



REGIONS BANK

Absolute NNN Ground Lease

809 W. MAIN STREET - INVERNESS, FLORIDA



INVERNESS, FL

REGIONS BANK GROUND LEASE

809 W. MAIN STREET | INVERNESS, FLORIDA 34450

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All properties visits are by appointment only.

01. INVESTMENT



INVESTMENT SUMMARY

ASKING PRICE:	\$2,750,000
CAP RATE:	5.0%
NET OPERATING INCOME:	\$137,500 *
LOCATION:	809 W. Main Street, Inverness, FL 34450
RENTABLE AREA:	3,485 SF
LAND AREA:	1.07 acres
TENANT:	Regions Bank
GUARANTOR:	Corporate
CREDIT RATING:	A-
LEASE TYPE:	Absolute NNN (Ground Lease)
LANDLORD RESPONSIBILITIES:	None
LEASE TERM:	15 Years
INCREASES:	10% Every 5 Years
OPTIONS:	Six, 5-Year Renewals
RENT COMMENCEMENT:	July 14, 2020
LEASE EXPIRATION:	July 13, 2035
RIGHT OF FIRST REFUSAL:	Waived

** Seller has capitalized the upcoming July 2026 rent increase and will provide a rent credit at closing.*





INVESTMENT HIGHLIGHTS

RELOCATION BRANCH BUILT IN 2020

The site is a newly constructed, dual drive-thru Regions Bank Branch which relocated in 2020 from directly across the street.

ABSOLUTE NNN 15-YEAR GROUND LEASE

The tenant pays for CAM, Taxes, and Insurance and maintains all aspects of the premises. There are NO LANDLORD RESPONSIBILITIES whatsoever.

10% Rental Increases Every 5 Years.

Attractive rent growth during the lease term

SIGNALIZED, HARD CORNER INTERSECTION | RETAIL CORRIDOR

Regions Bank is strategically located at the signalized, hard corner intersection of W. Main Street and US Highway 41, which averages a combined 58,400 vehicles per day. The property is positioned across from a newly developed Publix-anchored shopping center with nearby tenants including Panera Bread, Dunkin', CVS, Chipotle, Chili's, AutoZone, 7-Eleven, and more.

CORPORATELY GUARANTEED | INVESTMENT GRADE TENANT

The lease is corporately guaranteed by Regions Bank, an Investment Grade (S&P: A-), nationally recognized Tenant with over 1,300 offices in 15 states

02. TENANT



\$7 BILLION

2024 Annual Revenues

\$21.919 BILLION

Market Cap

OWNERSHIP

Public

TICKER SYMBOL

RF (NYSE)

CREDIT RATING

A- (S&P)

OF EMPLOYEES

20,101





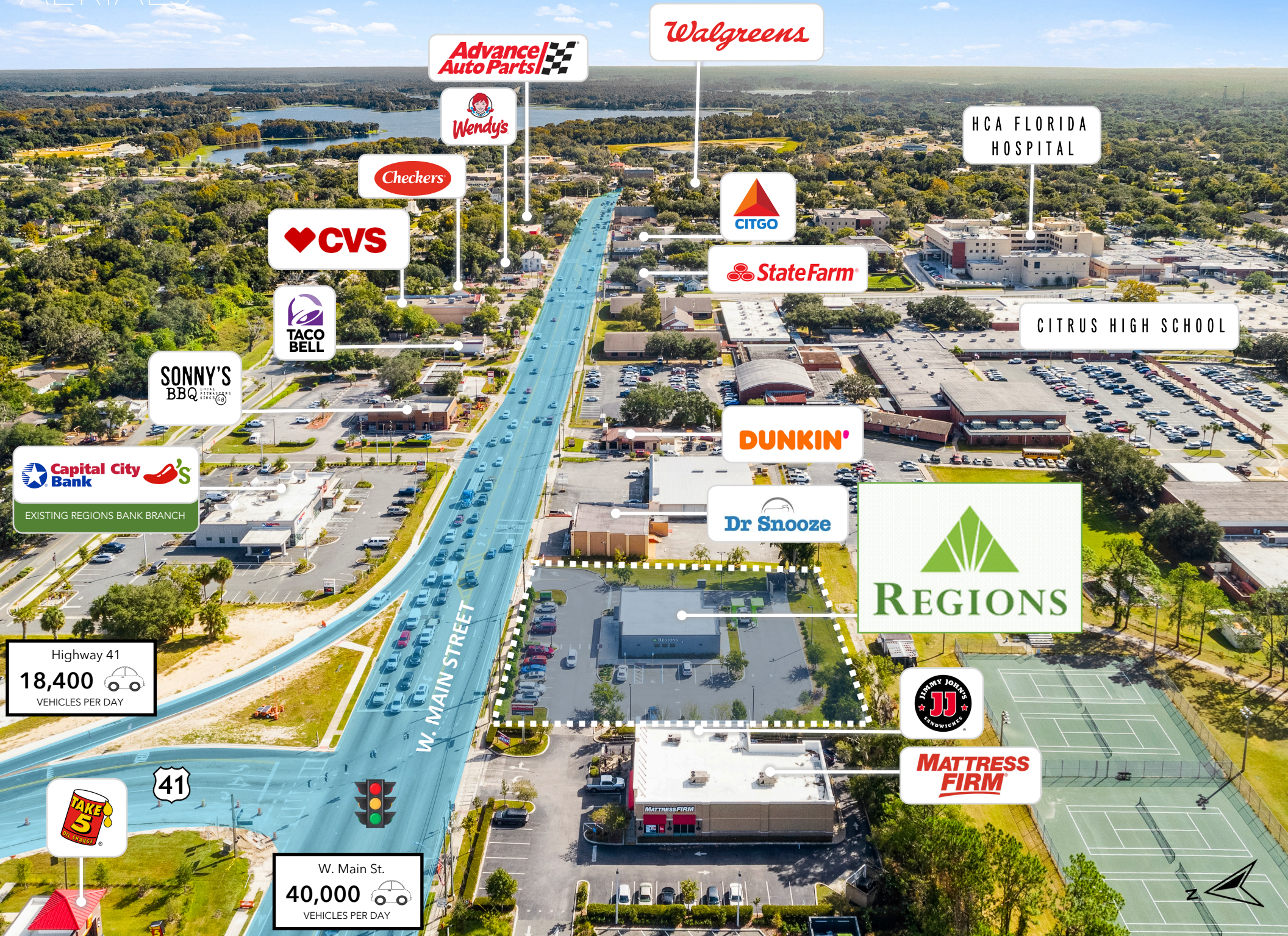
Headquartered in Birmingham, AL, the Regions Financial Corporation (NYSE: RF) is one of the top US domestic bank and serves its customers out of approximately 1,300 branches across the Southeast, Midwest and Texas. Regions is a full-service retail bank that focuses on consumer and commercial banking, wealth management, mortgage products and services. Regions is traded on the New York Stock Exchange under the ticker RF and as of March 2025 had a market capitalization of over \$19.4 billion. Regions has an investment grade credit rating (S&P: A-) with a stable outlook.

Regions Financial Corporation, a financial holding company, provides banking and bank-related services to individual and corporate customers. It operates through three segments: Corporate Bank, Consumer Bank, and Wealth Management. The Corporate Bank segment offers commercial banking services, such as commercial and industrial, commercial real estate, and investor real estate lending; equipment lease financing; deposit products; and securities underwriting and placement, loan syndication and placement, foreign exchange, derivatives, merger and acquisition, and other advisory services. It serves corporate, middle market, and commercial real estate developers and investors. The Consumer Bank segment provides consumer banking products and services related to residential first mortgages, home equity lines and loans, consumer credit cards, and other consumer loans, as well as deposits. The Wealth Management segment offers credit related products, and retirement and savings solutions; and trust and investment management, asset management, and estate planning services to individuals, businesses, governmental institutions, and non-profit entities. It also provides investment and insurance products; low-income housing tax credit corporate fund syndication services; and other specialty financing services.



03. LOCATION

AERIALS



**Advance
Auto Parts**

Wendy's

Checkers

CVS

**TACO
BELL**

**SONNY'S
BBQ**

**Capital City
Bank**
EXISTING REGIONS BANK BRANCH

Walgreens

CITGO

State Farm

**HCA FLORIDA
HOSPITAL**

CITRUS HIGH SCHOOL

DUNKIN'

Dr Snooze

REGIONS

**JJ
JOHN'S
SANDWICHES**

**MATTRESS
FIRM**

**TAKE
S
SANDWICHES**

41



W. Main St.
40,000
VEHICLES PER DAY

Highway 41
18,400
VEHICLES PER DAY



AERIALS



Culver's

Applebee's
GRILL + BAR

Panera
BREAD

武
Salon 16

Winn-Dixie

Publix

AutoZone

CHIPOTLE
MEXICAN GRILL

MATTRESS
FIRM

JJ
TOMMY JOHN'S
BANDWAGONS

REGIONS

Pizza
Hut

7-ELEVEN

TAKE
5
BURGER

Highway 41
18,400
VEHICLES PER DAY

41

Capital City
Bank

EXISTING REGIONS BANK BRANCH

Dr Snooze

W. Main St.
40,000
VEHICLES PER DAY

RETAILER MAP

Winn-Dixie



Highway 41
18,400
VEHICLES PER DAY



41

7-ELEVEN



Capital City Bank
EXISTING REGIONS BANK BRANCH



SONNY'S
BBQ
LOCAL PITMASTERS SINCE 1968



CVS



AutoZone

MATTRESS FIRM



DUNKIN'

W. Main St.
40,000
VEHICLES PER DAY



Citrus High School



41

Highway 41
18,400
VEHICLES PER DAY



W. MAIN STREET

W. Main St.
40,000
VEHICLES PER DAY





04. MARKET



Inverness, Florida, is a charming city located in Citrus County in the central part of the state. Located in central Florida, approximately 75 miles north of Tampa and about 85 miles west of Orlando, it sits on the western edge of the Withlacoochee River, providing access to numerous lakes and parks. Known for its beautiful natural surroundings, it offers a mix of outdoor activities and small-town charm.

The Town has a rich history that dates back to the 19th century. Originally inhabited by Native American tribes, the area began to see European settlement in the mid-1800s. The town was officially founded in 1885 and was named after Inverness, Scotland, reflecting the heritage of some of its early settlers.

Inverness was once a significant hub for the timber industry, as well as for agriculture, particularly citrus farming. The arrival of the railroad in the early 1900s further boosted its development, making it easier to transport goods.

Today, many historic buildings and sites remain, including the old courthouse and various residential structures that reflect the architectural styles of the early 20th century. The city celebrates its heritage through various community events and preservation efforts, making it a quaint yet historically rich destination.

Overall, Inverness offers a peaceful, community-oriented lifestyle with plenty of opportunities to enjoy the outdoors.

LOCATION MAP



REGIONS

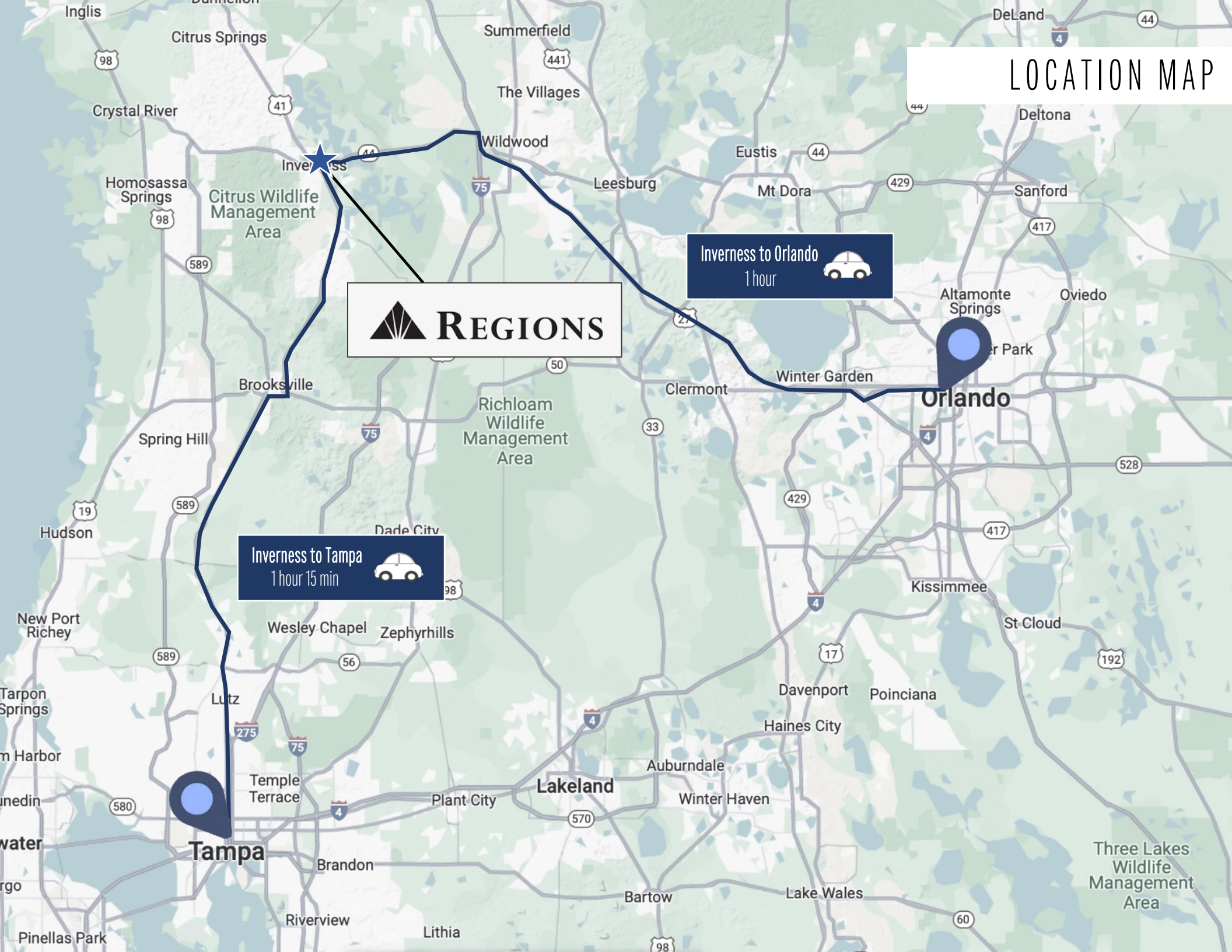
Inverness to Orlando

1 hour



Inverness to Tampa

1 hour 15 min



AREA DEMOGRAPHICS

	<u>1 Mile Radius</u>	<u>3 Mile Radius</u>	<u>5 Mile Radius</u>
2024 Estimated Population:	2,791	18,955	35,002
2029 Estimated Population:	3,025	20,787	38,374
Projected Annual Growth 2024 to 2029:	1.7%	1.9%	1.9%
Projected Annual Growth 2010 to 2024:	0.5%	0.7%	0.8%
2024 Estimated Households:	1,263	8,534	15,939
2029 Projected Households:	1,307	8,905	16,604
2024 Estimated Average Household Income:	\$67,538	\$67,083	\$71,426



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