

CHICAGO
MSA

OFFERING MEMORANDUM

BMO  Harris Bank

PLANO, IL

\$77.5B in Deposits | \$55.1B Market Cap | A+ Credit (S&P)

BMO



Harris Bank

Plano

BMO  Harris Bank

Rich Lydon
Managing Director
310.584.4540
rlydon@eiadv.com
CA Lic. 01466991

EQUITY INVESTMENT
 **DVISORS**

201 Santa Monica Blvd. Suite 300
Santa Monica, CA 90401

↑ Drive-Up
← ATM
← Parking

Disclaimer

The information contained herein does not purport to provide a complete or fully accurate summary of the Property or any of the documents related thereto, nor does it purport to be all-inclusive or to contain all of the information which prospective buyers may need or desire. We cannot assume responsibility for its accuracy. All financial projections are based on assumptions relating to the general economy, competition, and other factors beyond control of the Owner and Broker and, therefore, are subject to material variation. This Offering Memorandum does not constitute an indication that there has been no change in the business or affairs of the Property or the Owner since the date of preparation of the information herein. Additional information and an opportunity to inspect the Property will be made available to qualified prospective buyers.

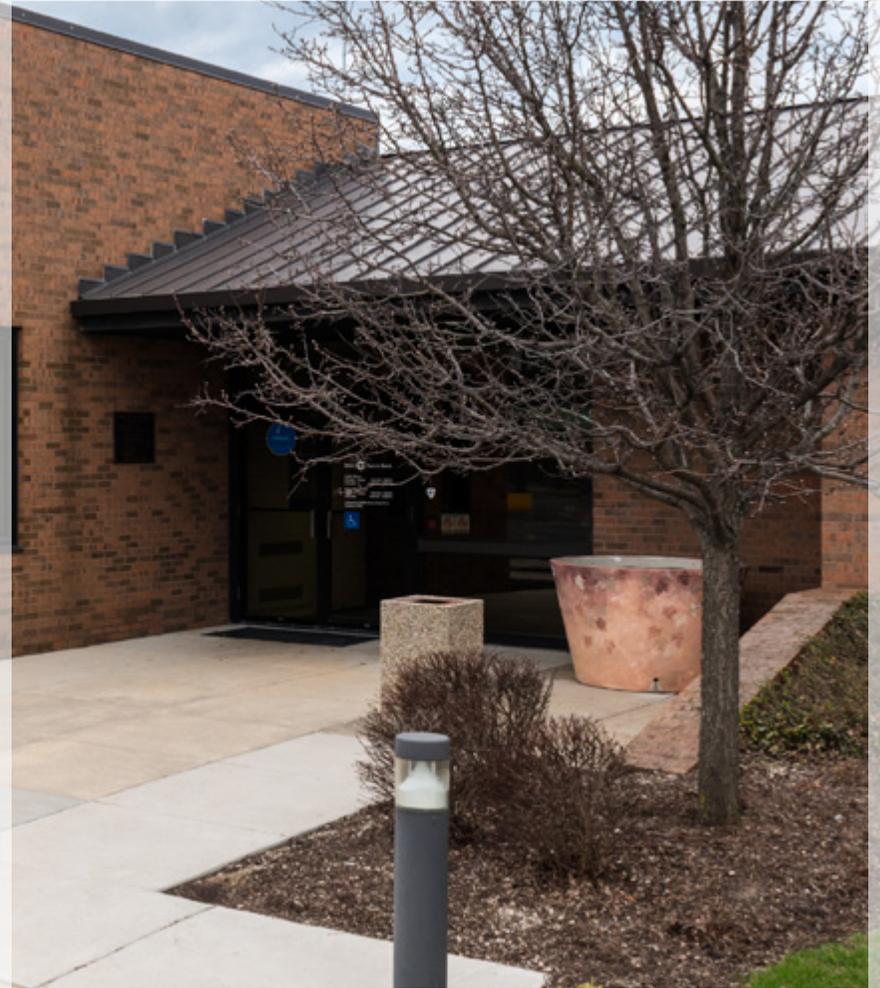
Neither Owner nor Broker nor any of their respective officers, agents or principals has made or will make any representations or warranties, express or implied, as to the accuracy or completeness of this Offering Memorandum or any of its contents, and no legal commitment or obligation shall arise by reason of the Offering Memorandum or its contents. Analysis and verification of the information contained in the Offering Memorandum is solely the responsibility of the prospective buyer, with the Property to be sold on an as is, where-is basis without any representations as to the physical, financial or environmental condition of the Property.

Owner and Broker expressly reserve the right, at their sole discretion, to reject any or all expressions of interest or offers to purchase the Property and/or terminate discussions with an entity at any time with or without notice. Owner has no legal commitment or obligations to any entity reviewing this Offering Memorandum or making an offer to purchase the Property unless and until such sale of the Property is approved by Owner in its sole discretion, a written agreement for purchase of the Property has been fully delivered, and approved by Owner, its legal counsel and any conditions to the Owner's obligations thereunder have been satisfied or waived.

This Offering Memorandum and its contents, except such information which is a matter of public record or is provided in sources available to the public (such contents as so limited herein called the "Contents"), are of a confidential nature. By accepting this Offering Memorandum, you unconditionally agree that you will hold and treat the Offering Memorandum and the Contents in the strictest confidence, that you will not photocopy or duplicate the Offering Memorandum or any part thereof, that you will not disclose the Offering Memorandum or any of the Contents to any other entity (except in the case of a principal, who shall be permitted to disclose to your employees, contractors, investors and outside advisors retained by you, or to third-party institutional lenders for financing sought by you, if necessary, in your opinion, to assist in your determination of whether or not to make a proposal) without the prior authorization of the Owner or Broker, and that you will not use the Offering Memorandum or any of the Contents in any fashion or manner detrimental to the interest of the Owner or Broker.

Table of Contents

Property & Location.....	4
Financial & Lease Data.....	5
Tenant Information.....	6
Chicago MSA.....	7
Aerial-The Property.....	8
Amenities.....	9
Area Map.....	10
Demographics.....	11
Property Images.....	12



Property & Location

Plano is a city in Kendall County, Illinois, near Aurora. The city's population of 10,856 as of the 2010 census nearly doubled in size since the year 2000. Plano is approximately 50 miles west of Chicago.

Located along West Route 34, the property features excellent visibility and accessibility with a traffic count of 11,700 vehicles per day. Three points of ingress/egress offer access to the 10,006 square foot building. The branch has parking for 62 cars, an ATM kiosk, and three drive-thru lanes for customer convenience.

The site benefits from its location on a major commercial thoroughfare which includes Walmart, ALDI, Burger King, and AutoZone. The branch had significant deposits of approximately \$52 million. This is a seasoned branch which has been operating at this location for more than 25 years.

Property Summary

Location	2005 West Route 34, Plano, IL 60545
Building Size	10,006 SF
Lot Size	116,330 SF 2.67 Acres
Year Built	N/A
MSA	Chicago

Bank Performance

Deposits (000's)	\$51,646
------------------	----------



Financial & Lease Data

Financial Information

Price	\$2,950,000
Cap Rate	5.40%
Price per Square Foot	\$295
Net Operating Income	\$159,174

Lease Information

Term	10 Years
Rental Increases	1.5% Annual
Lease Commencement	January 19, 2016
Lease Expiration	January 31, 2026
Options	Eight, Five-Year Renewal Options
NNN	No Landlord Responsibilities

Rent Schedule

Term	Annual Rent	Monthly Rent	Annual Rent per SF
Year 1	\$154,504	\$12,875	\$15.44
Year 2	\$156,822	\$13,068	\$15.67
Year 3	\$159,174	\$13,264	\$15.91
Year 4	\$161,562	\$13,463	\$16.15
Year 5	\$163,985	\$13,665	\$16.39
Year 6	\$166,445	\$13,870	\$16.63
Year 7	\$168,941	\$14,078	\$16.88
Year 8	\$171,475	\$14,290	\$17.14
Year 9	\$174,048	\$14,504	\$17.39
Year 10	\$176,658	\$14,722	\$17.66



Tenant Information



Corporate Overview

Ticker Symbol	NYSE: BMO
Total Assets	\$523 billion
Credit Rating	A+ (S&P)

Established as Harris Bank in 1882, BMO Harris Bank N.A. (“BMO”) is the U.S. operating arm and subsidiary of the Bank of Montreal (“BMO Financial Group”), a diversified financial services provider. With total assets of \$523 billion and over 46,000 employees, BMO Financial Group provides a broad range of retail banking, wealth management, and investment banking products and services to more than 12 million customers. BMO Financial Group through its two largest subsidiaries – BMO Harris Bank and Bank of Montreal – mainly operates in the United States and Canada. Well regarded by all major credit ratings, BMO holds ratings of A2, A+, and AA- for Moody’s, S&P, and Fitch, respectively. All three agencies hold the outlook as “Stable”.



Harris Bank

Headquartered in Chicago, BMO Harris Bank is one of the largest banks in the Midwest serving more than 2 million customers. BMO boasts a market capitalization of \$55.1 billion (10/31/2016) and \$77.5 billion in deposits. The Company provides a broad range of personal banking products and solutions through over 600 branches and approximately 1,300 ATMs in Illinois, Wisconsin, Indiana, Kansas, Missouri, Minnesota, Florida, and Arizona.

Chicago MSA



Chicago is the most populous city in the Midwestern United States and the third most populous city in the United States with 2,700,000 residents. Chicago is the county seat of Cook County, the second largest county in the United States. The Chicago MSA is the third most populated metropolitan area in the United States with 9,580,567 residents. The MSA covers over 1,300 square miles and six counties. The Chicago metropolitan area is home to the corporate headquarters of 57 Fortune 1000 companies including Boeing, McDonald's, Motorola, Discover Financial Services, and United Airlines. Chicago is a major hub for industry, telecommunications, and infrastructure. O'Hare International is the second busiest airport in the world in terms of traffic movement, with over 32 million passengers flying through O'Hare International per year.

The metro is also a major financial center in North America, and is home to the largest futures exchange in the United State, the CME Group. Chicago is third in the world on the Global Financial Centers Index which ranks the competitiveness of financial centers based on people, business environment, market access, infrastructure, and general competitiveness. Chicago's Gross Domestic Product was \$571 billion generated by over 265,000 businesses.



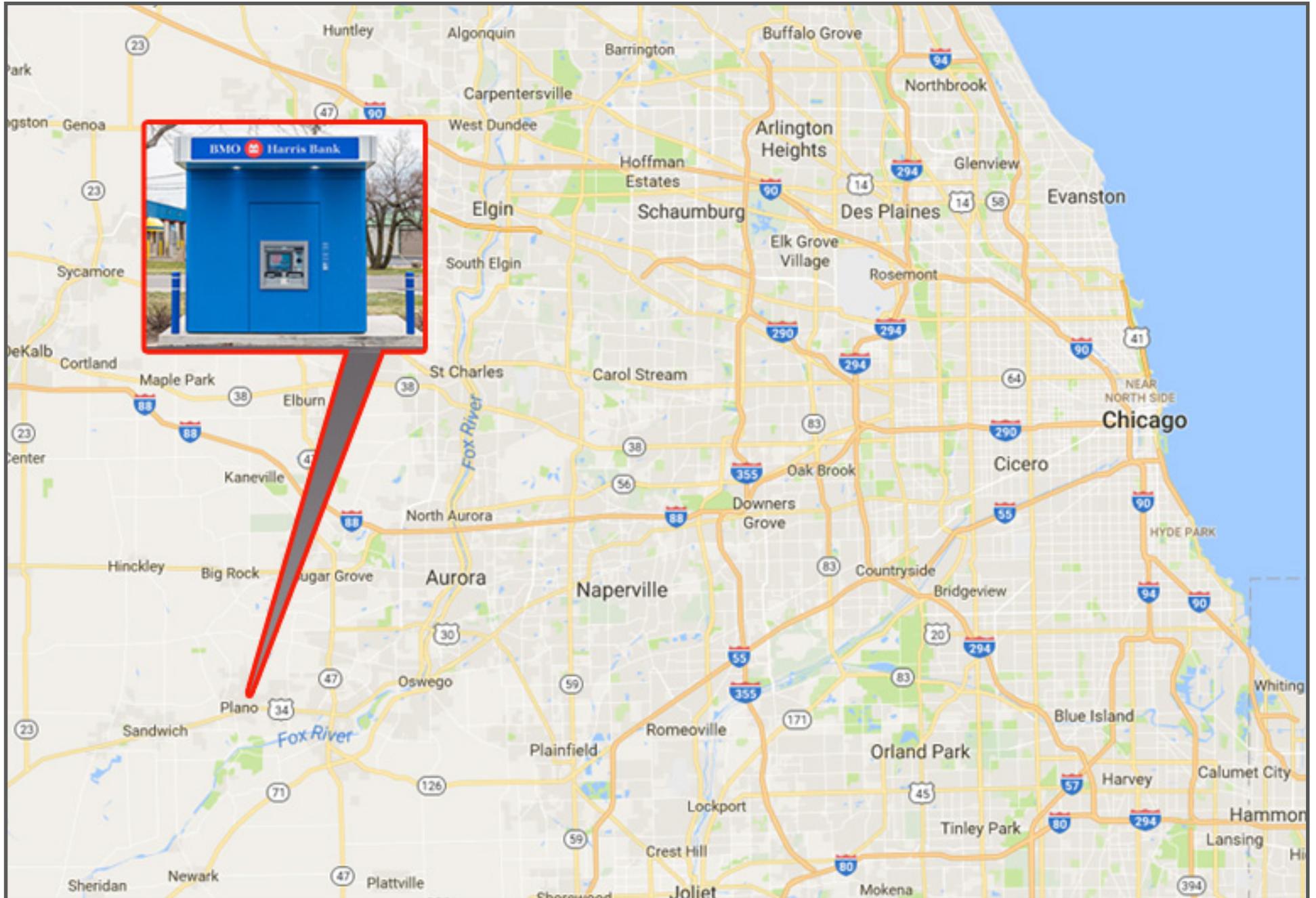
Aerial-The Property



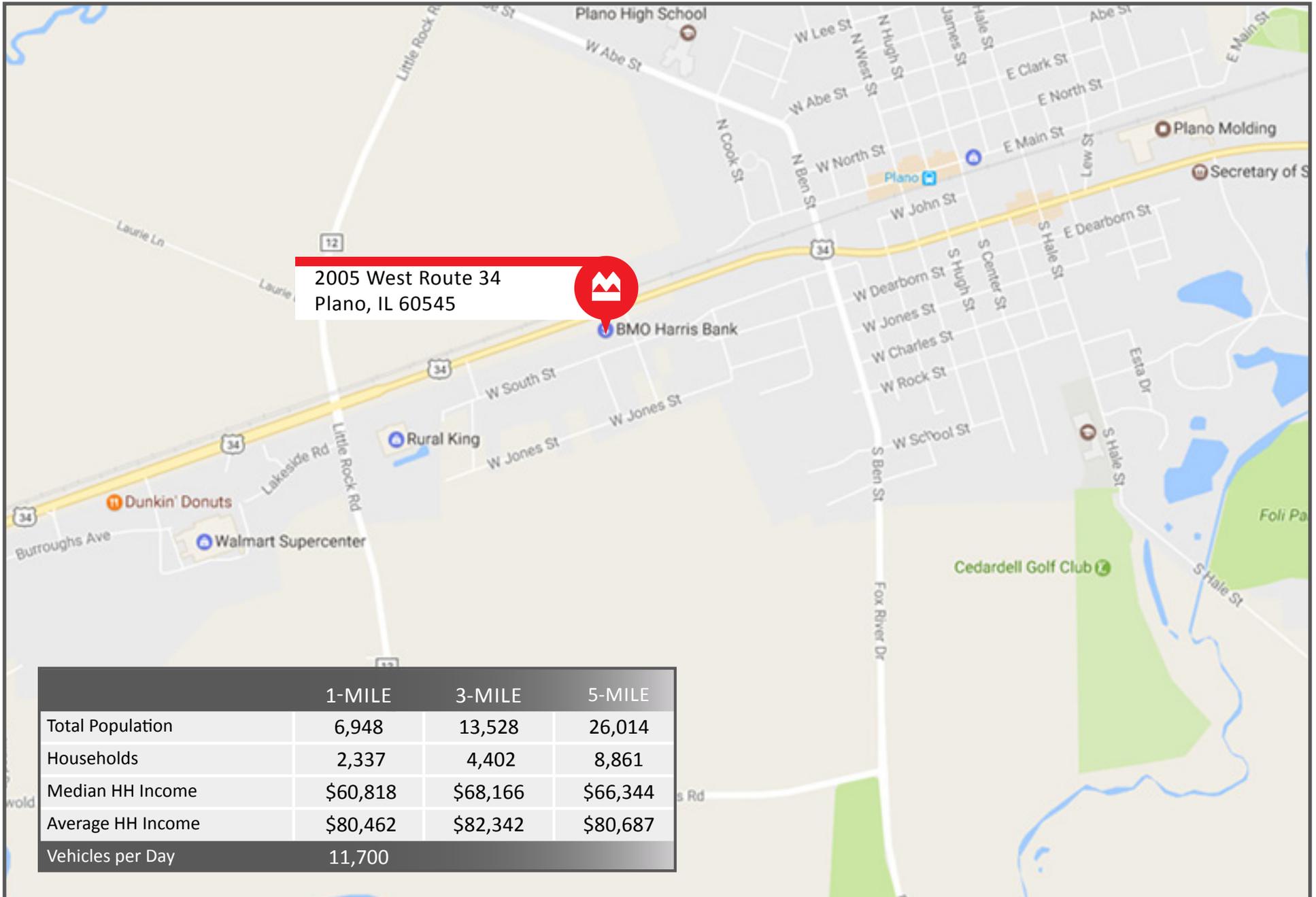
Amenities



Area Map



Demographics



2005 West Route 34
Plano, IL 60545

	1-MILE	3-MILE	5-MILE
Total Population	6,948	13,528	26,014
Households	2,337	4,402	8,861
Median HH Income	\$60,818	\$68,166	\$66,344
Average HH Income	\$80,462	\$82,342	\$80,687
Vehicles per Day	11,700		

Property Images

A photograph of the brick building with an American flag on a tall pole in the foreground. A dark car is parked in the lot. The sky is overcast.

Rich Lydon
Managing Director
310.584.4540
rlydon@eiadv.com
CA Lic. 01466991

EQUITY INVESTMENT
DVISORS

201 Santa Monica Blvd. Suite 300
Santa Monica, CA 90401