



# ANCHORED OFFICE INVESTMENT OPPORTUNITY

10125-10135  
South Roberts Road,  
Palos Hills, IL



MID-AMERICA®

PNC Bank Anchored Office Buildings

# CONDITIONS OF OFFERING



## OFFERING MEMORANDUM AND LEGAL LIABILITY

The Offering Memorandum ("The Memorandum") is intended solely for the limited use of the Potential Purchaser in considering whether to pursue negotiations to acquire 10125-10135 S Roberts Road in Palos Hills, Illinois ("The Property"). The Memorandum, prepared by Mid-America Real Estate Corporation (hereinafter collectively referred to as "MAREC"), contains information pertaining to the operation of The Property and does not purport to be all inclusive or to contain all the information, which The Potential Purchaser may desire. The Memorandum is being delivered with the understanding that The Potential Purchaser will conduct its own analysis and investigation of The Property, independently and without reliance upon MAREC, The Owner or The Memorandum and based on such documents, information and other matters as The Potential Purchaser, in its sole discretion, deems appropriate in evaluating a purchase of The Property. In furnishing The Memorandum, MAREC and/or The Owner reserve(s) the right to request the return of The Memorandum (including all copies or partial copies), or any other information provided, at any time. Neither The Owner nor MAREC or any of their officers, employees or agents make any representation or warranty, expressed or implied, as to the accuracy or completeness of The Memorandum or any oral or written communication transmitted from MAREC and/or The Owner to The Potential Purchaser and no legal liability is assumed or to be implied with respect thereto. By accepting The Memorandum, The Potential Purchaser agrees that The Memorandum's contents and any other information pertaining to The Property and provided to The Potential Purchaser are confidential and proprietary; that The Memorandum and the information contained therein or provided is the property of The Owner and/or MAREC; that it will hold and treat The Memorandum and information provided in the strictest of confidence; that it will not, directly or indirectly, disclose or permit anyone else to disclose The Memorandum's contents without prior written authorization; and, that it will not use or permit to be used The Memorandum or The Memorandum's contents in any fashion or manner detrimental to the interest of The Owner or MAREC or in violation of the obligation to maintain such information and The Memorandum in strict confidence. However, The Potential Purchaser may disclose such confidential information to its employees, auditors, financial advisors, directors and/or counsel to whom it is reasonably necessary for purposes of evaluating The Property provided all reasonable precautions are taken to safeguard the information and parties are informed of the need to maintain the information as confidential. The Potential Purchaser agrees that photocopying or other duplication of information provided by The Owner and/or MAREC is strictly prohibited. The Owner expressly reserves the right, at its sole discretion, to reject any or all proposals or expressions of interest in The Property and to commence, participate in, or terminate discussions with any party at any time with or without notice. The Potential Purchaser acknowledges that The Owner has no obligation to discuss or agree to the sale of The Property. Notwithstanding that The Potential Purchaser and The Owner may reach one or more oral understandings or agreements on one or more issues that are being discussed, neither party shall be bound by any oral agreement of any kind and no rights, claims, obligations or liabilities of any kind, either express or implied, shall arise or exist in favor of or be binding upon either party except to the extent expressly set forth in a written agreement signed by both parties. The Memorandum shall not be deemed a representation of the state of affairs of The Property nor constitute an indication that there has been no change in the business or affairs of The Property since the date of its preparation. The Potential Purchaser agrees not to contact the tenants, leasing brokers or property management staff of The Property in connection with its review of The Property without prior written approval of The Owner. Any and all questions related to The Memorandum or The Property must be directed to MAREC. In the event The Potential Purchaser decides not to pursue the acquisition of The Property, The Potential Purchaser agrees to return The Memorandum to the appropriate representative of MAREC.

## REPRESENTATION

The Potential Purchaser understands and agrees that MAREC is not representing The Potential Purchaser in this Proposed Sale. MAREC is only representing The Seller in this Proposed Sale.

## AMERICANS WITH DISABILITIES ACT

The United States Congress has enacted the Americans With Disabilities Act. Among other things, this act is intended to make business establishments equally accessible to persons with a variety of disabilities. As such, modifications to real property may be required. State and local laws also may mandate changes. Neither The Seller nor MAREC is qualified to advise The Potential Purchaser as to what, if any, changes may be required now, or in the future. The Potential Purchaser should consult the attorneys and qualified design professionals of its choice for information regarding these matters. Neither The Seller nor MAREC can determine which attorneys or design professionals have the appropriate expertise in this area.

## HAZARDOUS MATERIALS DISCLOSURE

Various construction materials may contain items that have been or may in the future be determined to be hazardous (toxic) or undesirable and as such may need to be specifically treated, handled or removed. Due to prior or current uses of The Property or the area, there may be hazardous or undesirable metals, minerals, chemicals, hydrocarbons or biological or radioactive items (including electric and magnetic fields) in soils, water, building components, above or below-ground containers or elsewhere in areas that may or may not be accessible or noticeable. Such items may leak or otherwise be released. Neither The Seller nor MAREC has expertise in the detection or correction of hazardous or undesirable items. Expert inspections are necessary. Current or future laws may require clean up by past, present and/or future owners and/or operators. It is the responsibility of The Potential Purchaser to retain qualified experts to detect and correct such matters.

## COOPERATING BROKER POLICY

Owner shall pay BROKER a sale commission. The sale commission shall be due and payable at the time of closing. In the event of a cooperating broker the commission will be shared between BROKER and cooperating broker.

## REMEDIES

If there is a breach or threatened breach of any provision of these Conditions of Offering, The Seller and/or MAREC shall be entitled to seek redress by court proceedings in the form of an injunction restraining The Potential Purchaser without the necessity of showing any actual damages or that monetary damages would not afford an adequate remedy and/or a decree for specific performance without any bond or other security being required. Nothing herein shall be construed as prohibiting The Seller and/or MAREC from pursuing any other remedies at law or in equity, which it may have. If The Seller and/or MAREC is involved in a court proceeding to enforce the covenants contained in these Conditions of Offering and The Seller and/or MAREC prevails in such litigation, The Potential Purchaser shall be liable for the payment of The Seller and/or MAREC's reasonable attorneys' fees, court costs and ancillary expenses together with such other and further relief as available under any applicable statute.

# INVESTMENT HIGHLIGHTS



Mid-America Real Estate Corporation has been retained on behalf of the owner to sell the 100% fee simple interest in 10125-10135 South Roberts Road, Palos Hills, IL. The offering represents an opportunity to acquire two occupied multi-tenant office buildings with a long-term credit tenant anchor offered at an attractive yield.

**Address:** 10125-10135 South Roberts Road  
Palos Hills, Illinois

**Subject GLA:** Total: 22,000 SF  
10135 South Roberts Road: 13,000 SF / 81% Occupancy  
10125 South Roberts Road: 9,000 SF / 89% Occupancy

**Anchor Tenants:** PNC Bank, Edward Jones

**Occupancy:** 86%

**Year Built:** 1977

**Lot Size:** Total: 1.63 Acres  
10135 South Roberts Road: 0.53 Acres  
10125 South Roberts Road: 1.10 Acres

**Traffic Counts:** South Roberts Road –17,300 VPD  
103rd Street –13,300 VPD

**Parking** 100 total parking spaces

**Parking Ratio:** 5:1

**Zoning:** B1A- Palos Hills

**Construction** Masonry Block

**Facade:** Brick



# KEY FEATURES



## VALUE ADD OPPORTUNITY | 86% OCCUPANCY

The Roberts Road buildings offer a rare combination of stable long-term income paired with the opportunity to add value through leasing the current vacancy. An incoming investor can purchase the asset for well below replacement cost at \$104 per SF.



## INVESTMENT GRADE ANCHOR | RECENT 10 YEAR RENEWAL | 42% OF REVENUE

The subject property is anchored by PNC Bank that accounts for 42% of the revenue stream. PNC Bank has operated at the property since 2006 and recently renewed their lease for 10 years with a lease expiration of 10/31/2036. PNC Bank boasts an investment grade credit rating of A/ A2 (S&P / Moody's).



## HIGH DEPOSIT PNC BRANCH | \$241M OF DEPOSITS

The PNC Bank at the subject property has a high deposit level of \$241M making it the 9th highest deposit branch in the state of Illinois out of 138 branches.



## BELOW MARKET IN PLACE RENTS | POSSIBLE OWNER USER OPPORTUNITY

The office buildings are 86% leased with an average in-place rent of \$12 PSF NNN. The buildings carry a weighted average lease term of 2.4 years investors can mark-to-market the rents early in the hold period. Another consideration is the building could be well suited for an owner user looking to take occupancy in the future.



## WELL MAINTAINED ASSETS | DIVERSE AND COMPLEMENTARY TENANT MIX

Current ownership has a long and successful construction history in Metro Chicago, they built the Roberts Road offices in 1977 as part of a diversification strategy from home building and have meticulously maintained and operated the buildings for almost 50 years. They have always implemented a thoughtful leasing strategy geared toward small business owners, creating a diverse and complementary tenant mix which has contributed to the long-term success of the building.



## 20 MILES SOUTHWEST OF DOWNTOWN CHICAGO | STRONG DEMOGRAPHICS

The subject property is located in Southwest Suburban Chicago approximately 20 miles from Downtown Chicago. The subject property is located along an active commercial corridor with a strong daytime population and household incomes in excess of \$110,000. There is growing demand for suburban office space as companies seek accessible, lower-overhead alternatives to downtown Chicago. In addition, the subject property is located in close proximity to major thoroughfares, including nearby shopping centers and dining options.

## Demographics

WITHIN A 5 MILE RADIUS



**229,320**

POPULATION



**114,619**

DAYTIME POPULATION



**89,599**

HOUSEHOLDS



**\$110,942**

AVERAGE HH INCOME



**\$293,313**

MEDIAN HOME VALUE



**41.3**

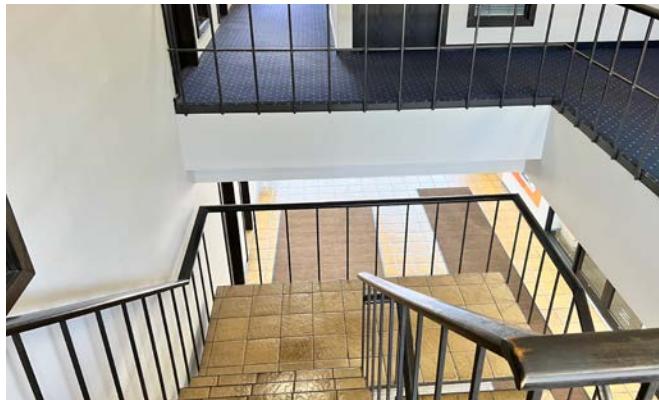
MEDIAN AGE

# LEASING PLAN



S Roberts Road (17,300 VPD)

# INTERIOR PHOTOS



# NORTH FACING AERIAL



Hickory Palos Square  
Shopping Center



DOLLAR TREE

Threading

CHASE

Walgreens

Wendy's



294 (143,400 VPD)



H.H. Conrady Junior High School  
(1,013 students)

Lithuanian  
Plaza

Elite Finish  
Mobile Auto Detailing

South Roberts Road (17,300 VPD)

10125-10135 S ROBERTS ROAD  
Edward Jones PNC BANK

# LOCATION & MARKET



This office investment in Palos Hills, Illinois is well-positioned in Central Southwest Suburban Chicago, convenient for commuters and regional businesses. Palos Hills offers a compelling investment opportunity within a stable, accessible, and high-demand suburban market. Situated in Cook County, Palos Hills is known for its strong community infrastructure, convenient transportation access, and proximity to major employment and educational centers, making it an attractive location for tenants and long-term investors alike.

## Stable Suburban Market

Palos Hills benefits from consistent demand for professional, medical, and service-based office users. The area's balanced economic environment provides reliable occupancy rates and long-term tenant retention.

## Strategic Location & Connectivity

The property offers excellent access to major roadways, including I-294, La Grange Road (US-45), and 111th Street, giving convenient regional connectivity. Its strategic location makes it easy for tenants and clients traveling from surrounding communities such as Hickory Hills, Orland Park, Bridgeview, and Oak Lawn.

## Diverse Tenant Base Potential

Because Palos Hills serves a wide demographic mix—residential neighborhoods, local businesses, and educational institutions—the building is well-suited for the following:

- Medical practices
- Professional firms (law, accounting, financial services)
- Education and tutoring centers
- Trades and service companies
- Government or community organizations

## Close Proximity to Moraine Valley Community College

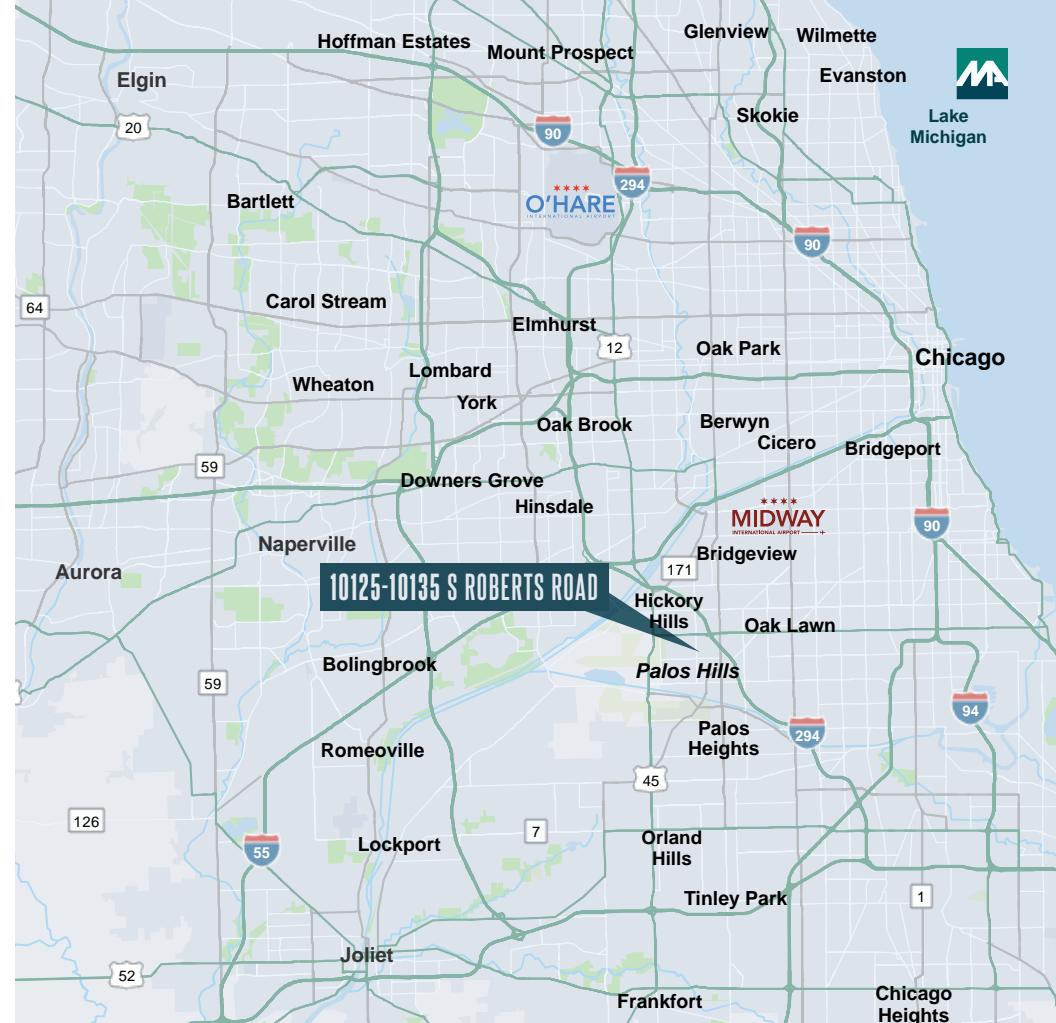
Located near one of the largest community colleges in Illinois, the building benefits from high daytime population, consistent workforce development, and demand for administrative, educational, and student-service-oriented tenants.

## Business-Friendly Community

Palos Hills maintains a reputation for supportive municipal services, well-maintained infrastructure, and a strong emphasis on community development.

## Strong Local Demographics

Surrounding residential neighborhoods provide a stable consumer base with strong median incomes, supporting local service providers, medical offices, and professional tenants who prefer accessible suburban locations over urban centers.



## DEMOGRAPHICS - 2025 SUMMARY

Distance From Subject	1 mile	3 miles	5 miles
Population	12,457	103,743	229,320
Households	4,770	40,479	89,599
Families	3,214	26,229	58,955
Average Household Size	2.58	2.53	2.54
Owner Occupied Housing Units	3,266	27,748	68,198
Renter Occupied Housing Units	1,504	12,731	21,401
Median Age	39.9	39.9	41.3
Median Household Income	\$94,825	\$76,310	\$84,216
Average Household Income	\$111,618	\$97,917	\$110,942
Per Capita Income	\$43,453	\$38,260	\$43,340
Median Home Value	\$332,502	\$281,866	\$293,313
Median Household Income	\$46,029	\$53,566	\$60,014
Per Capita Income	\$28,437	\$34,413	\$37,707
Median Age	36.3	38.8	39.7

# EAST FACING AERIAL



← N

Chicago Ridge Mall  
**KOHLS**  
**Burlington**  
VICTORIA'S  
SECRET  
**AMC** THEATRES **H&M** **Foot  
Locker**

OLD NAVY

DICK'S  
SPORTING GOODS

Walmart

Pete's  
MARKET

INTERSTATE  
294

(143,400 VPD)

Glacier Park

103rd Street (13,300 VPD)

10125-10135 S ROBERTS ROAD  
Edward Jones PNC BANK

101st Place

South Roberts Road (17,300 VPD)

Elite Finish  
Mobile Auto Detailing

10125 & 10135 S Roberts Road is located in the City of Palos Hills, Palos Township, Cook County, Illinois. Real estate taxes in Cook County are billed in arrears; the real estate tax bill pertaining to 2025 is due in 2026. The due date for the first installment of real estate taxes is always the first business day in March, and totals 55% of the prior year's total tax. The second installment due date varies, since it is dependent upon the delivery of various sets of data by other state and county agencies. Unlike the first installment bill, the second installment bill reflects the new assessed values, assessment appeals, exemptions, the state equalization factor, and taxing-district tax rates, all of which are prepared by other state and county agencies. All properties in Cook County are classified for real estate tax purposes.

The assessed value of a commercial or industrial property represents 25% of its market value.

The Cook County Assessor is required to reassess all real estate properties in Cook County at least every three years, in order to keep assessed values in line with the sale price trends of the prior three years. The most recent reassessment was completed in the 2023 real estate tax year and is payable in 2024. The next triennial reassessment will take place in the 2026 tax year, payable in 2027. Real estate taxes will be prorated on a cash basis.

The subject offering's current tax parcel numbers are 23-12-306-010-0000 & 23-12-307-027-0000

Historical taxes are as follows:

Total Real Estate Taxes	Actual 2024 Payable 2025	Actual 2023 Payable 2024
Estimated Fair Market Value	\$1,380,394	\$1,402,688
Assessment Rate	25%	25%
Assessed Valuation	\$345,099	\$350,672
State Equalization Factor	3.04	3.02
Equalized Valuation	\$1,047,551	\$1,057,732
Tax Rate	9.45458%	9.58000%
Total Real Estate Taxes	\$99,042	\$101,331
Real Estate Taxes PSF	\$5.24	\$5.36

10125 S Roberts Road 23-12-306-010-0000	Actual 2024 Payable 2025	Actual 2023 Payable 2024
Estimated Fair Market Value	\$488,214	\$510,508
Assessment Rate	25%	25%
Assessed Valuation	\$122,054	\$127,627
State Equalization Factor	3.04	3.02
Equalized Valuation	\$370,495	\$384,961
Tax Rate	9.45458%	9.58000%
Total Real Estate Taxes	\$35,029	\$36,879
Real Estate Taxes PSF	\$4.21	\$4.44

10135 S Roberts Road 23-12-307-027-0000	Actual 2024 Payable 2025	Actual 2023 Payable 2024
Estimated Fair Market Value	\$892,180	\$892,180
Assessment Rate	25%	25%
Assessed Valuation	\$223,045	\$223,045
State Equalization Factor	3.04	3.02
Equalized Valuation	\$677,053	\$672,771
Tax Rate	9.45458%	9.58000%
Total Real Estate Taxes	\$64,013	\$64,451
Real Estate Taxes PSF	\$6.04	\$6.08

## PLAT MAP



Mid-America Real Estate Corporation, and the Owner do not make any representation or warranty, express or implied, as to the accuracy or completeness of the aforementioned real estate taxes and parcel map for 10125-10135 S Roberts Road. All potential purchasers should perform their own due diligence.

PROFORMA								RECOVERIES PSF					
Tenant	Suite	GLA	Start	End	ABR	PSF	CAM	RET	Total	Per Year	Vacant	Gross Revenue	PSF
<b>10125 S ROBERTS ROAD</b>													
Bergman Business Consulting	A - 100	300	May-22	Jul-26	\$6,120	\$20.40	0.00	0.00	0.00	\$0	\$0	\$6,120	\$20.40
Full Moon Development Inc.	A - 101	800	Dec-25	Nov-26	\$15,600	\$19.50	0.00	0.00	0.00	\$0	\$0	\$15,600	\$19.50
European Services at Home Inc.	A - 102	475	Oct-24	Oct-27	\$8,398	\$17.68	0.00	0.00	0.00	\$0	\$0	\$8,398	\$17.68
Black Oaks Realty, LLC.	A - 103	475	Nov-24	Nov-27	\$10,198	\$21.47	0.00	0.00	0.00	\$0	\$0	\$10,198	\$21.47
Katie Carney Speech Therapy, LLC.	A - 104	870	Mar-21	Feb-26	\$15,843	\$18.21	0.00	0.00	0.00	\$0	\$0	\$15,843	\$18.21
Edward D. Jones & Company LP.	A - 105	1,050	Oct-21	Sep-28	\$19,320	\$18.40	0.00	0.00	0.00	\$0	\$0	\$19,320	\$18.40
Muslim American Society - Chicago	A - 200	1,190	Sep-25	Aug-26	\$18,005	\$15.13	0.00	0.00	0.00	\$0	\$0	\$18,005	\$15.13
Aden Financial Services, Inc.	A - 201	325	Mar-25	Feb-27	\$6,481	\$19.94	0.00	0.00	0.00	\$0	\$0	\$6,481	\$19.94
Albarakah Financial Services, Inc.	A - 202	450	Dec-24	Nov-27	\$8,402	\$18.67	0.00	0.00	0.00	\$0	\$0	\$8,402	\$18.67
Vacant	A - 203	1,550			\$27,900	\$18.00	0.00	0.00	0.00	\$0	(\$27,900)	\$27,900	\$18.00
Marketing Eden LLC.	A - 204	830	Jan-25	Jan-26	\$12,002	\$14.46	0.00	0.00	0.00	\$0	\$0	\$12,002	\$14.46
<b>10135 S ROBERTS ROAD</b>													
PNC Bank, National Association	B - 100	6,000	Oct-06	Oct-36	\$144,000	\$24.00	1.52	1.17	2.69	\$16,143	\$0	\$160,143	\$26.69
Finish Line Realty Inc.	B - 200	420	Jun-19	Oct-26	\$7,200	\$17.14	0.00	0.00	0.00	\$0	\$0	\$7,200	\$17.14
Vacant	B - 201	350			\$7,000	\$20.00	0.00	0.00	0.00	\$0	(\$7,000)	\$0	\$0.00
Vacant	B - 202	350			\$7,000	\$20.00	0.00	0.00	0.00	\$0	(\$7,000)	\$0	\$0.00
Kareem Team Co.	B - 203	300	Nov-26	Mar-27	\$5,700	\$19.00	0.00	0.00	0.00	\$0	\$0	\$5,700	\$19.00
Aden Financial Services Inc.	B - 204	450	Nov-25	Oct-27	\$8,340	\$18.53	0.00	0.00	0.00	\$0	\$0	\$8,340	\$18.53
Worwag & Malysz, PC.	B - 205	450	Mar-21	Mar-27	\$9,360	\$20.80	0.00	0.00	0.00	\$0	\$0	\$9,360	\$20.80
Shoaibi Financial Services Inc.	B - 206	450	Oct-21	Mar-28	\$9,360	\$20.80	0.00	0.00	0.00	\$0	\$0	\$9,360	\$20.80
Bell Marketing Inc.	B - 208	525	Jan-06	MtM	\$9,660	\$18.40	0.00	0.00	0.00	\$0	\$0	\$9,660	\$18.40
Vacant	B - 209	420			\$8,400	\$20.00	0.00	0.00	0.00	\$0	(\$8,400)	\$0	\$0.00
Zbigniew S. Kois	B - 210	880	Dec-23	Nov-28	\$15,300	\$17.39	0.00	0.00	0.00	\$0	\$0	\$15,300	\$17.39
<b>Total</b>		<b>100.0%</b>	<b>18,910</b>		<b>\$379,587</b>	<b>\$20.07</b>			<b>0.85</b>	<b>\$16,143</b>	<b>(\$22,400)</b>	<b>\$373,331</b>	<b>\$19.74</b>
<b>Vacant</b>		<b>-14.1%</b>	<b>(2,670)</b>		<b>(\$50,300)</b>	<b>\$18.84</b>			<b>0.00</b>	<b>0</b>			
<b>Occupied</b>		<b>85.9%</b>	<b>16,240</b>		<b>\$329,287</b>	<b>\$20.28</b>			<b>In-Place Recoveries</b>	<b>0.85</b>	<b>16,143</b>		
									<b>Total Expenses</b>	<b>11.16</b>	<b>211,013</b>		
									<b>Recovery Ratio</b>	<b>7.7%</b>	<b>7.7%</b>		
												<b>Other Income</b>	<b>\$0</b>
												<b>Effective Gross Revenue</b>	<b>\$0.00</b>
												<b>\$373,331</b>	<b>\$19.74</b>
												Insurance	(11,700)
												Common Area Maintenance	(86,100)
												Real Estate Taxes	(102,013)
												Management Fee	(11,200)
												<b>Total Operating Expenses</b>	(211,013)
												<b>Net Operating Income</b>	<b>8.58</b>



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