

# VantageBank

Laredo, TX

3,774 SF | Corporate Guarantor | Hard Corner Location pad to a Top HEB in Texas



  
**SUMMIT RE**



# VANTAGE BANK

4819 San Dario Ave  
Laredo, TX 78041

## OFFERING SUMMARY

Price	\$3,750,000
Cap Rate	6.00%
Net Operating Income	\$226,270
Year Built	2010
Gross Leasable Area	3,774 SF
Acres	0.45 Acres

## LEASE SUMMARY

Lease Term	20 Years
Lease Commencement	06/01/2010
Lease Expiration	06/30/2030
Remaining Term	4.5 Years
Lease Type	Ground Lease
Roof & Structure	Landlord
Increases	10% Every 5 Years
Guarantor	Corporate
Options	No

## ANNUALIZED OPERATING DATA

Year(s)	Commencement	Annual	Increase
1-5	6/1/2010	\$170,000	-
6-10	6/1/2015	\$187,006	10.00%
11-15	6/1/2020	\$205,700	10.00%
16-20	6/1/2025	\$226,270	10.00%
Option 1: 21-25	6/1/2030	\$248,897	10.00%
Option 2: 26-30	6/1/2035	\$273,787	10.00%
Option 3: 31-35	6/1/2040	\$301,165	10.00%
Option 4: 36-40	6/1/2045	\$331,282	10.00%

## NET OPERATING INCOME

**\$226,270**





Vantage Bank Texas is a long-established, family-owned commercial bank headquartered in San Antonio, originally founded in 1923. Over the decades it has grown into a full-service community bank serving small to medium-sized businesses, consumers, and international clients throughout Texas — including major markets such as San Antonio, the Rio Grande Valley, Laredo, El Paso, Fort Worth/Dallas, and beyond. With 23 branches statewide and nearly \$5 billion in assets, Vantage offers a broad range of banking services, from traditional deposit and commercial lending to treasury management and foreign-national banking.

## COMPANY SUMMARY

Company	Vantage Bank Texas
Ownership	Private
Number of Locations	23+
Years in Business	102 Years
Headquarters	San Antonio, TX
Website	<a href="http://vantage.bank">vantage.bank</a>





- Hard Corner Location pad to one of the Top HEB's in Texas in Laredo Texas
- Lease is Guaranteed by JP Morgan Chase Bank (NYSE: JPM) with 5 Years Left on the Primary Term with 4 (5 Year) Options.
- This Lease Structure Allows Landlord to Collect Rent from Chase and Re Negotiate with Vantage Bank at the End of their Term
- This Location Reported FDIC Bank Deposits in Excess of \$75Million as of June 30, 2025
- Less than Half a Mile from Mall Del Norte – A 1.2M Square Foot Super Regional Shopping Mall
- Vantage Bank is Headquartered in San Antonio, TX and was Founded in 1923. Vantage currently has 23 Branches and over 500 Employees Across Texas
- Surrounding Retailers include HEB, Sams Club, Burlington, At Home, Whataburger, Chick Fil A, Walmart, Home Depot, Academy Sports, and Many More..
- Combined Vehicle Traffic off San Dario & Calton Rd Exceed 125,000 Cars Per Day

POPULATION  
WITHIN 5 MILE RADIUS

**179,895**

AVERAGE HOUSEHOLD  
INCOME

**\$72,990**

VEHICLES  
PER DAY

**125,000**







VANTAGE BANK  
TEXAS



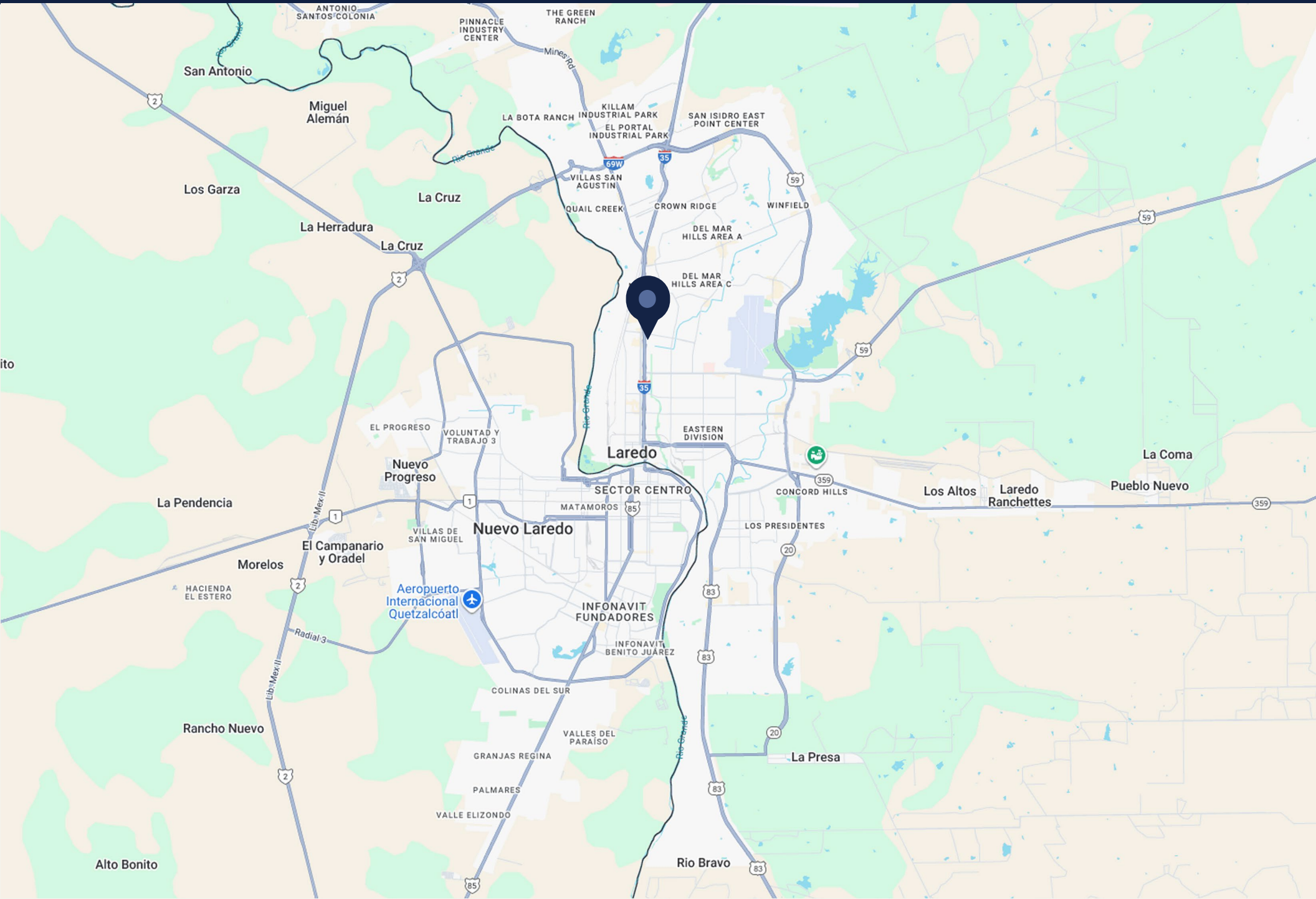




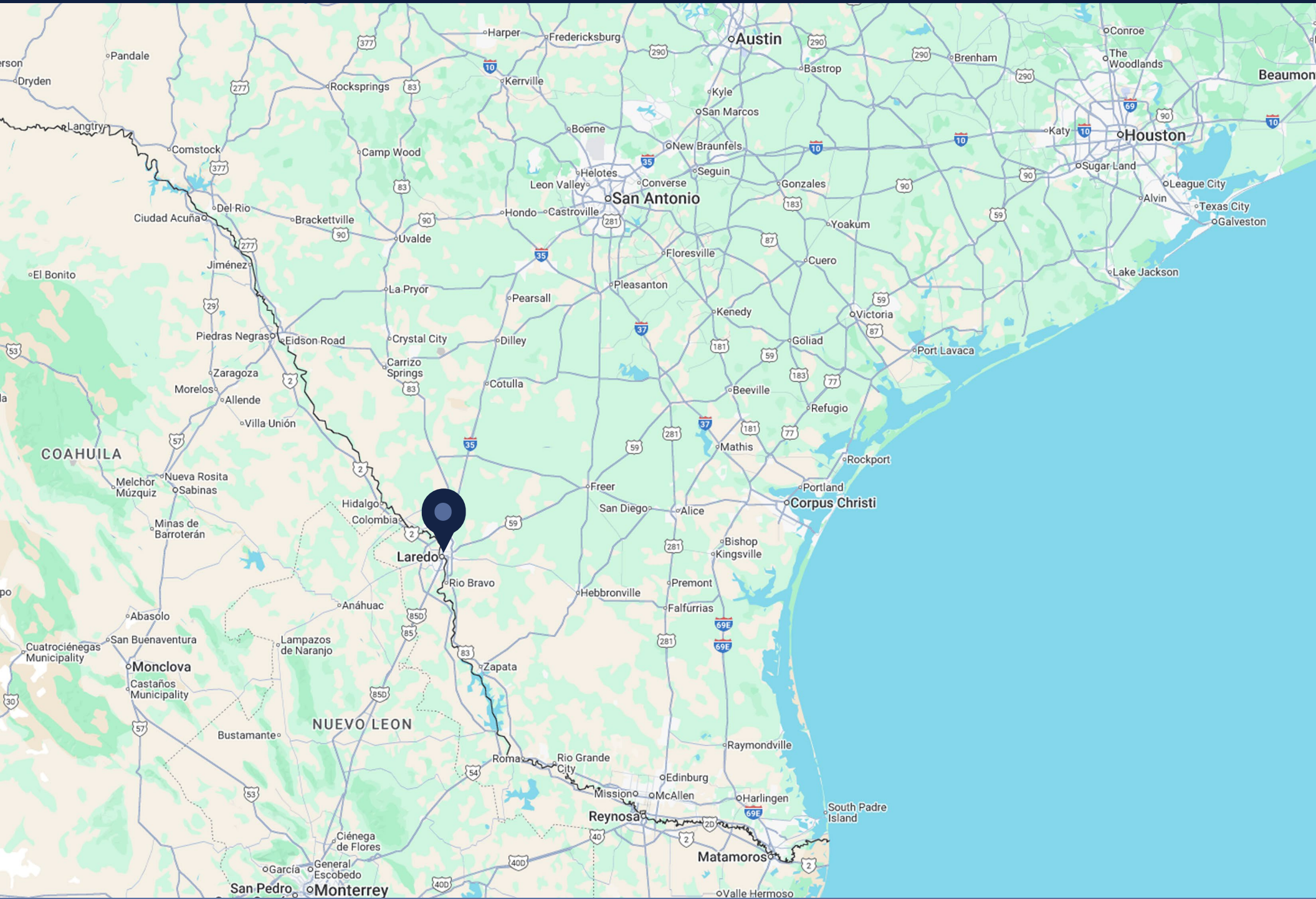
















# LAREDO, TX

## OVERVIEW

Laredo, Texas is one of the most strategically important economic gateways in the United States, driven overwhelmingly by its role as the nation's largest inland port and the top U.S. port of entry by annual trade value. Its position along the U.S.–Mexico border makes it a critical hub for logistics, freight movement, and cross-border supply chains, particularly for automotive, electronics, consumer goods, and agricultural products. This constant flow of commerce generates steady employment in transportation, warehousing, and customs-related services, supporting a stable economic base that is less prone to volatility than many metros of similar size.

The city's trade activity fuels population growth and consumer demand across retail, food service, and daily-needs sectors. With a metro population of roughly 340,000 and significant daytime population inflow from logistics and international travel, Laredo supports a strong market for value-driven retail, QSR,

auto-related services, and neighborhood-oriented centers. Retail performance in the city tends to benefit from its binational customer base, as shoppers cross the border for U.S. goods, contributing to higher per-capita retail spend in core commercial corridors.

Industrial expansion along I-35, paired with ongoing investments in international bridges and industrial parks, continues to bring in distribution centers and related employers, reinforcing long-term retail fundamentals. As trade volumes rise and logistics operations densify, new residential growth is occurring particularly in north and east Laredo, particularly in areas that present the strongest opportunities for retail development, grocery-anchored centers, and service-based tenants. Overall, Laredo's unique position as the dominant U.S.–Mexico trade gateway gives it a resilient, logistics-anchored economy that supports consistent retail demand and makes it an attractive market for long-term commercial real estate investment.

**No. 1**

Inland Port by Trade Value in the U.S

**39%**

39% of all US-Mexico trade crosses in Laredo

**±6%**

Rapid Trade Growth of nearly 6% in 2024

**5.8M**

5.8 M Truck Crossing per year

**340k**

Greater Laredo Metro area is estimated to have around 340,000 residents in 2024



	1 Mile	3 Mile	5 Mile
<b>POPULATION</b>			
2010 Population	16,021	94,483	180,825
2023 Population	15,388	92,637	178,607
2028 Population Projection	15,415	93,172	179,895
Annual Growth 2023-2028	0.00%	0.10%	0.10%
Median Age	34.5	33.9	32.9
Bachelor's Degree or Higher	12%	16%	21%
U.S. Armed Forces	0	28	105
<b>POPULATION BY RACE</b>			
White	2,516	16,374	29,818
Black	37	365	1,084
American Indian/Alaskan Native	122	681	1,168
Asian	20	292	687
Hawaiian & Pacific Islander	0	0	0
Two or More Races	12,693	74,923	145,851
Hispanic Origin	14,884	88,477	169,810
<b>HOUSING</b>			
Median Home Value	\$122,446	\$141,351	\$162,057
Median Year Built	1976	1980	1991

Demographic data © CoStar 2023

	1 Mile	3 Mile	5 Mile
<b>HOUSEHOLDS:</b>			
2010 Households	5,331	30,760	56,290
2023 Households	5,134	30,263	55,793
2028 Household Projection	5,146	30,460	56,234
Annual Growth 2010-2023	0.50%	0.60%	1.00%
Annual Growth 2023-2028	0.00%	0.10%	0.20%
Owner Occupied	2,343	14,296	31,655
Renter Occupied	2,803	16,164	24,579
Avg Household Size	2.9	3	3.1
Avg Household Vehicles	2	2	2
Total Consumer Spending	\$121.2M	\$760.7M	\$1.6B
<b>INCOME</b>			
Avg Household Income	\$55,326	\$59,983	\$72,990
Median Household Income	\$38,490	\$40,599	\$53,499
< \$25,000	1,587	9,379	14,063
\$25,000 - 50,000	1,458	7,674	12,033
\$50,000 - 75,000	937	5,213	10,307
\$75,000 - 100,000	550	2,619	5,313
\$100,000 - 125,000	187	2,240	4,993
\$125,000 - 150,000	144	1,249	3,604
\$150,000 - 200,000	131	950	2,871
\$200,000+	140	939	2,609



The information contained in this Offering Memorandum is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it from Summit RE and may not be made available to any other person or entity without the prior written consent of Summit RE. By taking possession of and reviewing this Offering Memorandum, the recipient agrees to hold and treat all such information in the strictest confidence and agrees not to photocopy, reproduce, or duplicate any portion of this Offering Memorandum. If you have no interest in the subject property at this time, please return this Offering Memorandum to Summit RE.

This Offering Memorandum has been prepared solely 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. Summit RE has not made any investigation and makes no guarantee, warranty, or representation as to the accuracy or completeness of the information provided, including, without limitation: income or expenses; future or projected financial performance; size and square footage of the property and improvements; the presence or absence of contaminating substances (including PCBs or asbestos); compliance with local, state, or federal laws and regulations; the physical condition of the property or improvements; or the financial condition, business prospects, performance, or plans of any tenant or guarantor, including any tenant's plans or intentions to continue its occupancy.

Information contained in this Offering Memorandum has been obtained from sources believed to be reliable; however, Summit RE has not verified and will not verify such information and makes no warranty or representation whatsoever regarding its accuracy or completeness. All prospective purchasers must independently confirm the accuracy and completeness of all material information and shall be responsible for all costs and expenses of investigating the subject property. Summit RE expressly denies any obligation to conduct a due diligence examination of the property for prospective purchasers. Prospective purchasers and their tax, financial, legal, and construction advisors must request and carefully review all legal and financial documents related to the property and any tenant.

Any projections, opinions, assumptions, or estimates contained in this Offering Memorandum are provided for illustrative purposes only and do not represent the current or future performance of the property. The value of the property to a prospective purchaser depends on factors that should be evaluated by the prospective purchaser and the prospective purchaser's tax, financial and legal advisors. Like all real estate investments, this investment involves significant risks. Past tenant performance (at this or other locations) is not a guarantee of future success. Certain lease rates, including for newly constructed facilities or newly acquired locations, may be based on a tenant's projected sales with limited or no operating history, and/or comparable rents for the area. Returns are not guaranteed; tenants and/or guarantors may fail to pay rent, property taxes, or other amounts due, or may fail to comply with material lease terms; and cash flow may be interrupted in whole or in part due to market, economic, environmental, or other conditions. Regardless of any tenant history or lease guarantees, prospective purchasers are responsible for investigating all matters affecting the intrinsic value of the property and the value of any long-term leases, including the likelihood of locating replacement tenants if any tenant defaults or abandons the property, the terms that may be negotiated with any replacement tenants, and the prospective purchaser's legal ability to make alternate use of the property.

SHOWINGS: All property showings are by appointment only. Please contact the Summit RE agent for more details.

By accepting this Offering Memorandum, prospective purchasers agree to release Summit RE and hold it harmless from any claim, cost, expense, or liability arising out of the prospective purchaser's investigation and/or purchase of the commercial property.





## Information About Brokerage Services

**Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.**



### TYPES OF REAL ESTATE LICENSE HOLDERS:

- A **BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- A **SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

### A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

### A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

**AS AGENT FOR OWNER (SELLER/LANDLORD):** The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent.

**AS AGENT FOR BUYER/TENANT:** The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent.

**AS AGENT FOR BOTH - INTERMEDIARY:** To act as an intermediary between the parties the broker must first obtain the written agreement of each party to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
  - that the owner will accept a price less than the written asking price;
  - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
  - any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

**AS SUBAGENT:** A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

### TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

**LICENSE HOLDER CONTACT INFORMATION:** This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.





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