



**Portfolio Opportunity | BJ's Wholesale Club (S&P: BB+) & Schnucks Fresh Foods
Fixed Rental Increases + Renewal Options | NY & IL Locations**

Available Individually or as a Portfolio

BJ's - Rochester, NY



Schnucks - Normal, IL



Schnucks - Peoria, IL

Portfolio Summary

Tenant (City, ST)	SF	Acres	Current Rent	Lease Term Remaining	Lease Structure	Options	Price	Cap Rate	PSF
BJ's Wholesale Club ⁽¹⁾ Rochester, NY	119,598	11.05	\$1,471,080	5.6	NNN	3 (5-Year)	\$22,632,000	6.50%	\$189
Schnucks Peoria, IL	86,675	6.27	\$866,750	6.7	NNN	4 (5-Year)	\$11,955,000	7.25%	\$138
Schnucks ⁽²⁾ Normal, IL	57,573	6.05	\$598,759	9.8	NN	3 (5-Year)	\$8,259,000	7.25%	\$143
Totals:	263,846	23.37	\$2,936,589	6.8			\$42,846,000	6.85%	\$162

Notes:

1) Landlord is responsible for reimbursing the Tenant for HVAC repairs and replacements in the last 3 years of the term. If the tenant extends the term subsequently, it pays the landlord back.

2) Recent extension March 2026 through March 2036. As part of the extension, March and April rent during each of the first 5 years is abated. Seller to provide an abatement credit at closing in the amount outstanding.

Available Individually or as a Portfolio

THE PORTFOLIO



BJ's - Rochester, NY



Schnucks - Normal, IL



Schnucks - Peoria, IL

Investment Overview



Fortress Credit BJ's Wholesale Club (NYSE: BJ / S&P: BB+) | \$21.46 B in 2025 Revenue

- BJ's Wholesale Club is a leading membership-only warehouse club operator on the East Coast with 280 clubs in 22 states
- Founded in 1984, BJ's Wholesale Club has a 40+ year operational history and today has over 8+ million members (90% renewal rate)



Dominant Midwest Grocer | Schnucks Markets, Inc. (115 Stores in 5 States)

- Schnucks is a family-owned, privately held grocery chain generating approximately \$3.2-3.6 B in annual sales from 115 stores in MO, IL, IN, WI, and IA
- Founded in 1939, Schnucks has an 80+ year operational history and today has grown to the 189th largest private company according to Forbes
- In 2025, Schnucks became part of the 1939 Group, strengthening Schnucks's operational scale and long-term growth potential



Recent Lease Renewals/Extensions

- BJ's Wholesale Club recently renewed for an additional 5 years through December 2031
- Schnucks - Normal, IL: Tenant extended for an additional 10 years through March 2036



Fixed Rental Increases | Hedge Against Inflation

- BJ's: 5% increases in each renewal options
- Schnucks - Peoria, IL: 3% every 5 years
- Schnucks - Normal, IL: \$0.50 psf every 5 years



Dense & Affluent Demographics

- BJ's: 85,464 people with an average household income of \$70,543 live within a 3 mile radius
- Schnucks - Peoria, IL: 71,009 people with an average household income of \$81,420 live within a 3 mile radius
- Schnucks - Normal, IL: 53,811 people with an average household income of \$88,833 live within a 3 mile radius



Strong Retail Corridors

- BJ's: Sits directly on NY-390 (101,906 VPD), 4.3 miles from downtown Rochester, NY, and 1.4 miles from the Mall at Greece Ridge Center
- Schnucks - Peoria, IL: Situated at the intersection of W Glen Ave & N University St (43,284 VPD), 0.8 miles from the primary retail corridor at the I-74 & IL-150 interchange
- Schnucks - Normal, IL: Direct on/off ramp access via I-55 (30,508 VPD), with immediate proximity to the I-39/I-55 interchange. 1.25 miles to Illinois State University (21,994 students), and 4 miles to downtown Bloomington.

THE INVESTMENT



THE INVESTMENT

THE INVESTMENT

BJ's Wholesale Club



ROCHESTER, NY

Lease Abstract - BJ's - Rochester, NY

Property Overview

Rentable Building Area (SF)	119,598
Acreage	11.05 Acres
Year Built/Renovated	2006

Lease Abstract

Address	300 Bellwood Drive Rochester, NY
Tenant Trade Name	BJ's Wholesale Club
Guarantor	Corporate
Rent Commencement Date	December 30, 2006
Lease Expiration Date	December 30, 2031
Lease Term Remaining	5.6 Years
Renewal Options Remaining	3 (5-Year)
Current Annual Rent	\$1,471,080 (\$12.30 PSF)
Rent Increases	5.00% in each option
Lease Structure	NNN
Landlord Responsibilities	None
Utilities	Tenant Responsibility
Taxes	Tenant Responsibility
HVAC	Landlord is responsible for reimbursing the Tenant for HVAC repairs or replacements (outside contracted/customary maintenance) in the last 3 years of the Term. If Tenant extends the term subsequently, it pays Landlord back. Tenant replaced all RTU's & cooling equipment in 2024.
Insurance	Tenant Responsibility
CAM	Tenant Responsibility

Rent Schedule

Rent Period	Annual Rent	PSF	Monthly Rent	PSF	% Increase
12/31/2026 - 12/30/2031	\$1,471,080	\$12.30	\$122,590	\$1.03	-
Option 1: 12/31/2031 - 12/30/2036	\$1,544,634	\$12.92	\$128,720	\$1.08	5.00%
Option 2: 12/31/2036 - 12/30/2041	\$1,621,866	\$13.56	\$135,155	\$1.13	5.00%
Option 3: 12/31/2041 - 12/30/2046	\$1,702,959	\$14.24	\$141,913	\$1.19	5.00%
Bold = Current Rent					

BJ's - ROCHESTER, NY



THE MALL AT GREECE RIDGE CENTER



DOWNTOWN
ROCHESTER

4.3 Miles



Love
BEETS

L3HARRIS™

LiDestri
MADE TO NOURISH

RED
RED-Rochester, LLC.

North American Breweries
Warehouse

WOODSPRING
SUITES
AN EXTENDED STAY HOTEL
122 Rooms

BJ's

THE DENT GUY
PRINTLESS DENT REPAIR

390

(101,906 VPD)

EVERHOME
SUITES™
114 Rooms

HOME2
SUITES BY HILTON
119 Rooms





DOWNTOWN ROCHESTER
4.3 Miles

North American Breweries
Warehouse



**EVERHOME
SUITES™**
114 Rooms

HOME 2
SUITES BY HILTON
119 Rooms

 **L3HARRIS™**

Lexington Ave

390

(101,906 VPD)



Tenant Synopsis - BJ's Wholesale Club

BJ's Wholesale Club is a leading membership-only warehouse club operator on the East Coast, now in twenty-two states. BJ's is committed to delivering value to their members and consistently offers 25% or more savings on a representative basket of manufacturer-branded groceries compared to a traditional supermarket.

BJ's Wholesale Club's credit rating was upgraded to BB+ in September of 2022 and has continued on an upward fiscal trajectory since, exemplifying the retailer's positive outlook moving forward and physical real estate expansion.

BJ's Wholesale Club Financials: (Source: finance.yahoo.com)

- Total Revenue: \$21.46 Billion (Jan-2026)
- EBITDA: \$1.10 Billion (Jan-2026)
- Total Assets: \$7.51 Billion (Jan-2026)
- Number of Members: 8+ Million / 90%+ Renewal Rate



YEAR FOUNDED
1984



COMPANY TYPE
Public (NYSE: BJ)



HEADQUARTERS
Westborough, MA



WEBSITE
bjs.com



LOCATIONS
280 Clubs /
186 Gas Stations



S&P CREDIT RATING
BB+ / Stable Outlook

BJ'S

Trade Name	BJ's Wholesale Club
Credit Rating	S&P: BB+ / Stable Outlook
Number of Locations	280 Clubs / 186 Gas Stations
Geographic Dispersion	22 States
Fortune 500 (2026)	No. 207
Number of Members	8+ Million / 90%+ Renewal Rate



Rochester, NY

Market Overview - Rochester, NY

Growth Story

Rochester, NY is a mature but still relevant upstate market that serves as the core city of the Rochester metropolitan area, with **roughly 211,000 residents in the city and about 1.07 million in the metro**. The market's population has been relatively stable rather than rapidly expanding, but its regional role remains important because it anchors a larger labor and economic base in western New York.

Rochester's economy has historically been shaped by **education, healthcare, optics, advanced manufacturing, and professional services**. The city benefits from a strong institutional presence, including the University of Rochester and Rochester Regional Health, which help support employment, research activity, and steady day-to-day economic demand.

- Rochester is the **third-largest city in New York** and the core of the greater Rochester metro, with a regional role that extends well beyond city limits
- The market is located on the southern shore of Lake Ontario and serves as a **gateway to the Finger Lakes**, giving it strong geographic and recreational appeal
- Major anchors **include the University of Rochester, Rochester Regional Health**, and the broader academic and medical ecosystem tied to the city
- Rochester has a strong cultural identity, supported by institutions like the George Eastman Museum, the Memorial Art Gallery, the Strong National Museum of Play, and the Eastman School of Music
- The Genesee River and Lake Ontario contribute to the market's natural setting, while Highland Park, the **Lilac Festival**, and nearby **Finger Lakes add to the area's quality-of-life appeal**

Demographics

	1 MILE	3 MILES	5 MILES
Population (2025)	4,192	85,464	242,794
Population (2030)	4,188	84,437	240,649
Households (2025)	1,972	35,852	103,032
Households (2030)	1,967	35,425	102,171
Median Household Income (2025)	\$73,370	\$54,478	\$55,952
Average Household Income (2025)	\$80,222	\$70,543	\$73,896

Rochester MSA Demographics

KEY FACTS



1.07 Million
POPULATION



40.7
MEDIAN AGE



449,215
HOUSEHOLDS

INCOME LEVELS



\$71,200
MEDIAN HOUSEHOLD INCOME



\$75,800
AVERAGE HOUSEHOLD INCOME

HOUSING FACTS



\$228,700
MEDIAN HOME VALUE



\$1,476-\$1,512/month
MEDIAN APARTMENT RENT



79 (vs. U.S. = 100)
HOUSING COST INDEX

THE INVESTMENT

Schnucks



PEORIA, IL

Lease Abstract - Schnucks - Peoria, IL

Property Overview

Rentable Building Area (SF)	86,675
Acreage	6.27 Acres
Year Built/Renovated	1966/1999

Lease Abstract

Address	4800 N. University Street Peoria, IL
Tenant Trade Name	Schnucks
Guarantor	Corporate
Rent Commencement Date	November 9, 1999
Lease Expiration Date	February 28, 2033
Lease Term Remaining	6.7 Years
Renewal Options Remaining	4 (5-Year)
Current Annual Rent	\$866,750 (\$10.00 PSF)
Rent Increases	3% every 5 years
Lease Structure	NNN
Landlord Responsibilities	None
Utilities	Tenant Responsibility
Taxes	Tenant Responsibility
HVAC	Tenant Responsibility
Insurance	Tenant Responsibility
CAM	Tenant Responsibility

Rent Schedule

Rent Period	Annual Rent	PSF	Monthly Rent	PSF	% Increase
3/1/2023 - 2/28/2028	\$866,750	\$10.00	\$72,229	\$0.83	-
3/1/2028 - 2/28/2033	\$892,753	\$10.30	\$74,396	\$0.86	3.00%
Option 1: 3/1/2033 - 2/28/2038	\$919,535	\$10.61	\$76,628	\$0.88	3.00%
Option 2: 3/1/2038 - 2/28/2043	\$947,121	\$10.93	\$78,927	\$0.91	3.00%
Option 3: 3/1/2043 - 2/28/2048	\$975,535	\$11.26	\$81,295	\$0.94	3.00%
Option 4: 3/1/2048 - 2/28/2053	\$1,004,801	\$11.59	\$83,733	\$0.97	3.00%
Bold = Current Rent					

SCHNUCKS - PEORIA, IL





NORTHWOODS MALL



N University St (23,541 VPD)



W Glen Ave (19,743 VPD)





 **PEORIA NOTRE DAME**


the Queen of Squash
LOCALLY SOURCED. CLEAR EATS.

 **ILLINI GOLF**

 **PNC**

 **Kroger**


CITITRENDS
 **DOLLAR TREE**


HyVee
GNC verizon

QDOBA
MEXICAN EATS


 **CUBESMART**
self storage

METRO CENTRE

				
Gordon FOOD SERVICE STORE	<i>LeBakery</i>			
Great Clips IT'S GONNA BE GREAT™	<i>Culver's</i>	PENN STATION EAST COAST SUBS		
FedEx			MERLE NORMAN cosmetics	
	Alexander Travel	METRO Nails		
SUSHI KO making asian cuisine • 7 days a day	MARINER FINANCE			
The Hyacinth	Topline Nails	LITTLE GREEN APPLE		

HOBBY LOBBY


ALDI

TALBOTS

Cloud NINE
bridal boutique


Hometown Community Banks
Divisions of Hometown Community Bank
FDIC
Simple Insurance IL



McALISTER'S
• DELI •



N University St (23,541 VPD)


ADVANCE
AUTO PARTS



Schnucks

SHERMAN'S


Club
CARWASH



Tenant Synopsis - Schnucks

Schnucks is a family-owned, privately held grocery retailer founded in 1939 and headquartered in St. Louis, Missouri. Schnucks is the dominant grocery leader in the St. Louis metropolitan area, where it holds **approximately 27% market share and generates in the range of \$3.2-\$3.6 billion in annual sales from its 115-store regional footprint.**

Schnucks serves middle-income households, frequently with children, who prioritize fresh produce, quality meat and dairy, a broad assortment of national and private-label brands, and a pleasant shopping experience. The brand also attracts health-conscious shoppers, budget-conscious families, and customers seeking convenience and strong local community engagement. The company's loyalty program, personalized rewards, and omnichannel tools contribute to consistent visitation and repeat business. The company is known for its community-oriented brand, multi-generational leadership, and steady, sustainable growth across its core Midwest markets.

In 2025, Schnucks became part of the 1939 Group, a holding company that also includes Festival Foods and Hometown Grocers, **bringing the combined portfolio to 164 stores.** This consolidation strengthens Schnucks' operational scale and long-term growth potential while maintaining its family-owned, regionally focused strategy.

Schnucks

Company Name	Schnucks Markets, Inc. (dba Schnucks)
Ownership	Family-owned, privately held
Number of Locations	115 stores
Geographic Dispersion	5 States (MO, IL, IN, WI, IA)
Forbes Largest Private Companies	No. 189
Employees	~12,000



YEAR FOUNDED
1939



COMPANY TYPE
Private



HEADQUARTERS
St. Louis, MO



WEBSITE
schnucks.com



LOCATIONS
115 stores



S&P CREDIT RATING
Not Rated



Schnucks - Peoria, IL

Market Overview - Peoria, IL

Growth Story

Peoria, IL is a mature, central-Illinois market that serves as the core city of the Peoria metropolitan area, with roughly 113,000 residents in the city and about **365,000 in the metro**. The market's population has been stable, but its regional role remains important because it anchors a larger labor and economic base in west-central Illinois.

Peoria's economy has historically been shaped by **heavy manufacturing, healthcare, education, agriculture, and professional services**. The city benefits from a strong institutional presence, including OSF HealthCare, Unity Point Health, Bradley University, and the Illinois Central College system, which help support employment, training activity, and steady day-to-day economic demand. **Caterpillar's major operations in the Peoria region** have also been a defining economic driver, providing high-wage manufacturing and related professional jobs.

- The market is located on the Illinois River and serves as a gateway to the surrounding agricultural and small-city region, giving it strong geographic and logistical appeal
- Peoria has a **strong community identity**, supported by institutions like the Peoria Riverfront Museum, the Peoria Zoo, Glen Oak Park, and the Caterpillar Visitor Center
- The Illinois River, Peoria Lake, and nearby recreational areas add to the area's **quality-of-life appeal**
- The city's **affordable housing and cost of living** make it attractive for residents and employers seeking value in the Midwest

Demographics

	1 Mile	3 Miles	5 Miles
Population (2025)	8,879	71,009	118,502
Population (2030)	8,830	70,719	118,983
Households (2025)	4,064	31,320	50,929
Households (2030)	4,042	31,178	51,114
Median Household Income (2025)	\$66,845	\$57,308	\$54,153
Average Household Income (2025)	\$87,403	\$81,420	\$80,561

Peoria MSA Demographics

KEY FACTS



365,000
POPULATION



40.1
MEDIAN AGE



155,721
HOUSEHOLDS

INCOME LEVELS



\$74,352
MEDIAN HOUSEHOLD INCOME



\$72,746
AVERAGE HOUSEHOLD INCOME

HOUSING FACTS



\$164,200
MEDIAN HOME VALUE



\$1,027-\$1,029/month
MEDIAN APARTMENT RENT



82 (vs. U.S. = 100)
HOUSING COST INDEX

THE INVESTMENT

Schnucks



NORMAL, IL

Lease Abstract - Schnucks - Normal, IL

Property Overview

Rentable Building Area (SF)	57,573
Acreage	6.05 Acres
Year Built/Renovated	2008

Lease Abstract

Address	1750 Bradford Lane Normal, IL
Tenant Trade Name	Schnucks
Guarantor	Corporate
Rent Commencement Date	March 5, 2009
Lease Expiration Date	March 4, 2036
Lease Term Remaining	9.8 Years
Renewal Options Remaining	3 (5-Year)
Current Annual Rent	\$598,759 (\$10.40 PSF)
Rent Increases	\$0.50 psf every 5 years
Lease Structure	NN
Landlord Responsibilities	Roof & Structure
Utilities	Tenant Responsibility
Taxes	Tenant Responsibility
HVAC	Tenant Responsibility
Insurance	Tenant Responsibility
CAM	Tenant Responsibility

Rent Schedule

Rent Period	Annual Rent	PSF	Monthly Rent	PSF	% Increase
3/5/2026 - 3/4/2031*	\$598,759	\$10.40	\$49,897	\$0.87	-
3/5/2031 - 3/4/2036	\$627,546	\$10.90	\$52,296	\$0.91	4.81%
Option 1: 3/5/2036 - 3/4/2041	\$656,333	\$11.40	\$54,694	\$0.95	4.59%
Option 2: 3/5/2041 - 3/4/2046	\$685,119	\$11.90	\$57,093	\$0.99	4.39%
Option 3: 3/5/2046 - 3/4/2051	\$713,906	\$12.40	\$59,492	\$1.03	4.20%

Bold = Current Rent

* Recent extension March 2026 through March 2036. As part of the extension, March and April rent during each of the first 5 years is abated. **Seller to provide an abatement credit at closing in the amount outstanding.**

SCHNUCKS - NORMAL, IL





HEARTLAND
COMMUNITY COLLEGE

The Corn Crib

clarion
pointe
93 Rooms

Holiday Inn
— BY IHG —
158 Rooms

HOME2
SUITES BY HILTON
104 Rooms

Lov's

39

55 (30,508 VPD)

Steak 'n Shake

Super 8
BY WYNDHAM
54 Rooms

DOLLAR GENERAL

51

N Main St

OSF
HEALTHCARE

DISCOUNT
TIRE

Schnucks

AMC
THEATRES

BURGER KING

jiffylube

MOE's
SOUTHWEST GRILL

Boyle
DENTAL

BLOOM
WELLNESS DISPENSARY

Ella
NAIL & SPA

OSF
HEALTHCARE

Lyla's Cafe
Castle Nail Spa

BREAKFAST LUNCH
Bloomin Cafe
TECHNIQUE
TUMBLING & CHEER PREP

Emma's

PET SUPPLIES PLUS

Yes Beauty Supply
ANYTIME FITNESS

N School St

DOWNTOWN BLOOMINGTON
4 Miles



**DOWNTOWN
BLOOMINGTON**
4 Miles



**ILLINOIS STATE
UNIVERSITY**
Illinois' first public university.
21,994 students

BREAKFAST LUNCH
Bloomin' Cafe
TECHNIQUE
TUMBLING & CHEER PREP

Emma's
PET SUPPLIES PLUS.

Yes Beauty Supply
**ANYTIME
FITNESS.**



OSF
HEALTHCARE

Lyla's Cafe
Castle Nail Spa



95 Rooms

DUNKIN'



N Main St

Walgreens

W Raab Rd



DOLLAR GENERAL

verizon
SUBWAY

Great Clips
IT'S GONNA BE GREAT™



jiffylube

N School St

Schnucks

**DISCOUNT
TIRE**

Tenant Synopsis - Schnucks

Schnucks is a family-owned, privately held grocery retailer founded in 1939 and headquartered in St. Louis, Missouri. Schnucks is the dominant grocery leader in the St. Louis metropolitan area, where it holds **approximately 27% market share and generates in the range of \$3.2-\$3.6 billion in annual sales from its 115-store regional footprint.**

Schnucks serves middle-income households, frequently with children, who prioritize fresh produce, quality meat and dairy, a broad assortment of national and private-label brands, and a pleasant shopping experience. The brand also attracts health-conscious shoppers, budget-conscious families, and customers seeking convenience and strong local community engagement. The company's loyalty program, personalized rewards, and omnichannel tools contribute to consistent visitation and repeat business. The company is known for its community-oriented brand, multi-generational leadership, and steady, sustainable growth across its core Midwest markets.

In 2025, Schnucks became part of the 1939 Group, a holding company that also includes Festival Foods and Hometown Grocers, **bringing the combined portfolio to 164 stores.** This consolidation strengthens Schnucks' operational scale and long-term growth potential while maintaining its family-owned, regionally focused strategy.



YEAR FOUNDED
1939



COMPANY TYPE
Private



HEADQUARTERS
St. Louis, MO



WEBSITE
schnucks.com



LOCATIONS
115 stores



S&P CREDIT RATING
Not Rated

Schnucks

Company Name	Schnucks Markets, Inc. (dba Schnucks)
Ownership	Family-owned, privately held
Number of Locations	115 stores
Geographic Dispersion	5 States (MO, IL, IN, WI, IA)
Forbes Largest Private Companies	No. 189
Employees	~12,000



Schnucks - Normal, IL

Market Overview - Normal, IL

Growth Story

Normal, IL is a **rapidly evolving, central-Illinois market** that serves as one of the **two core cities of the Bloomington–Normal metropolitan area, with roughly 56,000 residents in Normal and about 172,000 in the metro**. The market's population has been steadily growing, driven by strong in-migration, new residential development, and a stable institutional and corporate base. Normal's regional role is notable because it anchors a larger labor and economic hub alongside Bloomington in west-central Illinois.

Normal's economy is shaped by education, healthcare, insurance, technology, advanced manufacturing, and professional services. The town benefits from a strong institutional presence, including **Illinois State University's (21,994 students)** close proximity, **Rivian's growing footprint (3,700 employees)**, and major employers like **State Farm's large campus, which employ approximately 14,000 employees**. This mix supports steady employment, day-to-day economic demand, and a young professional demographic.

- Normal is located at the **intersection of I-55 and I-74**, giving it strong geographic and logistical appeal as a regional transportation and distribution hub

- Largest Employers:

1) State Farm Insurance Co. - 14,436 Employees

2) Illinois State University - 3,940 Employees

3) Rivian - 3,700 Employees

- The market has a **strong community identity**, supported by institutions like the Normal Community High School system, the Lincoln Paper and Pencil Museum, and the historic downtown Normal district
- Normal's relatively **affordable housing and cost of living**, combined with strong job growth, make it attractive for young families, professionals, and employers seeking value in the Midwest

Demographics

	1 MILE	3 MILES	5 MILES
Population (2025)	10,843	53,811	108,078
Population (2030)	10,933	53,848	108,301
Households (2025)	4,336	20,584	43,942
Households (2030)	4,372	20,575	44,036
Median Household Income (2025)	\$70,510	\$64,637	\$68,424
Average Household Income (2025)	\$95,761	\$88,833	\$94,167

Bloomington - Normal MSA Demographics

KEY FACTS



172,000
POPULATION



34.3
MEDIAN AGE



66,200
HOUSEHOLDS

INCOME LEVELS



\$77,384
MEDIAN HOUSEHOLD INCOME



\$77,606
AVERAGE HOUSEHOLD INCOME

HOUSING FACTS



\$216,436
MEDIAN HOME VALUE



\$1,033-\$1,199/month
MEDIAN APARTMENT RENT



89 (vs. U.S. = 100)
HOUSING COST INDEX



IL Broker

Andy Gallas

IL Re Lic. #481.000340

NY Broker

James Kuhn

NY Re Lic. #10311207285

Net Lease Capital Markets - Client Relation Managers

Matt Berres

Vice Chairman

t 949-608-2066

matt.berres@nmrk.com

Samer Khalil

Managing Director

t 949-608-2042

samer.khalil@nmrk.com

Karick Brown

Associate Director

t 949-608-2175

karick.brown@nmrk.com

NEWMARK

18401 Von Karman Ave, Suite 150
Irvine, CA 92612

nmrk.com

Corporate License #01355491

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