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CONFIDENTIAL
OFFERING MEMORANDUM

MAY 2026



HARDY COURT SHOPPING CENTER

MULTI-TENANT INVESTMENT OPPORTUNITY | GULFPORT, MS

HARDY COURT SHOPPING CENTER

105 HARDY COURT SHOPPING CENTER
GULFPORT, MS

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EXECUTIVE SUMMARY

Hardy Court Shopping Center offers investors a rare opportunity to acquire a proven Gulf Coast retail destination in the heart of Gulfport, Mississippi. The 268,428-square-foot center is anchored by Froogel's Cost + Foods, Dollar General, Circle K, Firestone, and Renasant Bank, providing durable cash flow and a diverse tenant mix. With additional upside through lease-up and redevelopment, the property delivers both stability and long-term value creation for investors seeking yield in a resilient coastal market.

INVESTMENT HIGHLIGHTS

- **Prime Location:** Strategically located at the intersection of Pass Road and Courthouse Road, Hardy Court Shopping Center offers excellent visibility and easy access from two of Gulfport's most heavily trafficked corridors.
- **Strong Tenant Mix:** The center features a diverse combination of national and regional retailers that drive consistent daily traffic and long-term occupancy.
- **Outparcel Repositioning Potential:** Seven (7) existing outparcels, coupled with the ability to add additional pad sites, offer flexibility to reconfigure tenants, capture market-rate ground leases, and create long-term value.
- **Development Opportunities:** Two additional land parcels—a ±2.4-acre outparcel and a ±3.0-acre tract—provide flexibility for new retail, restaurant, or medical development, supporting both near-term and long-term value creation.
- **Stable Cash Flow:** A solid history of occupancy and diverse tenancy provides dependable income with additional upside through targeted leasing and renewal strategies.

LOCATION DESCRIPTION

Gulfport serves as the economic and cultural hub of Mississippi's Gulf Coast, combining steady population growth with a diversified employment base that supports sustained retail demand. Hardy Court Shopping Center sits prominently at the intersection of Pass Road and Courthouse Road, directly across the street from Gulfport High School, and enjoys excellent access to surrounding residential neighborhoods, dense retail corridors, and key employment centers such as the Naval Construction Battalion Center, Memorial Hospital, and the Air National Guard Base. The immediate trade area features a complementary mix of national retailers such as Smoothie King, Pizza Hut, Dollar Tree, Sonic, McDonald's, and Wendy's—reinforcing the center's position within one of Gulfport's most established retail corridors.



Asking Price	\$11,548,456
NOI	\$1,039,360
Cap Rate	9%
Year Built/Renovated	1974 / 2007
GLA	268,428 SF
Occupancy	81%
Property Size	35.591 Acres



SITE PLAN



Suite	Tenant Name	Size (SF)
7	Hair Plus Beauty Supply	2,000
017-A	Vacant	1,038
017-B	Vacant	800
017-CD	Gulcoast Nutrition	1,500
19	Goodwill	33,040
20	Title Max	2,880
21	Pinnacle Tint	2,100
22	Vacant	19,120
23	Metro Beauty	4,845
25	Froogels Supermarket	30,090
41	Subway	1,400
43	Hardy Court Liquor	1,400
45	The UPS Store	1,400
47	Alex Nails	1,400
51	Brooklyn Pizza	2,500
55	Panda's Pair O Dice	3,758
59	Creative Cuts	1,400
63	Orchid Indian Cuisine	4,985
69	Vacant	12,000
75	Katy Beauty	9,750
91	Metro PCS	2,400
101	Vacant	9,727
105	Tower Loan	1,600
109	Vacant	3,125
111	Vacant	2,500
117	Sage Health	12,400
125	Dollar General	10,500
135	It's Fashion Metro	12,000
139	The Tank Hitting Facility	18,070
157	Metro Wing	2,000
165	Gilligan's	2,000
167	H&R Block	2,375
169	Rhodes Club Fitness	12,000
170	Vacant	2,500
173	City Gear	7,000
181	Cricket Wireless	3,000
1 Pass Rd.	Kangaroo / Circle K	2,875
5 Pass Rd.	Jalapeno Grill	4,000
11 Pass Rd.	Eleven Grill	1,850
573 Courthouse Rd.	Renasant Bank	5,450
611 Courthouse Rd.	O'Reilly Auto Parts	6,300
625 Courthouse Rd.	Pad Site Available	
655 Courthouse Rd.	Firestone	7,350
Total Occupied		217,618
Total Vacant		50,810
TOTAL		268,428

I TENANT SUMMARY



Froogel's is a regional discount grocery chain providing affordable food and household products. Known for competitive pricing and community-focused operations, Froogel's serves as a neighborhood staple that drives repeat visits and reliable customer traffic. Their value-driven model appeals to cost-conscious consumers, ensuring steady performance in diverse markets.



Goodwill Industries International is a nonprofit organization operating more than 3,300 stores across North America. Goodwill stores generate revenue through the sale of donated goods, funding job training, career development, and community programs. Their stores are known for steady customer traffic, value-driven shopping, and long-term occupancy.

DOLLAR GENERAL

Dollar General is one of the largest discount retailers in the U.S., with more than 20,000 stores in 47 states. The company specializes in everyday low-cost essentials, including groceries, household items, and seasonal products. Dollar General's strong performance in both urban and rural markets makes it a top-tier tenant with investment-grade credit (NYSE: DG).



O'Reilly Auto Parts is one of the largest specialty retailers of automotive aftermarket parts, tools, supplies, and accessories in the United States, serving both professional service providers and do-it-yourself customers. Founded in 1957, the company has grown to thousands of locations across the U.S. and Mexico, offering a wide selection, competitive pricing, and reliable customer service.



Circle K is a global convenience store brand offering quick, easy access to fuel, snacks, beverages, and everyday essentials. With thousands of locations worldwide, Circle K is known for its friendly service, clean stores, and convenient one-stop shopping experience.



Firestone is a leading tire and rubber company known for its durable, high-performance tires and complete auto care services. Founded in 1900, the brand has grown into a nationwide network of tire and service centers, providing trusted maintenance and repair solutions for drivers across the country.



Renasant Bank is a regional financial institution offering a full range of banking, lending, and wealth management services for individuals and businesses. Founded in 1904, the bank has grown throughout the Southeast, known for its community-focused approach and personalized customer service.

FINANCIAL ANALYSIS

7-YEAR CASH FLOW

ANALYSIS START DATE: JULY 1, 2026	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
RENTAL REVENUE							
Potential Base Rent	1,174,625	1,164,356	1,192,925	1,221,577	1,256,718	1,297,882	1,316,866
Tenant Expense Recoveries	210,258	216,583	222,089	227,341	233,333	239,165	245,146
Percentage Rent	186,000	189,720	193,514	197,385	201,332	205,359	209,466
Total Rental Revenue	\$1,570,883	\$1,570,659	\$1,608,528	\$1,646,303	\$1,691,383	\$1,742,406	\$1,771,478
OPERATING EXPENSES							
Insurance	189,128	193,856	198,703	203,670	208,762	213,981	219,330
Real Estate Taxes	128,268	131,475	134,762	138,131	141,584	145,123	148,752
CAM	52,000	53,300	54,633	55,998	57,398	58,833	60,304
CAM- Utilities	15,000	15,375	15,759	16,153	16,557	16,971	17,395
CAM- Security	30,000	30,750	31,519	32,307	33,114	33,942	34,791
N/R - R&M	60,000	61,500	63,038	64,613	66,229	67,884	69,582
N/R - Utilities	10,000	10,250	10,506	10,769	11,038	11,314	11,597
Managment Fee	47,127	47,105	48,255	49,304	50,739	52,272	53,142
Total Operating Expenses	\$531,523	\$543,611	\$557,175	\$570,945	\$585,421	\$600,320	\$614,893
NET OPERATING INCOME	\$1,039,360	\$1,027,048	\$1,051,353	\$1,075,358	\$1,105,962	\$1,142,086	\$1,156,585

FINANCIAL ANALYSIS

RENT ROLL

SUITE	TENANT	SQ. FT.	% OCCUPIED		START DATE	END DATE	MONTHLY RENT	ANNUAL RENT	\$/SF	REIMBURSEMENTS
7	Hair Plus Beauty Supply	2,000	0.71%	Primary	2/1/99	1/31/28	\$1,125	\$13,500	\$6.75	Gross
				Option	2/1/28	1/1/33	\$1,167	\$14,000	\$7.00	
17-A	Vacant	1,038	0.37%							
17-B	Vacant	800	0.28%							
17-CD	Gulfcoast Nutrition	1,500	0.53%		5/1/22	8/31/28	\$1,000	\$12,000	\$8.00	Gross
19	Goodwill	33,040	11.72%		7/1/26	6/30/31	\$13,326	\$159,914	\$4.84	CAM: 5% cumulative, compounding cap
					7/1/31	6/30/36	\$14,648	\$175,773	\$5.32	INSS: PRS
				Option	7/1/36	6/30/41	\$16,107	\$193,284	\$5.85	TAX: PRS
20	Title Max	2,880	1.02%	Primary	12/1/20	12/31/30	\$5,000	\$60,000	\$20.83	CAM: PRS + 15% admin fee
				Option	1/1/31	12/31/35	\$5,150	\$61,800	\$21.46	INS: PRS TAX: PRS
21	Pinnacle Tint	2,100	0.75%		6/1/13	5/31/28	\$800	\$9,597	\$4.57	Gross
22	Vacant	19,120	6.78%							
23	Metro Beauty	4,845	1.72%	Primary	5/1/25	4/30/27	\$3,049	\$36,599	\$7.55	Gross
25	Froogels Supermarket	30,090	10.68%	Primary	5/1/09	4/30/27	\$15,500	\$186,000	\$6.18	Gross

* Tenant pays percentage rent only.

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FINANCIAL ANALYSIS

RENT ROLL

SUITE	TENANT	SQ. FT.	% OCCUPIED		START DATE	END DATE	MONTHLY RENT	ANNUAL RENT	\$/SF	REIMBURSEMENTS
41	Subway	1,400	0.50%	Primary	2/1/16	1/31/29	\$1,400	\$16,800	\$12.00	CAM: PRS
				Option	2/1/29	1/31/34	\$1,786	\$21,428	\$15.31	INS: PRS TAX: PRS
43	Hardy Court Liquor	1,400	0.50%	Primary	9/1/03	8/31/28	\$1,694	\$20,328	\$14.52	CAM: PRS + 20% admin fee INS: PRS TAX: PRS
45	The UPS Store	1,400	0.50%	Primary	6/1/13	5/31/28	\$1,167	\$14,000	\$10.00	CAM: PRS + 20% admin fee INS: PRS TAX: PRS
47	Alex Nails	1,400	0.50%	Primary	10/11/04	12/31/30	\$1,200	\$14,400	\$10.29	CAM: PRS + 20% admin fee INS: PRS TAX: PRS
51	Brooklyn Pizza	2,500	0.89%	Primary	4/1/06	4/3/30	\$2,544	\$30,522	\$12.20	CAM: PRS + 20% admin fee INS: PRS TAX: PRS
55	Panda's Pair O Dice	3,758	1.33%	Primary	1/1/18	MTM	\$2,048	\$24,577	\$6.50	CAM: PRS + 20% admin fee INS: PRS TAX: PRS
59	Creative Cuts	1,400	0.50%	Primary	4/1/13	3/31/28	\$1,400	\$16,800	\$12.00	CAM: PRS + 20% admin fee INS: PRS TAX: PRS

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FINANCIAL ANALYSIS

RENT ROLL

SUITE	TENANT	SQ. FT.	% OCCUPIED		START DATE	END DATE	MONTHLY RENT	ANNUAL RENT	\$/SF	REIMBURSEMENTS
63	Orchid Indian Cuisine	4,985	1.77%	Primary	3/1/19	MTM	\$1,998	\$23,976	\$4.81	CAM: PRS + 20% admin fee INS: PRS TAX: PRS
69	Vacant	12,000	4.26%							
75	Katy Beauty	9,750	3.46%	Primary	10/1/16	03/31/31	\$3,958	\$47,496	\$4.87	CAM: PRS + 20% admin fee CAM PRS based on 5,000 sf INS: PRS TAX: PRS
91	Metro PCS	2,400	0.85%		7/22/15	10/31/26	\$1,224	\$14,688	\$6.12	CAM: Fixed at \$0.50 PSF
				Option	11/1/26	10/31/31	\$1,300	\$15,600	\$6.50	INS: Fixed at \$0.50 PSF TAX: Fixed at \$0.50 PSF
101	The Church of the Coast	9,727	3.45%	Primary	9/1/20	8/1/26	\$2,002	\$24,026	\$2.47	
					<i>*Tenant will be vacating at the end of the term.</i>					
105	Tower Loan	1,600	0.57%	Primary	1/1/20	12/31/29	\$1,181	\$14,176	\$8.86	CAM: PRS
				Option	1/1/30	12/31/34	\$1,358	\$16,293	\$10.18	INS: PRS TAX: PRS
109	Vacant	3,125	1.11%							
111	Vacant	2,500	0.89%							

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FINANCIAL ANALYSIS

RENT ROLL

SUITE	TENANT	SQ. FT.	% OCCUPIED		START DATE	END DATE	MONTHLY RENT	ANNUAL RENT	\$/SF	REIMBURSEMENTS
117	Sage Health	12,400	4.40%	Primary	12/1/22	11/30/32	\$5,683	\$68,200	\$5.50	CAM: PRS + 10% admin fee:
				Option	12/1/32	11/30/37	\$5,968	\$71,610	\$5.78	5% cumulative cap excluding utilities
				Option	12/1/37	11/30/42	\$6,266	\$75,191	\$6.06	INS: PRS
				Option	12/1/42	11/30/47	\$6,579	\$78,950	\$6.37	TAX: PRS
125	Dollar General	10,500	3.73%	Primary	1/1/02	12/31/27	\$4,010	\$48,120	\$4.58	CAM: Non-Bldg. CAM INS: PRS TAX: PRS
135	It's Fashion Metro	12,000	4.26%	Primary	10/1/10	1/31/31	\$6,000	\$72,000	\$6.00	CAM: PRS (5% cap), YR 1 cap was \$0.45 INS: PRS TAX: PRS
139	The Tank Hitting Facility	18,070	6.41%	Primary	2/1/22	1/31/30	\$3,333	\$40,000	\$2.21	Gross <i>*Either party may terminate the lease by providing 6 months notice.</i>
157	Metro Wing	2,000	0.71%	Primary	5/1/19	10/31/27	\$1,725	\$20,700	\$10.35	CAM: PRS + 10% admin fee INS: PRS TAX PRS
165	Gilligan's	2,000	0.71%	Primary	4/1/07	6/30/26	\$1,100	\$13,200	\$6.60	CAM: PRS INS: PRS TAX PRS
167	H&R Block	2,375	0.84%	Primary	5/1/99	4/30/27	\$2,050	\$24,600	\$10.36	CAM: PRS + 20% admin fee
				Step	5/1/27	4/30/28	\$2,080	\$24,960	\$10.51	INS: PRS
				Step	5/1/28	4/30/29	\$2,110	\$25,320	\$10.66	TAX PRS
				Option	5/1/29	4/30/32	Fair Market Value			

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FINANCIAL ANALYSIS

RENT ROLL

SUITE	TENANT	SQ. FT.	% OCCUPIED		START DATE	END DATE	MONTHLY RENT	ANNUAL RENT	\$/SF	REIMBURSEMENTS
169	Rhodes Club Fitness	12,000	4.26%	Primary	7/1/14	6/30/26	\$2,000	\$24,000	\$2.00	CAM: PRS + 20% admin fee INS: PRS TAX: PRS
170	Vacant	2,500	0.89%							
173	City Gear	7,000	2.48%	Primary	6/14/04	1/31/30	\$5,833	\$70,000	\$10.00	CAM: PRS INS: PRS Liability only TAX: PRS <i>*Tenant pays 2% percentage rent only due to on-going co-tenancy violation</i>
181	Cricket Wireless	3,000	1.06%	Primary	10/1/15	9/30/27	\$3,090	\$37,080	\$12.36	CAM: PRS (5% annual cap)
				Option	10/1/27	9/30/30	<i>Fair Market Value</i>			INS: PRS Liability TAX: PRS
1	Kangaroo / Circle K	2,875	1.02%	Primary	11/1/92	10/31/27	\$3,824	\$45,885	\$15.96	CAM: Tenant maintains
Pass Road	(Ground Lease)			Option	11/1/27	10/31/32	\$4,015	\$48,182	\$16.76	INS: Tenant maintains
				Option	11/1/32	10/31/37	\$4,216	\$50,592	\$17.60	TAX: PRS
5	Jalapeno Grill	4,000	1.42%	Primary	12/1/16	11/30/27	\$3,500	\$42,000	\$11.00	CAM: Tenant maintains INS: PRS increase over base year (2014) TAX: PRS increase over base year (2014)
Pass Road										
11	Eleven Grill	1,850	0.66%	Primary	3/1/14	5/31/28	\$2,000	\$23,995	\$12.97	CAM: Tenant maintains
Pass Road				Option	6/1/28	5/31/33	<i>Fair Market Value</i>			INS: PRS increase over base year (2014) TAX: PRS increase over base year (2014)

Continued on Next Page

FINANCIAL ANALYSIS

RENT ROLL

SUITE	TENANT	SQ. FT.	% OCCUPIED		START DATE	END DATE	MONTHLY RENT	ANNUAL RENT	\$/SF	REIMBURSEMENTS	
573 Courthouse Rd.	Renasant Bank <i>(Ground Lease)</i>	5,450	1.93%	Primary	4/1/98	10/31/28	\$4,669	\$56,026	\$10.28	CAM: Tenant maintains	
				Option	11/1/28	10/31/33		CPI increase	INS: Tenant maintains		
				Option	11/1/33	10/31/38		CPI increase	TAX: Tenant pays		
611 Courthouse Rd.	O'Reilly Auto Parts <i>(Ground Lease)</i>	6,300	2.24%	Primary	5/1/08	4/30/28	\$2,389	\$28,665	\$4.55	CAM: Tenant maintains	
				Option	5/1/28	4/30/33		CPI Inc < 8%	INS: Tenant maintains		
				Option	5/1/33	4/30/38		CPI Inc < 8%	Tax: Tenant pays		
				Option	5/1/38	4/30/43		CPI Inc < 8%			
625 Courthouse Rd.	Available										
655 Courthouse Rd.	Firestone <i>(Ground Lease)</i>	7,350	2.60%	Primary	11/23/88	7/31/29	\$4,480	\$53,763	\$7.31	CAM: Tenant Maintains INS: Tenant Maintains TAX: Tenant Pays	
TOTALS		268,428 SF									



AREA OVERVIEW

DEMOGRAPHICS

5 MINUTES

10 MINUTES

15 MINUTES

KEY FACTS

 **6,378**
POPULATION

38.3
MEDIAN AGE

 **31,097**
POPULATION

40.6
MEDIAN AGE

 **69,223**
POPULATION

38.2
MEDIAN AGE

 **2,912**
HOUSEHOLDS

\$68,008
MEDIAN HOUSEHOLD
INCOME


 **13,543**
HOUSEHOLDS


\$77,152
MEDIAN HOUSEHOLD
INCOME


 **28,708**
HOUSEHOLDS


\$73,177
MEDIAN HOUSEHOLD
INCOME


EDUCATION


 **35%**
HIGH SCHOOL
GRADUATE


 **18%**
SOME
COLLEGE


 **8%**
BACHELOR'S/GRAD/
PROF DEGREE

 **28%**
HIGH SCHOOL
GRADUATE

 **22%**
SOME
COLLEGE

 **11%**
BACHELOR'S/GRAD/
PROF DEGREE

 **30%**
HIGH SCHOOL
GRADUATE

 **22%**
SOME
COLLEGE

 **10%**
BACHELOR'S/GRAD/
PROF DEGREE



AREA OVERVIEW

ECONOMIC HIGHLIGHTS

Often called the “Riviera of the South” Gulfport and Biloxi MS are connected by Hwy. 90 and have an easy air about them, welcoming visitors to their shores and historic sites. This area offers sunny beaches on barrier islands, fantastic fishing and prime boating opportunities that are enriched by long-standing maritime traditions such as shrimping and boat building.

Jobs in Gulfport and Biloxi are plentiful in the area’s most important industries, gaming, tourism/hospitality, and the seafood industry. Keesler Air Force Base and the John C. Stennis Space Center are also major employers in the region. Nearly 37,000 jobs were reported by the Coastal Mississippi tourism commission in December 2019. Construction, medical services and retail are also part of the local economy, which is primarily driven by the gaming industries. Industry leaders include Ingalls Shipbuilding, Chevron, AT&T, Northrup Grumman, Signet Maritime Corp., Rolls Royce, Naval Marine, and VT Halter Marine.

Attracted to the laid-back atmosphere, plentiful jobs, and low cost of living this region’s population continues in an upward trajectory. According to the 2010 census the population was approximately 371,000 increasing to approximately 387,000 in 2015. In 2020 the population was projected to be 417,000. Making this area not only a great place to visit but a great place to live.

BILOXI/GULFPORT



GULFPORT, MS



JOHN C. STENNIS SPACE CENTER



BILOXI, MS



KEESLER AIR FORCE BASE

COMPANY OVERVIEW

ABOUT STIRLING INVESTMENT ADVISORS

Evolution in the commercial real estate industry is creating rapid change, increasing the need for professional real estate guidance for investors and property owners. This new landscape is impacting real estate values—presenting both problems and opportunities in the market.

Stirling Investment Advisors have the depth and breadth of experience to help solve problems and maximize the potential of your investment assets. With a core focus on the Gulf South market, our team brings a myriad of services to the table along with an in-depth understanding of real estate cycles and complexities. We will assess the risk and rewards of any investment and guide our clients through difficult decisions.

Stirling Investment Advisors represent a wide range of client types, including private owners, institutional investors, banks, loan services and private equity firms, totaling more than \$1.7 billion in commercial volume in the last five years.

SERVICES



Retail, Multifamily,
Office, Medical,
Industrial,
Hospitality



Single Asset/
Portfolio
Dispositions



Net Lease
Investments



1031 Tax Deferred
Exchanges



Capital Markets
Debt Placement



Financial &
Investment
Analysis



Market
Research



Valuation
Services

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OFFERING UNPARALLELED MARKET
KNOWLEDGE AND PRODUCT DIVERSITY,
STIRLING IS COMMITTED TO PROVIDING
THE BEST POSSIBLE SERVICE TO NAVIGATE
CONSTANTLY CHANGING LOCAL MARKETS.

| DISCLAIMER & CONFIDENTIALITY

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CONFIDENTIALITY

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 purchase or made available to any other person without the written consent of Seller or Stirling Properties, LLC.

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

1. The Offering Memorandum and its contents are confidential.
2. The information contained herein shall be held and treated with the strictest of confidence.
3. Whether directly or indirectly, you will not disclose this Offering Memorandum in a manner detrimental to the interest of the Seller.

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



Eat Fresh. Buy Smart.
Kroger's
COST
stirling

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HARDY COURT SHOPPING CENTER

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