

CONFIDENTIAL OFFERING
MEMORANDUM
MULTI-TENANT INVESTMENT
OPPORTUNITY

HARDY COURT SHOPPING CENTER

GULFPORT, MS
JANUARY 2026

stirling



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	\$9,500,000
NOI	\$787,125
Cap Rate	8.30%
Year Built/Renovated	1974/2007
GLA	268,428 SF
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	Gulfcoast Nutrition	1,500
19	Vacant	33,040
20	Title Max	2,880
21	Pinnacle Tint	2,100
22	Vacant	19,120
23	Metro Beauty	4,845
25	Froogel's 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	Goodwill	12,000
75	Katy Beauty	9,750
91	Metro PCS	2,400
101	The Church Of The Coast	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	Hibbett Sporting Goods	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.	Renaissance 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	206,305	
Total Vacant	62,103	
TOTAL	268,428	

/ 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.



Renaissance 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 /

For the Years Ending	2026	2027	2028	2029	2030	2031	2032
RENTAL REVENUE							
Potential Base Rent	1,114,430	1,126,930	1,157,424	1,180,363	1,219,632	1,247,396	1,274,821
Tenant Expense Recoveries	256,518	262,931	269,383	276,230	282,703	290,227	297,482
Percentage Rent	186,000	189,720	193,514	197,385	201,332	205,359	209,466
Absorption/Vacancy Allowance	(77,847)	(78,979)	(80,536)	(82,635)	(82,286)	(87,070)	(89,088)
Total Tenant Revenue	\$1,479,101	\$1,500,602	\$1,539,305	\$1,571,279	\$1,618,483	\$1,655,833	\$1,692,681
OPERATING EXPENSES							
Insurance	350,000	358,750	367,719	376,912	386,335	395,993	405,893
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
Management Fee	46,708	47,387	48,595	49,617	51,023	52,287	53,453
Total Operating Expenses	\$691,976	\$708,787	\$726,531	\$744,500	\$763,278	\$782,347	\$801,767
NET OPERATING INCOME	\$787,125	\$791,815	\$812,774	\$826,779	\$855,205	\$873,486	\$890,914

/ FINANCIAL ANALYSIS RENT ROLL /

SUITE	TENANT	SQ. FT.	% OCCUPIED	START DATE	END DATE	MONTHLY RENT	ANNUAL RENT	\$/SF	REIMBURSEMENTS	
7	Hair Plus Beauty	2,000	0.71%	Primary	2/1/1999	1/31/2028	\$1,125	\$13,500	\$6.75	
	Supply			Option	2/1/2028	1/1/2033	\$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%	5/1/2022	MTM	\$1,000	\$12,000	\$8.00	Gross	
19	Vacant	33,040	11.72%							
20	Title Max	2,880	1.02%	Primary	12/1/2020	12/31/2025	\$5,000	\$60,000	\$20.83	CAM: PRS + 15% admin fee
				Option	1/1/2026	12/31/2030	\$5,150	\$61,800	\$21.46	INS: PRS
				Option	1/1/2031	12/31/2035	Fair Market Value			TAX: PRS
21	Pinnacle Tint	2,100	0.75%	Primary	6/1/2013	5/31/2025	\$800	\$9,597	\$4.57	Gross
				Option	6/1/2025	5/31/2030	\$875	\$10,500	\$5.00	
22	Vacant	19,120	6.78%							
23	Metro Beauty	4,845	1.72%	Primary	5/1/2025	4/30/2026	\$3,049	\$36,599	\$7.55	Gross
				Option	5/1/2026	4/30/2027	\$3,049	\$36,599	\$7.55	

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/ FINANCIAL ANALYSIS RENT ROLL /

SUITE	TENANT	SQ. FT.	% OCCUPIED		START DATE	END DATE	MONTHLY RENT	ANNUAL RENT	\$/SF	REIMBURSEMENTS
25	Froogel's	30,090	10.68%	Primary	5/1/2009	4/30/2027	\$15,500	\$186,000	\$6.18	Gross
	Cost + Foods				* Tenant pays percentage rent only.					
41	Subway	1,400	0.50%	Primary	2/1/2016	1/31/2029	\$1,400	\$16,800	\$12.00	CAM: PRS
				Option	2/1/2029	1/31/2034	\$1,786	\$21,428	\$15.31	INS: PRS
										TAX: PRS
43	Hardy Court Liquor	1,400	0.50%	Primary	9/1/2003	8/31/2028	\$1,694	\$20,328	\$14.52	CAM: PRS + 20% admin fee
										INS: PRS
										TAX: PRS
45	The UPS Store	1,400	0.50%	Primary	6/1/2013	5/31/2028	\$1,167	\$14,000	\$10.00	CAM: PRS + 20% admin fee
										INS: PRS
										TAX: PRS
47	Alex Nails	1,400	0.50%	Primary	10/11/2004	12/31/2030	\$1,200	\$14,400	\$10.29	CAM: PRS + 20% admin fee
										INS: PRS
										TAX: PRS
51	Brooklyn Pizza	2,500	0.89%	Primary	4/1/2011	4/3/2030	\$2,544	\$30,522	\$12.20	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
55	Panda's Pair O Dice	3,758	1.33%	Primary	1/1/2018	MTM	\$2,048	\$24,577	\$6.50	CAM: PRS + 20% admin fee INS: PRS TAX: PRS
59	Creative Cuts	1,400	0.50%	Primary	4/1/2013	3/31/2028	\$1,400	\$16,800	\$12.00	CAM: PRS + 20% admin fee INS: PRS TAX: PRS
63	Orchid Indian Cuisine	4,985	1.77%	Primary	3/1/2019	MTM	\$1,998	\$23,976	\$4.81	CAM: PRS + 20% admin fee INS: PRS TAX: PRS
69	Goodwill	12,000	4.26%	Primary	7/1/2017	6/30/2026	\$5,618	\$67,416	\$5.62	CAM/TAX/INS: Fixed at \$1.12/sf
				Option	7/1/2026	6/30/2029	\$5,955	\$71,461	\$6.00	(including option period)
				Step	7/1/2029	6/30/2032	\$6,310	\$75,720	\$6.31	
75	Katy Beauty	9,750	3.46%	Primary	10/1/2016	3/31/2026	\$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%	Primary	7/22/2015	10/31/2026	\$1,224	\$14,688	\$6.12	CAM: Fixed at \$0.50 PSF
				Option	11/1/2026	10/31/2031	\$1,300	\$15,600	\$6.50	INS: Fixed at \$0.50 PSF TAX: Fixed at \$0.50 PSF

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/ FINANCIAL ANALYSIS RENT ROLL /

SUITE	TENANT	SQ. FT.	% OCCUPIED		START DATE	END DATE	MONTHLY RENT	ANNUAL RENT	\$/SF	REIMBURSEMENTS
101	The Church Of The Coast	9,727	3.45%	Primary	9/1/2020	8/1/2026	\$2,002	\$24,026	\$2.47	
105	Tower Loan	1,600	0.57%	Primary	1/1/2020	12/31/2025	\$1,027	\$12,320	\$7.70	CAM: PRS
				Option	1/1/2026	12/31/2030	\$1,181	\$14,176	\$8.86	INS: PRS
				Option	1/1/2031	12/31/2035	\$1,357	\$16,288	\$10.18	TAX: PRS
109	Vacant	3,125	1.11%							
111	Vacant	2,500	0.89%							
117	Sage Health	12,400	4.40%	Primary	12/1/2022	11/30/2032	\$5,683	\$68,200	\$5.50	CAM: PRS + 10% admin fee: 5%
				Option	12/1/2032	11/30/2037	\$5,968	\$71,610	\$5.78	cumulative cap excluding utilities
				Option	12/1/2037	11/30/2042	\$6,266	\$75,191	\$6.06	INS: PRS
				Option	12/1/2042	11/30/2047	\$6,579	\$78,950	\$6.37	TAX: PRS
125	Dollar General	10,500	3.73%	Primary	1/1/2002	12/31/2027	\$4,010	\$48,120	\$4.58	CAM: Non-Bldg. CAM
										INS: PRS
										TAX: PRS
135	It's Fashion Metro	12,000	4.26%	Primary	10/1/2010	1/31/2031	\$6,000	\$72,000	\$6.00	CAM: PRS (5% cap), YR 1 cap
										was \$0.45
										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
139	The Tank Hitting Facility	18,070	6.41%	Primary Option	2/1/2022 2/1/2026	1/31/2026 1/31/2029	\$3,333	\$40,000	\$2.21	Gross
157	Metro Wing	2,000	0.71%	Primary	5/1/2019	MTM	\$1,725	\$20,700	\$10.35	CAM: PRS + 10% admin fee
										INS: PRS
										TAX: PRS
165	Gilligan's	2,000	0.71%	Primary	4/1/2007	6/30/2026	\$1,100	\$13,200	\$6.60	CAM:PRS
										INS: PRS
										TAX: PRS
167	H&R Block	2,375	0.84%	Primary	5/1/1999	4/30/2026	\$2,020	\$24,240	\$10.21	CAM: PRS + 20% admin fee
										INS: PRS
										TAX: PRS
169	Rhodes Club Fitness	12,000	4.26%	Primary	7/1/2014	6/30/2026	\$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	6/14/2004	1/31/2030	\$5,833	\$70,000	\$10.00	CAM: PRS
										*Tenant pays 2% percentage rent only due to on-going co-tenancy violation
										INS: PRS Liability only
										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		
181	Cricket Wireless	3,000	1.06%	Primary	10/1/2015	9/30/2027	\$3,090	\$37,080	\$12.36	CAM: PRS (5% annual cap)		
				Option	10/1/2027	9/30/2030	Fair Market Value		INS: PRS Liability			
1 Pass	Kangaroo / Circle K	2,875	1.02%	Primary	11/1/1992	10/31/2027	\$3,824	\$45,885	\$15.96	CAM: Tenant maintains		
Road	(Ground Lease)			Option	11/1/2027	10/31/2032	\$4,015	\$48,182	\$16.76	INS: Tenant maintains		
				Option	11/1/2032	10/31/2037	\$4,216	\$50,592	\$17.60	TAX: PRS		
5 Pass	Jalapeno Grill	4,000	1.42%	Primary	12/1/2016	11/30/2025	\$3,250	\$39,000	\$10.00	CAM: Tenant maintains		
Road				Step	12/31/2025	11/30/2027	\$3,500	\$42,000	\$11.00	INS: PRS increase over base		
11 Pass	Eleven Grill	1,850	0.66%	Primary	3/1/2014	5/31/2028	\$2,000	\$23,995	\$12.97	CAM: Tenant maintains		
Road				Option	6/1/2028	5/31/2033	Fair Market Value		INS: PRS increase over base			
573	Renaasant Bank	5,450	1.93%	Primary	4/1/1998	10/31/2028	\$4,669	\$56,026	\$10.28	CAM: Tenant maintains		
Courthouse	(Ground Lease)			Option	11/1/2028	10/31/2033	CPI increase		INS: Tenant maintains			
Rd.				Option	11/1/2033	10/31/2038	CPI increase		TAX: Tenant pays			

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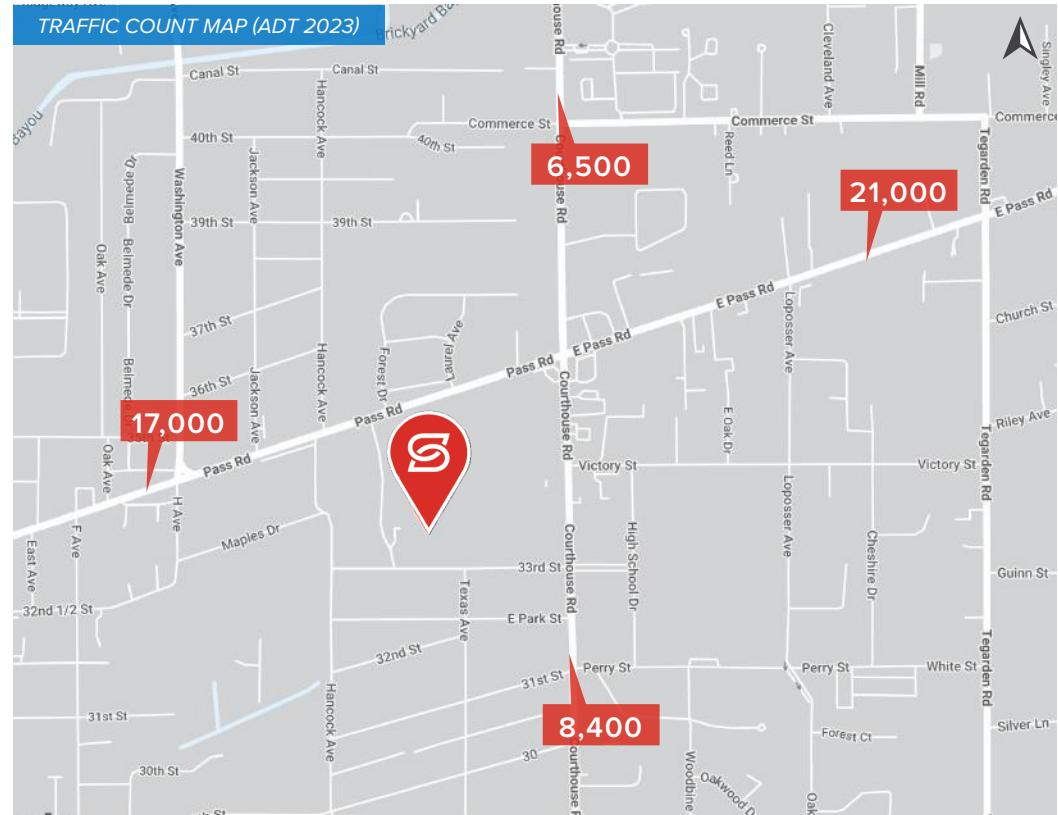
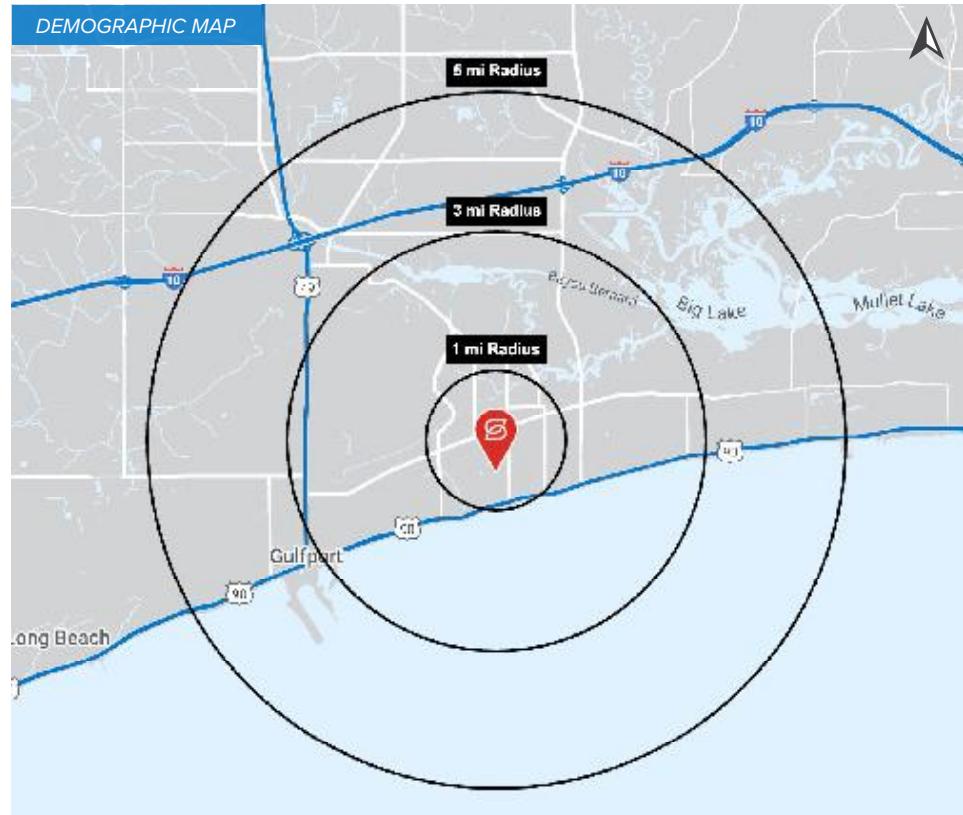
/ FINANCIAL ANALYSIS RENT ROLL /

SUITE	TENANT	SQ. FT.	% OCCUPIED		START DATE	END DATE	MONTHLY RENT	ANNUAL RENT	\$/SF	REIMBURSEMENTS
611	O'Reilly Auto Parts	6,300	2.24%	Primary	5/1/2008	4/30/2028	\$2,389	\$28,665	\$4.55	CAM: Tenant maintains
Courthouse	(Ground Lease)			Option	5/1/2028	4/30/2033		CPI Inc < 8%		INS: Tenant maintains
Rd.				Option	5/1/2033	4/30/2038		CPI Inc < 8%		TAX: Tenant pays
				Option	5/1/2043	4/30/2048		CPI Inc < 8%		
625	Available									
Courthouse										
Rd.										
655	Firestone	7,350	2.60%	Primary	11/23/2088	7/31/2029	\$4,480	\$53,763	\$7.31	CAM: Tenant maintains
Courthouse	(Ground Lease)									INS: Tenant maintains
Rd.										TAX: Tenant pays

/ AREA OVERVIEW /



/ DEMOGRAPHICS /



2025 DEMOGRAPHICS

1 MILE

3 MILE

5 MILE



6,378

31,097

69,223



1 MILE

3 MILE

5 MILE

\$68,008

\$77,152

\$73,177



1 MILE

3 MILE

5 MILE

2,912

13,543

28,708

AREA OVERVIEW

GULFPORT / BILOXI 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.



/ 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



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Office, Medical,
Industrial,
Hospitality



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Portfolio
Dispositions



Net Lease
Investments



1031 Tax Deferred
Exchanges



Capital Markets
Debt Placement



Financial &
Investment
Analysis



Market
Research



Valuation
Services

stirling INVESTMENT ADVISORS

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



/ DISCLAIMER & CONFIDENTIALITY /

DISCLAIMER

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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 Seller or Stirling Properties, LLC or any of the affiliates or any of their respective officers. Directors, shareholders, owners, employees, or agents for any damages, liability, or cause of action relating to this solicitation process or the marketing or sale of the Property.

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.

CONFIDENTIAL OFFERING MEMORANDUM
OCTOBER 2025

HARDY COURT
SHOPPING CENTER
—
GULFPORT, MS

stirling

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