

KARNS STRIP CENTER

7811-7817 Oak Ridge Hwy | Knoxville, TN 37931

**Multi-Tenant Retail
Investment Opportunity**

Offering Memorandum



MATTHEWS™

Exclusively Listed By

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EXECUTIVE OVERVIEW

Karns Strip Center

7811-7817 Oak Ridge Hwy | Knoxville, TN 37931



Executive Summary

\$2,632,000

Price

7.00%

Cap Rate

±15,350

Total GLA (SF)

100%

Occupancy

\$171

Price/SF

Executive Summary

Matthews™ is pleased to exclusively offer the opportunity to acquire the fee simple interest in the Karns Strip Center located at 7811-7817 Oak Ridge Hwy in Knoxville, TN. This is a 15,350 square foot unanchored retail center in a fast-growing market where similar opportunities rarely come available.

Karns Strip Center benefits from excellent visibility and access along Oak Ridge Highway, which experiences approximately 15,000 vehicles per day. The property is strategically located adjacent to Karns Elementary and Middle School, collectively serving approximately 2,500 students and faculty. This provides a consistent daily traffic driver to the immediate area and promotes the success of the tenants at the center.

Karns Strip Center is currently 100% occupied by predominantly service-oriented tenants, with rents below market and near-term lease expirations. This presents investors with a clear mark-to-market opportunity and a defined path to increasing cash flow and overall yield. This is a rare opportunity that gives qualified investors the chance to break into one of the more sought-after markets in East Tennessee at an attractive basis.



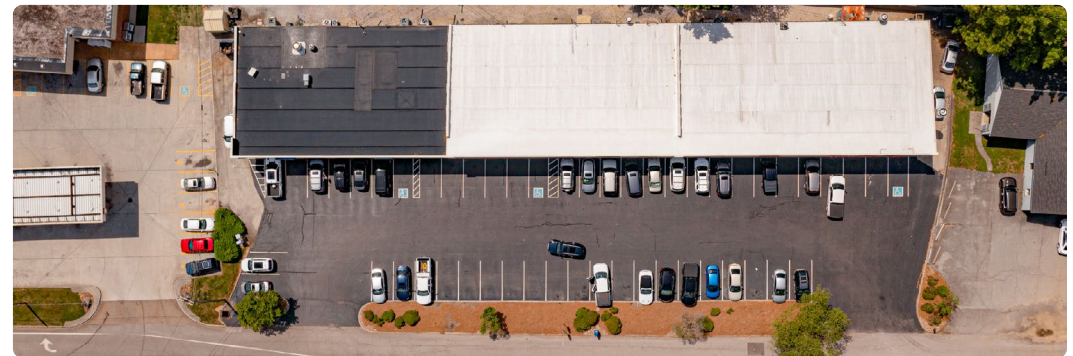
Investment Highlights

Lease & Property Highlights

- **E-Commerce Resilience** - Tenancy profile is predominantly service oriented, offering resistance to online retail disruption.
- **Full Occupancy** - Karns Strip Center is fully leased and home to a synergistic mix of tenants providing steady income from day one.
- **Attractive Retail Design** - Features prominent signage, ample parking, and high visibility, ideal for tenant success and consumer convenience.
- **Mark-to-Market Opportunity & Short-Term Leases** - With rents averaging \$15 PSF gross, Karns Strip Center offers the exceptional opportunity to acquire a fully leased center with real upside in rents and the ability to transition tenants to a NNN lease structure.
- **Ideal Frontage, Access, and Visibility** - Irreplaceable site with exceptional frontage along Oak Ridge Hwy with multiple points of access.
- **Strip Center Intrinsic** - Karns Strip Center embodies the low risk associated with smaller, leasable tenant spaces.
- **Attractive Price Per Square Foot** - Low cost per square foot equates to potential lower risk and upside.

Location Highlights

- **Desirable Tennessee Market** - Situated in a tax-free state, offering significant savings and investment appeal.
- **Affluent Market** - The average household income within a 3-mile radius is \$74,166.
- **Population & Household Growth** - Consistent year-over-year population growth of 1.50% and household growth of 2.50%.
- **Located Next to Karns Middle School & Elementary School** - Karns Middle School has over 1,000 students and teachers, and Karns Elementary School has nearly 1,500 students and teachers. This is a total of 2,500 students and teachers within a 3-minute drive.
- **Knoxville Retail Vacancy Rates Remain Low** - Knoxville's retail vacancy rate has consistently been below the national average, driven by strong population growth and consumer spending. The Karns submarket, in particular, has seen increased demand for new retail space.





Forest Ridge Apartments
±605 Units



Pellissippi State Community College
±10,000 Students and Faculty

Downtown Knoxville
±12.9 Miles

THE **Pickleball**
PLAYGROUND

Karns High School
±1,394 Students

Alliance Park
±1 Miles Away

Wendy's DUNKIN' Great Clips
ExtraSpace Storage
Chick-fil-A McDonald's

Spray N Shine
CAR WASH

Weigel's

Subject Property

Byington Beaver Ridge Rd ± 10,620 VPD

Oak Ridge Hwy ± 14,790 VPD

Walgreens
Top 22% of National Locations
Source: AlphaMap



ingles

U-HAUL
 Advance Auto Parts
 SCOPPSVILLE CREAMERY
SUBWAY
 The Dough Joe
 Karns Vision
 EAST TENNESSEE ORTHODONTICS
 A MEMBER OF VISION SOURCE

Bojangles

New Construction

Karns Middle School
±1,000 Students and Teachers

Christian Brothers Automotive

Karns Elementary School
±1,500 Students and Teachers

Since 1975
KARNS
Animal Clinic

Antojitos Mexicanos
Mexican Restaurant

BEAVER RIDGE
UNITED METHODIST CHURCH

AUTUMN CARE
Assisted Living In Home Care

Walgreens
Top 22% of National Locations
Source: AlphaMap

Weigel's

Spray N Shine
CAR WASH

Oak Ridge Hwy ± 14,790 VPD

Subject Property

ASSET OVERVIEW

Karns Strip Center

7811-7817 Oak Ridge Hwy | Knoxville, TN 37931



Asset Overview

Name	Karns Strip Center	GLA (SF)	±15,350 SF
Address	7811-7817 Oak Ridge Hwy	Year Built / Remodeled	1987 / 2025
City, State, Zip Code	Knoxville, TN 37931	# of Suites	9
Property Type	Neighborhood Retail Shopping Center	Occupancy	100%



Site Plan



Oak Ridge Hwy ±14,790 VPD



In Place Rent Roll

Unit #	Tenant	GLA (SF)	% of GLA	Lease Start	Lease End	Annual Rent	Rent PSF Annually	Monthly Rent	Renewal Options	Lease Type	Rental Increases
7811 A&B	Señor Cactus	2,750 SF	17.92%	9/1/14	3/31/28	\$46,844	\$17.03	\$3,904	N/A	Fixed CAM	Annual at CPI No greater than 7% no less than 3% increase
7811 C&D	Knox PT	2,000 SF	13.03%	12/1/17	8/1/26	\$31,914	\$15.96	\$2,659	1 x 1 Year(s)	Fixed CAM	Annual at CPI but no less than 3% increase
7815- A	Finer Things	1,700 SF	11.07%	8/1/23	8/31/27	\$29,244	\$17.20	\$2,437	N/A	Fixed CAM	Annual at CPI No greater than 5% no less than 3% increase
7815-B	Health Mkts	1,300 SF	8.47%	8/1/18	8/1/26	\$20,382	\$15.68	\$1,698	1 x 1 Year(s)	Fixed CAM	Annual at CPI but no less than 3% increase
7815-C	Ultimate Donuts	1,000 SF	6.51%	3/1/21	4/30/29	\$15,744	\$15.74	\$1,312	N/A	Fixed CAM	Annual At CPI no more than 6% but no less than 3%
7815-D	Anderson Beauty	1,100 SF	7.17%	11/1/23	11/1/26	\$18,639	\$16.94	\$1,553	N/A	Fixed CAM	Annual at CPI no more than 7% but no less than 2.5%
2817-A	Pawsitively Perfect	1,500 SF	9.77%	10/1/25	10/1/28	\$26,018	\$17.35	\$2,168	N/A	Fixed CAM	Annual at CPI no more than 6% no less than 3%
7817-B	L7 Vapes	1,000 SF	6.51%	11/1/17	MTM	\$13,140	\$13.14	\$1,095	N/A	Fixed CAM	No increases
7817-C	Bella Roma Pizza	3,000 SF	19.54%	4/1/12	MTM	\$34,800	\$11.60	\$2,900	N/A	Fixed CAM	No increases
Occupied	9 Suites	15,350 SF	100.00%			\$236,724	\$15.42 PSF	\$19,727			
Vacant	0 Suites	0 SF	0.00%			\$0	\$0.00 PSF	\$0			
Total	9 Suites	15,350 SF	100.00%			\$236,724	\$15.42 PSF	\$19,727			

*All rental increases for 2026 have been applied.

Tenant Overviews



Señor Cactus is a neighborhood Mexican restaurant serving traditional Mexican cuisine in the Karns area of Knoxville. The restaurant offers dine-in, takeout, and delivery service, with a menu focused on tacos, fajitas, burritos, seafood dishes, and family-style dining. The business operates in a casual dining environment and serves both lunch and dinner customers.

Rentable SF	±2,750
% of GLA	17.92%
Lease Structure	MG Tenant Responsible for Utilities
Rent Increase	Annual increase based off yearly CPI. Increase is no more than 7.00%, but no less than 3.00%.



Knox Physical Therapy is a healthcare and rehabilitation provider offering physical therapy services to patients throughout the Knoxville market. The clinic focuses on pain management, rehabilitation, injury recovery, mobility improvement, and wellness-focused treatment plans.

Rentable SF	±2,000
% of GLA	13.03%
Lease Structure	MG Tenant Responsible for Utilities
Rent Increase	Annual increase based off yearly CPI. Increase is no more than 7.00%, but no less than 3.00%.



Tenant Overviews



Anderson Beauty is a beauty and personal care service tenant serving customers in the Karns and greater Knoxville market. The business contributes to the property's personal services tenant mix and provides recurring customer visitation.

Rentable SF	±1,100
% of GLA	7.17%
Lease Structure	MG Tenant Responsible for Utilities
Rent Increase	Annual increase based off yearly CPI. Increase is no more than 7.00%, but no less than 2.50%.



Ultimate Donuts is a quick-service food and beverage tenant serving donuts, coffee, and breakfast items to local residents and commuters. The business benefits from strong morning traffic patterns along Oak Ridge Highway and serves as a convenience-oriented food destination.

Rentable SF	±1,000
% of GLA	6.51%
Lease Structure	MG Tenant Responsible for Utilities
Rent Increase	Annual increase based off yearly CPI. Increase is no more than 6.00%, but no less than 3.00%.



Tenant Overviews



Pawsitively Perfect is a pet-focused service business serving dog and pet owners in the Knoxville market. The tenant supports the center's neighborhood-service positioning by providing recurring pet care and grooming-related services.

Rentable SF	±1,500
% of GLA	9.77%
Lease Structure	MG Tenant Responsible for Utilities
Rent Increase	Annual increase based off yearly CPI. Increase is no more than 6.00%, but no less than 3.00%.



Bella Roma Pizza is a local pizza restaurant serving Italian-American cuisine to the Karns and Knoxville communities. The restaurant offers dine-in and takeout service with a menu centered around pizza, pasta, sandwiches, and casual family dining.

Rentable SF	±3,000
% of GLA	19.54%
Lease Structure	MG Tenant Responsible for Utilities



FINANCIAL OVERVIEW

Karns Strip Center

7811-7817 Oak Ridge Hwy | Knoxville, TN 37931



Financial Overview

Proforma/Budget			
INCOME	Total	PSF/Year	Notes
Rental Income	\$238,311	\$15.53	
Reimbursement Revenue	\$10,080	\$0.66	
Vacancy Factor (5.00%)	(\$12,420)	(\$0.81)	
Effective Gross Revenue	\$235,971	\$15.37	
EXPENSES			
Real Estate Taxes	\$7,489	\$0.49	Assumes a 10.0% increase over 2025
Insurance	\$15,689	\$1.02	Assumes a 3.0% increase over 2025
Repairs & Maintenance	\$7,506	\$0.49	Excludes one-time expenses & 3% increase over 2025
Utilities	\$13,999	\$0.91	Assumes a 3.0% increase over 2025
Property Management Fee	\$7,079	\$0.46	Assumes 3.0% Property Management Fee
EGR (%)	3.0%	-	
Total Operating Expenses	\$51,762	\$3.37	
Net Operating Income	\$184,210	\$12.00	

Argus Assumptions

Market Leasing Assumptions

	\$16.00 NNN
Renewal Probability	75%
Term	5 Years
Market Rent PSF	\$16.00
Rental Escalations	3% Annually
Expense Recovery Method	NNN
Tenant Improvements	
New	\$25.00 PSF
Renewal	\$10.00 PSF
Weighted Average	\$13.75 PSF
Leasing Commissions	
New	6.00%
Renewal	3.00%
Weighted Average	3.75%
Downtime	8 Months

Property Assumptions

Analysis Period	
Commencement Date	July 1, 2026
End Date	June 30, 2036
Term	10 Years
Vacancy & Credit Loss	5.00%
General Inflation	3.00%
Management Fee (% of EGR)	3.00%
Capital Reserves	\$0.25 PSF
Operating Expense Source	Provided Assumptions
Property Tax Source	Provided Assumptions



10-Year Cash Flow

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Reversion Year	
	Jun-27	Jun-28	Jun-29	Jun-30	Jun-31	Jun-32	Jun-33	Jun-34	Jun-35	Jun-36	Jun-37	
Gross Rental Income Per SF	\$16.18	\$16.66	\$19.73	\$21.10	\$21.73	\$22.38	\$20.09	\$23.02	\$24.20	\$25.20	\$25.95	
Effective Gross Revenue Per SF	\$15.37	\$16.17	\$19.06	\$20.04	\$20.64	\$21.26	\$19.42	\$22.12	\$23.18	\$23.94	\$24.66	
Total Operating Expense Per SF	\$3.37	\$3.48	\$3.66	\$3.78	\$3.90	\$4.01	\$4.06	\$4.24	\$4.38	\$4.52	\$4.65	
Average Occupancy	100.00%	86.05%	97.31%	100.00%	100.00%	100.00%	87.54%	96.88%	98.91%	100.00%	100.00%	
Gross Revenue												
Potential Base Rent (+)	\$238,311	\$257,851	\$258,653	\$265,770	\$273,743	\$281,956	\$290,414	\$299,607	\$308,312	\$317,460	\$326,984	
Absorption and Turnover Vacancy (-)	\$0	(\$35,295)	(\$7,004)	\$0	\$0	\$0	(\$36,538)	(\$9,429)	(\$3,378)	\$0	\$0	
Scheduled Base Rent (+)	\$238,311	\$222,556	\$251,649	\$265,770	\$273,743	\$281,956	\$253,876	\$290,178	\$304,934	\$317,460	\$326,984	
Reimbursement Revenue (+)	\$10,080	\$33,178	\$51,282	\$58,055	\$59,797	\$61,590	\$54,536	\$63,109	\$66,546	\$69,324	\$71,404	
Gross Rental Income	\$248,391	\$255,734	\$302,931	\$323,825	\$333,540	\$343,546	\$308,412	\$353,287	\$371,480	\$386,784	\$398,388	
General Vacancy - 2.64%	(\$12,420)	(\$7,468)	(\$10,339)	(\$16,191)	(\$16,677)	(\$17,177)	(\$10,272)	(\$13,679)	(\$15,690)	(\$19,339)	(\$19,919)	
Effective Gross Income	\$235,971	\$248,266	\$292,592	\$307,634	\$316,863	\$326,369	\$298,140	\$339,608	\$355,790	\$367,445	\$378,469	
Operating Expenses												
	PSF											
CAM	\$1.40	\$21,505	\$22,150	\$22,814	\$23,499	\$24,204	\$24,930	\$25,678	\$26,448	\$27,242	\$28,059	\$28,901
Insurance	\$1.02	\$15,689	\$16,160	\$16,644	\$17,144	\$17,658	\$18,188	\$18,733	\$19,295	\$19,874	\$20,470	\$21,085
Real Estate Tax	\$0.49	\$7,489	\$7,714	\$7,945	\$8,183	\$8,429	\$8,682	\$8,942	\$9,211	\$9,487	\$9,771	\$10,065
Management Fee (3.0% of EGR)	\$0.46	\$7,079	\$7,448	\$8,778	\$9,229	\$9,506	\$9,791	\$8,944	\$10,188	\$10,674	\$11,023	\$11,354
Total Operating Expenses	\$3.37	\$51,762	\$53,472	\$56,181	\$58,055	\$59,797	\$61,591	\$62,297	\$65,142	\$67,277	\$69,323	\$71,405
Per SF. Monthly	\$0.28											
NET OPERATING INCOME	\$184,209	\$194,794	\$236,411	\$249,579	\$257,066	\$264,778	\$235,843	\$274,466	\$288,513	\$298,122	\$307,064	
NOI Growth (CAGR)	-	5.75%	13.29%	10.65%	8.69%	7.53%	4.20%	5.86%	5.77%	5.49%	-	
CAPITAL EXPENDITURES												
Tenant Improvements	\$0	\$181,988	\$21,881	\$15,025	\$0	\$0	\$165,824	\$71,871	\$17,418	\$0	\$0	
Leasing Commissions	\$0	\$42,161	\$5,069	\$3,481	\$0	\$0	\$38,417	\$16,650	\$4,035	\$0	\$0	
Capital Reserves	\$3,838	\$3,953	\$4,071	\$4,193	\$4,319	\$4,449	\$4,582	\$4,720	\$4,861	\$5,007	\$5,157	
Total Capital Expenditures	\$3,838	\$228,102	\$31,021	\$22,699	\$4,319	\$4,449	\$208,823	\$93,241	\$26,314	\$5,007	-	
Unlevered Cash Flow	\$180,371	(\$33,308)	\$205,390	\$226,880	\$252,747	\$260,329	\$27,020	\$181,225	\$262,199	\$293,115	-	
Interest Payment	(\$105,050)	(\$103,041)	(\$100,912)	(\$98,659)	(\$96,272)	(\$93,744)	(\$91,067)	(\$88,232)	(\$85,229)	(\$82,049)	-	
Debt Payment	(\$34,038)	(\$36,047)	(\$38,175)	(\$40,429)	(\$42,816)	(\$45,344)	(\$48,021)	(\$50,856)	(\$53,859)	(\$57,039)	-	
Levered Cash Flow	\$41,283	(\$172,396)	\$66,302	\$87,792	\$113,659	\$121,241	(\$112,068)	\$42,137	\$123,111	\$154,027	-	

MARKET OVERVIEW

Karns Strip Center
7811-7817 Oak Ridge Hwy | Knoxville, TN 37931



KNOXVILLE, TN

Knoxville offers a blend of urban amenities and natural beauty. Home to the University of Tennessee, the city boasts a lively arts scene, historic neighborhoods, and proximity to outdoor adventures in the Smokies. Its affordability and quality of life have made it an attractive destination for both residents and investors.



ECONOMY

Knoxville's economy is robust and steadily growing, fueled by a diverse mix of industries including education, healthcare, manufacturing, and technology. As the home of the University of Tennessee, the city benefits from a strong educational and research foundation, which supports innovation and workforce development. Major employers like the Tennessee Valley Authority (TVA), Oak Ridge National Laboratory (nearby), and Covenant Health contribute to economic stability and job creation across the region. Additionally, Knoxville's strategic location along major interstate highways enhances its appeal to logistics and distribution companies. The city has seen consistent job growth in recent years, with unemployment rates remaining low compared to national averages.



The University of Tennessee is known for its strong academic programs, exciting campus life, and deep ties to the local community. With over 30,000 students, UT offers a wide range of undergraduate, graduate, and professional degrees, particularly excelling in fields like business, engineering, and law. The university is also home to the Tennessee Volunteers, whose athletic programs foster a strong sense of pride and tradition throughout the city. Beyond academics and sports, UT plays a major role in Knoxville's economy and culture, driving research initiatives, innovation, and regional development.

POPULATION	3-MILE	5-MILE	10-MILE
2025 Population	40,094	71,016	246,571

HOUSEHOLDS	3-MILE	5-MILE	10-MILE
2025 Households	16,497	29,837	96,803

INCOME	3-MILE	5-MILE	10-MILE
Avg Household Income	\$74,166	\$77,614	\$76,076

DOWNTOWN KNOXVILLE

Downtown Knoxville is a dynamic blend of historic charm and modern amenities, offering a walkable urban core filled with unique restaurants, local boutiques, live music venues, and art galleries. Anchored by Market Square and Gay Street, the area hosts year-round events like concerts, festivals, and farmers markets, creating a lively community atmosphere.

The downtown district has seen significant revitalization in recent years, with restored historic buildings now housing trendy lofts, offices, and retail spaces. Cultural institutions such as the Tennessee Theatre, Knoxville Museum of Art, and the Bijou Theatre contribute to its appeal as a regional arts and entertainment hub. With ongoing investment in infrastructure and development, downtown Knoxville continues to thrive as a center for living, working, and social life.



Bruce McCamish Photography

#2 BEST ARTS DISTRICT IN THE U.S.

(USA Today 10Best Readers' Choice 2024)

BELOW-NATIONAL-AVERAGE COST OF LIVING

(Livability, 2025)



OUTDOOR LIFESTYLE

Nature lovers are in their element here. With over 100 miles of greenways, access to Ijams Nature Center, and just an hour's drive from the Great Smoky Mountains National Park, Knoxville encourages an active lifestyle. Paddleboarding on the Tennessee River, biking urban trails, or camping under the stars—it's all within easy reach.



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 **7811-7817 Oak Ridge Hwy, Knoxville, TN 37931** (“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™. The material and information in the Offering Memorandum is unverified. Matthews™ 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™ 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™, the property, or the seller by such entity.

Owner and Matthews™ 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™ 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.

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