



LONG TERM ABS NNN LEASE | CORNER LOT – 50,000 VPD | STRONG DEMOGRAPHICS | TAX-FREE STATE TX



LoanStar  
921 Highway 83, McAllen, TX 78501

Offering Memorandum  
Exclusive Net-Lease Offering

NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc hereby advises all prospective purchasers of Net Leased property as follows:

The information contained in this Marketing Brochure has been obtained from sources we believe to be reliable. However, NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc have not and will not verify any of this information, nor has NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc conducted any investigation regarding these matters. NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc make no guarantee, warranty or representation whatsoever about the accuracy or completeness of any information provided. As the Buyer of a net leased property, it is the Buyer's responsibility to independently confirm the accuracy and completeness of all material information before completing any purchase. This Marketing Brochure is not a substitute for your thorough due diligence investigation of this investment opportunity. NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc expressly deny any obligation to conduct a due diligence examination of this Property for Buyer. Any projections, opinions, assumptions or estimates used in this Marketing Brochure are for example only and do not represent the current or future performance of this property. The value of a net leased property to you depends on factors that should be evaluated by you and your tax, financial and legal advisors. Buyer and Buyer's tax, financial, legal, and construction advisors should conduct a careful, independent investigation of any net leased property to determine to your satisfaction with the suitability of the property for your needs. Like all real estate investments, this investment carries significant risks. Buyer and Buyer's legal and financial advisors must request and carefully review all legal and financial documents related to the property and tenant. While the tenant's past performance at this or other locations is an important consideration, it is not a guarantee of future success. Similarly, the lease rate for some properties, including newly-constructed facilities or newly-acquired locations, may be set based on a tenant's projected sales with little or no record of actual performance, or comparable rents for the area. Returns are not guaranteed; the tenant and any guarantors may fail to pay the lease rent or property taxes, or may fail to comply with other material terms of the lease; cash flow may be interrupted in part or in whole due to market, economic, environmental or other conditions. Regardless of tenant history and lease guarantees, Buyer is responsible for conducting his/her own investigation of all matters affecting the intrinsic value of the property and the value of any long-term lease, including the likelihood of locating a replacement tenant if the current tenant should default or abandon the property, and the lease terms that Buyer may be able to negotiate with a potential replacement tenant considering the location of the property, and Buyer's legal ability to make alternate use of the property.

By accepting this Marketing Brochure you agree to release NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc and hold it harmless from any kind of claim, cost, expense, or liability arising out of your investigation and/or purchase of this net leased property.

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All potential buyers are strongly advised to take advantage of their opportunities and obligations to conduct thorough due diligence and seek expert opinions as they may deem necessary, especially given the unpredictable changes resulting from the continuing COVID-19 pandemic. NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc have not been retained to perform, and cannot conduct, due diligence on behalf of any prospective purchaser. NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc's principal expertise is in marketing investment properties and acting as intermediaries between buyers and sellers. NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc and its investment professionals cannot and will not act as lawyers, accountants, contractors, or engineers. All potential buyers are admonished and advised to engage other professionals on legal issues, tax, regulatory, financial, and accounting matters, and for questions involving the property's physical condition or financial outlook. Projections and pro forma financial statements are not guarantees and, given the potential volatility created by COVID-19, all potential buyers should be comfortable with and rely solely on their own projections, analyses, and decision-making.

\*In addition to all other advisements, notices, and disclaimers set forth in this Marketing Brochure, NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc further advises all prospective purchasers that certain NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc related or affiliated parties, and/or its independent contractor salespeople, brokers of record, partners, trustees, beneficiaries, shareholders, members, managers, directors, officers, employees, or agents, along with their respective heirs, successors, personal representatives and/or assigns (collectively, the "NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc Related Parties") may be acting as principals for the Seller or own a direct or indirect beneficial interest in the Property or in its ownership. By accepting this Marketing Brochure, any prospective purchaser shall thereby waive any claim they may have based on a conflict of interest given the NNN Properties (dba) SURMOUNT and Bang Realty-Texas, Inc Related Parties' role as both agent for the Seller and as the Seller (or as a principal of the Seller).



Offering Memorandum

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**Investment Overview**

LIST PRICE

**\$1,125,402**

CAP RATE

**6.25%**

NET OPERATING INCOME

**\$70,338**



Street	921 Highway 83	Estimated Building SF	1,104 SF	Lease Expiration	06/14/44
City, State Zip	McAllen, TX 78501	Estimated Lot Size	0.26 AC	Lease Term Remaining	18.16 Years
Type of Ownership	Fee Simple	Credit Type	Corporate	Lease Type	Triple Net (NNN)
Property Type	Retail	Guarantor	Select Management, LLC	Landlord Responsibilities	None
Property Subtype	Loan Services	Lease Term	20 Years	Rental Increases	3.00% Annually
Year Built	1988	Lease Commencement	09/27/24	Renewal Options	2, 5-Year Options



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**Rent Schedule**

Lease Year	Annual Rent	Monthly Rent	Increases	Effective Cap Rate
10/1/2025 - 9/30/2026	\$68,289	\$5,691	-	-
10/1/2026 - 9/30/2027	\$70,338	\$5,861	3.00%	6.25%
10/1/2027 - 9/30/2028	\$72,448	\$6,037	3.00%	6.44%
10/1/2028 - 9/30/2029	\$74,621	\$6,218	3.00%	6.63%
10/1/2029 - 9/30/2030	\$76,860	\$6,405	3.00%	6.83%
10/1/2030 - 9/30/2031	\$79,166	\$6,597	3.00%	7.03%
10/1/2031 - 9/30/2032	\$81,541	\$6,795	3.00%	7.25%
10/1/2032 - 9/30/2033	\$83,987	\$6,999	3.00%	7.46%
10/1/2033 - 9/30/2034	\$86,506	\$7,209	3.00%	7.69%
10/1/2034 - 9/30/2035	\$89,102	\$7,425	3.00%	7.92%
10/1/2035 - 9/30/2036	\$91,775	\$7,648	3.00%	8.15%
10/1/2036 - 9/30/2037	\$94,528	\$7,877	3.00%	8.40%
10/1/2037 - 9/30/2038	\$97,364	\$8,114	3.00%	8.65%
10/1/2038 - 9/30/2039	\$100,285	\$8,357	3.00%	8.91%
10/1/2039 - 9/30/2040	\$103,293	\$8,608	3.00%	9.18%
10/1/2040 - 9/30/2041	\$106,392	\$8,866	3.00%	9.45%
10/1/2041 - 9/30/2042	\$109,584	\$9,132	3.00%	9.74%
10/1/2042 - 9/30/2043	\$112,871	\$9,406	3.00%	10.03%
10/1/2043 - 9/30/2044	\$116,257	\$9,688	3.00%	10.33%



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## Investment Highlights

### Long Term Abs NNN Lease

There are over eighteen (18) years remaining on an original twenty (20) year absolute triple net (NNN) lease, with no landlord responsibilities. This site is strategically located at the corner lot of a major intersection experiencing nearly 50,000 vehicles per day.

### Corporate Guarantee

Wellshire Financial Services, LLC, the primary operating entity behind the Loan Star Title Loans, MoneyMax Title Loans, and LoanMax brands. Wellshire is part of a broader enterprise controlled by founder Rod Aycox through Select Management Resources, headquartered in Alpharetta, Georgia. Together the platform operates approximately 500+ title lending locations across more than 20 states.

### Strong Demographics

There are over 11,000 individuals within one mile of the property, nearly 100,000 within three miles, and over 244,000 individuals within a five-mile radius. The population has grown at a positive annual rate over the last five years and is expected to grow by nearly 1% annually over the next five years.

### Above-Market Annual Increases

This lease benefits from above-market annual rental increases of three percent (3%) throughout the remainder of the lease term, and continues throughout the two (2), five (5)-year option periods.

### Across from the Chase Tower

The iconic Chase Tower is the telecommunication hub between Mexico and the United States and serves as the financial services hub in the Rio Grande Valley. With over 209,000 square feet, this 17-story building the premier carrier hotel and data center destination in South Texas, and an important hub for cross-border data exchange spanning the entire Republic of Mexico.

### Tax-Free State - TX

This site benefits from its location in the tax-free state of Texas. McAllen anchors the McAllen-Edinburg-Mission metropolitan area, the fifth largest metropolitan area in the state of Texas. McAllen is the most populous city in Hidalgo County, the second most populous city in the Rio Grande Valley, and the 23rd-most populous city in Texas.

### McAllen International Airport

The McAllen International Airport is less than two miles from the subject property. McAllen International Airport (MFE) serves as the Rio Grande Valley's leading commercial airport, providing convenient, efficient, and accessible air travel for residents, businesses, and visitors.

### La Plaza Shopping Center

La Plaza is the premier shopping and dining destination in the Rio Grande Valley and features 1,300,000 square feet of upscale and mainstream retail space with retailers that include H&M, Zara, Mango, Tous, Kendra Scott, Guess, as well as Abercrombie & Fitch, Miniso, LEGO, Lululemon, Victoria's Secret and Marc Jacobs.



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## Concept Overview



### About the Tenant

LoanStar Title Loans is a consumer finance provider specializing in asset-backed lending solutions, primarily offering vehicle title loans to individuals seeking short-term access to cash. Founded in 1990, the company operates through a network of retail storefront locations across multiple states, with a strong presence in Texas and the Southeastern United States. Its core product allows customers to borrow against the equity in their vehicle while retaining possession and use during the loan term. LoanStar emphasizes speed and accessibility, with streamlined approval processes, acceptance of a wide range of credit profiles, and the ability to provide funding quickly — in some cases within the same day. Loan amounts vary based on the value of the borrower's vehicle, with offerings that can reach several thousand dollars depending on market and regulatory conditions.

### About the Tenant

Properties occupied by LoanStar Title Loans benefit from tenancy in the alternative financial services sector, which is characterized by consistent demand driven by consumers seeking short-term liquidity solutions outside of traditional banking channels. Locations are typically small-format retail spaces situated in high-visibility corridors with strong vehicular traffic, supporting convenient customer access and repeat visitation tied to loan servicing. The operational model requires relatively modest interior build-out compared to other retail uses, allowing for efficient space utilization while maintaining flexibility across different markets. Demand for these services tends to persist across economic cycles, particularly in underserved or credit-constrained communities. For real-estate investors, a property leased to LoanStar Title Loans can represent a stable, service-oriented asset with recurring customer activity and alignment to a needs-based segment of the financial services industry.



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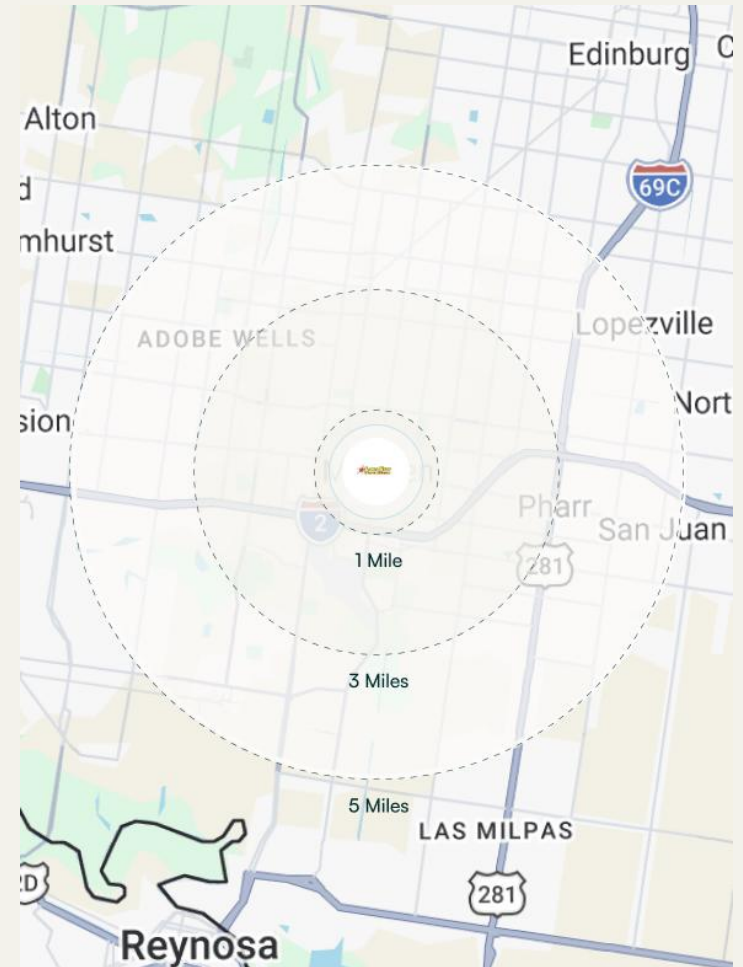
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## Location Overview

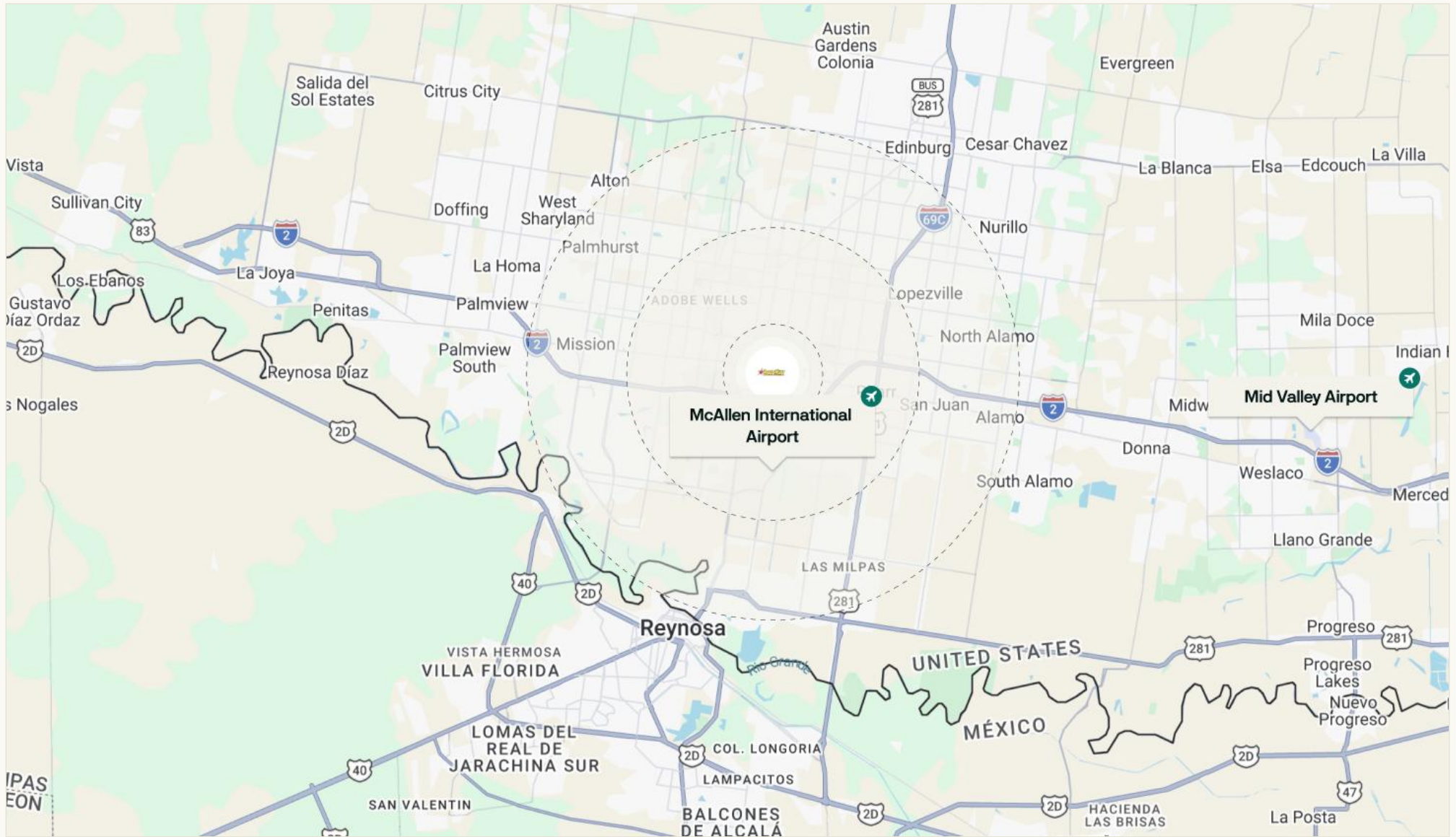
The subject property is situated on the corner lot at the intersection of Highway 83 and S 10th Street, which combine for nearly 50,000 vehicles per day. The area is densely populated with over 11,000 individuals within a one-mile radius and nearly 100,000 individuals within a three-mile radius. The population has experienced positive annual growth over the last five years and is expected to grow by nearly 1% annually over the next five years. McAllen has transformed into a major international trade area. This site sits across from the iconic Chase Tower, which serves as the telecommunication hub between Mexico and the United States and serves as the financial services hub in the Rio Grande Valley. Less than two miles down the road is La Plaza shopping center. La Plaza is the premier shopping and dining destination in the Rio Grande Valley and features 1,300,000 square feet of upscale and mainstream retail space.

	1 Mile	3 Mile	5 Mile
<b>Population Trends</b>			
2020 Population	11,573	96,770	230,847
2024 Population	12,036	99,797	244,223
2029 Population	12,562	103,984	255,771
Growth '20 — '24	0.80%	0.60%	1.20%
Growth '24 — '29	0.90%	0.80%	0.90%
<b>Household Trends</b>			
2020 Households	4,333	34,523	77,326
2024 Households	4,469	35,213	81,465
2029 Households	4,660	36,658	85,359
Growth '20 — '24	1.30%	1.60%	2.00%
Growth '24 — '29	0.90%	0.80%	1.00%
<b>Household Income</b>			
Average Household Income	\$56,237	\$70,029	\$82,065
Median Household Income	\$39,480	\$50,940	\$59,592









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## Market Overview

San Antonio is the 7th most populous city in the United States with a population of over 1.45 million. San Antonio is an economically diverse market that possesses strengths in the healthcare, hospitality, defense, civil government, finance, international trade, and cybersecurity industries.

The South Texas Medical Center is one of the largest medical centers in the south-central region of the country, housing the largest concentration of jobs in the city outside of downtown. San Antonio's financial services industry has also been an important factor here as well, and a few notable firms in this sector call San Antonio "home". This includes USAA, the 17th-largest bank in the United States based on total assets. Frost Bank, the 53rd-largest such bank, is also located in the Alamo City, with its headquarters serving as the latest example of prime office development in the San Antonio skyline. Outside of USAA and Frost, the ranks of major locally-headquartered employers here include Valero and HEB, the fifth-largest private company in the United States. HEB is the largest grocer in San Antonio and much of Texas, and it has plans to expand further into major markets such as Dallas-Fort Worth in the future.

On the industrial front, there is also a large concentration of manufacturing and distribution activity centered around Brooks, a mixed-use redevelopment of a former military base on the city's southeast side. The city's burgeoning cybersecurity industry is closely related to the large defense presence in the greater San Antonio area. The city's largest university, the University of Texas at San Antonio (UTSA), was named as having the nation's top cybersecurity program in a national survey of certified information technology security professionals.



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