

BMO BANK
101 WEST FOURTH STREET
MARSHFIELD, WI

SINGLE-TENANT
ABSOLUTE NET LEASE
ANNUAL RENT INCREASES



\$198+
MILLION
IN DEPOSITS

A+ / Aa2 CREDIT RATING

CONFIDENTIAL OFFERING MEMORANDUM

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INVESTMENT SUMMARY

**\$198+ MILLION
IN DEPOSITS**

ABSOLUTE NET
8.4 YEARS REMAINING
ANNUAL RENT INCREASES

TENANT HIGHLIGHT: BMO Bank

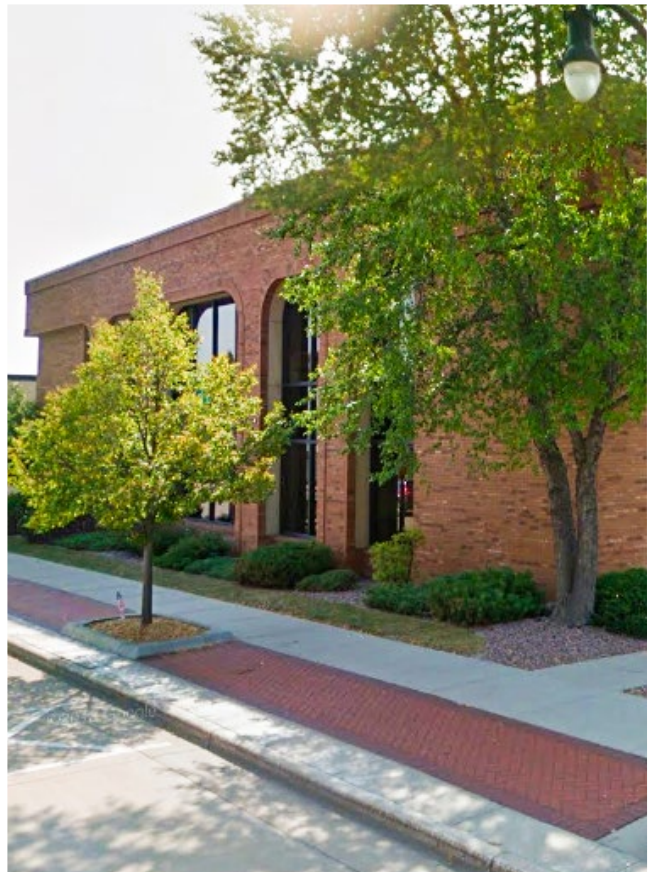
BMO Bank provides a broad range of personal banking products and solutions across the United States. Established in 1882 as Harris Bank, and owned by BMO Financial Group since 1984, BMO Bank has grown to be one of the largest banks in the Midwest serving personal, commercial and affluent customers.

BMO Bank provides a broad range of personal banking products and solutions through over 1,000 branches, and fee-free access to over 40,000 ATMs across the United States. These include solutions for everyday banking, financing, investing, as well as a full suite of integrated commercial and financial advisory services. BMO Bank's commercial banking team provides a combination of sector expertise, local knowledge and mid-market focus throughout the U.S.

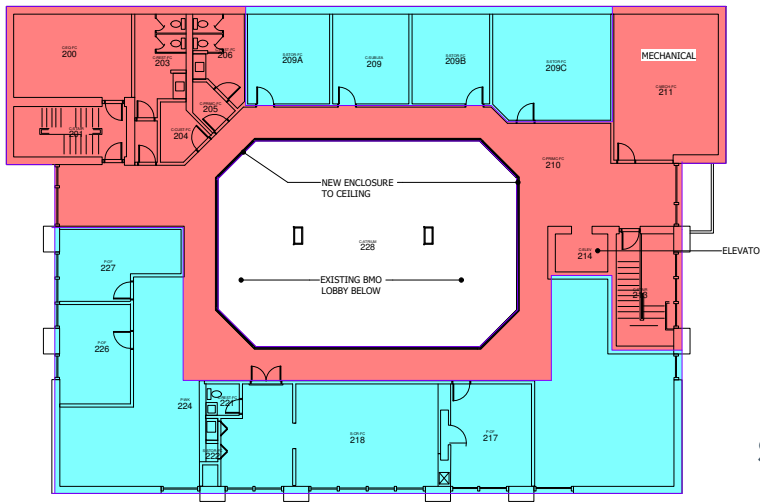
PROPERTY HIGHLIGHTS

- **100% Leased to BMO - Absolute NNN - Annual Rent Increases**
 - 8.4 years of remaining first term – Lease until 2034
 - Three (3), Five (5)-Year Renewal Options
 - Annual increases of one percent (1%) + YOY CPI Increase
 - 10/1/2025 Increase: 3.92%
 - 10/1/2024 Increase: 3.53%
 - 10/1/2023 Increase: 4.67%
 - 10/1/2022 Increase: 9.26%
 - 10/1/2021 Increase: 6.25%
- **Lease Term - 2024 Branch Refresh**
 - Commencement Date: September 30, 2019
 - Expiration Date: September 30, 2034
 - BMO completed an estimated \$2 million branch refresh in 2024
 - Approximately \$380k HVAC renovation completed in 2026
- **Significant Annual Deposits & Market Share**
 - Over \$198 million in total 2025 deposits
 - 18.4% market share
- **Consistent Annual Deposit Growth**
 - 20.0% overall deposit growth since 2018
- **Excellent Credit Tenancy**
 - A+ (S&P) / Aa2 (Moody's) rated credit with over \$1.44 trillion in assets
- **Multi-Lane Drive Thru & Ample Parking**
 - Five (5) lane drive thru with 45 surface parking spaces
- **Excellent Visibility and Signage**
 - Located on the main commercial thoroughfare

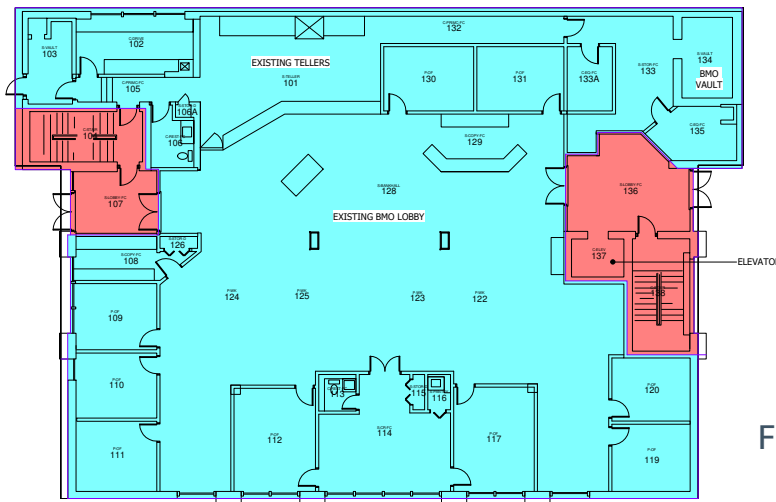
PHOTOS



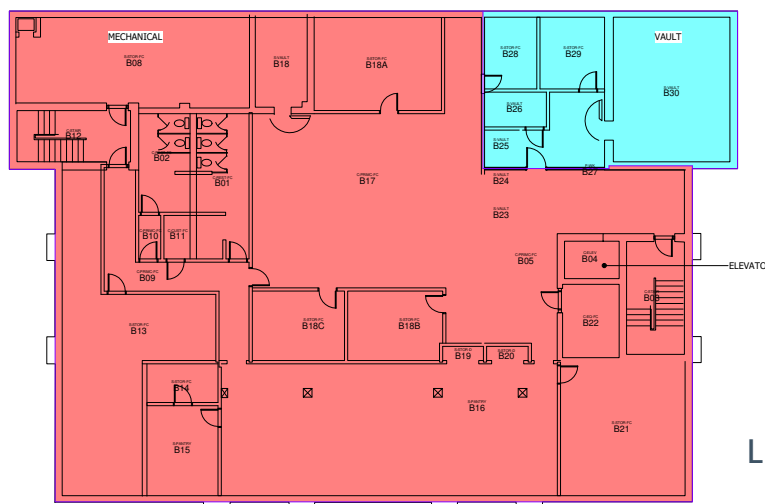
FLOOR PLANS



SECOND FLOOR

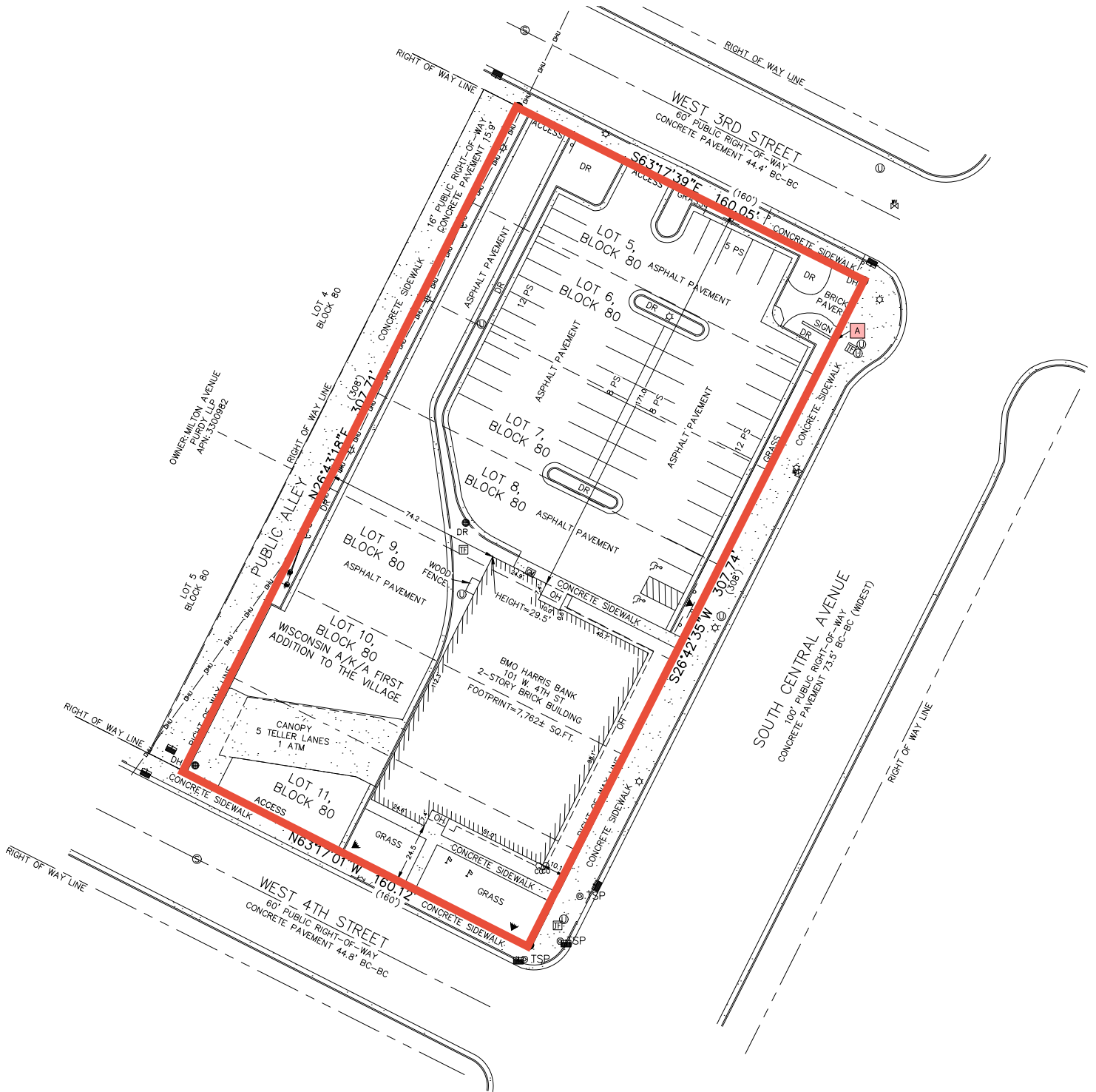


FIRST FLOOR

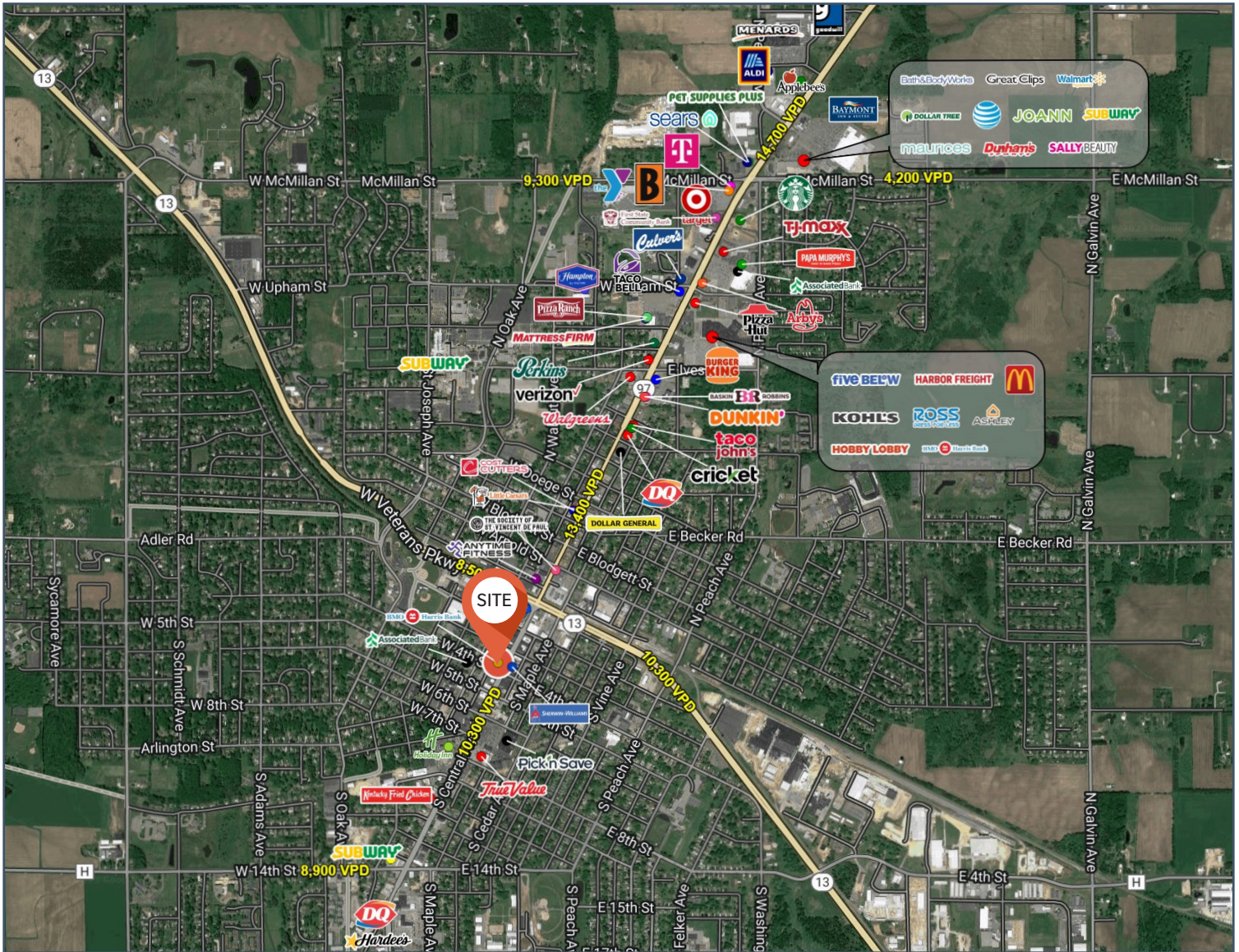


LOWER LEVEL

SURVEY



SURROUNDING AREA



Demographics

1 MILE

3 MILE

5 MILE

Population

9,144

20,799

24,477

Avg HH Income

\$72,478

\$81,217

\$84,668