

CHICAGO
MSA

OFFERING MEMORANDUM



BMO  Harris Bank

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

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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.

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Property & Location

The property, situated on West Irving Park Road, consists of 3,596 square feet of improvements. The site features excellent visibility and accessibility with three points of ingress/egress, five drive-thrus, and 40 parking spaces. This site has an excellent traffic count of 22,000 cars per day.

The local market is characterized as a residential community that is served by a number of national retailers and restaurants. Notable banners include Jewel- Osco and Walgreens. This branch is located within close proximity to the major retail sector at the intersections of Illinois Routes 59 and 19, also referred to as Sutton Park.

The population and average household income within a 5-mile radius are 233,000 and \$91,000, respectively. This branch had bank deposits of \$70 million.

Property Summary

Location	185 West Irving Park Road, Streamwood, IL
Building Size	3,596 SF
Lot Size	0.91 Acres 39,640 SF
Year Built	1989
Parcel Number	06-27-201-019-0000
MSA	Chicago

Bank Performance

Deposits (000's)	\$70,166
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Financial & Lease Data

Financial Information

Price	\$1,660,000
Cap Rate	5.02%
Price per Square Foot	\$462
Net Operating Income	\$83,363

Lease Information

Term	10 Years
Rental Increases	1.5% Annual
Lease Commencement	December 15, 2015
Lease Expiration	December 31, 2025
Options	Eight, Five-Year Renewal Options
NNN	No Landlord Responsibilities

Rent Schedule

Term	Annual Rent	Monthly Rent	Annual Rent per SF
Year 1	\$80,917	\$6,743	\$22.50
Year 2	\$82,131	\$6,844	\$22.84
Year 3	\$83,363	\$6,947	\$23.18
Year 4	\$84,613	\$7,051	\$23.53
Year 5	\$85,882	\$7,157	\$23.88
Year 6	\$87,171	\$7,264	\$24.24
Year 7	\$88,478	\$7,373	\$24.60
Year 8	\$89,805	\$7,484	\$24.97
Year 9	\$91,152	\$7,596	\$25.35
Year 10	\$92,520	\$7,710	\$25.73



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 States, 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.



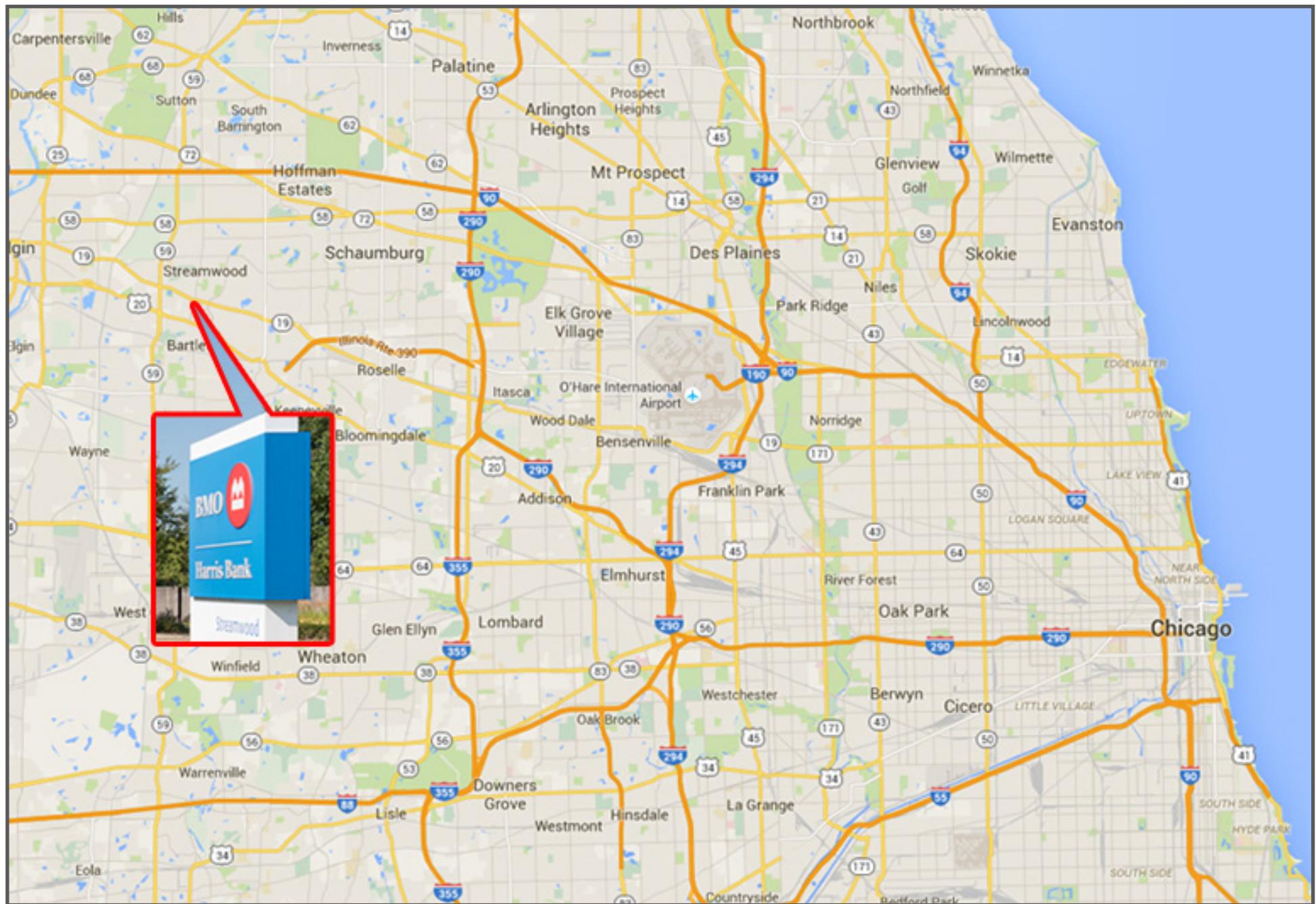
Aerial-The Property



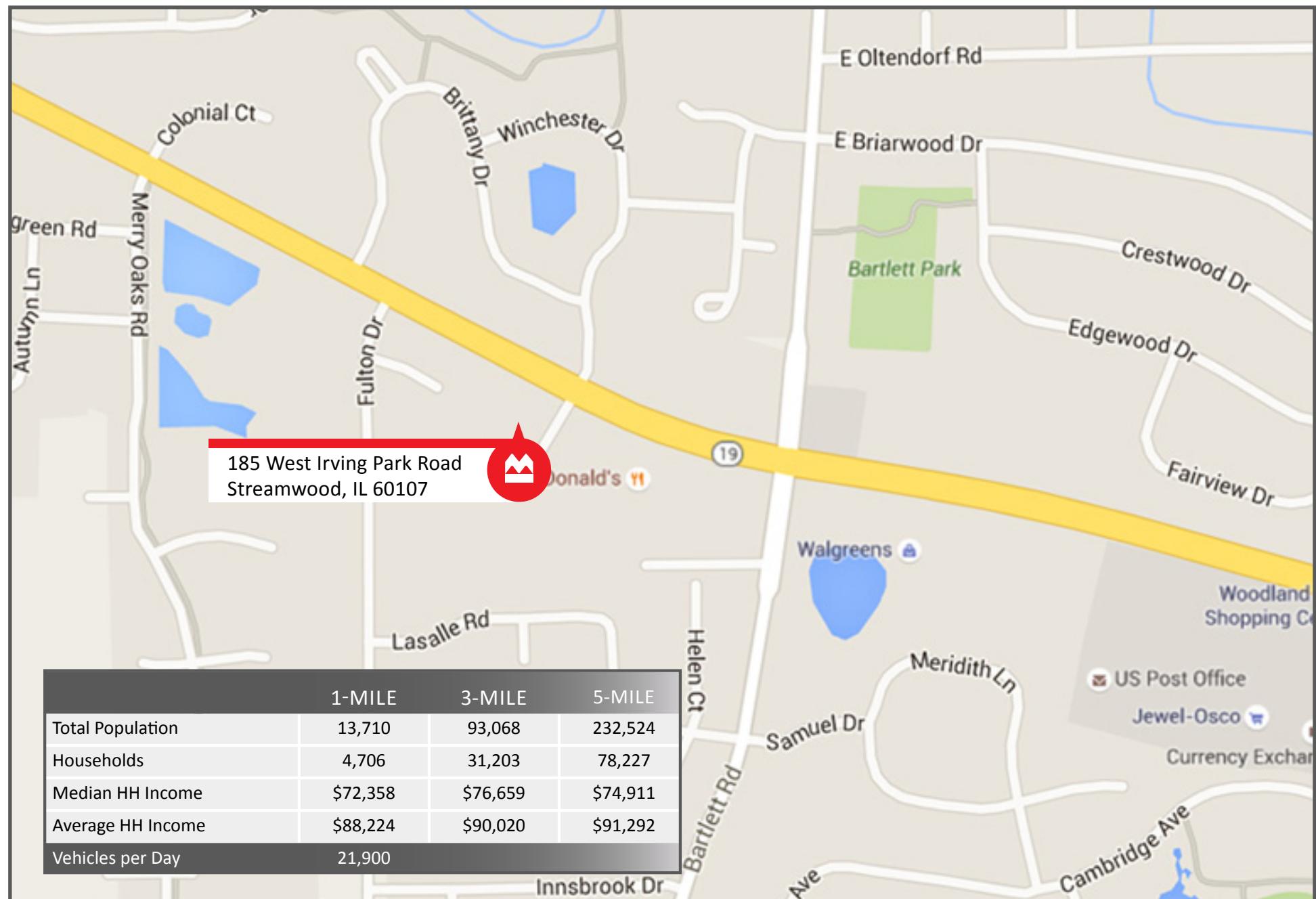
Amenities



Area Map



Demographics



Property Images

A photograph of the branch building from a distance, showing the full length of the building and the gas station canopy on the right side. The building's white gabled roof and brick walls are visible, along with its entrance and windows. A blue outdoor sign is partially visible in the foreground.

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