

CheckSmart®

PHOENIX, ARIZONA

NET LEASE INVESTMENT

OFFERING MEMORANDUM

CheckSmart

TITLE LOANS • CHECKS CASHED

EASY

\$\$\$

FAST

\$\$\$

NOW

CheckSmart

TITLE LOANS • CHECKS CASHED

CHECKS CASHED

ACTUAL PROPERTY

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**CUSHMAN &
WAKEFIELD**

CheckSmart®

PHOENIX, ARIZONA
OFFERING MEMORANDUM

CheckSmart

TITLE LOANS • CHECKS CASHED

NO TRESPASSING PROHIBIDO EL PASO
VIOLATORS WILL BE PROSECUTED IN ACCORDANCE WITH A.R.S. 13-1502 THRU 1504 PRIVATE PROPERTY
TRANSGRESORES SERAN ENJUICIADOS EN ACCORDANCE WITH A.R.S. 13-1502 THRU 1504 PROPIEDAD PRIVADA

EASY

\$\$\$

01

OFFERING

INVESTMENT HIGHLIGHTS
EXECUTIVE SUMMARY

02

OVERVIEW

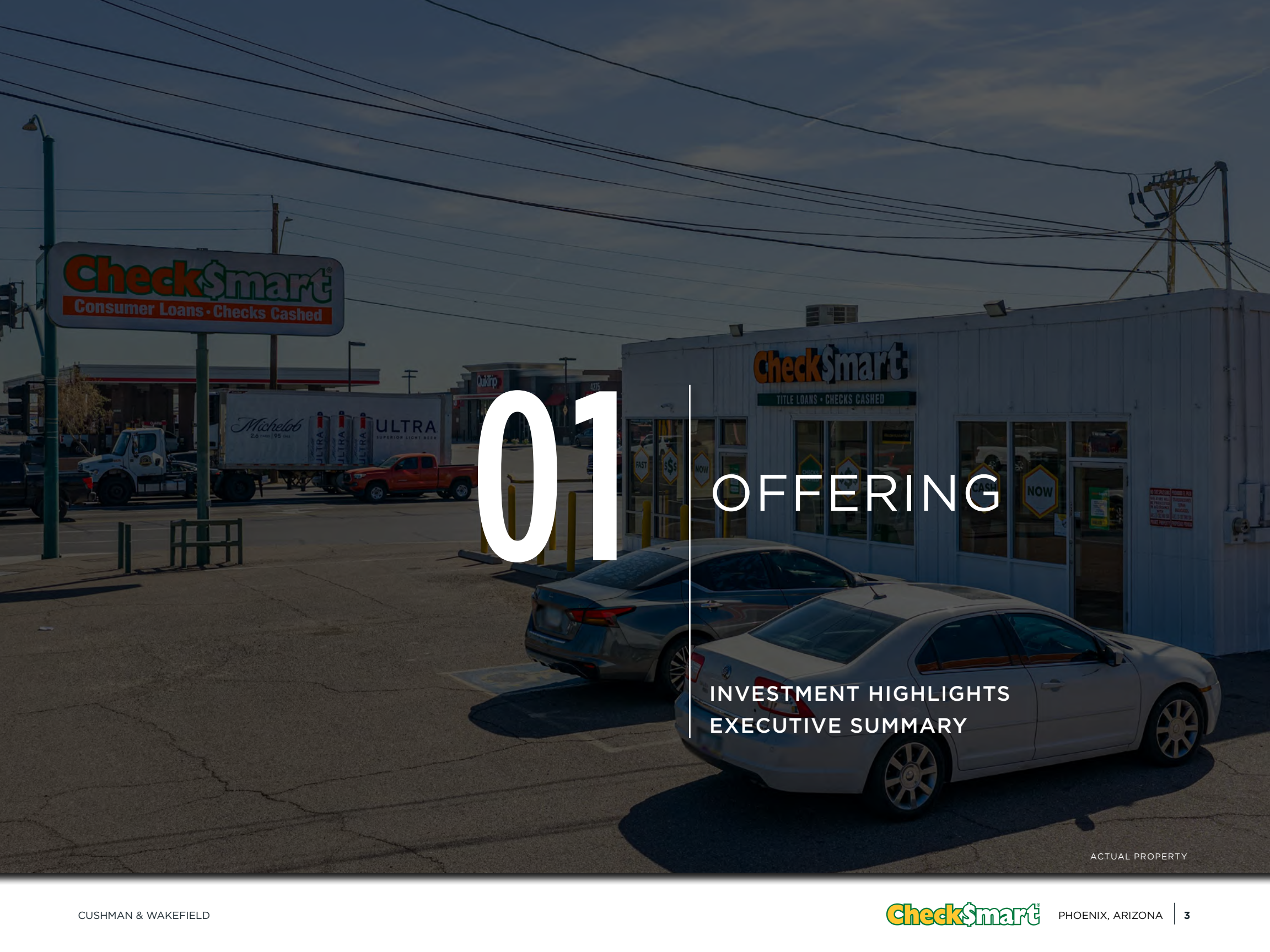
TENANT OVERVIEW

03

MARKET

AREA OVERVIEW
AREA DEMOGRAPHICS

ACTUAL PROPERTY



01

OFFERING

INVESTMENT HIGHLIGHTS
EXECUTIVE SUMMARY

ACTUAL PROPERTY



EXECUTIVE SUMMARY

TENANT:	CheckSmart
LOCATION:	4301 W Indian School Rd, Phoenix, AZ 85031
LEASE TYPE:	Absolute NNN Lease
BUILDING SIZE:	±1,025 SF
LAND SIZE:	±0.36 AC (±15,551 SF)
YEAR BUILT:	1956
RENT COMMENCEMENT:	4/1/2002
LEASE EXPIRATION:	3/31/2028
LEASE TERM REMAINING:	±2 years
OPTIONS:	None
APN:	107-22-043Q
LANDLORD RESPONSIBILITIES:	None

CURRENT NOI

\$87,207

PRICE

\$1,200,000

CAP

7.27%



INVESTMENT HIGHLIGHTS

INVESTMENT HIGHLIGHTS

- **Absolute NNN: zero landlord responsibilities**
- Recession resistant tenant
- Hard corner location
- Tenant has no renewal options enabling future redevelopment opportunities

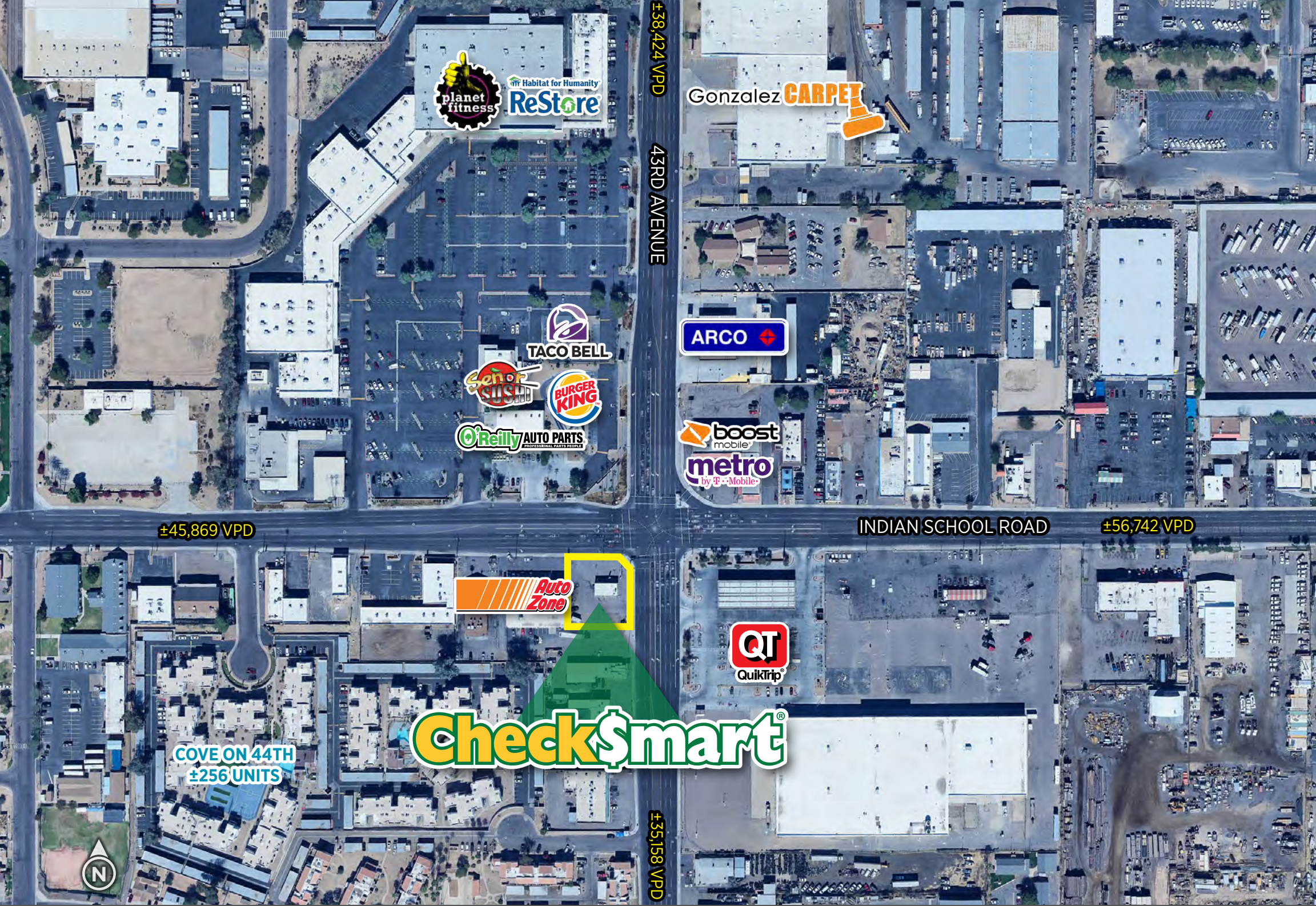
TENANT HIGHLIGHTS

- CheckSmart Financial, LLC is a leading provider of financial services including check cashing, prepaid cards, and money transfer services
- Operates ±118 locations across multiple states
- Long operating history serving underbanked and cash-preferred consumers with recurring daily demand
- High-traffic, service-oriented retail use supporting consistent in-store customer visits

LOCATION HIGHLIGHTS

- Surrounded by national tenants including AutoZone, Planet Fitness, QuikTrip, O'Reilly Auto Parts, Taco Bell, Burger King, and more
- Densely populated trade area with over 499,000 residents in a 5-mile radius
- Positioned at a signalized intersection with combined traffic counts of approximately 95,166 vehicles per day





planet fitness
Habitat for Humanity
ReStore

Gonzalez CARPET

±38,424 VPD

43RD AVENUE

ARCO

TACO BELL
Senor SUSI
BURGER KING
O'Reilly AUTO PARTS
PROFESSIONAL AUTO PARTS

boost mobile
metro
by T-Mobile

±45,869 VPD

INDIAN SCHOOL ROAD

±56,742 VPD

Auto Zone

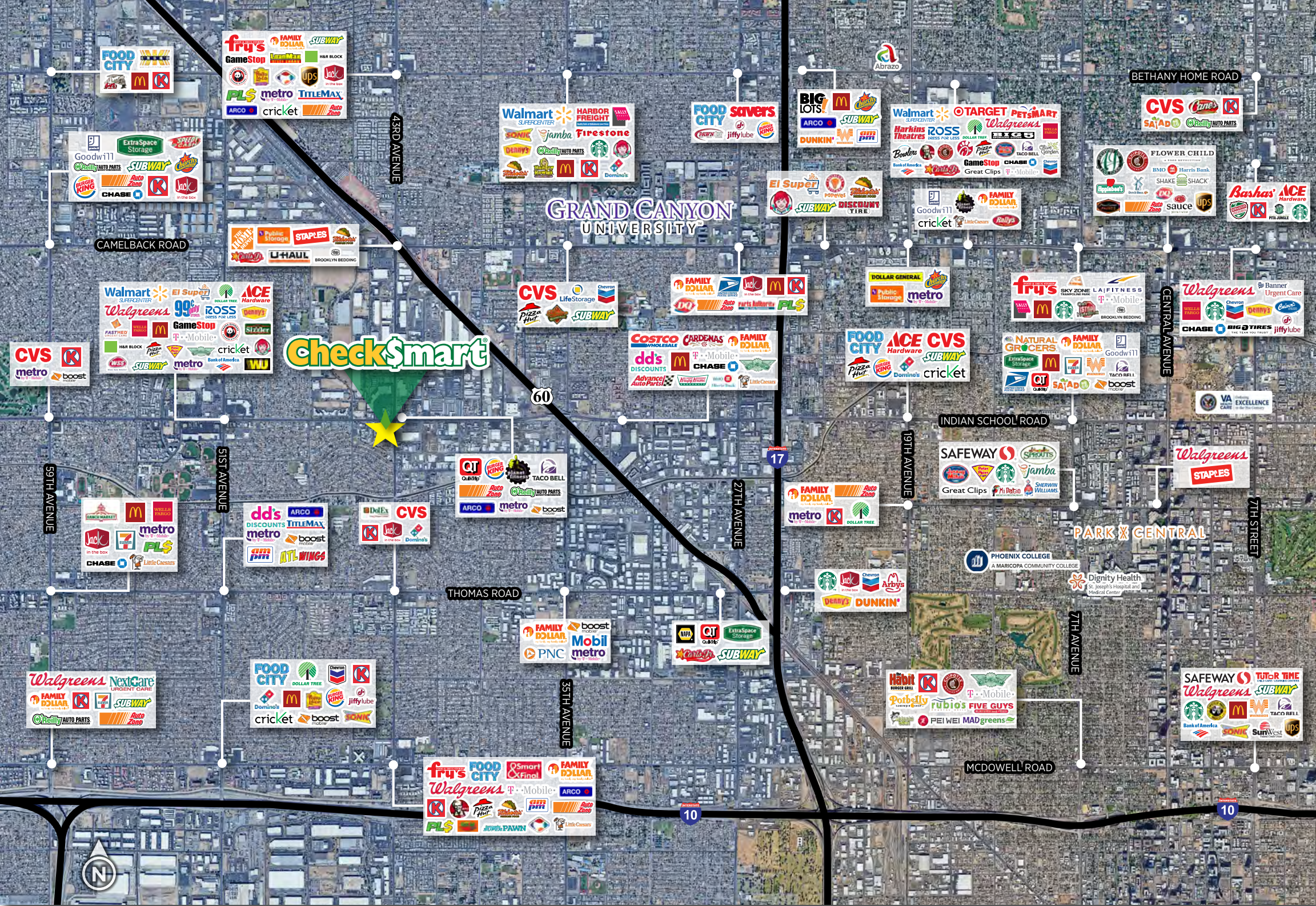
QT
QuikTrip

COVE ON 44TH
±256 UNITS

CheckSmart

±35,158 VPD





GRAND CANYON UNIVERSITY

CheckSmart

PARK CENTRAL



02

OVERVIEW

TENANT OVERVIEW

ACTUAL PROPERTY

TENANT OVERVIEW

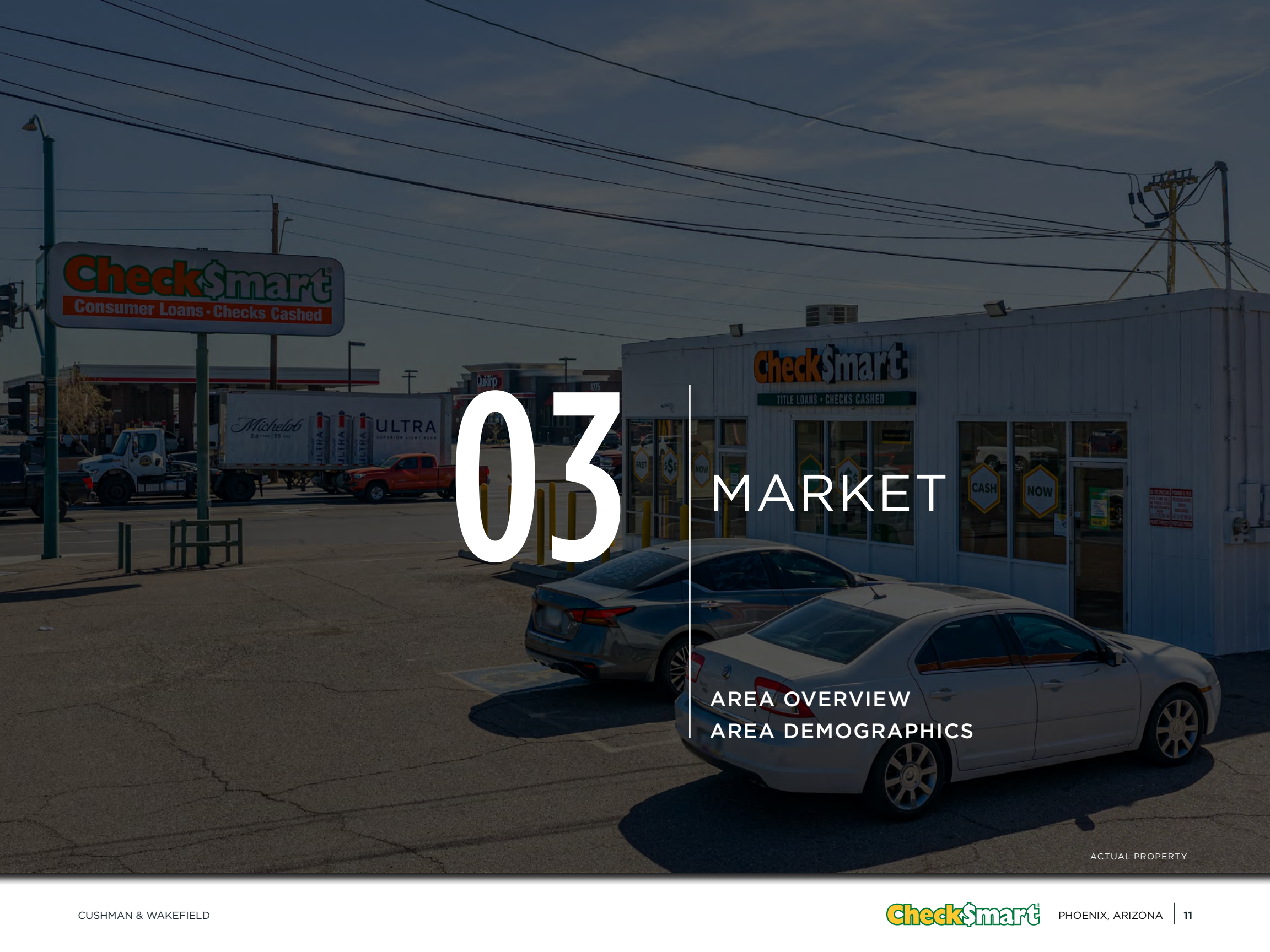
CheckSmart is an established consumer financial services provider founded in 1987, offering convenient short-term financial solutions and money services through both retail locations and online channels. The company emphasizes accessibility, speed, and customer-focused service for everyday financial needs.

Today, CheckSmart operates ±118 locations across multiple states, supported by a neighborhood-based retail model and digital access for select products. Its presence in markets such as Arizona and the Midwest reflects a localized operating strategy designed to serve recurring, community-driven demand.

CheckSmart offers a range of services (varying by state), including check cashing, installment lending, money orders, wire transfers, prepaid debit cards, and other transaction-based financial products. This diversified service platform supports repeat customer visits and positions CheckSmart as a convenience-oriented tenant within the specialty financial services sector.

With nearly four decades of operating history and a business model centered on recurring, transaction-based demand, CheckSmart remains a recognized operator within the alternative financial services space.





03 MARKET

AREA OVERVIEW
AREA DEMOGRAPHICS

ACTUAL PROPERTY

PHOENIX



AREA OVERVIEW

Population

Phoenix is the fifth largest city in the United States and anchors the nation's tenth largest metropolitan area, with 5.1 million residents. Greater Phoenix encompasses 14,600 square miles and more than 20 incorporated cities, including Glendale, Scottsdale, Tempe and Mesa. Greater Phoenix is the financial, commercial, cultural, entertainment and government center of Arizona.

Maricopa County, in which Phoenix is located, covers more than 14,600 square miles. Its strategic southwest location has made it a major business and distribution hub for aerospace, high-technology, logistics, financial services, bio-science and sustainable technology companies.

Phoenix is a large desert city. Its elevation is 1,117 feet above sea level. The city's horizon is defined by three distinct mountains: South Mountain, Camelback Mountain and Piestewa Peak. It is known for its warm climate, beautiful setting and great cultural and recreational amenities. The timeless Southwestern backdrop is scattered with resorts and spas infused with Native American tradition. Numerous golf courses stay emerald green all year. Mountain parks are criss-crossed with trails and plentiful sports venues host some of the biggest events in the nation. All together, Phoenix makes for the perfect setting for 16 million leisure visitors each year, which is good for business.

The population of Greater Phoenix is 5.1 million and is expected to grow to nearly 6.4 million in the next 20 years. A relatively young region, Greater Phoenix has a median age of 36.6 - 2.3 years younger than the average age nationwide. The population boasts comparatively high-earnings, with an median household income of over \$75,940. This is 4.9% above the national median average household income, which stands at \$72,414.

Employment

The Metro Phoenix employment base has grown rapidly in the past 20 years and currently boasts more than 2 million workers. Projected employment by occupation shows continued strength in the area's professional and technical workforce, with service employment increasing as well. A steady influx of new workers and high graduation levels from the state's largest university, Arizona State University, enrich the quality of labor. Thanks to the variety of universities and technical schools in the area, the pipeline of skilled workers continues to grow.

Metro Phoenix has a diversified base of industries, led by aerospace, high-tech manufacturing, distribution and logistics, financial services and corporate/regional headquarters. Major data processing, credit card and customer service companies are also attracted to Greater Phoenix's telecommunications infrastructure. Phoenix has a predictable climate and low catastrophic risk—no earthquakes, tornadoes or coastal flooding.

Intel, Freescale, Microchip Technology and ON Semiconductor have given Arizona the distinction of being the fourth largest semiconductor manufacturing exporter in the nation.

Phoenix is ranked among the top in the country for its solar and renewable energy sector, and has a rapidly growing healthcare and biomedical industry. With \$1.3 billion in strategic investments over the past 10 years added into its emerging healthcare enterprise and research capabilities, Greater Phoenix is the place for healthcare opportunities.

MAJOR PHOENIX EMPLOYERS

State of Arizona
Banner Health
Walmart
Frys Food Stores
Wells Fargo
Maricopa County
City of Phoenix
Intel
Arizona State University
Bank of America
State Farm Insurance
U-Haul
Dignity Health
USAA
The Boeing Company
Phoenix Childrens Hospital
Vanguard
General Dynamics
American Express
Amazon
Honeywell
HonorHealth

AREA OVERVIEW

Lifestyle & Entertainment

Dependable sunshine and warm temperatures make outdoor activities a way of life in Phoenix. Golf, tennis, hiking, cycling, mountain biking and rock climbing are popular Phoenix activities. Some of Greater Phoenix's most notable outdoor attractions are South Mountain Park and Preserve, Tempe Town Lake, Camelback Mountain, Desert Botanical Garden, the Tournament Players Club (TPC) and the Phoenix Zoo. Phoenix is also a gateway to the Grand Canyon, just a short three and a half hour drive to America's greatest natural wonder.

Live music including classical, blues, local bands and major concerts are easy to come by, and Downtown Phoenix's First Friday Artwalk is a popular event each month with thousands of attendees. Phoenix is chockfull of local galleries, boutiques and studios.

Greater Phoenix annually plays host to the PGA Tour's Waste Management Phoenix Open at the TPC, NASCAR's March and November events at Phoenix International Raceway, the Rock 'n' Roll Arizona Marathon and college football's VRBO Fiesta Bowl and Guaranteed Rate Bowl. Phoenix has played host to the Super Bowl in 2023, 2015 and 2008 at University of State Farm Stadium, the College Football Playoff National Championship Game in 2016 and the 2017 and 2024 NCAA Men's Basketball Final Four. Phoenix has franchises in three major professional sports leagues: Phoenix Suns (NBA), Arizona Diamondbacks (MLB) and Arizona Cardinals (NFL).



With more than 16 million leisure visitors each year, Greater Phoenix is home to more than 500+ hotels with more than 69,000 guest rooms. That total includes more than 40 luxury resorts. Notable resorts include the JW Marriott Desert Ridge Resort and Spa, the Arizona Biltmore, Westin Kierland Resort & Spa, The Phoenician, Royal Palms, Omni Scottsdale Resort & Spa at Montelucia, Four Seasons Resort at Troon North, Hyatt Regency Resort & Spa at Gainey Ranch, Sanctuary Camelback Mountain, The Camby, The Wigwam, W Scottsdale, and the Fairmont Scottsdale Princess.

Housing

As one might expect in the 10th largest metropolitan area in America, the options for housing are as diverse as the people who live here. You'll find everything from luxury high-rise condos to modest apartments, to mature tree-lined family neighborhoods and brand-new gated communities. The metro area has many distinct neighborhoods and urban "villages" and no home in Phoenix is very far from one of the city's parks. Whether you want the bustle of living in a downtown loft or historic mid-century gem, the comfort of a home in a family oriented neighborhood, or the quiet of a mini-ranch in the beautiful Sonoran Desert, Phoenix is a great place to put down roots.



AREA DEMOGRAPHICS

	1 Mile	3 Miles	5 Miles
 POPULATION GROWTH			
2025	17,014	211,637	499,535
2030	16,427	209,130	502,638
 AVERAGE HH INCOME			
2025	\$82,482	\$73,347	\$83,264
2030	\$93,344	\$84,062	\$95,047

DENSELY POPULATED TRADE AREA

More than 499,000 residents within 5 miles with an average household income of \$83,264

PRIVATE CAPITAL GROUP WESTERN REGION

ONE team THIRTEEN markets





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ACTUAL PROPERTY