

1119 S WW WHITE RD

SWC W WW WHITE RD & LORD RD
1119 South WW White Rd, San Antonio, TX 78220



OFFERING MEMORANDUM



SOLD



CAP RATE
6.3%



CORPORATE STORE
200+ Locations



GLA
2,400 SF

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Alan Rust, CCIM

Principal - Investment Sales

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BUILDING OVERVIEW

PROPERTY ADDRESS	1119 S WW WHITE RD., SAN ANTONIO, TX 78220
LOCATION	SWC S WW White Rd. & Lord Rd., San Antonio
COUNTY	Bexar (PID: 10733-001-0530)
GROSS LEASABLE AREA	2,400 SF
CONSTRUCTION TYPE	Concrete/Brick
LOT SIZE	.79 Acre
YEAR BUILT/RENOVATED	1980/2005 (new Roof 2022 W/ Warranty)
TENANT	PL\$ Financial Services (corporate store)
OCCUPANCY	100%
LEASE TYPE	10 Year NNN lease (Lease commencement was: 12/1/21), Plus Four 5-year Renewal Options



DEMOGRAPHIC SNAPSHOT (3 MILES)



66,421
2025 POPULATION
3 MILE RADIUS



\$68,076
2025 AVG HH INCOME
3 MILE RADIUS



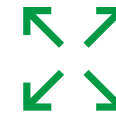
44,761
2025 DAYTIME POPULATION
3 MILE RADIUS



16,516 VPD
S WW WHITE RD
9,559 VPD
MLK DR / LORD RD



PRICE
\$1,153,000



GLA
2,400 SF



NOI
\$72,600



CAP RATE
6.3%

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TENANT	SQ FT	LEASE START	END OF CURRENT LEASE TERM	BASE RENT ANNUAL RATE PSF	BASE RENT ANNUAL	BASE RENT MONTHLY	NOTES
PLS FINANCIAL SERVICES	2,400	12/1/21	11/31/31	\$30.25	\$72,600	\$6,050	Base Rent: - \$5,500/Mo thru 11/2026 - \$6,050/Mo effective 12/1/2026 Four 5-year lease renewals each with 10% base rent bumps
Total	2,400				\$72,600		

BASE RENT TIMELINE TABLE

DATE	MONTHLY	ANNUALIZED
12/1/2026	\$6,050	\$72,600
12/1/2031 Renewal 1	\$6,650	\$79,800
12/1/2036 Renewal 2	\$7,320.50	\$87,846
12/1/2041 Renewal 3	\$8,052.55	\$96,631
12/1/2046 Renewal 4	\$8,857.81	\$106,294





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- PL\$ Financial Services reportedly has over \$500M in annual revenue, 200+ locations in 12 states (48 of which are in TX). Has been in business for 30+ years and employs 3k+ employees
- Tenant is in a 10 -year NNN lease with four 5-year renewal options.
- 10% base rent increases every 5 years in the primary lease term and in each of the renewal options
- Located on a highly visible signalized hard corner
- HEB and CVS are on the other corners of this intersection
- The HEB across the street is a long-established store that experienced 1.7 million shopper visits in 2025. Shopper visits have increased by 5% or more per year in each of the last three years (Source: Placer.ai)
- This is a prime area where local residents come for their daily needs such as groceries and Pharmacy.
- The property also boasts a prominent and highly visible pylon sign.



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- Website www.pls247.com
- 200+ locations in 12 states (48 locations in Texas)
- 3,000+ employees
- Annual Revenues reportedly exceed \$500 million
- Founded 1997
- Headquarters: Chicago, Illinois
- PLS Financial Services, Inc., is a provider of community-based financial services, starting with check cashing and expanding into money transfers, bill payments, debit cards, and related offerings like vehicle services and coin counting. The company, which operates under the PLS brand (short for "People Location Services"), emphasizes customer-centric alternatives to traditional banking, serving over three million customers monthly without offering lending products. Key milestones include rapid growth from its first location to becoming one of the largest Western Union agent networks in North America.





SAN ANTONIO

San Antonio, Texas, is the seventh-largest city in the United States and the second-largest in Texas, with a population exceeding 1.5 million in the metro area as of 2026, driven by steady annual growth of about 1.5–2% largely people drawn to San Antonio for quality employment opportunities.

San Antonio enjoys a diversified economy—anchored in military, healthcare, technology, manufacturing, tourism, and energy—Which provides resilience against downturns, with a 2025 unemployment rate of 4.2% and annual job growth of 1.8%, particularly in education/health services (6.2%) and trade/transportation/utilities (2.5%), sectors (2.2%).




Joint Base San Antonio
89,000 direct Jobs



Toyota
3,800 growing to over 4k



HEB (HQ, distribution and stores)
20,000 employees



UT Health San Antonio
7,930 employees



JP Morgan Chase
4,400 employees



USAA
19,000 employees



Baptist Health System
6,490 employees



Methodist Healthcare System
12,000 employees

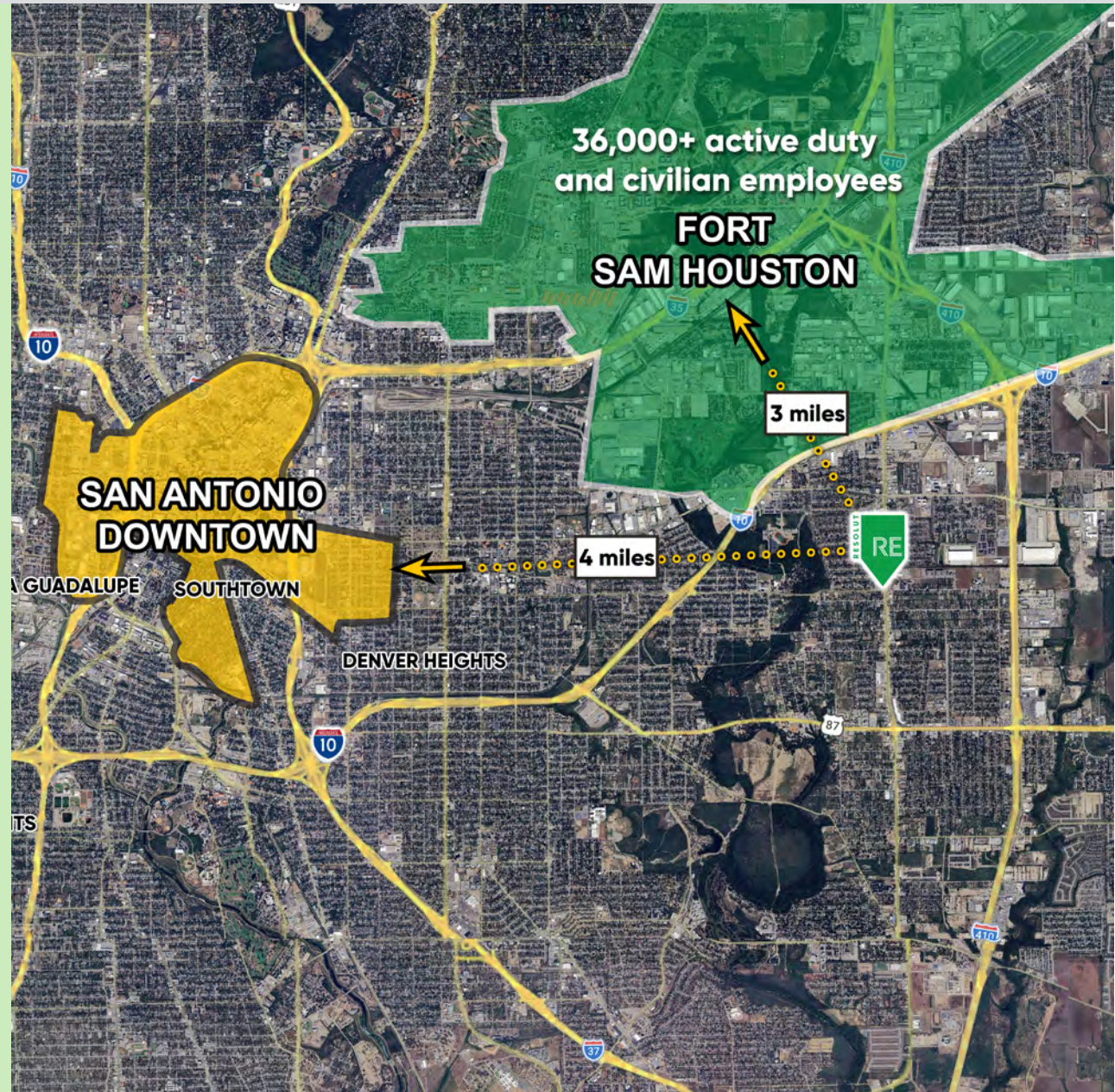
JOINT BASE SAN ANTONIO

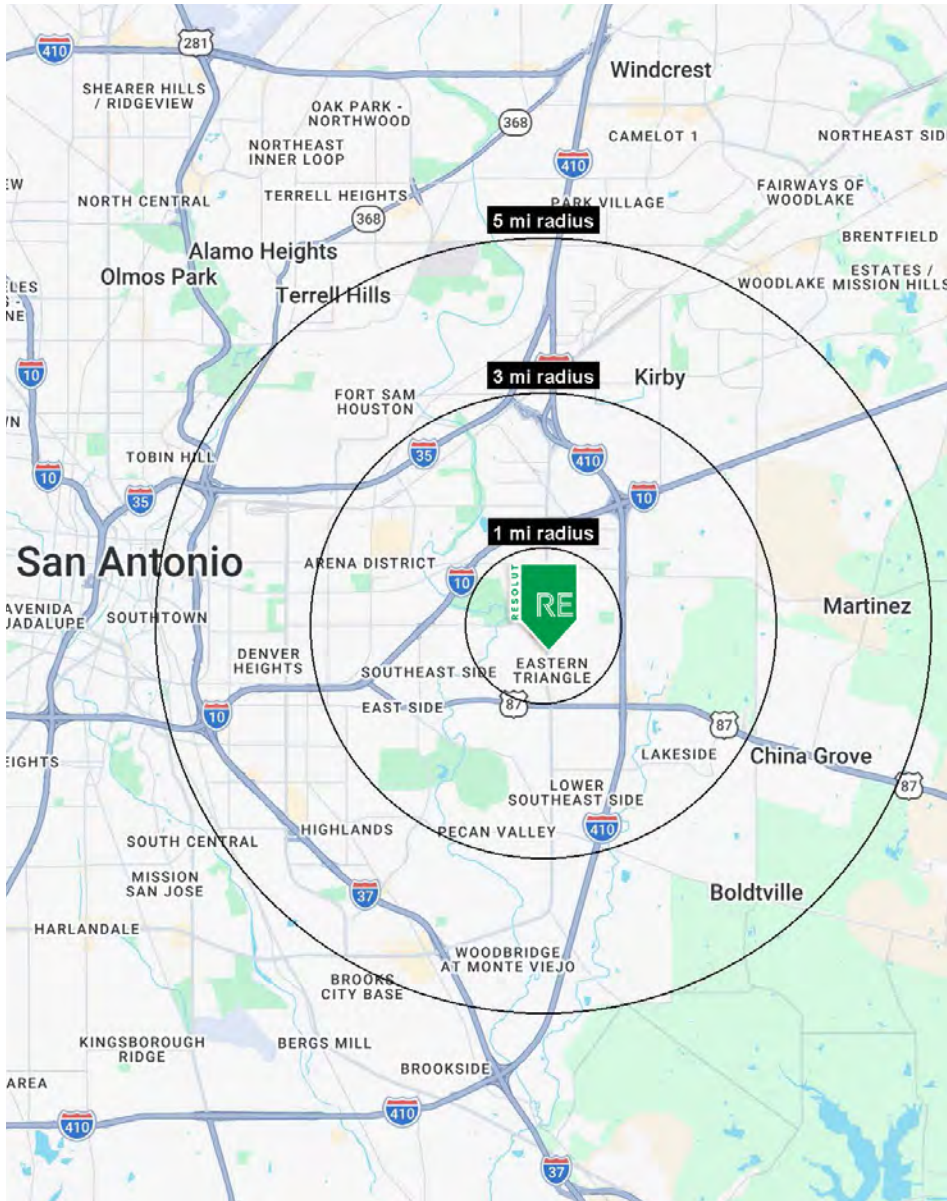
Only 3 miles from the
subject property



Joint Base San Antonio - JBSA (comprised of Fort Sam Houston, Lackland Air Force Base) is the biggest generator of Military economic output in Texas with nearly 211,000 direct and indirect jobs tied to the installation and economic output of more than \$41 billion dollars. Heb is headquartered in San Antonio and is the 2nd largest employer in the city.

- Established in 1941 to prepare for WW II, JBSA sits on over 9,000 acres
- The base reportedly supports over 89,000 direct jobs (e.g. active duty military, civilians, contractors)
- In addition, over 80,000 airmen receive training there per year.
- JBSA is the largest military contributor to the Texas' economy accounting for over \$50B of economic impact in 2023 which was more than one third of the total economic impact of the military to the entire state of TX that year.
- The economic impact of JBSA has grown significantly. It has increased by 33% since 2019 driven by expansion in areas like aviation, cyber operations and healthcare.





1119 S WW White Rd San Antonio, TX 78220	1 mi radius	3 mi radius	5 mi radius
Population			
Estimated Population (2025)	12,712	66,421	204,411
Projected Population (2030)	13,606	67,289	205,969
Census Population (2020)	9,955	58,825	192,413
Census Population (2010)	9,772	55,306	174,289
Projected Annual Growth (2025-2030)	894 1.4%	868 0.3%	1,557 0.2%
Historical Annual Growth (2020-2025)	2,757 -	7,596 2.6%	11,998 1.2%
Historical Annual Growth (2010-2020)	183 0.2%	3,518 0.6%	18,124 1.0%
Estimated Population Density (2025)	4,048 psm	2,350 psm	2,604 psm
Trade Area Size	3.1 sq mi	28.3 sq mi	78.5 sq mi
Households			
Estimated Households (2025)	4,168	22,707	72,821
Projected Households (2030)	4,562	23,602	75,629
Census Households (2020)	3,714	20,825	67,173
Census Households (2010)	3,499	18,948	58,947
Projected Annual Growth (2025-2030)	394 1.9%	895 0.8%	2,808 0.8%
Historical Annual Change (2010-2025)	669 1.3%	3,759 1.3%	13,874 1.6%
Average Household Income			
Estimated Average Household Income (2025)	\$58,323	\$68,076	\$82,582
Projected Average Household Income (2030)	\$57,057	\$67,427	\$82,137
Census Average Household Income (2010)	\$38,004	\$39,259	\$43,635
Census Average Household Income (2000)	\$46,371	\$38,811	\$37,992
Projected Annual Change (2025-2030)	-\$1,265 -0.4%	-\$649 -0.2%	-\$445 -0.1%
Historical Annual Change (2000-2025)	\$11,951 1.0%	\$29,265 3.0%	\$44,590 4.7%
Median Household Income			
Estimated Median Household Income (2025)	\$46,626	\$51,792	\$61,639
Projected Median Household Income (2030)	\$45,524	\$51,017	\$60,623
Census Median Household Income (2010)	\$33,125	\$34,142	\$36,958
Census Median Household Income (2000)	\$27,043	\$28,854	\$29,748
Projected Annual Change (2025-2030)	-\$1,101 -0.5%	-\$774 -0.3%	-\$1,016 -0.3%
Historical Annual Change (2000-2025)	\$19,582 2.9%	\$22,938 3.2%	\$31,891 4.3%
Per Capita Income			
Estimated Per Capita Income (2025)	\$19,198	\$23,331	\$30,085
Projected Per Capita Income (2030)	\$19,203	\$23,708	\$30,820
Census Per Capita Income (2010)	\$13,608	\$13,448	\$14,757
Census Per Capita Income (2000)	\$16,901	\$13,358	\$12,958
Projected Annual Change (2025-2030)	\$5 -	\$377 0.3%	\$735 0.5%
Historical Annual Change (2000-2025)	\$2,298 0.5%	\$9,972 3.0%	\$17,126 5.3%
Estimated Average Household Net Worth (2025)	\$444,602	\$546,076	\$639,258



ALAN RUST, CCIM
PRINCIPAL
INVESTMENT SALES

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Alan Rust, CCIM, Principal of Investment Sales, specializes in the sale of investment real estate. He has led the charge for RESOLUT RE with its investment sales program, having assembled a long track record of success, selling a wide variety of assets across the state of Texas.

Alan has been a commercial broker since 2003 and earned the coveted Certified Commercial Investment Member (CCIM) designation in 2007. On multiple occasions, he has earned recognition as a "Heavy Hitter" in property sales and leasing from the Austin Business Journal, and he has been named a "Power Broker" as a top broker by the Costar Group.

Prior to moving to Austin in 2007, Alan was a commercial broker in Colorado, where he earned recognition as a "Heavy Hitter" in commercial investment sales from the Denver Business Journal. In addition, he founded and served as president of Snowshoe Ridge Properties, LLC, a successful real estate holding and development firm.

Alan is active in the industry as a long-standing member of the International Council of Shopping Centers (ICSC), the Central Texas Commercial Association of Realtors (CTCAR) and the international CCIM community.

Alan attended Binghamton University in Binghamton, New York, where he earned a BA in Mathematics/Computer Science and a minor in Business Administration.

FOR MORE INFORMATION PLEASE VISIT:

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