

OFFERING MEMORANDUM



BMO  Harris Bank **EAU CLAIRE, WI**

\$73B in Deposits | \$48B Market Cap | A+ Credit (S&P)

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

Local Broker, Wimmer Real Estate, LLC, WI Broker No. 56224-90

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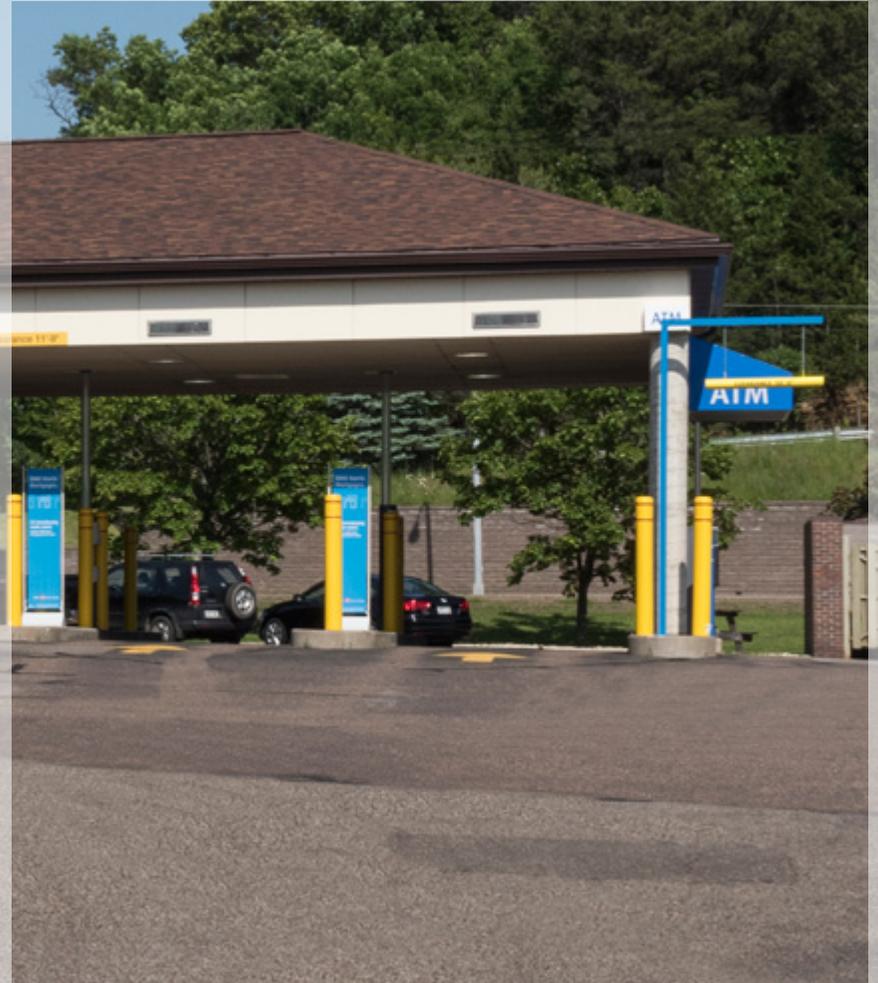
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Table of Contents

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



Property & Location

Prominently located at the hard corner of Highway 93 and Damon Street, the Eau Claire branch totals 5,426 square feet. The property features excellent visibility and convenient accessibility with two points of ingress/egress, a 32-space parking lot, and four drive-thrus.

The local market features a combination of national retail banners, businesses, and residential neighborhoods. Notable retailers in the vicinity include Festival Foods and HOM Furniture. OakWood Mall, a regional shopping destination with a Scheels, Younkers, and Macy's, is also situated less than one mile from the site.

The surrounding community, within a 3-mile radius, boasts over 37,000 residents. This same population has an average household income of approximately \$62,000. Eau Claire is the ninth-largest city in Wisconsin, and only 85 miles from St. Paul, MN.

Property Summary

Location	4106 Highway 93, Eau Claire, WI 54701
Building Size	5,426 SF
Lot Size	1.24 Acres 54,014 SF
Year Built	1991
Parcel Number	15-3099-A
Market	Eau Claire

Bank Performance

Deposits (000's)	\$41,662
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Financial & Lease Data

Financial Information

Price	\$1,550,000
Cap Rate	6.31%
Price per Square Foot	\$268
Net Operating Income	\$97,830

Lease Information

Term	10 Years
Rental Increases	1.5% Annual
Lease Commencement	December 15, 2015
Lease Expiration	December 31, 2025
Termination Right	One-Time Right to Terminate upon the First Day of 85 th Month of the Primary Lease Term
Options	Eight, Five-Year Renewal Options
NNN	No Landlord Responsibilities

Rent Schedule

Term	Annual Rent	Monthly Rent	Annual Rent per SF
Year 1	\$94,960	\$7,913	\$17.50
Year 2	\$96,384	\$8,032	\$17.76
Year 3	\$97,830	\$8,153	\$18.03
Year 4	\$99,298	\$8,275	\$18.30
Year 5	\$100,787	\$8,399	\$18.57
Year 6	\$102,299	\$8,525	\$18.85
Year 7	\$103,833	\$8,653	\$19.14
Year 8	\$105,391	\$8,783	\$19.42
Year 9	\$106,972	\$8,914	\$19.71
Year 10	\$108,576	\$9,048	\$20.01



Tenant Information

Corporate Overview

Ticker Symbol	NYSE: BMO
Total Assets	\$525 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 \$525 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 \$48 billion (11/2014), nearly \$73 billion in deposits, and \$93 billion in total assets. 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.



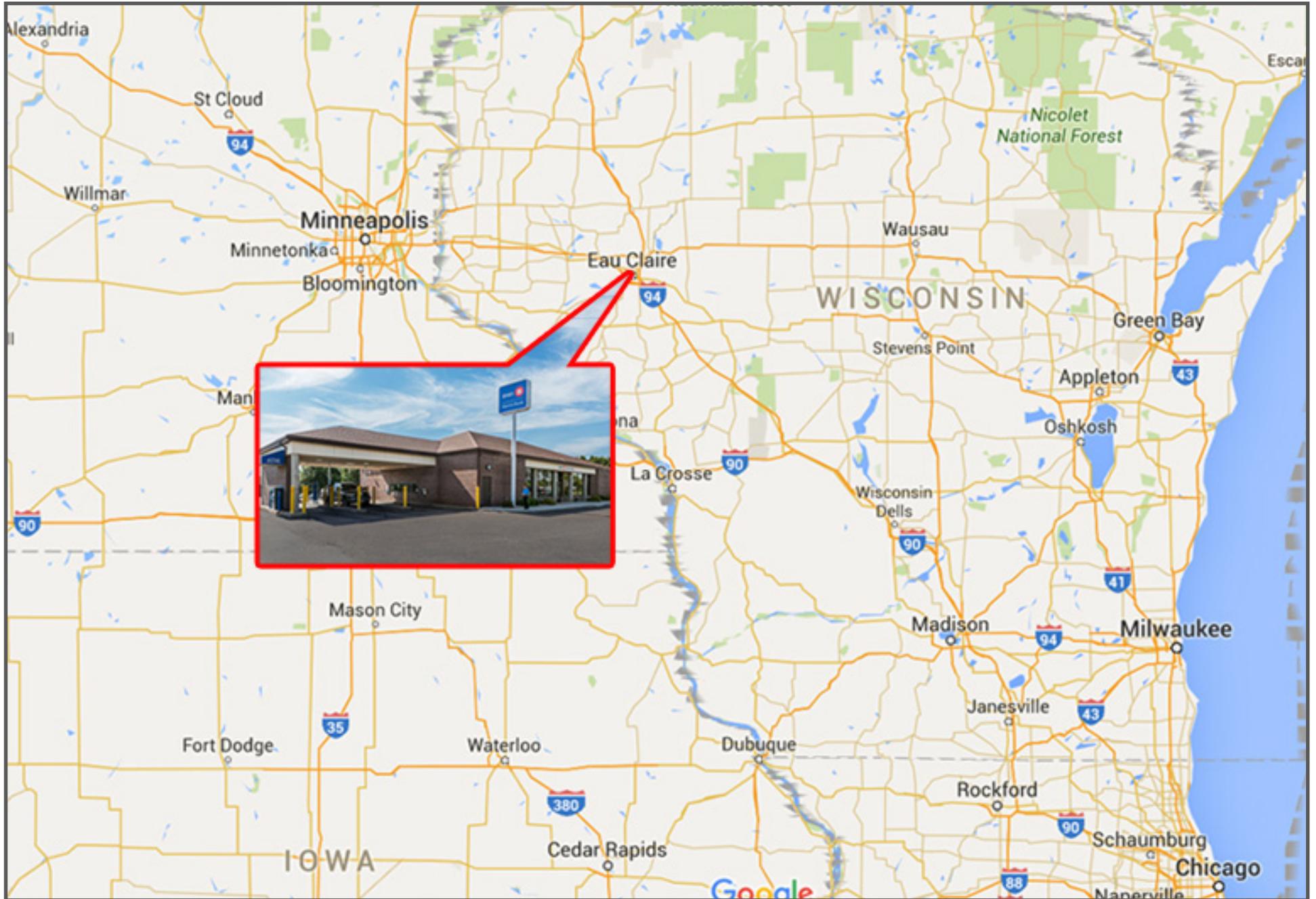
Aerial-The Property



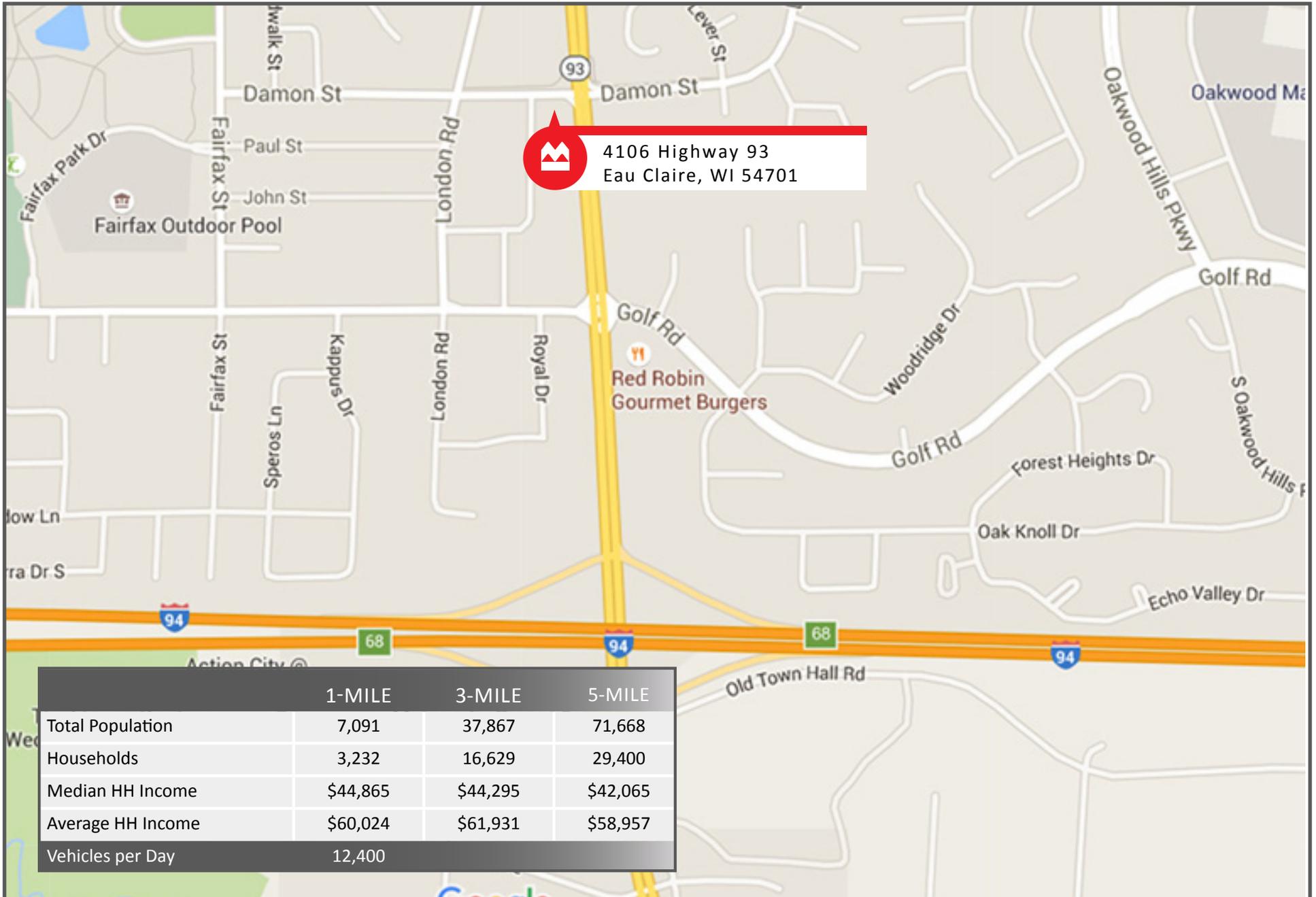
Amenities



Area Map



Demographics



	1-MILE	3-MILE	5-MILE
Total Population	7,091	37,867	71,668
Households	3,232	16,629	29,400
Median HH Income	\$44,865	\$44,295	\$42,065
Average HH Income	\$60,024	\$61,931	\$58,957
Vehicles per Day	12,400		

Property Images



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