INVESTMENT OFFERING MEMORANDUM

3703 Taft Highway, Signal Mountain, TN 37377

100% Occupied Two-Tenant Retail Center anchored by Dollar General



Executive Investment Summary

OFFERING PRICE	CAP RATE	PROJECTED ANNUAL NOI
$1,646,000.00	Approx. 7%	$115,224.00

TOTAL LEASED AREA	OCCUPANCY	LAND AREA
14,053 SF	100%	1.25 Acres

Property Overview:

- Prime retail asset situated directly along Taft Highway (US-12), the core commercial corridor of Signal Mountain.
- Features highly secure income insulated by zero state income tax in Tennessee.
- Owned and managed under Taft Highway of Chattanooga, LP.

Investment & Location Highlights

• Elite Anchor Tenant: Dollar General (Dolgencorp, LLC) leases 88% of the facility and holds an investment-grade credit rating of BBB / Baa3.

• Top-Tier Store Performance: 22-year operational history at this site. Ranked 19th out of 916 Tennessee locations via Placer AI, drawing over 233,000 annual visitors with gross revenues exceeding $4M.

• High Barriers to Entry: Signal Mountain is an affluent, highly growth-resistant suburb. National brands like Walmart have historically been denied entry.

• Affluent Local Demographics: Median household income of $141,008 within the town limits and median home values of $544,300.

• Discount to Replacement Cost: Total replacement and land cost today is estimated at $2,882,000, offering the investor a significant discount.

• The current annual rent paid by Dollar General is approximately $6.90 per square foot.

Based on the extremely high gross income performance by Dollar General at this location and the extremely low rental rate paid by Dollar General at this location it would be extremely unlikely that Dollar General would not extend its lease term for this location in 2030 and 2035.

Rent Roll & Tenant Lease Summaries

Tenant Name	Lease Size (SF)	Current Monthly Base Rent	Lease Expiration / Options
Dollar General (Dolgencorp, LLC)	12,268 SF	$7,051.03 ($6.90 / SF / Yr)	March 31, 2030 / Two 5-Yr Options
Mind & Muscle, LLC	1,785 RSF	$2,360.00 (Initial Year)	June 30, 2031 / One 5-Yr Option

Key Lease Structures:

• Dollar General: Modified NNN structure. Reimburses 100% of property taxes and insurance. Pays CAM base of $291.66/mo (adjusted to actual cost, currently $350/mo). Responsible for maintenance under $1,000.

• Mind & Muscle, LLC: Pays fixed $250/mo for its 12.4% pro-rata share of taxes, insurance, and CAM. Standard 2% annual rental compounding schedule built into primary term.

• Tenant Utilities: Separately metered and paid directly by each tenant.

Summary of Leases

DOLLAR GENERAL | DOLGENCORP, LLC

Tenant: Dolgencorp, LLC, a Kentucky limited liability company

Tenant Guarantor: Dollar General Corporation

Landlord: Taft Highway of Chattanooga, LP, a Tennessee limited liability company, successor in interests to VPI Taft Highway, LLC

Commencement Date of Lease: December 1, 2004

Premises Area Leased:12,268 square feet (actual square footage is greater)

Current Expiration of Lease: March 31, 2030

Current Monthly Rental: $7,051.03

Current Monthly Additional Rent Paid by Tenant for Maintenance: $291.66, which is subject to increase at the end of each year if the cost of maintenance exceeds this amount. The current cost for 2026 has been $350.00 per month. Maintenance includes lighting, security, snow removal, and striping, and maintenance of any grass or landscaped area.

Insurance and Property Taxes: Tenant reimburses Landlord for the cost of liability and property insurance for the center and the cost of property taxes for the center.

Utilities: Tenant is responsible for the cost of utilities to the Premises. The utilities are in Tenant's name.

Lease Extensions: Tenant has the option to extend the lease term for an additional five years upon at least 90 days prior notice from the ending date of the lease term. The rental rate during this five-year extension will be $7,756.14 per month (approximate 10.00% increase) plus the cost for maintenance as defined above. Assuming Tenant exercises this option Tenant has the right to again extend the lease term. upon at least 90 days prior notice from the ending date of the lease term. The rental rate for this five-year extension will be $8,531.75 per month (approximate 10.00% increase) plus the cost for maintenance as defined above. The final termination of the lease term with these two extensions would be March 31, 2040.

Maintenance and Repairs to the Premises: Tenant is responsible for minor repairs to Landlord's equipment located on the Premises. The term, minor repairs, is a repair with a maximum cost of $1,000.00.

HVAC Preventive Maintenance: Tenant is responsible for maintaining a maintenance contract for the HVAC systems in the Premises.

Landlord's Obligations: Structural repairs, roof repairs and replacements, and plumbing system repairs, electrical system repairs, and HVAC repairs with a repair cost more than $1,000.00. Landlord is also responsible for repairs and replacements of the parking lot.

Summary of Leases

MIND & MUSCLE, LLC

Tenant: Mind & Muscle, LLC, a Tennessee limited liability company

Tenant Guarantor: Ross Dehoney and Nicole Dehoney

Landlord: Taft Highway of Chattanooga, LP, a Tennessee limited liability company

Commencement Date of Lease: July 1, 2026

Premises Area Leased: 1785 rentable square feet

Current Expiration of Lease: June 30, 2031

Time Period	Annual Amount	Monthly Amount
First Twelve (12) Months	$28,320.00	$2,360.00
Second Twelve (12) Months	$29,131.20	$2,427.60 (1.029% increase)
Third Twelve (12) Months	$29,713.92	$2,476.16 (1.02% increase)
Fourth Twelve (12) Months	$30,308.28	$2,525.69 (1.02% increase)
Fifth Twelve (12) Months	$30,914.52	$2,576.21 (1.02% increase)

Additional Rent: Tenant pays Landlord $250.00 per month for Tenant's share (12.4%) of property taxes for the center and operating expenses for the common areas of the property which are subject to adjustment based on actual cost.

Tenant's Right to Renew and Extend the Lease Term: Tenant has the right to extend the lease term for five years upon prior notice to Landlord. The rental rate during the extended term shall be at market rate which shall not be less than the rental rate in the last month of the initial lease term.

Tenant Obligations: Tenant is responsible for repairs and replacements of improvements located in or serving the premises except for the HVAC systems. In the extended term, Tenant assumes the responsibility for repair and replacements to the HVAC systems.

Utilities: Tenant is responsible for the cost of utilities to the Premises. The utilities are in Tenant's name.

Financial Analysis & Projected NOI

Revenue / Expense Item	Monthly	Annualized
Dollar General Base Rent	$7,051.03	$84,612.36
Dollar General CAM Reimbursement	$350.00	$4,200.00
Mind & Muscle, LLC Base Rent	$2,360.00	$28,320.00
Mind & Muscle, LLC Additional Rent	$250.00	$3,000.00
Gross Operating Revenue	**$10,001.03**	**$120,012.36**
Less: Site Maintenance Expenses	**($350.00)**	**($4,200.00)**

PROJECTED NET OPERATING INCOME (NOI): $115,812.36

*Taxes & Insurance are 100% neutralized via direct tenant pass-through reimbursements.

Recent Capital Expenditures & Growth Projections

Completed 2026 Capital Improvements (~$110K):

- Complete commercial buildout for Mind & Muscle fitness space.
- Comprehensive water mitigation: French drains, rear commercial sump pump lines, and battery backups.
- Masonry protection: Built 18-foot block wall section at the rear to efficiently channel heavy storm water run-off.
- Sanitary sewer system thoroughly cleared and fully updated.
- Exterior structural upgrades, gutter tune-ups, and selective tree clearing.

Long-Term Appreciation & Capital Projections:

- 2030 Projections: Following scheduled lease step-ups, combined baseline annual revenues reach $127,588.00. Based on an exit 7% cap rate, asset value expands to $1,822,688.00.
- 2035 Projections: Option escalation increments bring base annual revenues to an estimated $142,581.00, pushing capital value out to $2,036,871.00. Based on a 7% cap rate.
- Replacement Benchmarking: Factoring standard CPI compound projections through 2039, development cost to replace the structure grows from $2.88M to over $4.23M by 2040.

Property Photography

























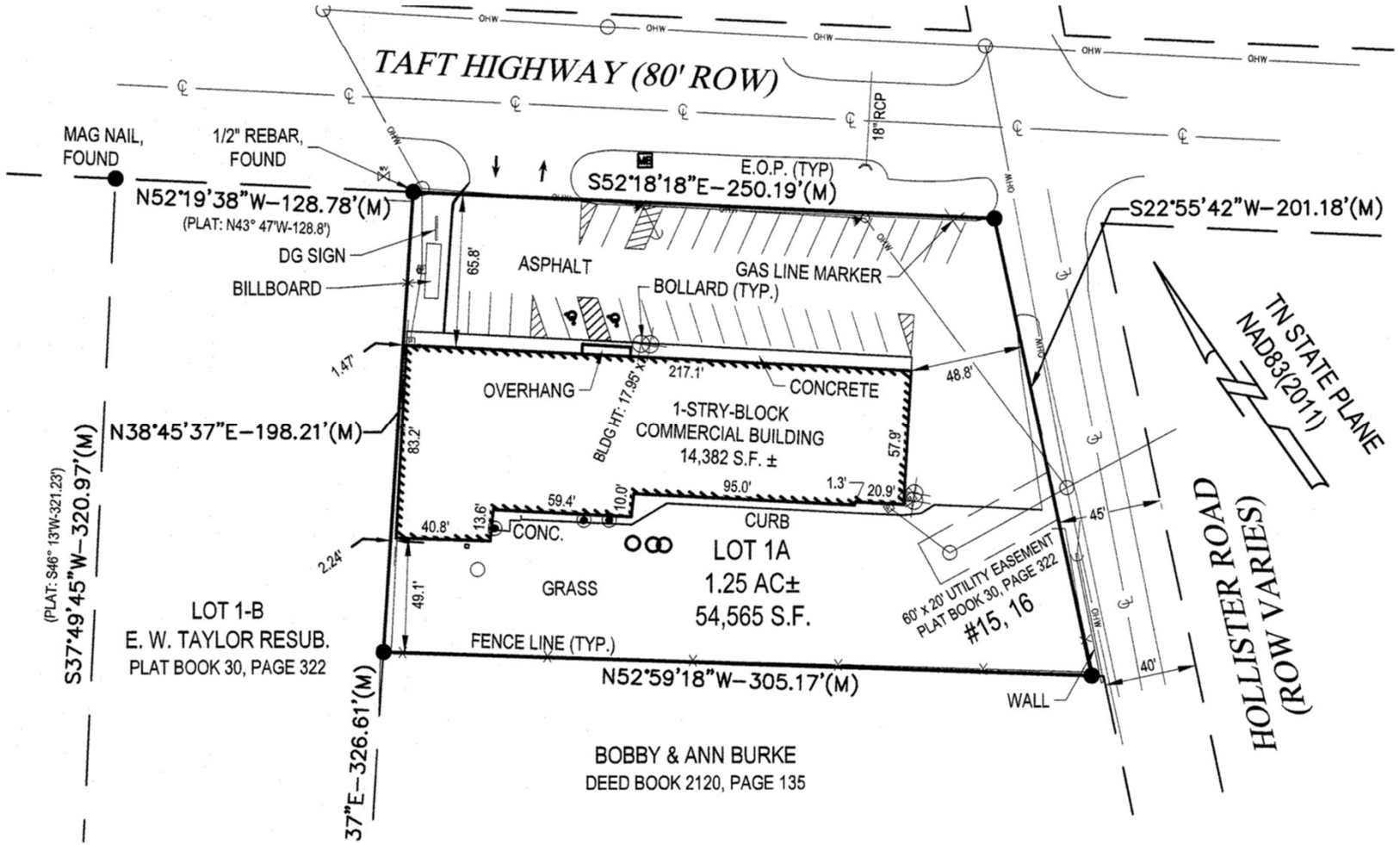






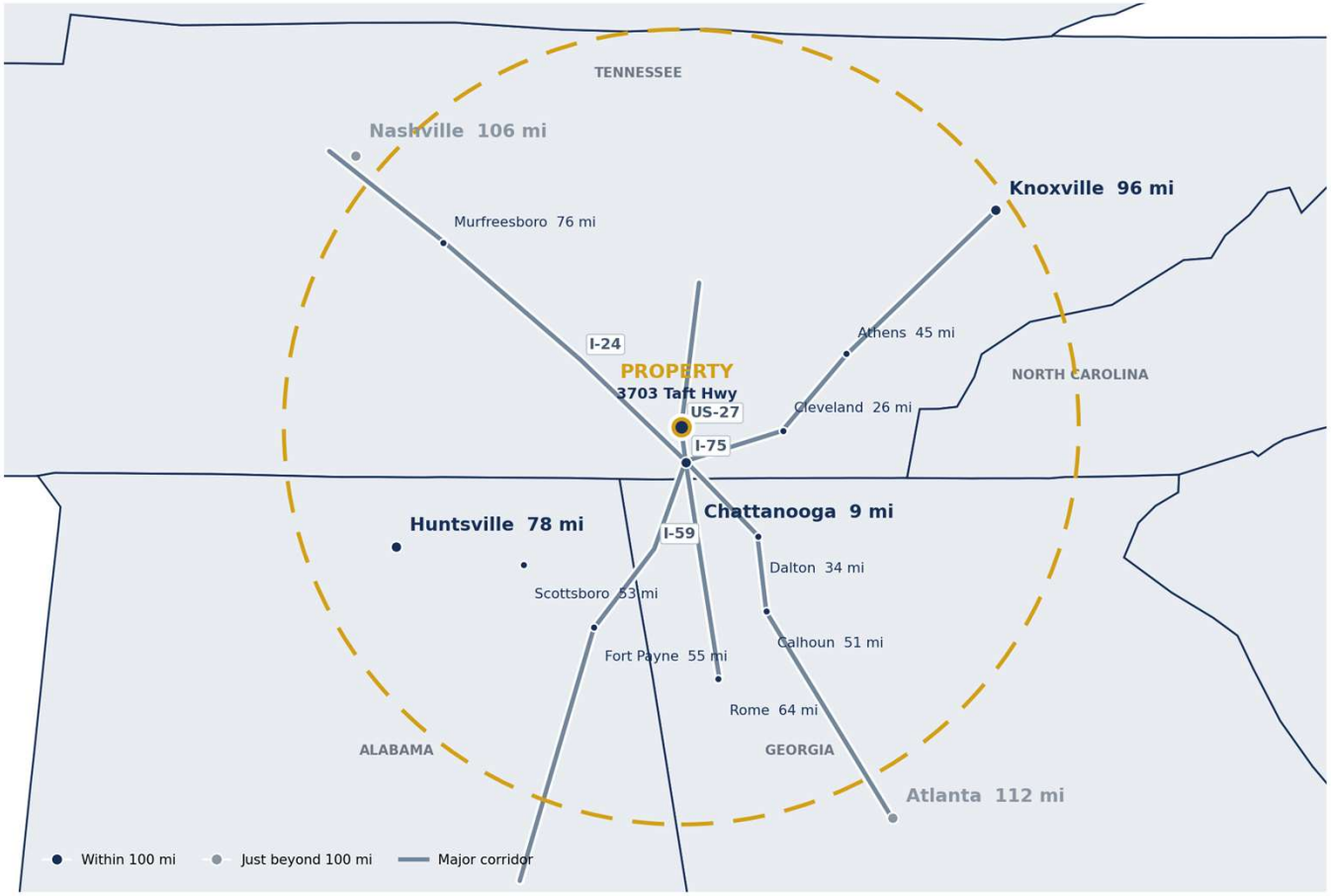


Survey


TAFT HIGHWAY (80' ROW)
MAG NAIL, FOUND
1/2" REBAR, FOUND
N52°19'38"W–128.78'(M)
(PLAT: N43° 47'W-128.8')
E.O.P. (TYP)
S52°18'18"E–250.19'(M)
18" RCP
S22°55'42"W–201.18'(M)
DG SIGN
BILLBOARD
ASPHALT
BOLLARD (TYP.)
GAS LINE MARKER
TN STATE PLANE NAD83(2011)
OVERHANG
CONCRETE
1-STRY-BLOCK COMMERCIAL BUILDING
14,382 S.F. ±
BLDG HT: 17.95' ±
N38°45'37"E–198.21'(M)
(PLAT: S46° 13'W-321.23')
S37°49'45"W–320.97'(M)
CURB
CONC.
GRASS
LOT 1A
1.25 AC±
54,565 S.F.
60' x 20' UTILITY EASEMENT PLAT BOOK 30, PAGE 322
#15, 16
LOT 1-B
E. W. TAYLOR RESUB.
PLAT BOOK 30, PAGE 322
FENCE LINE (TYP.)
N52°59'18"W–305.17'(M)
WALL
HOLLISTER ROAD (ROW VARIES)
37"E–326.61'(M)
BOBBY & ANN BURKE
DEED BOOK 2120, PAGE 135

Map

Regional access | 100-mile radius from Signal Mountain



Regional locator; radius and city positions are approximate. Sources: public map coordinates and U.S. state boundary data.

Local Map

Detailed local access | 25-mile radius from Signal Mountain



Illustrative aerial locator; mileage, place positions and highway corridors are approximate.

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