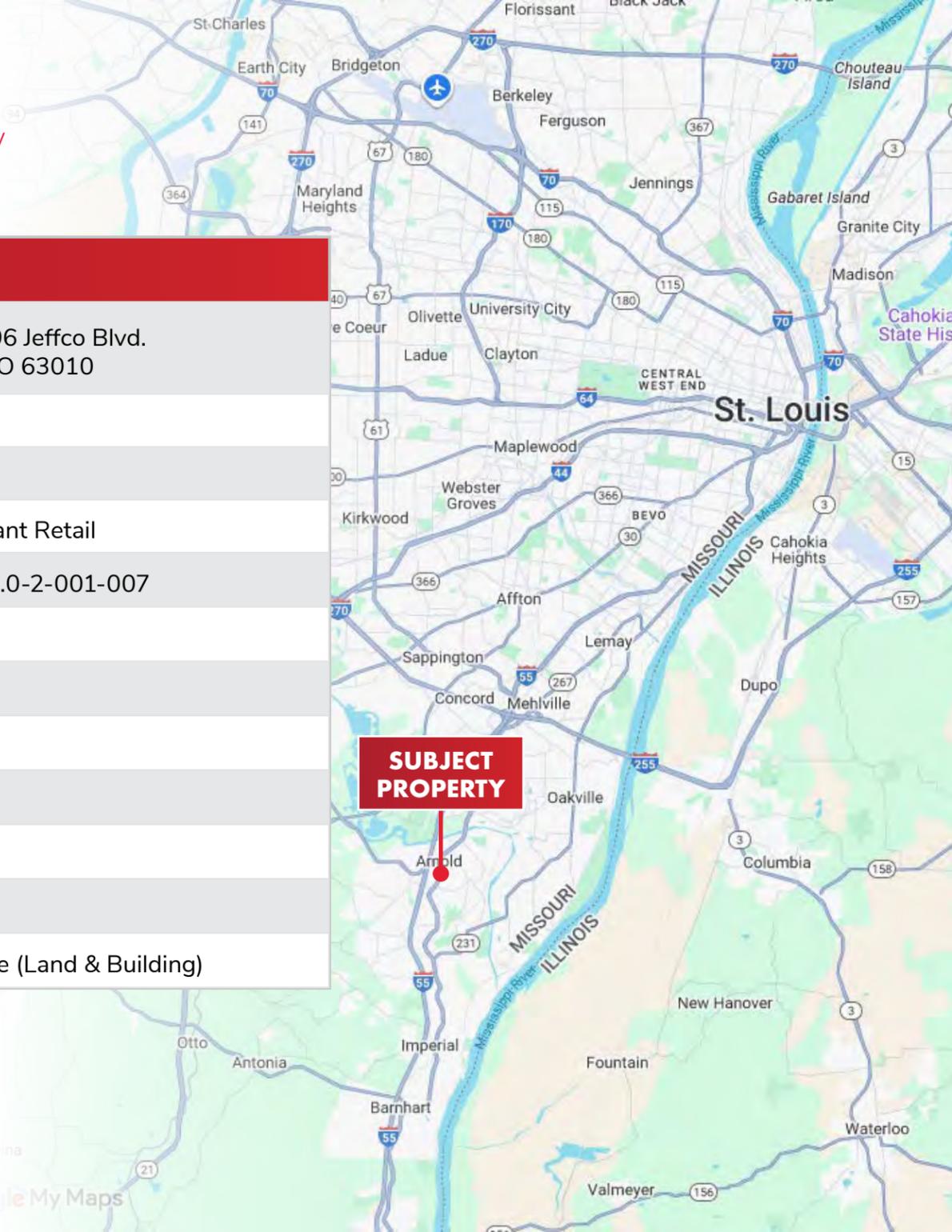
NOI
\$214,156



OFFERING SUMMARY

PROPERTY SUMMARY

Address:	1280-1296 Jeffco Blvd. Arnold, MO 63010
County	Jefferson
Submarket	St Louis
Property Type	Multi-Tenant Retail
Parcel Numbers	01-9.0-29.0-2-001-007
Land Size (Total)	1.1 Acres
Total GLA	7,135 SF
Occupancy	100%
Tenants	4
WALT	4 Years
Year Built	2015
Ownership	Fee Simple (Land & Building)



SUBJECT PROPERTY



INVESTMENT HIGHLIGHTS



RIDGECREST CROSSING SHOPS

100% leased Class "A" multi-tenant retail strip center | Shadow anchored by high-performing Walmart Supercenter | Affluent submarket within the St. Louis MSA

- 100% leased Class "A" multi-tenant retail shops and single-tenant medical facility.
- Shadow anchored by top 5% nationally ranked Walmart Supercenter (3.2 million visitors/year) – 2nd ranked Walmart in the state of Missouri (Source: Placer.ai).
- Prime hard-corner signaled location – Prime frontage and visibility to 25,000 VPD.
- Separately parceled with defined NNN pro-rata share – Ability to spin off STNL medical parcel at a premium cap rate.
- ½ mile from Interstate 55 (94,000 VPD) exit ramps at Highway 141 (20,000 VPD).
- Desirable modern masonry construction and attractive façades – Two points of ingress/egress.



DIVERSIFIED RENT ROLL

Desirable national retail tenancy | Passive NNN leases | 4 years of weighted average lease term remaining (WALT) | 100% expense recovery

- Best-in-class national retail tenants – Jimmy John's, Cold Stone Creamery, Verizon Wireless, and Smoothie King.
- Strong adjacent anchor parcel – SSM Health Primary & Urgent Care – #2 largest health system in St. Louis – #4 largest employer in St. Louis.
- Complementary tenant concepts draw customers offering healthy dining options before and after a healthcare visit.
- 4 years of weighted average lease term (WALT) – Passive NNN leases for ease of management – 100% recovery of CAM expenses, insurance, and taxes for landlord.



STICKY TENANTS

Commitment to site through capital improvements | Expensive tenant improvements | Mitigated future vacancy risk

- 75% of tenants are food service with restaurant infrastructure.
- Expensive tenant improvement packages.
- Higher probability of long-term operation.
- Successful 100% occupancy historical track record – Proven location.
- High-visibility location with frontage and access along Jeffco Blvd. (15,000 cars per day).



ARNOLD, MISSOURI

Largest city in Jefferson County | Located 20 miles south of downtown St. Louis via I-55 | Large healthcare presence | Strong retail presence

- Arnold is situated approximately 20 miles south of downtown St. Louis via Interstate 55, making it an ideal home for commuters.
- Strong healthcare sector – Home to medical clinics, specialized healthcare providers, and urgent care facilities. In 2024, consumers spent over \$360MM in healthcare within a 5-mile radius of the subject property.
- Desirable St. Louis bedroom community – Many residents commute to St. Louis for employment in education, finance, manufacturing, and professional services.
- Retail is a significant contributor to Arnold's economy, housing popular shopping centers like Arnold Commons and many other national retail chains.
- Affluent demographics – The average household income is \$121,000 within a 3-mile radius of the subject property.

NET OPERATING INCOME

	<u>PSF</u>	<u>Stabilized*</u>
Base Rental Revenue	29.10	207,654
Expense Reimbursement Revenue	16.95	120,939
Other Income	<u>0.00</u>	<u>0</u>
Potential Gross Revenue	46.05	328,593
(less) Vacancy	<u>0.00</u>	<u>0</u>
Effective Gross Revenues	46.05	328,593
Operating Expenses		
Management Fee	1.38	9,858
Real Estate Taxes	2.75	19,607
Insurance	0.51	3,658
CAM	<u>11.40</u>	<u>81,314</u>
Total Operating Expenses	16.04	114,437
Net Operating Income	30.01	214,156

*Stabilized NOI assumes lease up to 100% occupancy and any free rent has been satisfied; for purposes of illustration, the amount shown above is equal to a FIRST year projected NOI.



RENT ROLL

TENANT	SF	PERCENT TOTAL	RENT COMMENCEMENT	LEASE END	MONTHLY RENT	MONTHLY RATE	ANNUAL RENT	ANNUAL RATE	NNN MONTH	RENT CHANGE	COMMENTS/OPTION
Smoothie King (Suite 3)	1,918	26.88%	1/28/2020	1/31/2030 120 Months	4,395	2.29	52,745	27.50	2,606		One 5-year fixed option
Smoothie King (Option 1)	0		2/1/2030	1/31/2035 60 Months	4,835	2.52	58,020	30.25	0	10.00%	
Verizon Wireless (Suite 1)	1,772	24.84%	12/1/2015	11/30/2030 180 Months	5,360	3.03	64,324	36.30	3,187		One 5-year fixed option
Verizon Wireless (Option 1)	0		12/1/2030	11/30/2035 60 Months	5,896	3.33	70,756	39.93	0	10.00%	
Jimmy Johns (Suite 2)	1,772	24.84%	11/12/2015	11/30/2030 181 Months	4,405	2.49	52,859	29.83	2,426		Two 5-year fixed options
Jimmy Johns (Option 1)	0		12/1/2030	11/30/2035 60 Months	4,815	2.72	57,785	32.61	0	9.24%	
Jimmy Johns (Option 2)	0	0.00%	12/1/2035	11/30/2040 60 Months	5,263	2.97	63,154	35.64	0	9.19%	

RENT ROLL

TENANT	SF	PERCENT TOTAL	RENT COMMENCEMENT	LEASE END	MONTHLY RENT	MONTHLY RATE	ANNUAL RENT	ANNUAL RATE	NNN MONTH	RENT CHANGE	COMMENTS/OPTION
Cold Stone Creamery (Suite 6)	1,673	23.45%	11/18/2019	11/30/2029 120 Months	3,144	1.88	37,726	22.55	1,924		Two 5-year fixed options
Cold Stone Creamery (Option 1)	0		12/1/2029	11/30/2034 60 Months	3,458	2.07	41,490	24.80	0	10.11%	
Cold Stone Creamery (Option 2)	0		12/1/2034	11/30/2039 60 Months	3,803	2.27	45,639	27.28	0	9.66%	
Total Occupied	7,135	100%				17,305	2.43	207,654	29.10		
Total Available	0	0%				0	0.00	0	0.00		
Building Total	7,135	100%				17,305	2.43	207,654	29.10		

CASH FLOW PROJECTIONS

	Year 1	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
For the Years Ending	PSF	Apr-2027	Apr-2028	Apr-2029	Apr-2030	Apr-2031	Apr-2032	Apr-2033	Apr-2034	Apr-2035	Apr-2036
Potential Gross Revenue											
Base Rental Revenue	\$29.10	\$207,654	\$207,654	\$207,654	\$210,541	\$221,426	\$228,051	\$228,051	\$228,051	\$234,712	\$255,512
Base Rental Abatement	\$0.00	0	0	0	0	0	0	0	0	(3,240)	(3,083)
Absorption & Turnover Vacancy	\$0.00	0	0	0	0	0	0	0	0	(12,958)	(12,331)
Scheduled Base Rental Revenue	\$29.10	207,654	207,654	207,654	210,541	221,426	228,051	228,051	228,051	218,514	240,098
Expense Reimbursement Retail	\$16.95	120,939	124,087	127,325	130,725	134,609	138,483	142,109	145,839	141,721	141,312
Total Potential Gross Revenue	\$46.05	328,593	331,741	334,979	341,266	356,035	366,534	370,160	373,890	360,235	381,410
General Vacancy	\$0.00	0	0	0	0	0	0	0	0	0	0
Effective Gross Revenue	\$46.05	\$328,593	\$331,741	\$334,979	\$341,266	\$356,035	\$366,534	\$370,160	\$373,890	\$360,235	\$381,410
Operating Expenses											
CAM	\$11.40	\$81,314	\$83,753	\$86,266	\$88,854	\$91,520	\$94,265	\$97,093	\$100,006	\$103,006	\$106,096
Real Estate Taxes	\$2.75	19,607	19,999	20,399	20,807	21,223	21,648	22,081	22,522	22,973	23,432
Insurance	\$0.51	3,658	3,768	3,881	3,997	4,117	4,241	4,368	4,499	4,634	4,773
Management Fees	\$1.38	9,858	9,952	10,049	10,238	10,681	10,996	11,105	11,217	10,807	11,442
Total Operating Expenses	\$16.04	114,437	117,473	120,595	123,896	127,541	131,150	134,646	138,244	141,420	145,744
(Percent Recovered)		106%	106%	106%	106%	106%	106%	106%	105%	100%	97%
Net Operating Income	\$30.01	\$214,156	\$214,268	\$214,384	\$217,370	\$228,494	\$235,384	\$235,513	\$235,646	\$218,815	\$235,666

PRICING ASSUMPTIONS

Global	
Analysis Period	
Analysis Start	May 1, 2026
Analysis End	April 30, 2036
Term	10 Years
Area Measure	
Building Square Footage	7,135 SF
Growth Rates	
Operating Expenses	3.00%
Real Estate Taxes	3.00%
Market Rent Growth	
Year 2	3.00%
Year 3	3.00%
Year 4	3.00%
Year 5	3.00%
Year 6	3.00%
Year 7	3.00%
Year 8	3.00%
Year 9	3.00%
Year 10	3.00%
Year 11	3.00%
General Vacancy Loss	0.00%
Capital Reserves	\$0.10/SF

Available Space Leasing and Absorption Cont.	
Rental Adjustments - 5th Lease Year	10.00%
Expense Reimbursement Type	NNN
Tenant Improvements	\$15.00/SF
Commissions	6.00%
* Space is leased at the inflation adjusted market rate.	

Expenses	
Operating Expense Source*	Estimates
Management Fee (% of EGR)	3.00%
*See expense worksheet for more details.	

Second Generation Leasing	
Renewal Probability	75%
CYE 2026 Market Rental Rates	See Rent Roll
Rent Adjustment	10% Yr 6
Lease Term	10
Expense Reimbursement-Retail	Retail NNN

Tenanting Costs	
Rental Abatement	
New	2 Months
Renewal	0 Months
Blended Average	0.5 Months
Tenant Improvement	
New	\$15.00/SF
Renewal	\$5.00/SF
Blended Average	\$7.50/SF
Commissions	
New	6.00%
Renewal	3.00%
Blended Average	3.75%
Downtime	
New	6 Months
Blended Average	1.5 Months

LEASE SUMMARIES

Smoothie King		Verizon Wireless		Jimmy John's		Cold Stone Creamery	
Space Size (SF)	1,918 SF	Space Size (SF)	1,772	Space Size (SF)	1,772	Space Size (SF)	1,673
% of Total Leasable Space	26.88%	% of Total Leasable Space	24.84%	% of Total Leasable Space	24.84%	% of Total Leasable Space	23.45%
Lease Type	NNN						
Rent Commencement	1/28/2020	Rent Commencement	12/1/2015	Rent Commencement	11/12/2015	Rent Commencement	11/18/2019
Lease Expiration	1/31/2030	Lease Expiration	11/30/2030	Lease Expiration	11/30/2030	Lease Expiration	1/30/2029
Base Lease Term	10 Years	Base Lease Term	15 Years	Base Lease Term	15 Years	Base Lease Term	10 Years
Base Term Remaining	4+ Years	Base Term Remaining	5 Years	Base Term Remaining	5 Years	Base Term Remaining	5 Years
Renewal Options	One (1), Five (5) Year	Renewal Options	One (1), Five (5) Year	Renewal Options	Two (2), Five (5) Year	Renewal Options	Two (2), Five (5) Year
Rent Increases	10% in Option Periods	Rent Increases	10% in Option Periods	Rent Increases	10% in Option Periods	Rent Increases	9.66% in Option Periods



PROPERTY SUMMARY

DEMOGRAPHICS

POPULATION	1 MILE	3 MILE	5 MILE
POPULATION	9,293	54,373	127,587
HOUSEHOLDS	3,704	21,854	52,219
EMPLOYEES	6,013	16,843	31,488
MEDIAN AGE	40.5	42.1	43.2
INCOME	1 MILE	3 MILE	5 MILE
AVERAGE INCOME	\$103,670	\$121,518	\$123,475
MEDIAN INCOME	\$83,420	\$95,030	\$93,183
EXPENDITURE	1 MILE	3 MILE	5 MILE
TOTAL	\$360.76 M	\$2.37 B	\$5.7 B
EDUCATION	\$8.23 M	\$54.93 M	\$132.32 M
HEALTHCARE	\$25.07 M	\$149.36 M	\$360.08 M
ENTERTAINMENT	\$20.98 M	\$136.1 M	\$325.74 M



DRIVE TIMES

INTERSTATE 55**3 MIN**
 ST. LOUIS, MO**23 MIN**
 ST. LOUIS LAMBERT
 INT'L AIRPORT**32 MIN**



TRAFFIC COUNTS

INTERSTATE 55 **123,700 VPD**
 JEFFCO BLVD **15,000 VPD**
 MICHIGAN AVE **6,300 VPD**
 RIDGECREST DR **600 VPD**

44 MARKET AERIAL RETAIL TRADE



30+ RETAIL

- KOHL'S
- Walmart Supercenter
- POTTERY BARN
- BARNES & NOBLE BOOKSELLERS
- Target
- ULTA BEAUTY
- at home
- Starbucks
- Club Fitness
- TJ-MAXX
- Red Robin
- IHOP
- LOWE'S
- TACO BELL

15+ RETAIL

- Walgreens
- crumbl cookies
- Arby's
- Starbucks
- Jack In the box
- Panera Bread
- ups
- Orangetheory FITNESS
- ExtraSpace Storage
- FIREHOUSE SUBS
- K

20+ RETAIL

- sam's club
- SUBWAY
- DOLLAR GENERAL
- Club Fitness
- White Castle
- DOLLAR TREE
- Ashley HOMESTORE
- McDonald's
- OLD NAVY
- FLOOR DECOR TILE-WOOD-STORE

20+ RETAIL

- COSTCO WHOLESALE
- JCPenney
- DICK'S SPORTING GOODS
- Chick-fil-A
- planet fitness
- Starbucks
- Buffalo Wild Wings
- OfficeMax
- QDOBA MEXICAN EATS
- HOTELERS
- BEST BUY

15+ RETAIL

- Walmart Supercenter
- Domino's
- DOLLAR GENERAL
- Walgreens
- Wendy's
- Pizza Hut
- usbank
- ALDI
- McDonald's
- TACO BELL

15+ RETAIL

- LOWE'S
- TEXAS HOLDINGS
- PET SMART
- Office DEPOT
- WOODSPRING SUITES
- Office DEPOT
- QDOBA MEXICAN EATS
- ROSS DRESS FOR LESS
- DISCOUNT TIRE
- crumbl cookies

20+ RETAIL

- Club Fitness
- NORTHERN TOOL + EQUIPMENT
- DRURY INN & SUITES
- HOBBY LOBBY
- Wendy's
- Denny's
- CVS
- Chick-fil-A
- Steak 'n Shake
- McDonald's
- Arby's
- Starbucks
- TACO BELL

15+ RETAIL

- Walmart Supercenter
- SUBWAY
- FAMOUS footwear
- MOD
- ups
- O'Reilly AUTO PARTS
- Schnucks
- ALDI
- KOHL'S
- PAPA JOHN'S
- petco
- Cane's CHICKEN FINGERS



PROPERTY PHOTOS



AERIAL OVERHEAD

1
2
3
4

SUBJECT PROPERTY



SSMHealth
NAP

RIDGECREST DR

CHASE

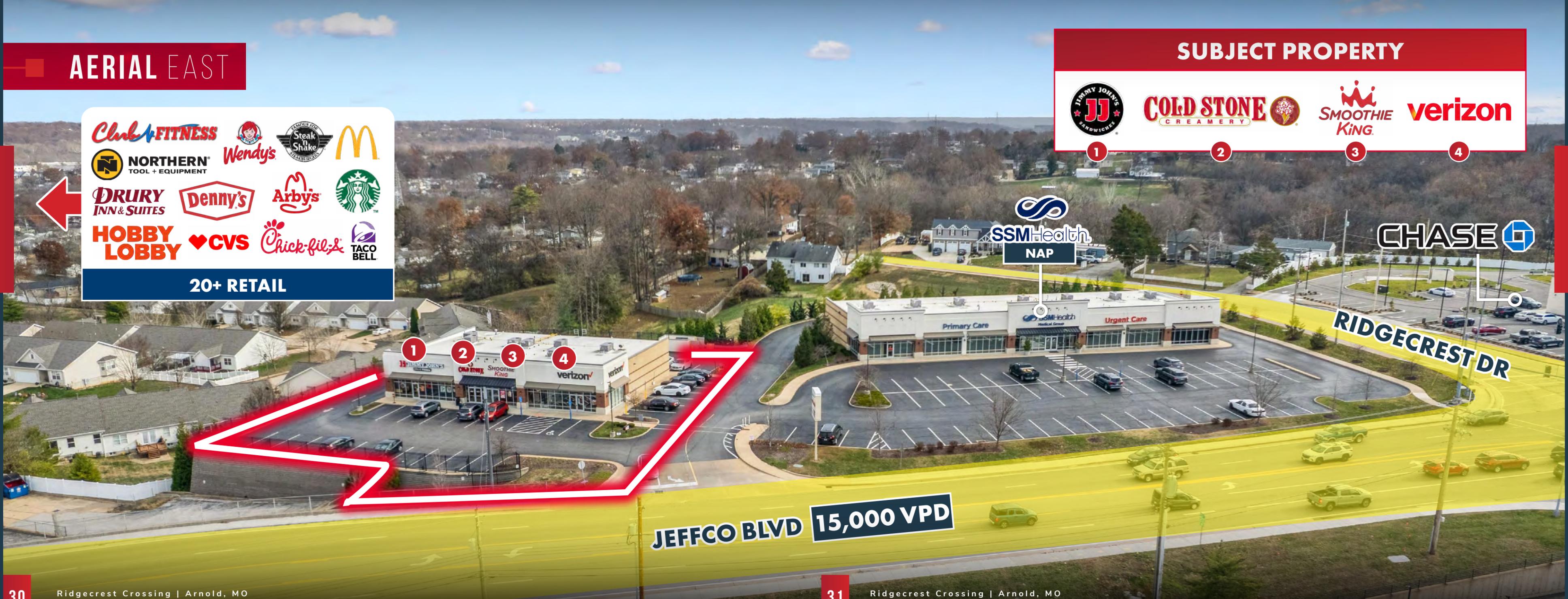
15,600 VPD

JEFFCO BLVD

AERIAL EAST

20+ RETAIL

SUBJECT PROPERTY



SSM Health
NAP

CHASE

RIDGECREST DR

JEFFCO BLVD 15,000 VPD

AERIAL SOUTH

- 1
- 2
- 3
- 4

SUBJECT PROPERTY

RIDGECREST DR

JEFFCO BLVD

15,600 VPD

123,700 VPD

Walmart Supercenter

Placer.ai Stats
3.2 M Annual Visitors
#2 Store Statewide

SHOE CARNIVAL

McALISTER'S DELI

Schnucks

SEVEN 7 BREW

O'Reilly AUTO PARTS

AERIAL WEST

Walmart Supercenter

Placer.ai Stats
3.2 M Annual Visitors
#2 Store Statewide

INTERSTATE **55** 123,700 VPD

15,600 VPD

SUBJECT PROPERTY

1 **JJ SANDWICHES** 2 **COLD STONE CREAMERY** 3 **SMOOTHIE KING** 4 **verizon**





DRURY INN & SUITES
 INTERSTATE 55 123,700 VPD

AERIAL NORTH

CVS, QT QuikTrip, Starbucks, Wendy's, Arby's, Chick-fil-A, HOBBY LOBBY, planet fitness, Famous Footwear, Cane's, petco, O'Reilly AUTO PARTS, Once Upon A Child, ups, SALLY BEAUTY SUPPLY, Schnucks, SEVEN 7 DRIVE THRU, BREW COFFEE, Walmart Supercenter, SHOE CARNIVAL, McALISTER'S DELI, ALDI, SUBWAY, KOHL'S, AT&T

10+ RETAIL

15,600 VPD

JEFFCO BLVD

RIDGECREST DR



20+ RETAIL

sam's club, SUBWAY, DOLLAR GENERAL, Club FITNESS, White Castle, DOLLAR TREE, Ashely HOMESTORE, JIMMY JOHN'S SANDWICHES, McDonald's, OLD NAVY, FLOOR DECOR TILE • WOOD • STONE

20+ RETAIL

COSTCO WHOLESALE, THE HOME DEPOT, Target, BEST BUY, JCPenney, planet fitness, Starbucks, OfficeMax, DICK'S SPORTING GOODS, BUFFALO WILD WINGS, QDOBA MEXICAN EATS, HOOTERS

SUBJECT PROPERTY

JIMMY JOHN'S SANDWICHES, COLD STONE CREAMERY, SMOOTHIE KING, verizon



SSMHealth NAP

CHASE



TENANT OVERVIEW

TENANT STOREFRONTS



TENANT PROFILES



JIMMY JOHN'S

We use fresh vegetables because we don't hate salads, we just feel bad for them. We slice our provolone cheese and premium meats in-house every day, because packaged pre-sliced meats doesn't have the same ring to it.

Ownership: Subsidiary **Employees:** 45,000
Locations: 2,600+ **Annual Revenue:** N/A



COLD STONE CREAMERY

For more than 30 years we've served up the finest, freshest ice cream, cakes, smoothies and shakes using only the highest quality ingredients, and of course, our signature process of preparing your custom ice cream creation on a frozen granite stone.

Ownership: Subsidiary **Employees:** N/A
Locations: 1000+ **Annual Revenue:** N/A



SMOOTHIE KING

We believe each day is filled with promise and possibility. And our purpose is to help you get the most out of it. That's why each of our ingredients is chosen carefully, and every one of our blends is crafted masterfully. So you can be your best self, live your best life, and rule the day.

Ownership: Private **Employees:** N/A
Locations: 1,000+ **Annual Revenue:** N/A



VERIZON

Verizon stores offer a hands-on experience where customers can explore the latest smartphones, accessories, and wireless plans. Designed with interactive lifestyle zones, these stores allow visitors to test devices and receive tailored support from knowledgeable staff.

Ownership: Public **Employees:** 101,200
Locations: 6,400+ **Annual Revenue:** \$134.2B





AREA OVERVIEW

■ ABOUT ARNOLD, MO

ARNOLD has grown from a modest 19th-century settlement into one of Jefferson County's most vibrant and welcoming communities. What began as a small river-oriented town has steadily evolved into a dynamic city powered by innovation, hard work, and strategic growth.

Today, Arnold's economy thrives on a diverse mix of manufacturing, healthcare, retail, and small business entrepreneurship, benefiting from its prime location within the Greater St. Louis region. With a strong median household income, affordable living, and a business-friendly climate, the city offers the perfect balance of opportunity and quality of life. Local leaders continue to champion development through proactive planning and investment, ensuring that Arnold remains a competitive, forward-thinking destination for companies and families alike.



ARNOLD AT A GLANCE



Location

Within a 30-minute drive of downtown St. Louis, St. Louis Lambert International Airport, and most of St. Louis County.



Commuter Workforce

Many residents commute to St. Louis for jobs in finance, manufacturing, education, and professional services.



Education

Served by the Fox C-6 School District, one of the largest in Jefferson County, recognized for academic and extracurricular programs.



Accessibility

Served by Interstate 55, a major north-south corridor connecting Arnold to St. Louis and other regional hubs.



Retail & Service

Major contributor to the local economy, supported by centers such as Arnold Commons and numerous strip centers.



Healthcare Hub

Home to multiple medical service providers, including urgent care and primary care facilities.



Local Business

Diverse service and small-business presence supports neighborhood-level economic activity.



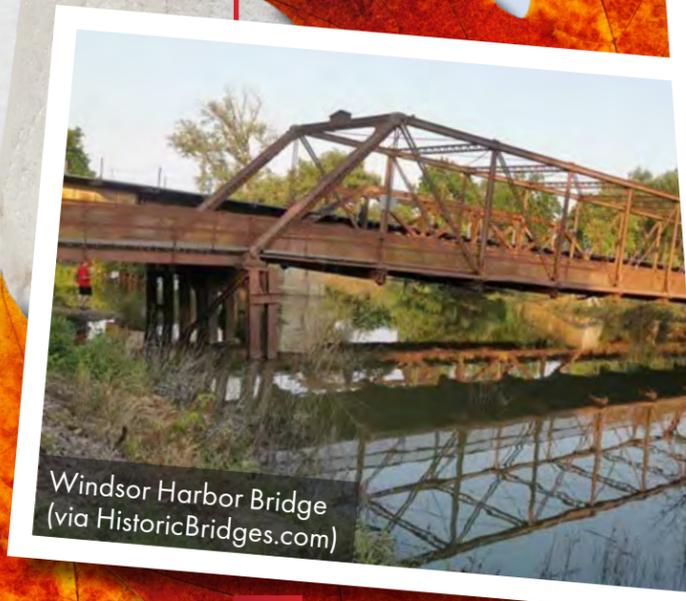
Quality of Life

Suburban character with well-maintained parks, recreational opportunities, and family-focused events.

MORE ABOUT ARNOLD, MO

Arnold, Missouri is the largest city in Jefferson County and forms part of the Greater St. Louis metropolitan area. Situated approximately 20 miles south of downtown St. Louis, the city blends suburban convenience with close proximity to a major urban center. The city's economic base is anchored by retail, healthcare services, education, and a substantial commuter workforce traveling into St. Louis for employment in finance, professional services, manufacturing, and education.

A strategically located suburban community offering a blend of residential stability, strong retail activity, and proximity to major employment centers in St. Louis, Arnold's transportation infrastructure, middle-income demographics, and connection to regional healthcare and education systems make it an attractive environment for residents and commercial real estate investment.



Windsor Harbor Bridge (via HistoricBridges.com)



Immaculate Conception Catholic Church



Marching band at Fox School (via Lois Lipsinsky)

■ ABOUT ST LOUIS, MO

St. Louis boasts a diverse and evolving economy anchored by bioscience, geospatial technology, advanced manufacturing, financial services, healthcare, and a thriving start-up ecosystem. Home to world-class institutions, Fortune 500 companies, and cutting-edge research hubs, the city continues to attract talent and investment from across the nation. With a low cost of living, central U.S. location, and unparalleled connectivity, St. Louis offers businesses and residents the rare combination of affordability and big-city opportunity.

2.8M

**METRO POPULATION
ST LOUIS MSA**

293K+

CITY POPULATION

\$170B

METRO GDP

1.4M

METRO LABOR FORCE



■ ST LOUIS QUICK FACTS

- Major Industries: Bioscience, geospatial technology, healthcare, financial services, manufacturing, logistics, aerospace
- Geospatial Expansion: Home to the National Geospatial-Intelligence Agency (NGA) \$1.7B western HQ, driving thousands of jobs and tech investment
- Fortune 500 Presence: St. Louis hosts or is home to headquarters such as Centene, Emerson, Reinsurance Group of America (RGA), and Olin
- Startup Ecosystem: Ranked among the top emerging startup cities with over \$1 billion+ in venture investment in recent years
- Higher Education & Research: More than 30 colleges/universities in the region, including Washington University and Saint Louis University
- Healthcare Strength: Home to BJC HealthCare, one of the nation's largest nonprofit health systems
- Laborshed Reach: Employers draw from a 90-mile radius, one of the largest workforce catchment areas in the Midwest



RIDGECREST CROSSING SHOPS

ARNOLD, MO (ST. LOUIS MSA)

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