

MARION PLAZA SHOPPING CENTER

BalladHealth
Smyth County
Community Hospital

DMV
Virginia Department of Motor Vehicles

USGS
United States Geological Survey

BalladHealth

THE BANK OF
MARION

SUBJECT PROPERTY

DOLLAR TREE

Dr. Mary Curtiss, MD

Soundz Hearing

OLLIE'S
GOOD STUFF CHEAP

Outparcel included

TRUIST

Shell

Lee Highway (US Route 11)

First
Community Bank

- ✓ WALT of 5.4 Years
- ✓ National Credit Tenants
- ✓ 96% Occupancy
- ✓ Strong Visibility from Interstate-81

Stabilized Regional Shopping Center with Developable Outparcel included

National Credit Tenants | Strong Visibility on Route 11 & I-81



PECK
PROPERTIES

Marion Plaza - Stabilized Shopping Center Investment

1571 N Main St, Marion, VA 24354

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Investment Overview

We are pleased to present qualified investors with the opportunity to acquire Marion Plaza Shopping Center, a dominant, regionally positioned retail asset anchored by Tractor Supply Co., Ollie's Bargain Outlet, and Dollar Tree in Marion, Virginia. This high-performing shopping center offers ideal visibility and access, located directly on Lee Highway (US-11) with additional exposure from Interstate 81, which sees over 30,000 vehicles per day. The property is adjacent to Walmart, benefiting from strong consumer traffic and retail synergy while also featuring a separately parcelized, developable outparcel.

Currently 96% occupied with a weighted average lease term (WALT) of 5.4 years, Marion Plaza benefits from strong in-place tenancy and long-term stability. Tractor Supply Co. recently extended its corporate lease, while Dollar Tree, Ollie's, and the Virginia Department of Motor Vehicles have all completed lease renewals. Other essential tenants include US Geological Service, Marion Family Pharmacy, Domino's Pizza, Tender Tots Daycare, and Dr. Mary Curtiss, M.D, contributing to a healthy and diversified rent roll.

The offering includes optional assumable financing at a compelling fixed interest rate of 5.7982%, well below current market rates. With 3.3 years of term remaining and a loan-to-value ratio of 55.5%, this financing option allows investors to step into the deal with enhanced cash-on-cash returns from day one, significantly increasing the appeal of the acquisition in today's high-rate environment.

Marion Plaza has also benefited from recent capital improvements, including upgrades to the parking lot, exterior painting, and HVAC replacements. The roof is in good condition, with seven years remaining on the roof warranty over the Ollie's Bargain Outlet, further reducing near-term capital expenditure risk. This property falls within the State of Virginia's 'Enterprise Zone' (VEZ Grant) meaning it qualifies for state funds for capital expenditures – an additional benefit to an owner.

This is a rare opportunity to acquire a well-maintained, high-occupancy shopping center with a mix of national retailers and essential service tenants. With strong cash flow, favorable financing, and proven tenant performance, Marion Plaza offers investors a compelling combination of stability, yield, and upside.

Property Details:



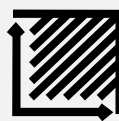
Parcel No. (APN)

**154-158-B, 154-158-C,
154-158-D**



Building Size

121,706 SF



Lot Size

12.27 AC



Investment Highlights

- ✓ **Anchor-Tenant Stability** – 96% occupied retail center featuring **Tractor Supply Co.**, **Ollie's Bargain Outlet**, and **Dollar Tree**, on long-term corporate leases with additional national, state, and medical tenants ensuring income reliability.
- ✓ **Recent Lease Extensions (WALT of 5.4 Years)** – Long-term renewals executed by Tractor Supply, Ollie's, Dollar Tree, USGS, and the Virginia DMV, reinforcing tenant commitment and minimizing rollover risk.
- ✓ **Attractive Assumable Debt** – Below-market **5.7982% fixed interest rate** available for assumption, with **3.3 years remaining** and a **55.5% LTV**, allowing for **enhanced cash-on-cash returns** day one.
- ✓ **Prime Location & Visibility** – Direct frontage on **Lee Highway (US-11)** and visibility from **Interstate 81 (30,000 VPD)**, adjacent to Walmart Supercenter – driving daily traffic and regional draw.
- ✓ **Recent Capital Improvements** – Upgrades to **parking lot, HVAC systems, and exterior painting**, with **7 years remaining on Ollie's roof warranty**– **Enterprise Zone Location (Qualifies for State Funds for CapEx).**
- ✓ **Regional Economic Stability** – Marion serves as the county seat and commercial center for Smyth County, with core employment from **healthcare, government, education, and manufacturing.**
- ✓ **Fee Simple Ownership with Long-Term Upside** – Full ownership of land and improvements provides control and value stability, with upside through contractual rent escalations, stable tenancy, and low anticipated capital expenditures.
- ✓ **Adjacent to Smyth County Community Hospital** - Next to Emory & Henry University Health Sciences Campus





Smyth Valley Crossing

CATO

CITGO

Fas mart

Starbucks

Valero

verizon

WAL★MART

CHARLEYS

ingles

Little Caesars

ABC

WELLS FARGO

Financial Overview

Optional Assumable Financing Terms (PNC Bank)

Down Payment	\$3,184,196
Down Payment %	44.8%
Loan Amount	\$3,924,804
Annual Debt Service	\$302,705
Cash Flow	\$288,573
Year 1 Cash-on-Cash	9.06%
Loan Constant	7.71%
DSCR	1.95x

Optional Assumable Financing Terms (PNC Bank)

Interest Rate	5.7982%
LTV	55.5%
Term	3.3 Years



Key Property Facts

Occupancy	96.0%
Year Built / Renovated	1971 / 2017
Roof	Good Condition; Ollie's section has 7 years remaining on Firestone TPO roof warranty



Offering Summary

Price	\$7,109,000
Price / Sq. Ft.	\$58
Cap Rate	8.32%
NOI	\$591,278

Financial Overview

Income

Base Rent	\$717,046
Annual CAM Reimbursement	\$62,789
Annual Tax Reimbursement	\$20,897
Annual Insurance Reimbursement	\$8,183
Total Income	\$808,915

Operating Expenses

Management	
Property Management (3%)	(\$23,663)
Insurance	(\$28,760)
Service Contracts	
Fire Protection	(\$1,200)
Landscaping	(\$6,500)
Parking Lot Sweeping	(\$8,400)
Day Porter	(\$600)
Trash Removal	(\$14,000)
Snow Removal	(\$20,000)
Pest Control	(\$1,860)
Repairs & Maintenance	
General Repairs	(\$5,000)
Pressure Washing	(\$2,000)
Electrical (Parking Lot Lights)	(\$3,500)
Plumbing (Misc)	(\$500)
Parking Lot	Cap Ex



Non-CAM

Roof	(\$10,200)
Janitorial	(\$14,400)
HVAC Repairs	(\$3,000)
HVAC PPM	(\$1,250)
Utilities	
Water/Sewer	(\$900)
Electric	(\$25,000)
Gas	(\$3,000)
Taxes	
Real Estate Taxes	(\$43,904)

Total Operating Expenses (\$217,637)

NET OPERATING INCOME \$591,278

Rent Roll

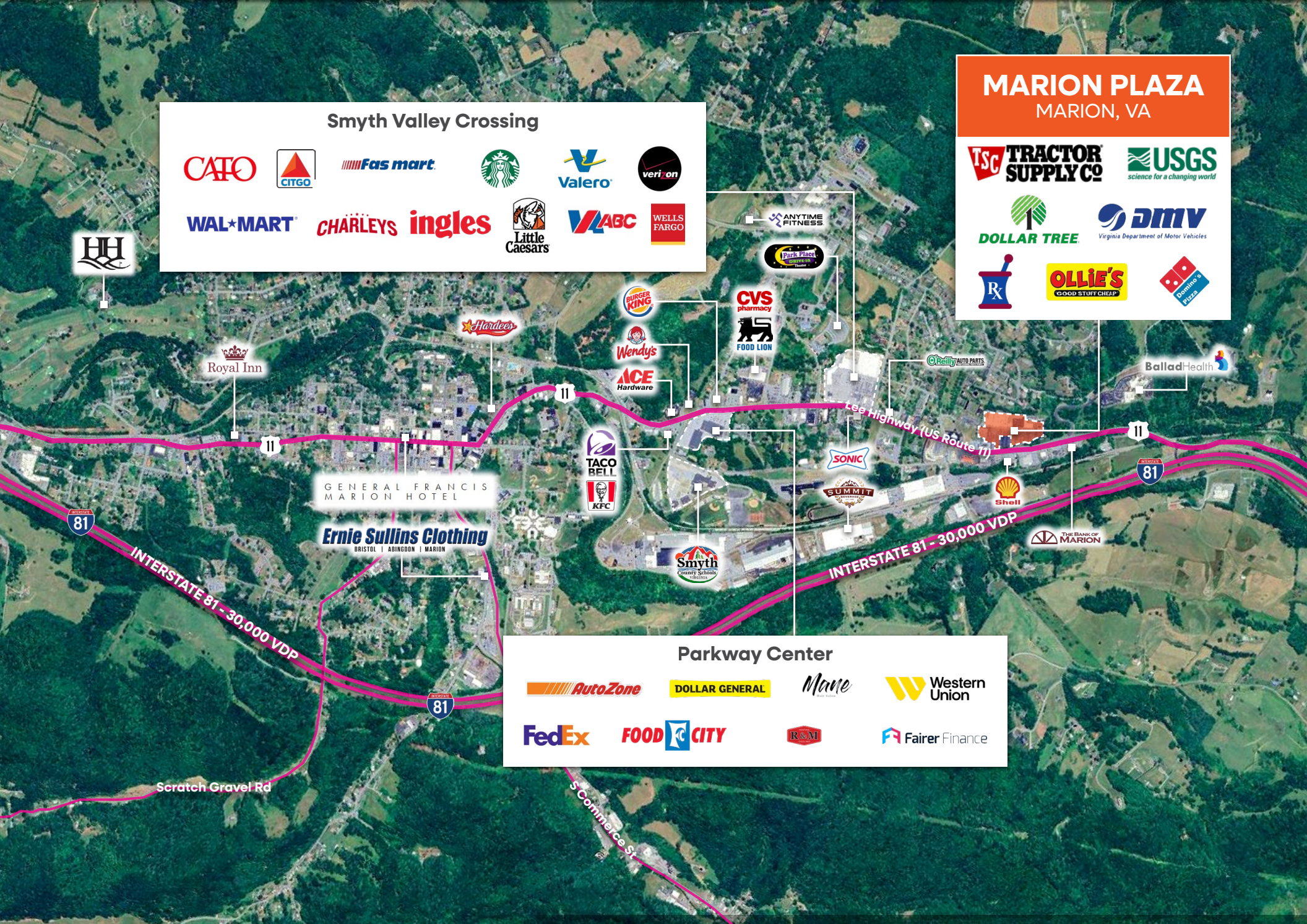
Tenant	Square Footage	Lease Start	Lease Expiration	Lease Term Remaining	Current Monthly Base Rent	Annual Base Rent PSF	Total Annual NNN Reimbursements	Annual CAM Reimbursement
Tractor Supply Company	42,172 SF	Oct-31-2001	Dec-31-2035	10.3 Years	\$8,361	\$2.38 PSF	\$43,066	\$20,661
Ollies Bargain Outlet	26,181 SF	Nov-4-2017	Nov-30-2029	4.2 Years	\$10,909	\$5.00 PSF	\$0	\$0
Dollar Tree Store, Inc	10,214 SF	Jul-5-2015	Jul-31-2030	4.9 Years	\$8,079	\$9.49 PSF	\$15,077	\$9,995
Marion Family Pharmacy	9,645 SF	Jan-1-2012	Dec-31-2027	2.3 Years	\$3,750	\$4.67 PSF	\$11,522	\$11,522
Tender Tots Daycare	6,449 SF	Jun-1-2023	Jul-31-2028	2.9 Years	\$6,875	\$12.79 PSF	\$0	\$0
Virginia Department of Motor Vehicles	4,284 SF	Jan-16-1996	Feb-28-2033	7.5 Years	\$5,519	\$15.46 PSF	\$0	\$0
US Geological Service	4,000 SF	Nov-19-2012	Nov-18-2037	12.2 Years	\$4,183	\$12.55 PSF	\$16,319	\$16,319
Mary Curtiss, MD	3,618 SF	Mar-1-2013	Jun-30-2028	2.8 Years	\$3,200	\$10.61 PSF	\$0	\$0
Magic Nails	2,144 SF	Aug-1-2010	Sep-14-2027	2.0 Years	\$1,478	\$8.27 PSF	\$0	\$0
Herbal Supplements	1,800 SF	Aug-2-2025	Jul-31-2026	0.9 Years	\$1,875	\$12.50 PSF	\$0	\$0
Vacant	1,744 SF	-	-	-	-	-	-	-
Vacant	1,744 SF	-	-	-	-	-	-	-
Domino's Pizza (New River Valley Pizza)	1,692 SF	Nov-21-2019	May-31-2030	4.7 Years	\$1,195	\$8.47 PSF	\$3,090	\$2,122
Vacant (Rear Office)	1,272 SF	-	-	-	-	-	-	-
Natures Wellness	1,160 SF	Mar-1-2021	Feb-28-2027	1.5 Years	\$1,208	\$12.50 PSF	\$0	\$0
Soundz Hearing Center	1,092 SF	May-3-2017	Jul-31-2026	0.9 Years	\$925	\$10.16 PSF	\$1,995	\$1,370
BB&T (Truist Bank)	0 SF	Jul-22-2010	Jul-21-2027	1.9 Years	\$832	-	\$800	\$800
Goodwill Donation Truck	0 SF	Nov-15-2022	MTM	0.1 Years	\$500	-	\$0	\$0
Storage	1,709 SF	-	-	-	-	-	-	-
Dollar Tree Store, Inc (Storage)	786 SF	May-1-2016	MTM	0.1 Years	\$150	\$2.29 PSF	\$0	\$0
TOTALS	121,706 SF			WALT: 5.4 Years	\$59,040		\$91,869	\$62,789



Rent Roll

Tenant	Annual Tax Reimbursement	Annual Insurance Reimbursement	Next Rental Increases	Rental Increase Change	Increased Monthly Base Rent	Annual Increased Base Rent PSF	Extension Options
Tractor Supply Company	\$16,100	\$6,305	Jan-1-2026	5.00%	\$8,779.17	\$2.50 PSF	Two 5-Yr Options; 5% Increases Every 5 Years Through Primary Term & Options
Ollies Bargain Outlet	\$0	\$0	Dec-1-2029	5.00%	\$11,454	\$5.25 PSF	Two 5-Yr Options; 5% Increase at Option
Dollar Tree Store, Inc	\$3,652	\$1,430	Aug-1-2030	5.36%	\$8,512	\$10.00 PSF	One 5-Yr Option; Increase to \$10.00 PSF
Marion Family Pharmacy	\$0	\$0	Jan-1-2026	6.67%	\$4,000	\$4.98 PSF	None
Tender Tots Daycare	\$0	\$0	-	-	-	-	None
Virginia Department of Motor Vehicles	\$0	\$0	Mar-1-2028	4.98%	\$5,794	\$16.23 PSF	None
US Geological Service	\$0	\$0	Nov-19-2027	12.25%	\$4,696	\$14.09 PSF	None; 90-Day Right to Terminate after 30-Nov-2032
Mary Curtiss, MD	\$0	\$0	Jul-1-2026	1.56%	\$3,250	\$10.78 PSF	None; 1.5% Annual Increases
Magic Nails	\$0	\$0	-	-	-	-	None; 3% Annual Increases
Herbal Supplements	\$0	\$0	-	-	-	-	None
Veteran Affairs Clinic	-	-	-	-	-	-	-
Vacant	-	-	-	-	-	-	-
Domino's Pizza (New River Valley Pizza)	\$696	\$272	Jun-1-2030	4.00%	\$1,243	\$0.73 PSF	Two 5-Yr Options; 4% Increase at Option
Vacant (Rear Office)	-	-	-	-	-	-	-
Natures Wellness	\$0	\$0	Mar-1-2026	2.00%	\$1,232	\$12.75 PSF	Two 5-Yr Options; 4% Increase at Each Option
Soundz Hearing Center	\$449	\$176	-	-	-	-	None
BB&T (Truist Bank)	\$0	\$0	22-Jul-2027	2.00%	\$849	-	One 3-Yr Option; 2% Increase at Option
Goodwill Donation Truck	\$0	\$0	-	-	-	-	None
Storage	-	-	-	-	-	-	-
Dollar Tree Store, Inc (Storage)	\$0	\$0	-	-	-	-	None
TOTALS	\$20,897	\$8,183					





Smyth Valley Crossing



GENERAL FRANCIS
MARION HOTEL

Ernie Sullins Clothing
BRISTOL | ARLINGTON | MARION



Lee Highway (US Route 11)



Parkway Center



Scratch Gravel Rd

S Commerce St

Site Plan



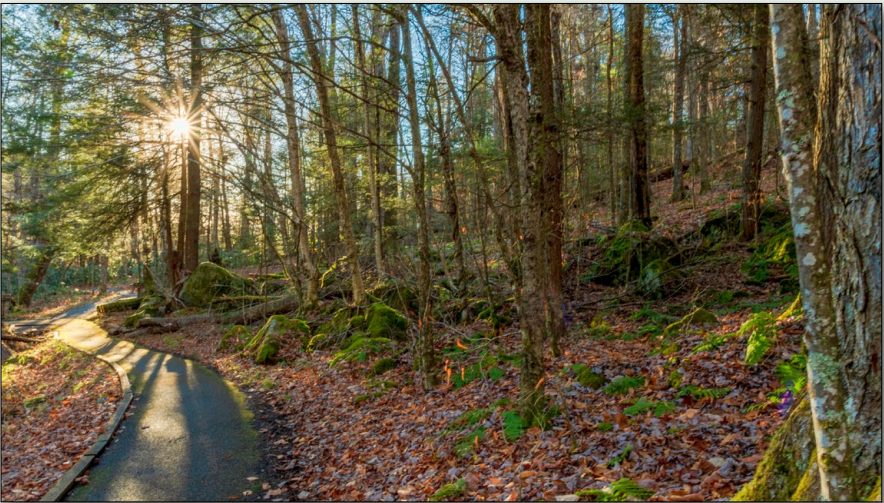
City Overview - Marion, VA

Marion, VA is a historic and economically vital town located in **Smyth County**, along **Interstate 81** in the Blue Ridge Highlands of Southwest Virginia. As the **county seat and primary service center**, Marion plays a central role in the region's commerce, healthcare, education, and government operations.

Strategically positioned halfway between Roanoke, VA and Knoxville, TN, Marion serves a **broad rural trade area** drawing consumers from across Smyth County and neighboring localities. The presence of **Walmart, national retailers**, and essential service providers—combined with the area's scenic beauty and cultural heritage—makes Marion both a **regional retail hub** and a **desirable place to live and work**.

The town is home to **Smyth County Community Hospital (owned by Ballad Health)**, the **Emory & Henry College School of Health Sciences**, and multiple state and federal agencies including the **Virginia Department of Motor Vehicles, U.S. Geological Survey**, and the **U.S. Forest Service**. These institutions contribute significantly to employment and economic stability in the region.

Marion also supports a vibrant cultural and tourism sector, hosting the **Song of the Mountains** music series at the historic Lincoln Theatre, the **Hungry Mother Festival**, and recreational access to **Hungry Mother State Park**, one of Virginia's most visited parks. With a strong sense of community and a diversified economy anchored by healthcare, education, manufacturing, and government services, Marion is well-positioned for continued growth.



Company / Institution	Industry	Number of Employees
Smyth County School Board	Public Education	900+
Utility Trailer Manufacturing Co.	Manufacturing	700+
Smyth County Community Hospital	Healthcare (Ballad Health)	450+
Scholle IPN	Packaging & Plastics	300+
Emory & Henry College (School of Health Sciences)	Higher Education	150+
TRW Automotive (ZF Group)	Automotive Manufacturing	150+
U.S. Department of Agriculture / USFS	Federal Government	100+
Virginia Department of Transportation (VDOT)	State Government	100+
Town of Marion & Smyth County Government	Local Government	100+
Woodgrain Millwork / Woodgrain Distribution	Manufacturing & Distribution	90+

Tenant Overview



Tractor Supply Company

- Leased Space: 42,172 SF

Tractor Supply Company is the largest rural lifestyle retailer in the United States, operating over **2,200 stores across 49 states**. The company serves a loyal customer base of farmers, ranchers, and homeowners with a wide array of products including animal feed, pet supplies, hardware, tools, clothing, and lawn & garden equipment.

Tractor Supply’s consistent performance and long-term growth strategy have made it a cornerstone tenant in retail centers across America. The Marion location benefits from strong customer traffic and recently executed a long-term lease extension, demonstrating its commitment to this high-performing store.

COMPANY OVERVIEW	
Lease Type	Corporate Lease – Recent Long-Term Extension
Credit Rating	S&P “BBB” (Investment Grade)
Headquarters	Brentwood, TN
Website	www.tractorsupply.com



Tenant Overview



Ollie's Bargain Outlet

- Leased Space: 26,181 SF

Ollie's Bargain Outlet is one of America's largest retailers of closeout merchandise and excess inventory. With **over 500 locations nationwide**, Ollie's is known for offering brand-name products at deeply discounted prices across categories such as food, home goods, books, flooring, toys, and seasonal items.

The Marion store is a proven performer within the Ollie's chain and has operated successfully for years. A recent lease renewal, coupled with a roof under warranty through 2031, underscores the tenant's stability and the asset's quality.

COMPANY OVERVIEW

Lease Type	Corporate Lease – Recently Renewed
Credit Rating	S&P “BB+”
Headquarters	Harrisburg, PA
Website	www.ollies.us



Tenant Overview



Dollar Tree

- Leased Space: 10,214 SF

Dollar Tree is a **Fortune 200 company operating more than 16,000 stores** across the U.S. and Canada under the Dollar Tree and Family Dollar brands. Known for offering a wide variety of household, food, health, and seasonal products at the \$1.25 price point, the chain draws consistent foot traffic across all demographics.

The Marion location has demonstrated strong sales and customer demand, leading to a recent lease renewal. Dollar Tree's recession-resistant business model and widespread brand recognition make it an anchor-grade tenant in today's retail environment.

COMPANY OVERVIEW

Lease Type	Corporate Lease – Recently Renewed
Credit Rating	S&P “BBB” (Investment Grade)
Headquarters	Chesapeake, VA
Website	www.dollartree.com



Tenant Overview



Marion Family Pharmacy

This independent, community-focused pharmacy provides prescription fulfillment, over-the-counter medications, and personalized healthcare guidance. Its longstanding reputation and steady traffic contribute to tenant mix diversity.



Virginia Department of Motor Vehicles (DMV)

The Virginia DMV serves as a regional driver licensing and vehicle registration center. As a government agency, the DMV provides stable, long-term tenancy and daily foot traffic. It recently renewed its lease, affirming its operational needs in Marion.



US Geological Survey (USGS)

A federal science agency within the U.S. Department of the Interior, USGS occupies professional office space at the center on a long-term lease. Its focus on natural resources and mapping supports reliable tenancy and institutional credit quality.



Domino's Pizza

A top-performing quick-service restaurant (QSR) with national brand strength, Domino's serves both dine-in and delivery customers. Its presence reinforces the daily-needs appeal of the center and ensures consistent customer visits.



Tender Tots Daycare

Tender Tots offers licensed childcare services for working families in the area. The daycare attracts daily drop-off and pick-up traffic, adding a unique draw to the center beyond traditional retail uses.



Dr. Mary
Curtiss, MD

Dr. Mary Curtiss, MD

A trusted provider of internal medicine, Dr. Mary Curtiss has served the Marion community for over a decade. Her practice delivers personalized, high-quality primary care services, contributing to the shopping center's healthcare ecosystem. With a long-term lease in place through mid-2028, Dr. Curtiss's steady patient volume and local reputation offer dependable income and consistent foot traffic.

Soundz
Hearing
Center

Soundz Hearing Center

Soundz Hearing Center specializes in advanced hearing assessments and hearing aid technology, catering to the region's aging population and those with auditory health needs. Operating at Marion Plaza since 2017, the clinic is a locally focused, service-based tenant that maintains a strong retention history and adds medical-use diversity as well as supports steady weekday visitation.

Demographics

5 Mile Radius:



Total Population: 10,477
Households: 4,691
Daytime Population: 12,806
Median Age: 43.4



Average Household Income: \$68,907
Median Household Income: \$44,770

10 Mile Radius:



Total Population: 19,644
Households: 8,641
Daytime Population: 17,913
Median Age: 44.1



Average Household Income: \$68,488
Median Household Income: \$45,014

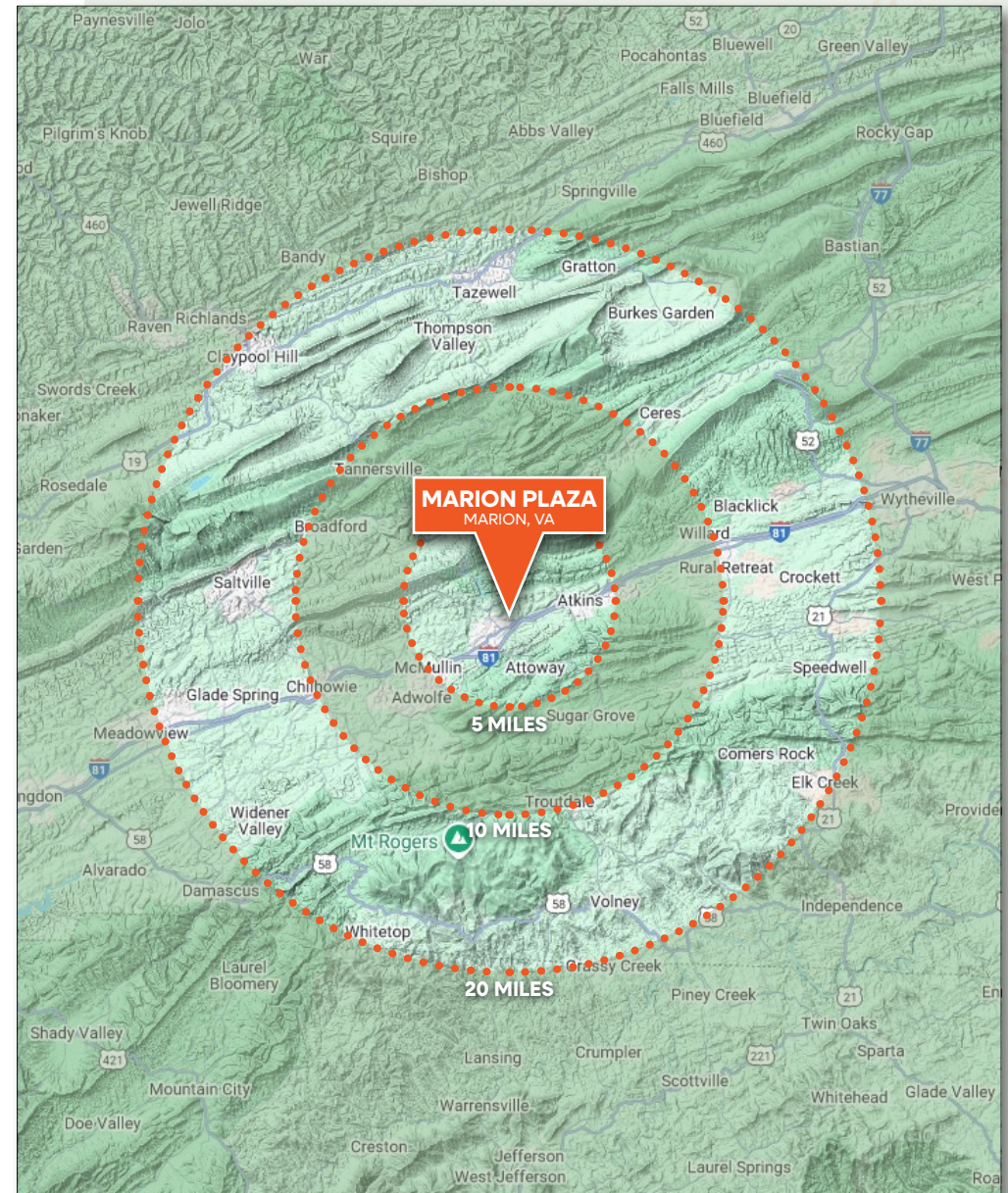
20 Mile Radius:



Total Population: 58,421
Households: 25,229
Daytime Population: 41,279
Median Age: 45.1



Average Household Income: \$72,462
Median Household Income: \$52,326



Demographics - 30 Minutes Drive



Source: Appalachian Trail Conservancy

TOTAL RETAIL
SALES

Includes F&B



\$353,750,165

EDUCATION

Bachelor's Degree
or Higher



22%

OWNER OCCUPIED
HOME VALUE

Average



\$218,263

TAPESTRY SEGMENTS

Rooted Rural 5,766 households	Midlife Constants 3,083 households	Small Town Sincerity 3,062 households
Socioeconomic Traits	Socioeconomic Traits	Socioeconomic Traits
Residents live in many of the heavily forested regions of the country. 80% of homes are owner occupied: primarily single family (73%) or mobile homes (24%).	Residents are seniors, at or approaching retirement, with below-average labor force participation and below average net worth.	Young families & senior householders that are bound by community ties. Labor force participation lower at 52%, which could result from lack of jobs or retirement.
Household Types	Household Types	Household Types
Married couples, few with children at home.	Married couples, with a growing share of singles.	Half of the householders aged 55 years or older and predominantly households.
Typical Housing	Typical Housing	Typical Housing
Single Family	Single Family	Single Family

ANNUAL HOUSEHOLD SPENDING

\$2,286	\$1,352	\$4,566	\$146	\$5,470
Eating Out	Apparel & Services	Groceries	Computer & Hardware	Health Care

KEY FACTS

- ✓ Population: 50,758
- ✓ Median Household Income: \$46,029
- ✓ Median Age: 45.0
- ✓ Daytime Population: 52,139

Marion Plaza - Stabilized Shopping Center Investment

1571 N Main St, Marion, VA 24354

Investment Contact:

Spencer O'Donnell

Managing Director

Charter Realty

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REALTY

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PROPERTIES

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