



Marcus & Millichap

±7,621 SQUARE FEET

FORMER TRUIST BANK

FREE-STANDING DOWNTOWN
RETAIL/OFFICE REPOSITIONING
OPPORTUNITY

38 ROUSS AVENUE
WINCHESTER, VA 22601

ONLINE
AUCTION

STARTING BID: \$150,000

R MARKETPLACE
ONLINE AUCTION
DECEMBER 15-17, 2025

±7,621 SF,
FREESTANDING,
RETAIL/BANK WITH
3 DRIVE-THRUS (FORMER
TRUIST BANK) ON ±0.27 AC
PARCEL IN DOWNTOWN
OFFERED AT A SUBSTANTIAL
DISCOUNT BELOW
REPLACEMENT
COST

SIGNIFICANT
VALUE ADD VIA
STRATEGIC LONG TERM
LEASE-UP AT MARKET
RATES, REPOSITIONING
OR ADAPTIVE REUSE;
LOCATED WITHIN THE CBD
WITH FLEXIBLE ZONING
AND FINISHED
BASEMENT

LOCATED
IN HISTORIC OLD
TOWN DIRECTLY ACROSS
FROM CITY HALL, LAW
OFFICES, RESTAURANTS,
COUNTY OFFICES, RETAIL,
AND DENSE RESIDENTIAL
WITH ±71K PEOPLE AND
\$107K IN AVG HH
INCOME (5-MI)



FORMER TRUIST BANK

WINCHESTER, VA

38 ROUSS AVENUE, WINCHESTER, VA 22601

ONLINE AUCTION: DECEMBER 15-17, 2025 | \$150,000 STARTING BID



BUILDING SIZE: ±7,621 SF
FINISHED BASEMENT:
±2,208 SF
PARCEL NUMBER:
10689
TOTAL LOT SIZE: ±0.27AC
(±11,793 TOTAL SF)
PARKING: 3 SPACES



PROPERTY TYPE:
FREESTANDING RETAIL/
OFFICE
STORIES: TWO
TENANCY: SINGLE
OCCUPANCY: VACANT



YEAR BUILT: 1853
ZONING: (B-1) CENTRAL
BUSINESS DISTRICT
3 DRIVE-THRU LANES
**\$107K AVG HOUSEHOLD
INCOME (5-MI)**



HARD CORNER
**DOWNTOWN LOCATION IN
HISTORIC OLD TOWN**
±1.5-MI to I-81
**±75-MI TO WASHINGTON,
DISTRICT OF COLUMBIA**
**±95-MI TO BALTIMORE AND
±110-MI TO ANNAPOLIS,
MARYLAND**

Marcus & Millichap and RI Marketplace are pleased to present a vacant, free-standing commercial building located at 38 Rouss Avenue, Winchester, Virginia (the "Property"). Strategically located in Downtown in historic Old Town Winchester within the Shenandoah Valley and the Washington, D.C. commuter region, the Property is offered significantly below replacement cost and presents an exceptional owner/user or investment opportunity with meaningful value-enhancement potential through adaptive reuse or lease-up at market rates.

Originally built in 1853 and renovated over the years, the Property totals ±7,621 SF across a two-story structure with a finished ±2,208 SF basement, including an underground passage to an adjacent building. This centrally located former bank branch will be delivered vacant and offers the opportunity to repurpose a highly visible downtown corner asset for commercial, retail, professional office, or specialty use. CoStar estimates long-term market rents in the \$12-\$14/SF NNN range, supporting significant value-add potential through stabilization. The Property is strategically positioned on a ±0.27-acre (±11,793 SF) hard-corner parcel directly across from Winchester City Hall, benefitting from convenient ingress/egress and three (3) on-site parking stalls with additional nearby street/lot parking available for patrons. The Property offers desirable corner frontage along both North Cameron Street and Rouss Avenue (±6,375 VPD) ensures visibility and ease of access for local patrons and downtown users alike. The site features three (3) drive-thru lanes and is subject to a restrictive easement retained by Truist (refer to the due-diligence vault for CCR details). Zoned B-1, Central Business District, the Property offers flexible commercial entitlements and supports a wide variety of adaptive-reuse possibilities, consistent with downtown redevelopment initiatives.

The Property is located within the CBD of Downtown Winchester in the Historic Old Town, approximately ±90 minutes from Washington, D.C., and benefits from excellent regional connectivity to Interstate 81 (±70,077 VPD) and U.S. 50/Millwood Pike (±17K VPD). Old Town Winchester is a vibrant, amenity-rich historic district anchored by a 45-block National Register district and pedestrian mall featuring restaurants, specialty retail, hospitality, civic offices, and cultural attractions. The district attracts consistent year-round visitation driven by its walkable streetscape, the Loudoun Street Pedestrian Mall (1-block from the Property), historic architecture, community events, and regional tourism appeal within the Shenandoah Valley. The Property sits directly across from City Hall and is surrounded by demand drivers including other government facilities, Stonewall Jackson's Headquarters, Apple Blossom Mall, Home Depot, Lowe's, Handley High School, The George Washington Hotel, and numerous additional amenities. Winchester also benefits from a strong employment base anchored by Valley Health System, Amazon, Navy Federal Credit Union, Shenandoah University (±4,500 students), Trex Company, and other regional employers, supporting daytime population strength and long-term economic stability. The Property is located within a dense trade area of ±50,923 residents with an AHHI of ±\$98,625 within 3-mi, and ±71,769 residents with an AHHI of ±\$107,118 within 5 miles. Population growth has been notable, increasing ±3.87% between 2020-2024 with ±5.78% projected growth through 2029, reinforcing sustained long-term tenant demand for commercial and professional space in this urban core setting.

Disclaimer & Source(s): Disclaimer & Source(s): Estimated rents are not a formal appraised rental estimate and are only intended to provide a submarket or market rent estimate, according to CoStar. Parcel outline is used for illustrative purposes; please refer to survey for precise parcel boundaries. Survey used as source for zoning, lot size/land area, building size, and number of parking spaces. Demographics provided by CoStar and/or ESRI. Bidders need to confirm and perform their own due diligence prior to bidding.

FREESTANDING FLEX BUILDING EXTERIOR/BUILDING PHOTOS

VIEW ONLINE AUCTION
DECEMBER 15-17, 2025

FORMER TRUIST BANK



WINCHESTER, VA

FREESTANDING BUILDING INTERIOR PHOTOS

VIEW ONLINE AUCTION
DECEMBER 15-17, 2025



R MARKETPLACE
**ONLINE
AUCTION**
Marcus & Millichap

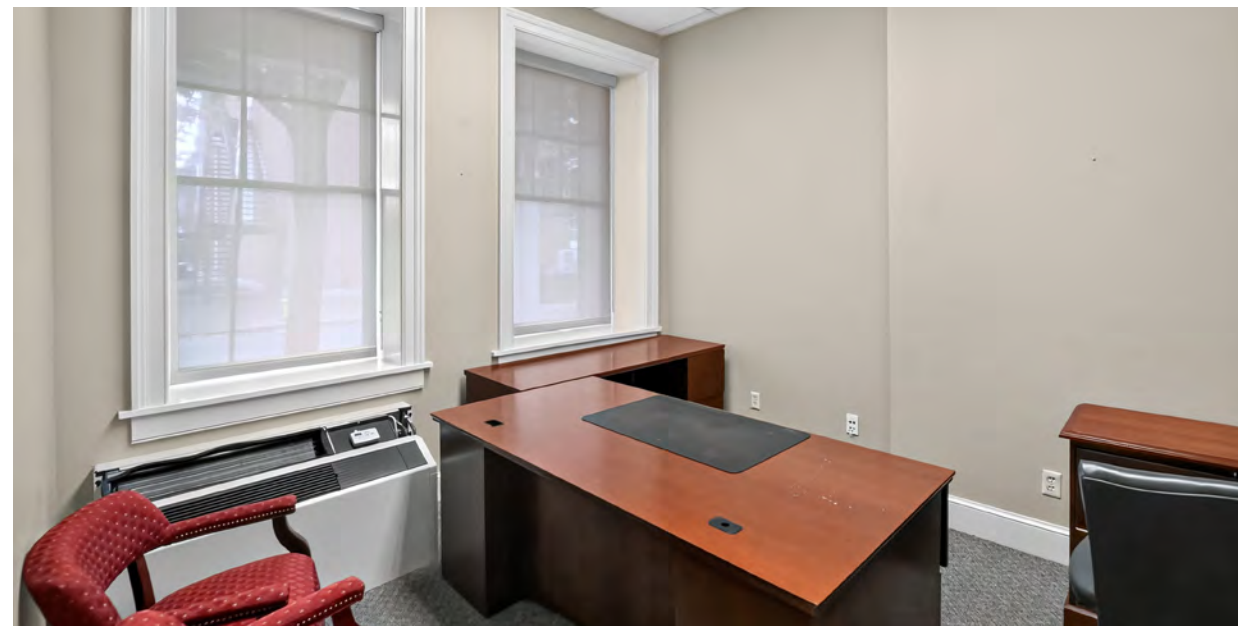


FORMER TRUIST BANK
WINCHESTER, VA

FREESTANDING BUILDING INTERIOR OFFICE PHOTOS

VIEW ONLINE AUCTION
DECEMBER 15-17, 2025

FORMER TRUIST BANK



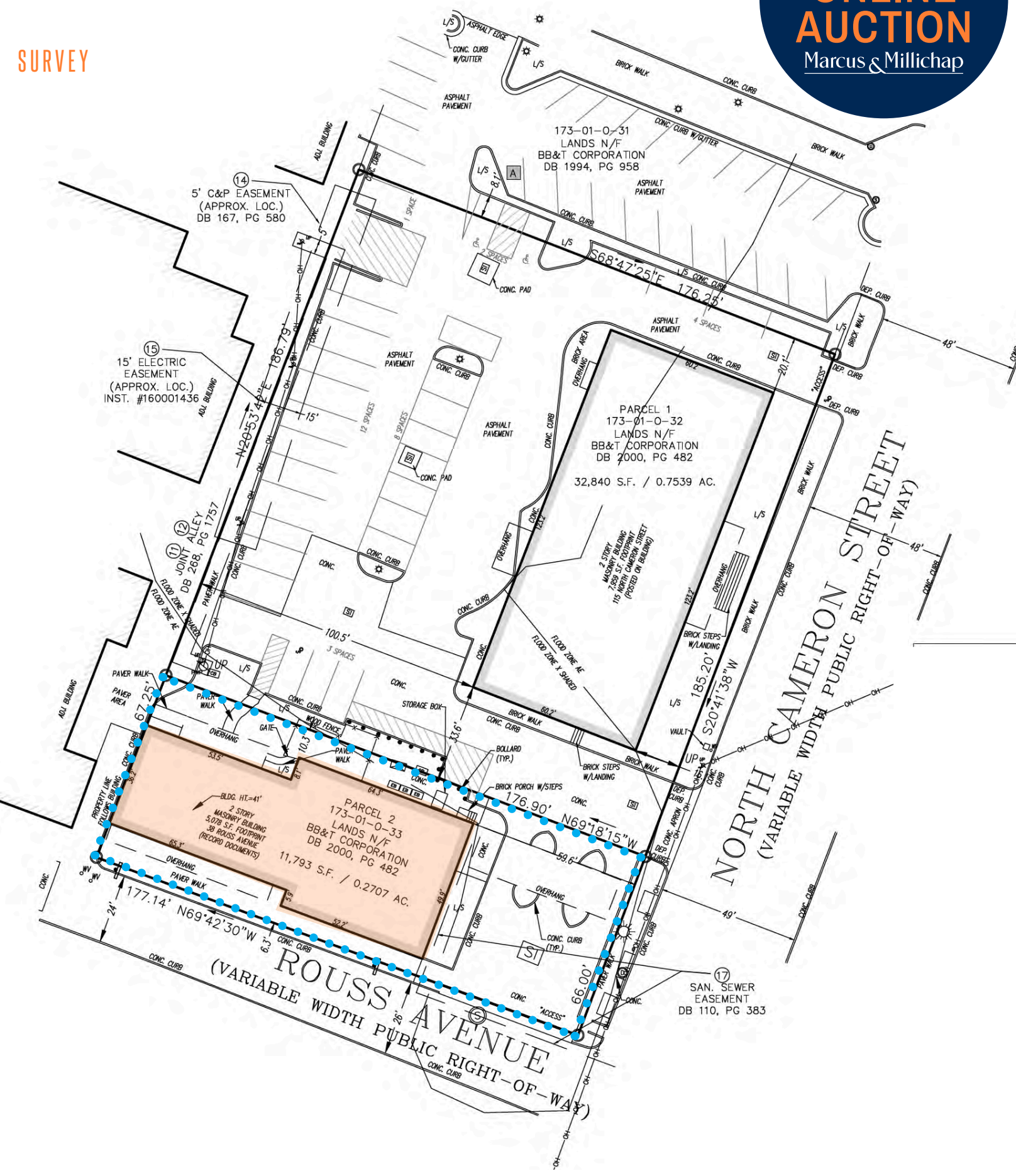
WINCHESTER, VA

INDUSTRIAL BUILDING FLEXIBLE ZONING

SURVEY

R MARKETPLACE

ONLINE
AUCTION
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VIEW ONLINE AUCTION
DECEMBER 15-17, 2025



FORMER TRUIST BANK
WINCHESTER, VA



 **N CAMERON ST**
±6,375 VPD

TRUIST 

FREDERICK COUNTY WINCHESTER, VIRGINIA

Winchester is located in the northern Shenandoah Valley and serves as the regional hub for Frederick County and the greater Washington, D.C. market area. Positioned at the crossroads of Interstate 81 and U.S. Route 50, Winchester offers seamless access to Northern Virginia, the Washington, D.C. metro, and Mid-Atlantic logistics corridors. The region benefits from strong transportation infrastructure, pro-business governance, and a skilled workforce supported by higher-education institutions and regional training programs.

A long-standing commercial and administrative center, Winchester has evolved into a diverse regional economy anchored by healthcare, logistics, advanced manufacturing, professional services, education, and government employers. Major institutions — including Valley Health System, Shenandoah University, Amazon, Navy Federal Credit Union, Trex Company, and regional financial and legal services — contribute to a stable employment base and continued economic investment. With strong population growth and rising household incomes, the Winchester-Frederick County market reflects sustained long-term fundamentals and expanding demand from residents, employers, and businesses.

The area's strategic Mid-Atlantic location and multimodal transportation network support efficient business operations and regional connectivity. Proximity to I-81, U.S. 50, and U.S. 522 provides streamlined access to key East Coast distribution hubs, industrial corridors, and regional airports. The Port of Virginia and Washington-Baltimore international gateways further enhance the region's logistics appeal, supporting manufacturers, distributors, and corporate users.

Winchester offers a high quality of life supported by top-rated healthcare systems, diverse housing stock, public parks and open-space amenities, and access to the Shenandoah Valley's outdoor recreation network. The region also benefits from a strong school system, a growing base of young professionals and remote workers, and a steady pipeline of university talent. Recent public- and private-sector reinvestment — including infrastructure upgrades, healthcare expansions, and institutional campus enhancements — further supports market strength and long-term community vitality. The region's steady economic momentum, strategic positioning, and business-friendly environment continue to reinforce Winchester's role as a desirable investment destination within Virginia's growth corridor.

WITH
DIRECT ACCESS TO
I-81 AND U.S. 50,
WINCHESTER CONNECTS
SEAMLESSLY TO THE
D.C. METRO, NORTHERN
VIRGINIA EMPLOYMENT
CENTERS, AND MID-
ATLANTIC COMMERCE
CORRIDORS

MAJOR
EMPLOYERS
INCLUDING VALLEY
HEALTH, AMAZON, NAVY
FEDERAL CREDIT UNION,
TREX COMPANY, AND
SHENANDOAH UNIVERSITY
SUPPORT EMPLOYMENT
STABILITY AND LONG-
TERM ECONOMIC
GROWTH

CLOSE TO
THE SHENANDOAH
VALLEY AND BLUE
RIDGE MOUNTAINS, THE
REGION OFFERS A HIGH
QUALITY OF LIFE, VARIOUS
HOUSING OPTIONS, YEAR-
ROUND RECREATION
AND ACCESS TO
REGIONAL
AMENITIES

CORPORATE & BUSINESS BENEFITS



A THRIVING REGIONAL CENTER

Winchester anchors one of Virginia's most dynamic non-metro regions, delivering a compelling blend of business infrastructure, skilled talent, and quality-of-life amenities. Supported by major employers, healthcare networks, and higher-education institutions, the city offers a stable foundation for long-term commercial growth. Winchester serves as the commercial and administrative hub of the northern Shenandoah Valley, supported by healthcare, advanced manufacturing, logistics, education, financial services, and government employment. **Additionally, Winchester-Frederick County has experienced population growth of approximately 8% over the past decade, outpacing many peer Mid-Atlantic markets.**



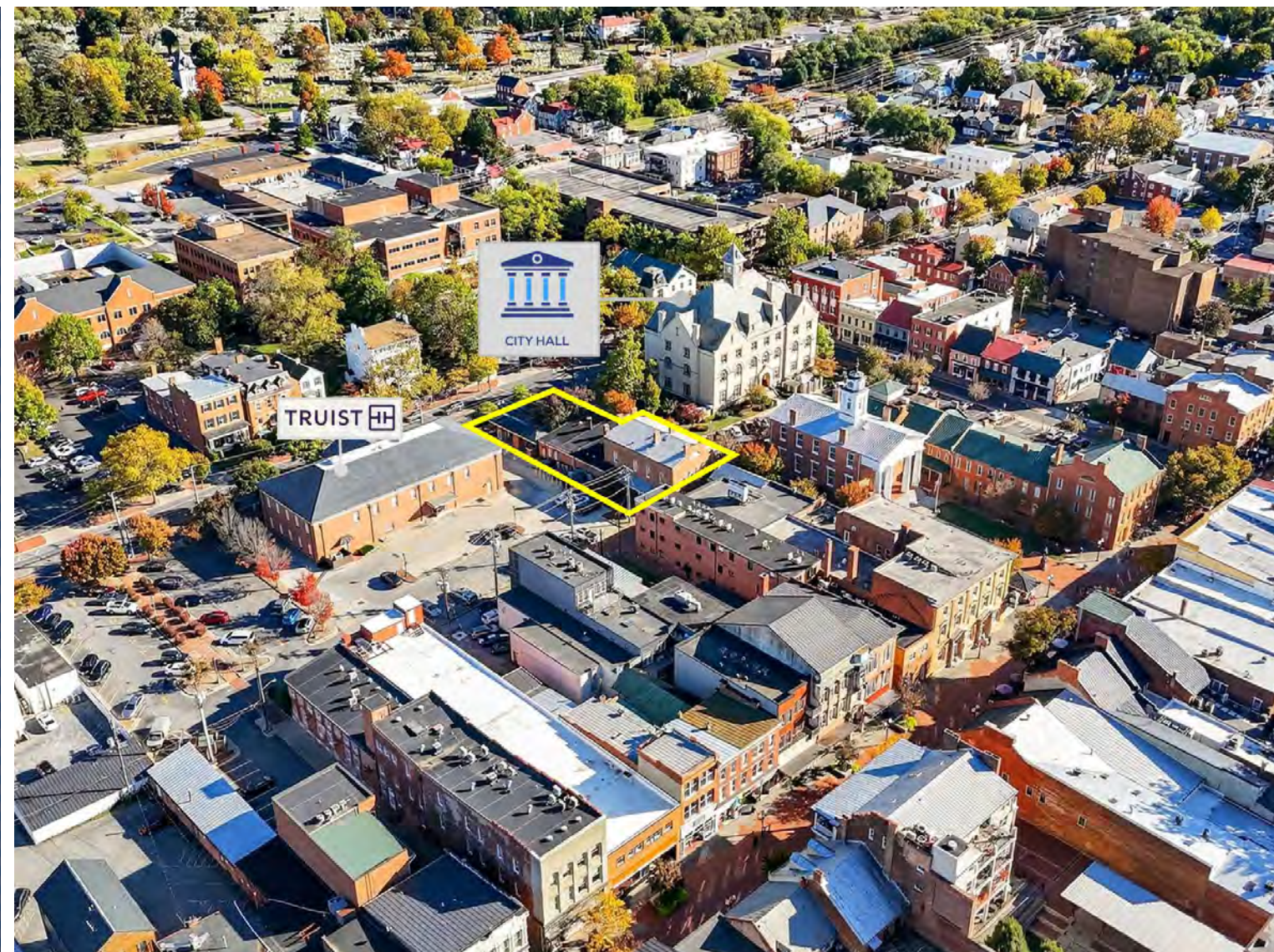
CONNECTIVITY + ACCESS


Strategically positioned along the I-81 logistics corridor, Winchester connects to Northern Virginia, the Washington, D.C. region, and Mid-Atlantic distribution hubs, supporting industrial and corporate users alike. Direct access to I-81 and U.S. 50 connects Winchester seamlessly to Northern Virginia, Washington, D.C., and major East Coast business corridors, enhancing mobility for commerce, workforce, and regional travel.



SKILLED LABOR + TALENT PIPELINE

Residents benefit from access to top-rated healthcare, diverse neighborhoods, a vibrant small-city setting, and year-round outdoor recreation in the Shenandoah Valley. Scenic natural amenities, cultural venues, and a supportive business environment continue to attract residents and employers seeking long-term stability. The region's median household income has grown steadily to more than \$75,000, supported by rising professional employment and strong housing demand.



TRUIST 



PREMIER DOWNTOWN LOCATION OLD TOWN WINCHESTER

Old Town Winchester offers a compelling urban environment that blends historic authenticity with modern convenience. Brick sidewalks, restored facades, historic churches and civic buildings, local boutiques, coffee houses, and chef-driven restaurants create a distinctive streetscape experience. Tree-canopied blocks, lively patios, and period architecture reinforce a sense of place rarely found in comparable regional markets.

The walkable grid allows convenient access to City Hall, courts, professional offices, financial institutions, hospitality suites, and neighborhood services. Cultural and destination amenities—including the Museum of the Shenandoah Valley, historic landmarks, theatres, galleries, and community markets—draw consistent visitation from residents, students, professionals, and regional tourists. As the gateway to the Shenandoah Valley, Old Town Winchester also benefits from a strong tourism base tied to outdoor recreation, heritage travel, boutique lodging, local breweries, and regional festivals, including the long-running Shenandoah Apple Blossom Festival. Proximity to Shenandoah National Park, Skyline Drive, and the Appalachian Trail contributes to year-round visitation and a robust hospitality and dining scene. Evening and weekend programming, seasonal events, and outdoor concerts further activate the district and support strong pedestrian energy.

Downtown's expanding residential presence—including lofts, renovated upper-story units, nearby historic homes, and university-adjacent housing—continues to strengthen daytime and evening demand for retail, services, and food-and-beverage concepts. Public investment in streetscapes, parking facilities, and tourism promotion, combined with ongoing private redevelopment initiatives, underscores the city's commitment to maintaining Old Town Winchester as a premier civic and commercial hub.



ONE OF VIRGINIA'S MOST VIBRANT HISTORIC DOWNTOWNS

- Walkable urban district with boutique retail, chef-driven dining & outdoor patios
- Anchored by the Loudoun Street Pedestrian Mall — a 45-block historic district
- Consistent year-round visitation driven by festivals, cultural programming & tourism
- Gateway to the Shenandoah Valley, Shenandoah National Park & Skyline Drive
- Historic architecture, restored streetscapes & active civic and cultural institutions
- Strong daytime population from government, medical, financial & education sectors
- Meaningful public & private reinvestment supporting continued downtown renewal
- Pro-business, pro-adaptive-reuse environment aligned with urban revitalization

Source: <https://visitwinchesterva.com>



VIEW ONLINE AUCTION
DECEMBER 15-17, 2025



FORMER TRUIST BANK

WINCHESTER, VA



A TOP-PERFORMING U.S. BUSINESS CLIMATE THE VIRGINIA OPPORTUNITY

Strategically positioned in the Mid-Atlantic, Virginia offers direct access to East Coast population centers, global trade gateways, and one of the nation's strongest business climates. The Commonwealth combines a highly educated workforce, competitive operating costs, and world-leading logistics infrastructure — including the Port of Virginia and key highway and rail corridors — positioning companies for long-term success. Virginia's economy is powered by advanced manufacturing, aerospace, logistics, defense, and technology, supported by a robust talent pipeline and pro-growth policies that continue to attract investment across corporate, industrial, and innovation sectors. With a stable fiscal foundation, right-to-work protections, and a reputation for business-friendly governance, Virginia delivers an exceptional environment for companies, developers, and investors.

CENTRAL LOCATION | East-Coast Access + Distribution

Located in the heart of the Eastern U.S., Virginia provides direct access to more than two-thirds of the U.S. population within a one-day drive. Key logistics advantages include:

- Immediate proximity to I-81, I-95, I-64, and U.S. 58, connecting to major East Coast metros
- Two Class I railroads (Norfolk Southern & CSX) serving key industrial corridors
- Port of Virginia — deepest container port on the East Coast with direct Asia + Europe service
- Multiple international airports including Greensboro (GSO), Roanoke-Blacksburg (ROA), and Raleigh-Durham (RDU) within regional reach

From Virginia, businesses access major consumer and manufacturing markets, advanced supply chains, and national distribution nodes with speed and efficiency.

TAX COMPETITIVENESS | Stable + Competitive

Virginia maintains a balanced, pro-business tax structure that supports long-term investment:

- Right-to-work state with competitive labor costs
- Targeted incentives for manufacturing, logistics, and technology investment
- Credits for job creation, enterprise/Opportunity Zones, and infrastructure upgrades
- Lower real estate and operating costs versus major Mid-Atlantic metros

Virginia's predictable fiscal policy and award-winning financial stability continue to draw corporations and capital investment.

Source: <https://www.vedp.org/why-virginia>

WHY CHOOSE VIRGINIA



BUSINESS-FRIENDLY CLIMATE | Pro-Investment Environment

- Consistently ranked a Top State for Business by CNBC & Forbes
- Streamlined incentives and high credit ratings
- Right-to-work environment supporting private-sector growth
- AAA bond rating from all major agencies (one of few states nationally)
- Corporate income tax rate: 6% (stable for 50+ years)
- Top-tier regulatory transparency and business support programs



INFRASTRUCTURE & LOGISTICS | Global Connectivity

- Home to one of America's most advanced port systems (Port of Virginia)
- Modern highway network + dual Class I rail (NS & CSX)
- Expanding broadband + fiber build-outs statewide
- Access to major cargo airports and regional industrial hubs
- 70% of the U.S. population reachable within a ±1-day drive
- Top East Coast port for productivity & rail efficiency (Port of Virginia)
- Over 70,000 lane-miles of roads statewide
- 300+ foreign-affiliated companies operate in Virginia's logistics/manufacturing network



DIVERSIFIED & RESILIENT ECONOMY | Growth Sectors

- Strength in advanced manufacturing, aerospace, logistics, food production, automotive, life sciences & defense technology
- Major corporate investment from companies including Amazon, Boeing, Rolls-Royce, and Eastman
- \$68B+ advanced manufacturing output annually
- One of the largest data-center hubs in the U.S.
- 300,000+ jobs in manufacturing & industrial supply chains
- Growing clean-energy & EV component sector



TALENT PIPELINE | Higher-Education Ecosystem

- One of the most educated workforces in the U.S.
- 40+ colleges and universities including Virginia Tech, UVA, VCU, GMU, and Liberty University
- Strong technical and workforce development support, including the Virginia Talent Accelerator Program
- #2 state for higher-ed efficiency (U.S. News)
- 200,000+ annual graduates statewide
- Virginia Talent Accelerator Program – nation-leading workforce training for employers
- Robust community college system feeding skilled trades + industrial talent



QUALITY OF LIFE | Affordability + Workforce Retention

- Lower cost of living vs. Northeast/Mid-Atlantic metros; Cost of living ~10-15% below Boston, DC, Philadelphia
- Vibrant small-city & rural community lifestyle with access to Blue Ridge Mountains, Smith Mountain Lake, rivers & outdoor recreation



RECENT INVESTMENT | Sustained Growth Momentum

- Billions in new capital investment statewide in manufacturing, logistics, and clean-tech
- Expanding industrial base across Southern Virginia & I-81 corridor
- Supply-chain realignment benefiting manufacturing locations like Martinsville/Henry County
- \$7B+ in capital investment announcements in recent years
- 30,000+ industrial & tech jobs announced statewide across recent development cycles

VIEW ONLINE AUCTION
DECEMBER 15-17, 2025

#1

STATE OF THE YEAR, 2024
Business Facilities

#4

BEST STATE FOR BUSINESS
Forbes

2nd

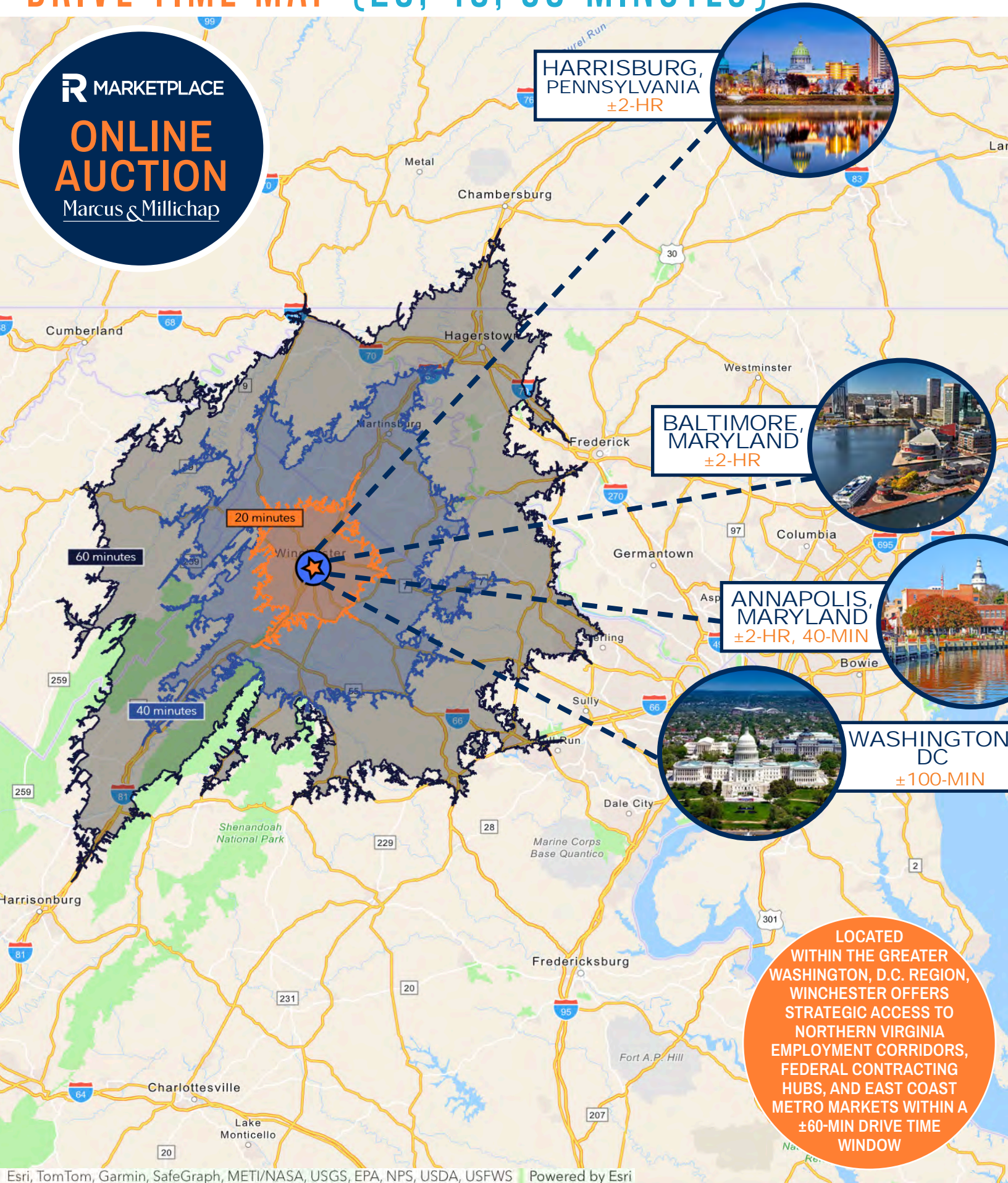
Densest interstate
system in the
southeast

WASHINGTON, D.C. DESIGNATED MARKET AREA (DMA) DRIVE TIME MAP (20, 40, 60-MINUTES)

 MARKETPLACE

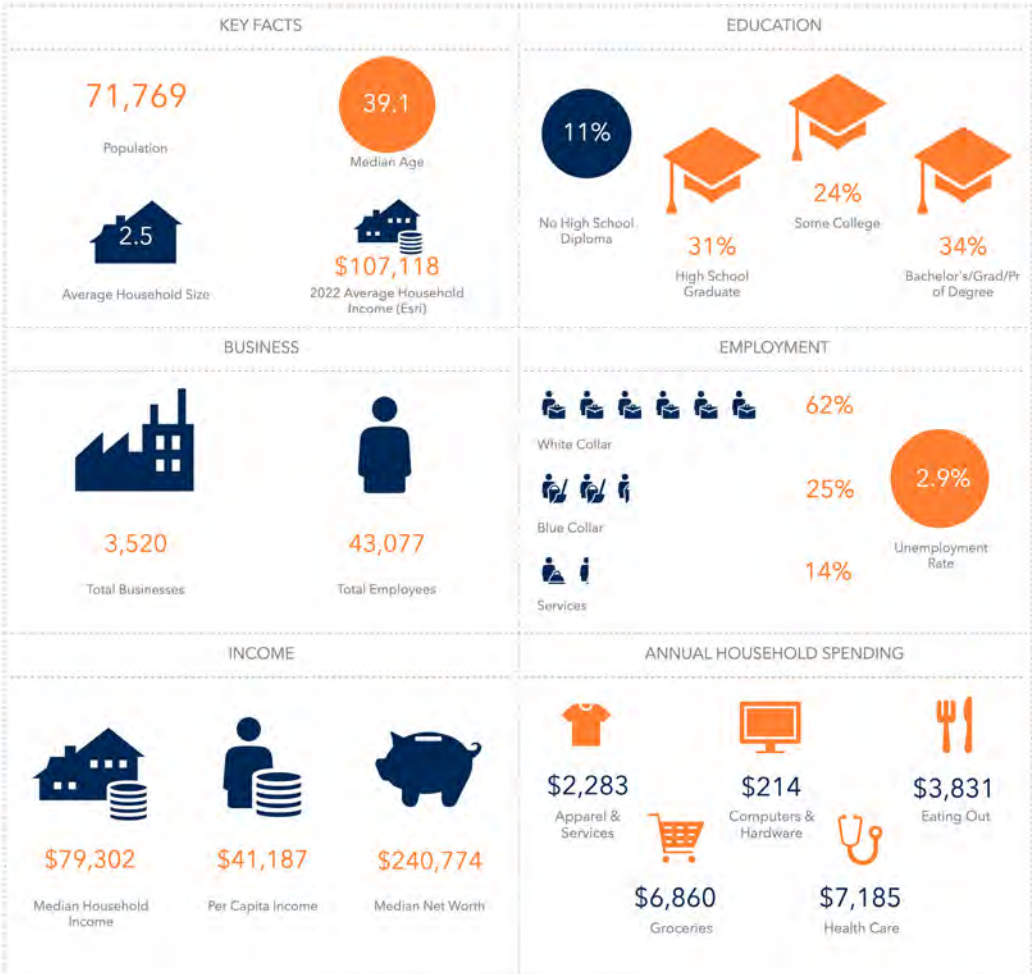
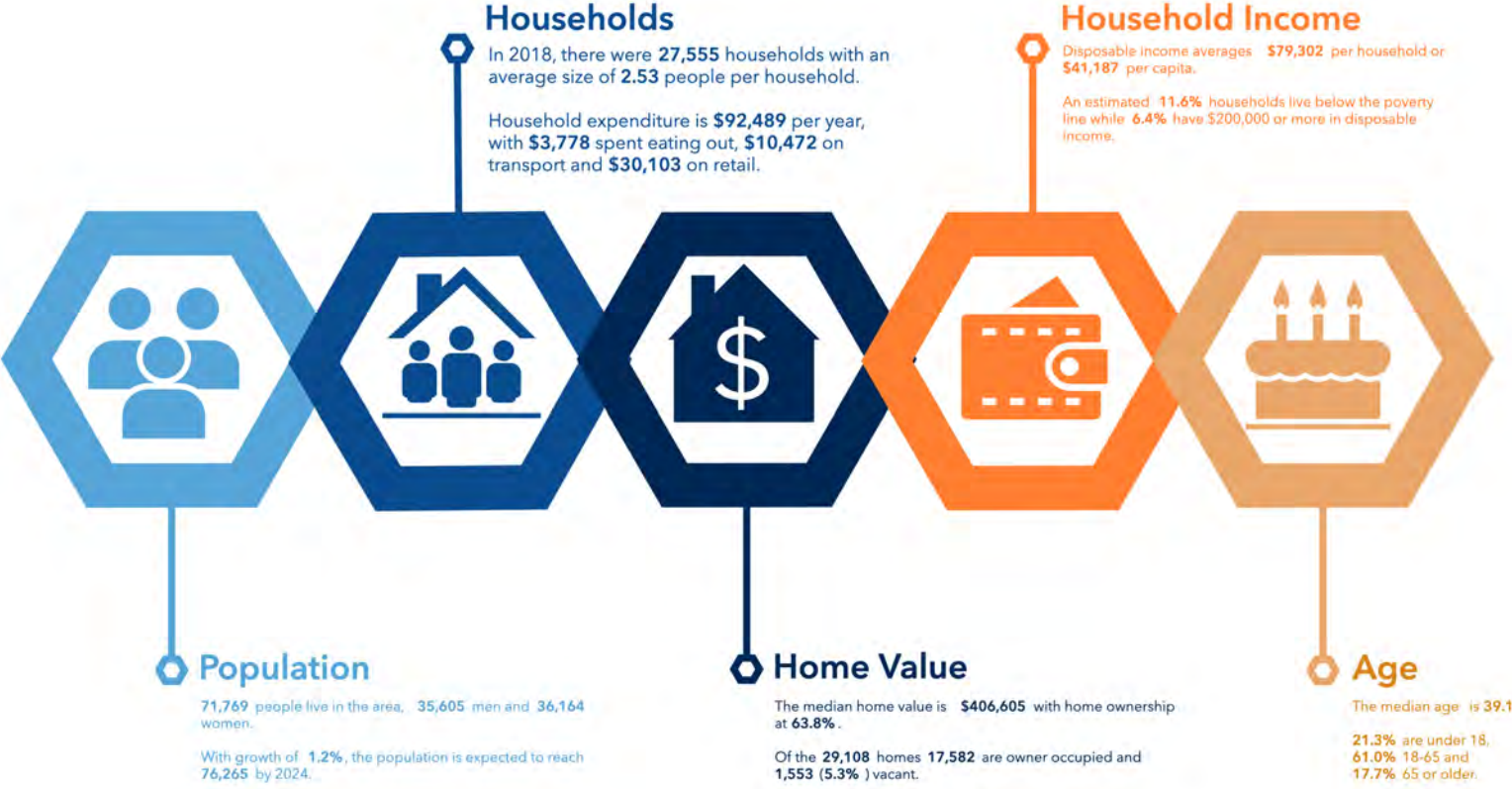
ONLINE AUCTION

Marcus & Millichap



5-MILE DEMOGRAPHICS

VIEW ONLINE AUCTION
DECEMBER 15-17, 2025



This infographic contains data provided by Esri, Esri and Infogroup. The vintage of the data is 2023, 2027.

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ONLINE AUCTION

STARTING BID \$150,000
AUCTION DATES: DECEMBER 15-17, 2025
CLICK TO VIEW AUCTION WEBSITE

THE OFFERING PROCESS

An online auction event will be conducted on RealINSIGHT Marketplace in accordance with the Sale Event Terms and Conditions (<https://marketplace.realinsight.com/legal-sale-terms>). ALL PROPERTY SHOWINGS ARE BY APPOINTMENT ONLY. PLEASE CONSULT YOUR MARCUS & MILLICHAP AGENT FOR MORE DETAILS.

DUE DILIGENCE

Due diligence materials are available to qualified prospective bidders via an electronic data room hosted by RealINSIGHT Marketplace. Prospective bidders will be required to electronically execute a confidentiality agreement prior to being allowed access to the materials. All due diligence must be conducted prior to signing the purchase and sale agreement. You may contact the sales advisors with any due diligence questions.

BUYER QUALIFICATION

Prospective bidders will be required to register with RealINSIGHT Marketplace to bid. Each bidder will be required to provide current contact information, submit proof of funds up to the full amount they plan to bid, and agree to the Auction Terms and Conditions. In order to participate in an auction, the Seller requires bidders to provide proof of their liquidity in an amount of at least their anticipated maximum bid for those assets they wish to bid on. Such liquidity must be in the form of cash, or cash equivalents, and must be available immediately without restriction.

Generally, recent bank statements, brokerage account statements, or bank letters are acceptable. A line of credit statement may be acceptable only if it is already closed and in place, has undrawn capacity, and may be funded immediately without bank approval. Loan pre-approval letters, term sheets, and the like, where the loan would be collateralized by the property up for auction and funded at escrow closing, are NOT acceptable. Capital call agreements, investor equity commitments, and the like, are evaluated on a case-by-case basis. The acceptance of any proof of funds documents are made at the sole and absolute discretion of RealINSIGHT Marketplace. For further information, please visit the Bidder Registration FAQ (<https://marketplace.realinsight.com/faq-bid-registration>).

AUCTION DATE

The Auction end date is set for DECEMBER 15-17, 2025.

RESERVE AUCTION

This will be a reserve auction and the Property will have a reserve price ("Reserve Price"). The starting bid is not the Reserve Price. The seller can accept or reject any bid. All bidders agree to execute the non-negotiable purchase and sale agreement, which will be posted to the electronic data room prior to bidding commencement, should they be awarded the deal. For further information about how to bid, please visit the Bidding page (<https://marketplace.realinsight.com/faq-bidding>).

CLOSING

Following the auction, the winning bidder will be contacted by phone and email to go over specifics of the sale, including the execution of the purchase agreement and all documentation involved in the purchase. The winning bidder must be available by telephone within two hours of the sale. More information can be found on the RealINSIGHT Marketplace website.

NON-ENDORSEMENT & DISCLAIMER NOTICES

CONFIDENTIALITY AND DISCLAIMER

The information contained in the following Marketing Brochure is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it from Marcus & Millichap and should not be made available to any other person or entity without the written consent of Marcus & Millichap. This Marketing Brochure has been prepared to provide summary, unverified 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. Marcus & Millichap has not made any investigation, and makes no warranty or representation, with respect to the income or expenses for the subject property, the future projected financial performance of the property, the size and square footage of the property and improvements, the presence or absence of contaminating substances, PCB's or asbestos, the compliance with State and Federal regulations, the physical condition of the improvements thereon, or the financial condition or business prospects of any tenant, or any tenant's plans or intentions to continue its occupancy of the subject property. The information contained in this Marketing Brochure has been obtained from sources we believe to be reliable; however, Marcus & Millichap has not verified, and will not verify, any of the information contained herein, nor has Marcus & Millichap conducted any investigation regarding these matters and makes no warranty or representation whatsoever regarding the accuracy or completeness of the information provided. All potential buyers must take appropriate measures to verify all of the information set forth herein.

This information has been secured from sources we believe to be reliable, but we make no representations or warranties, express or implied, as to the accuracy of the information. References to square footage or age are approximate. Buyer must verify the information and bears all risk for any inaccuracies.

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SPECIAL COVID-19 NOTICE

All potential buyers are strongly advised to take advantage of their opportunities and obligations to conduct thorough due diligence and seek expert opinions as they may deem necessary, especially given the unpredictable changes resulting from the continuing COVID-19 pandemic. Marcus & Millichap has not been retained to perform, and cannot conduct, due diligence on behalf of any prospective purchaser. Marcus & Millichap's principal expertise is in marketing investment properties and acting as intermediaries between buyers and sellers. Marcus & Millichap and its investment professionals cannot and will not act as lawyers, accountants, contractors, or engineers. All potential buyers are admonished and advised to engage other professionals on legal issues, tax, regulatory, financial, and accounting matters, and for questions involving the property's physical condition or financial outlook. Projections and pro forma financial statements are not guarantees and, given the potential volatility created by COVID-19, all potential buyers should be comfortable with and rely solely on their own projections, analyses, and decision-making.

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 property.

Activity ID #ZAG1240277

FOR AUCTION RELATED QUESTIONS

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