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OFFERING MEMORANDUM *SARATOGA CROSSROADS*

1320 S REDWOOD ROAD |
SARATOGA SPRINGS, UTAH

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EXECUTIVE SUMMARY

The Saratoga Crossroads is a successful, well established 103,642 square foot retail project located in the heart of Saratoga Springs, Utah. At the southeast corner of Redwood Road and State Road 73 (both very high trafficked roads), it is positioned at the major crossroads for the northwest Utah County trade area (Saratoga Springs/Eagle Mountain/western Lehi). The center boasts several strong tenants including Smith's Food & Drug*, Maurices, Burger King, Little Caesar's, GNC, H&R Block, etc. The northwest Utah County trade area currently consists of approximately 70,000 people with an annual average household income of nearly \$84,000. It is also an explosively high growth market seeing some of the highest residential growth anywhere in the state of Utah. Over the last 10 years, Saratoga Springs has consistently been one of the highest growing cities in the state of Utah, and it isn't expected to slow down. With the tech company boom (termed the Silicon Slopes including companies such as Adobe, IM Flash Technologies, Oracle, Vivint Solar, Xactware, Intel, MX) expanding rapidly in northern Utah County, this trade area will continue to grow exponentially.

Additionally, Saratoga Crossroads is only 2.5 miles south of the recently constructed Utah Data Center, the 1.5 billion dollar one million square foot National Security Agency campus located on Redwood Road. The Utah Data Center is designed to support the United States Intelligence Community with regards to national cybersecurity. Camp Williams, a large National Guard training site operated by the Utah National Guard, is also only 3 miles from the shopping center.

Saratoga Crossroads provides an investor with an attractive, income producing asset that is well positioned in the market for whatever the future holds. It is fantastic real estate in a proven market that is continuing to grow at an impressive rate.

*Smith's will be relocating less than a mile south of this center by the end of 2016 in order to build a larger Smith's Marketplace store. However, Smith's still has a long remaining lease term, which does not expire until 2028.

TITLE INVESTMENT SUMMARY

INVESTMENT SUMMARY - PROFORMA RENT

Price	\$21,534,185
Gross Monthly Base Rent	\$99,227.32
Gross Annual Base Rent	\$1,190,727.84
Vacancy	2.00%
Effective Gross Income	\$1,166,913.28
Non-Reimbursable OPEX - Est	0.00%
Net Operating Income	\$1,166,913.28
Gross Leasable Area/SF	103,392
Price/SF	\$208.28
CAP Rate	5.42%
Lot Size	13.47 Acres
Type of Ownership	Fee Simple
Lease Type	NNN

LOAN SUMARY

Loan Amount	\$9,386,553
Lender	West Coast Life Insurance Company
Interest Rate	4.25%
Escalation	None
Loan Commencement	July 1, 2015
Loan Term	25 Years Amortization, 10 Year Balloon
Balloon Balance Due	June 1, 2025
Assumption Fee	1% (May Be Negotiable)
Monthly Payment	\$54,173.81

POTENTIAL LOAN SAVINGS

Loan Amount	\$9,386,553
Current Rate	4.25%
Current Monthly Payment	\$54,173.81
Projected Rate on New Loan	5.5%
Projected Monthly Payment	\$58,902
Present Value at 4.25%	\$10,872,825
Minus Loan Amount	(\$9,386,553)
Potential Loan Savings	\$1,486,272
Reduced Purchase Price	\$20,047,913
Loan Savings Adjusted Cap Rate	5.82%



ANNUAL GROSS RENT

Suite	Tenant Name	Sq. Ft.	% of	Annual SF Rate	Base Monthly Rent	Base Annual Rent	Lease Start	Lease End
1314-100	Betos Mexican Grill	1,980	1.91%	\$31.31	\$5,166.90	\$62,002.80	2/16/09	2/28/19
1314-101	H & R Block	966	0.93%	\$26.66	\$2,146.20	\$25,754.40	10/01/07	4/30/20
1314-102	Professional Dental	1,407	1.35%	\$23.00	\$2,696.75	\$32,361.00	2/26/09	3/4/24
1284-1286 1288	Chubby's	4,300	3.13%	\$16.54	\$5,929.59	\$71,155.08	7/20/16	7/19/26
1292	Tumble Time- moving out by 3/31	1,146	1.10%	\$15.91	\$1,519.74	\$18,236.88	6/1/13	5/31/18 MTM
1294-1296	Bobby Lawrence	2,518	1.25%	\$20.31	\$4,262.55	\$51,150.60	10/1/12	10/31/2018
1298	Prism Paint	4,000	1.93%	\$13.00	\$4,333.33	\$51,999.96	6/1/13	5/31/17
1302	Puppy Barn	1,238	1.19%	\$16.00	\$1,650.67	\$19,808.00	2/22/18	8/22/23
1304	State Farm Insurance	1,300	1.25%	\$19.77	\$2,141.49	\$25,697.88	10/1/16	8/31/23
1306	Yoga Vega	3,294	3.18%	\$14.50	\$3,980.25	\$47,763.00	4/17/17	4/16/21
1310	Allure Nails	1,300	1.25%	\$17.54	\$1,900.00	\$22,800.00	6/10/08	5/31/18
1320	Smith's Food & Drug- Includes gas lot rent	56,640	54.53%	\$3.66	\$17,267.50	\$207,210.00	6/1/03	5/31/28
1372	Red Hanger	1,300	1.25%	\$22.93	\$2,484.29	\$29,811.48	1/8/18	1/7/24
1374	Fantastic Sams	1,300	1.25%	\$24.46	\$2,650.32	\$31,803.84	9/1/03	8/31/18
1376	Coldstone	1,500	1.48%	\$21.00	\$2,625.00	\$31,500.00	12/1/14	11/30/24
1378	Vacant	1,100	1.06%	\$23.00	\$2,108.33	\$25,300.00		
1380	Maurices	4,717	4.54%	\$16.00	\$6,289.33	\$75,471.96	11/4/10	3/31/21
84	Cricket Wireless	1,178	1.33%	\$20.00	\$1,963.33	\$23,559.96	9/1/12	8/30/17
85	Goodman Chiropractic	1,300	1.25%	\$24.94	\$2,702.16	\$32,425.92	7/1/05	6/30/20
87	Palm Beach Tan	1,820	1.75%	\$21.84	\$3,312.00	\$39,744.00	10/1/13	9/30/23
89	Little Caesars	1,300	1.25%	\$24.97	\$2,704.55	\$32,454.60	8/1/03	7/31/23
90	Burger King	3,050	2.94%	\$47.61	\$12,100.00	\$145,200.00	12/16/10	12/15/30
147	Coffee Chaos	1,200	1.16%	\$15.00	\$1,500.00	\$18,000.00	12/1/05	11/30/20
149/151	Won Won Kafe	3,538	1.90%	\$19.65	\$5,793.04	\$69,516.48	3/1/10	4/1/26
TOTAL		103,392			\$99,227.32	\$1,190,727.84		



TENANT INFORMATION



Founded in 1988, Cold Stone Creamery features ice cream that is made on location and that bridges the gap between hard-packed and soft serve ice cream, deriving its name from the chilled granite slabs on which the ice cream is kneaded to incorporate toppings of the customer's choosing. They have a presence that expands beyond the United States, expanding into Asia, South America, Europe, and Canada. Thus, in 2006 Entrepreneur magazine named Cold Stone Creamery the 11th fastest growing franchise.



Smith's Food and Drug began in Brigham City, Utah in 1911. The company is now headquartered out of Salt Lake City and has locations in Utah, Idaho, Nevada, New Mexico, Wyoming, and Montana. In 1997, Smith's and Fred Meyer completed a merger and just two years later, Kroger purchased Fred Meyer, making Smith's a part of the largest grocery chain in the United States. Smith's has had its "Fresh Values" card in play for nearly 20 years, which allows customers to get coupon-pricing without having to track and cut coupons while allowing the company to track customer spending habits. The company has installed fuel pumps outside many of their stores and are now working to largely expand their Marketplace stores (which feature grocery in addition to housewares, apparel, and other general merchandise) by replacing their smaller locations with these larger Marketplaces.



Maurices currently operates over 950 stores in 46 states. They carry women's clothing ranging in size from 1-24, aiming to allow women of all sizes to be able to express themselves through their apparel, promoting all to feel good about their bodies. They focus strongly on smaller markets, having started to branch out to larger ones recently. They are currently owned by Ascenta Retail Group who also owns Justice, Layne Bryant, & Catherine's Clothing.



Little Caesars is an international Pizza chain that began in Detroit in 1959. From the beginning, Little Caesars was built on an innovative idea: stores that are truly carry-out, having no dining area in their locations. The innovative ideas continued with the introduction of Crazy Bread and their HOT-N-READY pizzas, ready for customers right when they walk in. The company continues to offer great pizza at a low price, encompassing their core values of quality and value. Their slogan, "Pizza! Pizza!" further portrays that value, indicating that at Little Caesars, you can get two pizzas for the price that you could get one elsewhere. The company remains family owned and operated primarily through franchises.



TENANT INFORMATION



With two Utah locations, Patriot Paint Supply carries interior and exterior paints, stains, finishes, primers, and sundries from brands such as Kelly-Moore, KM Professional, Gemini, Messmer's, and their own brand, Patriot Paint Line.



Burger King is a global fast food chain which operates over 15,000 locations, making it the second largest fast food hamburger brand in the world. They are the famed "Home of the Whopper", a flame grilled quarter pound hamburger. Their menu spans from the Whopper to Chicken to Ice Cream, including their own breakfast menu.



Coffee Creations is a local coffee shop that serves coffee and non-coffee drinks including their own signature creations, coffee, smoothies, tea, and pastries. They operate from a drive through and the interior shop. They were named the best coffee shop in Utah County by readers of the Daily Herald in their 2013 Best of Utah County.



Won Won Wok & Kafe is a local Asian restaurant. They provide dine-in, carry out, and drive through services with a menu which includes appetizers, sushi, salads, soups, and tepanyaki among much more.



TENANT INFORMATION



H&R BLOCK

H&R Block is the world's largest tax services provider, having prepared more than 650 million tax returns since 1955. There are approximately 12,000 company-owned and franchise retail locations in all 50 states, Puerto Rico and other U.S. territories, and on U.S. military bases around the world. An H&R Block branded retail office is located within five miles of most Americans.



Beto's Mexican Food has ten Utah locations that provide 24 hour Mexican food with drive thru services. Their menu consists of Mexican classics including burritos, tacos, enchiladas, fajitas, and combination plates.



Cricket Wireless is a prepaid cellular service provider in the United States aimed to provide a simple smarter wireless service for their customers. Cricket is a wholly owned subsidiary of AT&T that provides an array of plans, including family plans. They provide 4G LTE service to over 280 million Americans.



Red Hanger is a locally owner family business and Utah's largest dry cleaner and professional laundry service with over 20 locations throughout the Wasatch Front. Red Hanger has a drive through service in addition to pick up and drop off services. Most locations provide same-day service and all participate in loyalty reward programs.



Chubby's Neighborhood Café began with their original location in Pleasant Grove, Utah. Their Saratoga Springs location was such a success from the beginning that they expanded their footprint now covering 4,300 square feet. In summer 2018, they will open their third location in Vineyard, Utah. Their menu features burgers, sandwiches, salads, baskets, and milkshakes.



Allure Nails is a local nail salon that provides an array of services from manicures to pedicures to waxing in a relaxing environment.



Fantastic Sams is a beauty salon created to provide people with an affordable salon experience. It was the first nationally franchised unisex salon chain in the United States. They are a full service salon, providing haircuts, color services, styling, waxing, and beard trims. Fantastic Sams was founded in 1974 in Memphis, Tennessee by Sam Ross.



For over ten years, Bobby Lawrence Karate has focused on helping students achieve greater levels of success and greater confidence in all aspects of their lives by teaching them life skills that extend beyond self-defense. They provide instructional classes for kids, teens, and adults in their fifteen Utah locations.



Tumble time is a tumbling and gymnastics studio that provided classes to children and adults. Tumble Time is owned by Aimee Walker Pond, an international elite level gymnastic who competed in the US Olympic trials in 2000. In addition to their classes, they provide tumbling camps and birthday parties.



Palm Beach Tan is a tanning studio that provides sunbed, spray, and cocktail tanning (a combination of sunbed and spray tanning). Palm Beach Tan offers membership plans and a rewards program for those enrolled in a membership. They have locations covering the United States.



TENANT INFORMATION



Puppy Barn began in 2014 with the mission of creating a one of a kind, family pet ownership experience. Their home to home model is designed to match families with the right puppy for them and their lifestyle. Puppy Barn relocated from their location in American Fork to be in this center.

GOODMAN CHIROPRACTIC

Unlike conventional medicine, which focuses on attempting to treat disease once it occurs, Goodman Chiropractic emphasizes improving health in an effort to reduce the risk of pain and illness in the first place. Most people would rather be healthy and avoid illness, if they could. This is one of the main reasons for the big surge in the popularity of their wellness center. For some, Goodman Chiropractic will take them back to a place that is cozy and familiar, offering a rediscovery of health and wellness that had been previously known but long lost. For others, the journey may offer a new center, one never before experienced.



Yoga Vega owners, Steffanie and Tony, moved to Utah in 2015 to be closer to their family and open a mind/body studio. Yoga Vega became that studio. They offer classes that range from traditional yoga to aerial to pilates. In addition to their fitness classes, Yoga Vega offers birthday parties, private parties, and group dates along with family and children's classes.



Professional Dental was founded by a local family in 2004 with a vision of bringing together the best doctors, to provide the highest quality of dental care, with accessibility to all residents of our great state. Since that date, they have dedicated our lives to making sure families have a place to go to receive dental care that they know is the best care available. Professional Dental now has 13 offices in the state spanning from Odgen to Payson.

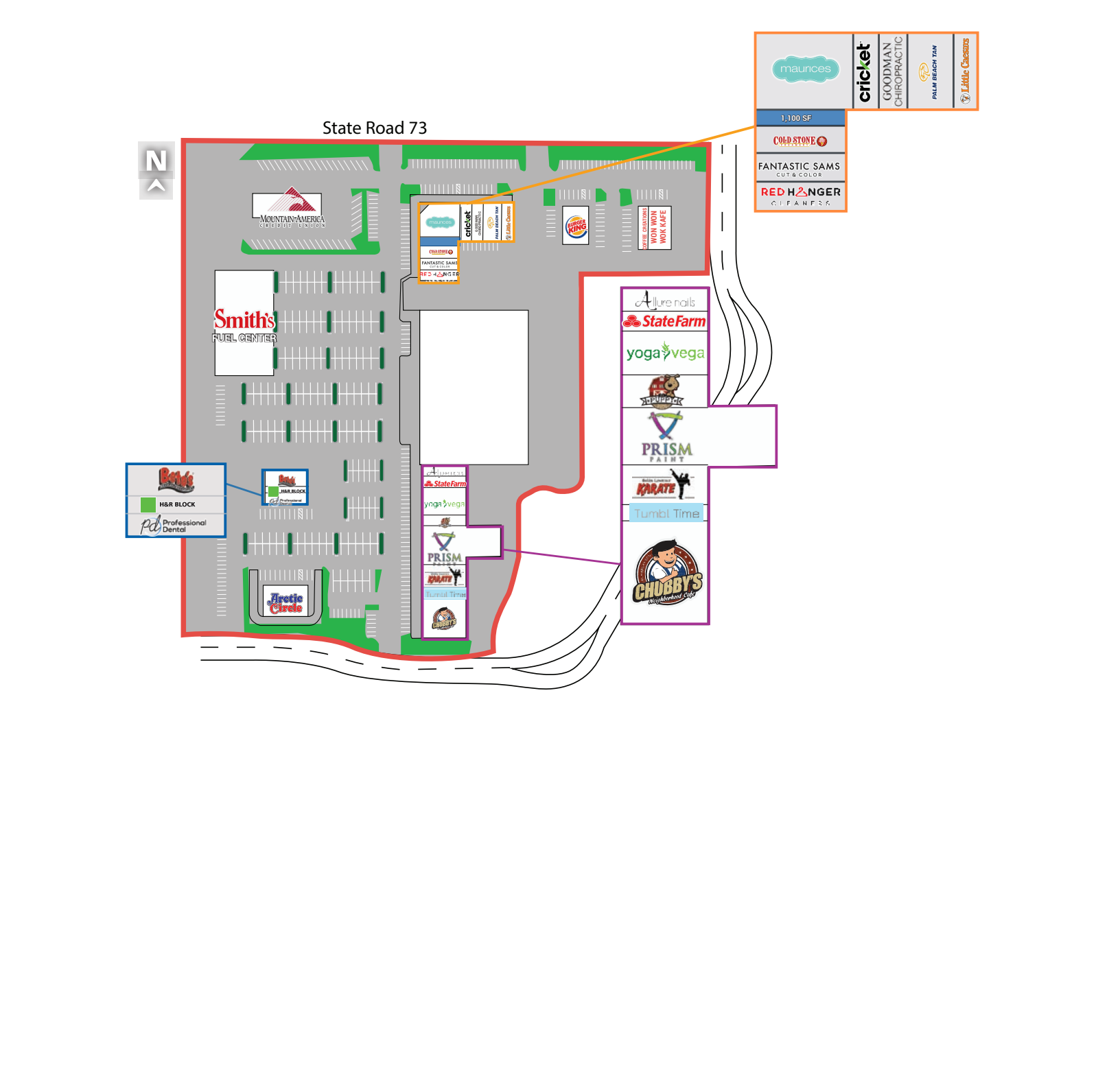


PROPERTY DESCRIPTION

SARATOGA CROSSROADS

Seeing approximately 40,000 cars per day, the intersection of Redwood Road and Crossroads Boulevard is the main intersection in Saratoga Springs, serving the residents of the city and the neighboring city of

Eagle Mountain and creating the major transportation infrastructure for all traffic coming into or passing through the community. Set on the Southeast corner of said intersection is Saratoga Crossroads, a 103,642 square foot shopping center which serves a trade area spanning Saratoga Springs, Eagle Mountain, and West Lehi. Boasting a blend of local, national, and international tenants, Saratoga Crossroads is one of 2 shopping centers that accommodates the trade area.



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THE CROSSING AERIAL



SITE PLAN



TRADE AREA INFORMATION

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INTERNATIONAL



SARATOGA SPRINGS

Saratoga Springs is located along the Northwest shores of Utah Lake, to the Northern end of Utah County, the second most populous county in the state of Utah. Along with the neighboring city of Eagle Mountain, Saratoga Springs has become widely known for the tremendous growth

that has occurred and continues to occur in the area. The 2000 census puts the combined population of the cities as 22,418 people. 2016 estimates put the area at a total of 53,439 residents; more than doubling the area's population within the past 16 years. There is continued growth projected of 16,111 more residents in the within the next 5 years.

The area is a 30-40 minute drive to Salt Lake International Airport and Provo Airport the latter of which provides flights to three California airports and Mesa Arizona. It is a 10 minute drive to I-15, Utah's primary highway.

UTAH

UTAH

- Utah has a population of 3,029,951 (2016), 80% of the population being in the Wasatch Front with the center of population in Lehi (the western neighbor of Saratoga Springs). In 2013, the U.S. Census Bureau estimated that Utah had the second fastest-growing population of any state, facilitated by the creation of over 150,000 new jobs and the state's high focus on families. Utah is home to 13 universities and 11 colleges, with 30.6% of the adult population having a bachelor's degree or higher.

ECONOMY

- Utah No.1 Best Economic Outlook for 2015-ALEC Rich States, Poor States
- Utah ranked Top Performer in the Nation-U.S. Chamber of Commerce, 2014
- Utah ranked No. 1 in Forbes Magazine for Best States for Business, 2014
- Utah ranked No. 1 in the nation as the Best State for Business -24/7 Wall St. report, 2014
- The Country's Best Managed State-The Pew Center on the States
- Salt Lake City ranked in Top 15 Cities in the World for Business by Fortune Magazine (Austin, TX was only other U.S. city ranked)
- Salt Lake City made Top 10 List for Best Downtowns-Livability.com
- Home to nearly 7,000 technology companies

TOURISM

- Home to 14 ski resorts which provide winter and summer activities, including the largest ski resort in the United States. In 2013, local resorts had 4.2 million skier visits.
- Utah's five national parks saw 6.3 million visits in 2013. Those national parks are also accompanied by seven national monuments, two national recreation areas, and seven national forests in addition to the 43 state parks and 7 state monuments
- Forbes Magazine ranked Temple Square the 16th most visited tourist attraction in the United States (over 5 million visitors annually)
- Hosted the 2002 Winter Olympics and is home to the US Ski Team. Former Olympic Venues such as the Olympic Park and Olympic Oval are still in operation and serve as popular tourist attractions.
- Home to Sundance Film Festival in Park City which, in 2016, generated \$143.3 million in revenue.

TRANSPORTATION

- Salt Lake International Airport serves as one of Delta Airlines' hubs, offering nonstop flights to Paris, Amsterdam, London, Toronto and Mexico City.
- TRAX light rail system serves Salt Lake County, spanning from residential communities in Draper, Daybreak, and West Valley City to Downtown, The University of Utah, and Salt Lake International Airport.
- Frontrunner commuter rail system serves from Pleasant View to Provo, spanning the four most populous counties in the state.
- I-15 runs the north-south length of the state, covering 400 miles, and passing through the most populated areas.

PROPERTY PHOTOS



PROPERTY PHOTOS





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About

Rob Moore is known in the commercial real estate community as a professional who can solve difficult challenges with creative and innovative ideas. He has many years of experience in leasing and tenant representation, but is unique in that he has extensive experience in drafting successful and exciting retail projects from the ground up. His specialties include, tenant representation, assemblage, zoning, leasing, and sale of retail investment properties including, grocery-anchored shopping centers.

Moore moved to Coldwell Banker Commercial Advisors from Prime Commercial, Inc. and previously from CB Commercial Real Estate Group, Inc. where he was Sales Manager and Associate Broker specializing in retail leasing/sales and tenant representation in the western States.

During his 30 years in real estate, he has been recognized by the Salt Lake Board of Realtors Commercial Real Estate Salesman of the Year Award and is a Lifetime Member of the Million Dollar Club.

A partial list of tenants/developers who have been exclusively represented by Rob include Wild Oats Markets, Whole Foods, Albertsons, Smiths Food and Drug, Associated Foods, Gart Sports, Century Theatres, Little Caesars Pizza, Fantastic Sams, Subway, Inkley's (Ritz Camera), Gold's Gym, Ulta, Corner Bakery, Burger King, Casual Male XL/Rochester Clothing, Snap Fitness, Shari's Restaurant, Sweet Tooth Fairy, Amsource Development, The Boyer Company, Raddon Development, Wadsworth Development Group, Ivory, and Ball Ventures.

Education

B.A. in Accounting – University of Utah

Affiliations

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STEVE BOWLER

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Steve Bowler has been active in commercial real estate in Western US markets for over 22 years. He built his career upon providing expert in-depth market evaluations, demographic profiles, competition analyses, and site information essential to his client's decision making process. Developing a foundation of trust and a strong partnership with his clients is an integral part of his business philosophy.

Steve markets numerous shopping centers throughout Utah, Alaska, Idaho, and Montana. He also oversees site selection for several local, regional, and national tenants in Utah, Idaho, Montana, Wyoming, and Alaska. These clients include: RC Willey, Petco, Freddy's, Best Buy, JC Penney, Smith's, Black Bear Diner, Olive Garden, LongHorn Steakhouse, Jersey Mikes, Avis, Budget Rental Car, Tropical Smoothie Cafe, Bed Bath & Beyond, Shoe Dept., Cato, Maurices, Retro Fitness, and Red Lobster. In addition, Steve assists many large retailers including Albertson's/SuperValu, Staples, K-Mart, Fred Meyer, Office Depot, Hollywood Video, and 7-11 with leasing excess space.

Steve currently resides in Draper, Utah with his wife Kristi and four children. He enjoys traveling, skiing, scuba diving, and spending time with his family.

Education

1994 University of Utah, Bachelor of Science degree in Finance

2013-Present ICSC Ambassador

2008-2011 ICSC State Director for Utah, Idaho, & Montana

2008 Mountain State ICSC Planning Committee Chairman

2007-2008, 2010, 2012 Top Two Award Winner-Sales volumes marked in top 2% of all Coldwell Banker Commercial agents worldwide

2005-2007 Coldwell Banker Commercial Platinum Circle of Distinction Member

2005 Chosen as National Broker for Avis/Budget Car Rental for off Airport Expansion

2002-2005 ICSC Retail Chairman for Utah, Idaho, & Montana

1998-2000 Colliers International Advisory Board Member

1997-1998 New America International National Retail Advisory Board Member

1995 Salt Lake Board of Realtor Rookie of the Year

Partial Client List:

Ace Hardware

AT&T Wireless

Bahama Breeze

Beckett & Robb

Best Buy

Cardio Barre

Cosmo Prof

Costco Wholesale

Famous Footwear

FedEx Office

Freddy's Frozen Custard

GNC

Hilton

jcp

Jersey Mike's

Longhorn Steakhouse

MooYah

Maurices

Office Depot

Olive Garden

O'Reilly Auto

Papa John's Pizza

Payless Shoe Source

Petco

Radio Shack

RC Willey

Red Lobster

REI

Retro Fitness

Sport Clips

Shoe Dept. Encore

Starbucks

West Marine

Zy Food Wine & Cheese

Affiliations



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About

Tyson Moore specializes in retail tenant and landlord representation and has extensive experience in expansion planning, real estate acquisition, lease negotiation, real estate disposition, sale versus lease analysis, sale leaseback analysis, and much more. Tyson exclusively represents many notable national and local tenants in their expansion in the local market including: CVS Pharmacy, Kneader's Bakery & Cafe, Ulta Beauty, Smashburger, Barbacoa, EZ Pawn, Malawi's Pizza, Melty Way, and others. Tyson has primarily been responsible for the national expansion of Kneaders Bakery & Cafe into Utah, Arizona, Nevada, Colorado, Idaho and Texas. Tyson has extensive experience working with tenants and developers on grocery anchored shopping centers including Smith's, Harmon's, Target and Wal-mart.

Tyson also specializes in the investment sale of major tenant anchored shopping centers and single tenant NNN retail oriented properties. Recent examples include portfolios of sale leasebacks for Kneader's and Family Dollar. Additionally, Tyson has vast experience working on property listings and real estate transactions with notable developers, including Ball Ventures, Wadsworth Development Group, Raddon Development, Boyer Company, Woodbury, General Growth, Ivory, and Developers Diversified Realty. Tyson has consistently finished in the top 25 highest producing agents for Utah's Coldwell Banker Commercial Advisors office.

Whether working with developers, landlords, investors, or tenants, Tyson has an attitude of determination and loyalty to accomplish the goals of all individuals involved. His knowledge of the volatile real estate market greatly assists clients in making sound, long term decisions. Tyson's end goal is to create lasting business relationships through his solution-based attitude and amiable demeanor..

Education

B.S. in Management – Brigham Young University



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About

Dan Moore is a third generation professional from a family rooted in the commercial real estate industry. He has been involved in many aspects of real estate including retail-tenant representation, retail development and retail leasing/sales.

Known for his detail-oriented focus, Moore makes certain that each client's unique business model is his primary focus. Whether it's working with tenants, landlords, investors, or developers, Moore brings to the table ambition and a strong work ethic in accomplishing the goals of all parties involved. Moore is proficient at assembling site information, demographic studies, competition analysis, state-of-the-art maps, market studies, and other relevant marketing tools available. He has the ability to interpret and utilize the information to accomplish his client's goals.

Moore has worked with large national retailers such as Smith's Food & Drug Stores, ULTA, EZ Pawn, CVS Pharmacy, Corner Bakery, Smashbuger, Freebirds World Burrito, Johnny Rockets as well as regional and local retailers, like Kneaders, Teri Yaki Grill, Melty Way, Oportun, and Malawis Pizza.

Establishing a reliable, working relationship with each client is always Moore's end goal. His personal interest include fly-fishing, mountain biking, and skiing.

Education

B.A. in Marketing – University of Utah

Affiliations

ICSC, ICSC Nextgen



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