

# Advance FINANCIAL24/7

FUTURE UPSIDE POTENTIAL  
DEVELOPER OPPORTUNITY

4531 CHAPMAN HWY  
KNOXVILLE, TN 37920

Chapman Square



UNITED GROCERY OUTLET



DOLLAR GENERAL



Additional Income  
From On-Site Billboard



CHAPMAN HWY - 35,000 VPD

441

441

Marcus & Millichap  
NNN DEAL GROUP

OFFERING MEMORANDUM

ACTUAL SITE

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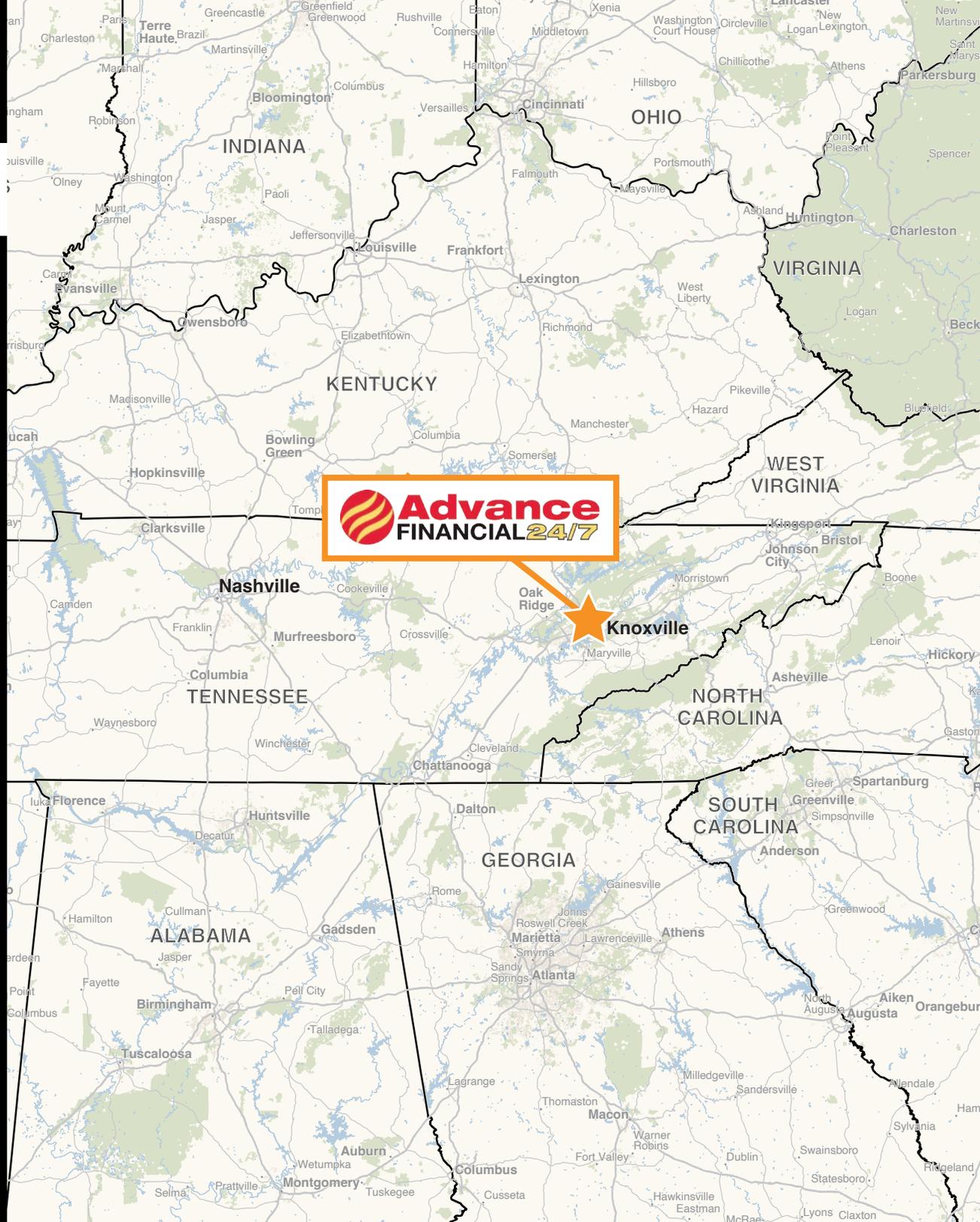
**Marcus & Millichap**  
NNN DEAL GROUP

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Additional Income From On-Site Billboard



441

CHAPMAN HWY - 35,000 VPD

441



## INVESTMENT SUMMARY

4531 CHAPMAN HWY, KNOXVILLE, TN 37920

**PRICE:** \$1,998,750

**CAP:** 8.28%

**NOI:** \$165,400

### OVERVIEW

PRICE	\$1,998,750
TOTAL GROSS LEASABLE AREA (GLA)	2,542 SF
LOT SIZE	.77 Acres
TOTAL NET OPERATING INCOME	\$165,400
YEAR BUILT	2016

### LEASE ABSTRACT

LEASE TYPE	Absolute NNN
LEASE START	2/1/2016
LEASE EXPIRATION	2/1/2031
REMAINING TERM	5 Years
INCREASES	2.25% Annual
OPTIONS	None (Tenant is vacating site but will continue to operate and pay rent for remainder of base term)
LANDLORD OBLIGATIONS	None At All

### ANNUALIZED OPERATING DATA

BASE TERM	ADVANCE FINANCIAL ANNUAL RENT	BILLBOARD EST. ANNUAL RENT	COMBINED NOI*
2026	\$158,211	\$7,189	\$165,400
2027	\$161,771	\$7,200	\$168,971
2028	\$165,411	\$7,200	\$172,611
2029	\$169,133	\$7,200	\$176,333
2030	\$172,938	\$7,200	\$180,138

\*Estimated (Billboard rent varies. Buyer to verify during due diligence.)

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Additional Income  
From On-Site Billboard



Drive-Thru

# INVESTMENT HIGHLIGHTS



## FUTURE VALUE-ADD OPPORTUNITY

Tenant is expected to vacate at the end of the current base term, presenting investors with potential upside through releasing or redevelopment



## ABSOLUTE NNN LEASE

Provides passive income with zero landlord responsibilities, offering stable cash flow for the remainder of the term, the tenant will continue to operate and pay rent through lease expiration



## ADDITIONAL INCOME STREAM

On-site billboard provides supplemental income, increasing overall return potential for investors



## DRIVE-THRU AND STRONG SITE FUNCTIONALITY

Property features a drive thru and multiple points of ingress and egress, enhancing accessibility and supporting a wide range of future tenant uses



## STRATEGIC HIGH TRAFFIC LOCATION

Positioned along Chapman Highway with traffic counts exceeding 35,000 vehicles per day, benefiting from strong visibility and consistent consumer traffic in a primary retail corridor



## DENSE AND GROWING KNOXVILLE MARKET

Located in Knoxville, a major regional hub with a population exceeding 190,000 and over 850,000 in the greater metro area, supported by steady population growth, a diverse economic base, and strong retail demand



## TENNESSEE TAX ADVANTAGES

Tennessee offers no state income tax, enhancing investor returns and making it an attractive market for passive real estate ownership



# KNOXVILLE, TN



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CHAPMAN HWY - 35,000 VPD



McDonald's Walgreens



NEYLAND DR - 13,490

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Kroger DOLLAR TREE SONIC

Walgreens DOLLAR GENERAL

Elders ACE boost mobile GNC LIVE WELL

MAPCO Goodwill Weigel's HIBBETT SPORTS

Casey's WING STOP

I-40 - 108,430 VPD



129

ALCOA HWY



Casey's

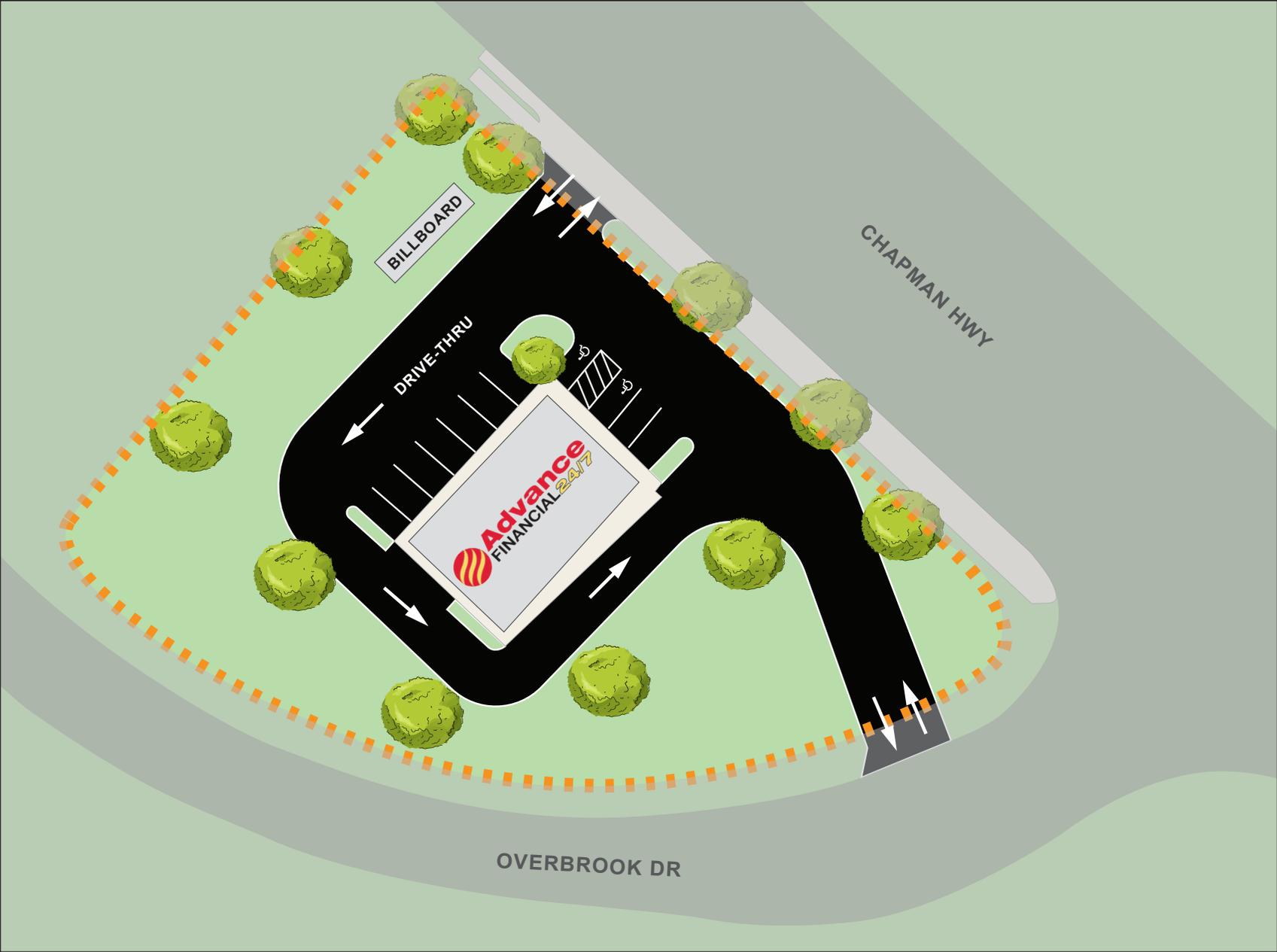
Additional Income From On-Site Billboard

SONIC

CHAPMAN HWY - 35,000 VPD

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SITE PLAN



# TENANT SUMMARY



As a private, family-owned company, Advance Financial does not publicly disclose its quarterly earnings. However, historical data and growth awards provide a clear picture of their scale:

- **Last Reported Revenue:** In 2019, the company self-reported annual earnings of \$392 million.
- **Growth Trajectory:** They have been named to the **Inc. 5000** list of fastest-growing private companies for eight consecutive years, at one point reporting a **219% three-year revenue growth**.
- **Workplace Awards:** In 2025, they were recognized by **Newsweek** and **Forbes** as a “Most Admired Workplace” and one of “America’s Best Midsize Employers.”
- **Fintech Evolution:** Unlike traditional “payday” lenders, the company has aggressively pivoted to a fintech model, using a proprietary tech stack to manage online originations, which diversifies their revenue beyond physical store traffic.
- **Market Dominance:** In Tennessee, they are one of the largest and most established brands in the alternative secondary financial services space.



Headquarters

**NASHVILLE, TN**



Year Founded

**1996**



Ownership

**PRIVATE**

(Family-owned by Michael and Tina Hodges)



Primary Business:

**CONSUMER FINANCE,**  
including “FLEX Loans”,  
installment loans, check cashing,  
free money orders, and bill  
payment services



**MARKET REACH**

Operates 100+ physical stores  
throughout Tennessee and  
offers online lending services  
in 22+ states

# LOCATION OVERVIEW

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## KNOXVILLE

The Knoxville market is centered in the eastern portion of Tennessee and is the state's third-largest metro area, after Nashville and Memphis. Knoxville consists of nine counties: Anderson, Blount, Campbell, Grainger, Knox, Loudon, Morgan, Roane and Union. The local economy is supported by the University of Tennessee and year-round tourism from the Great Smoky Mountains. The city of Knoxville is the county seat of Knox County and is home to almost 200,000 residents.

### Economy

- Technology and research activities are growing as economic drivers in the metro, supported by multiple National Science Foundation-funded centers associated with the University of Tennessee, most notably the Oak Ridge National Laboratory.
- Diversification has brought major employers from a variety of industries, such as physician outsourcing firm TeamHealth and prefabricated home builder Clayton Homes.
- While growing further away from its manufacturing roots into media and professional services jobs, the metro still houses significant manufacturing operations, including a Coca-Cola bottling plant.



Knoxville, TN

## METRO HIGHLIGHTS

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### HIGHER EDUCATION



The University of Tennessee has over 38,000 students and 10,000 employees. It is estimated the school has an over \$1.9 billion impact on the state's economy per year.

### INLAND PORT



The Port of Knoxville is connected to the nation's waterways and the Gulf of Mexico via channels on the Mississippi and Tennessee rivers.

### GREAT SMOKY MOUNTAINS CULTURE



The Knoxville region has a strong arts community, contributing to a multitude of bluegrass and country music festivals, including Big Ears and Southern Skies. In nearby Pigeon Forge, the Dollywood park hosts 3 million tourists in a typical season.

# DEMOGRAPHICS / KNOXVILLE, TN

POPULATION	1 MILE	3 MILES	5 MILES
2030 Projection	5,247	52,462	108,356
2025 Estimate	5,206	51,173	105,938
Growth 2025 - 2030	0.79%	2.52%	2.28%
2010 Census	4,656	43,518	96,047
2020 Census	5,002	48,376	101,994
Growth 2010 - 2020	7.44%	11.16%	6.19%

HOUSEHOLDS	1 MILE	3 MILES	5 MILES
2030 Projections	2,454	21,320	46,040
2025 Estimate	2,409	20,546	44,637
Growth 2025 - 2030	1.88%	3.77%	3.14%
2010 Census	2,116	16,753	39,193
2020 Census	2,323	19,067	41,943
Growth 2010 - 2020	9.77%	13.81%	7.02%

2025 EST. HOUSEHOLDS BY INCOME	1 MILE	3 MILES	5 MILES
\$200,000 or More	2.23%	3.83%	5.40%
\$150,000 - \$199,999	2.28%	3.88%	4.30%
\$100,000 - \$149,999	10.44%	12.04%	12.50%
\$75,000 - \$99,999	13.88%	10.48%	10.52%
\$50,000 - \$74,999	17.86%	15.39%	15.19%
\$35,000 - \$49,999	16.68%	11.03%	12.53%
\$25,000 - \$34,999	10.54%	10.28%	9.98%
\$15,000 - \$24,999	12.75%	11.73%	11.68%
\$10,000 - \$14,999	6.13%	6.97%	6.60%
Under \$9,999	7.20%	14.38%	11.30%
2025 Est. Average Household Income	\$60,988	\$62,287	\$69,626
2025 Est. Median Household Income	\$48,312	\$47,725	\$55,083
2025 Est. Per Capita Income	\$29,014	\$27,882	\$31,198

POPULATION PROFILE	1 MILE	3 MILES	5 MILES
2025 Estimated Population by Age	5,206	51,173	105,938
Under 4	5.4%	3.9%	5.0%
5 to 14 Years	10.1%	6.3%	9.3%
15 to 17 Years	3.0%	1.8%	2.5%
18 to 19 Years	2.0%	13.6%	7.7%
20 to 24 Years	11.0%	25.5%	16.5%
25 to 29 Years	11.4%	8.7%	8.5%
30 to 34 Years	9.1%	6.4%	7.1%
35 to 39 Years	6.6%	4.5%	5.7%
40 to 49 Years	11.7%	7.9%	9.9%
50 to 59 Years	11.1%	8.0%	10.0%
60 to 64 Years	5.7%	4.0%	5.0%
65 to 69 Years	4.7%	3.3%	4.4%
70 to 74 Years	3.2%	2.4%	3.4%
Age 75+	5.2%	3.8%	5.1%
2025 Median Age	34.0	29.0	33.0

2025 Population 25 + by Education Level	1 MILE	3 MILES	5 MILES
Elementary (0-8)	2.17%	1.98%	2.98%
Some High School (9-11)	9.69%	7.81%	7.80%
High School Graduate (12)	35.63%	28.24%	28.79%
Some College (13-15)	16.72%	17.98%	18.97%
Associates Degree Only	8.13%	6.72%	6.62%
Bachelors Degree Only	14.79%	21.70%	19.49%
Graduate Degree	12.62%	14.93%	14.26%

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