

MCALISTER'S DELI / MOD PIZZA BEREWICK OUTPARCEL INVESTMENT SALE

4830 BEREWICK TOWN CENTER DRIVE | CHARLOTTE, NC 28273



PRESENTED BY:

THE PROVIDENCE GROUP
EXCELLENCE IN RETAIL REAL ESTATE

AJM MORGAN
& COMPANY

MCALISTER'S DELI / MOD PIZZA BEREWICK OUTPARCEL INVESTMENT SALE

4830 BEREWICK TOWN CENTER DRIVE | CHARLOTTE, NC 28273

FOR SALE OFFERING
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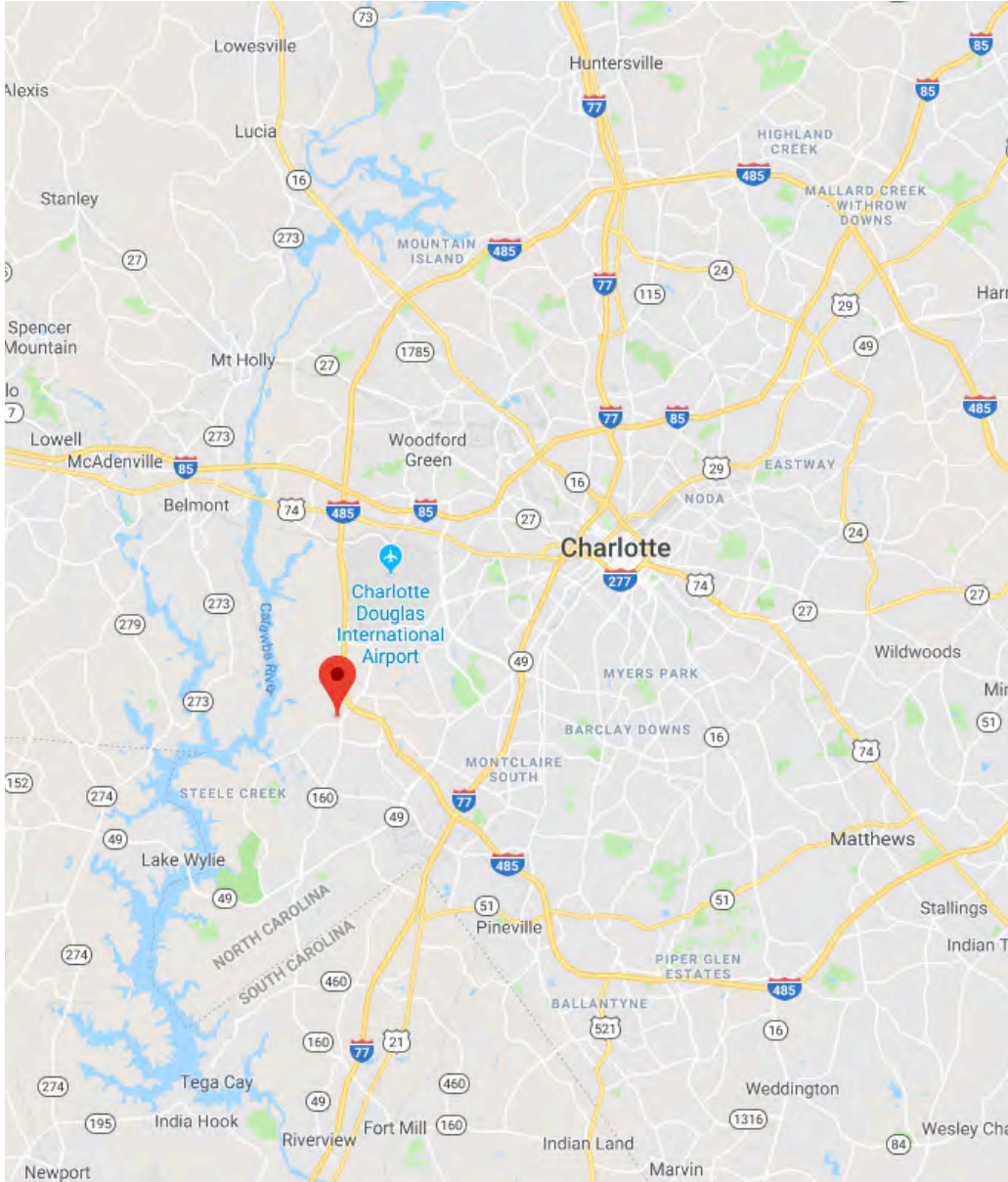


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PROPERTY INFORMATION

OVERVIEW

Outparcel to the larger Berewick master planned development. Located in SW Charlotte at intersection of Steele Creek Road and Dixie River Road. Retail portion of the shopping center is anchored by Harris Teeter grocery store. The offering is for two restaurants occupying an outparcel in a two-tenant building.



The overall project and surrounding area includes approximately 1,600 single family homes, the Solis Berewick apartments, Hampton Inn & Suites, medical offices as well as additional retail. Nearby, Charlotte Premium Outlets brings many visitors as well.

REGION OVERVIEW

Charlotte is largest city in North Carolina and the 16th largest in the United States with over 800,000 people. In the larger MSA, composed of the neighboring counties, the region is the 22nd largest in the United States, with approximately 2.5 Million people.

In recent years, Charlotte has experienced significant growth. With the 6th largest busiest airport in the world by number of flights, combined with good interstate access and an inviting climate, Charlotte continues to see rapid residential and business growth.

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PROPERTY INFORMATION (cont)

THE OFFERING

Name	Berewick Outparcel
Property Address	4830 Berewick Town Center, Charlotte, NC 28273
Market	Charlotte, NC
Pricing: Asking Price 6.0 CAP	\$3,804,000

SITE DESCRIPTION

Shopping Center Size	6,249 SF
Land Size	1.248 acres approximately
Occupancy	100%
Year Built	2017/2018
Year 1 In-Place NOI	\$228,240.00
Offering Price	Call for information



MCALISTER'S DELI / MOD PIZZA BEREWICK OUTPARCEL INVESTMENT SALE

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RENT ROLL

Tenant:

McAlister's Deli	8/1/2017	7/31/27	SF: 3656	Rental Rate: \$36.00/sf	Rental Income: \$131,616.00
MOD Pizza	8/1/2017	7/31/27	SF: 2,684	Rental Rate: \$36.00/sf	Rental Income: \$96,624.00

Notes:

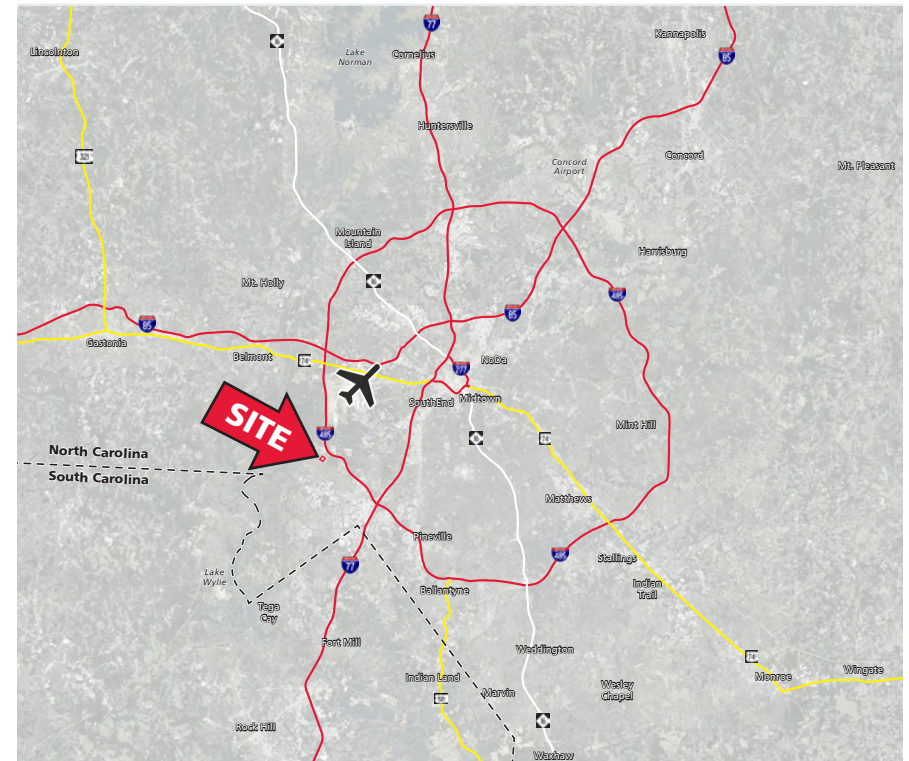
All management handled by Berewick Association, no ongoing management by property owner. Tenants pay pro-rata share of management and expenses as a pass thru charge. In addition, tenants pay pro-rata for insurance and taxes. Landlord responsible for roof and structure.

Both Tenants have 2, 5 year options with 10% rental escalations every five (5) years.

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SITE PLAN & DEMOGRAPHIC OVERVIEW



DEMOGRAPHICS 2018

	1 MILE	3 MILE	5 MILE
POPULATION	5,006	35,581	88,247
AVERAGE HH INCOME	\$96,878	\$84,029	\$80,251
MEDIAN HH INCOME	\$88,282	\$74,698	\$68,272
BUSINESS ESTABLISHMENTS	164	1,553	4,081
DAYTIME EMPLOYMENT	2,990	31,720	90,746

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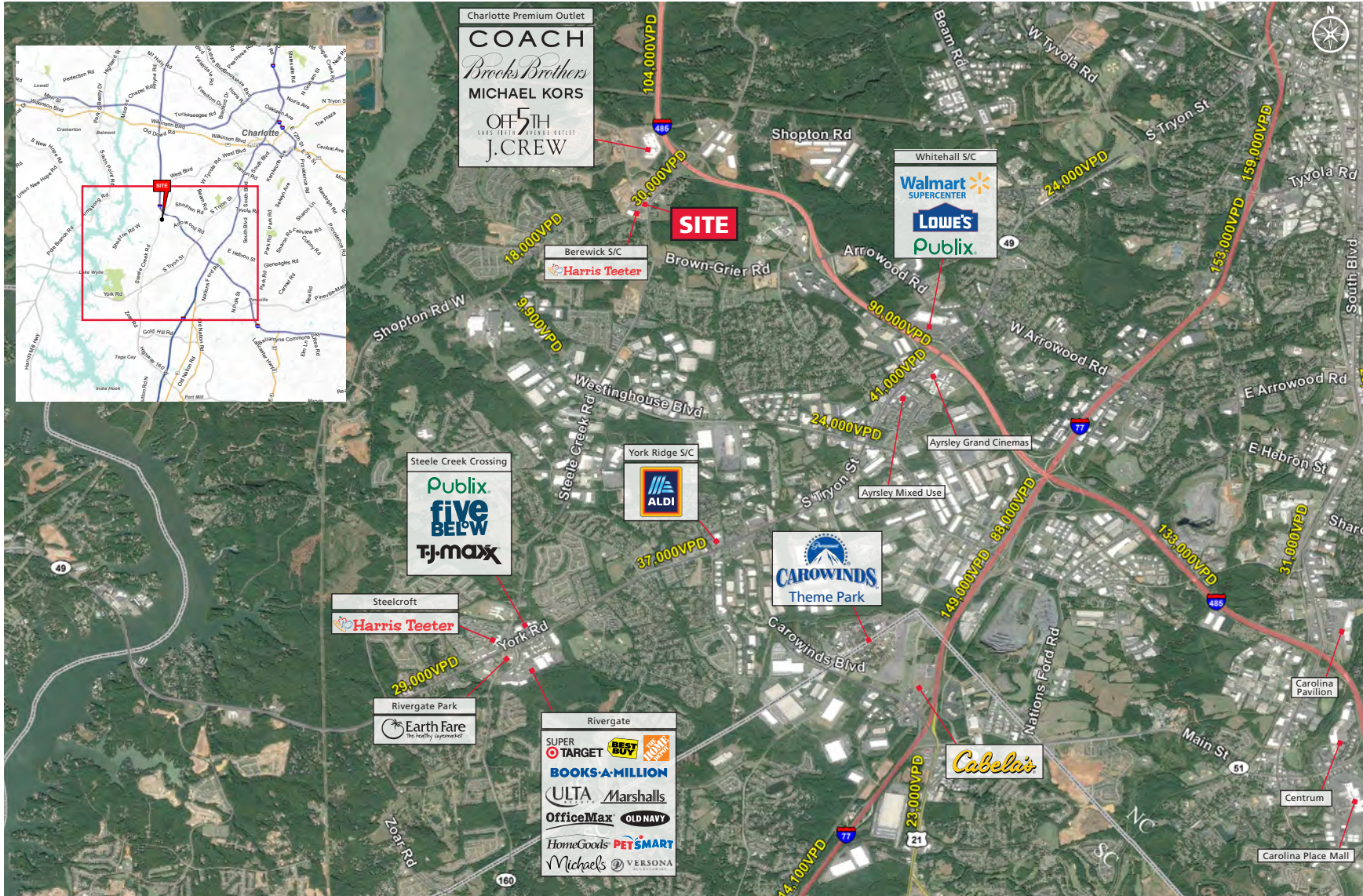
PROPERTY IMAGES



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MARKET AERIAL



MCALISTER'S DELI / MOD PIZZA BEREWICK OUTPARCEL INVESTMENT SALE

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MARKET OVERVIEW

CHARLOTTE NORTH CAROLINA

Among Charlotte's many notable attractions, some of the most popular include the Carolina Panthers of the National Football League (NFL), the Charlotte Hornets of the National Basketball Association (NBA), the Charlotte Knights Baseball team (MiLB), the Charlotte Independence of the United Soccer League (USL), the Charlotte Hounds of Major League Lacrosse, two NASCAR Cup Series races and the NASCAR All-Star Race, the Wells Fargo Championship (PGA), the NASCAR Hall of Fame, the Charlotte Ballet, Carowinds amusement park, and the U.S. National Whitewater Center. The Charlotte Douglas International Airport (CLT) is a major international hub, and also serves as a gateway to the Caribbean Islands.

- The Charlotte metropolitan area ranks 22nd-largest in the U.S., and had a 2016 population of 2,474,314.⁽¹⁾
- Charlotte is home to the corporate headquarters of Bank of America and the east coast operations of Wells Fargo, which along with other financial institutions made it the second-largest banking center in the United States from 1995 to 2017 ⁽²⁾ and the third-largest from 2017 to present.⁽³⁾
- The millennial population of Charlotte grew by nearly 11,000 in 2015, the latest year for which there is data.⁽⁴⁾

⁽¹⁾ "Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2016." *U.S. Census Bureau*. | May, 2017

⁽²⁾ O'Daniel, Adam (2012-09-04). "So how did Charlotte become a banking center?" *Charlotte Business Journal*.

⁽³⁾ Roberts, Deon; Rothacker, Rick (2017-05-23). "No more bragging rights: Charlotte's no longer the No. 2 U.S. banking center." *Charlotte Observer*.

⁽⁴⁾ Balk, Gene (May 22, 2014). "Census: Seattle is the fastest-growing big city in the U.S." *Seattle Times* | *FYI Guy*.



Charlotte is the 3rd fastest growing major city in the United States.⁽⁵⁾

Companies headquartered in the Charlotte area:



⁽⁵⁾ Abadi, Mark (2017-12-22).

"Forget New York - "Millennials are flocking to these 11 US cities in droves." *Business Insider*.

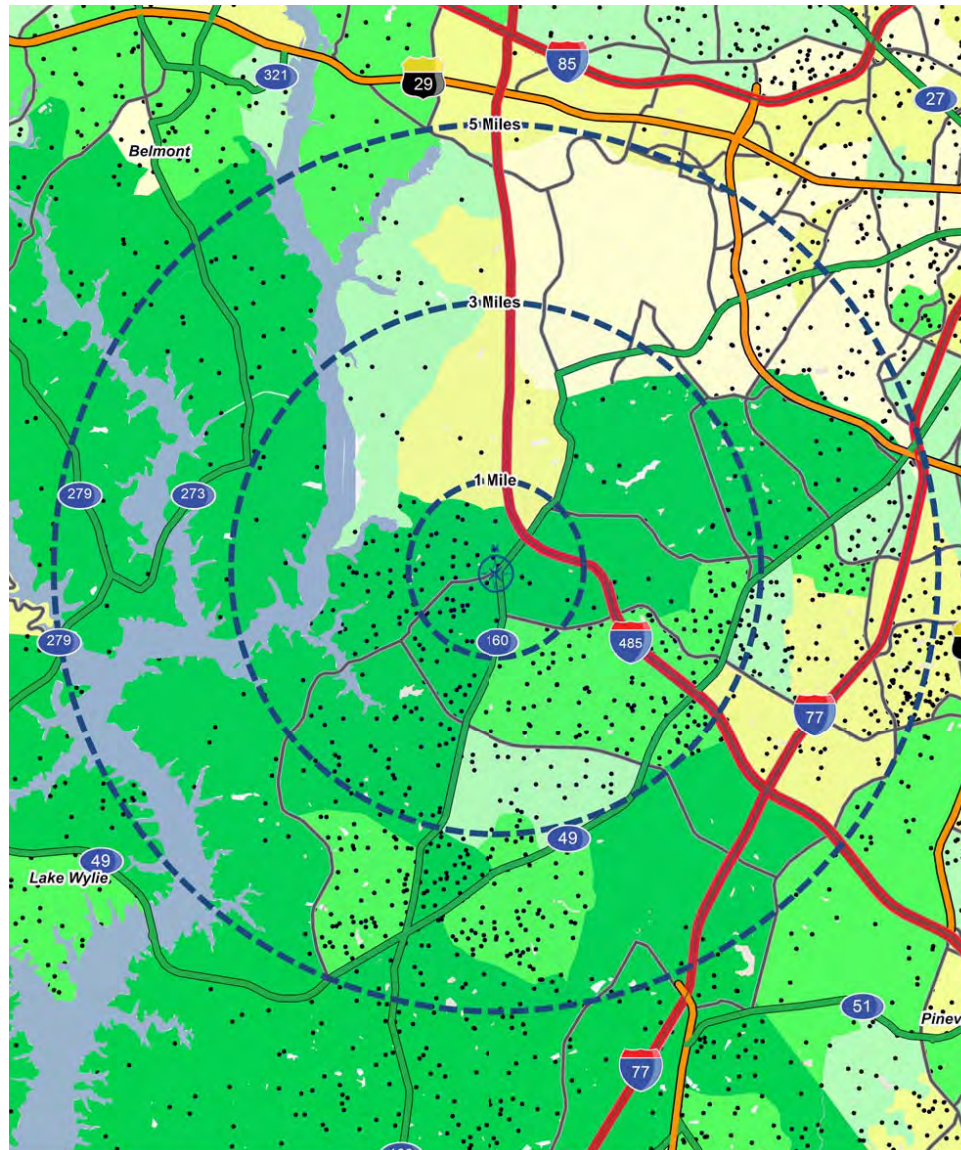
300 W Summit Ave. | Suite 250 | Charlotte, North Carolina 28203

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DEMOGRAPHIC REPORT (PAGE 1 OF 6)



Median HH Income

By Blockgroups

- \$75,000 or more
- \$60,000 to \$75,000
- \$45,000 to \$60,000
- \$30,000 to \$45,000
- Less than \$30,000

Population Density

One Dot = 100 Persons

MCALISTER'S DELI / MOD PIZZA BEREWICK OUTPARCEL INVESTMENT SALE

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DEMOGRAPHIC REPORT (PAGE 2 OF 6)

Lat/Lon: 35.1619/-80.9716

35.161848 -80.971616	1 Mile	3 Miles	5 Miles
Population			
Estimated Population (2018)	5,006	35,581	88,247
Projected Population (2023)	5,493	38,972	97,092
Census Population (2010)	3,587	27,687	70,339
Census Population (2000)	1,068	13,897	43,692
Projected Annual Growth (2018 to 2023)	487 1.9%	3,391 1.9%	8,845 2.0%
Historical Annual Growth (2010 to 2018)	1,419 4.9%	7,895 3.6%	17,908 3.2%
Historical Annual Growth (2000 to 2010)	2,519 23.6%	13,790 9.9%	26,647 6.1%
Estimated Population Density (2018)	1,595 <i>psm</i>	1,259 <i>psm</i>	1,124 <i>psm</i>
Trade Area Size	3.14 <i>sq mi</i>	28.26 <i>sq mi</i>	78.49 <i>sq mi</i>
Households			
Estimated Households (2018)	1,750	13,719	33,425
Projected Households (2023)	1,894	14,830	36,282
Census Households (2010)	1,262	10,615	26,571
Census Households (2000)	411	5,299	16,220
Estimated Households with Children (2018)	725 41.4%	4,809 35.1%	11,988 35.9%
Estimated Average Household Size (2018)	2.86	2.59	2.63
Average Household Income			
Estimated Average Household Income (2018)	\$96,878	\$84,029	\$80,251
Projected Average Household Income (2023)	\$107,001	\$92,575	\$88,383
Estimated Average Family Income (2018)	\$100,453	\$95,506	\$90,194
Median Household Income			
Estimated Median Household Income (2018)	\$88,282	\$74,698	\$68,272
Projected Median Household Income (2023)	\$99,378	\$84,768	\$77,701
Estimated Median Family Income (2018)	\$93,769	\$85,438	\$78,416
Per Capita Income			
Estimated Per Capita Income (2018)	\$33,874	\$32,412	\$30,448
Projected Per Capita Income (2023)	\$36,900	\$35,239	\$33,075
Estimated Per Capita Income 5 Year Growth	\$3,027 8.9%	\$2,827 8.7%	\$2,627 8.6%
Estimated Average Household Net Worth (2018)	\$653,899	\$555,716	\$499,350
Daytime Demos (2018)			
Total Businesses	164	1,553	4,081
Total Employees	2,990	31,720	90,746
Company Headquarter Businesses	4 2.2%	37 2.4%	84 2.1%
Company Headquarter Employees	242 8.1%	2,131 6.7%	6,461 7.1%
Employee Population per Business	18.3	20.4	22.2
Residential Population per Business	30.6	22.9	21.6

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DEMOGRAPHIC REPORT (PAGE 3 OF 6)

Lat/Lon: 35.1619/-80.9716

RFS

35.161848 -80.971616	1 Mile		3 Miles		5 Miles	
Race & Ethnicity						
White (2018)	2,374	47.4%	18,181	51.1%	40,765	46.2%
Black or African American (2018)	1,668	33.3%	10,724	30.1%	30,588	34.7%
American Indian or Alaska Native (2018)	16	0.3%	144	0.4%	418	0.5%
Asian (2018)	461	9.2%	2,938	8.3%	6,517	7.4%
Hawaiian or Pacific Islander (2018)	2	-	17	-	84	0.1%
Other Race (2018)	356	7.1%	2,561	7.2%	7,351	8.3%
Two or More Races (2018)	128	2.6%	1,016	2.9%	2,525	2.9%
Not Hispanic or Latino Population (2018)	4,298	85.9%	29,803	83.8%	72,819	82.5%
Hispanic or Latino Population (2018)	707	14.1%	5,779	16.2%	15,428	17.5%
Not Hispanic or Latino Population (2023)	4,660	84.8%	32,183	82.6%	78,930	81.3%
Hispanic or Latino Population (2023)	833	15.2%	6,789	17.4%	18,162	18.7%
Not Hispanic or Latino Population (2010)	2,932	81.7%	22,688	81.9%	56,701	80.6%
Hispanic or Latino Population (2010)	655	18.3%	4,999	18.1%	13,638	19.4%
Not Hispanic or Latino Population (2000)	1,016	95.1%	13,200	95.0%	39,999	91.5%
Hispanic or Latino Population (2000)	52	4.9%	696	5.0%	3,693	8.5%
Projected Hispanic Annual Growth (2018 to 2023)	125	3.5%	1,010	3.5%	2,734	3.5%
Historic Hispanic Annual Growth (2000 to 2018)	655	69.3%	5,082	40.5%	11,736	17.7%
Age Distribution (2018)						
Age Under 5	410	8.2%	2,548	7.2%	6,678	7.6%
Age 5 to 9 Years	376	7.5%	2,420	6.8%	6,177	7.0%
Age 10 to 14 Years	356	7.1%	2,407	6.8%	6,003	6.8%
Age 15 to 19 Years	264	5.3%	2,114	5.9%	5,355	6.1%
Age 20 to 24 Years	214	4.3%	2,020	5.7%	5,551	6.3%
Age 25 to 29 Years	416	8.3%	3,284	9.2%	8,290	9.4%
Age 30 to 34 Years	518	10.3%	3,465	9.7%	8,084	9.2%
Age 35 to 39 Years	497	9.9%	3,272	9.2%	7,508	8.5%
Age 40 to 44 Years	382	7.6%	2,656	7.5%	6,375	7.2%
Age 45 to 49 Years	348	7.0%	2,582	7.3%	6,290	7.1%
Age 50 to 54 Years	326	6.5%	2,321	6.5%	5,545	6.3%
Age 55 to 59 Years	268	5.4%	1,975	5.6%	4,989	5.7%
Age 60 to 64 Years	226	4.5%	1,643	4.6%	4,088	4.6%
Age 65 to 74 Years	268	5.3%	1,959	5.5%	5,001	5.7%
Age 75 to 84 Years	102	2.0%	672	1.9%	1,758	2.0%
Age 85 Years or Over	36	0.7%	243	0.7%	555	0.6%
Median Age	33.5		33.6		33.2	
Gender Age Distribution (2018)						
Female Population	2,573	51.4%	18,359	51.6%	45,534	51.6%
Age 0 to 19 Years	704	27.4%	4,704	25.6%	12,097	26.6%
Age 20 to 64 Years	1,668	64.8%	12,090	65.9%	29,367	64.5%
Age 65 Years or Over	202	7.8%	1,566	8.5%	4,070	8.9%
Female Median Age	33.3		33.9		33.8	
Male Population	2,433	48.6%	17,222	48.4%	42,714	48.4%
Age 0 to 19 Years	703	28.9%	4,785	27.8%	12,116	28.4%
Age 20 to 64 Years	1,527	62.8%	11,128	64.6%	27,353	64.0%
Age 65 Years or Over	203	8.4%	1,309	7.6%	3,244	7.6%
Male Median Age	33.6		33.2		32.6	

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DEMOGRAPHIC REPORT (PAGE 4 OF 6)

Lat/Lon: 35.1619/-80.9716

35.161848 -80.971616	1 Mile	3 Miles	5 Miles
Household Income Distribution (2018)			
HH Income \$200,000 or More	114 6.5%	629 4.6%	1,525 4.6%
HH Income \$150,000 to \$199,999	139 7.9%	970 7.1%	1,899 5.7%
HH Income \$100,000 to \$149,999	444 25.4%	2,670 19.5%	5,477 16.4%
HH Income \$75,000 to \$99,999	339 19.3%	2,363 17.2%	5,245 15.7%
HH Income \$50,000 to \$74,999	250 14.3%	2,689 19.6%	6,392 19.1%
HH Income \$35,000 to \$49,999	147 8.4%	1,800 13.1%	4,724 14.1%
HH Income \$25,000 to \$34,999	100 5.7%	772 5.6%	2,671 8.0%
HH Income \$15,000 to \$24,999	117 6.7%	950 6.9%	2,439 7.3%
HH Income Under \$15,000	101 5.8%	878 6.4%	3,052 9.1%
HH Income \$35,000 or More	1,432 81.8%	11,120 81.1%	25,263 75.6%
HH Income \$75,000 or More	1,036 59.2%	6,631 48.3%	14,147 42.3%
Housing (2018)			
Total Housing Units	1,783	14,043	34,436
Housing Units Occupied	1,750 98.2%	13,719 97.7%	33,425 97.1%
Housing Units Owner-Occupied	1,361 77.8%	8,765 63.9%	18,712 56.0%
Housing Units, Renter-Occupied	389 22.2%	4,954 36.1%	14,713 44.0%
Housing Units, Vacant	32 1.8%	323 2.3%	1,011 2.9%
Marital Status (2018)			
Never Married	1,480 38.3%	10,476 37.1%	26,570 38.3%
Currently Married	1,608 41.6%	12,218 43.3%	29,277 42.2%
Separated	328 8.5%	1,640 5.8%	4,391 6.3%
Widowed	91 2.3%	974 3.5%	2,557 3.7%
Divorced	356 9.2%	2,899 10.3%	6,593 9.5%
Household Type (2018)			
Population Family	4,442 88.7%	29,015 81.5%	72,008 81.6%
Population Non-Family	564 11.3%	6,484 18.2%	15,871 18.0%
Population Group Quarters	-	83 0.2%	368 0.4%
Family Households	1,309 74.8%	8,780 64.0%	21,621 64.7%
Non-Family Households	441 25.2%	4,940 36.0%	11,804 35.3%
Married Couple with Children	508 31.6%	3,113 25.5%	6,766 23.1%
Average Family Household Size	3.4	3.3	3.3
Household Size (2018)			
1 Person Households	322 18.4%	3,671 26.8%	8,688 26.0%
2 Person Households	497 28.4%	4,149 30.2%	10,160 30.4%
3 Person Households	380 21.7%	2,510 18.3%	6,095 18.2%
4 Person Households	316 18.1%	1,929 14.1%	4,682 14.0%
5 Person Households	150 8.6%	891 6.5%	2,244 6.7%
6 or More Person Households	85 4.8%	570 4.2%	1,556 4.7%
Household Vehicles (2018)			
Households with 0 Vehicles Available	49 2.8%	367 2.7%	1,626 4.9%
Households with 1 Vehicles Available	524 30.0%	4,873 35.5%	12,060 36.1%
Households with 2 or More Vehicles Available	1,177 67.2%	8,479 61.8%	19,739 59.1%
Total Vehicles Available	3,434	25,431	60,175
Average Vehicles Per Household	2.0	1.9	1.8

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DEMOGRAPHIC REPORT (PAGE 5 OF 6)

Lat/Lon: 35.1619/-80.9716

RFS

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Labor Force (2018)			
Estimated Labor Population Age 16 Years or Over	3,813	27,795	68,328
Estimated Civilian Employed	2,879 75.5%	21,083 75.9%	49,712 72.8%
Estimated Civilian Unemployed	113 3.0%	694 2.5%	2,008 2.9%
Estimated in Armed Forces	-	-	33
Estimated Not in Labor Force	820 21.5%	6,018 21.7%	16,574 24.3%
Unemployment Rate	3.0%	2.5%	2.9%
Occupation (2015)			
Occupation: Population Age 16 Years or Over	2,879	21,083	49,712
Management, Business, Financial Operations	522 18.1%	4,335 20.6%	8,925 18.0%
Professional, Related	523 18.1%	4,100 19.4%	9,553 19.2%
Service	310 10.8%	2,800 13.3%	7,968 16.0%
Sales, Office	812 28.2%	5,682 26.9%	12,674 25.5%
Farming, Fishing, Forestry	1	18 0.1%	41 0.1%
Construct, Extraction, Maintenance	174 6.1%	1,555 7.4%	4,284 8.6%
Production, Transport Material Moving	537 18.7%	2,593 12.3%	6,267 12.6%
White Collar Workers	1,857 64.5%	14,117 67.0%	31,152 62.7%
Blue Collar Workers	1,022 35.5%	6,966 33.0%	18,561 37.3%
Consumer Expenditure (2018)			
Total Household Expenditure	\$121 M	\$858 M	\$2.01 B
Total Non-Retail Expenditure	\$63.1 M 52.0%	\$445 M 51.8%	\$1.04 B 51.8%
Total Retail Expenditure	\$58.3 M 48.0%	\$414 M 48.2%	\$971 M 48.2%
Apparel	\$4.27 M 3.5%	\$30.1 M 3.5%	\$70.5 M 3.5%
Contributions	\$5.45 M 4.5%	\$37.3 M 4.4%	\$86.8 M 4.3%
Education	\$4.80 M 4.0%	\$32.4 M 3.8%	\$75.1 M 3.7%
Entertainment	\$6.89 M 5.7%	\$48.5 M 5.6%	\$113 M 5.6%
Food and Beverages	\$17.6 M 14.5%	\$125 M 14.6%	\$295 M 14.7%
Furnishings and Equipment	\$4.32 M 3.6%	\$30.1 M 3.5%	\$70.0 M 3.5%
Gifts	\$3.12 M 2.6%	\$21.5 M 2.5%	\$49.8 M 2.5%
Health Care	\$9.30 M 7.7%	\$67.2 M 7.8%	\$159 M 7.9%
Household Operations	\$3.65 M 3.0%	\$25.0 M 2.9%	\$58.0 M 2.9%
Miscellaneous Expenses	\$1.75 M 1.4%	\$12.6 M 1.5%	\$29.6 M 1.5%
Personal Care	\$1.58 M 1.3%	\$11.2 M 1.3%	\$26.2 M 1.3%
Personal Insurance	\$938 K 0.8%	\$6.45 M 0.8%	\$15.0 M 0.7%
Reading	\$270 K 0.2%	\$1.91 M 0.2%	\$4.48 M 0.2%
Shelter	\$25.0 M 20.6%	\$176 M 20.5%	\$413 M 20.5%
Tobacco	\$676 K 0.6%	\$5.06 M 0.6%	\$12.2 M 0.6%
Transportation	\$23.0 M 19.0%	\$164 M 19.1%	\$384 M 19.1%
Utilities	\$8.83 M 7.3%	\$63.8 M 7.4%	\$151 M 7.5%
Educational Attainment (2018)			
Adult Population Age 25 Years or Over	3,386	24,073	58,483
Elementary (Grade Level 0 to 8)	99 2.9%	919 3.8%	3,237 5.5%
Some High School (Grade Level 9 to 11)	206 6.1%	1,207 5.0%	4,073 7.0%
High School Graduate	803 23.7%	4,933 20.5%	12,250 20.9%
Some College	747 22.1%	5,420 22.5%	13,506 23.1%
Associate Degree Only	155 4.6%	2,033 8.4%	4,204 7.2%
Bachelor Degree Only	915 27.0%	6,511 27.0%	14,532 24.8%
Graduate Degree	461 13.6%	3,050 12.7%	6,681 11.4%

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Lat/Lon: 35.1619/-80.9716

35.161848 -80.971616	1 Mile	3 Miles	5 Miles
Units In Structure (2015)			
1 Detached Unit	1,358 107.6	8,959 84.4	20,568 77.4
1 Attached Unit	132 10.4%	1,341 12.6%	2,357 8.9%
2 to 4 Units	8 0.6%	240 2.3%	1,065 4.0%
5 to 9 Units	20 1.6%	403 3.8%	1,510 5.7%
10 to 19 Units	123 9.8%	1,160 10.9%	3,677 13.8%
20 to 49 Units	61 4.9%	839 7.9%	2,684 10.1%
50 or More Units	26 2.0%	523 4.9%	801 3.0%
Mobile Home or Trailer	22 1.7%	253 2.4%	762 2.9%
Other Structure	-	-	1
Homes Built By Year (2015)			
Homes Built 2010 or later	27 2.1%	488 4.6%	1,405 5.3%
Homes Built 2000 to 2009	835 66.1%	5,035 47.4%	10,850 40.8%
Homes Built 1990 to 1999	250 19.8%	2,883 27.2%	6,957 26.2%
Homes Built 1980 to 1989	95 7.5%	1,611 15.2%	3,658 13.8%
Homes Built 1970 to 1979	99 7.8%	1,207 11.4%	3,436 12.9%
Homes Built 1960 to 1969	86 6.8%	631 5.9%	2,454 9.2%
Homes Built 1950 to 1959	41 3.2%	413 3.9%	1,388 5.2%
Homes Built Before 1949	49 3.9%	290 2.7%	803 3.0%
Home Values (2015)			
Home Values \$1,000,000 or More	5 0.6%	109 1.6%	220 1.4%
Home Values \$500,000 to \$999,999	35 3.7%	417 5.9%	1,089 6.9%
Home Values \$400,000 to \$499,999	35 3.7%	355 5.0%	800 5.1%
Home Values \$300,000 to \$399,999	174 18.3%	640 9.1%	1,557 9.9%
Home Values \$200,000 to \$299,999	520 54.4%	2,266 32.2%	4,052 25.7%
Home Values \$150,000 to \$199,999	276 28.9%	2,232 31.7%	4,604 29.2%
Home Values \$100,000 to \$149,999	245 25.6%	2,184 31.0%	4,228 26.8%
Home Values \$70,000 to \$99,999	42 4.4%	326 4.6%	1,256 8.0%
Home Values \$50,000 to \$69,999	6 0.7%	64 0.9%	446 2.8%
Home Values \$25,000 to \$49,999	3 0.3%	34 0.5%	116 0.7%
Home Values Under \$25,000	14 1.5%	82 1.2%	228 1.4%
Owner-Occupied Median Home Value	\$206,512	\$184,569	\$187,459
Renter-Occupied Median Rent	\$992	\$966	\$896
Transportation To Work (2015)			
Drive to Work Alone	2,079 77.3%	15,543 81.6%	37,432 79.7%
Drive to Work in Carpool	297 11.0%	1,481 7.8%	4,360 9.3%
Travel to Work by Public Transportation	25 0.9%	357 1.9%	1,366 2.9%
Drive to Work on Motorcycle	1 -	7 -	12 -
Walk or Bicycle to Work	45 1.7%	298 1.6%	681 1.4%
Other Means	26 1.0%	141 0.7%	533 1.1%
Work at Home	217 8.1%	1,215 6.4%	2,584 5.5%
Travel Time (2015)			
Travel to Work in 14 Minutes or Less	361 14.6%	4,068 22.8%	9,670 21.8%
Travel to Work in 15 to 29 Minutes	1,360 55.0%	8,834 49.5%	21,174 47.7%
Travel to Work in 30 to 59 Minutes	823 33.3%	6,149 34.5%	14,261 32.1%
Travel to Work in 60 Minutes or More	106 4.3%	701 3.9%	1,838 4.1%
Average Minutes Travel to Work	23.0	23.1	22.7

This report was produced using data from private and government sources deemed to be reliable. The information herein is provided without representation or warranty.

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