

**FOR SALE**

# EZCorp Net Leased Investment Opportunity

**1303 S Ft Hood Street | Killeen, TX 76542**

**EZCorp (NYSE:EZPW)**

**Confidential  
Offering  
Memorandum**

**Landan Dory**

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An aerial photograph of a commercial district. In the foreground, a Taco Bell restaurant is on the left, a pawn shop with a 'PAWN' sign is in the center, and a Mobil gas station is on the right. A large billboard stands near the pawn shop. The background shows a mix of residential houses and commercial buildings under a clear sky.

# Investment highlights



# Executive summary



## Property Highlights

- 100% leased to long term tenant
- Minimal landlord responsibilities
- Dense retail trade area
- 30,446 VPD
- 51,497 two-mile population | 172,426 Five-mile population
- 7% Population Growth
- New retail development nearby
- Easy access to Interstate 35

## Property Overview

Avison Young is pleased to offer this single-tenant net leased investment property in a rapidly growing Texas market. This property is 100% leased by EZCORP (NASDAQ: EZPW). The tenant's lease runs through February 2030, providing 8+ years of corporately guaranteed rent with annual escalations. Dense radial population, excellent traffic counts, recession and E-Commerce-proof business ensure stability for the tenant and a rock-solid investment for buyers.

## Offering Summary

Building Size	5,528 SF
Lot Size	0.34 Acres
Sale Price	\$1,500,000
Price PSF	\$271.35
Cap Rate	6.11%
NOI	\$91,715.34
Lease Type	NN

## Location Overview

Killeen is a city in Bell County, Texas, United States. According to the 2010 census, its population was 127,921, making it the 21st-most populous city in Texas and the largest of the three principal cities of Bell County. It is the principal city of the Killeen–Temple–Fort Hood Metropolitan Statistical Area. Killeen is 55 miles north of Austin, 125 miles southwest of Dallas, and 125 miles northeast of San Antonio.



# Tenant Overview



Formed with 16 pawn stores in 1989, EZCORP has grown into a leading provider of pawn loans in the United States and Latin America. At our pawn stores, we also sell merchandise, primarily collateral forfeited from pawn lending operations and used merchandise purchased from customers. Our Stores in Canada specialize in offering consumers non-collateralized short-term loans. We are dedicated to satisfying the short-term cash needs of consumers who are both cash and credit constrained and providing an industry-leading customer experience.

We provide numerous convenient options to obtain short-term cash, including non-recourse pawn loans collateralized by personal property. We also sell pre-owned merchandise to consumers seeking good value.

Headquartered in Austin, Texas, EZCORP is traded on NASDAQ under the ticker symbol EZPW.

<https://www.ezcorp.com/about/>



An aerial photograph of a commercial district. In the foreground, a Taco Bell restaurant is on the left, followed by a large parking lot. A billboard for a pawn shop is visible, with the text "WE LOAN TOP DOLLAR ON ANYTHING OF VALUE". To the right of the billboard is a building with a "PAWN" sign. Further right is a Mobil gas station with a blue and red canopy. In the background, there are more commercial buildings, a church with a steeple, and a highway interchange. The text "Financial summary" is overlaid in the center of the image.

# Financial summary



# Financials

## RENT ROLL

	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	OPTION 1	OPTION 2
RENT PSF	\$16.32	\$16.48	\$16.65	\$16.81	\$16.98	\$17.15	\$17.32	\$17.50	\$17.67	\$17.85	--	--
ANNUAL	\$91,715.34	\$92,632.49	\$93,558.82	\$94,494.41	\$95,439.35	\$96,393.75	\$97,357.68	\$98,331.26	\$99,314.57	\$100,307.72	\$100,307.76	\$110,802.12
TAXES	\$2,974.32	\$2,974.32	\$2,974.32	\$2,974.32	\$2,974.32	\$2,974.32	\$2,974.32	\$2,974.32	\$2,974.32	\$2,974.32		
INSURANCE	\$2,416.92	\$2,416.92	\$2,416.92	\$2,416.92	\$2,416.92	\$2,416.92	\$2,416.92	\$2,416.92	\$2,416.92	\$2,416.92		
CAM	\$1,680.00	\$1,680.00	\$1,680.00	\$1,680.00	\$1,680.00	\$1,680.00	\$1,680.00	\$1,680.00	\$1,680.00	\$1,680.00		

PRICE	\$1,500,000	TAXES	Fully reimbursed by tenant
CAP RATE	6.11%	INSURANCE	Fully reimbursed by tenant
PPSF	\$271.35	ROOF AND STRUCTURE	Landlord Responsibility
NOI	\$91,715.34	PARKING LOT	Landlord Responsibility
RPSF	\$16.59	CAM	Fully reimbursed by tenant
		HVAC	Tenant responsible for up to \$1,500 per occurrence. Any repairs in excess of \$1,500 will be paid for by the landlord then reimbursed by the tenant in annual installments over the remaining term of the lease.



An aerial photograph of a commercial area. In the foreground, a gas station with a blue and white canopy is visible. To its left is a pawn shop with a sign that says "PAWN". Further left is a Taco Bell restaurant. A large billboard stands near the pawn shop. In the background, there are more commercial buildings, a parking lot, and a church with a steeple. The text "Area Overview" is overlaid in the center.

# Area Overview



# Surrounding Retailers

- 1 Wendy's
- 2 Daiquiri Express
- 3 Los Cabos Grill
- 4 Schlotzsky's
- 5 Wingstop
- 6 Dairy Queen Store
- 7 Taco Bell
- 8 Dollar General
- 9 Long John Silver's
- 10 Taqueria Mexico Lindo
- 11 RNR Tire Express
- 12 Waldy's Pizza World & More
- 13 Sonic Drive-In
- 14 Dunkin'
- 15 IHOP





# Aerial View





An aerial photograph of a commercial district. In the upper left, a church with a prominent steeple sits next to a large, mostly empty parking lot. Below the church is a pawn shop with a sign that reads "PAWN". To the right of the pawn shop is a gas station with blue and red branding. Further right, a 7-Eleven and a Mobil gas station are visible. In the bottom left corner, a Taco Bell restaurant is partially seen. In the bottom right corner, a Dairy Queen (DQ) restaurant is visible. A large billboard stands near the church, advertising a loan service. The background shows a mix of residential houses and commercial buildings under a clear sky.

# Market demographics

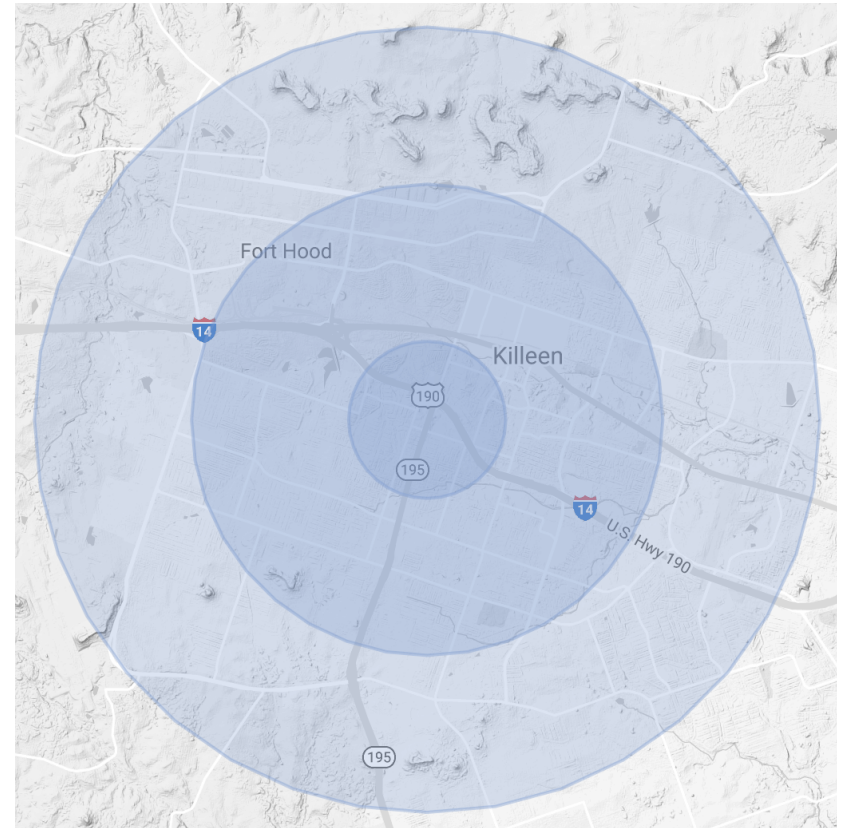


# Demographics

Population	1 Mile	3 Miles	5 Miles
Total Population	13,386	87,132	150,781
Average age	28.2	26.5	26.6
Average age (Male)	26.0	25.2	25.2
Average age (Female)	31.0	27.8	27.6

Households & Income	1 Mile	3 Miles	5 Miles
Total households	5,186	29,508	49,298
# of persons per HH	2.6	3.0	3.1
Average HH income	\$46,157	\$49,071	\$51,418
Average house value	\$114,450	\$116,082	\$120,852

*\* Demographic data derived from 2010 US Census*





# Let's talk.

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