Exit Strategies: Luck Favors the Prepared!
by Ben Vestal

What a great time for the self-storage industry. We have experienced a record number of transactions over the last several years and each year we seem to be breaking records with regards to low cap rates, rental rate growth, NOI growth, PSF prices and actual value for every dollar of NOI. Many are calling it a generational high in values! The contrarian in me can’t help but think that now may be a good time to take some chips off the table. It’s clear that some of the “smart money” took steps to take profits and hedge their bets by selling and repositioning their self-storage assets. Below I have outlined a few exit strategies that owners may consider as they assess their exit strategies and overall investment objectives. Remember - you never go broke taking a profit.

Outright Sale:
An outright sale is the most clear cut and absolute path for an owner to take when considering an exit strategy. Today, owners are reaping the benefits of very strong market fundamentals, a fluid lending market, and an unmeasurable amount of willing and able buyers looking to invest equity in self storage. Determining if you are a real seller is the single most important decision you can make. A real seller is someone who has a defined reason to sell and is willing to price the property within market values. Overpricing a property is not harmless. The result is that a non-serious seller offends their best prospects. An outright sale provides a clear path to the greatest amount of liquidity and provides the greatest amount of certainty for owners who are considering exit strategies.

Refinancing:
Many owners do not think of refinancing as an exit strategy. Due to the dramatic increase in values of self storage assets over the last few years, many owners have the option of refinancing most or all of their equity out of an asset, all while continuing to own and operate the property in a profitable way. We have seen a 20%-50% increase in value of self storage properties over the last 3-7 years. So let’s do some math; if you bought a property in 2010 for $2,500,000 and you’ve experienced a 35% increase in value, your property is now worth $3,375,000. If you refinance the property and achieve a 75% loan to value, your total new loan amount would be $2,531,000. This scenario would allow you to pull all or most of your equity out of the property and still own it. Refinancing proceeds are tax deferred and would allow you to invest the proceeds in other avenues, maximizing your overall return on investment. Of course, you will need to work with your accountant and make sure the property can handle the additional leverage and that you are comfortable with the new financial structure of the loan. Refinancing is not technically an exit strategy because you still own the property. But, it can provide a liquidity event and position you to grow your investment portfolio, if done in an appropriate manner.

Operating Partnership Units (OP Units):
First, I must advise you to consult with your accountant, lawyer and other advisors to make sure you have an accurate understanding of your tax liability and the pros and cons of an OP Units transaction. Over the last several years we have seen the stock prices of the 4 major self-storage REITs skyrocket. This is largely due to the robust performance and overall investment climate of self-storage assets. In order to continue to grow and create shareholder value, the self-storage REITs have been active on the acquisition front, pushing prices to historically high values. Many owners are facing the dilemma of “what would I do with the money if I sold my facility?” Most owners would face capital gains tax (25%-30%) on the net gain if they sell their property for all cash. This can have a meaningful impact on the overall cash on cash return that a seller would achieve after the sale of a property.

Self-Storage REITs have the unique ability to offer OP Units as a way of compensating an owner during a sale, allowing the owner to defer the capital gains that are typically due upon sale. OP Units act very similarly to common stock shares. They typically pay a dividend, can be sold with a call to your stock broker, and the OP Units’ value fluctuates daily alongside the value of common shares. The key to an OP Unit deal is the liquidity. The ability to sell OP Units on a moment’s notice is what makes them worthwhile.

However, please know that OP Units deals have a considerable amount of ongoing accounting post-closing. Because of this additional cost and complexity for both parties involved, OP Units deals have usually been reserved for larger deals. But as you can imagine, if you received an OP Units deal over the last 3-7 years, the appreciation of your OP Units have far exceeded the performance of your property!

It’s apparent that it’s a GREAT time for the self-storage industry. Depending on your investment objectives, the current market may be presenting you with opportunities that are unique to this real estate cycle. As Warren Buffet says, “you never know who is swimming naked until the tide goes out.”

Ben Vestal, President of the Argus Self Storage Sales Network, can be reached at 800-557-8673 or bvestal@argus-realestate.com.
Sacramento, CA • $13,500,000
- 862 Units
- 80,044 RSF
- 5.51 Acres
- Opportunity to acquire state of the art, climate controlled facility at Certificate of Occupancy
- Scheduled for completion in late 2016
- 100% Climate Controlled
- Great visibility from I-80

Tom de Jong
408-282-3829
tom.dejong@colliers.com

Payette, ID • $1,950,000
- 277 Units
- 39,680 GSF
- 4.79 Acres
- Great visibility from Main St. and Highway 95
- Includes 2.5 acres that Seller just purchased and is ready for RV parking
- Office tenant on one year lease
- Attractive two-story office building

Joan Lucas
720-855-6587
j lucas@selfstorage.com

Evans, CO • $1,652,450
- Self Storage Development Site
- 104,000 RSF to be built
- 8.43 Acres
- Fully approved development site
- Plans include drive up units, climate control units, covered RV parking and enclosed RV garages
- High growth residential area
- Project can be built in phases as demand dictates

Joan Lucas
720-855-6587
j lucas@selfstorage.com

Big Spring, TX • Contact Broker
- 367 Units
- 73,176 RSF
- 8.98 Acres
- Major highway frontage and visibility
- On site professional management team
- Well established facility located 40 miles east of Midland

David Etzold
915-845-6006
etzoldco@att.net

Douglasville, GA • $2,380,000
- New Price
- 222 Units
- 35,800 RSF
- 2.39 Acres
- Well established facility with strong occupancy
- Additional 4,000 RSF pad ready to build
- 8,000 RSF office/retail building is 90% occupied
- Great signage at highway

Mike Patterson
770-301-1886
ebroker@msn.com

Fort Wayne, IN • Offers Due March 1
- Last chance to bid - offers due March 1, 2016!
- 604 Units
- 71,029 RSF
- 88.2% Occupancy
- Class A, institutional quality asset
- Stable income stream
- Infill location
- Fortress style exterior security

Bruce Bahrmasel
312-518-3550
bbbahr@aol.com
Neal Gussis
847-922-3750
nlgussis@gmail.com
# Sells Self Storage Nationwide!

For property details, visit [www.argus-selfstorage.com](http://www.argus-selfstorage.com) or contact your local Argus Broker Affiliate!

<table>
<thead>
<tr>
<th>State</th>
<th>Property</th>
<th>Purchase Price</th>
<th>Contact Person(s)</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Almore/Brewton</td>
<td>$3,382,000</td>
<td>Bill Barnhill/Stuart LaGroue</td>
<td>251-432-1287</td>
</tr>
<tr>
<td></td>
<td>Chelsea, AL</td>
<td>$3,000,000</td>
<td>Bill Barnhill/Stuart LaGroue</td>
<td>251-432-1287</td>
</tr>
<tr>
<td>Arizona</td>
<td>Fort Mohave</td>
<td>$450,000</td>
<td>Jeffrey A. Gorden</td>
<td>480-331-8880</td>
</tr>
<tr>
<td></td>
<td>Gold Canyon</td>
<td>Call Broker</td>
<td>Jeffrey A. Gorden</td>
<td>480-331-8880</td>
</tr>
<tr>
<td></td>
<td>Mohave Valley</td>
<td>$300,000</td>
<td>Jeffrey A. Gorden</td>
<td>480-331-8880</td>
</tr>
<tr>
<td></td>
<td>Tucson</td>
<td>$260,000</td>
<td>Jeffrey A. Gorden</td>
<td>480-331-8880</td>
</tr>
<tr>
<td></td>
<td>Vernon</td>
<td>$825,000</td>
<td>Jeffrey A. Gorden</td>
<td>480-331-8880</td>
</tr>
<tr>
<td></td>
<td>Yuma</td>
<td>$6,600,000</td>
<td>Jeffrey A. Gorden</td>
<td>480-331-8880</td>
</tr>
<tr>
<td>Arkansas</td>
<td>Avoca</td>
<td>$2,347,000</td>
<td>Larry Goldman</td>
<td>913-339-0641</td>
</tr>
<tr>
<td></td>
<td>Hot Springs Vlg</td>
<td>$180,000</td>
<td>Larry Goldman</td>
<td>913-339-0641</td>
</tr>
<tr>
<td>California</td>
<td>Sacramento</td>
<td>$13,500,000</td>
<td>Tom de Jong</td>
<td>408-282-3829</td>
</tr>
<tr>
<td></td>
<td>San Mateo</td>
<td>$1,400,000</td>
<td>Tom de Jong</td>
<td>408-282-3829</td>
</tr>
<tr>
<td></td>
<td>Vallejo</td>
<td>$1,850,000</td>
<td>Tom de Jong</td>
<td>408-282-3829</td>
</tr>
<tr>
<td>Colorado</td>
<td>Canon City</td>
<td>$2,585,000</td>
<td>Joan Lucas</td>
<td>720-855-6587</td>
</tr>
<tr>
<td></td>
<td>Evans/Greeley</td>
<td>$1,652,450</td>
<td>Joan Lucas</td>
<td>720-855-6587</td>
</tr>
<tr>
<td>Florida</td>
<td>Fanning Springs</td>
<td>$1,725,000</td>
<td>Frost Weaver</td>
<td>904-265-2001</td>
</tr>
<tr>
<td></td>
<td>Lake City</td>
<td>$325,000</td>
<td>John W. Hill</td>
<td>386-362-3300</td>
</tr>
<tr>
<td></td>
<td>Panama City</td>
<td>$850,000</td>
<td>Bill Barnhill/Shannon Barnes</td>
<td>251-432-1287</td>
</tr>
<tr>
<td>Georgia</td>
<td>Douglasville</td>
<td>$2,380,000</td>
<td>Mike Patterson</td>
<td>770-241-9070</td>
</tr>
<tr>
<td></td>
<td>East Point</td>
<td>$1,250,000</td>
<td>Mike Patterson</td>
<td>770-241-9070</td>
</tr>
<tr>
<td></td>
<td>Newnan</td>
<td>SOLD!</td>
<td>Mike Patterson</td>
<td>770-241-9070</td>
</tr>
<tr>
<td></td>
<td>Tifton</td>
<td>$750,000</td>
<td>Mike Patterson</td>
<td>770-241-9070</td>
</tr>
<tr>
<td></td>
<td>Winston</td>
<td>$292,000</td>
<td>Mike Patterson</td>
<td>770-241-9070</td>
</tr>
<tr>
<td>Idaho</td>
<td>Payette</td>
<td>$1,950,000</td>
<td>Joan Lucas</td>
<td>720-855-6587</td>
</tr>
<tr>
<td>Iowa</td>
<td>Mason City</td>
<td>$1,500,000</td>
<td>Rusty Hike</td>
<td>402-291-2500</td>
</tr>
<tr>
<td></td>
<td>Storm Lake</td>
<td>$1,605,000</td>
<td>Rusty Hike</td>
<td>402-291-2500</td>
</tr>
<tr>
<td>Illinois</td>
<td>Macomb</td>
<td>$950,000</td>
<td>Bruce Bahrmasel</td>
<td>312-518-3550</td>
</tr>
<tr>
<td></td>
<td>Rockford</td>
<td>$5,100,000</td>
<td>Bruce Bahrmasel</td>
<td>312-518-3550</td>
</tr>
<tr>
<td>Indiana</td>
<td>Fort Wayne</td>
<td>Call Broker</td>
<td>Bruce Bahrmasel/Neal Gussis</td>
<td>847-922-3750</td>
</tr>
<tr>
<td>Kansas</td>
<td>Fort Scott</td>
<td>SOLD!</td>
<td>Larry Goldman</td>
<td>913-339-0641</td>
</tr>
<tr>
<td></td>
<td>Iola</td>
<td>$400,000</td>
<td>Larry Goldman</td>
<td>913-339-0641</td>
</tr>
<tr>
<td></td>
<td>Lansing</td>
<td>$1,500,000</td>
<td>Larry Goldman</td>
<td>913-339-0641</td>
</tr>
<tr>
<td></td>
<td>S. Hutchinson</td>
<td>$630,000</td>
<td>Jared Jones</td>
<td>918-583-3483</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Sutton</td>
<td>$1,575,000</td>
<td>Joseph Mendola</td>
<td>603-668-7000</td>
</tr>
<tr>
<td>Michigan</td>
<td>Roscommon</td>
<td>$305,000</td>
<td>Jim Soltis</td>
<td>810-494-2062</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Plymouth</td>
<td>Call Broker</td>
<td>Steve Libert</td>
<td>847-452-2082</td>
</tr>
<tr>
<td>Missouri</td>
<td>Clinton</td>
<td>$268,000</td>
<td>Larry Goldman</td>
<td>913-339-0641</td>
</tr>
<tr>
<td></td>
<td>Sedalia</td>
<td>$1,338,000</td>
<td>Larry Goldman</td>
<td>913-339-0641</td>
</tr>
<tr>
<td></td>
<td>Waynesville</td>
<td>$2,360,000</td>
<td>Larry Goldman</td>
<td>913-339-0641</td>
</tr>
<tr>
<td>Mississippi</td>
<td>Brandon</td>
<td>$650,000</td>
<td>Bill Barnhill/Stuart LaGroue</td>
<td>251-432-1287</td>
</tr>
<tr>
<td></td>
<td>Canton</td>
<td>$850,000</td>
<td>Bill Barnhill/Stuart LaGroue</td>
<td>251-432-1287</td>
</tr>
<tr>
<td></td>
<td>Terry</td>
<td>$1,350,000</td>
<td>Bill Barnhill/Stuart LaGroue</td>
<td>251-432-1287</td>
</tr>
<tr>
<td>Nevada</td>
<td>Reno/Sparks</td>
<td>$3,500,000</td>
<td>Bill Nicollo</td>
<td>810-416-1026</td>
</tr>
<tr>
<td></td>
<td>NV Portfolio</td>
<td>$26,500,000</td>
<td>Tom de Jong</td>
<td>408-282-3829</td>
</tr>
<tr>
<td>New Jersey</td>
<td>Branchville</td>
<td>$995,000</td>
<td>Linda Cinelli</td>
<td>908-722-5661</td>
</tr>
<tr>
<td></td>
<td>Howell</td>
<td>$2,350,000</td>
<td>Linda Cinelli</td>
<td>908-722-5661</td>
</tr>
<tr>
<td></td>
<td>Howell</td>
<td>$890,000</td>
<td>Linda Cinelli</td>
<td>908-722-5661</td>
</tr>
<tr>
<td></td>
<td>Pemberton</td>
<td>$975,000</td>
<td>Linda Cinelli</td>
<td>908-722-5661</td>
</tr>
<tr>
<td></td>
<td>Pennsauken</td>
<td>$1,300,000</td>
<td>Linda Cinelli</td>
<td>908-722-5661</td>
</tr>
<tr>
<td>New Mexico</td>
<td>Mesilla Park</td>
<td>$530,000</td>
<td>David Etzold/Noel Woodwell</td>
<td>915-491-9610</td>
</tr>
<tr>
<td></td>
<td>Ruidoso</td>
<td>$790,000</td>
<td>David Etzold/Noel Woodwell</td>
<td>915-491-9610</td>
</tr>
<tr>
<td>New York</td>
<td>Bayport</td>
<td>$925,000</td>
<td>Linda Cinelli</td>
<td>908-722-5661</td>
</tr>
<tr>
<td></td>
<td>Hicksville</td>
<td>$4,200,000</td>
<td>Linda Cinelli</td>
<td>908-722-5661</td>
</tr>
<tr>
<td></td>
<td>Monticello</td>
<td>$4,500,000</td>
<td>Linda Cinelli</td>
<td>908-722-5661</td>
</tr>
<tr>
<td></td>
<td>Peekskill</td>
<td>$3,500,000</td>
<td>Linda Cinelli</td>
<td>908-722-5661</td>
</tr>
<tr>
<td>North Carolina</td>
<td>Powells Point</td>
<td>$560,000</td>
<td>Stuart Wade</td>
<td>757-618-3597</td>
</tr>
<tr>
<td></td>
<td>Statesville</td>
<td>$2,000,000</td>
<td>Joey Godbold/Jamey Cox</td>
<td>704-632-1030</td>
</tr>
<tr>
<td>North Dakota</td>
<td>Watford City</td>
<td>$1,200,000</td>
<td>Bruce Bahrmasel</td>
<td>312-518-3550</td>
</tr>
<tr>
<td>Ohio</td>
<td>Gloucester</td>
<td>$299,000</td>
<td>Alec Pacella</td>
<td>216-455-0925</td>
</tr>
<tr>
<td></td>
<td>Howard</td>
<td>$1,550,000</td>
<td>Alec Pacella</td>
<td>216-455-0925</td>
</tr>
<tr>
<td></td>
<td>Painesville</td>
<td>$1,400,000</td>
<td>Alec Pacella</td>
<td>216-455-0925</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>Ada</td>
<td>$2,500,000</td>
<td>Jared Jones</td>
<td>918-583-3483</td>
</tr>
<tr>
<td></td>
<td>Edmond</td>
<td>$810,000</td>
<td>Jared Jones</td>
<td>918-583-3483</td>
</tr>
<tr>
<td>Oregon</td>
<td>Selma</td>
<td>$589,000</td>
<td>Steve Boldish</td>
<td>541-776-1031</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>Bechtelsville</td>
<td>$1,350,000</td>
<td>Chuck Shields</td>
<td>610-828-0100</td>
</tr>
<tr>
<td></td>
<td>Olyphant</td>
<td>$850,000</td>
<td>Chuck Shields</td>
<td>610-828-0100</td>
</tr>
<tr>
<td></td>
<td>Plymouth</td>
<td>$850,000</td>
<td>Linda Cinelli/Chuck Shields</td>
<td>908-722-5661</td>
</tr>
<tr>
<td>South Carolina</td>
<td>Anderson</td>
<td>$4,800,000</td>
<td>Neal Gussis</td>
<td>847-922-3750</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Joey Godbold/Jamey Cox</td>
<td>704-632-1030</td>
</tr>
<tr>
<td>Texas</td>
<td>Big Spring</td>
<td>Call Broker</td>
<td>David Etzold</td>
<td>915-845-6006</td>
</tr>
<tr>
<td></td>
<td>Bridgeport</td>
<td>Call Broker</td>
<td>Richard Minker</td>
<td>817-840-0054</td>
</tr>
<tr>
<td></td>
<td>Caldwell</td>
<td>Call Broker</td>
<td>Bill Brownfield</td>
<td>713-907-6497</td>
</tr>
<tr>
<td>Utah</td>
<td>Helper</td>
<td>$310,000</td>
<td>Bill Nicollo</td>
<td>801-416-1026</td>
</tr>
<tr>
<td>Virginia</td>
<td>DeWitt</td>
<td>$450,000</td>
<td>Stuart Wade</td>
<td>757-618-3597</td>
</tr>
<tr>
<td></td>
<td>Williamsburg</td>
<td>$4,900,000</td>
<td>Stuart Wade</td>
<td>757-618-3597</td>
</tr>
<tr>
<td>Wyoming</td>
<td>Gillette</td>
<td>$2,750,000</td>
<td>Joan Lucas</td>
<td>720-855-6587</td>
</tr>
</tbody>
</table>
### ARGUS SALES

**NORTHEAST**
- **Guy Blake, CCIM**
  - Company: Pyramid Brokerage Company
  - Phone: 845-522-5900
  - Territory: Upstate NY, Western CT
- **Linda Cinelli, CCIM, CEA**
  - Company: LC Realty
  - Phone: 908-722-5661
  - Territory: Northern NJ, NY (NYC, Long Island)
- **Joseph Mendola**
  - Company: NAI Norwood Group
  - Phone: 603-668-7000
  - Territory: MA, ME, NH, VT, Eastern CT
- **Chuck Shields**
  - Company: Beacon Commercial Real Estate
  - Phone: 610-862-1645
  - Territory: Eastern PA, Southern NJ, DE

**SOUTHEAST**
- **Bill Barnhill, CCIM**
  - Company: Omega Properties, Inc.
  - Phone: 888-801-4534
  - Territory: FL Panhandle
- **N.J. “Joey” Godbold**
  - Company: Percival Partners
  - Phone: 704-632-1027
  - Territory: NC, SC
- **Mike Patterson, CCIM**
  - Company: Commercial Realty Services of West Georgia
  - Phone: 770-301-1886
  - Territory: GA
- **Stuart Wade**
  - Company: The Nicholson Companies
  - Phone: 757-618-3597
  - Territory: MD, VA
- **Frost Weaver (FL Commercial Brokers Network)**
  - Company: Weaver Realty Group, Inc.
  - Phone: 904-733-0039
  - Territory: North, Central & South FL

**NORTH CENTRAL**
- **Bruce Bahrmasel**
  - Company: Waveland Commercial Real Estate, LLC
  - Phone: 312-518-3550
  - Territory: Northern IL, Northern IN
- **Rusty Hike**
  - Company: Hike Real Estate
  - Phone: 402-291-2500
  - Territory: NE, IA
- **Alec Pacella, CCIM**
  - Company: NAI Daus
  - Phone: 216-831-3310
  - Territory: OH, Western PA
- **Larry Goldman, CCIM**
  - Company: RE/MAX Commercial
  - Phone: 913-707-9030
  - Territory: KS, MO, Southern IL
- **Mike Helline & Paul Grisanti, CCIM**
  - Company: Grisanti Group Commercial Real Estate
  - Phone: 502-253-1811
  - Territory: KY, Southern IN
- **Jim Soltis**
  - Company: Preview Properties.com
  - Phone: 810-494-2062
  - Territory: MI

**SOUTH CENTRAL**
- **Bill Barnhill, CCIM**
  - Company: Omega Properties, Inc.
  - Phone: 888-801-4534
  - Territory: AL, MS, LA
- **Bill Brownfield, CRE, CCIM**
  - Company: MKP Self Storage LLC
  - Phone: 713-907-6497
  - Territory: South & Central TX
- **David Etzold & Noel Woodwell**
  - Company: Etzold & CO LLC
  - Phone: 915-845-6006
  - Territory: West TX
- **Larry Goldman, CCIM**
  - Company: RE/MAX Commercial
  - Phone: 913-339-0641
  - Territory: AR
- **Mike Helline & Paul Grisanti, CCIM**
  - Company: Grisanti Group Commercial Real Estate
  - Phone: 502-253-1811
  - Territory: TN
- **Jared Jones, CCIM**
  - Company: Porthaven Partners
  - Phone: 918-583-3483
  - Territory: OK
- **Richard D. Minker, CCIM**
  - Company: Colliers International
  - Phone: 817-335-5600
  - Territory: North TX

**WEST**
- **Steve Boldish, CCIM**
  - Company: Oregon Self Storage Brokers
  - Phone: 541-776-1031
  - Territory: OR
- **Tom de Jong**
  - Company: Colliers International
  - Phone: 408-282-3829
  - Territory: Northern CA
- **David Etzold & Noel Woodwell**
  - Company: Etzold & Co.
  - Phone: 915-845-6006
  - Territory: NM
- **Jeffery A. Gorden, CCIM**
  - Company: Eagle Commercial Realty Services
  - Phone: 480-331-8880
  - Territory: AZ
- **Larry Hayes**
  - Company: Hayes & Associates
  - Phone: 406-728-0088
  - Territory: MT
- **Joan Lucas**
  - Company: Joan Lucas Real Estate Services, LLC
  - Phone: 720-855-6587
  - Territory: CO
- **Bill Nicolooff**
  - Company: Newmark Grubb ACRES
  - Phone: 801-671-7324
  - Territory: UT, NV

---

**Join Argus at the upcoming Spring Tradeshows for FREE!**

**SSA Spring Conference & Tradeshow**
- Dallas, TX
- March 30-April 1, 2016
- **Click to request a Free Tradeshow Pass!**
- Additional details at www.selfstorage.org

**Inside Self Storage World Expo**
- Las Vegas, NV
- April 26-April 27, 2016
- **Click to request a Free Tradeshow Pass!**
- Additional details at www.insideselfstorageworldexpo.com

---

**Congratulations to**
- **Mike Patterson, CCIM** of Commercial Realty Services of West Georgia who sold Self Storage Solutions in Newman, GA! Contact Mike at 770-301-1886 for details.
- **Larry Goldman, CCIM** of RE/MAX Commercial who sold Affordable Storage in Fort Scott, KS! Contact Larry at 913-707-9030 for details.
- **Paul Grisanti, CCIM** and **Mike Helline** of Grisanti Group Commercial Real Estate who sold a self storage development site in Louisville, KY! Contact Paul and Mike at 502-253-1811 for more information.

---

**Contact an Argus Broker Affiliate**