



COVID 19 Update:

- **Most tenants stayed OPEN for business throughout.**
- **No tenants are owed a rent abatement.**

Investment Opportunity: 10.95% Cash on Cash Return

SPECTRUM PROFESSIONAL CENTER

32901 23 MILE ROAD NEW BALTIMORE, MI 48047

100% OCCUPIED MEDICAL CLINIC-ANCHORED PROFESSIONAL BUILDING

The following information is an investment summary provided to prospective investors and others. This information is not an offering or solicitation to sell a security. At the request of a recipient, HighMark Equity Partners ("HighMark") will provide a Private Placement Memorandum, Subscription Agreement and the Limited Liability Company Operating Agreement. Real estate values, income, expenses and development costs are all affected by a multitude of forces outside HighMark's control. HighMark in no way guarantees the projections contained herein. This investment is illiquid and only those who are Accredited Investors and willing to risk their entire investment should participate. Please consult your attorney, CPA and/or professional financial advisor regarding the suitability of an investment for you.



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Executive Summary

Executive Summary

Dear Investor,

The *mission* of HighMark Equity Partners is: to create and carefully oversee high-return, safe, passive-income streams for its investors.

The following pages will help you evaluate if you'd like to be involved with a select group of like-minded individuals in this **high-return, passive-income**, investment in **this particular piece** of income-producing commercial real estate.

If you have not already done so, we ***strongly*** recommend you view our slide presentations: **“How We Do What We Do” (Parts 1, 2 and 3)**. In these we explain the mechanics of this investment. The document that follows assumes you have a basic understanding of those mechanics, and is designed mainly to preview a specific property.

Investor funds are pooled and furnish the equity to purchase the property and fund its reserves. A “Safety” is added to build a **“wall of protection”** around investor capital. This structure offers several advantages over sole ownership: a relatively small minimum investment, built-in management, and limited exposure to liability. All this with ROI and tax benefits similar to what sole owners enjoy.

Please contact me with questions about this opportunity, I want you to be educated and comfortable with any investment you may choose to make.

Moving Forward,



Robert Church

**Returns are cash distributions of profit, and are referred to throughout this document interchangeably as “Return,” “ROI” (Return on Investment). They may be stated as a dollar amount or as a percentage; helpful for comparison to other investments.*

Investment Overview

The Spectrum Professional Center is an approximately 17,407 square foot medical office facility in Chesterfield Township near New Baltimore, Michigan. The property is situated on almost 2 acres of land and is occupied with multiple tenants; all on triple-net (NNN) leases with the exception of one tenant. Most of the tenants are long-term standing tenants, showcasing the center’s stable tenancy over time. This asset provides high visibility and accessibility with its frontage on 23 Mile Road and proximity to Interstate 94, to serve New Baltimore, Chesterfield Township and the surrounding area.



Purchase Price:	\$2,800,000	Total SF:	17,407	Rentable SF:	16,693
NOI:	\$268,952	Occupancy:	100%	Year Built	1986 Remodeled: 2013
CAP Rate:	9.9%	Tenant Units:	8	Acreage:	1.99
Price Per SF:	\$160.85	Rent Per SF:	\$18.40	Parking:	166 6.67/1000 SF 120 "free"

Projected Investor ROI

This property's Cash Flow is projected to be 13.9%. Each investor earns an 8% Preferred Return plus 1/2 the Return between 8% and 13.9%. $(13.9 - 8\% = 5.9\%)$ then $5.9\% \times 1/2 = 2.95\%$.

Therefore the investors' Preferred Return + Quarterly Return totals: $8\% + 2.95\%$ or **10.95%**.

Effective Gross Income		\$406,386	
<i>Less: Operating Expenses</i>		<u>\$137,434</u>	
= Net Operating Income		\$268,952	
<i>Less: Annual Debt Service (see loan terms)</i>		<u>\$132,876</u>	
= Net Cash Flow Available for Distribution		<u>\$136,077</u>	
Investors' Preferred Annual Return ¹ (ROI/Return on Investment)	8.00%	\$78,298	10.95% ROI
Investors' 1/2 of Quarterly Return ²	2.95%	\$28,889	
Sponsors' 1/2 of Quarterly Return ²	<u>2.95%</u>	\$28,889	
= Total Cash Flow Distribution	<u>13.9%</u>	<u>\$136,077</u>	

1. The 8% Annual Preferred Return is paid out monthly

2. The "Quarterly Return" is the Cash Flow in excess of the Preferred Return

Investor ROI by Investment Level

This table provides examples at various investment levels to illustrate the returns on the previous page.

Investment Level	8% Preferred Return	Quarterly Return	Total Investor Return (\$)	Total Investor Return (%)
\$50,000	\$4,000	\$1,476	\$5,476	10.95%
\$75,000	\$6,000	\$2,214	\$8,214	10.95%
\$100,000	\$8,000	\$2,952	\$10,952	10.95%
\$150,000	\$12,000	\$4,428	\$16,428	10.95%
\$200,000	\$16,000	\$5,903	\$21,903	10.95%
\$250,000	\$20,000	\$7,379	\$27,379	10.95%
\$300,000	\$24,000	\$8,855	\$32,855	10.95%
\$400,000	\$32,000	\$11,807	\$43,807	10.95%
\$500,000	\$40,000	\$14,759	\$54,759	10.95%
\$600,000	\$48,000	\$17,710	\$65,710	10.95%
\$700,000	\$56,000	\$20,662	\$76,662	10.95%

Holding Strategy

We plan to hold the property as a long-term (5-10 years) cash-generating asset. However, like all our investments, we would consider divesting the property at any time we believe it would be in the financial best interests of our investors.

Events that typically trigger such consideration are events like refinancing, lease renewals of major tenants, or changes in the local market.



New Baltimore Optometry



Investment Analysis

Investor Funds Required

Based on the purchase price and loan terms shown in the upper table, the costs shown in the lower table will be shared by investors on a prorated basis. However all Return on Investment (ROI) projections in this document took these fees and costs into account.

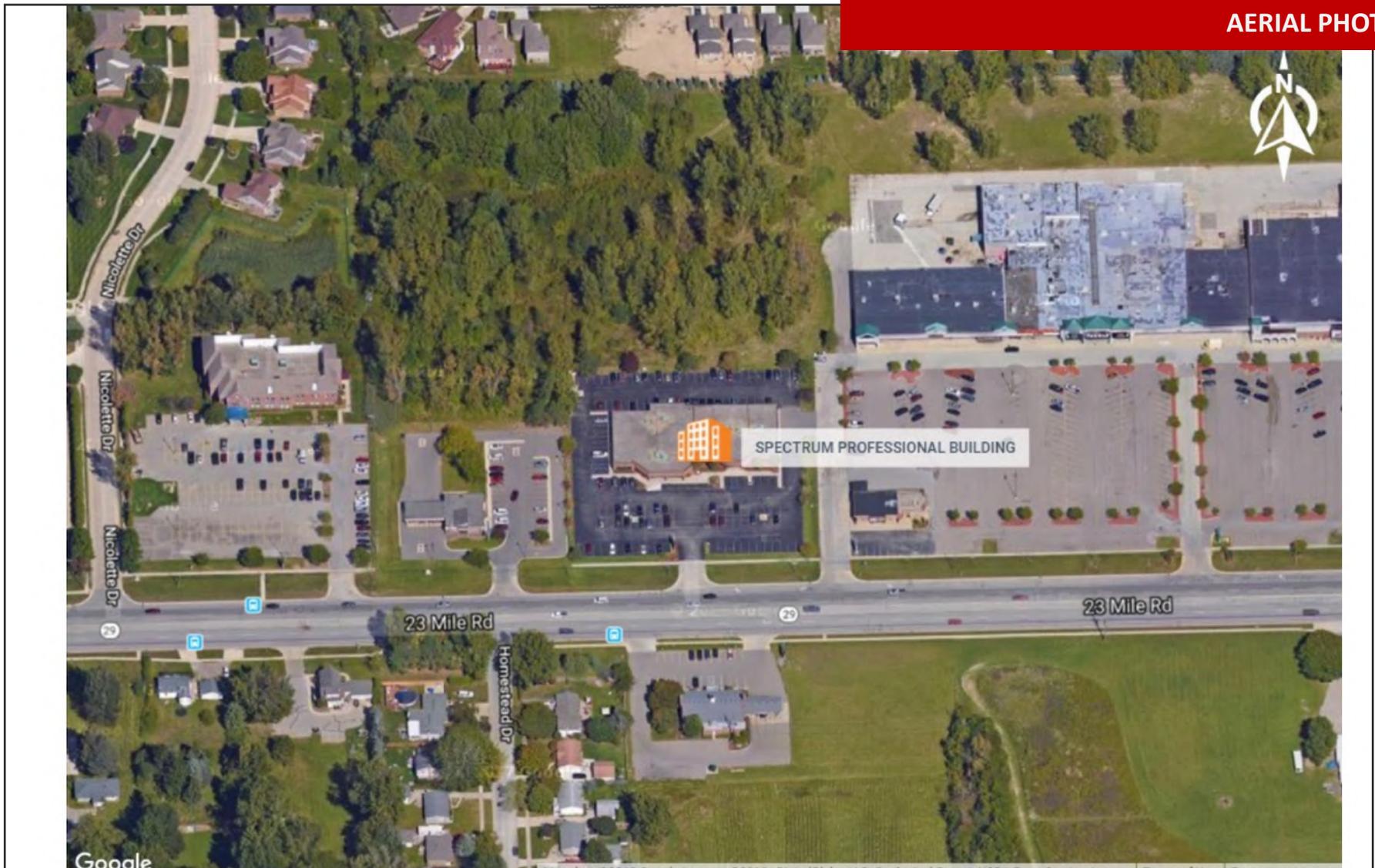
Purchase Price		\$2,800,000
LTV Loan Amount	75%	\$2,100,000

Investor Funds Required		
Down Payment	25%	\$700,000
Operational Reserves*		\$191,477
Closing Costs		\$16,250
Fees to Syndicate attorney and "Safety"		\$22,000
Organization Costs reimbursed to Sponsor		\$12,000
Lender Fee		\$21,000
Legal Fees		\$16,000
Required Investor Funds **		\$978,727

* Does not include vacancy or deferred maintenance credits, if any are received, both will be deposited into the Reserves account at closing.

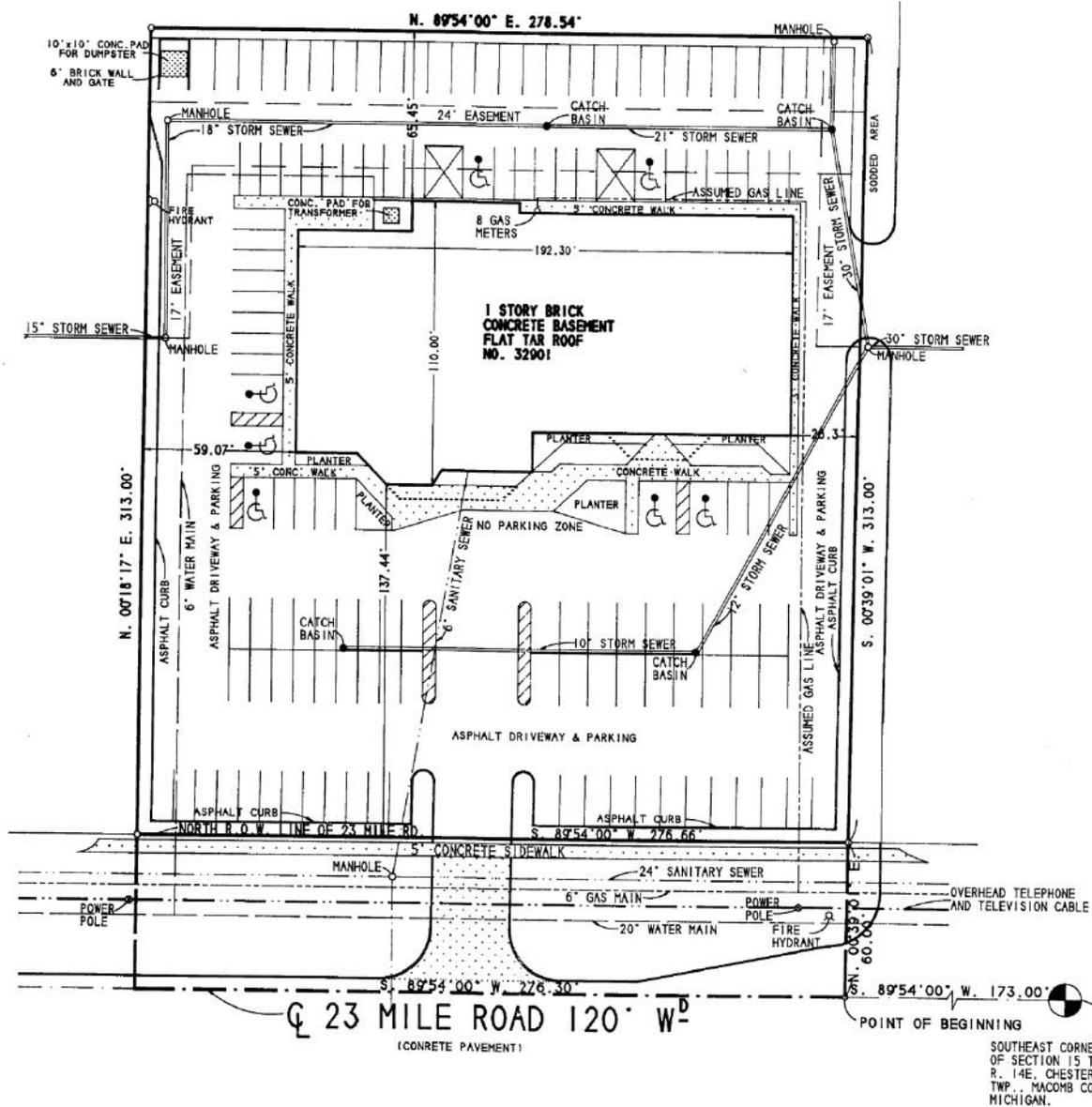
** Original figure, does not include investor's deposits received to date.

Property Aerial



AERIAL PHOTO

Site Plan



ROI plus Equity Gain by Year

The table below shows what investors (in total) are projected to earn in ROI plus Excess ROI, and then adds in the increase in equity, as cashflow is used to pay down the mortgage balance during the holding period. Our resulting gain in equity will be realized when we sell the property.



Return Type	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Average
Investors' 8% Preferred Return	\$78,298	\$78,298	\$78,298	\$78,298	\$78,298	\$78,298	\$78,298	\$78,298
Investors' Quarterly Return	\$28,889	\$28,889	\$28,889	\$28,889	\$28,889	\$28,889	\$28,889	\$28,889
Investor Cash-on-Cash ROI (%)	10.9%							
Equity Gain from Loan Reduction	\$24,997	\$26,013	\$27,070	\$28,170	\$29,314	\$30,506	\$31,745	\$28,259
Investors' Return + Loan Reduction (\$)	\$132,184	\$133,200	\$134,257	\$135,357	\$136,502	\$137,693	\$138,933	\$135,447
Investors' Return + Loan Reduction (%)	13.5%	13.6%	13.7%	13.8%	13.9%	14.1%	14.2%	13.8%

Internal Rates of Return

The table below shows Internal Rate of Return (IRR) cashflows for investors and for the entire property (“Asset”) and assumes we sell it at the end of a 7-year holding period. All figures are pre-tax.

Investor IRR Cashflows	Investment	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Investors' Acquisition Funds	(\$978,727)							
Investors' 8% Preferred + Quarterly Return		\$107,187	\$107,187	\$107,187	\$107,187	\$107,187	\$107,187	\$107,187
Repayment of Investors' Acquisition Funds								\$978,727
Investors' Disposition Proceeds								\$753,673
Total Cashflows	(\$978,727)	\$107,187	\$107,187	\$107,187	\$107,187	\$107,187	\$107,187	\$1,839,587
							Internal Rate of Return:	17.4%

Asset IRR Cashflows	Investment	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Acquisition Funds	(\$978,727)							
Annual Cashflows		\$136,077	\$136,077	\$136,077	\$136,077	\$136,077	\$136,077	\$136,077
Repayment of Investors' Acquisition Funds								\$978,727
Net Distribution Proceeds								\$1,482,696
Total Cashflows	(\$978,727)	\$136,077	\$136,077	\$136,077	\$136,077	\$136,077	\$136,077	\$2,597,500
							Internal Rate of Return:	24.2%

Assumptions: 7-yr holding period; disposition Cap rate of 8% on NOI appreciated at 4%/yr, closing costs 6%; NOI escalates annually, but additional cashflow is used to replenish Operational Reserves; 85% of original reserves are distributed at disposition.

Projected Investor ROI and Tax Effect*

The table below shows an advantage of this kind of investment: **depreciation and certain expenses serve to reduce investors' income subject to tax.** Our estimate of this reduction is approximately 13.4%. The result is that an investment with depreciation producing an 11% ROI, is approximately equivalent to one without it producing 12.5%.

Investment Level	Projected Total Investor ROI (\$)	Income NOT Subj to Tax %	Income Subj to Tax (%)	Equivalent to "Earned" Income
\$50,000	\$5,476	\$732	\$4,744	\$6,208
\$75,000	\$8,214	\$1,098	\$7,116	\$9,312
\$100,000	\$10,952	\$1,464	\$9,488	\$12,416
\$150,000	\$16,428	\$2,196	\$14,232	\$18,623
\$200,000	\$21,903	\$2,928	\$18,976	\$24,831
\$250,000	\$27,379	\$3,660	\$23,720	\$31,039
\$300,000	\$32,855	\$4,392	\$28,463	\$37,247
\$400,000	\$43,807	\$5,856	\$37,951	\$49,662
\$500,000	\$54,759	\$7,319	\$47,439	\$62,078
\$600,000	\$65,710	\$8,783	\$56,927	\$74,494
\$700,000	\$76,662	\$10,247	\$66,415	\$86,909

* This table intended for illustration purposes only. Discuss your tax scenario with a qualified tax advisor.

Sponsor Compensation and Responsibilities

The Sponsor consists of three groups: A “Safety,” “Finders,” and the “Operations Team.”

The “**Safety**” (a high net-worth person) earns 10-22% of ownership in exchange for:

1. Signing on the debt to guarantee it removing all that responsibility from the investors.
2. Being willing to loan money to the LLC if we were to run out of reserve; so we never have to investors for money.

“**Finders**” earn 3-15% of LLC ownership. They earn this share by introducing us to capital sources, or they may be a broker who brings in a property under contract that meets our criteria.

The **Operations Team** earns 15%-25% of ownership in exchange for:

1. Finding the deal (we search through an average of over 5000 listings to find one deal!)
2. Negotiating a deal that meets our strict requirements.
3. Conducting the due diligence to make sure it’s everything it appears to be.
4. Soliciting multiple lender offers and choosing the best offer.
5. Getting investors involved and protecting their capital going forward.
6. Navigating through an often a complex closing process.
7. Upon ownership, this team manages the asset, pays the investors and markets the asset when the time comes to sell.

Projected Sponsor Compensation for this property is shown in the Executive Summary.

Sponsor groups don’t participate in the Preferred Returns unless they are also investors. All compensation for Sponsor Responsibilities comes out of the Quarterly Return. Investors always get paid first. Please see the “How We Do What We Do” slides.

Frequently Asked Questions (FAQs)

Q: Is this investment a loan or an invitation to become a partner in equity?

A: Investors are equity partners earning a Preferred Return.

Q: What is a Preferred Return?

A: A Preferred Return means the investor receives earnings and repayment of capital first, before management does; also known as a “Safety First Position.”

Q: When are investor payments made?

A: The 8% Preferred Returns are paid monthly on the 15th, beginning 30 days after closing. The Quarterly Return is also paid on the 15th in January, April, July & October.

Q: How will title/ownership be structured?

A: An LLC was formed just for this asset; investors become members in the LLC which holds title to the property.

Q: What is the maximum exposure for an investor?

A: The amount invested is the investor’s maximum exposure.



FAQS (continued)

Q: What are the cash reserves for unplanned costs?

A: We plan to close with about \$200,000 in reserves.

Q: What do you think the probability of lease renewals are?

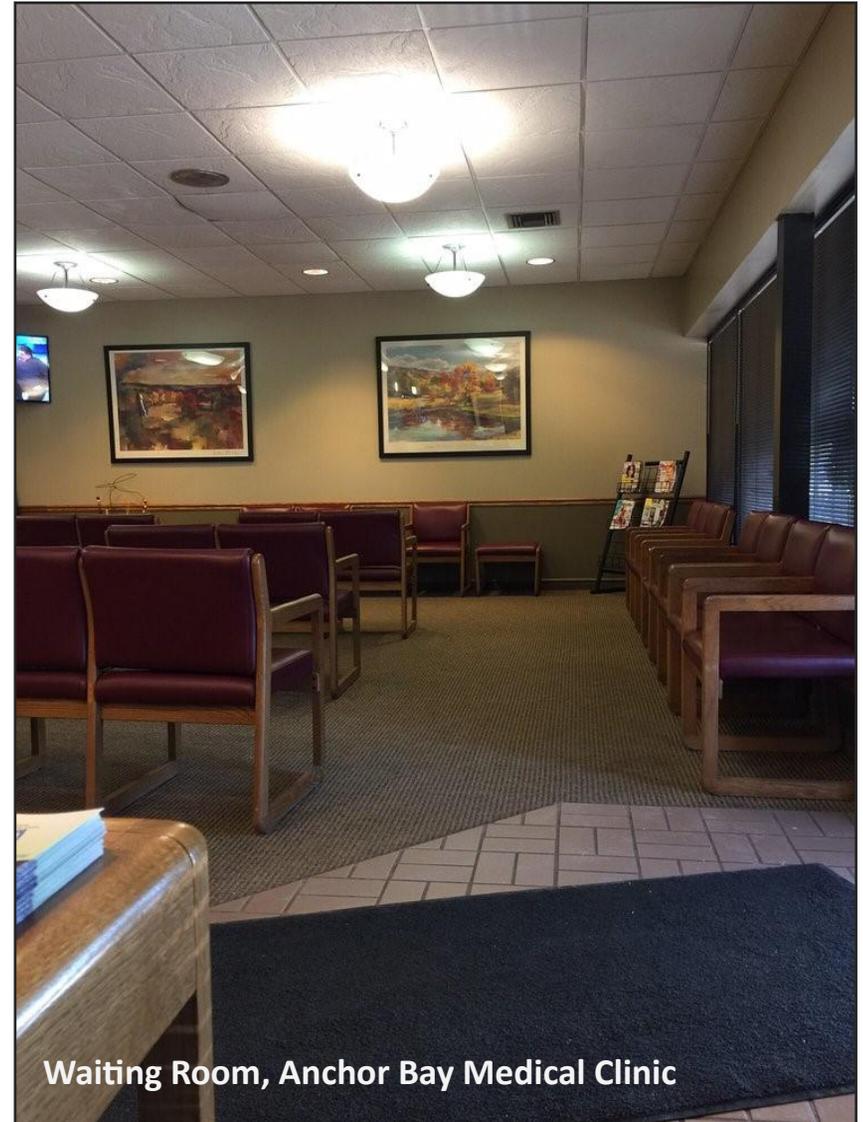
A: It is very, very probable for nearly all tenants; many have recently renewed.

Q: What is the game plan if a tenant does not renew a lease?

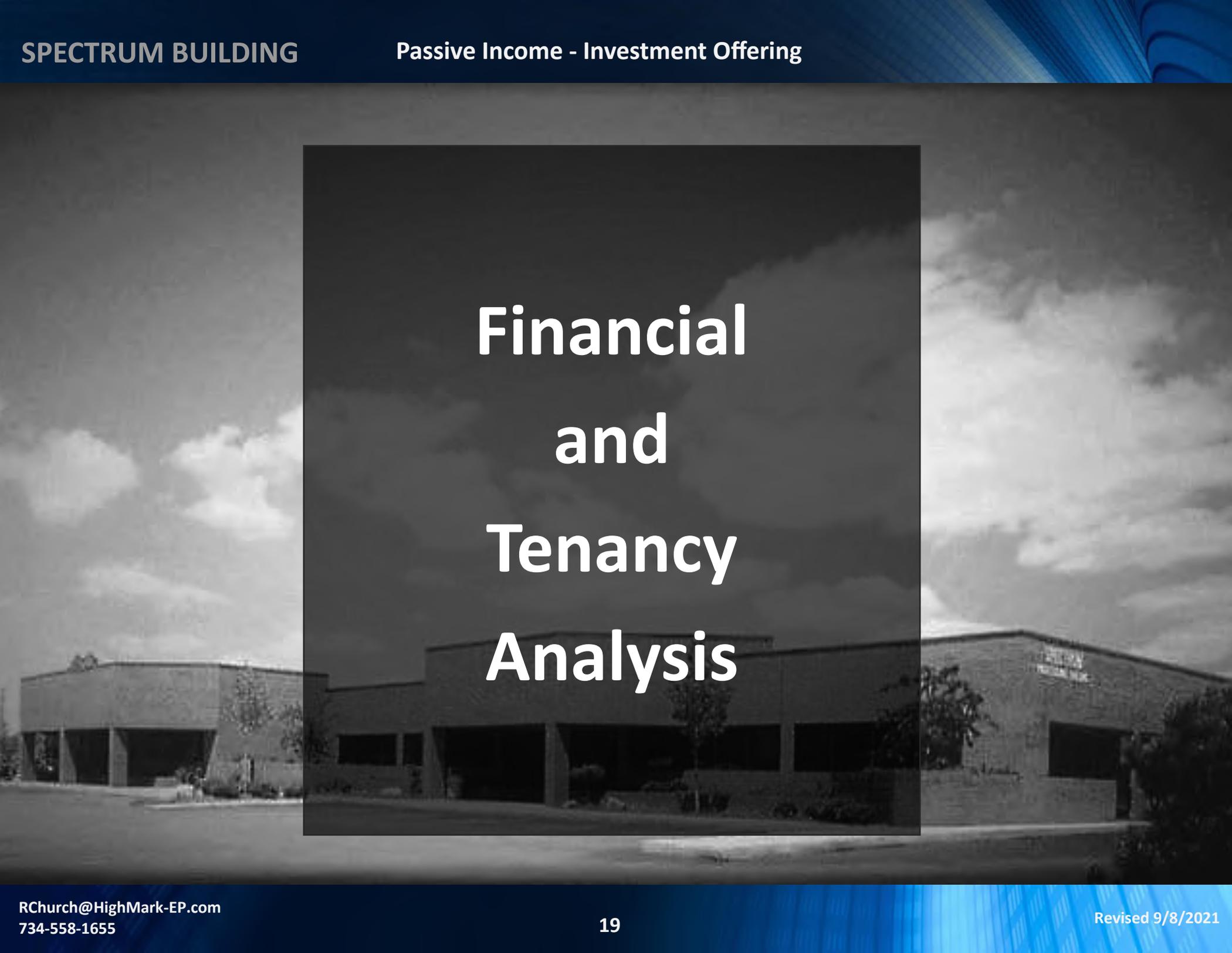
A: We would replace that tenant with another high-caliber, credit tenant.

Q: Do you plan to hold long term?

A: Yes, the current plan is 7 years. However, we would consider divesting the property any time we believe that it's in the financial best interests of our investors. Events that typically trigger such consideration include refinancing, lease renewals of major tenants, or changes in the local market.



Waiting Room, Anchor Bay Medical Clinic



Financial and Tenancy Analysis

Pro Forma Income Statement (1 of 2)

OPERATING INCOME		
Gross Scheduled Income		Notes
Gross Rental Income	\$307,234	
Real Estate Tax Reimbursement		(1)
Insurance Reimb		(1)
Common Area Maint.(CAM) Reimbursement	\$115,090	(1)
Total Reimbursement	\$115,090	
Total Gross Scheduled Income	\$422,323	
<i>Less:</i>		
Vacancy Loss Allowance	\$13,826	(2)
Collection Loss Allowance	\$2,112	(3)
CAM Reimbursement Loss Allowance		(4)
Total Vacancy, Collection and CAM Loss Allowance	\$15,937	
	-	% GOI
(Effective) Gross Operating Income (GOI)	\$406,386	100.0%
OPERATING EXPENSE		
Reimbursable Operating Expense		
Real Estate Taxes (Prjct'd mils x act'l SEV)	\$44,330	(5)
Hazzard and Liability Insurance	\$4,178	(6)
Utilities	\$23,500	(7)
Snow Removal	\$9,000	(7)
Janitorial	\$870	(7)
Lawn, Landscape, Sweeping	\$10,000	(7)
Repairs and Maintenance	\$15,403	(7)
Rubbish Removal	\$2,400	(7)
Total Reimbursable Operating Expense	\$109,681	
		% GOI
Net Operating Income Expense Ratio	\$296,705	27.0%

Pro Forma Income Statement (Page 2 of 2)

Non-Reimbursable Operating Expense		-	
Property Management Fee	\$12,192		(8)
Asset Management Fee	\$8,128		(8)
Legal & Office Expense	\$0		(8)
Total Non-Reimbursable Op. Expense	\$20,319		
			<u>% GOI</u>
Net Operating Income (less NR Exp., Reserve) Exp. Ratio		\$276,386	33.2%
Replacement Reserve		-	(9)
Tenant Improvements	\$4,996		
Parking Lot	\$0		
HVAC	\$0		
Plumbing, Electrical, Paint	\$0		
Roof	\$0		
Total Replacement Reserve	\$2,611		
			<u>% GOI</u>
Net Operating Income (less NR Exp., Reserve) Exp. Ratio		\$271,390	33.2%

Note: All income and expense figures are annual.

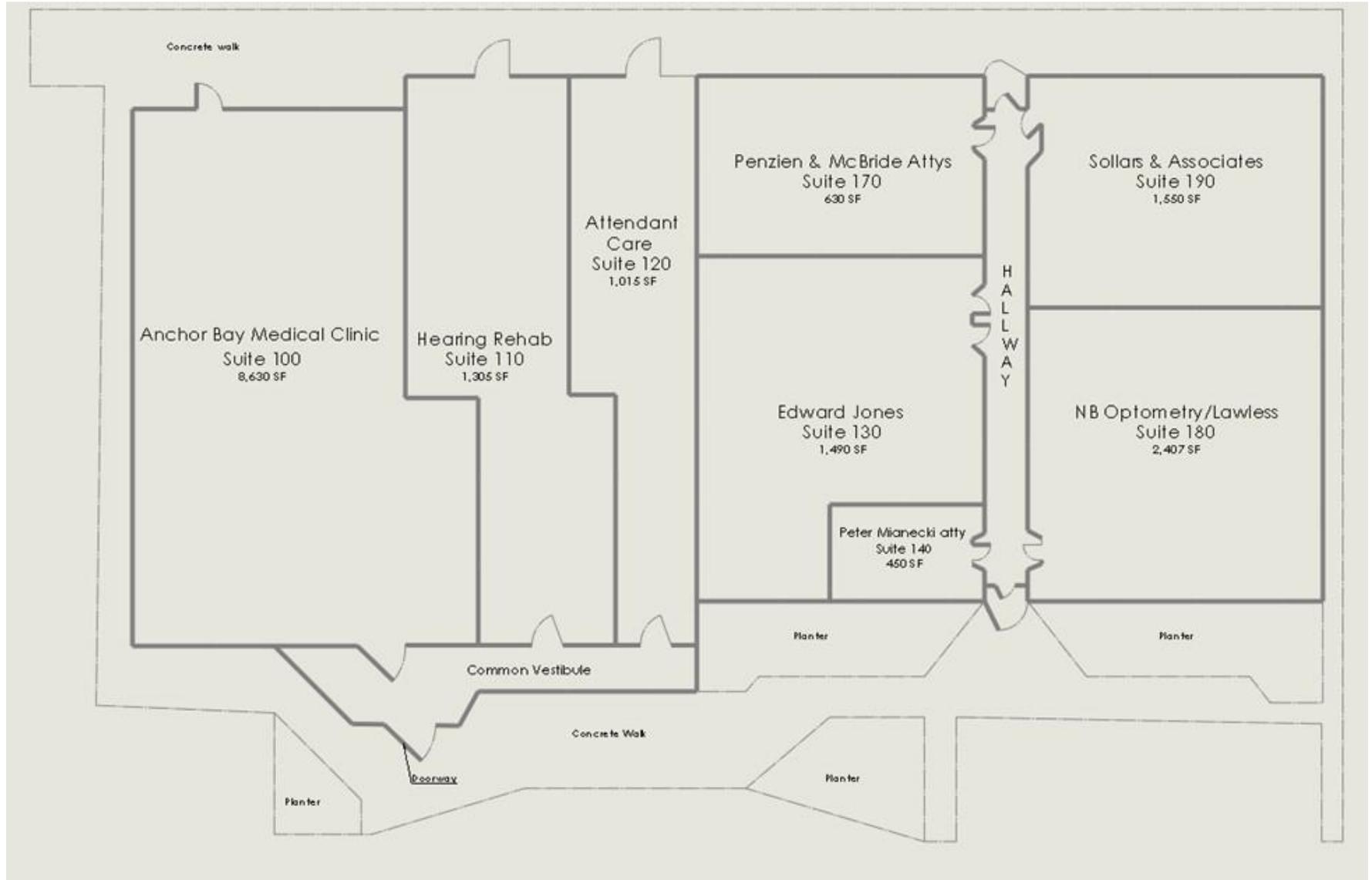
Notes:

1. Gross Lease effect: Some tenants don't reimb taxes, ins, & only part of CAM, but summarized in Tot. Reimb.
2. Actual vacancy loss is 0% but Operations Team will reserve 4.5% by convention.
3. Industry-wide recognized (reasonable) collection loss
4. Loss of Reimbursements and CAM due to vacancies
5. Parcel #15-09-15-400-029, projected millage rate of 53.391 & '19 SEV of \$830,300 \$44,330.38
6. Actual quote for new services
7. Seller provided Income & Expense Statement containing actual costs
8. Administrative fee in our costs by convention
9. Reserve Accounts funded at closing by equity contributions

Rent Roll

Tenant	Sq. Ft.	% Total SF	Lease Start	Lease End	Tenant Since
	Lease Type				
Anchor Bay Medical Clinic	7,846 NNN	45.07%	10/31/19	10/31/25	8/15/1998
Hearing Rehab Center	1,305 NNN	7.50%	3/1/19	4/30/22	3/1/2019
Attendant Care Svcs	1,015 NNN	5.83%	12/20/19	12/19/21	12/20/2019
Peter Miannecki- Attorney	450 NNN	2.59%	2/17/88	5/1/20	2/17/1988
Edw. Jones Financial- M. Passmore	1,490 NNN	8.56%	7/31/19	9/30/24	7/31/2019
Penzien & McBride- Attorneys	630 Gross	3.62%	5/21/18	6/30/21	5/21/2018
New Balt. Optometry- Dr. Lawless	2,407 NNN	13.83%	6/1/18	5/1/20	10/31/1994
Sollars & Assoc. Counseling	1,550 NNN	8.90%	7/1/18	6/30/21	5/30/2018

Tenant Layout



Tenant Profiles (1 of 3)



Anchor Bay Clinic Family Medical-Suite 100

General Information	
Tenant Name	Anchor Bay Clinic Family Medical
Website	https://anchorbayclinic.com/
Parent Company	N/A
Rentable Square Feet	8,630 SF
Lease Commencement	8/15/1998
Lease Expiration	10/31/2025
No. of Locations	One



Anchor Bay Family Medical Clinic doctors

The Anchor Bay Family Medical Clinic is a multi-physician office serving the New Baltimore/Chesterfield community specializing in primary care and family medicine.

This tenant has occupied the center since 1988 and just signed a new 6-year lease that runs through 2025.



New Baltimore Optometry-Dr. Joseph Lawless-Suite 180

General Information	
Tenant Name	New Baltimore Optometry-Dry, Joseph Lawless
Website	https://www.newbaltimoreoptometrist.com/
Parent Company	N/A
Rentable Square Feet	2,407 SF
Lease Commencement	7/1/1994
No. of Locations	One



Dr. Joseph Lawless

Dr. Joseph Lawless and New Baltimore Optometry have occupied the center since 1994, providing quality eye care for the entire family. Services include comprehensive eye exams, contact lens care, premium quality frames and lenses, vision therapy, and laser vision co-management.

Tenant is currently MTM. Operations Team will enter into lease negotiations with this tenant during our due diligence period.

Tenant Profiles (2 of 3)



Peter Mianeckki Law- Suite 140

General Information	
Tenant Name	Peter Mianeckki-Attorney
Website	https://www.petermianeckki.com/
Parent Company	N/A
Rentable Square Feet	450 SF
Lease Commencement	4/24/1992
Lease Expiration	2.000 MTM
No. of Locations	One

Areas of Practice:

- Bankruptcy
- Criminal Defense
- Domestic Relations
- Divorce
- Wills and Estates
- License Restoration and Real Estate

Tenant is currently MTM. Operations Team will enter into lease negotiations with this tenant during our due diligence period.



Sollars and Associates-Suite 190

General Information	
Tenant Name	Sollars and Associates Therapy
Website	https://sollarsassociates.com/
Parent Company	N/A
Rentable Square Feet	1,550 SF
Lease Commencement	7/1/2018 5/30/2018
Lease Expiration	6/31/2021
No. of Locations	15

Sollars and Associates counseling and therapy clinics are conveniently located throughout metro Detroit and across the state of Michigan to easily accommodate the schedules of busy parents and employees.

Their counselors and psychotherapists are conveniently located in the cities of: Ann Arbor MI, Auburn Hills MI, Birmingham MI, Chesterfield MI, Commerce MI, Dearborn MI, Grand Rapids MI, Holland MI, Novi MI, Plymouth MI, Royal Oak MI, Southfield MI, Sterling Heights MI, Troy MI and West Bloomfield MI, where they provide confidential therapy and trusted counseling in their warm, comfortable clinics.

Tenant Profiles (3 of 3)



Penzien and McBride Attorneys-Suite170

General Information	
Tenant Name	Penzien and McBride Attorneys
Website	https://www.penzienlaw.com
Parent Company	N/A
Rentable Square Feet	630 SF
Lease Commencement	6/1/2018
Lease Expiration	6/31/2021
No. of Locations	One

At Penzien & McBride, they integrate information technology with a strong commitment to client communication and accessibility to make sure they are doing everything they can to keep your legal expenses down while providing client service of the highest quality.

As a small estate planning & probate firm in Chesterfield, they are able to assure that their clients are always dealing directly with an attorney working on their matter. Whether their legal situation involves business entity selection, complex commercial litigation, or advice about wills and trusts, you will find their office to be fully responsive to your needs while also focused on your objectives.



Edward Jones- Suite 150

General Information	
Tenant Name	Edward Jones
Website	https://www.edwardjones.com
Parent Company	N/A
Rentable Square Feet	1,305
Lease Commencement	10/1/2019
Lease Expiration	9/30/2024

Edward Jones, a Fortune 500 firm, serves investment clients in the U.S. and Canada, through its branch network of more than 14,000 locations. The company currently has relationships with nearly 7 million clients and \$1 trillion in assets under management worldwide.^[3] The firm focuses solely on individual investors and small-business owners. Edward Jones is owned only by its employees and retired employees and is not publicly traded.

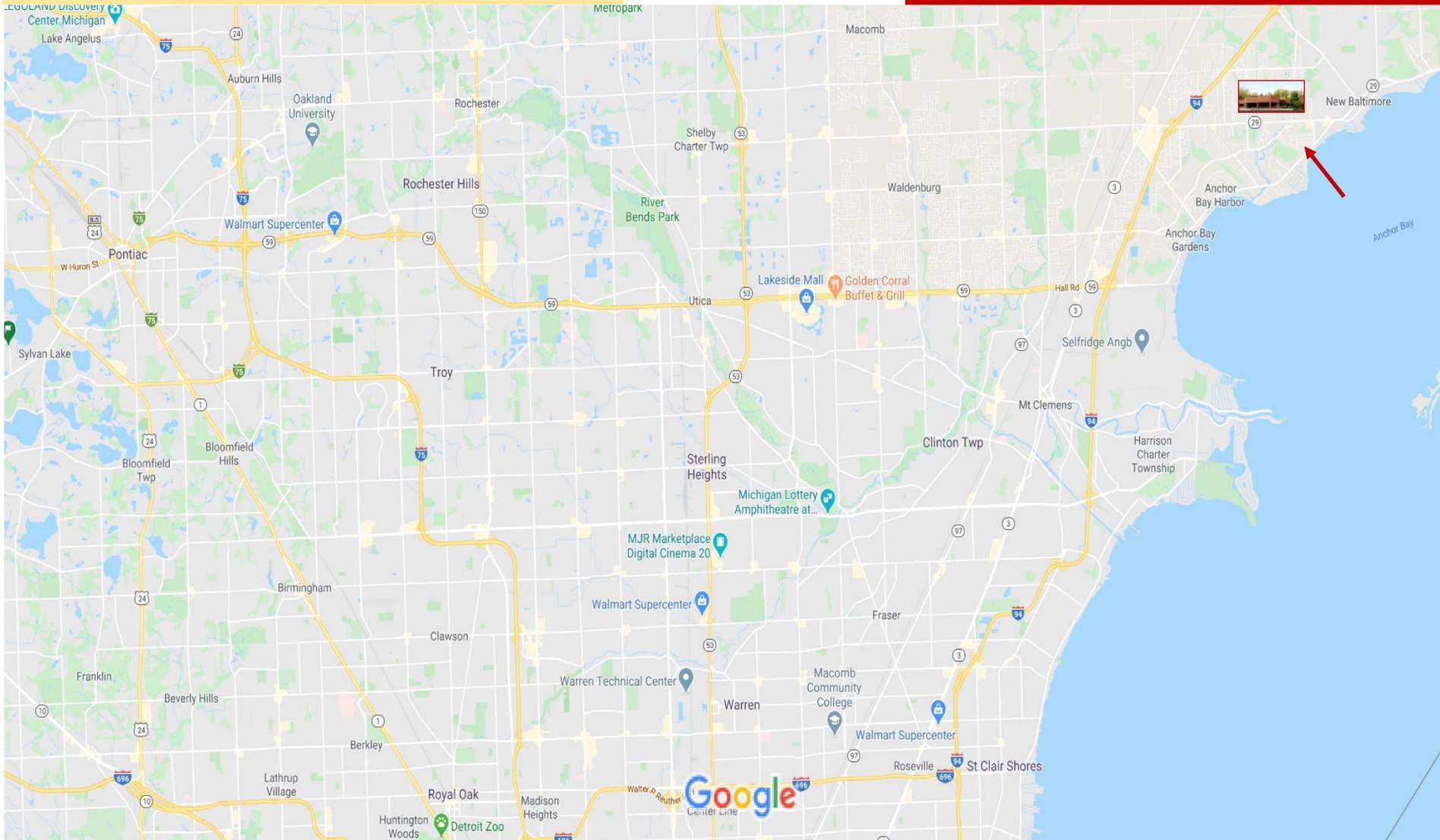


Market Analysis

Region

New Baltimore is located approximately 40 miles northeast of Detroit, in Macomb County near Lake St Clair.

REGION



Demographics (Page 1 of 2)

DEMOGRAPHICS

POPULATION	1 Miles	3 Miles	5 Miles
■ 2023 Projection			
Total Population	10,484	51,403	78,120
■ 2018 Estimate			
Total Population	9,736	45,741	71,200
■ 2010 Census			
Total Population	9,326	43,848	67,664
■ 2000 Census			
Total Population	7,909	33,988	56,569
■ Current Daytime Population			
2018 Estimate	5,504	29,125	50,438
HOUSEHOLDS	1 Miles	3 Miles	5 Miles
■ 2023 Projection			
Total Households	4,022	19,481	28,751
■ 2018 Estimate			
Total Households	3,710	17,319	26,099
Average (Mean) Household Size	2.64	2.66	2.70
■ 2010 Census			
Total Households	3,553	16,570	24,753
■ 2000 Census			
Total Households	2,946	12,578	20,299
HOUSEHOLDS BY INCOME	1 Miles	3 Miles	5 Miles
■ 2018 Estimate			
\$200,000 or More	2.87%	3.32%	3.21%
\$150,000 - \$199,999	8.16%	7.44%	6.37%
\$100,000 - \$149,000	21.51%	21.77%	20.64%
\$75,000 - \$99,999	15.59%	16.02%	16.93%
\$50,000 - \$74,999	19.04%	17.78%	18.53%
\$35,000 - \$49,999	12.85%	11.80%	11.57%
\$25,000 - \$34,999	8.56%	8.50%	8.28%
\$15,000 - \$24,999	6.82%	7.61%	7.92%
Under \$15,000	11.90%	11.98%	12.50%
Average Household Income	\$86,369	\$86,328	\$83,588
Median Household Income	\$72,729	\$73,042	\$71,292
Per Capita Income	\$33,048	\$32,729	\$30,912

POPULATION PROFILE	1 Miles	3 Miles	5 Miles
■ Population By Age			
2018 Estimate Total Population	9,736	45,741	71,200
Under 20	24.31%	27.27%	26.79%
20 to 34 Years	15.26%	17.69%	18.46%
35 to 49 Years	21.42%	22.19%	22.30%
50 to 59 Years	15.87%	14.44%	14.84%
60 to 64 Years	7.31%	6.10%	6.07%
65 to 69 Years	6.34%	5.18%	4.76%
70 to 74 Years	3.21%	2.93%	2.84%
Age 75+	6.28%	4.19%	3.93%
Median Age	43.24	38.93	38.65
■ Population by Gender			
2018 Estimate Total Population	9,736	45,741	71,200
Male Population	48.60%	48.84%	50.01%
Female Population	51.40%	51.16%	49.99%
AVERAGE HEALTH CARE EXPENDITURE	1 Miles	3 Miles	5 Miles
■ 2018 Estimate Total Expenditure			
Percent of Total	17.17%	16.11%	16.80%
Health Care Insurance	\$3,756	\$3,482	\$3,435
Percent of Total	66.17%	66.02%	66.16%
Medical Services	\$1,080	\$1,013	\$998
Percent of Total	19.03%	19.21%	19.22%
Medical Supplies	\$217	\$207	\$202
Percent of Total	3.83%	3.93%	3.88%
■ Percentage Change 2018-			
Health Care Insurance	16.42%	17.03%	17.42%
Medical Services	15.29%	16.46%	16.93%
Medical Supplies	19.14%	20.69%	21.62%

Demographics (Page 2 of 2)

DEMOGRAPHICS



Population

In 2018, the population in your selected geography is 9,736. The population has changed by 23.10% since 2000. It is estimated that the population in your area will be 10,484.00 five years from now, which represents a change of 7.68% from the current year. The current population is 48.60% male and 51.40% female. The median age of the population in your area is 43.24, compare this to the US average which is 37.95. The population density in your area is 3,092.51 people per square mile.



Households

There are currently 3,710 households in your selected geography. The number of households has changed by 25.93% since 2000. It is estimated that the number of households in your area will be 4,022 five years from now, which represents a change of 8.41% from the current year. The average household size in your area is 2.64 persons.



Income

In 2018, the median household income for your selected geography is \$72,729, compare this to the US average which is currently \$58,754. The median household income for your area has changed by 12.63% since 2000. It is estimated that the median household income in your area will be \$82,553 five years from now, which represents a change of 13.51% from the current year.

The current year per capita income in your area is \$33,048, compare this to the US average, which is \$32,356. The current year average household income in your area is \$86,369, compare this to the US average which is \$84,609.



Race and Ethnicity

The current year racial makeup of your selected area is as follows: 92.93% White, 3.87% Black, 0.01% Native American and 0.98% Asian/Pacific Islander. Compare these to US averages which are: 70.20% White, 12.89% Black, 0.19% Native American and 5.59% Asian/Pacific Islander. People of Hispanic origin are counted independently of race.

People of Hispanic origin make up 1.54% of the current year population in your selected area. Compare this to the US average of 18.01%.



Housing

The median housing value in your area was \$186,464 in 2018, compare this to the US average of \$201,842. In 2000, there were 2,382 owner occupied housing units in your area and there were 564 renter occupied housing units in your area. The median rent at the time was \$587.

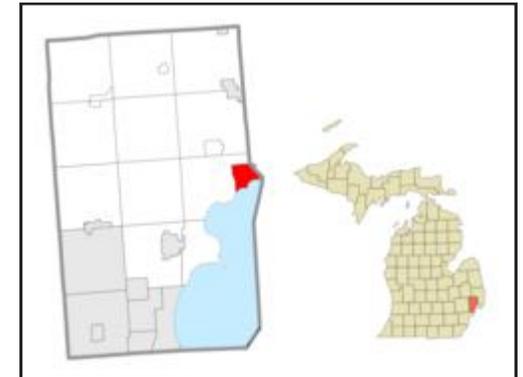


Employment

In 2018, there are 1,379 employees in your selected area, this is also known as the daytime population. The 2000 Census revealed that 58.32% of employees are employed in white-collar occupations in this geography, and 42.60% are employed in blue-collar occupations. In 2018, unemployment in this area is 3.70%. In 2000, the average time traveled to work was 34.00 minutes.

New Baltimore

New Baltimore is a city and a historic, coastal resort community in Macomb County, Michigan. Incorporated as a village in 1867 and a city in 1931, it is located on the north coastline of Lake St. Clair, along the boundary line of Macomb and St. Clair Counties. The town sits on the waterfront on Lake St. Clair's Anchor Bay, offering a public park, beach and downtown-shopping district. The city provides the charm of an historic district, the excitement of a growing suburbia and the potential for great opportunities!



Property Features (1 of 2)

Description:	Multi-tenant Professional Office
Address:	30901 23 Mile Road
Year Built /renovated:	1986 / 2013
Building Size:	17,407 SF
Site Size:	1.99 acres
Parking:	Approx. 250 spaces
Zoning:	C-1; General Business District
Foundation:	Reinforced concrete slab on grade
Structural Frame:	Concrete block and steel
Exterior Walls:	All brick over concrete block
Windows:	Double-paned insulated glass, aluminum frames
Roof:	NEW 2020 Duro-Last PVC roof with 15 year warranty over rigid insulation, a steel deck, and steel web joists.



Property Features (2 of 2)



- Floors: Commercial carpet, vinyl or ceramic tile with variations to tenant specifications.
- Walls: Typically painted drywall with variations to tenant specifications.
- Ceilings: Acoustical tile ceilings with variations to tenant specifications.
- Lighting: Recessed, or hanging diffused fluorescent tube lighting and canister flood lights.
- HVAC: NEW 2020 Separate heating/cooling units with heating/cooling provided by a gas-fired, forced air system and cooling provided by a split condensing RTU.
- Electrical: Separately-metered 120/240 volt three-phase, four-wire power to each tenant unit.
- Plumbing: Each tenant unit contains men's and women's restrooms and are separately-metered.



Opportunity and Strategy

Opportunity and Strategy (Page 1 of 2)

The **Spectrum Professional Center** is a 100% occupied, eight-tenant professional plaza located in one of the fastest growing areas of southeast Michigan, with assisted-living centers and two medical centers nearby.

Built in 1986, the property has been continuously occupied by a family medical clinic and other tenants since it opened, causing the growing number of young families and a high concentration of retirees to rely upon finding quality medical care at the center. The other legal and financial tenants also benefit from the area's demographics.

Strengths:

- The clinic (anchor tenant) has replaced two retiring doctors and signed a **new 6-year lease** to stay in the center.
- The center is located within one of the **fastest growing** areas in Macomb County and southeast Michigan.
- The immediate area is a hub of **new affordable housing** for young families and for **Assisted Living** facilities, including a large community nearby **currently undergoing expansion**.
- A supporting regional medical facility, **Henry Ford—Macomb** is located on 23 Mile Road just less than 1.5 miles to the west, **indicating the health system's commitment** to the area.
- **Harbor Oaks Hospital**, located less than one mile to the east, is **currently undergoing expansion** to serve this growing community.

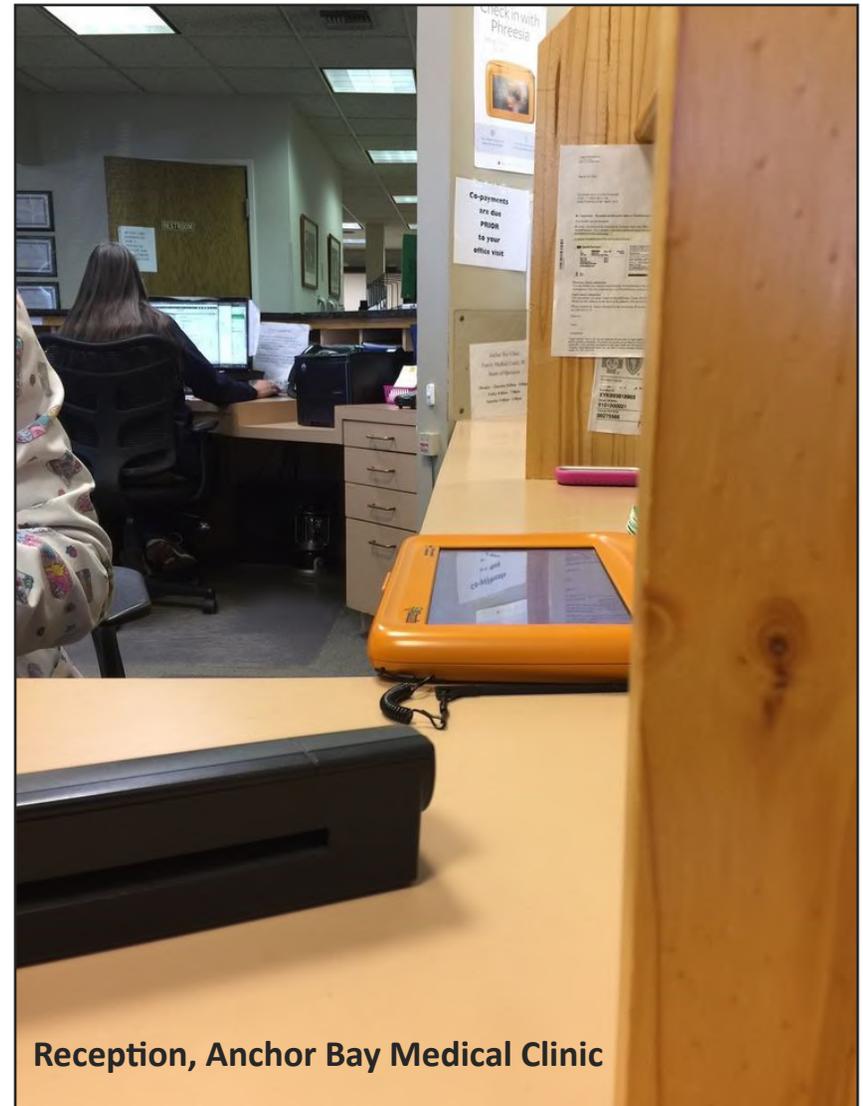
Opportunity and Strategy (Page 2 of 2)

Challenges:

- Average time remaining on all leases is 21 months. (However average time remaining on the anchor tenant lease is 62 months).
- Two tenants are on month to month (MTM) leases.
- There's a modest amount of deferred maintenance.

Strategy:

1. Perform deferred maintenance, make facility improvements and beautification. Make it fresh, new and desirable.
2. Next, meet with each tenant and negotiate renewals/extensions/increases of each lease.



Reception, Anchor Bay Medical Clinic



Sponsor / Leadership

HighMark Equity Partners



HighMark Equity Partners is an emerging commercial real estate investment company that already has a reputation for attention to detail with brokers and lenders, and transparency with investors.

Our **mission** is to create and steward **high-return, safe, passive income streams** for our investors, to free them to spend more time on their most meaningful life activities and goals.

HighMark's current focus is to build a portfolio of properties located in **southeast Michigan**, a region where opportunities are often overlooked by national investment firms and REITS. This focus has a demonstrated ability to protect investor capital while providing great returns. Our target properties range from \$2M to \$10M and are home to **30% credit tenants** on net leases that have **five years remaining** on their lease terms.

Our main objective is to acquire quality, income-producing properties and hold them for seven to ten years. Our team diligently searches for pre-market, new-to-market and off-market properties that fit our success criteria. We negotiate the best price, conduct thorough due diligence, arrange financing and invite investors to join us and help fund each acquisition. Then we manage the property, distribute the income to our investors, and hold it until a divestiture that will **maximize investor returns**.

Leadership (Page 1 of 3)

Robert Church - Managing Principal



As a business consultant, Robert leveraged a quarter century of business experience in assisting small business clients to refine strategic direction, anticipate opportunities and threats, resolve legal and HR issues, set management policies, maximize IT utilization, obtain financing, overcome finance and taxation issues, reduce legal exposures and acquire or divest real estate assets.

As the VP of Finance of an Internet 500 company, he helped lead the growth and development of two major divisions of the company as it grew from \$10MM to \$60MM in sales, and from 23 to 110 employees in 6 years, serving as executive over accounting, budget, credit and collection, insurance, benefits, tax planning, and treasury, and heading the HR function at the same time.

At A Glance:

- 28 years experience as a senior executive with P&L responsibility at multiple small to mid-size corporations.
- 25 years of board of directors' experience.
- Complex analysis and underwriting skills.
- Small business owner / business consultant since 1983. View client reviews at www.RobertChurchGroup.com/reviews
- Michigan real estate license plus extensive CRE coursework.
- Residential and commercial leasing experience.
- Municipality approvals experience – Site Plan Approval, Appeal to Zoning Board of Appeals
- Multi-million dollar real estate projects from finance / purchase / construction / renovation-rehab, refinance, sale, on multiple projects.



Leadership (Page 2 of 3)

Year	Project / Position	Relevant CRE Experience
1991	Led purchase of commercial office while serving on a Board of Directors in a non-profit.	Prepared OPEX and CAPEX budgets, performed pre-purchase due diligence, wrote offers, oversaw a PI and PII ESA, and appraisal, financed, closed, and oversaw rehabilitation, and eventual sale.
1991-2002	General Manager at a software developer.	Managed the entire enterprise, including facilities, leased office space, subleased, purchased all assets, then spearheaded a relocation of the business to new facilities.
2003-2004	Joined ailing computer and printer repair co. as a turnaround project. Serving as General Manager.	Relocated the business into a Class B+ mixed-use retail/office center to add retail operations to the business model. This short-term assignment got the business on track and profitable.
2005-2006	Hired as Controller by a home improvement company suffering from a 66% sales drop and large seasonal swings in sales with no reserve capital. Later served as VP, GM.	Among other measures: Consolidated operations to free up 1/2 the office and 1/3 of the warehouse space, then leased out the unused space. Raised \$250,000 in working capital by finding a lender willing to offer the struggling company a cash-out ref of the real estate. Gained additional experience as a landlord, a better understanding of lender analyses, loan offers and terms, mortgage agreements, 1031's, PI and PII ESAs, and commercial appraisals.
2006	Served on a Board of Directors of a non-profit which, after a cash purchase of the 15,000 SF building had failed several times over 3 years to acquire funding, even contracting a professional loan broker/finance consultant, to no avail.	Successfully obtained \$1MM financing for commercial building rehab. Assembled an attractive, comprehensive package of financial and property-specific documentation, made presentations to seven (7) lenders culminating in two offers. Gained experience analyzing financials from a lender perspective, made over a dozen high level lender contacts, acquired an in-depth understanding of loan terms, mortgage documents, personal guarantees. Determined the most favorable terms, gained site plan approval, and closed on loan. Performed high-level construction management, maintaining construction budget, advising architects, engineers and surveyors. Building completed in May 2007.
2009, 2014	Continued as a Director at non-profit	After two years, presented relevant documentation to additional lenders and successfully achieved favorable modification of loan terms, eliminating guarantor and Key Man provisions. After five years, repeated the process and successfully re-financed with still more favorable terms.
2010-2015	VP of Finance and HR. Executive Team at a home products ecommerce retailer	Served as senior leader over 2 primary areas and on a 4-man executive team of a company that grew from 23 to 110 employees in 6 years, Also managed the facilities, supervising multiple expansions and buildouts eventually adding a second building to form a campus.
1983-present	Robert Church Group (a business and finance Consultancy)	Completed many core client projects, while developing relationships with business owners and HNWI's, winning their unequalled trust. For more see https://robertchurchgroup.com/small-business/representative-projects/
2016- present	Founded HighMark Equity Partners (a CRE Syndicate)	Developed business model and legal structure. Built underwriting tools and developed specialized analysis skills. Created marketing materials, and built contact database. Developed fundraising methods in compliance with Reg D and SDIRA regs, and wrote PPM and Subscription Agreements. Evaluated approximately 15,000 properties, underwrote 110, presented 16 offers to date... Raised funds from friends, family and associates in compliance with Reg D.

Leadership (Page 3 of 3)

“Safety” – Cory Harkelroad—CEO, HJH Investments



Cory Harkelroad — “Safety”

Cory Harkleroad founded HJH Investments in 2014. He holds a broker’s license in the state of Kansas and has been licensed in real estate for over 20 years.

During his career, Cory has invested, counseled, managed, sold and purchased most facets of commercial real estate and understands what it takes to negotiate and close a property. He’s an active investor in many of HJH Investments’ properties and holds an ownership stake in all of them.

HJH has syndicated 50 commercial properties to date and currently has \$200M in commercial real estate under management.

We are very pleased to announce that Cory Harkleroad will be joining us to sign on our debt (guarantee the loan) and function as “Safety” in this acquisition.

Why would he do this? He says, **“This is one of the best deals I’ve ever seen.”**

Disclosures

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Investment Opportunity: 10.95% Cash on Cash Return

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**Contact us today with
questions or to request
investor documents.
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