

OFFERING MEMORANDUM

Panama City Storage Portfolio

Assumable Loan 5% I/O

PANAMA CITY, FLORIDA

Panama City, FL 32405

PRESENTED BY:

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DISCLAIMER

The material contained in this Proposal 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 Proposal. If the person receiving these materials does not choose to pursue a purchase of the Property, this Proposal 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 Proposal 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 Proposal, 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 Proposal 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 Proposal 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.



SECTION 1

Property Information

2 PROPERTY PORTFOLIO - PANAMA CITY: 1717 FRANKFORD AVENUE & 2726 15TH STREET



VIDEO

OFFERING SUMMARY

SALE PRICE:	\$3,490,000
LOT SIZE:	3.16 Acres
BUILDING SIZE:	37,000 SF
UNITS:	339 Units
GROSS POSSIBLE INCOME:	\$420,912.00
PROJECTED INCOME:	\$331,761.00

PROPERTY DESCRIPTION

SVN is pleased to present a two-property self storage portfolio located in the growing market of Panama City, Florida. The portfolio includes Frankford Self-Storage, a 225-unit facility with approximately 27,000 NRSF situated on 1.9 acres at 1717 Frankford Avenue. This property features an onsite office, gated entry, and is fully fenced with an automatic gate. The second facility, Stow Pros Self Storage, is located at 2726 15th Street and offers 112 units with approximately 10,000 NRSF on 1.26 acres, along with gated entry and secured fencing. Both properties are located in high-traffic areas with strong surrounding residential density. This value-add portfolio offers a great opportunity for investors looking to enter the self storage space or expand their existing footprint in a desirable Florida market.

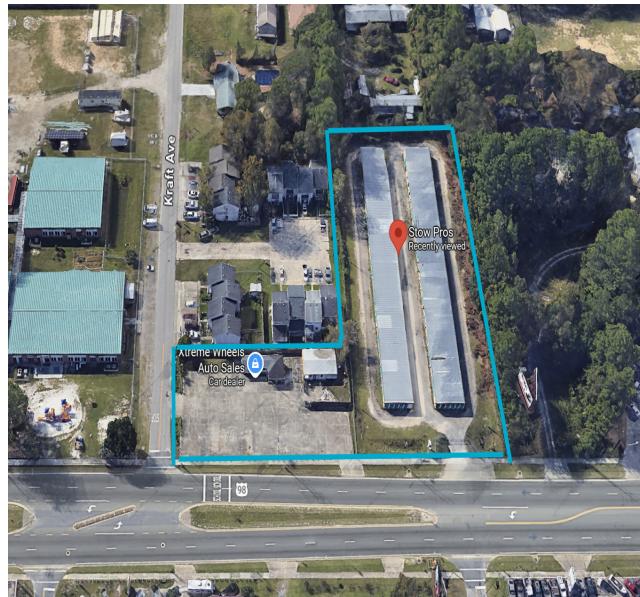
PROPERTY HIGHLIGHTS

- Assumable Loan - 5% Interest Only
- Combined daily traffic counts exceed 40,000 vehicles (Frankford: 8,900+ VPD, Stow Pros: 31,000+ VPD)
- Panama City - Panama City Beach metro area: estimated population of 226,221 in 2024, reflecting a 3.8% growth over the previous year

SITE 1: 1717 FRANKFORD AVENUE | PANAMA CITY, FLORIDA



SITE 2: 2726 15TH STREET PLUS EXPANSION LOT | PANAMA CITY, FLORIDA





SECTION 2
**Location
Information**

LOCATION DESCRIPTION



WELCOME TO Panama City FLORIDA

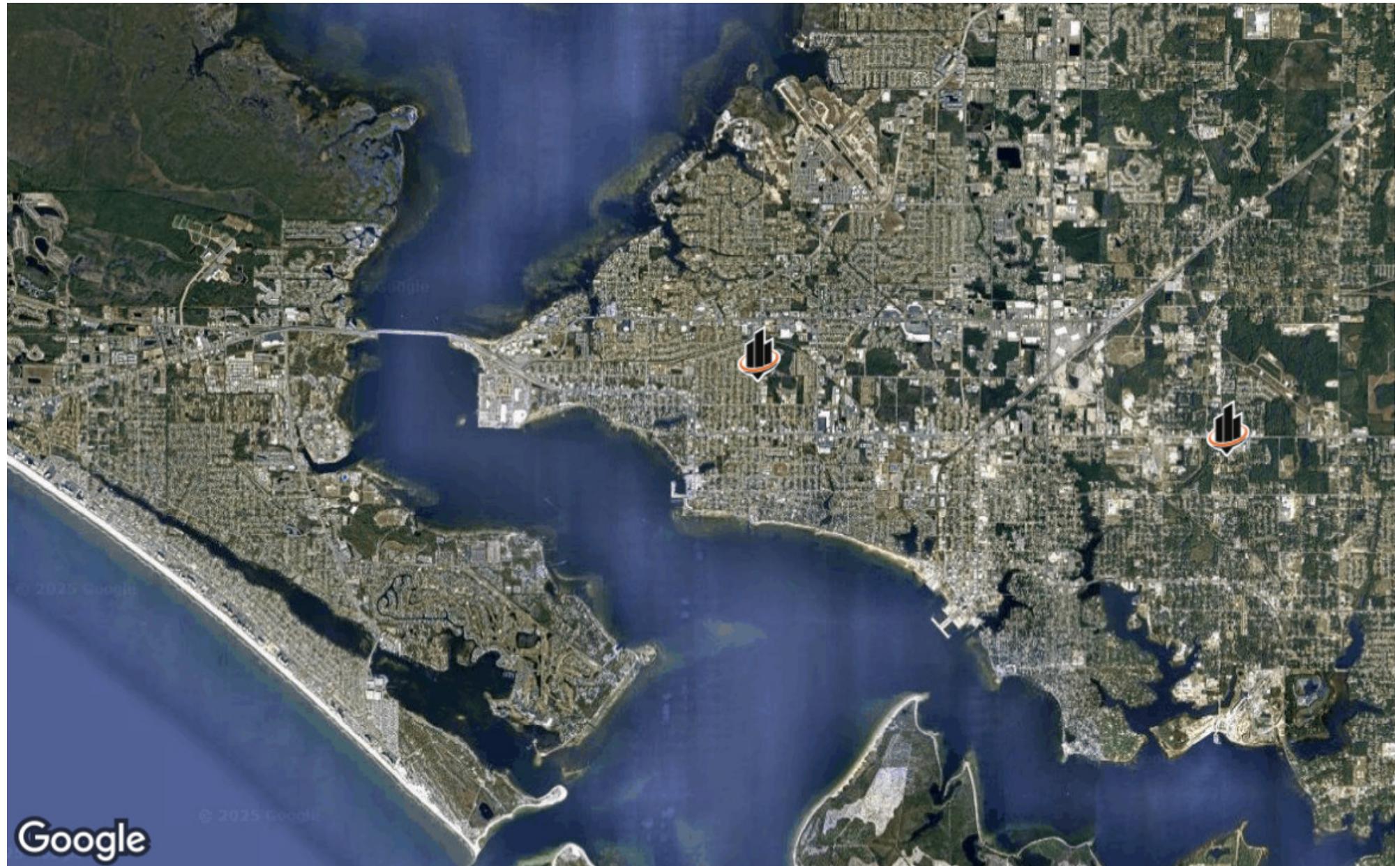


LOCATION DESCRIPTION

This portfolio is strategically positioned in Panama City, a vibrant and expanding coastal community known for its resilient economy and quality of life. With an estimated population surpassing 37,500 and a broader metro area nearing 230,000 residents, Panama City is experiencing steady growth fueled by diverse industries including tourism, healthcare, education, and manufacturing. The city's proximity to Panama City Beach, a popular destination attracting millions of visitors annually, adds to the region's dynamic real estate demand.

Investors will appreciate Panama City's expanding infrastructure, favorable business climate, and ongoing residential development, which together create a strong foundation for increased self-storage demand. High traffic counts along key corridors combined with robust regional population growth make this an ideal market for value-add investment strategies. This location offers a compelling opportunity to capitalize on both current cash flow and long-term appreciation in a thriving Florida market.

AERIAL MAP



Google



SECTION 3
**Financial
Analysis**

ADDITIONAL PHOTOS

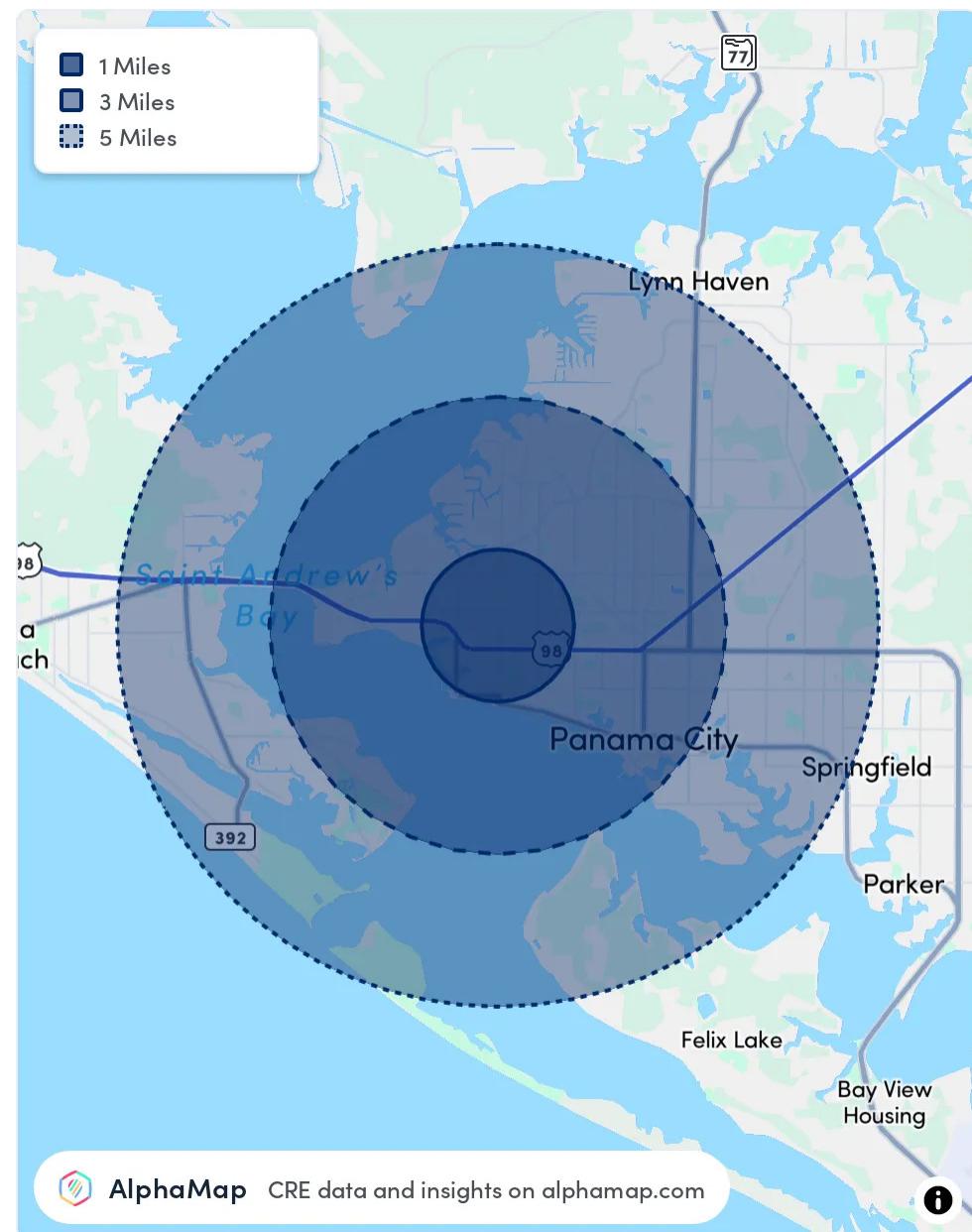
PCB Portfolio Projected Income and Expense				
PROPERTY	Frankford	Stow Pros	Total	Pro-Forma
Total SF	27,000	10,000	37,000	Gross Possible
# of Units	225	112	337	
Occupancy	76%	69%		
Gross Possible Income	\$ 267,008	\$ 153,904	\$ 420,912	\$420,912.00
Current Income at Current Occupancy	\$ 186,960	\$ 101,577	\$ 288,537	
2025 Projected with increase to 85%	\$ 203,786	\$ 127,975	\$ 331,761	
EXPENSES				
Advertising & Promotion	\$ 7202	\$ 2032	\$ 9234	\$ 9234
Insurance	\$ 7000	\$ 11655	\$ 18655	\$ 18655
Management	\$ 8311	\$ 6500	\$ 14811	\$ 14811
Miscellaneous & Other	\$ 15271	\$ 7000	\$ 22271	\$ 22271
Office and Administrative	\$ 2561	\$ 1800	\$ 4361	\$ 4361
Payroll & Burden	\$ 4000	\$ 0	\$ 4000	\$ 4000
Real Estate Taxes	\$ 19955	\$ 9379	\$ 29334	\$ 29334
Repairs & Maintenance	\$ 10000	\$ 0	\$ 10000	\$ 10000
Utilities	\$ 7555	\$ 5000	\$ 12555	\$ 12555
Total Expenses	\$ 81,855	\$ 43,366	\$ 125,221	\$ 125221
Net Income	\$ 105,105	\$ 58,211	\$ 163,316	\$295,691



AREA ANALYTICS

POPULATION	1 MILE	3 MILES	5 MILES
TOTAL POPULATION	9,130	32,151	74,658
AVERAGE AGE	42	43	43
AVERAGE AGE (MALE)	41	42	41
AVERAGE AGE (FEMALE)	43	44	44
HOUSEHOLD & INCOME			
	1 MILE	3 MILES	5 MILES
TOTAL HOUSEHOLDS	3,824	13,309	30,760
PERSONS PER HH	2.4	2.4	2.4
AVERAGE HH INCOME	\$69,205	\$83,001	\$85,553
AVERAGE HOUSE VALUE	\$226,521	\$307,665	\$325,432
PER CAPITA INCOME	\$28,835	\$34,583	\$35,647

Map and demographics data derived from AlphaMap





SECTION 5

Advisor Bios

KRISTEN ASMAN



KRISTEN ASMAN

Vice President & Broker of Brokerage Services

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PROFESSIONAL BACKGROUND

Kristen Wilson-Asman is a Licensed Real Estate Agent and a Senior Real Estate Advisor with SVN. She received her Bachelor's Degree in Accounting from Miami University of Ohio. After graduation, Ms. Asman worked as an Auditor for Deloitte and Touche in Cincinnati, OH.

Ms. Asman began her real estate career with Matthews Click Bauman in Columbus, Ohio and later worked at McKinney Properties in Pittsburgh, Pennsylvania. She then worked at Horizons Real Estate as a Regional Property Manager and Developer before joining SVN in 2003. Ms. Asman has worked in Sales and Leasing of all Real Property Types but has specialized for many years in the sale of Self-Storage Properties nationwide.

Kristen Asman Product Council Chair of the SVN National Self Storage Team and serves on the Board of Trustees at the state level for the Self Storage Association.

Ms. Asman lives with her family in the Columbus, Ohio area and oversees development of the Mid-America Region for the SVN National Self Storage Team.

EDUCATION

Bachelor of Science, Accountancy, Miami University

Hondros School of Real Estate

MEMBERSHIPS

SVN | Wilson Commercial Group, LLC
Easton Town Center, 4200 Regent Street, Suite 200
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KATELEIGH CALLOWAY



KATELEIGH CALLOWAY

Advisor

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PROFESSIONAL BACKGROUND

Originally from Birmingham, AL, Kateleigh Calloway is a graduate of Auburn University with a Bachelor of Science in Marketing and Finance. She has been an advisor with SVN for over three years, specializing in self storage investment sales and tenant representation. Kateleigh represents the SVN National Self Storage Team across the Southeast, an industry-leading group that has closed over \$1 billion in transactions nationwide. She is also a member of the National Self Storage Association. Outside of work, she enjoys cooking, traveling, and fishing.

EDUCATION

Bachelor of Science in Marketing and Finance | Auburn University

MEMBERSHIPS

National Self Storage Association

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ADVISOR BIO 3



MICHAEL CARRO, CCIM

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PROFESSIONAL BACKGROUND

Michael Carro is a CCIM and Commercial Broker Licensed in Florida and Alabama. He is a Principal at SVN | SouthLand Commercial Real Estate with offices in Pensacola, Panama City and Tallahassee. Before starting SVN | SouthLand Commercial, he was the 2009, 2010, 2011 & 2012 Top Producer for NAI Pensacola. He received the NAIOP 2023, 2016 and 2010 "Broker Deal of the Year" Award and the NAIOP "New Development of the Year" in 2014. He has been Top Producer for SVN | SouthLand Commercial in 2014-2023. In 2016, he was the #1 Top Producer in the State of Florida, and the #3 Top Producer in the USA for SVN.

Michael is the 2024 CCIM Panhandle District President

Restaurant Background

- Founded The Restaurant Realty Network and TheRestaurantRealty.com
- Has the The Restaurant Realty in 10 Podcast and Hosted "The Restaurant Realty Show" weekly on News Radio 1620.
- In 1999 and 2000 oversaw the acquisition of 120 Hardee's Restaurant locations in Springfield, IL; Biloxi, MS; Pensacola, FL; Huntsville, Montgomery and Mobile, AL
- Was a member of the International Hardee's Franchise Association (IHFA) and on the purchasing committee 2002-2006

EDUCATION

- Graduated from the University of Arizona with a BS in Business Administration
- Member of the Alpha Tau Omega fraternity
- Cheerleader for the University of Arizona from 1987 to 1990.

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