



RETAIL INVESTMENT OFFERING



GALLIPOLIS MARKETPLACE

2145 EASTERN AVENUE
GALLIPOLIS, OH 45631



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Gallipolis
OH

INVESTMENT SUMMARY

SECTION 1



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INVESTMENT HIGHLIGHTS

2145 Eastern Avenue
Gallipolis, OH 45631



- National, Credit Anchored Center with Shadow Walmart Supercenter
- Newer Construction (1998)
- Great 11.71% Projected Year 1 Cash-on-Cash Return
- Strong National and Regional Tenant Mix w/ Long-Term Leases
- 100% Occupied with All NNN Leases and Additional Mgmt and Admin Fees Reimbursements
- Optimal Retail Corridor Adjacent to Ohio River Plaza and 1 mile from Silverbridge Plaza with Numerous Other National Retailers within a 1 Mile Radius
- Prime Location Directly Alongside State Route 7 and 1 mile from U.S. Route 35

The Cooper Commercial Investment Group has been exclusively retained by ownership to sell the 100% fee simple interest in Gallipolis Marketplace, a 25,950 square foot national credit retail center, shadow-anchored by a 180,000 SF Walmart Supercenter (S&P "AA" rating). The featured center is optimally located directly alongside State Route 7 in Gallipolis, Ohio, serving a small, local community as well as a broad regional base for retail activity. With 100% occupancy, national tenants make up over 50% of the center, including AT&T (S&P "A" rating), GameStop (S&P "BB+" rating), RadioShack (S&P "BB" rating), Dollar Tree, Fantastic Sam's, Sally Beauty Supply and Check Into Cash. With stable tenancy for the above listed businesses, tenants find the center to provide them with an ideal location for commercial activity in the city's main retail corridor. All tenants are on Triple Net (NNN) Leases with some percentage rent parameters. Furthermore, 92.3% of the tenants contribute to both administrative and management fees. Tenancy in the center shows long-term lease up with the majority of tenants occupying the center since it was originally developed in 1998. Historical occupancy has also been around 100%.

Gallipolis Marketplace lies directly alongside State Route 7 which is the longest state route in Ohio. State Route 2 runs parallel to State Route 7 across the Ohio River, making this shopping center highly accessible from all directions. Additionally, U.S. Route 35 which runs from Charleston (60 miles to the southeast of Gallipolis), West Virginia north to Michigan City, Indiana, provides the property with easy access to other major interstates, state routes, and U.S. routes, connecting Gallipolis with cities in every direction. Gallipolis Marketplace is located just minutes from Ohio River Plaza, Silverbridge Plaza, Sears, Super Kmart and numerous other national retailers. With the draw of a Walmart Supercenter connected to the featured center, many local, regional and national tenants benefit from the daily traffic attracted to the center and constant flurry of activity. Gallipolis Marketplace can provide the right investor with a stable, well-tenanted retail property in Southern Ohio. With all NNN leases, 100% occupancy, and mostly all long-term tenants in place, Gallipolis Marketplace is positioned with great accessibility in an area economically dependent on such merchandise providers and services that are present in the center.



Summary

2145 Eastern Avenue
Gallipolis, OH 45631

Price:	\$3,880,000
Down Payment:	\$970,000
GLA:	25,950 Sq Ft
Price/SF:	\$149.52
NOI:	\$349,355
Cap Rate:	9.00%
Yr 1 Cash on Cash:	11.71%
Year Built:	1998
Lot Size (including outlot):	4.5 Acres



New Financing

Original Loan Amount:	\$2,910,000
Loan Type:	New
Interest Rate:	6.50%
Amortization:	25 Years
Term:	5 Years
Loan-to-Value (LTV):	75.00%
Monthly Debt Payment:	\$19,648.50

Operating Data

Gross Potential Rent:	\$369,053
Expense Recapture:	\$111,700
Gross Potential Income:	\$480,753
Vacancy Factor (5.00%):	(\$18,453)
Vacancy Factor for Reimb. (5.00%):	(\$4,420)
Effective Gross Income:	\$457,880
Expenses:	\$108,525
NOI:	\$349,355
Annual Debt Service:	\$235,782
Cash Flow:	11.71% \$113,573



Gallipolis
OH

FINANCIAL ANALYSIS

SECTION 2



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Tenant	Suite #	Square Feet	% of Total	Tenant Since	Lease Start	Lease Expiration	Rent/ S.F.	Annual Rent	Lease Type	% Rent	Rental Bumps/ S.F.	Options	Option Rate/S.F.
Super Walmart	Shadow Anchor	179,958	N/A	1998	2/1/1998	1/31/2018	N/A	N/A	N/A	N/A	N/A	(6) 5-Yr	N/A
GameStop	1	1,800	6.94%	2005	4/21/2005	4/30/2010	\$ 13.50	\$ 24,300	NNN (Tenant Pays Fixed Amount of \$.30/SF Towards Insurance)			(1) 5-Yr	5/1/10-\$15.50
Fantastic Sam's	2	1,200	4.62%	2005	2/24/2005	2/28/2015	\$ 13.00	\$ 15,600	NNN (Tenant Pays Fixed Amount of \$.30/SF Towards Insurance)		3/1/10-\$15.00	(2) 5-Yr	3/1/15-\$16.00 3/1/20-\$18.00
El Toril Mexican Restaurant (1)	3	2,400	9.25%	2000	3/1/2006	2/28/2011	\$ 16.28	\$ 39,080	NNN (Tenant Pays Fixed Amount of \$.29/SF Towards Insurance)		102.5% - Annually in March		
Check Into Cash	5	1,200	4.62%	2003	7/1/2008	6/30/2013	\$ 17.20	\$ 20,640	NNN		7/1/10-\$18.75		
AT&T Mobility	6	2,400	9.25%	2001	10/1/2006	9/30/2011	\$ 16.10	\$ 38,640	NNN (Tenant Pays Fixed Amount of \$.31/SF Towards Insurance)				
Ohio Valley Bank	8	1,200	4.62%	2008	4/12/2008	4/30/2013	\$ 14.00	\$ 16,800	NNN			(1) 5-Yr	5/1/13-\$16.25
Ohio Valley Bank	pylon	N/A	N/A	2008	11/1/2008	4/30/2013	N/A	\$ 3,720	N/A		105% Annually		
Radio Shack	9	2,400	9.25%	2008	6/20/2008	6/30/2013	\$ 13.25	\$ 31,800	NNN			(2) 5-Yr	7/1/13-\$15.24 7/1/18-\$17.52
Siders & Sons Jewelers (2)	11	1,200	4.62%	1999	7/1/2009	6/30/2014	\$ 15.00	\$ 18,000	NNN	5% of Sales > \$351,360			
Pretty Nails	12	1,200	4.62%	1998	4/1/2005	3/31/2010	\$ 16.00	\$ 19,200	NNN				
Sally Beauty Supply	13	1,200	4.62%	1998	1/1/2009	12/31/2013	\$ 15.55	\$ 18,660	NNN				
Loan Central	14	1,800	6.94%	1998	2/1/2009	1/31/2014	\$ 14.50	\$ 26,100	NNN				
Dollar Tree (3)	15	4,200	16.18%	1998	12/1/2009	11/30/2012	\$ 13.79	\$ 57,925	NNN	4% of Sales > \$1,417,500		(1) 3-Yr	12/1/09-\$14.00
River Cities Foodmart	70	3,750	14.45%	1999	1/18/1999	1/31/2014	\$ 10.29	\$ 38,588	Ground			(3) 5-Yr	2/1/14-\$10.80 2/1/19-\$11.34 2/1/24-\$11.91
Property Totals		25,950	100.00%				\$ 14.08	\$ 365,333					

Vacant			0.00%										
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(1) Rental Rate is blended for Pro Forma Year (7/1/09 - 6/30/10). \$38,760 annual rent for 3/1/09-2/28/10; \$39,720 annual rent for 3/1/10-2/28/11.
(2) Rental Rate is based on assumption of lease renewal of 5 year term at \$15.00/SF
(3) Rental Rate is blended for Pro Forma Year (7/1/09 - 6/30/10). \$56,700 annual rent for 11/13/98-11/30/09; \$58,800 annual rent for 12/1/09-11/30/12.

		2006	2007	2008	Pro Forma	
					2009 – 2010	\$/SF
INCOME:						
Potential Rental Income						
Rental Income		\$ 337,846	\$ 339,317	\$ 338,056	\$ 369,053	\$ 14.22
Tenant Reimbursements:						
Real Estate Tax		29,145	28,354	28,269	29,000	1.12
CAM		26,961	46,670	52,198	50,700	1.95
Insurance		4,068	5,811	6,205	6,100	0.24
Other Income		1,375	1,400	876	1,400	0.05
Management/Admin. Reimb.		22,453	23,847	22,683	24,500	0.94
Gross Potential Income		\$ 421,848	\$ 445,398	\$ 448,287	\$ 480,753	\$ 18.53
Vacancy Factor	5.00%				(18,453)	(0.71)
Vacancy For Reimbursements Lost	5.00%				(4,420)	(0.17)
Effective Gross Income		\$ 421,848	\$ 445,398	\$ 448,287	\$ 457,880	\$ 17.64
OPERATING EXPENSES:						
Management Fee	5%	\$ 17,043	\$ 16,810	\$ 16,613	\$ 17,530	\$ 0.68
Real Estate Taxes		35,394	29,257	29,197	29,000	1.12
Insurance		3,682	7,219	7,607	7,500	0.29
Utilities: Electric		1,662	1,943	2,644	2,000	0.08
Gas		-	-	11	-	-
Water/Sewer			395	265	300	0.01
Landscaping		2,461	2,710	2,906	3,000	0.12
Snow Removal		1,081	9,981	6,849	5,000	0.19
Lot Sweeping		11,790	10,557	7,804	10,000	0.39
Trash Removal				285	150	0.01
Parking Lot R&M		9,453	14,102	6,130	10,000	0.39
Signage			2,315	575	1,000	0.04
Fire Protection		586	771	732	750	0.03
Property Lighting R&M		2,331	1,227	2,175	2,200	0.08
Roof R&M			340	2,980	1,000	0.04
Gen. Repairs & Maintenance		4,214	7,480	20,091	15,000	0.58
Non-Reimbursable Utilities		1,188	1,159	1,519	1,200	0.05
Miscellaneous		100		656	300	0.01
Structural Reserves	\$ 0.10				2,595	0.10
Total Expenses		\$ 90,984	\$ 106,266	\$ 109,039	\$ 108,525	\$ 4.18
Net Operating Income		\$ 330,864	\$ 339,132	\$ 339,248	\$ 349,355	\$ 13.46

Loan Analysis - Proposed New Financing			
Cash Flow Available Before Debt Service		\$ 349,355	\$ 13.46
Capitalization Rate		9.00%	9.00%
Valuation		\$ 3,880,000	\$ 149.52
Loan to Value		75.00%	75.00%
Loan Amount		\$ 2,910,000	\$ 112.14
Rate		6.50%	6.50%
Term		5	5
Amortization		25	25
Annual Debt Service		\$ 235,782	9.09
Debt Service Coverage Ratio		1.48	1.48

* Pro Forma Year runs from 7/1/09 through 6/30/10
 * Blended Yearly Income for the Pylon Lease with Ohio Valley Bank of \$3,720 was added to the overall pro forma rental income



www.gamestop.com

GameStop (S&P “BB+” rating) is the world’s largest video game retailer. With over 5,123 stores throughout the United States and 15 countries, they are the retail destination for gamers around the world. Their *GameStop*, *EB Games* and *Electronics Boutique* retail locations set them apart in the industry. Everything they offer to customers—from their expansive selection of new products, to their knowledgeable associates and their value-added pre-owned products—is geared to deliver customer satisfaction. GameStop Corporation sells new and used video game software, hardware and accessories for video game systems from Sony, Nintendo, and Microsoft. In addition, the company sells PC entertainment software and related accessories. They compliment their store network with two e-commerce sites (GameStop.com & EBGames.com) and publish *Game Informer*, one of the industry’s largest circulation video game magazines.

*Source - www.gamestop.com

Tenant Lease Abstract

Headquartered: Grapevine, TX
 # of Locations: 5,123
 GLA: 1,800
 Tenant Since: 2005
 Term Commencement: 4/21/2005
 Lease Expiration: 4/30/2010
 Options to Renew: (1) 5-Yr
 Rental Increases: None

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$2,025	\$13.50
Option 1	\$2,325	\$15.50

Tenant Recapture

CAM, INS, RET: Pro Rata Share* (Pays Fixed Amount of \$.30/SF Towards Insurance)
 Admin. Fee: 15%
 Mgmt. Fee: Yes

* Fixed insurance amount increases by 5% on January 1 each calendar year following the first lease year of each renewal period
 * Tenant responsible for repair, maintenance and replacement of HVAC





www.dollartree.com

Dollar Tree Stores, Inc. (NASDAQ: DLTR) is the largest and most successful single price point retailer in the United States, operating approximately 3,572 stores in all 48 contiguous states and nine distribution centers. Dollar Tree reported revenue of \$4.1 billion in 2008 and has a strong forecast of growth and expansion into the future. Dollar Tree is a customer-oriented, value-driven variety store operating at a one dollar price point. Every item sold in the stores is offered for either \$1.00 or less, this making it a true dollar store. Just as important, especially during these tough economic times, they continue to offer their customers products they need at extremely low prices. Dollar Tree stores carry a broad, exciting mix of merchandise that includes many trusted national and regional brands. Some of the product departments you will find at Dollar Tree include housewares, glassware, dinnerware, cleaning supplies, food, health & beauty, toys, gifts, party & craft supplies, seasonal décor, and more. Everything you need for every day, every holiday, every occasion, and every single item is only \$1.00 (or less)!

*Source - www.dollartree.com

Tenant Lease Abstract

Headquartered:	Chesapeake, VA
# of Locations:	3,572
GLA:	4,200
Tenant Since:	1998
Term Commencement:	12/1/2009
Lease Expiration:	11/30/2012
Options to Renew:	(1) 3-Yr
Rental Increases:	None

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$4,725.00	\$13.50
Option 1	\$4,900.00	\$14.00

Tenant Recapture

CAM, INS, RET:	Pro Rata Share*
Admin. Fee:	None
Mgmt. Fee:	Yes

* Tenant responsible for repair, maintenance and replacement of HVAC
 * Tenants CAM expense cannot exceed 15% of Landlord's direct overhead





www.att.com

AT&T (NYSE: T) is the largest provider of local, long distance telephone services in the United States, and also services digital subscriber line Internet access. AT&T (S&P "A" rating) is the second largest provider of wireless service in the United States with over 77 million wireless customers, and more than 150 million total customers. With 2008 revenue of \$119.3 billion, 303,530 employees and 1,000s of locations across the country AT&T has a strong forecast. AT&T for more than a century, has consistently provided innovative, reliable, high quality products and services and excellent customer care. Today, their mission is to connect people with their world, everywhere they live and work, and do it better than anyone else. AT&T is recognized as one of the leading worldwide providers of IP-based communications services to businesses. They also have the nation's fastest, 3G network and the largest international coverage of any U.S. wireless carrier, offering the most phones that work in the most countries; the largest Wi-Fi network in the United States; and the largest number of high speed Internet access subscribers in the United States. The company was honored at the 2008 Technology & Engineering Emmy Awards for development of coaxial cable technology as well as for staying true to its promise of "connecting people"

*Source - www.att.com

Tenant Lease Abstract

Headquartered:	Dallas, TX
# of Locations:	Worldwide
GLA:	2,400
Tenant Since:	2001
Term Commencement:	10/1/2006
Lease Expiration:	9/30/2011
Options to Renew:	None
Rental Increases:	None

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$3,220.00	\$16.10

Tenant Recapture

CAM, INS, RET:	Pro Rata Share* (Pays Fixed Amount of \$.31/SF towards Insurance)
Admin. Fee:	15%
Mgmt. Fee:	Yes

* Fixed insurance amount increases by 5% on January 1 each calendar year following the first lease year of each renewal period
 * Tenant responsible for repair and maintenance of HVAC
 * Tenants CAM expense cannot exceed 15% of Landlord's direct overhead





www.radioshack.com

RadioShack (NYSE: RSH) is a chain of electronics retail stores located in the United States, as well as parts of North America, Europe, Central America, South America and Africa. As of 2008, it had 4,400 company-owned stores, 700 kiosks, 8 service centers, and 1,400 dealer outlets. RadioShack (S&P "BB" rating) reported net sales and operating revenues of \$4.224 billion in 2008. RadioShack sells the products and accessories that people want. In fact, one of every three households in America purchases RadioShack products each year. For those on the go, RadioShack simplifies life with one of the largest selections in innovative products, wireless phones, GPS receivers, digital music players and laptop computers. For home enjoyment, RadioShack delivers the latest in entertainment products, from digital cameras to large screen TVs and gaming. RadioShack employs a diverse workforce of more than 35,000 people. Their knowledgeable sales associates are committed to adding value to the in-store shopping experience by offering advice and helping customers choose the best technology solution to meet their needs.

*Source - www.radioshack.com

Tenant Lease Abstract

Headquartered:	Forth Worth, TX
# of Locations:	5,800
GLA:	2,400
Tenant Since:	2008
Term Commencement:	6/20/2008
Lease Expiration:	6/30/2013
Options to Renew:	(2) 5-Yr
Rental Increases:	None

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$2,650.00	\$13.25
Option 1	\$3,048.00	\$15.24
Option 2	\$3,504.00	\$17.52

Tenant Recapture

CAM, INS, RET:	Pro Rata Share*
Admin. Fee:	10%
Mgmt. Fee:	None

* Tenant responsible for repair and maintenance of HVAC

* CAM charges cannot increase by more than 5% over previous year's cost (cap excludes snow removal, utilities and security costs)



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www.sallybeauty.com

Sally Beauty Holdings, Inc. (NYSE: SBH) is an international specialty retailer and distributor of professional beauty supplies with revenues of more than \$2.5 billion annually. Through the Sally Beauty Supply and Beauty Systems Group businesses, the company sells and distributes through over 3,500 stores worldwide, including stores in every state of the continental United States, Puerto Rico, Canada, Mexico, Japan, Germany, the United Kingdom, Ireland, Belgium, France and Spain. Sally Beauty Supply offers over 6,500 professional quality products for hair, skin and nails to retail customers and salon professionals. Their customers appreciate Sally's knowledgeable sales associates who help them solve their hair and beauty frustrations. Sally Beauty has a heritage as the first choice for professional cosmetologists' product needs because of the broad range of salon products and complete assortment of salon equipment. Their accessible locations make Sally Beauty an easy choice for the busy salon professional and consumer alike.

*Source - www.sallybeauty.com

Tenant Lease Abstract

Headquartered:	Denton, TX
# of Locations:	3,500+
GLA:	1,200
Tenant Since:	2003
Term Commencement:	1/1/2009
Lease Expiration:	12/31/2013
Options to Renew:	None
Rental Increases:	None

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$1,555.00	\$15.55

Tenant Recapture

CAM, INS, RET:	Pro Rata Share*
Admin. Fee:	15%
Mgmt. Fee:	Yes

* Tenant responsible for repair and maintenance of HVAC



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www.fantasticsams.com

Fantastic Sams is one of the world's largest full-service hair franchises, with salons located throughout North America. Their story began in 1974, when Sam Ross opened the first salon in Memphis, Tennessee. He began franchising in 1976, and today there are over 1,400 salons nationwide. Over the years, Fantastic Sams has earned a reputation for providing quality hair care services for the entire family. Quite simply, their goal is to provide their customers with unexpected quality, service, and style, at a *fantastic* price. Fantastic Sams offer lots of services, including haircuts, styles, up-dos, straightening, coloring, highlights, and texturizing services. They also offer beard and mustache trims, facial waxing, as well as rejuvenating hair treatments for stressed or damaged hair. Their stylists are professionals who are always up-to-date on the latest styles and trends. Fantastic Sams also offers their own line of salon products at a fraction of what products at other salons cost.

*Source - www.fantasticsams.com

Tenant Lease Abstract

Headquartered:	Memphis, TN
# of Locations:	1,400+
GLA:	1,200
Tenant Since:	2005
Term Commencement:	2/24/2005
Lease Expiration:	2/28/2015
Options to Renew:	(2) 5-Yr
Rental Increases:	Yes

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$1,300.00	\$13.00
3/1/10	\$1,500.00	\$15.00
Option 1	\$1,600.00	\$16.00
Option 2	\$1,800.00	\$18.00

Tenant Recapture

CAM, INS, RET:	Pro Rata Share* (Pays Fixed Amount of \$.30/SF Towards Insurance)
Admin. Fee:	15%
Mgmt. Fee:	Yes

* Fixed insurance amount increases by 5% on January 1 each calendar year following the first lease year of each renewal period
 * Tenant responsible for repair and maintenance of HVAC





www.checkintocash.com

In 1993, a new cash advance service was born. The first Check Into Cash location opened in Cleveland, TN. Cleveland now serves as corporate headquarters for over 1,100 stores in 30 states with more to come. Check Into Cash pioneered the payday advance service. At Check Into Cash payday advance centers, the procedure is simple: A cash advance customer issues a check payable to Check Into Cash from a personal checking account. Check Into Cash provides the customer with the cash needed—right on the spot. Check Into Cash’s payday advance service has been well-received since its inception. The average Check Into Cash payday loan customers are people who occasionally find themselves a little short on cash before payday. At Check Into Cash, their goal is to provide quality payday advance service that is quick, easy and confidential. At Check Into Cash, they are proud of the reputation they have earned as financial service professionals in the cash advance, payday advance, and payday lending industry.

*Source - www.checkintocash.com

Tenant Lease Abstract

Headquartered:	Cleveland, TN
# of Locations:	1,100+
GLA:	1,200
Tenant Since:	2003
Term Commencement:	7/1/2008
Lease Expiration:	6/30/2013
Options to Renew:	None
Rental Increases:	Yes

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$1,720.00	\$17.20
7/1/10	\$1,875.00	\$18.75

Tenant Recapture

CAM, INS, RET:	Pro Rata Share*
Admin. Fee:	15%
Mgmt. Fee:	Yes

* Tenant has right to terminate lease subject to any federal, state or local statute not allowing them to conduct business
 * Tenant responsible for repair and maintenance of HVAC
 * Tenant must pay toward CAM reserve account \$.10/SF monthly (\$120/year)



OHIO VALLEY BANK

www.ovbc.co

Ohio Valley Bank, established in 1872, currently operates 16 offices throughout Ohio and West Virginia. During its 132 years in business, it has never changed names, making it one of the oldest banks in the state. In the 90's, Ohio Valley Bank management established Ohio Valley Banc Corp (NYSE: OVBC). The Bank Corp. is a one-bank holding company (Ohio Valley Bank being that "one-bank") which has expanded to own two other subsidiaries: Loan Central and Ohio Valley Financial Services. In 2008, Ohio Valley Bank launched *CellTeller*, making it one of the first community banks in its market to offer mobile banking. Ohio Valley Bank's mission is to exceed the expectations of their customers, increase the standard of living of their employees, and increase the value of their shareholders' investments. Ohio Valley Bank is not only a bank, but a tradition. A tradition that started right there on the banks of the Ohio River. A tradition that has used its 136 years of experience to become a

*Source - www.ovbc.com

Tenant Lease Abstract

Headquartered: Gallipolis, OH
 # of Locations: 16
 GLA: 1,200
 Tenant Since: 2008
 Term Commencement: 4/12/2008
 Lease Expiration: 4/30/2013
 Options to Renew: (1) 5-Yr
 Rental Increases: None

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$1,400.00	\$14.00
Option	\$1,625.00	\$16.25

Tenant Recapture

CAM, RET, INS: Pro Rata Share*
 Admin. Fee: 15%
 Mgmt. Fee: Yes

* Tenant responsible for repair and maintenance HVAC
 * Tenant must pay toward CAM reserve account \$.10/SF monthly (\$120/year)
 * Tenant also has a pylon agreement starting 11/1/08 at \$300/month with 5% annual increases



Loan Central Inc.

www.ovbc.co



Loan Central Inc. is a finance company with five office locations in southern Ohio. Loan Central is under the parent company of Ohio Valley Bank Corp (NYSE: OVBC), which is a subsidiary of one of the oldest banks in the state of Ohio (Ohio Valley Bank). The Ohio Valley Bank Corp. is a one-bank holding company which has expanded to own two other subsidiaries: Loan Central and Ohio Valley Financial Services. Ohio Valley Bank's mission is to exceed the expectations of their customers, increase the standard of living of their employees, and increase the value of their shareholders' investments. Ohio Valley Bank is not only a bank, but a tradition. A tradition that has used its 136 years of experience to become a successful lender in banking.

*Source - www.ovbc.com

Tenant Lease Abstract

Headquartered:	Gallipolis, OH
# of Locations:	5
GLA:	1,800
Tenant Since:	1998
Term Commencement:	2/1/2009
Lease Expiration:	1/31/2014
Options to Renew:	None
Rental Increases:	None

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$2,175.00	\$14.50

Tenant Recapture

CAM, RET, INS:	Pro Rata Share*
Admin. Fee:	15%
Mgmt. Fee:	Yes

- * Tenant responsible for repair and maintenance HVAC
- * Tenant must pay toward CAM reserve account \$.10/SF monthly (\$120/year)



dcooper@CooperGrp.com
ftrillis@CooperGrp.com

River Cities Foodmart



Tenant Lease Abstract

# of Locations:	1
GLA:	3,750
Tenant Since:	1999
Term Commencement:	1/18/1999
Lease Expiration:	1/31/2014
Options to Renew:	(3) 5-Yr
Rental Increases:	None

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$3,215.66	\$10.29
Option 1	\$3,375.00	\$10.80
Option 2	\$3,543.75	\$11.34
Option 3	\$3,721.88	\$11.91

Tenant Recapture

CAM, INS, RET:	Ground*
Admin. Fee:	None
Mgmt. Fee:	None

* Tenant handles their own CAM, Taxes, Insurance, and Operating Expenses directly.





www.eltoril.com

For 16 years, El Toril has been serving authentic Mexican cuisine made from original family recipes. People of all ages and backgrounds love the creative appearance and delicious flavor our their foods, not to mention their affordable prices. El Toril offers the finest in casual Mexican dining with a relaxed atmosphere, great menu selections with impeccable service.

*Source - www.eltoril.com

Tenant Lease Abstract

# of Locations:	1
GLA:	2,400
Tenant Since:	2000
Term Commencement:	3/1/2006
Lease Expiration:	2/28/2011
Options to Renew:	None
Rental Increases:	Yes

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$3,230.00	\$16.15
3/1/10	\$3,310.00	\$16.55

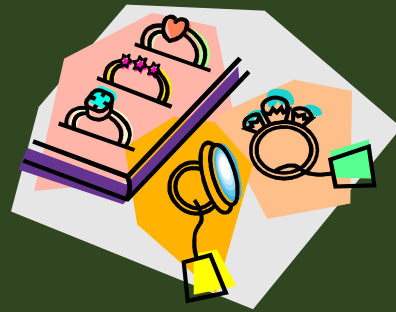
Tenant Recapture

CAM, INS, RET:	Pro Rata Share* (Pays Fixed Amount of \$.29/SF Towards Insurance)
Admin. Fee:	15%
Mgmt. Fee:	Yes

* Fixed insurance amount increases by 5% on January 1 each calendar year following the first lease year of each renewal period
 * Tenant responsible for repair, maintenance and replacement of HVAC
 * Personal Guaranty
 * Annual Rental Bumps of 2.5%



Siders & Sons Jewelers



Tenant Lease Abstract

GLA:	1,200
Tenant Since:	1999
Term Commencement:	7/1/2009
Lease Expiration:	6/30/2014
Options to Renew:	None
Rental Increases:	None

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$1,500.00	\$15.00

Tenant Recapture

CAM, INS, RET:	Pro Rata Share*
Admin. Fee:	15%
Mgmt. Fee:	Yes

* Percentage Rent 5% of with natural breakpoint of \$351,360



Pretty Nails



Tenant Lease Abstract

GLA:	1,200
Tenant Since:	1998
Term Commencement:	4/1/2005
Lease Expiration:	3/31/2010
Options to Renew:	None
Rental Increases:	None

Tenant Base Rent Schedule

	Monthly	PSF
Current	\$1,600.00	\$16.00

Tenant Recapture

CAM, INS, RET:	Pro Rata Share*
Admin. Fee:	15%
Mgmt. Fee:	Yes

* Tenant responsible for repair and maintenance of HVAC

* Building repair/maintenance (including roof & structure), reserves, parking lot striping all included in CAM

Gallipolis
OH

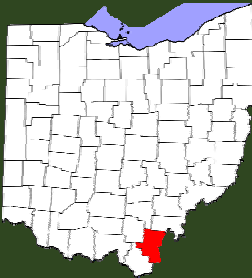
PROPERTY DESCRIPTION

SECTION 3



dcooper@CooperGrp.com
ftrillis@CooperGrp.com

2145 Eastern Avenue
Gallipolis, OH 45631



LOCATION HIGHLIGHTS

- Optimal Location Alongside State Route 7 and less than 1/4 mile from U.S. Route 35
- Located in Southwestern Ohio along the Ohio - West Virginia border
- Shadow-Anchored by Wal-Mart Supercenter with Major National Retailers in Immediate Vicinity: Ohio River Plaza, Silverbridge Plaza, Sears and Super Kmart
- Located in City's Main Retail District

Situated in the southeastern tip of Ohio, along the Ohio-West Virginia border, the city of Gallipolis is the second-largest community in the Point Pleasant Micropolitan Statistical Area, which includes all of Gallia County, Ohio and Mason County, West Virginia. Gallipolis sits alongside the Ohio River (marking the Ohio-West Virginia border) and serves as the county seat of Gallia County. Gallipolis Marketplace lies directly alongside State Route 7 which is the longest state route in Ohio, with State Route 2 running parallel to it across the Ohio River making this shopping center highly accessible from all directions.

The city has undergone considerable commercial and residential growth over the years, mainly due to the increased presence of the Holzer Medical Center and the coal-fired power stations of Gavin and Kyger Creek Power Plants. Holzer Medical Center, located in Gallipolis, serves several communities in southeastern Ohio and southwestern West Virginia. Holzer is a community-oriented hospital with units devoted to medical, surgical, maternity, pediatrics, intensive care and physical rehabilitation. Holzer Medical Center is fully accredited by the Joint Commission on the Accreditation of Healthcare Organizations. Holzer Clinic, a 100 plus physician multi-specialty group practice, provides primary, secondary, and tertiary care to patients

The area's major employers range from education to medicine, light manufacturers, distributors, and high-tech operations. The major employers include: American Electric Power (General James M Gavin Plant), Ohio Valley Electric Company (Kyger Creek Power Plant), Holzer Medical Center and Holzer Clinic, University of Rio Grande, Gallipolis Career College and Gallipolis City Schools. Recreation and the arts are abundant in Gallipolis. With numerous city parks and museums, visitors and tourists bring a regular inflow of outside money into the local markets and further increase the demand for retail providers. The Holzer Medical Center employs approximately 2,300 people between its Acute Care Hospital, Skilled Nursing Center and Clinic. The two power stations of Gavin and Kyger Creek Power Plants combine to employ 574 people. Both of these institutions act as anchor employers in Gallipolis, adding long-term stability to the local economy. Additionally, the Toyota Motor Corporation has an engine and transmission plant that employs 1,020 people located in Buffalo, West Virginia, which is just 25 minutes south from Gallipolis on U.S. Route 35. The young, motivated population coupled with a strong local infrastructure bodes well for continued economic expansion in the area. Its diversified blend of small to medium sized industrial plants and commercial outlets prevents the area from relying on one or only a few industries for its economic vitality.





Gallipolis has two public schooling systems, Gallia Academy High School, and Washington Elementary, as well as two private schooling systems, Ohio Valley Christian High School and Ohio Valley Christian School Elementary. The newly constructed Dan Evans Industrial Park has brought a lot of businesses to the city of Gallipolis and is located 1/2 mile from four-lane U.S. Route 35. Currently four firms have located to the Industrial park, including: a cabinet manufacturer, two transportation firms, and a medical labs/records firm. Gallipolis is an city nestled in the rich tradition of the state's strongest work ethics. Gallipolis is an area with abundant infrastructure including the Ohio River, four land divided highways, and information technology sufficient to handle all business needs. Many businesses from a variety of industries have permanently located in Gallia County because of the loyal, self-reliant, innovative, and proud work force.

Gallipolis is the hometown of Bob Evans, founder of Bob Evans Restaurants, with the original restaurant located on Upper River Road in Gallipolis. The Bob Evans Farm is located in nearby Rio Grande, and has become a tourist attraction that draws thousands of visitors to the city every year. Gallipolis is home to many seasonal activities, including an annual Civil War reenactment in the spring, the River Recreation Festival, and the Gallia County Junior Fair. Historic Downtown Gallipolis, Gallia County's tourism industry offers more than \$7 million annually to the local economy offering outdoor recreation, antiques, history, culture, and family fun.

In terms of Gallipolis' proximity to major Midwest cities, Charlestown, West Virginia is approximately 57 miles southeast, Columbus, Ohio is 109 miles northwest, Cincinnati, Ohio is 147 miles west, Lexington, Kentucky is 168 miles southwest, Pittsburgh, Pennsylvania is 218 miles northeast, Louisville, Kentucky is 240 miles west, Indianapolis, Indiana is 260 miles northwest, Knoxville, Tennessee is 316 miles south and Richmond, Virginia is 372 miles southeast. U.S. Route 35 provides with easy access to other major interstates, state routes, and U.S. routes, connecting Gallipolis with cities in every direction. Gallipolis Marketplace is shadow-anchored by Wal-Mart Supercenter and just minutes from Ohio River Plaza, Silverbridge Plaza, Sears, Super Kmart and numerous other retail plazas which include the following vendors: Marathon, Pizza Hut, GM Dealership, McDonald's, CVS, Dollar General, Burger King, US Bank, Speedway, Arby's, Verizon, Rent-A-Center, GNC, Fashion Bug, Peebles, Hallmark, KFC, Blockbuster, CitiFinancial, Dairy Queen, Aldi's, AutoZone, Ford Dealership, Subway, Tractor Supply Company, BP, Sherwin Williams, Bob Evans, Wendy's. U.S. Route 35 is a north-south 4-lane highway that runs from northern border of Indiana down to Charlestown, West Virginia.



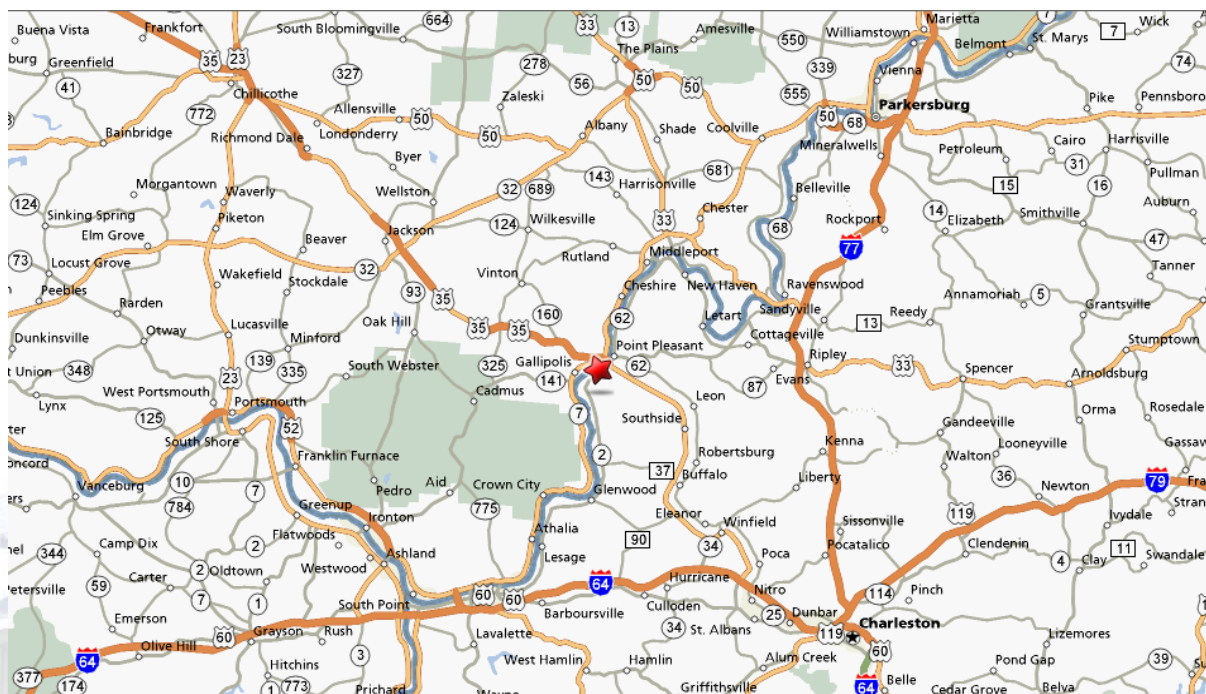
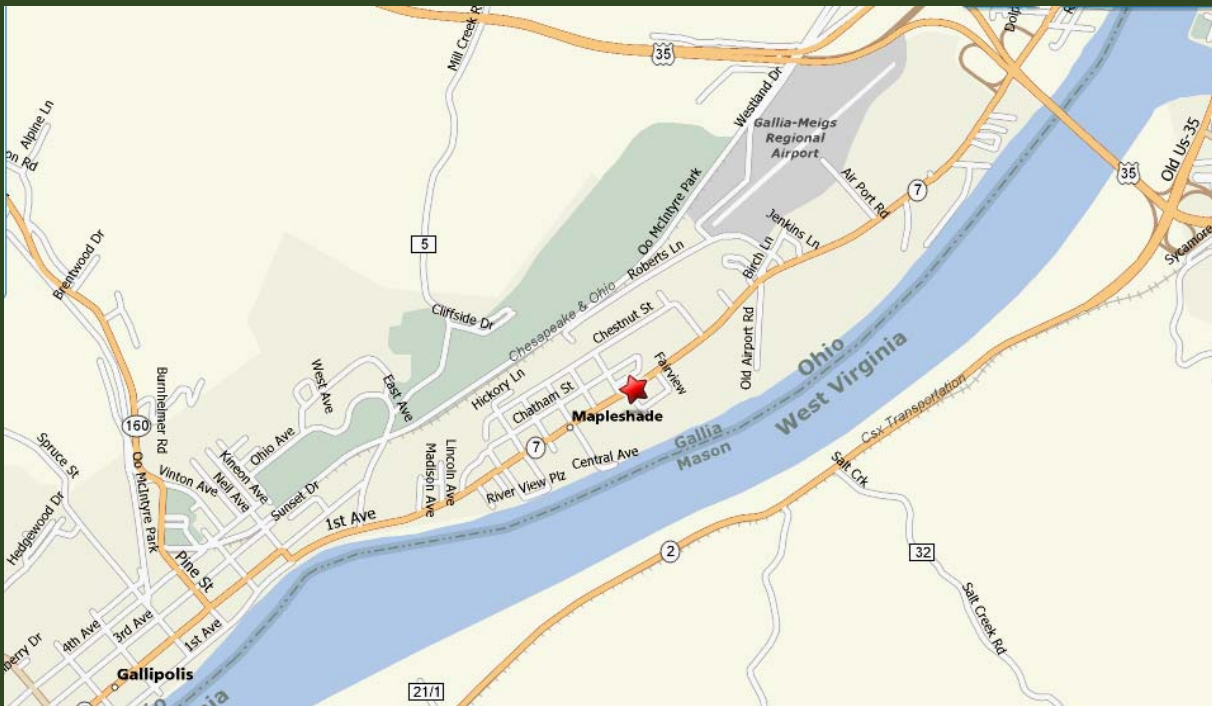
GALLIPOLIS MARKETPLACE
Gallipolis, OH


- | | | | |
|---|----------------------------|----------------------------|-----------------------------|
| 1) GameStop | 5) CASH | 9) RadioShack | 13) SALLY BEAUTY |
| 2) Fantastic Sams
HAIR SALONS | 6) at&t | 11) Siders & Sons Jewelers | 14) OHIO VALLEY BANK |
| 3) El Toril | 8) OHIO VALLEY BANK | 12) Pretty Nails | 15) DOLLAR TREE |










 = Gallipolis Marketplace



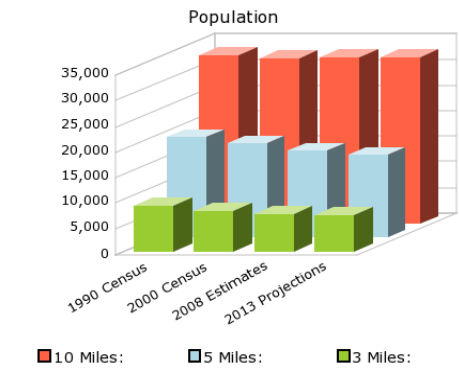
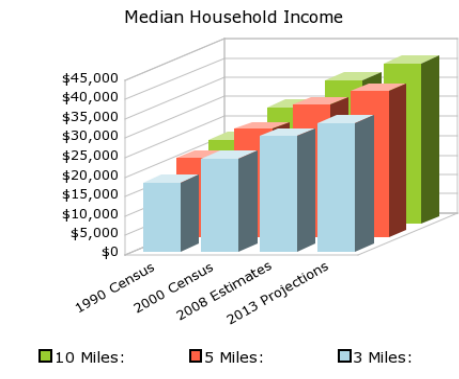
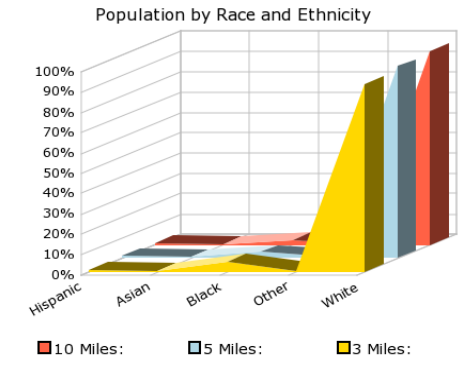


 = Gallipolis Marketplace

Gallipolis, OH

	5 Miles:	10 Miles:	15 Miles:
Population:			
Total Population	16,920	32,655	51,104
Male Population	46.9%	48.0%	48.6%
Female Population	53.1%	52.0%	51.4%
Median Age	43.9	41.9	40.4
Population Density (per sq. mi.)	215.4	104.0	72.3
Employees	12,411	15,209	17,594
Establishments	987	1,214	1,480
Income:			
Median Household Income	\$34,153	\$37,249	\$35,404
Per Capita Income	\$19,059	\$19,887	\$18,078
Average Household Income	\$43,130	\$47,759	\$44,246
Race:			
White	94.8%	95.6%	96.2%
Black	3.1%	2.5%	2.0%
American Indian, Eskimo, Aleut	0.3%	0.3%	0.3%
Asian	0.6%	0.5%	0.4%
Other	0.1%	0.2%	0.2%
Multi-race	1.1%	1.0%	1.0%

* Current year data is for the year 2008



* Current year data is for the year 2008



GALLIPOLIS MARKETPLACE

2145 EASTERN AVENUE
GALLIPOLIS, OH 45631



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