

Offering Memorandum



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PROPERTY DESCRIPTION



PROPERTY

Building was originally a build-to-suit for a call center in 1998. Jefferson Capital Systems moved into the building in June of 2023 and the current lease runs through March of 2032, followed by two renewal options of five years each.

LOCATION

This property is located in the City of Sartell and is considered a suburban location. The City of Sartell is located in southwest Benton County, about 4 miles northwest of the St Cloud Central Business District. The property has great access from US Highway 10 and State Highway 15.

SITE

Business campus setting with ample surface parking and green space.

EXTERIOR

Masonry/concrete exterior walls and wood/steel and floor structure, concrete slab on grade on compacted fill.

INTERIOR

Floor coverings are ceramic tile and carpet. Walls are textured and painted drywall ceilings or a combination of textured and painted drywall, and suspended acoustical tile. Lighting is standard commercial fluorescent and LED fixtures. In some, the interior office areas are average building standard office finish and are commensurate with competitors in the area.

PARKING

The property features adequate surface parking consisting of 262 spaces. The parking area is asphalt paved and considered to be in average condition. There is sufficient parking to support the property. The number of parking spaces is legally conforming for the existing use and appears commensurate with the other facilities in the neighborhood.

UTILITIES

Natural gas and electricity are provided by XL energy. Water/sewer is provided by the City of Sartell.



PROPERTY DETAILS

SALE PRICE	\$5,000,000

LOCATION INFORMATION		
BUILDING NAME	Jefferson Capital Systems Office Building	
STREET ADDRESS	200 14th Ave E	
CITY, STATE, ZIP	Sartell, MN 56377	
COUNTY	Benton	
MARKET	St Cloud (MSA of 204,000) Average Household Income is \$97,766, Median Household Income is \$76,214	
SUB-MARKET	Sartell Suburb	
CROSS-STREETS	14th Ave East, 35th Street Northwest	
SIDE OF THE STREET	South	
ROAD TYPE	Paved	
MARKET TYPE	Medium	
NEAREST HIGHWAY	300 feet	
NEAREST AIRPORT	10 miles	

BUILDING INFORMATION	
BUILDING SIZE	34,312 SF
NOI	\$392,160.00
CAP RATE	7.84
BUILDING CLASS	С
OCCUPANCY %	100.0%
TENANCY	Single
MINIMUM CEILING HEIGHT	8 ft

PROPERTY INFORMATI	ON
PROPERTY TYPE	Office
PROPERTY SUBTYPE	Office Building
ZONING	l1
LOT SIZE	7.5 Acres
APN#	180003232
LOT FRONTAGE	1,100 ft
LOT DEPTH	400 ft
CORNER PROPERTY	Yes
AMENITIES	Two full kitchens, vending machines, back-up generator, two stall attached garage, loading dock, exercise equipmet, yoga room and basement storage. This is a one story office building with 24,872 square feet on the ground floor and a basement storage and exercise area

PARKING & TRANSPORTATION	
PARKING TYPE	Surface
PARKING RATIO	10.0
NUMBER OF PARKING SPACES	262

consisting of 9,440 square

feet.

UTILITIES & AMENITIES	
HANDICAP ACCESS	Yes
ELEVATORS	None
RESTROOMS	4
LANDSCAPING	Average

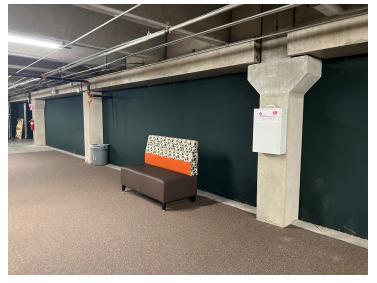


ADDITIONAL PHOTOS















ABOUT JEFFERSON CAPITAL



About Us

Jefferson Capital Systems, LLC is your trusted partner in navigating financial challenges and reclaiming control over your financial future. Since our inception in 2002, we've been committed to providing transparent, empathetic, and consumer-friendly debt collection services to individuals and creditors across the United States.

Our Values

At Jefferson Capital Systems, our core values guide everything we do. Integrity, respect, communication, fairness, and compliance are not just words to us – they're the foundation of our business. We believe in treating every consumer with dignity and understanding, recognizing that behind every debt is a person with unique circumstances.



What We Offer

We understand that managing debt can be daunting, which is why we strive to make the process as seamless and accessible as possible. Through our secure online platform, you can easily access account information and explore payment options tailored to your needs. Our goal is to empower you with the tools and resources necessary to take charge of your financial well-being.

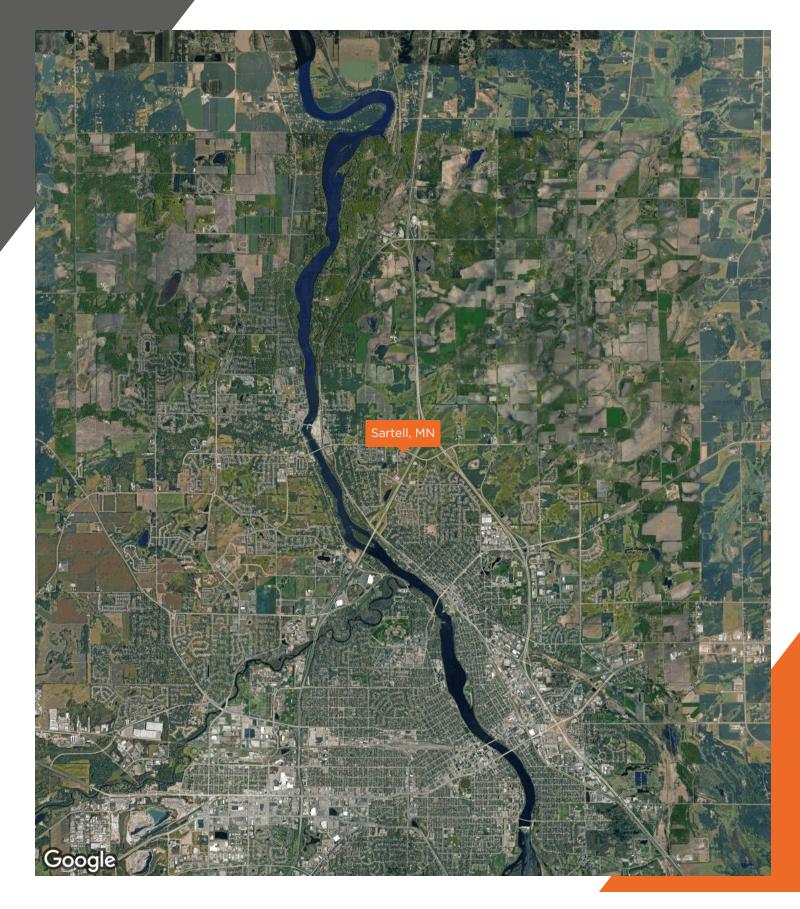


FINANCIAL SUMMARY

INVESTMENT OVERVIEW	
PRICE	\$5,000,000
PRICE PER SF	\$146
PRICE PER UNIT	\$5,000,000
GRM	12.75
CAP RATE	7.84%
CASH-ON-CASH RETURN (YR 1)	8.58%
TOTAL RETURN (YR 1)	\$158,094
DEBT COVERAGE RATIO	1.28
OPERATING DATA	
GROSS SCHEDULED INCOME	\$392,160
TOTAL SCHEDULED INCOME	
GROSS INCOME	\$392,160
NET OPERATING INCOME	\$392,160
PRE-TAX CASH FLOW	\$85,823
FINANCING DATA	
DOWN PAYMENT	\$1,000,000
LOAN AMOUNT	\$4,000,000
DEBT SERVICE	\$306,337
DEBT SERVICE MONTHLY	\$25,528
PRINCIPAL REDUCTION (YR 1)	\$72,271

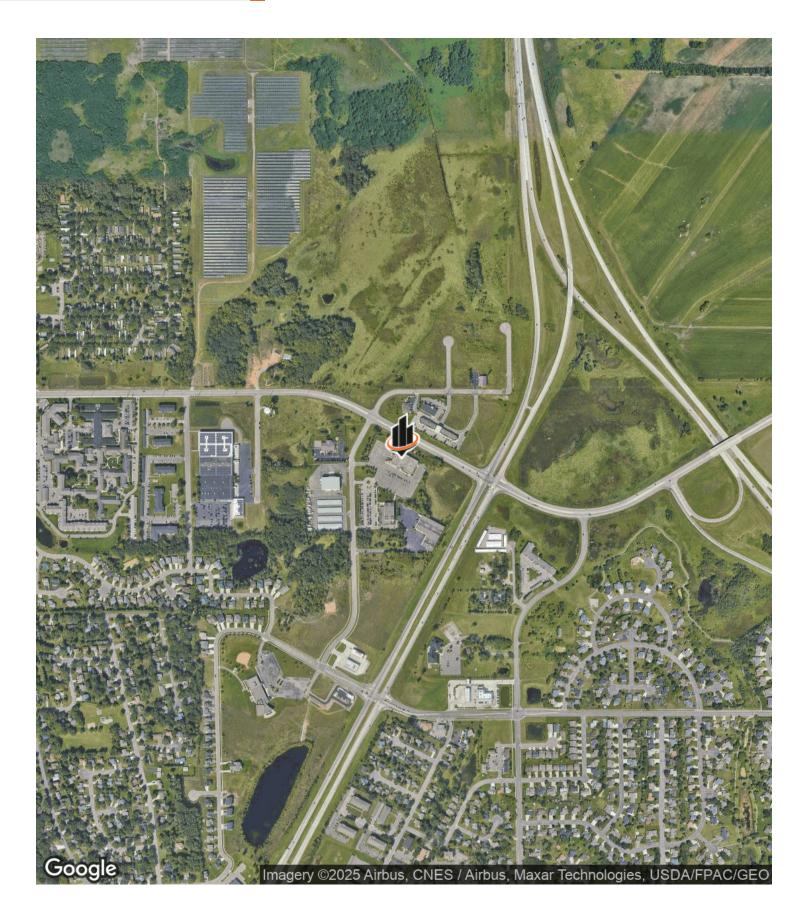


REGIONAL MAP



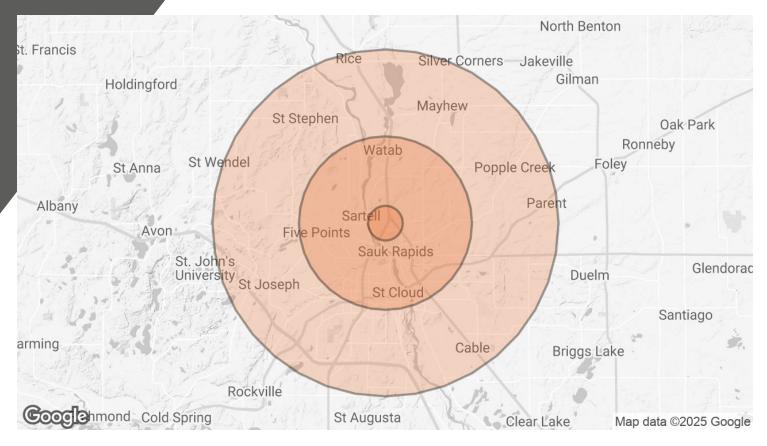


AERIAL MAP





DEMOGRAPHICS MAP & REPORT



POPULATION	1 MILE	5 MILES	10 MILES
TOTAL POPULATION	5,841	91,707	138,355
AVERAGE AGE	44	37	38
AVERAGE AGE (MALE)	42	36	37
AVERAGE AGE (FEMALE)	46	38	39

HOUSEHOLDS & INCOME	1 MILE	5 MILES	10 MILES
TOTAL HOUSEHOLDS	2,565	36,156	53,745
# OF PERSONS PER HH	2.3	2.5	2.6
AVERAGE HH INCOME	\$81,947	\$84,468	\$86,815
AVERAGE HOUSE VALUE	\$257,329	\$257,110	\$278,915

Demographics data derived from AlphaMap





ADVISOR BIO 1



MIKE BOBICK, CCIM

Senior Advisor

mike.bobick@svn.com Direct: **320.333.2692**

PROFESSIONAL BACKGROUND

Mike is a senior Commercial Broker and Partner at SVN GC Real Estate, specializing in investment analysis and commercial building sales, including office, industrial, apartment buildings and other investment grade properties. Mike's 35 years in the real estate industry includes experience in property management, investment property sales and real estate development. In 2002 Mike earned the Certified Commercial Investment Member designation (CCIM), which is conferred by the CCIM Institute and endorsed by the National Association of Realtors. Career highlights include nearly \$500 million in property sales and approximately 250,000 square feet of commercial lease transactions.

EDUCATION

Bachelor of Science degree in Business Administration - St. John's University, Collegeville, Minnesota. A multitude of industry related seminars and programs including CCIM courses totaling more than 200 hours.

MEMBERSHIPS

Presently the Chairperson of the Minnesota Commercial Association of Realtors. (MNCAR Board of Realtors) Past President of the St. Cloud Area Association of Realtors (SCAAR)

Condemnation Hearing Commissioner for Stearns, Benton Counties as well as numerous Central Minnesota cities and municipalities

Minnwest Bank Advisory Board Member

SVN | GC Real Estate 3345 W St. Germain St. St. Cloud. MN 56301



ADVISOR BIO 2



TOM SANQUIST

Advisor

tom.sanquist@svn.com

Direct: 320.282.2042 | Cell: 320.282.2042

PROFESSIONAL BACKGROUND

Tom is a Commercial Advisor with SVN GC Real Estate, specializing in commercial and multifamily transactions. He is passionate about making deals happen and brings a deep commitment to continuously expanding his knowledge in commercial investment, sales, leasing, and property management. This well-rounded expertise allows him to guide clients confidently through complex decisions with clarity and insight.

A self-starter by nature, Tom has been self-employed since the age of 19. His career path has taken him from construction laborer to general contractor, then to real estate investor and commercial property manager—ultimately leading to his current role as a trusted brokerage advisor.

EDUCATION

Tom holds multiple licenses, including Real Estate and General Contractor (Builder/Remodeler), and brings over 15 years of experience across commercial and residential real estate. His background spans property management, leasing, sales, construction, and remodeling. In addition to his professional services, Tom has been an active real estate investor since 2015, giving him a well-rounded perspective that benefits the clients he serves.

MEMBERSHIPS

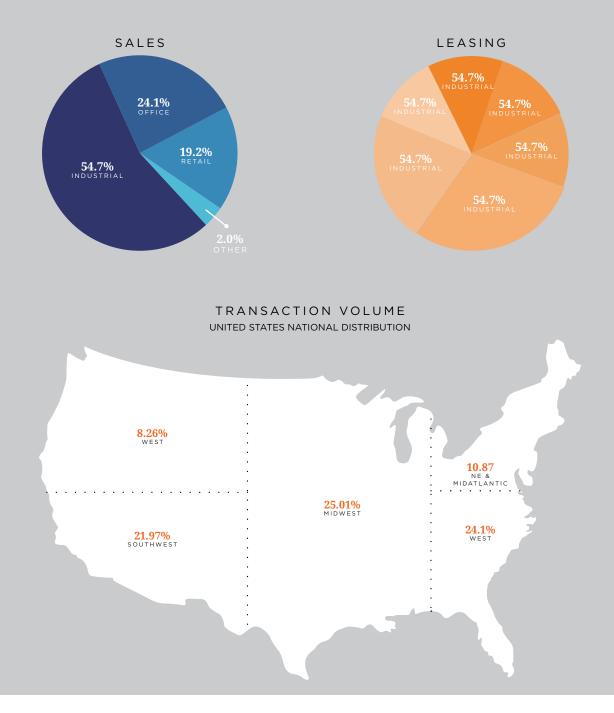
CCIM Candidate- Certified Commercial Investment Member MNCAR - Minnesota Commercial Association of Realtors BUILDING CONTRACTOR - License # BC718302 REAL ESTATE SALESPERSON - License # 40795096

SVN | GC Real Estate 3345 W St. Germain St. St. Cloud. MN 56301



THE SHARED VALUE NETWORK®

SVN was founded on the belief that **proactively cooperating and collaborating** with the global commercial real estate community is the right thing to do for our clients and the best way to ensure **maximum value** for a property. When a client chooses SVN, they **mobilize the entire SVN organization** of experts and all our trusted relationships to act on their behalf. We **share data, knowledge, and opportunities** with the entire brokerage community. This model ensures gives our offices and Advisors an **opportunity for exponential growth** and **unmatched earning potential.** This belief in a **Shared Value Network*** is what forms the foundation of the SVN Difference.





SVN° Core Services & Specialty Practices

Our SVN® Specialty Practices are supported by our various Product Councils that give SVN Advisors the opportunity to network, share expertise and create opportunities with colleagues who work within similar property sectors around the world to sell your asset.

SPECIALTY PRACTICES

🕠 SPECIAL PURPOSE

HOSPITALITY

() INDUSTRIAL

LAND

MULTIFAMILY

OFFICE

TRETAIL

CORE SERVICES

SALES

LEASING

D PROPERTY MANAGEMENT

CORPORATE SERVICES

ACCELERATED SALES

CAPITAL MARKETS

TENANT REPRESENTATION



Disclaimer

The material contained in this Offering Memorandum is furnished solely for the purpose of considering the purchase of the property within and is not to be used for any other purpose. This information should not, under any circumstances, be photocopied or disclosed to any third party without the written consent of the SVN® Advisor or Property Owner, or used for any purpose whatsoever other than to evaluate the possible purchase of the Property.

The only party authorized to represent the Owner in connection with the sale of the Property is the SVN Advisor listed in this proposal, and no other person is authorized by the Owner to provide any information or to make any representations other than contained in this Offering Memorandum. If the person receiving these materials does not choose to pursue a purchase of the Property, this Offering Memorandum must be returned to the SVN Advisor.

Neither the SVN Advisor nor the Owner make any representation or warranty, express or implied, as to the accuracy or completeness of the information contained herein, and nothing contained herein is or shall be relied upon as a promise or representation as to the future representation of the Property. This Offering Memorandum may include certain statements and estimates with respect to the Property. These Assumptions may or may not be proven to be correct, and there can be no assurance that such estimates will be achieved. Further, the SVN Advisor and the Owner disclaim any and all liability for representations or warranties, expressed or implied, contained in or omitted from this Offering Memorandum, or any other written or oral communication transmitted or made available to the recipient. The recipient shall be entitled to rely solely on those representations and warranties that may be made to it in any final, fully executed and delivered Real Estate Purchase Agreement between it and Owner.

The information contained herein is subject to change without notice and the recipient of these materials shall not look to Owner or the SVN Advisor nor any of their officers, employees, representatives, independent contractors or affiliates, for the accuracy or completeness thereof. Recipients of this Offering Brochure are advised and encouraged to conduct their own comprehensive review and analysis of the Property.

This Offering Memorandum is a solicitation of interest only and is not an offer to sell the Property. The Owner expressly reserves the right, at its sole discretion, to reject any or all expressions of interest to purchase the Property and expressly reserves the right, at its sole discretion, to terminate negotiations with any entity, for any reason, at any time with or without notice. The Owner shall have no legal commitment or obligation to any entity reviewing the Offering Memorandum or making an offer to purchase the Property unless and until the Owner executes and delivers a signed Real Estate Purchase Agreement on terms acceptable to Owner, in Owner's sole discretion. By submitting an offer, a prospective purchaser will be deemed to have acknowledged the foregoing and agreed to release the Owner and the SVN Advisor from any liability with respect thereto.

To the extent Owner or any agent of Owner corresponds with any prospective purchaser, any prospective purchaser should not rely on any such correspondence or statements as binding Owner. Only a fully executed Real Estate Purchase Agreement shall bind the property and each prospective purchaser proceeds at its own risk.





Collective Strength, Accelerated Growth

3345 W ST. GERMAIN ST. ST. CLOUD, MN 56301



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