

Community Choice Financial

Lakeland (Central, FL MSA)

InstaLoan

©CCFI Companies, LLC



5523 & 5525 US HWY 98 N | LAKELAND , FL 33809



Outstanding Access &
Visibility with 58,500
AADT



+1,000 Stores
Across the Country



Fresh 10yr Net Lease with
Corporate Guarantee

OFFERING MEMORANDUM

InstaLoan

5523 & 5525 US HWY 98 N | LAKELAND , FL 33809



EXCLUSIVELY LISTED BY



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PROPERTY OVERVIEW



±2,600 SF
FREE STANDING
BUILDING



58,500 AADT
VEHICLES PER
DAY



NN LEASE

Stable Revenue Generation

- Long-term tenant backed by @CCFI Companies, LLC, a privately-owned financial services company with over 1,000 stores nationwide.
- Corporate-backed lease by @CCFI Companies, LLC, which operates under trusted brands including TitleMax®, TitleBucks®, InstaLoan®, Speedy Cash, Check into Cash, Check Smart, CA Check Cashing Stores, Easy Money, First Virginia, Community Choice Financial, & Cash 1.
-
- NN Lease Structure – Minimal Landlord Responsibilities.
- Rent escalations provide built-in income growth over the lease term. Resilient, recession-resistant tenant in the non-bank lending space offering auto equity loans and financial services.
- Strong market demand and low customer acquisition cost driven by repeat and referral business.
- Tenant benefits from economies of scale, centralized operations, and strategic marketing support by @CCFI Companies, LLC.

Accessibility

- Prime Location: 5525 US Hwy 98 N, Lakeland, FL 33809.
- ± 2,600 SF Free-Standing Building on ± 0.33.
- Acres Excellent Exposure with 58,500 Vehicles Per Day (AADT) .
- Zoned Commercial – Flexible Use with Strong Retail Compatibility Located Along a Major Arterial Corridor with High Traffic Counts and Strong Visibility.
- Surrounded by Daily Needs Retail (Grocery, Gas, Convenience) and Densely Populated Residential Communities .
- Short Drive to Major Employers and Service Centers in the Lakeland MSA.

FINANCIAL SUMMARY



SALE PRICE
\$860,000



CAP
6%



TERM
10 Yr.



Lease TYPE
NN

TENANT SUMMARY

LEASE TYPE	NN
ROOF & PARKING LOT	LANDLORD
GUARANTOR	CORPORATE (@CCFI Companies, LLC)
TENANT	InstaLoan (@CCFI Companies, LLC)
LEASE TERM	10-Years
RENT COMMENCEMENT	July 30th, 2013
RENT EXPIRATION	September 30th, 2035
ESCALATIONS	Every 3.33 Years
OPTIONS	Two, 5-Year

RENT SUMMARY

PERIOD	MONTHLY	ANNUAL	CAP RATE
10/1/25 – 9/30/29	\$4,300.00	\$51,600.00	6.00%
10/1/29 – 9/30/32	\$5,000.00	\$60,000.00	6.97%
10/1/32 – 9/30/35	\$5,400.00	\$64,800.00	7.53%
Fifth Extension Term	\$5,700.00	\$68,400.00	7.95%
Sixth Extension Term	\$6,000.00	\$72,000.00	8.37%



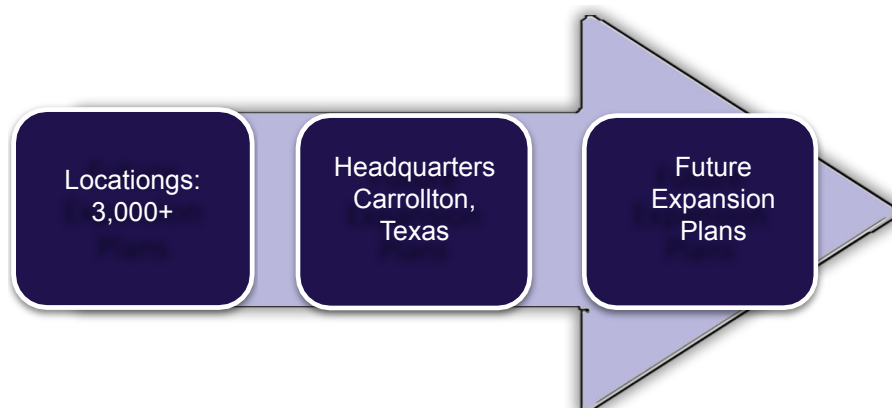
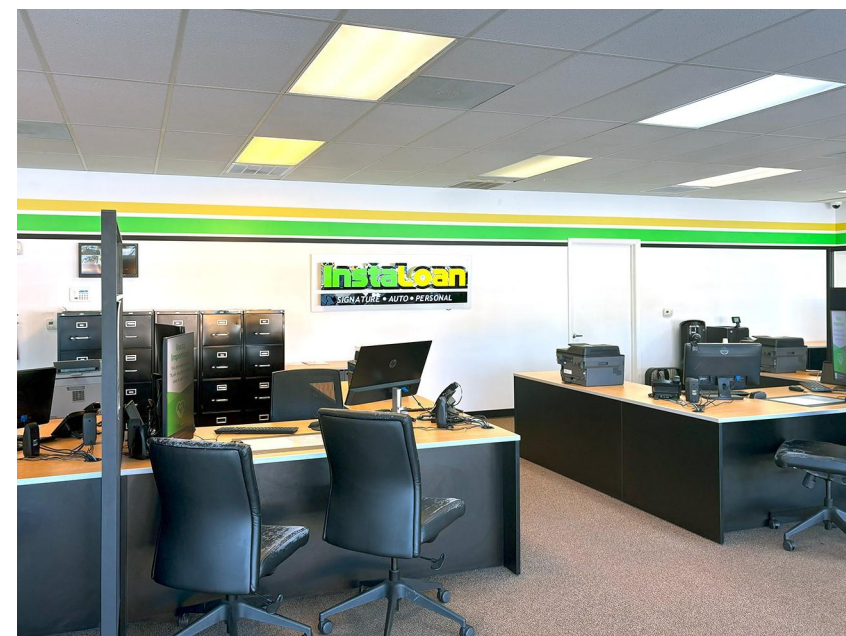
TENANT OVERVIEW

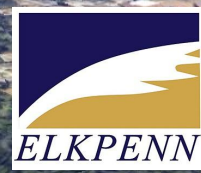
InstaLoan, operated by ©CCFI Companies, LLC, is a leading provider of short-term personal lending services, including signature loans, auto equity loans, and personal installment loans. With a focus on underserved and underbanked consumers, InstaLoan plays a vital role in providing quick access to financial resources in times of urgent need. Their convenient in-store and online processes allow customers to secure loans swiftly, often without traditional credit checks.

InstaLoan's business model is designed around accessibility, speed, and customer service. Locations are typically positioned along high-traffic corridors with strong visibility, catering to a demographic that values efficiency and flexibility in financial services. The company's customer-first approach ensures repeat business and brand loyalty across its network of locations throughout the Southeastern U.S.

As part of the ©CCFI Companies, LLC, which includes TitleMax® and TitleBucks®, InstaLoan benefits from robust corporate infrastructure, marketing support, and a strong financial foundation. ©CCFI Companies, LLC is one of the largest consumer specialty finance companies in the United States, with over 1,000 store locations and more than 5,000 team members nationwide.

InstaLoan continues to grow through strategic market penetration and a scalable retail model. Their expansion plans target urban and suburban communities with high demand for alternative lending options. This presents investors with an opportunity to participate in a recession-resistant sector supported by a well-capitalized operator with a long-term growth strategy.





5525 US Hwy 98 N

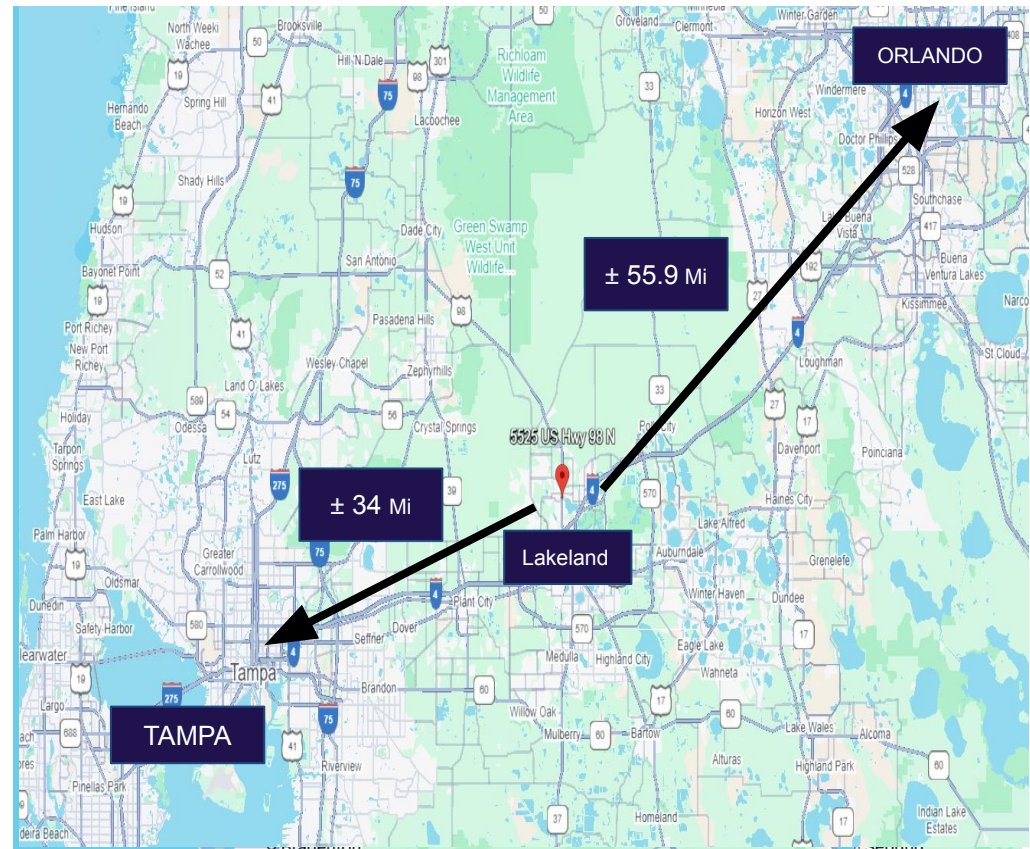




MARKET OVERVIEW

Lakeland is a vibrant community conveniently located along I-4 between Tampa and Orlando. With a population just over 120,279, the city limits cover 75.16 square miles. Lakeland, the largest city in Polk County, is home to the largest one-site collection of Frank Lloyd Wright architecture in the world at Florida Southern College, Circle B Bar Reserve, Detroit Tigers Spring Training, and Safari Wilderness.

Lakeland is also strong on the business front and boasts several notable corporate and mom-and-pop shops and restaurants. The community is the corporate home to Publix Supermarkets, one of the nation's leading grocers, and Saddle Creek Logistics. Lakeland also houses regional hubs or distribution centers for GEICO Insurance, Amazon, Rooms to Go, Well Dyne, Advanced Auto Parts, Southern Wine & Spirits, FEDEX Corporate Services, O'Reilly Auto Parts, Lockheed Martin and Pepperidge Farm.



DEMOGRAPHICS

POPULATION

1-MILE

3-MILES

5-MILES

Current Year

12,943

68,182

144,331

HOUSEHOLDS

1-MILE

3-MILES

5-MILES

Current Year

4,510

26,184

55,912

INCOME

1-MILE

3-MILES

5-MILES

Average HH Income

\$76,267

\$79,113

\$81,331

THE ECONOMY



Lakeland's economy is diverse, with key sectors including warehousing, transportation, distribution, education, healthcare, manufacturing, and retail. The city is experiencing significant growth, according to the City of Lakeland, reports the City of Lakeland.

Key Economic Indicators:

Lakeland is one of the fastest-growing metropolitan areas in the U.S., with a 12.1% population increase between 2020 and 2023. This growth is accompanied by strong job expansion, particularly in the manufacturing sector. Key industries driving the local economy include retail, healthcare, and accommodation/food services. Companies like Refresco and Pepperidge Farm have helped establish Lakeland as a regional manufacturing hub. The city also benefits from a lower cost of living compared to nearby areas like Tampa and Orlando, and its high quality of life makes it an increasingly attractive place to live and work..

Factors Contributing to Economic Growth:

Lakeland's strategic location along the I-4 corridor between Tampa and Orlando provides direct access to major markets and key transportation infrastructure. To attract and support businesses, the city offers a range of economic development incentives. Lakeland also fosters a business-friendly environment by creating a supportive atmosphere for companies to grow and thrive. In addition, the city is actively pursuing redevelopment initiatives, such as revitalizing areas like Memorial Boulevard, to further encourage economic growth and business development.

12.10%

Population increase between 2020 - 2023

Population increase between 2020 - 2023

\$ 4.5 Billion

Tourism Impact

Tourism Impact



MAJOR EMPLOYERS



SITE SURVEY

SQUARE FT

±2,600

AADT

58,500

LOT SIZE

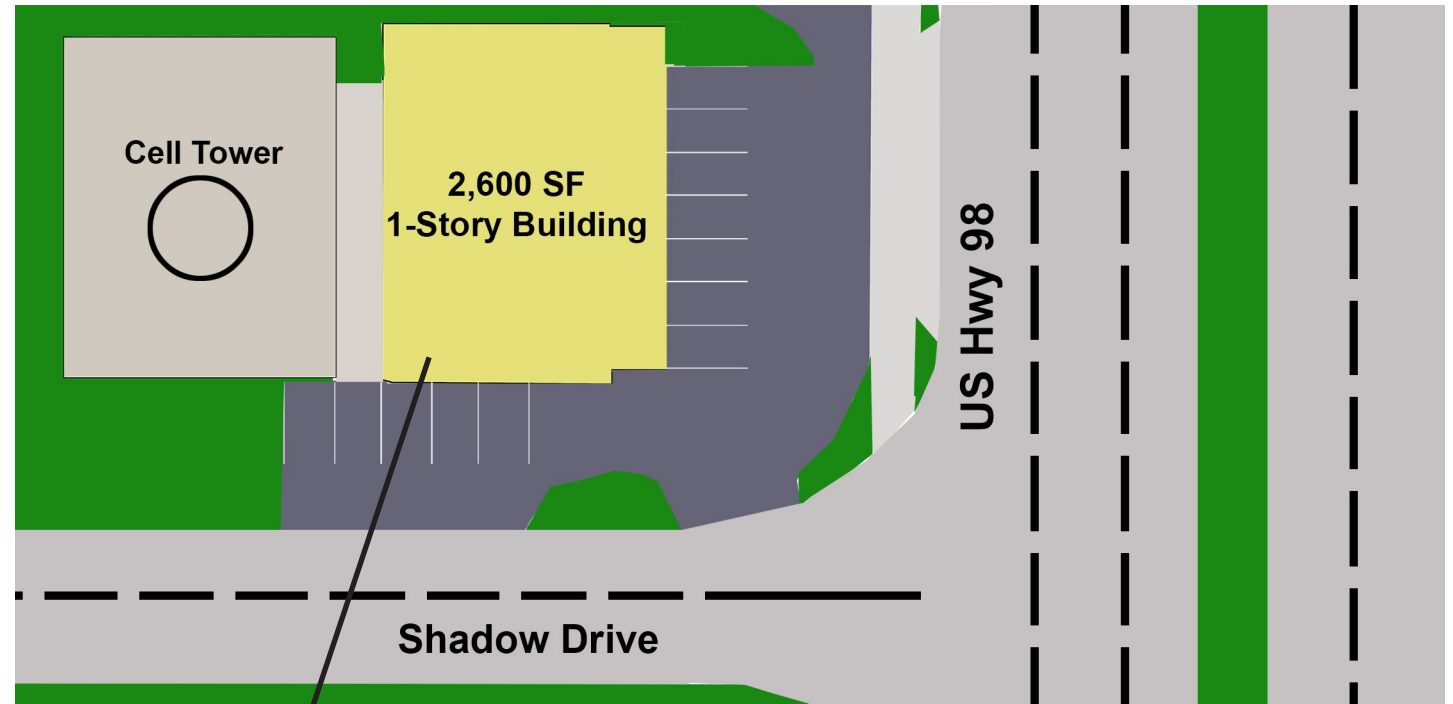
±0,33 AC

PARKING

12 Spaces

NEARBY TENANTS

Walmart
Target
CVS
Planet Fitness
Sam's Club
Lakeland Square Mall



Subject
Property

cricket
wireless

Domino's

HARBOR FREIGHT
QUALITY TOOLS • LOWEST PRICES

Culver's

US Hwy 98

58,500 AADT

ups

ALDI

KANE'S
GARDEN CENTER

Dairy
Queen

Sam's Club

Wawa

HOBBY
LOBBY

petco

TJ-MAXX

Michaels

DICK'S
SPORTING GOODS

Burlington

STARBUCKS
COFFEE

JO-ANN
Fabrics and Craft Stores

BEEF 'OBBEDAYS

lanebryant

Dollar Tree

BEALLS

LA FITNESS

PET SMART

TARGET

BEST BUY

FLOOR
DECOR &

OLD NAVY

INTERSTATE
4

PEPBOYS
AUTO

Dillard's
CINEMARK
JCPenney

Lakeland
Square Mall

OUTBACK
STEAKHOUSE

Chick-fil-A

Sonny's
REAL PIT
BAR-B-Q

Olive Garden
ITALIAN RESTAURANT



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