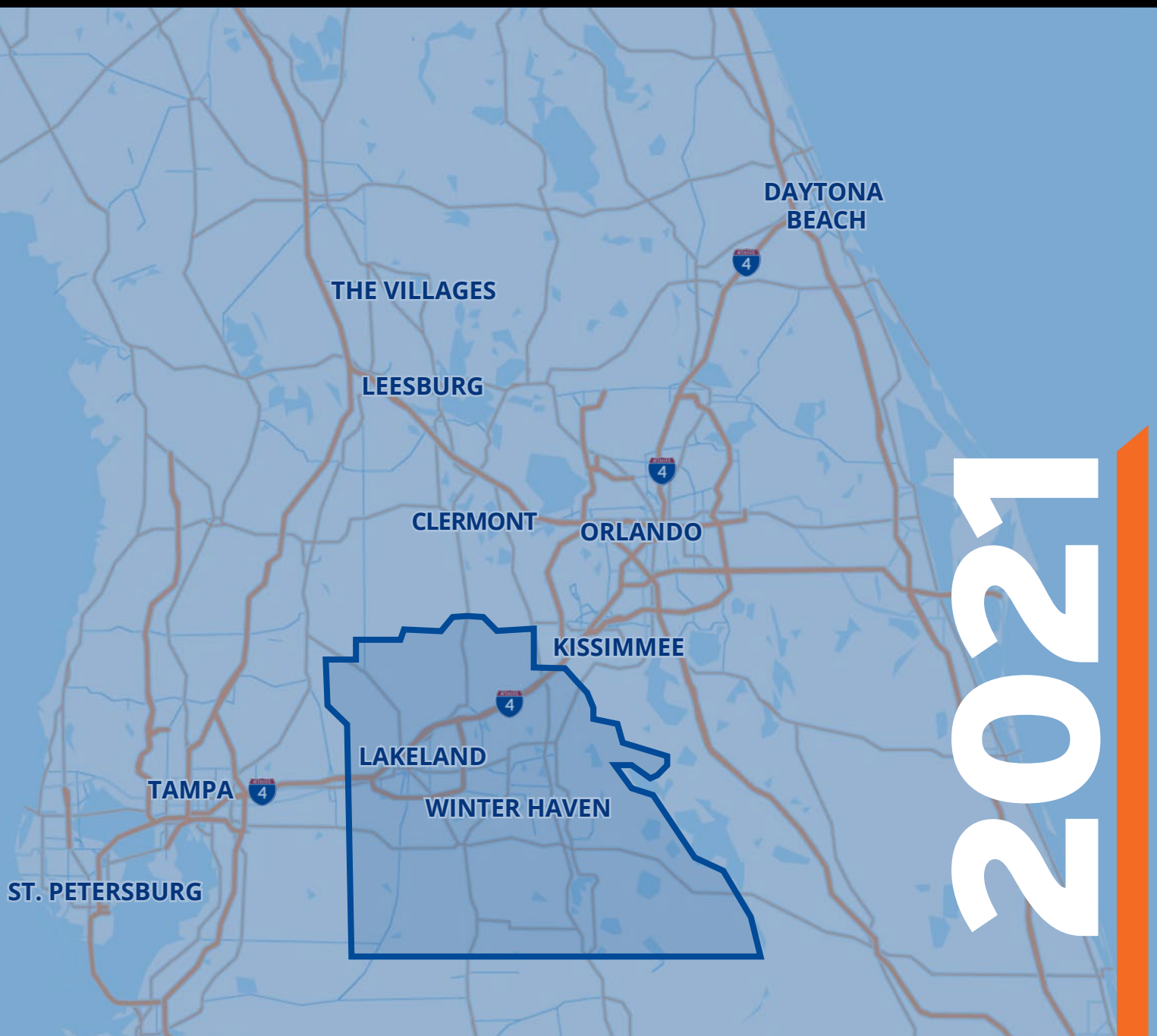


ANNUAL MARKET REPORT

25 SVN
YEARS SAUNDERS
RALSTON DANTZLER

POLK COUNTY DATA



2021

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ABOUT US

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Our Annual Market Report contains essential market values from verified Florida commercial real estate sales in 2021. Here at SVN Saunders Ralston Dantzler, we lead the real estate industry to provide verified market values for commercial transactions that are segmented into retail, office, multifamily, and industrial. If you would like to share this report with others, please invite them to download a digital copy at SVNsaunders.com/market-reports.

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We trust you will find this information useful. Our intentions are to help you analyze the market report data included in this report related to your property. If you need assistance in evaluating or selling your asset, please contact one of our commercial advisors.

Florida is the 3rd most populated State in America. The 2021 Census update shows Florida with a population of 21.78 million. California is the most populous state at 39.24 million, and Texas is the 2nd most populated state at 29.53 million. It is interesting to note that population growth slowed during the pandemic, and over 600 people a day left California. Texas grew by over 800 people a day and Florida by 532 people a day. It is anticipated that population growth for Florida will return to the pre-pandemic levels and will accelerate to 1,000 people a day.

Florida has completely recovered from the pandemic job loss, adding over 500,000 jobs in 2021. At the end of the 1st quarter of 2022, nonfarm (establishment survey) employment is at a record high of 9.3 million. Polk County continued to lead the jobs recovery and ended the year with a new peak in nonfarm employment with 265,2002 jobs.

At \$1.2 trillion, Florida is now the world's 15th largest economy and on track to be the 10th largest economy in the world by 2030.

COMMERCIAL MARKET REPORT

INTRODUCTION 2021 ANNUAL SALES

Demand for commercial real estate is highly correlated to population growth, and the center of Florida, often referred to as the I-4 corridor, is exceptionally well-positioned. The I-4 corridor includes nine counties: Tampa (Hillsborough, Pinellas, Pasco, Hernando), Lakeland (Polk), and Orlando (Lake, Osceola, Orange, Seminole) MSAs. The region comprises 30.6% of the population of Florida and 38.5% of the growth.

In addition to population metrics, another way to measure location characteristics is drive time. Using our office location (1723 Bartow Road, Lakeland, FL 33801) as the center point for analysis, there are almost 600,000 people within 30 minutes, nearly 3 million people within 60 minutes, and over 13.5 million people within 180 minutes. Also, there are 17,741 businesses with almost 250,000 employees within 30 minutes, nearly 100,000 businesses and 1.2 million employees within 60 minutes, and over 540,000 businesses with 5.35 million employees within 180 minutes.

Housing growth continues to be extremely strong in Florida and across the I-4 corridor. Florida housing building permits are now at a 17,000 per month level. The Orlando MSA is over 25,000 per year, and Polk County was about 13,000 housing permits in 2021. Demand is now below supply, so we expect residential development of houses, townhouses, and apartments to slow. We are approaching equilibrium. When demand equals supply, we expect housing prices to stabilize and grow more slowly. We expect apartment demand to eventually be negatively impacted by the ever-growing SFR (single-family residential) rental pools backed by institutional money.

Polk County office is about 14.5 million SF. The only construction was a build-to-suit for Summit; thus, supply is not growing. There is still rationalization due to "work from home" and several new co-working businesses. We expect vacancy to trend upward and rents to trend down.

Polk County industrial remains very strong. The market is over 90 million SF, and there is over 3.5 million under construction. We expect demand to stabilize and rent growth to slow, as will new development. There were six warehouse transactions over \$100 million. Several large industrial landowners are now focusing on build-to-suit and reducing speculative construction.

We expect industrial demand to slow down. Amazon, one of the largest warehouse users in the nation (estimated to occupy almost 400 million SF), recently

announced that they were throttling back on their warehouse expansion, which may impact demand for industrial. Amazon's financial reports show that AWS [Amazon Web Services], which is about 13% of sales accounts for over 50% of income. Amazon's retail business is facing the hurdles associated with what retail calls "the last mile" ... from the store to your house. And we expect Walmart and others will follow suit and focus on the BOPIS (Buy Online and Pick Up in Store) model.

The Polk County retail market is over 33.6 million SF. Limited new supply has helped the market to remain stable. Polk has about 47 SF of retail space per person, slightly below the national average. This figure is likely related to Polk's median household income [\$51,535] being about 20% below the nation [\$64,994].

Polk County 2021 industrial sales were at an all-time high, about 9.4 million square feet, and a total volume of \$1.14 billion. Office was slightly more than 1 million SF for \$55 million. Retail was about 1.45 million square feet for \$338.4 million. Multifamily sales were slightly over \$700 million.

It would be appropriate to close with a few comments about the current market conditions in a "post-COVID-19 world." The retail and office sectors were more impacted than the other property types during COVID. Most people are surprised to learn that retail sales [demand], which is retail sales and food services less motor vehicles, was about 19% higher than in 2020.

Work-from-home has changed the view of many as to office real estate. Studies have shown that traditional offices foster greater productivity and attract and retain the highest quality talent. So, work-from-home will not replace office long term. There will be a bounce-back, but office will be different.

In conclusion, the population and subsequent job growth in Florida and our Central Florida market will result in good commercial real estate performance, especially in conjunction with well-informed and pro-active asset and property management.



GARY M. RALSTON
CCIM, SIOR, CPM, CRE, CRRP
 Managing Director & Senior Advisor
 863.877.2828
gary.ralston@svn.com

POLK RETAIL

OVERVIEW & QUALIFIED SALES

POLK COUNTY - RETAIL TOP 10 QUALIFIED SALES

	CITY	ACRES	SF	SALE DATE	PRICE
1	DAVENPORT	9.98	74,571	10/22/21	\$21,374,000
2	HAINES CITY	17.60	133,673	10/1/21	\$13,800,000
3	AUBURNDALE	3.65	132,251	7/27/21	\$12,350,000
4	LAKELAND	14.63	103,442	12/8/21	\$10,000,000
5	LAKELAND	9.29	37,749	8/26/21	\$7,975,000
6	LAKELAND	1.8	8,944	8/11/21	\$7,150,000
7	LAKELAND	2.18	17,000	7/29/21	\$6,209,000
8	LAKELAND	3.21	18,000	6/18/21	\$5,900,000
9	LAKELAND	10.8	167,983	5/26/21	\$5,760,549
10	LAKELAND	4.94	36,314	12/30/21	\$5,750,000

Retail sales have fully recovered from the impact of COVID. Retail sales for 2021 were up about 19% over 2020. However, retail sales were not equitably distributed across all lines of trade. Grocery and drug stores were not as impacted by COVID, so sales were only up low single digits over 2020 but still at all-time highs. As we expected, consistent with the recovery, clothing stores were up 46%, and restaurants were up 35%. Plus, gasoline stations were up over 36% - attributable to more travel and higher gas prices, a key driver of inflation increases.

One other item to consider is the impact of e-commerce, which has stabilized at about 14% of total retail sales and is growing consistently with the overall growth of retail sales. The cost associated with the "last mile," i.e., delivery, means retailers focus on the BOPIS [Buy Online and Pickup In Store] model. This shift will impact store design, with more space allocated to warehouse-type functions and parking lots and more areas allotted for pick-up.

ICSC research notes another important industry trend. Almost 30% of traditional retail [shopping center] square feet is occupied by users who are not retail, meaning not NAICS 44-5 or 722. We see this as a

growing trend, and we expect non-retail, i.e., service, office, etc., to become as much as 40% of retail occupancy.

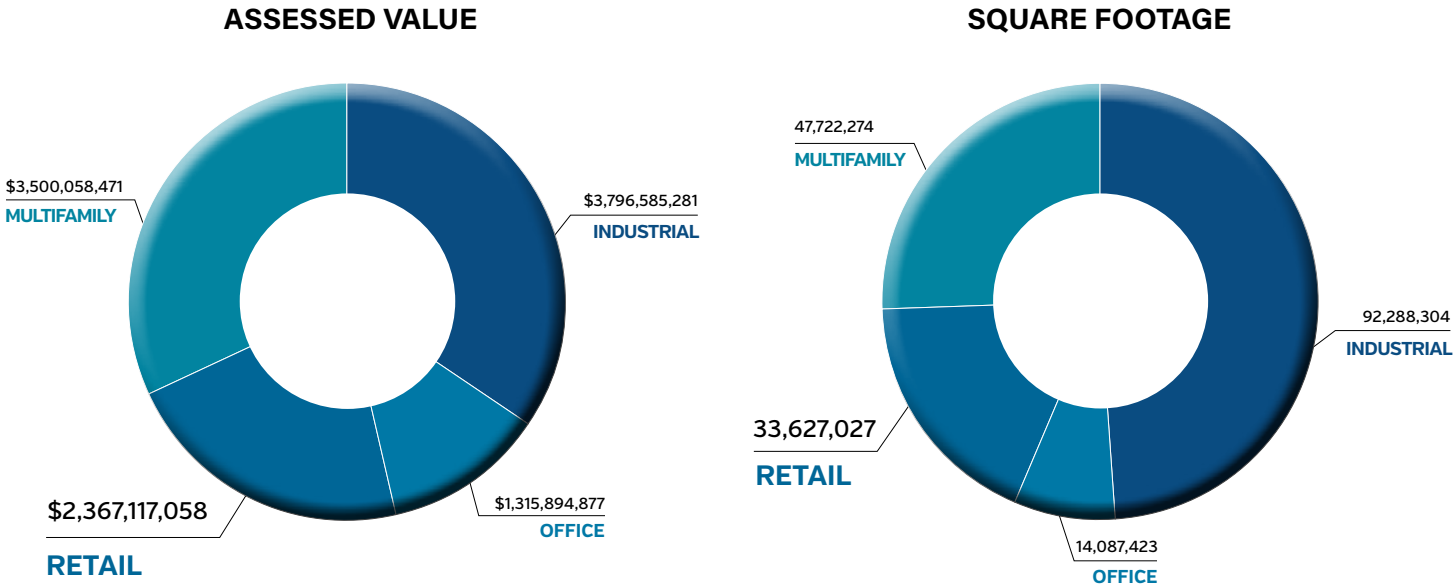
Retail sales in Polk and Lake Counties continue to be strong, which is positive for retail real estate as an indication of continued demand. The increase in retail sales translates into growth in square feet and increased rent, leading to higher prices. A sign that retail sales in Florida outperform the nation is that there are almost 20% more retail trade jobs in Florida than the national average. This trend is also the case in Polk and Lake Counties.

Polk County retail real estate totals about 33.5 million square feet, which amounts to about 47 square feet per person, slightly below the national average; this is probably related to Polk's median household income [\$51,535] being about 20% below the nation [\$64.994].

Total retail square feet are not growing. Considering population growth of almost 4%, this could be viewed as an overall positive since population [and income] are highly correlated to retail [and retail real estate] demand.

Polk County retail real estate sales in 2021 were about

POLK COUNTY INVENTORY



\$338.4 million. The average price per square foot was about \$169. The sales volume of freestanding net lease properties, typically with one to three creditworthy tenants, continued with robust sales levels and the lowest cap rates amongst retail properties.

Build-to-suit space for new tenants entering our market continues to set high levels in the \$30s/SF range. This rent level is almost twice the rent levels in "mature" shopping centers in the market and is even higher than in high-profile grocery-anchored centers.

The largest retail sale was a Publix anchored shopping center in Davenport, which traded at \$280/SF, a remarkably high price for our market. The buyer was PGIM Real Estate [Prudential], a global institutional investor who invested \$42.7 billion in 2021. The other large shopping center sales were in the \$100/SF range. The freestanding retail sales range from \$300/SF or more. The high end is the non-market financing assumption of non-market leases, which are credit tenant lease-type transactions. The sale price is a function of the long-term net lease and is not necessarily attributable to the real estate.

Tenants and investors are continuing to focus on vital

commercial corridors. They seek strong demographics of a population over 20,000 within 2 miles with a median household income 25% or more above the county level. Such corridors typically have average annual daily traffic of about 30,000 cars per day. There is also increased scrutiny of on-site characteristics such as access, visibility, and parking. Parking requirements are growing, and many retail tenants are now seeking 20% to 25% more parking spaces than in past years.

We expect to see more opportunities for value-add retail commercial, especially in the \$3 to \$10 million price range. There will be challenges in dealing with larger-size formats over 25,000 SF. Some of these larger boxes will be redeveloped into warehouse and self-storage.



GARY M. RALSTON
CCIM, SIOR, CPM, CRE, CRRP
 Managing Director & Senior Advisor
 863.877.2828
 gary.ralston@svn.com

POLK COUNTY - OFFICE TOP 10 QUALIFIED SALES

	CITY	ACRES	SF	SALE DATE	PRICE
1	DAVENPORT	3.28	46,800	3/15/21	\$10,000,000
2	LAKELAND	5.84	91,982	4/26/21	\$8,250,000
3	LAKELAND	8.31	56,989	11/4/21	\$5,854,900
4	DAVENPORT	1.41	9,253	12/9/21	\$5,700,000
5	LAKELAND	11.17	134,340	5/26/21	\$4,606,848
6	WINTER HAVEN	0.20	14,999	12/21/21	\$4,500,000
7	WINTER HAVEN	2.58	26,942	5/10/21	\$3,150,000
8	LAKELAND	1.4	12,120	7/29/21	\$2,489,000
9	WINTER HAVEN	2.91	6,711	4/29/21	\$2,000,000
10	LAKE WALES	1.62	14,364	3/28/21	\$1,975,000

It is not a surprise to assume that the office sector is struggling nationwide. We all know companies both small and large are crafting new hybrid plans that involve work-from-home and telecommuting strategies. What is not yet known is the full impact of these hybrid models on real estate as COVID-19 has only been in existence for the past 2 years. Most office leases have a minimum term of 3 years, so there could be a more dramatic shift when those lease terms finally mature.

These are just some of the headlines that have been found in various national publications, but how does this affect what is happening locally?

THE GOOD

Summit Consulting is almost finished with their 135,000 SF office in downtown Lakeland. This is a big win for the downtown area, but the largest benefit will be for the surrounding businesses, not necessarily the real estate sector.

Another win for downtown Lakeland was the decision of Publix to purchase the former FedEx building. FedEx has largely been working from home since the start of the pandemic and will begin downsizing from 132,000 SF to approximately 25,000 SF. This means that

Publix's new acquisition is preventing 100,000 SF+ of additional vacancy as they begin putting new capital investment into the facility.

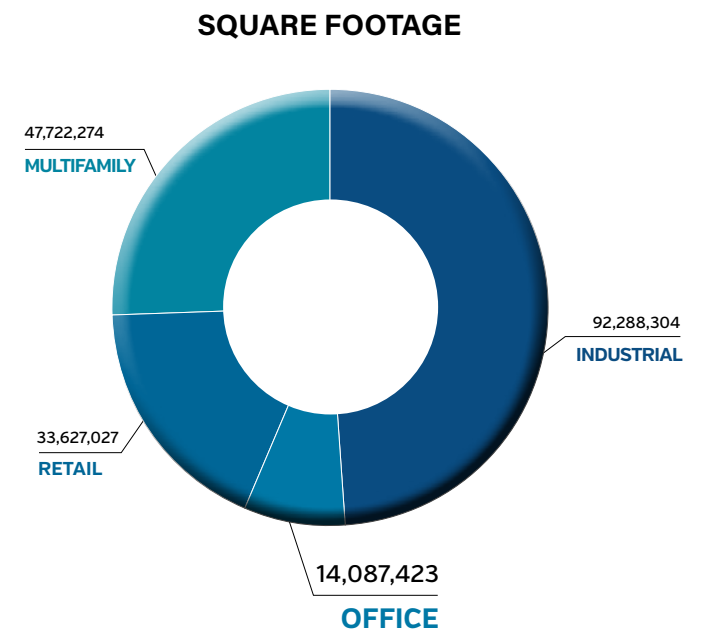
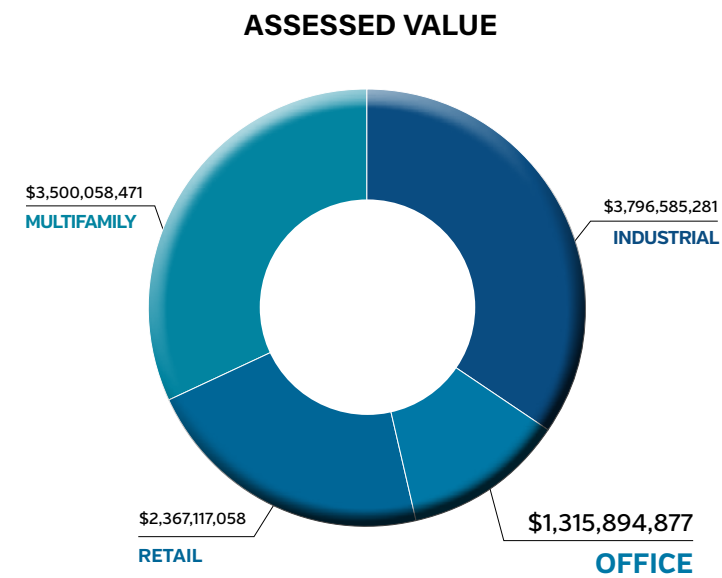
Despite the downfall of WeWork (global provider of coworking spaces), shared work spaces are on the rise. Six/Ten, a Winter Haven-based commercial property management firm, has already succeeded with one of these spaces in Winter Haven and is working on adding more in the near future. Similarly, downtown Lakeland recently announced the addition of the flex-office space COhatch along Munn Park.

THE BAD

With Summit Consulting now relocating downtown, they are leaving behind more than 100,000 SF of vacant office space in suburban Lakeland. Some of the buildings are already contracted to be purchased, but it will take a significant amount of time to absorb all of that space.

There are also numerous vacant, large office buildings in Lakeland and Winter Haven. These facilities include the Sykes and Lockheed Martin buildings in Lakeland as well as the State Farm regional office in Winter Haven. These large office buildings are not easy to demise and they are all competing with one another to land the

POLK COUNTY INVENTORY



same type of tenant. There is approximately 500,000 SF of vacancy in these buildings in Lakeland and Winter Haven alone.

THE UGLY

Thankfully, there isn't too much "ugly" going on in Polk. However, interest rates are creeping up which is not only going to limit borrower capacity, but will in turn cool off sale transaction volume. Total transaction dollars in the Polk office submarket doubled year-over-year from 2020, but it still significantly lags in the industrial and retail sectors. Another potential problem with interest rates going up is how it could impact cap rates. Cap rates are a function of three numbers:

- The Risk Free Rate - In commercial real estate, we use the 10 year UST which as of May 2022 is about 2.75%.
- The Debt Spread - Lenders today want about 2.25% above the risk free rate.
- The Equity Spread - Assuming a good office cap rate today is 7%, this would make the equity spread around 2%. Thus the equity investor is compensated an additional 2% above the sum of the risk free rate and lender spread.

Now, if the risk free rate goes up, possibly caused by the Fed raising interest rates, someone will be in trouble. The lender may get squeezed into accepting a smaller spread, the buyer may get squeezed into a smaller spread, or cap rates could start going up which means sellers will get less for their properties.

TOP 10 SALES

Two [2] of the top four [4] office sales in Polk in 2021 were near the AdventHealth Heart of Florida hospital in Davenport. There is an apartment complex and numerous single family neighborhoods proposed in the immediate area. We can assume that Haines City and Davenport will continue to grow at a quick pace for the near future.



DAVID HUNGERFORD
CCIM

Senior Advisor
863.272.7156
david.hungerford@svn.com

POLK MULTIFAMILY

OVERVIEW & QUALIFIED SALES

POLK COUNTY - MULTIFAMILY TOP 10 QUALIFIED SALES

	CITY	ACRES	SF	SALE DATE	PRICE
1	LAKELAND	39.01	493,501	8/26/21	\$75,488,900
2	DAVENPORT	20.91	120,000	11/18/21	\$65,083,000
3	DAVENPORT	19.03	277,616	10/4/21	\$64,869,200
4	DAVENPORT	19.23	308,540	3/10/21	\$57,750,000
5	LAKELAND	17.51	465,802	9/15/21	\$57,035,300
6	LAKELAND	13.77	243,020	10/29/21	\$48,257,700
7	LAKELAND/WINTER HAVEN	26.99	372,122	5/4/21	\$28,827,700
8	DAVENPORT	13.55	179,931	12/16/21	\$28,800,000
9	LAKELAND	6.73	110,019	10/27/21	\$18,133,000
10	LAKELAND	5.39	56,920	5/11/21	\$10,625,000

It has been a spectacular apartment market over the past 12 months here in Central Florida. Polk County and Hillsborough County alone have seen massive growth during this time, and it seems like the sky's the limit for this sector.

The numbers we are seeing are simply historic, as far as overall new development production, exceptional market absorption rates, as well as the massive, realized rental increases year-over-year across all markets. Average rents in Lakeland are now \$1,397 per month at an average of \$1.46 per square foot. The sales prices on a per unit basis are eye-popping, with average cap rates in Lakeland in the 5.1% range overall. The in-migration that is occurring throughout Florida is record-setting as well. The other major factor that has helped keep the markets strong are very low-interest rates that everyone has enjoyed over the past several years. However, we expect to see some softening in pricing as the Federal Reserve ratchets up the interest rates later this year. History tells us that this will drive the cap rates higher and lower sales prices.

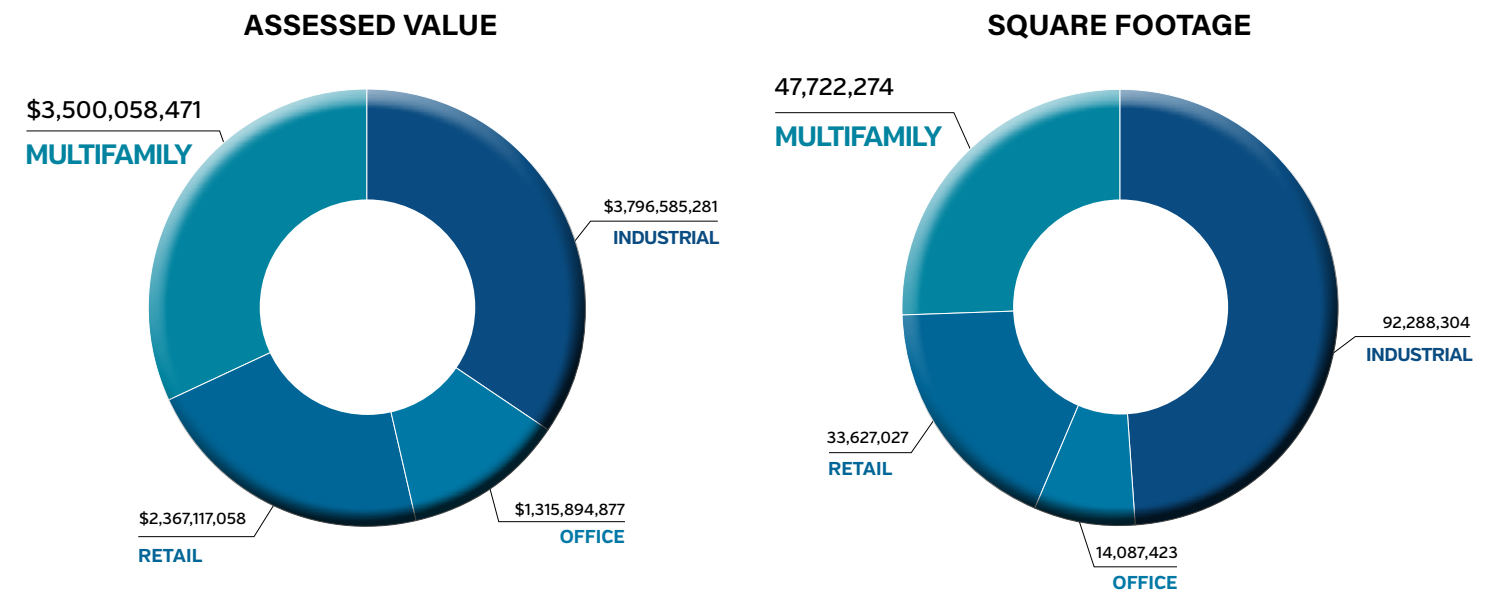
Lakeland is located at the center of the I-4 corridor and is almost equidistant between Tampa and Orlando.

Amazon, FedEx, Publix, Walmart, and Geico help keep the market growing. In Lakeland, 3,400 units are presently underway across 11 properties, and the overall vacancy rate seems to be holding at or near 4.8%. There has been a total of 1,217 new units that were delivered in Lakeland over the past 12 months, and the asking rents are up about 18.6%. In relation, the apartment rents in Lakeland are undoubtedly high, nearly 25% less than comparable properties in Tampa. There have been 25 sales reported by CoStar at an average sales price of \$200,000 per door, with three sales over \$300,000 per door. Amazingly enough, Lakeland is one of the only markets in Florida that has experienced positive job growth. The announced deal between Florida Polytechnic with the State for the 475-acre, \$42 million autonomous test track is one the first in the entire nation, and it too will be a job creator.

HILLSBOROUGH

The Tampa Bay apartment markets are even stronger as apartment renters have absorbed over 11,200 new units from March 2021 to March 2022. In addition, all 15 submarkets are seeing 28% gains in rent growth year over year, with the St. Petersburg submarket

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recording rent growth of 31.6%. Nearly 15,000 new units are underway in greater Tampa across 55 properties, while vacancy rates are compressing and dropping almost 200 basis points year-over-year. Average rents in Tampa are now \$1,876, with top-tier apartments fetching an average of \$2,100 per month. This has pushed Tampa to third on the list in rent growth across the entire nation. At the top end of the market, cap rates have been 3%, with prices surpassing \$250,000 per unit. The 3 billion dollar Water Street Redevelopment alone expects to add 3,500 units to the downtown core area by 2027. The average sales price in Tampa is now in excess of \$219,000 per unit, with the Arabelle at Riverwalk sale eclipsing the \$562,000 dollar level. Five sales in the top 20 were more than \$400,000 per unit, with six sales in the \$300,000 range and seven of the top 20 sales in the \$200,000 range. Both overall job and population growth are helping to fuel this market growth. This is evidenced in that Tampa's metro labor force grew by 30,000 from February 2020 to December 2021, with Tampa adding 40,000 new residents since the pandemic.

As the masses continue to migrate to Central Florida and the population continues to grow, the apartment market is surpassing a new horizon. Specifically, Lakeland and Tampa will play key roles in the future of this market as they are both key attractions within Central Florida. There has never been a greater time to invest in commercial properties in this region.



ERIC AMMON
CCIM

Senior Advisor
863.272.7135
eric.ammon@svn.com

POLK COUNTY - INDUSTRIAL TOP 10 QUALIFIED SALES

	CITY	ACRES	SF	SALE DATE	PRICE
1	AUBURNDALE	138.41	1,278,714	5/26/21	\$170,000,000
2	DAVENPORT	91.65	969,150	12/10/21	\$139,000,000
3	DAVENPORT	51.12	1,125,150	12/10/21	\$128,000,000
4	LAKELAND	59.78	710,790	4/1/21	\$108,738,200
5	POLK CITY/LAKELAND	165.32	1,004,929	12/6/21	\$104,911,300
6	LAKELAND	168.46	718,135	8/18/21	\$100,800,000
7	LAKELAND	28.03	492,960	9/13/21	\$45,915,000
8	LAKELAND	22.21	349,920	9/13/21	\$32,270,000
9	LAKELAND	12.58	206,628	11/24/21	\$27,325,000
10	LAKELAND	19.54	222,400	1/27/21	\$22,250,000

The industrial asset class continues to dominate the headlines for commercial real estate in Central Florida. The total sales volume for the top 10 transactions across all property types in Polk County equated to more than \$1 billion (\$1,018,006,700). The top 6 out of these 10 were 9-figure industrial transactions and equated to more than 75% of that \$1 billion price tag. This resulted in a total sales volume of \$751,449,500 over 6 transactions.

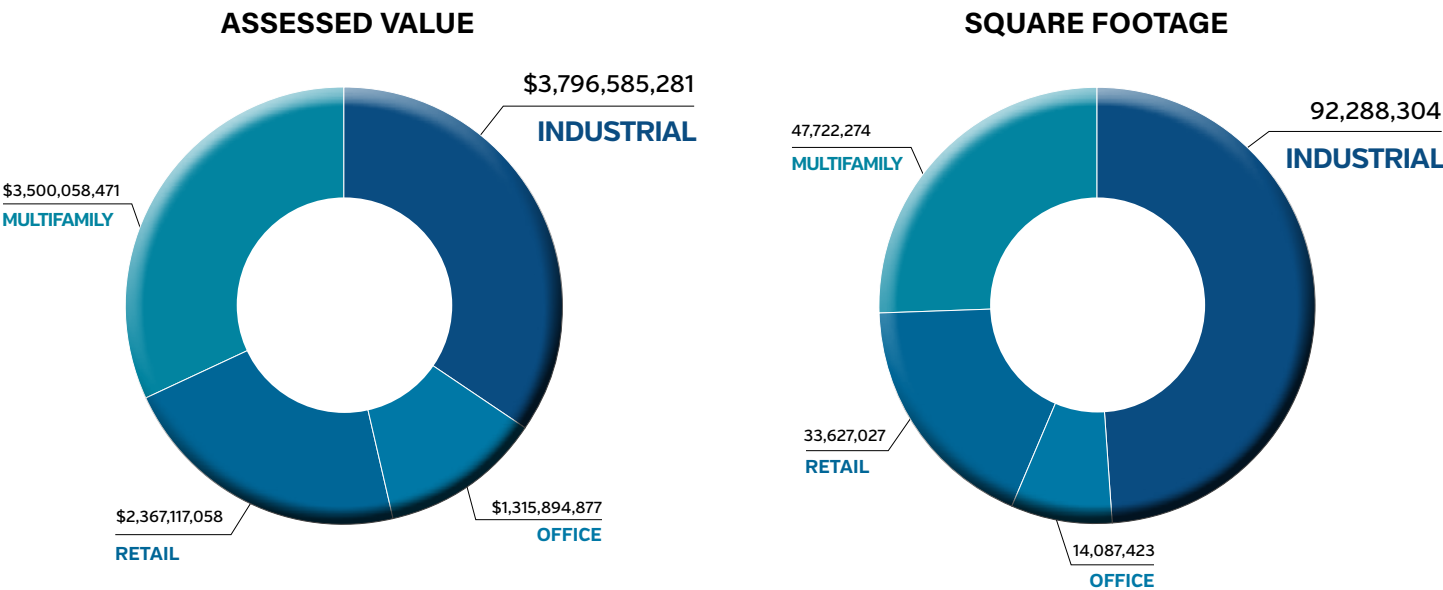
To show the rise of the industrial asset class in our market, the table below shows the summary of compiled data from our last three (3) annual market reports. As you can see, the sales volume has increased by 429% and the price per SF has almost doubled. Now, keep in mind that this past year, there was a total of \$1.14 billion worth of industrial transactions completed and the top 6 equated to more than \$750,000,000 of that sum [as mentioned above]. However, these top 6 transactions skew these numbers to a great degree. This data does not mean that industrial real estate property values have doubled, but it does mean that values have increased significantly.

The dominant presence of industrial transactions over the last year has proven the continuous demand for industrial real estate across the entire country, however Central Florida has been notable as a hotspot for these transactions. The center of the state as a

whole is a hot bed for these large industrial users. This is mainly due to the geographical characteristics and the ease of accessibility compared to other major markets within the United States. In addition, due to the vast employable workforce and the availability of land within the market, Polk County alone has seen an even greater increase in activity than some of our surrounding markets.

Tenant absorption is at the core of what drives this industrial development. As long as tenants are continuing to lease space, developers are going to continue to build. Tenants have such a strong desire to be in markets like Lakeland, Auburndale, and Davenport with much of this being due to what it costs them [imagine that]. The savvy professionals in the industrial real estate arena know this, but some may not identify as a gladiator in that arena. Generally speaking, the large amount of interest, specifically within these markets, comes from the cost to the tenants, but to go a step further, the cost to the tenant is set by the cost of the developer. In almost every case, the price of the land acquired for this new development plays a huge part in that cost. Simply put, if the industrial land market averages \$350k+ per acre in Orlando and \$275k+ in Tampa, but the land in Polk County averages \$175k± per acre, it would cost the developer significantly less to acquire this land and build which

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directly correlates to lease rates. Once again, using general numbers, if it cost a tenant just \$1.00/SF less to be in Lakeland than in Orlando, that would equate to savings of \$1,000,000 annually (or \$83,000 per month) on one of these larger 1,000,000 SF transactions. This is a significant cost that is directly avoided by the tenant and it stems from being located in a market like Lakeland. Compared to a larger market like Orlando or Tampa, Lakeland has all of the same geographical and access characteristics that these large national tenants desire.

This is all to say that this plays a large role in not only the tenant's desire to be in our market, but also in the minds of the institutional industrial investors that are playing "Hungry Hungry Hippos" with 9 figure transactions. These investors believe that the demand for space in our market will only continue to increase while lease rates rise more rapidly when compared to markets like Tampa and Orlando.

In 2021, the 10-year U.S. Department of the Treasury rate increased from about 0.90% in early January to nearly 1.5% in December. During that same year, we also heard that the Federal Reserve was going to implement interest rate hikes throughout 2022 and beyond. These hikes were introduced to slow down the crazy inflationary period we had in 2021 and will have a direct effect on mortgage rates for real estate. There

has also been a direct correlation between the 10-year US Treasury and cap rates which would ultimately affect the value of real estate. If investors can borrow money at a cheaper rate, their return would increase which means they can pay more for a property. This would not only increase demand, but also the sale prices of these assets. For business owners, if they can borrow money at a lesser rate, it directly lowers the cost to them and the cost to operate their business every month. That usually means they're willing to pay more for a property.

When these interest rate hikes are introduced, we expect to see some sort of "cool-off" on the horizon. While still very bullish on industrial real estate, especially in Central Florida, there is hope that this will truly be a cool-off and not a downturn.

AUGIE SCHMIDT
MBA
Senior Advisor
863.409.2400
augie@svn.com



1723 Bartow Rd | Lakeland, Florida 33801

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CALL AN ADVISOR TODAY

863.648.1528

HEADQUARTERS
1723 Bartow Rd
Lakeland, Florida 33801
863.648.1528

NORTH FLORIDA
356 NW Lake City Ave
Lake City, Florida 32055
386.438.5896

GEORGIA
125 N Broad Street, Suite 210
Thomasville, Georgia 31792
229.299.8600

