

OFFERING MEMORANDUM

NORTH CLARK

COMMUNITY HOSPITAL

2100-2200 MARKET STREET | CHARLESTOWN, IN 47111



CONCEPTUAL RENDERING

MATTHEWS™

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CONCEPTUAL RENDERING



CONCEPTUAL RENDERING



CONCEPTUAL RENDERING

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SECTION

01

EXECUTIVE OVERVIEW

CONCEPTUAL RENDERING

THE OPPORTUNITY



NAME

North Clark Community Hospital



ADDRESS

2100-2200 Market St, Charlestown, IN



LEASE STRUCTURE

Absolute NNN



TERM REMAINING

15 Years



RENT INCREASES

2% Annually



GLA

±88,924 SF



YEAR BUILT/RENOVATED

MOBs: 1974/2019

Hospital: 2026



LAND AREA

±10.23 AC



PROPERTY TYPE

Hospital & Outpatient MOBs



CONCEPTUAL RENDERING



CONCEPTUAL RENDERING

INVESTMENT SUMMARY

Matthews Real Estate Investment Services is pleased to present the opportunity to acquire North Clark Community Hospital, a **fully redeveloped healthcare campus** in Charlestown, Indiana. This premier medical facility positions investors to benefit from the **essential nature of hospital tenancy, long-term lease security, and the resiliency of healthcare real estate.**

The **88,924 square-foot campus**—anchored by a **78,424 square-foot inpatient hospital** and supported by **10,500 square feet of outpatient medical office space**—has undergone a complete, studs-out renovation scheduled for completion in early fall 2026. The property has been purpose-built for efficient hospital operations, with **modern inpatient, emergency, diagnostic, and outpatient services** designed to meet today's healthcare standards.

The hospital will operate under a **15-year Absolute NNN lease** commencing at project completion, featuring **annual 2% rent escalations** and a **15-year renewal option**, offering investors **long-term stability and predictable income growth.**

The reopening of the hospital restores a vital community resource to Charlestown, which had gone years without a local hospital. Its return not only addresses **critical medical needs** but also strengthens **Charlestown's economic base** by **creating jobs, drawing patients from surrounding areas, and supporting local businesses.**

Backed by significant capital investment, a brand-new healthcare campus, and a lease structure that ensures **fully passive ownership**, North Clark Community Hospital represents a **rare opportunity** to secure a **durable, mission-critical asset** with **immediate and lasting impact.**



INVESTMENT HIGHLIGHTS

LONG-TERM, ABSOLUTE NNN LEASE

The hospital operates under a **15-Year Absolute NNN lease** with **zero landlord responsibilities**, providing truly passive ownership. Complementing the long-term nature of this lease, a single 15-year renewal option extends potential occupancy to 30 years.

STEADY INCOME GROWTH WITH ANNUAL INCREASES

Built-in **2% rent escalations** throughout the term and option period provide a reliable hedge against inflation and ensure predictable, growing cash flow over the life of the lease.

STUDS-OUT RENOVATION

Through a mission-driven renovation and modernization process, the site is being transformed into North Clark Community Hospital, **a state-of-the-art medical campus set for completion in early fall 2026**. Purpose-built for hospital operations, the facility will restore essential healthcare services while offering minimal near-term capital expenditure requirements and long-term durability.

“GAME-CHANGER FOR THE COMMUNITY”

Charlestown’s healthcare landscape was dramatically impacted when the community’s local hospital closed abruptly. Now, the city eagerly prepares for a **major boost** to its healthcare infrastructure with the reopening of North Clark Community Hospital. Underscoring the importance of renewed access to emergency care, Mayor Bob Hall hailed the project as **“a game-changer for the community.”**

MISSION-CRITICAL HEALTHCARE FACILITY

With no local hospital competition and the **nearest inpatient facility nearly a half-hour drive** from the property, North Clark Community Hospital will serve as the community’s **sole provider** of critical medical services. The highly specialized, capital-intensive buildout creates **strong tenant stickiness**, while healthcare real estate has consistently proven to be a **resilient asset class**, offering investors **stable demand and long-term security across** all economic cycles.

STRONG REGIONAL ACCESS AND VISIBILITY

Situated on Market Street (Indiana State Road 3), the hospital benefits from **high visibility** and **direct connectivity** to the Louisville metropolitan area, ensuring convenient access for both local and regional patients.

CONTRIBUTING TO ONGOING MARKET GROWTH

City leaders emphasize that the hospital will not only **provide essential healthcare** access, but also serve as a **driver of economic development**. “We’re excited about seeing them do it right and investing to bring it into service again,” said Mayor Bob Hall. Officials also note that the hospital’s return will create **new opportunities** for local businesses, from restaurants to retail, by bringing more people into Charlestown.

SECTION 02

FINANCIAL OVERVIEW



CONCEPTUAL RENDERING

FINANCIAL OVERVIEW

INVESTMENT SUMMARY

LIST PRICE	\$43,886,000
NET OPERATING INCOME	\$4,069,404
CAP RATE	9.27%
PRICE PER SF	\$493.52
TOTAL BUILDING GLA	±88,924 SF
LOT SIZE	±10.23 AC

LEASE ABSTRACT

TENANT NAME	North Clark Community Hospital
OWNERSHIP TYPE	Fee Simple
TENANT ENTITY	MCFI Saint Catherine Hospital, LLC
SF OCCUPIED	±88,924 SF
INITIAL TERM	15 Years
RENTAL INCREASES	2% Annually
EXPENSE STRUCTURE	Absolute NNN
RENT COMMENCEMENT	At Certificate of Occupancy (Est. Q4 2026)

FOR FINANCING INQUIRIES, PLEASE CONTACT:

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PERIOD		ANNUAL RENT:			RENT INCREASE	CAP RATE
		TOTAL	HOSPITAL	OUTPATIENT		
BASE	YEAR 1	\$4,069,404	\$3,900,000	\$169,404	-	9.27%
-	YEAR 2	\$4,150,792	\$3,978,000	\$172,792	2.00%	9.46%
-	YEAR 3	\$4,233,808	\$4,057,560	\$176,248	2.00%	9.65%
-	YEAR 4	\$4,318,484	\$4,138,711	\$179,773	2.00%	9.84%
-	YEAR 5	\$4,404,854	\$4,221,485	\$183,369	2.00%	10.04%
-	YEAR 6	\$4,492,951	\$4,305,915	\$187,036	2.00%	10.24%
-	YEAR 7	\$4,582,810	\$4,392,033	\$190,777	2.00%	10.44%
-	YEAR 8	\$4,674,466	\$4,479,874	\$194,592	2.00%	10.65%
-	YEAR 9	\$4,767,956	\$4,569,472	\$198,484	2.00%	10.86%
-	YEAR 10	\$4,863,315	\$4,660,861	\$202,454	2.00%	11.08%
-	YEAR 11	\$4,960,581	\$4,754,078	\$206,503	2.00%	11.30%
-	YEAR 12	\$5,059,793	\$4,849,160	\$210,633	2.00%	11.53%
-	YEAR 13	\$5,160,989	\$4,946,143	\$214,846	2.00%	11.76%
-	YEAR 14	\$5,264,208	\$5,045,066	\$219,143	2.00%	12.00%
-	YEAR 15	\$5,369,493	\$5,145,967	\$223,525	2.00%	12.24%
OPTION 1	YEAR 16	\$5,476,882	\$5,248,887	\$227,996	2.00%	12.48%
-	YEAR 17	\$5,586,420	\$5,353,864	\$232,556	2.00%	12.73%
-	YEAR 18	\$5,698,149	\$5,460,942	\$237,207	2.00%	12.98%
-	YEAR 19	\$5,812,112	\$5,570,160	\$241,951	2.00%	13.24%
-	YEAR 20	\$5,928,354	\$5,681,564	\$246,790	2.00%	13.51%
-	YEAR 21	\$6,046,921	\$5,795,195	\$251,726	2.00%	13.78%
-	YEAR 22	\$6,167,859	\$5,911,099	\$256,761	2.00%	14.05%
-	YEAR 23	\$6,291,216	\$6,029,321	\$261,896	2.00%	14.34%
-	YEAR 24	\$6,417,041	\$6,149,907	\$267,134	2.00%	14.62%
-	YEAR 25	\$6,545,382	\$6,272,905	\$272,476	2.00%	14.91%
-	YEAR 26	\$6,676,289	\$6,398,363	\$277,926	2.00%	15.21%
-	YEAR 27	\$6,809,815	\$6,526,331	\$283,484	2.00%	15.52%
-	YEAR 28	\$6,946,011	\$6,656,857	\$289,154	2.00%	15.83%
-	YEAR 29	\$7,084,932	\$6,789,994	\$294,937	2.00%	16.14%
-	YEAR 30	\$7,226,630	\$6,925,794	\$300,836	2.00%	16.47%

RENT ROLL

ADDRESS/USE	LEASE COMMENCEMENT	LEASE TERM	SF	% OF NRA	ANNUAL RENT	RENTAL INCREASES	OPTIONS REMAINING	LEASE STRUCTURE
2100 Market St (Outpatient MOBs)	At Certificate of Occupancy*	15 Years	±10,500 SF	11.81%	\$169,404	2% Annual	3 x 5 Year	Absolute NNN
2200 Market St (Hospital)	At Certificate of Occupancy*	15 Years	±78,424 SF	88.19%	\$3,900,000	2% Annual	1 x 15 Year	Absolute NNN
Total		15 Years	±88,924 SF	100.00%	\$4,069,404	2% Annual	15 Years	Absolute NNN

*Estimated Q4 2026



CONCEPTUAL RENDERING

SECTION

03

TENANT OVERVIEW



CONCEPTUAL RENDERING



TENANT OVERVIEW

North Clark Community Hospital (NCCH) is part of the North Clark Medical Group, a comprehensive healthcare network serving Southern Indiana and the greater Louisville region. The system offers a broad range of services including primary care for all ages, urgent care, advanced imaging (X-ray, CT, MRI, mammography, ultrasound, DEXA scans, echocardiography), laboratory diagnostics, chiropractic care, and certified counseling services.

In addition to its outpatient services, NCCH operates a full-service, twenty-four-hour general hospital with a dedicated psychiatric unit, designed to meet the growing demand for acute and behavioral health services in the community. The hospital is also equipped to support other related medical specialties, further expanding the scope of care available locally.

North Clark Community Hospital and its affiliated clinics remain committed to providing efficient, high-quality, and community-focused healthcare, ensuring that residents of Southern Indiana and Louisville have consistent access to comprehensive medical services close to home.

Website: <http://www.northclarkmg.com/>



NAME

North Clark Community Hospital



PRIMARY SERVICES

Primary Medical and Behavioral Health Care, Cardiology, Neurology, Urgent and Emergency Medical Care, Psychiatry and Addiction/Recovery Care, Ancillary Laboratory and Imaging Center Services



LOCATIONS (8)

Indiana: Jeffersonville, Charlestown, Sellersburg
Kentucky: Louisville, LaGrange

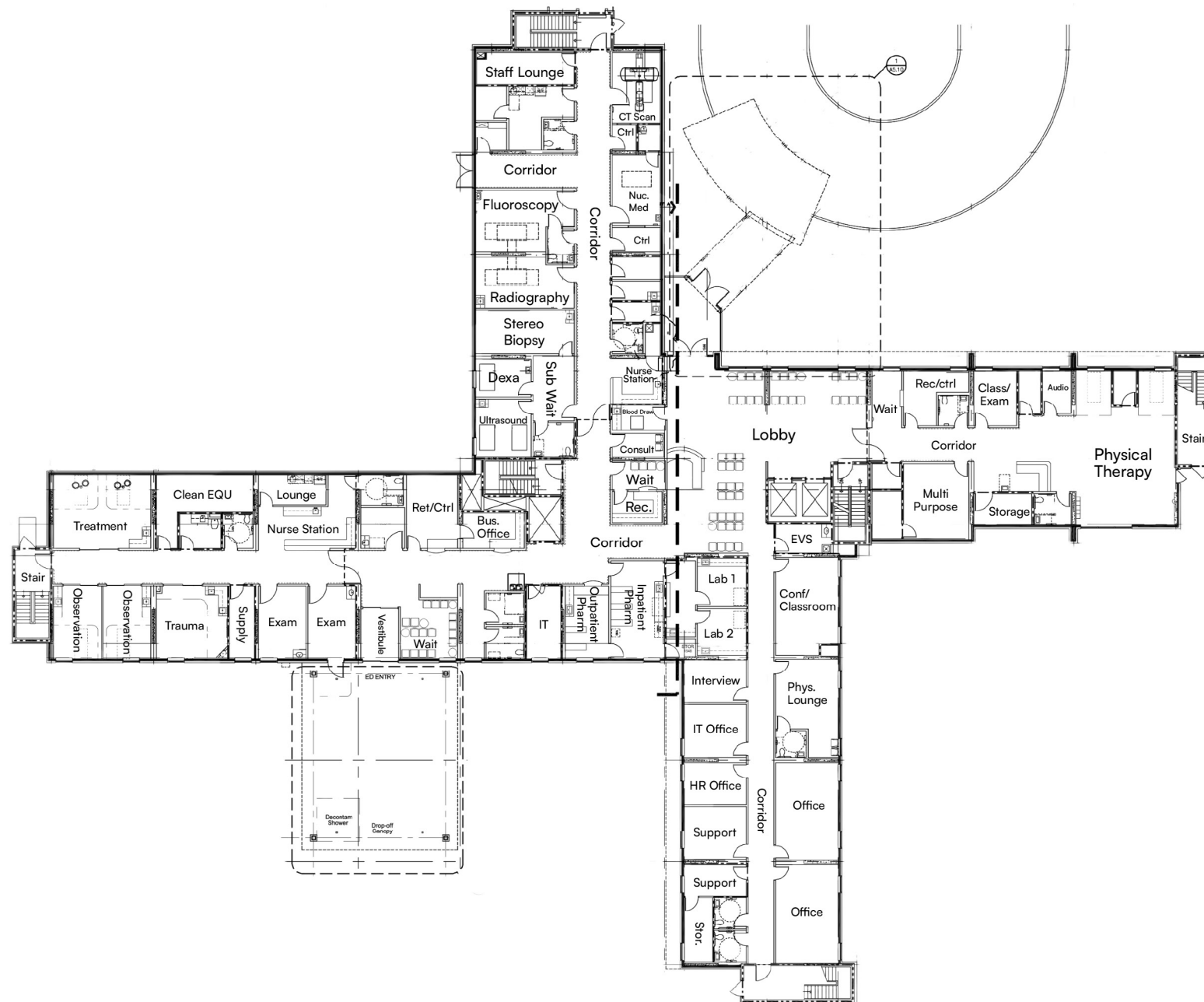
SECTION

04

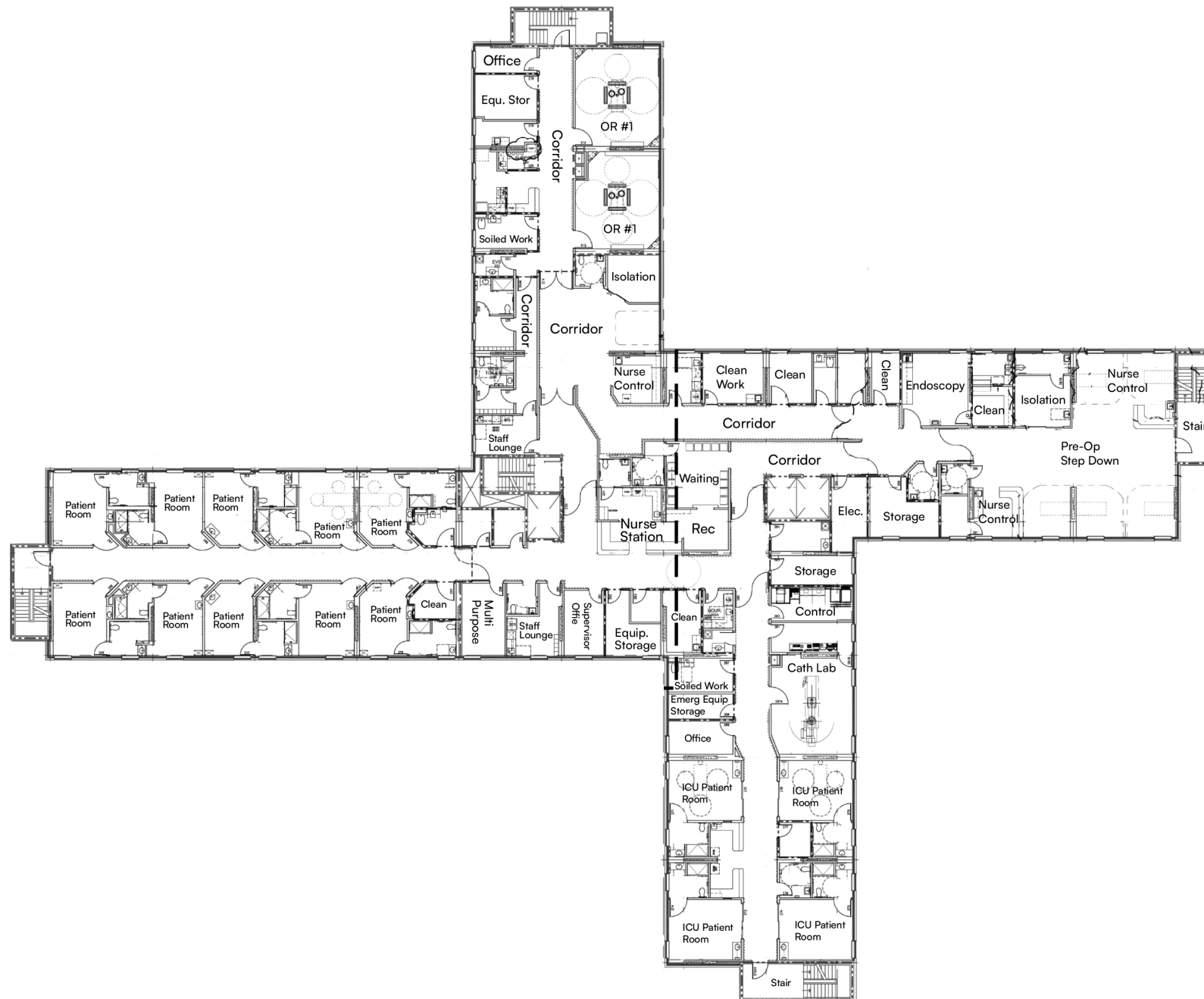
ARCHITECTURAL PLANS



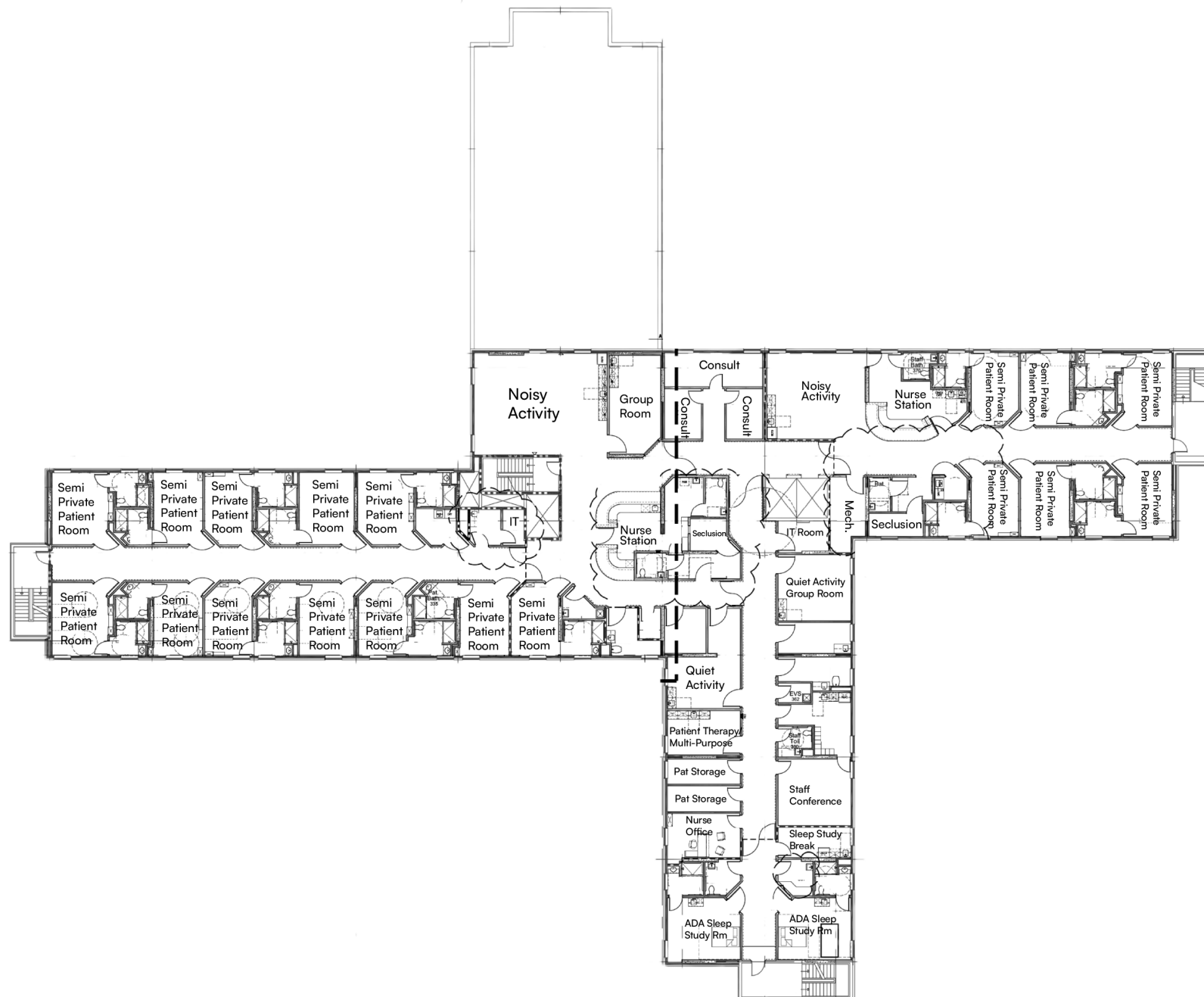
LEVEL 1 FLOOR PLAN



LEVEL 2 FLOOR PLAN



LEVEL 3 FLOOR PLAN



SECTION 05

MARKET
OVERVIEW



CONCEPTUAL RENDERING

 **Charlestown High School**
± 854 Students

 **Norton Community Medical Associates**
Primary Care | Heart & Vascular Institute

 **Charlestown Elementary**
± 302 Students

 **Silver Creek Senior High School**
± 1,210 Students



 **LifeSpring**
Health Systems

 **ProRehab**

 **Louisville, KY**
±20 Miles Away | ±640K Population

 **IVY TECH**
COMMUNITY COLLEGE
±11,031 Students

 **SUNRISE MEDICAL**
LABORATORIES

 **mp mitchell**
PLASTICS

New Construction

 **Villas of Springville Manor**
±39 Homes



 **ANYTIME**
FITNESS

North Charlestown
Church of God

 **Charlestown Veterinary**
Clinic

Subject Property

Market St ± 7000 VPD

Optum
Primary Care

 **River Crossing**
±48 Unit Assisted Living Facility



Subject Property

River Crossing
±48-Unit Assisted Living Facility

Charlestown High School
±854 Students

JayC
FOOD STORES

Jonathan Jennings Elementary
±474 Students

Charlestown Middle
±575 Students

ProRehab

Norton Community Medical
Primary Care | Heart & Vascular Institute

Maple Manor Christian Home
±57-Unit Assisted Living Facility

CTDI
Communications Test Design, Inc.
\$26M Telecom Operations Hub Expansion

INDIANA UNIVERSITY
SOUTHEAST
Indiana University Southeast Campus
±3,286 Students | ±1,000 Faculty

meijer

Kroger

North Ridge Logistics Center
±303,598 SF Industrial Park spanning ±19 AC

River Ridge Commerce Center
(2024 Economic Output: \$3.04B)
6,000-acre master-planned industrial park, home to Amazon, Medline, PharmaCord, Niagara Bottling, & other major employers.

Baptist Health Floyd
±225 Beds

Walmart
Supercenter

Wellstone Regional Hospital
±100 Beds

TARGET
Kroger

Jeffersonville High School
±2,141 Students

Walmart
Supercenter

Norton Clark Hospital
±241 Beds

Clarksville

meijer
TARGET

UofL Health
UofL Health Hospital
±340 Beds

Louisville

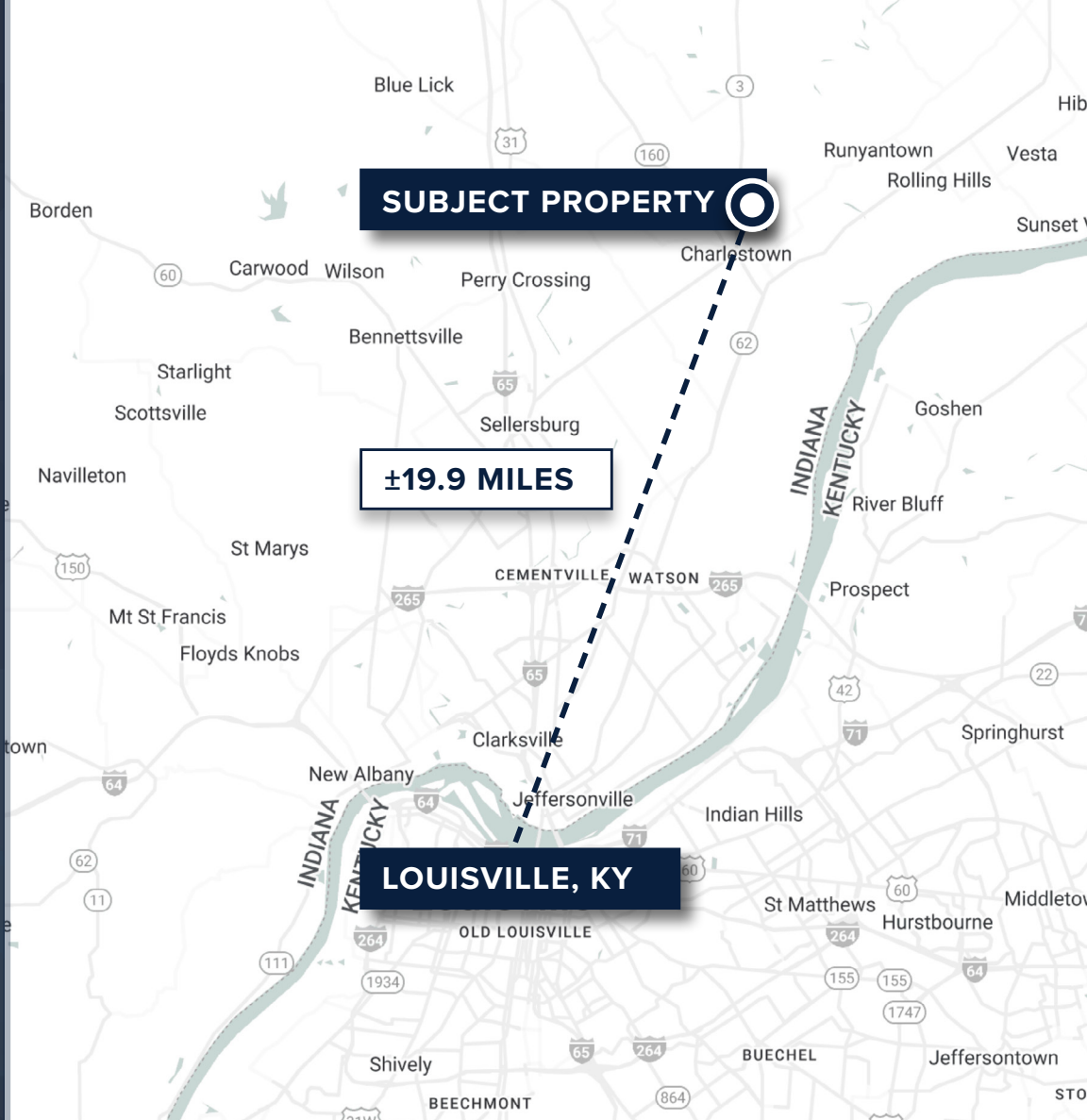
Kindred Hospital Louisville
±123 Beds

Google Earth

CHARLESTOWN INDIANA

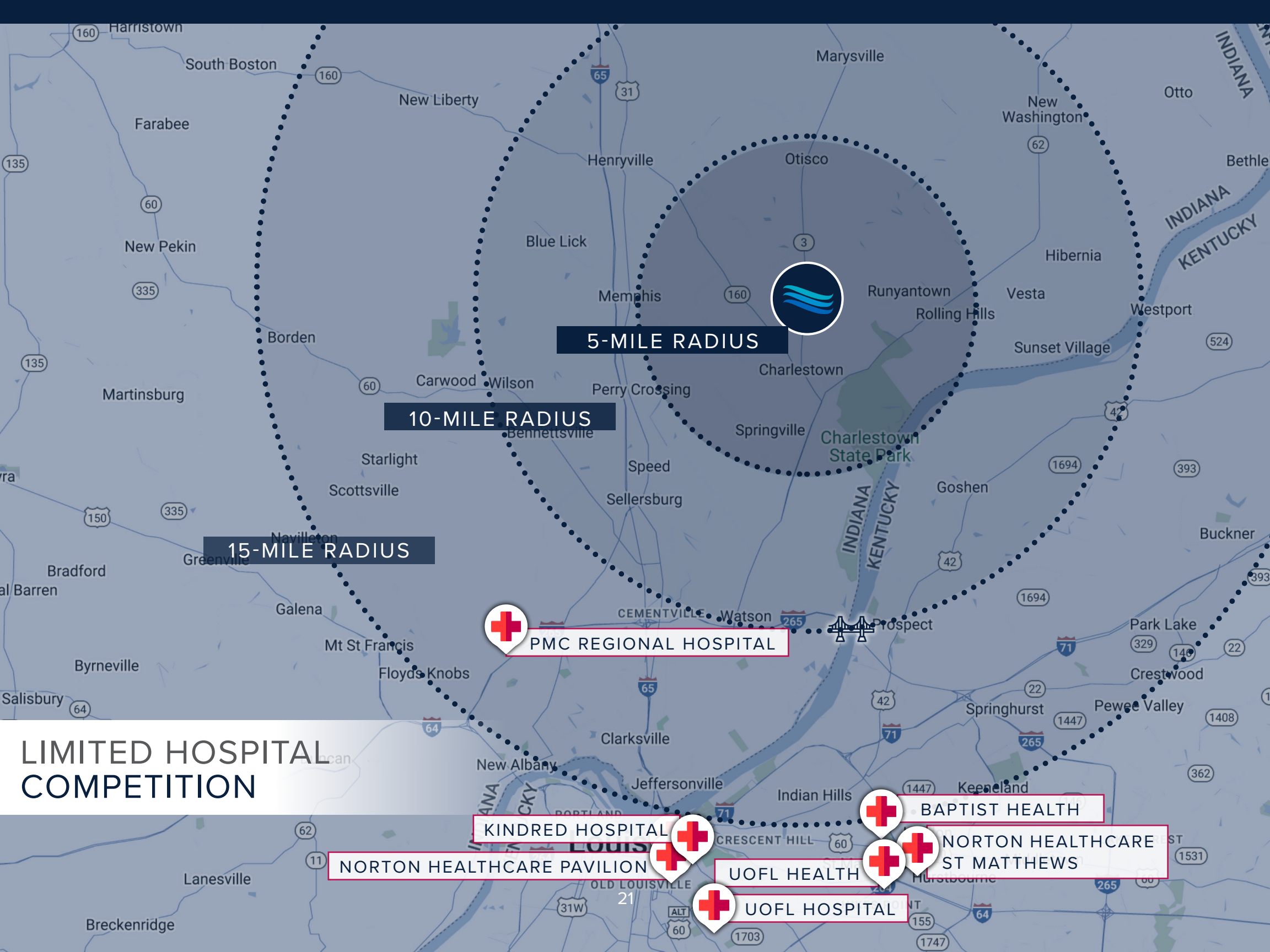
Charlestown is a growing city in Clark County, Indiana, positioned just 15 miles north of downtown Louisville, Kentucky. With direct access via Indiana State Road 3 and proximity to Interstate 65, Charlestown offers seamless connectivity to the broader Louisville metropolitan area and the rapidly expanding Southern Indiana corridor.

The city has experienced steady population growth, supported by affordable housing, favorable business conditions, and significant regional investment. Clark County has become a hub for both residential and commercial development, benefiting from Louisville's economic strength while maintaining a lower cost of living and doing business.



Charlestown's strategic location also places it near major regional employers, healthcare networks, and industrial parks, while ongoing infrastructure improvements continue to enhance accessibility. This combination of population growth, economic expansion, and regional connectivity makes Charlestown an attractive market for long-term real estate investment.





5-MILE RADIUS

10-MILE RADIUS

15-MILE RADIUS

LIMITED HOSPITAL
COMPETITION

PMC REGIONAL HOSPITAL

KINDRED HOSPITAL

NORTON HEALTHCARE PAVILION

BAPTIST HEALTH

NORTON HEALTHCARE
ST MATTHEWS

UOFL HEALTH

UOFL HOSPITAL

LOUISVILLE, KY



MARKET OVERVIEW

Louisville, Kentucky, is a city located in the southeastern part of the United States. Nestled along the Ohio River, Louisville is renowned for its rich cultural heritage, historic charm, and diverse community. The city is perhaps best known for hosting the annual Kentucky Derby, one of the most prestigious horse racing events globally, which attracts visitors from around the world. Beyond the horse racing excitement, Louisville boasts a thriving arts and music scene, with numerous festivals and events celebrating local talent. The city is home to the Louisville Orchestra and the Kentucky Center for the Performing Arts, contributing to its reputation as a hub for artistic expression.

In addition to its cultural offerings, Louisville is steeped in history, with landmarks such as the historic Old Louisville neighborhood, known for its Victorian architecture and tree-lined streets. The Muhammad Ali Center, dedicated to the legendary boxer and Louisville native Muhammad Ali, is another iconic attraction that celebrates the life and achievements of this global sports icon. With a welcoming atmosphere, a blend of modern amenities and historic charm, Louisville stands as a dynamic city that encapsulates the spirit of the American South.

**TOP #5 METRO FOR
ECONOMIC DEVELOPMENT**

- BUSINESS FACILITIES MAGAZINE, 2023

**TOP #3 HOUSING
MARKET OF 2023**

- REALTOR.COM, 2023

LOUISVILLE ECONOMY

Louisville has a diverse and robust economy that reflects its status as a major economic hub in the region. The city is a key player in the manufacturing sector, particularly in the production of automobiles and automotive components. Louisville is home to the Ford Kentucky Truck Plant, one of the largest Ford manufacturing facilities globally, which plays a pivotal role in the production of Ford's F-Series trucks. The city's strategic location and transportation infrastructure, including the Louisville International Airport and major highways, contribute to its strength as a logistics and distribution center. This has led to the growth of industries related to supply chain management, warehousing, and logistics, further enhancing Louisville's economic significance.

Moreover, Louisville has a thriving healthcare and medical research sector. The presence of prominent healthcare institutions, such as Norton Healthcare and the University of Louisville Hospital, contributes significantly to the local economy. The city's commitment to fostering innovation and entrepreneurship is evident in the growth of its startup ecosystem, supported by organizations like the Louisville Entrepreneurship Acceleration Partnership. Overall, Louisville's economy is characterized by a diverse range of industries, from manufacturing and logistics to healthcare and technology, making it a dynamic and resilient economic center in the heart of Kentucky.

50 BEST PLACES TO TRAVEL TO IN 2024

-Travel + Leisure

TOP EMPLOYERS

EMPLOYER	# OF EMPLOYEES
United Parcel Service, Inc.	25,090
Jefferson County Public Schools	14,484
Norton Healthcare, Inc.	14,403
Ford Motor Company	13,020
Humana Inc.	12,360
UofL Health Inc.	12,568
Baptist Healthcare System Inc.	9,666
The Kroger Company	9,300
University of Louisville	7,421



TOURISM & ENTERTAINMENT

Tourism and entertainment thrive in Louisville, Kentucky, drawing visitors with a blend of cultural attractions and exciting events. The city is renowned for hosting the annual Kentucky Derby, a world-famous horse racing event, and offers a vibrant arts scene, diverse festivals, and attractions such as the Muhammad Ali Center, making it a compelling destination for those seeking a mix of history, culture, and entertainment.

CHURCHILL DOWNS

Home of the famous Kentucky Derby, Churchill Downs offers tours where visitors can explore the iconic racetrack, learn about the history of horse racing, and experience the Derby Museum.



MUHAMMAD ALI CENTER

Dedicated to the life and legacy of the legendary boxer Muhammad Ali, this museum showcases Ali's achievements, values, and contributions to society through exhibits and interactive displays.



OLD LOUISVILLE

Known for its Victorian architecture, Old Louisville is a historic neighborhood with tree-lined streets, charming homes, and is one of the largest preserved Victorian districts in the United States.



SLUGGER MUSEUM & FACTORY

Baseball enthusiasts can explore the history of the iconic Louisville Slugger baseball bat, witness the bat-making process, and even hold bats used by legendary players.



WATERFRONT PARK

A scenic park along the Ohio River, it features green spaces, walking and biking trails, playgrounds, and hosts various events and concerts throughout the year.



FOURTH STREET LIVE!

Fourth Street Live! is a lively entertainment district featuring a vibrant mix of restaurants, bars, shops, and live entertainment venues, creating a bustling atmosphere for locals and visitors.



CONFIDENTIALITY AGREEMENT & DISCLAIMER

This Offering Memorandum contains select information pertaining to the business and affairs of the property owner and its tenant for real property located at **2100-2200 Market St, Charlestown, IN 47111** ("Property"). The Offering Memorandum may not be all-inclusive or contain all of the information a prospective purchaser may desire. The information contained in this Offering Memorandum is confidential and furnished solely for the purpose of a review by a prospective purchaser of the Property. It is not to be used for any other purpose or made available to any other person without the written consent of Seller or Matthews Real Estate Investment Services™. The material and information in the Offering Memorandum is unverified. Matthews Real Estate Investment Services™ has not made any investigation, and makes no warranty or representation, with respect to square footage, income and expenses, the future financial performance of the property, future rent, and real estate value market conditions, the condition or financial prospects of any tenant, or the tenants' plans or intentions to continue to occupy space at the property. All prospective purchasers should conduct their own thorough due diligence investigation of each of these areas with the assistance of their accounting, construction, and legal professionals, and seek expert opinions regarding volatile market conditions given the unpredictable changes resulting from the continuing COVID-19 pandemic. The information is based in part upon information supplied by the Owner and in part upon financial information obtained from sources the Owner deems reliable. Neither owner, nor their officers, employees, or real estate agents make any representation or warranty, express or implied, as to the accuracy or completeness of this Offering Memorandum, or any of its content, and no legal liability is assumed or shall be implied with respect thereto. Prospective purchasers should make their own projections and form their own conclusions without reliance upon the material contained herein.

By acknowledging your receipt of this Offering Memorandum for the Property, you agree:

1. The Offering Memorandum and its contents are confidential;
2. You will hold it and treat it in the strictest of confidence; and
3. You will not, directly or indirectly, disclose or permit anyone else to disclose this Offering Memorandum or its contents in any fashion or manner.

Matthews Real Estate Investment Services™ is not affiliated with, sponsored by, or endorsed by any commercial tenant or lessee in the Offering Memorandum. The presence of any entity's name or logo, including any commercial tenant's name or logo, is informational only and does not indicate or suggest any affiliation and/or endorsement of Matthews Real Estate Investment Services™, the property, or the seller by such entity.

Owner and Matthews Real Estate Investment Services™ expressly reserve the right, at their sole discretion, to reject any and all expressions of interest or offers to purchase the Property and to terminate discussions with any person or entity reviewing this Offering Memorandum or making an offer to purchase the Property unless and until a written agreement for the purchase and sale of the Property has been fully executed and delivered.

If you wish not to pursue negotiations leading to the acquisition of the Property or in the future you discontinue such negotiations, then you agree to purge all materials relating to this Property including this Offering Memorandum.

A prospective purchaser's sole and exclusive rights with respect to this prospective transaction, the Property, or information provided herein or in connection with the sale of the Property shall be limited to those expressly provided in an executed Purchase Agreement and shall be subject to the terms thereof. In no event shall a prospective purchaser have any other claims against Owner or Matthews Real Estate Investment Services or any of their affiliates or any of their respective officers, directors, shareholders, owners, employees, or agents for any damages, liability, or causes of action relating to this solicitation process or the marketing or sale of the Property.

This Offering Memorandum shall not be deemed to represent the state of affairs of the Property or constitute an indication that there has been no change in the state of affairs of the Property since the date of this Offering Memorandum.

Net Lease Disclaimer – There are many different types of leases, including gross, net, single net ("N"), double net ("NN"), and triple net ("NNN") leases. The distinctions between different types of leases or within the same type of leases, such as "Bondable NNN," "Absolute NNN," "True NNN," or other NNN leases, are not always clear. Labels given to different leases may mean different things to different people and are not defined legal terms. Buyers cannot rely on the labels or marketing descriptions given to any lease when making their purchasing decisions. Buyers must closely review all lease terms and are advised to seek legal counsel to determine the landlord and tenant's respective rights and duties under the lease to ensure the lease, regardless of how labeled or described, meets the buyers' particular needs.

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COMMUNITY HOSPITAL

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