

INVESTMENT OFFERING



FIFTH THIRD BANK

5213 Veterans Pkwy
Murfreesboro (Nashville), TN 37128

NEW 20-YEAR ABSOLUTE NNN GROUND LEASE



REPRESENTATIVE PHOTO

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For more information contact:

John R. Wertz
Managing Principal
(619) 218-6427
jwertz@wertzrealestate.com
CA Lic No. 01448585

Listed with TN broker
DZ Net Lease Realty, LLC
Lic. No. 262628

WERTZ
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FINANCIAL OVERVIEW

OFFERING SUMMARY

PRICE	\$4,333,000
DOWN PAYMENT	100% / \$4,333,000
RENTABLE SQUARE FEET	2,400 SF
CAP RATE	4.50%
YEAR BUILT	2025
LOT SIZE	1.48 +/- Acres

TENANT SUMMARY

TENANT TRADE NAME	Fifth Third Bank
OWNERSHIP	Public
LEASE GUARANTOR	Corporate
LEASE TYPE	Absolute NNN Ground Lease
LANDLORD RESPONSIBILITY	None
ORIGINAL LEASE TERM	Twenty (20) Years
RENT COMMENCEMENT DATE	02/01/2026
LEASE EXPIRATION DATE	01/31/2046
INCREASES	10% Every 5 Years
OPTIONS TO RENEW	(4) 5-Year Options
RIGHT OF FIRST REFUSAL	No



REPRESENTATIVE PHOTO

ANNUALIZED OPERATING DATA

RENT INCREASES	ANNUAL RENT	MONTHLY RENT
Years 1-5	\$195,000.00	\$16,250.00
Years 6-10	\$214,500.00	\$17,875.00
Years 11-15	\$235,950.00	\$19,662.50
Years 16-20	\$259,545.00	\$21,628.75
Years 21-25 (Option 1)	\$285,499.50	\$23,791.63
Years 26-30 (Option 2)	\$314,049.45	\$26,170.79
Years 31-35 (Option 3)	\$345,454.40	\$28,787.87
Years 36-40 (Option 4)	\$379,999.84	\$31,666.65
BASE RENT		\$195,000.00
NET OPERATING INCOME		\$195,000.00
TOTAL RETURN YR-1	4.50%	\$195,000.00

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TENANT OVERVIEW



FIFTH THIRD BANK

Fifth Third Bank (NASDAQ: FITB) is a commercial bank headquartered in Cincinnati, Ohio. It is one of the largest consumer banks in the United States, offering a range of financial services, including personal and commercial banking, investment management, and mortgage lending.

As of 2025, Fifth Third Bank operates over 1,100+ branches and approximately 2,400 ATMs across 11 states, primarily in the Midwest and Southeastern U.S. The bank serves individuals, small businesses, and corporate clients with products such as checking and savings accounts, credit cards, auto loans, and wealth management solutions.

Fifth Third Bank traces its origins to 1858 and is recognized for its strong regional presence and commitment to digital banking innovations. The company has consistently invested in fintech and customer-focused technologies, offering mobile banking, online account management, and AI-driven financial tools.



PROPERTY NAME	Fifth Third Bank
PROPERTY ADDRESS	5213 Veterans Pkwy Murfreesboro (Nashville), TN 37128
PROPERTY TYPE	Bank
OWNERSHIP	Public
LEASE GUARANTOR	Corporate
STOCK SYMBOL	FITB
BOARD	NASDAQ
OPTIONS TO RENEW	(4) 5-Year Options
INCREASES	10% Every 5 Years
YEAR 1 NET OPERATING INCOME	\$195,000.00
NO. OF LOCATIONS	1,100+
HEADQUARTERED	Cincinnati, Ohio
WEBSITE	www.53.com
YEARS IN THE BUSINESS	Since 1858

EXECUTIVE SUMMARY

INVESTMENT OVERVIEW

The subject property is a brand-new freestanding Fifth Third Bank located in Murfreesboro (Nashville), Tennessee. The brand new 20-year absolute NNN ground lease is corporately guaranteed by Fifth Third Bank (NASDAQ: FITB) and includes 10% rental increases every 5-years in the primary term and in the (4) five-year option periods, providing investors with long-term, passive income backed by an investment-grade national financial institution.

Strategically positioned in front of a brand-new Publix supermarket and adjacent to McDonald's, Taco Bell, 7-Eleven, AutoZone, and Wawa, the property also benefits from direct visibility across from the future Vanderbilt Hospital—a major forthcoming medical hub. Fifth Third occupies a newly constructed building on a large 1.48-acre parcel along Veterans Parkway, just off the I-840 interchange, where traffic counts exceed 57,500 vehicles per day on I-840 and 22,500 vehicles per day on Veterans Parkway. The property offers excellent visibility, access, and exposure within one of Murfreesboro's fastest-growing commercial corridors, supported by robust residential, retail, and medical development activity.

The surrounding area is highly affluent, with average household incomes exceeding \$143,000 and a five-mile population projected to grow more than 15% over the next five years—surpassing 101,000 residents. Nearby master-planned communities include Sheldon Springs, Berkshire Subdivision, and Burgess Farm Development, driving consistent demand and retail traffic.

The immediate trade area features a strong mix of national and regional tenants including Publix, Kroger, Aldi, Walmart, Sam's Club, Kohl's, Lowe's, CVS, Starbucks, Chick-fil-A, AutoZone, Wawa, and 7-Eleven, as well as premier shopping destinations such as The Avenue Murfreesboro (home to Best Buy, Petco, Michaels, Dick's Sporting Goods, LOFT, Burlington, Ross, T.J. Maxx, World Market, and American Eagle). The area also benefits from key hospitality and healthcare anchors including Embassy Suites by Hilton, Staybridge Suites, and Ascension Saint Thomas Medical Center, contributing to steady traffic and sustained economic vitality.

This offering represents an exceptional opportunity to acquire a newly built, investment-grade, corporately guaranteed Fifth Third Bank on an absolute NNN ground lease in a thriving Murfreesboro growth corridor surrounded by top national retailers, strong demographics, and accelerating residential expansion.

INVESTMENT HIGHLIGHTS

- Brand New 2025 High-Quality Construction in Tax Free State
- 20-Year Absolute NNN Ground Lease Corporately Guaranteed by Fifth Third Bank (NASDAQ: FITB)
- 10% Rental Increases Every Five Years, Including (4) 5-Year Renewal Options
- Large 1.48-Acre Outparcel to New Publix Supermarket & Directly Across from Future Vanderbilt Hospital
- Prime High-Visibility Location — Traffic Counts Exceed 57,500 VPD on I-840 and 22,500 VPD on Veterans Parkway
- Affluent Nashville Suburb with AHHI Exceeding \$143,000
- Located in One of the Fastest Growing Markets in the Country – The 5-Mile Population is Projected to Grow to More than 101,000 Over the Next 5-Years, Reflecting a Growth Rate of Over 15%



REPRESENTATIVE PHOTO

AERIAL PHOTO



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SUBJECT PROPERTY



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SUBJECT PROPERTY



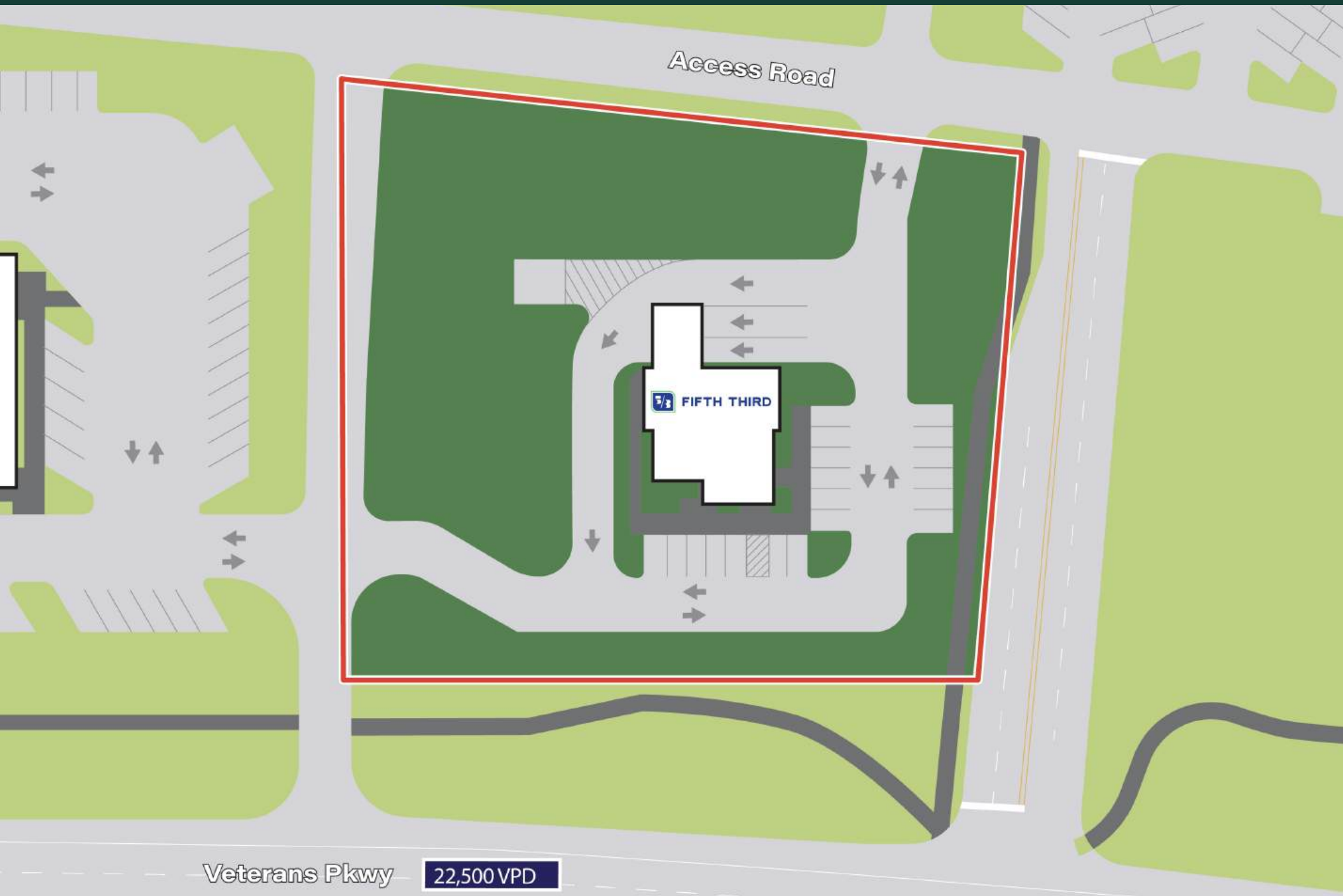
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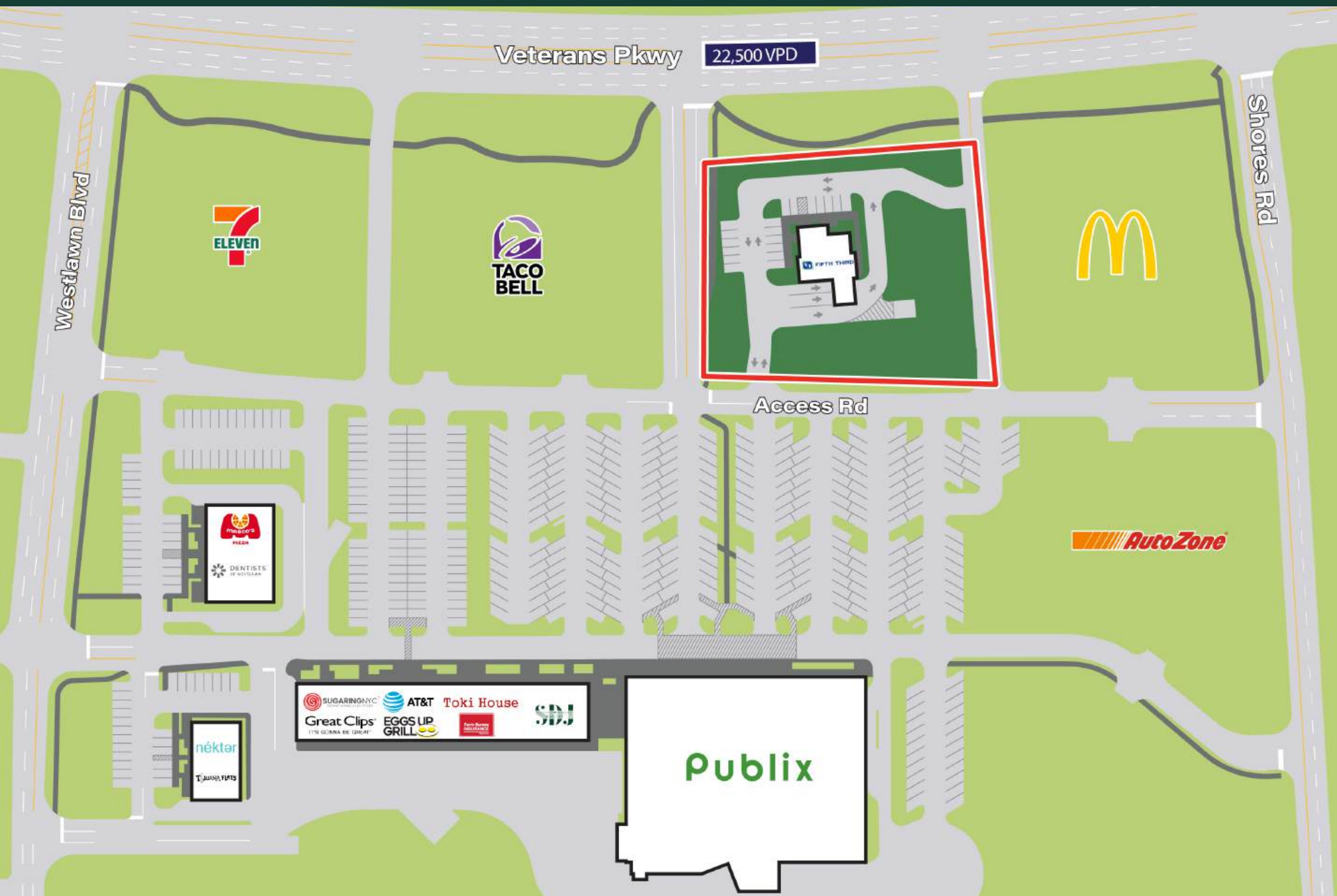


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SITE PLAN

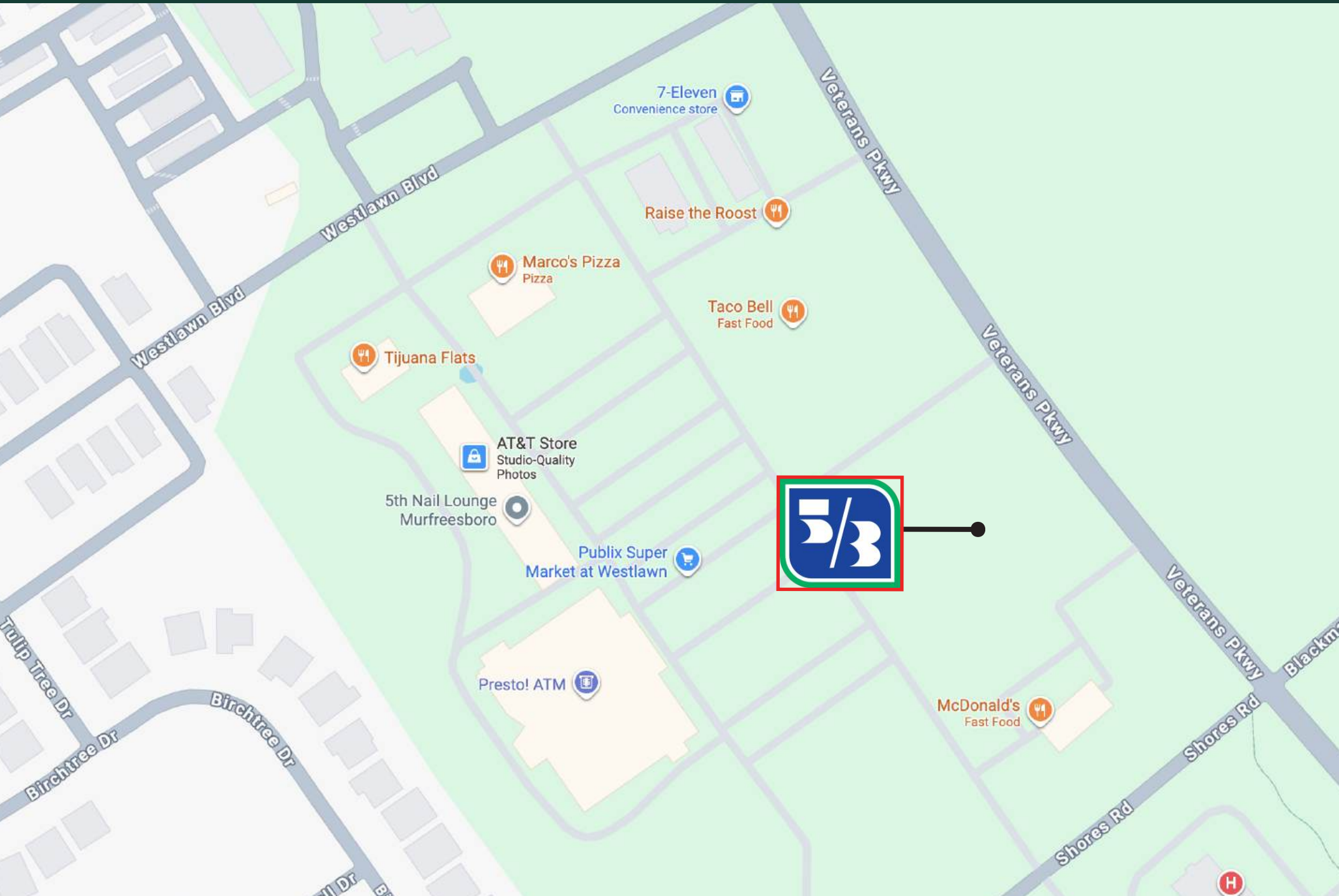


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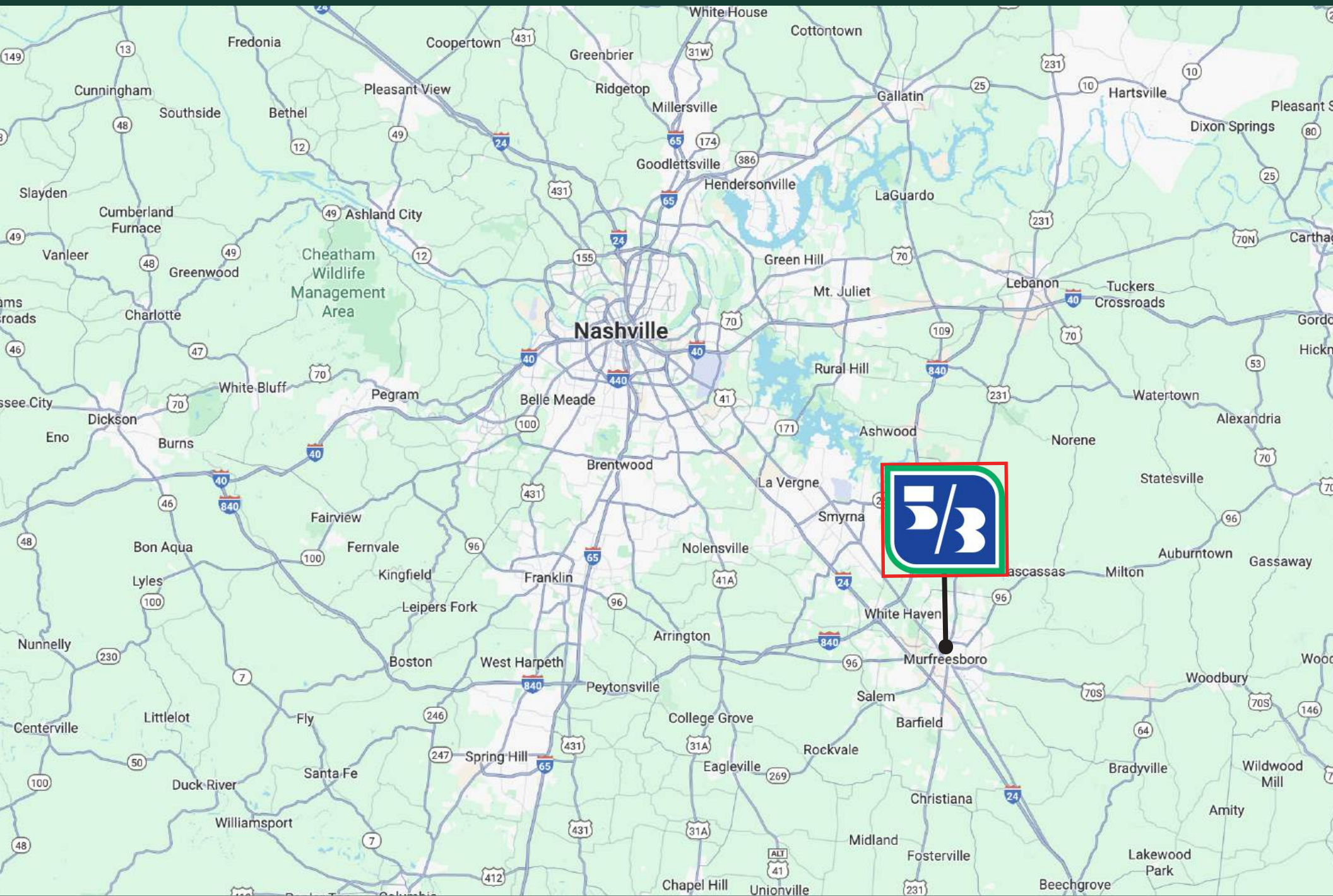
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LOCATION MAP



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AREA MAP



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MARKET OVERVIEW

MURFREESBORO (NASHVILLE), TENNESSEE

Murfreesboro, located approximately 35 miles southeast of downtown Nashville, is one of the fastest-growing cities in Tennessee and serves as the county seat of Rutherford County—one of the most dynamic and economically active suburban markets in the state. As part of the Nashville Metropolitan Statistical Area (MSA), which now exceeds 2.1 million residents, Murfreesboro benefits from strong regional connectivity via Interstate 24 and State Routes 96 and 99, providing direct access to Nashville's employment hubs, airport, and surrounding suburbs. The Nashville MSA continues to be among the nation's fastest-growing regions, fueled by consistent in-migration, corporate expansions, and a diversified economy.

Over the past decade, Murfreesboro has evolved from a college town into a thriving regional center supported by healthcare, education, logistics, and technology industries. The city is home to Middle Tennessee State University (MTSU), the largest undergraduate university in Tennessee with more than 20,000 students, and major employers such as Amazon, Nissan North America, State Farm, and National Healthcare Corporation, providing a stable economic foundation and continuous job growth.

The immediate trade area includes more than 88,000 residents within a five-mile radius, with population growth projected to exceed 15% by 2029. The average household income of approximately \$103,000 highlights strong consumer spending power and long-term residential stability, reinforcing Murfreesboro's position as one of Middle Tennessee's most prosperous suburban markets.

Retail and commercial growth continues to follow residential expansion, with national retailers such as Target, The Home Depot, Kroger, Publix, and Walmart anchoring major shopping centers throughout the city. The nearby Medical Center Parkway corridor has become a focal point for new development, featuring restaurants, offices, and hospitality projects that support the city's expanding population. Downtown Murfreesboro has also seen revitalization efforts blending historic charm with modern dining, boutique retail, and entertainment options.

The broader Nashville MSA economy, with a gross domestic product exceeding \$225 billion, remains one of the strongest in the nation—anchored by sectors such as healthcare, higher education, music, and advanced manufacturing. Murfreesboro's accessibility to this powerful economic base—combined with its strong demographics, strategic location, and steady growth—positions it as one of the most desirable and investable suburban communities within the Nashville metropolitan area.



6th Fastest-Growing City

In the State of Tennessee and Among the Top in the U.S. for Population Growth



Thriving Regional Economy

Part of the Nashville MSA with a Gross Domestic Product Exceeding \$225 Billion



Home to Middle Tennessee State University (MTSU)

The Largest Undergraduate University in the State with Over 20,000 Students



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DEMOGRAPHIC REPORT

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POPULATION	1 MILE	3 MILES	5 MILES
2029 Projection	5,367	43,925	101,438
2025 Population	4,588	37,909	88,148
2020 Census	3,750	32,325	77,370
Percent Change 2020-2025	22.35%	17.28%	13.92%
Percent Change 2025-2029	16.99%	15.87%	15.09%
Median Age	35.3	35.2	35.3

HOUSEHOLDS	1 MILE	3 MILES	5 MILES
2025 Est. Avg. HH Income	\$143,074	\$109,095	\$103,253
2029 Projection	1,695	15,412	36,868
2025 Est. Households	1,454	13,373	32,227
2020 Census	1,189	11,513	28,590
Percent Change 2020-2025	22.29%	16.13%	12.73%
Percent Change 2025-2029	16.55%	15.25%	14.38%

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Wertz Real Estate Investment Services
3138 Roosevelt Street, Suite L
Carlsbad, CA 92008
Tel: (619) 218-6427
www.wertzrealestate.com

Listed with TN broker
DZ Net Lease Realty, LLC
Lic. No. 262628