

4107

W Girard Avenue

Philadelphia, PA 19104

5-UNIT MULTIFAMILY INVESTMENT



CONFIDENTIAL OFFERING MEMORANDUM



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Trophy Commercial Real Estate LLC

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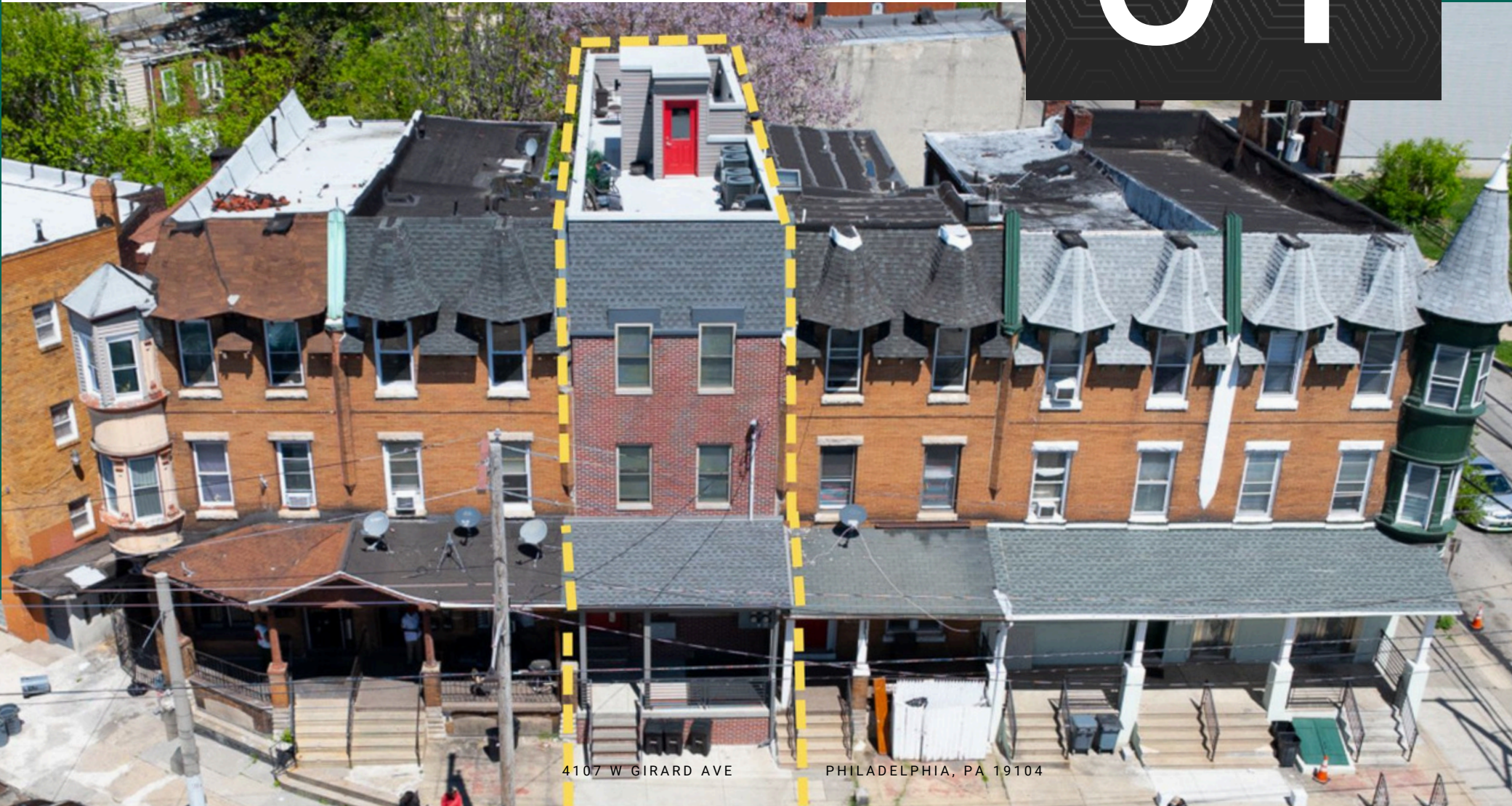
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EXECUTIVE SUMMARY

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4107 W GIRARD AVE

PHILADELPHIA, PA 19104

EXECUTIVE SUMMARY

Trophy Commercial Real Estate is pleased to present the exclusive offering of 4107 W Girard Avenue, a 5-unit multifamily investment located in the rapidly improving West Philadelphia corridor. The property consists of a mix of one and two-bedroom units with large layouts with an average unit size of 913 square feet, providing strong rental demand and operational simplicity.

The asset is currently stabilized with in-place cash flow and offers a clear path to incremental upside through modest rent increases and continued operational efficiencies. With below-market rents across select units, investors can capture additional revenue while maintaining stable occupancy.

The property benefits from a Full 10-Year Philadelphia Tax Abatement that remains in effect through 2032. With more than six years of abatement remaining, ownership enjoys significantly reduced real estate taxes, resulting in stronger in-place cash flow and enhanced investment returns. The remaining abatement period represents a valuable economic benefit to a purchaser, providing a predictable operating expense structure and additional upside compared to comparable assets without tax relief.



PROPERTY OVERVIEW

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4107 W GIRARD AVE PHILADELPHIA, PA 19104

DEAL HIGHLIGHTS



Stabilized 5-Unit Multifamily Asset with Consistent In-Place Cash Flow



7.70% Going-In Cap Rate with 8.10% Stabilized Yield



Demonstrated Mark-to-Market Opportunity (~5% Rental Upside)



Full Ten-Year Tax Abatement



Attractive Basis at \$160,000 Per Unit and \$175 PSF



1.39x Debt Coverage Ratio Providing Financing Stability



Located Along the Girard Avenue Corridor with Strong Connectivity to University City and Center City



PROPERTY PHOTOS



PROPERTY PHOTOS



PROPERTY PHOTOS

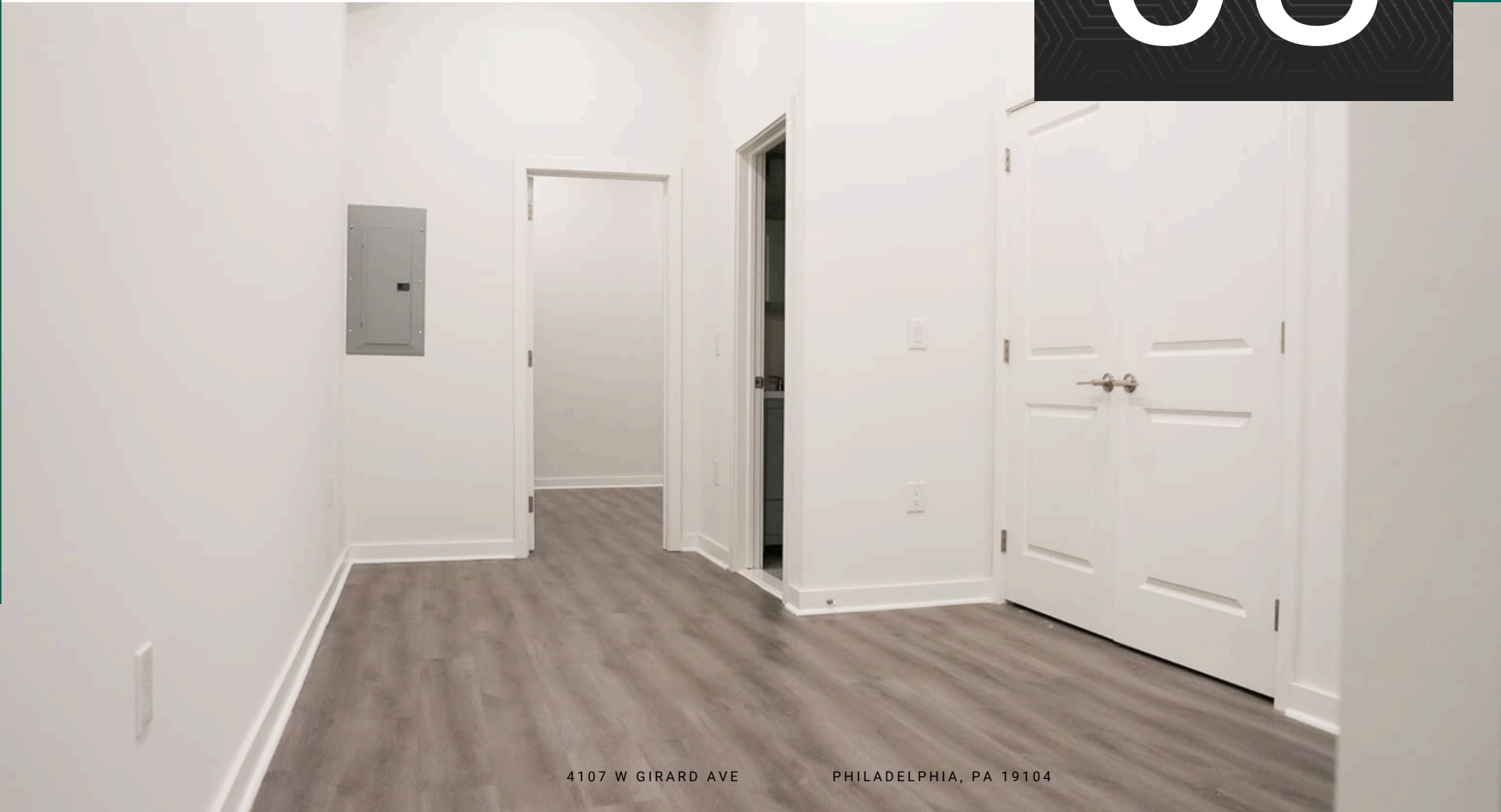


PROPERTY PHOTOS



FINANCIAL ANALYSIS

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RENT ROLL

			Current		Potential	
		Square	Rent	Rent / SF	Rent	Rent / SF
Unit	Unit Type	Feet	Month	Month	Month	Month
Unit 1	2 Bed/ 1 Bath	1,012	\$1,500	\$1.48	\$1,500	\$1.48
Unit 2	2 Bed/ 1 Bath	935	\$1,312	\$1.40	\$1,500	\$1.60
Unit 3	1 Bed/ 1 Bath	541	\$1,687	\$3.12	\$1,700	\$3.14
Unit 4	1 Bed/ 1 Bath	576	\$1,200	\$2.08	\$1,300	\$2.26
Unit 5	2 Bed/ 2 Bath	1,504	\$1,550	\$1.03	\$1,600	\$1.06
Total		4,568	\$7,249	\$1.59	\$7,600	\$1.66

OPERATING STATEMENT

INCOME	CURRENT		YEAR 1		PER UNIT	PER SF
Gross Scheduled Rent	86,988		91,200		18,240	19.96
Physical Vacancy	(4,349)	5.0%	(4,560)	5.0%	(912)	(1.00)
Total Vacancy	(\$4,349)	5.0%	(\$4,560)	5.0%	(\$912)	(\$1)
Economic Occupancy	95.00%		95.00%			
Effective Rental Income	82,639		86,640		17,328	18.97
Water Reimbursement	2,500		2,500		500	0.55
Total Other Income	\$2,500		\$2,500		\$500	\$0.55
Effective Gross Income	\$85,139		\$89,140		\$17,828	\$19.51

EXPENSES	CURRENT		YEAR 1		PER UNIT	PER SF
Real Estate Taxes	891		891		178	0.20
Insurance	4,657		4,657		931	1.02
Utilities - Electric	2,695		2,695		539	0.59
Utilities - Water & Sewer	2,061		2,601		520	0.57
Repairs & Maintenance	3,750		3,750		750	0.82
Landscaping	300		300		60	0.07
L&I License Fee	345		345		69	0.08
Cleaning	750		750		150	0.16
Alarm Monitoring/Security	1,119		1,119		224	0.24
General & Administrative	1,648		1,648		330	0.36
Misc. Expenses	1,100		1,100		220	0.24
Management Fee	4,257	5.0%	4,457	5.0%	891	0.98
Total Expenses	\$23,573		\$24,313		\$4,863	\$5.32
Expenses as % of EGI	27.7%		27.3%			
Net Operating Income	\$61,566		\$64,827		\$12,965	\$14.19

PRICING DETAILS

SUMMARY		
Price	\$800,000	
Down Payment	\$240,000	30%
Number of Units	5	
Price Per Unit	\$160,000	
Price Per SqFt	\$175.13	
Rentable SqFt	4,568	
Lot Size	0.05 Acres	
Approx. Year Built	2022	

RETURNS	CURRENT	YEAR 1
CAP Rate	7.70%	8.10%
GRM	9.20	8.77
Cash-on-Cash	7.18%	8.54%
Debt Coverage Ratio	1.39	1.46

FINANCING	1ST LOAN
Loan Amount	\$560,000
Loan Type	New
Interest Rate	6.25%
Amortization	25 Years
Year Due	2029

# OF UNITS	UNIT TYPE	SQFT/UNIT	SCHEDULED RENTS	MARKET RENTS
5	Apartments	914	\$1,450	\$1,520

DEBT

DEBT FINANCING

	New Loan
Loan Name/Type*	Commercial
Origination Date	October-2024
LTV	70.0%
Loan Balance	\$560,000
Interest Rate	6.25%
Term (Years)	5 Years
Maturity Date	September-2029
Amortization Period (Years)	25 Years
Loan Constant	7.92%
Annual Debt Service Payment (P&I only)	(\$44,330)
Equity	\$240,000
Outstanding Loan Balance at Maturity	\$505,405
Term Remaining (Months)	60 Months

In addition to investment sales advisory, Trophy Commercial Real Estate provides integrated debt placement and capital markets advisory services for multifamily acquisitions.

Trophy can assist qualified buyers in sourcing and structuring acquisition and refinance debt tailored to the property's operating profile, leverage objectives, and hold strategy. Our team maintains active relationships with:

- Local and regional banks
- Credit unions
- Agency and agency-adjacent lenders
- Debt funds and bridge lenders
- Private balance-sheet lenders

POTENTIAL PARAMETERS (SUBJECT TO CREDIT APPROVAL)



Loan-to-Value:
65%–75%



Amortization:
25–30 years



Term:
5–10 years



Interest Rate:
Market-based, fixed, or floating
options available



Non-recourse or limited
recourse options, depending on
structure

Trophy's capital markets platform allows buyers to evaluate multiple financing options in parallel, optimize proceeds, and reduce execution risk during the acquisition process. Debt advisory services are available as an optional enhancement and are coordinated alongside the transaction timeline to ensure smooth closing.

For purchasers seeking a one-stop execution platform – combining investment sales expertise with capital markets access – Trophy is positioned to deliver a streamlined and efficient transaction.

VALUE-ADD OPPORTUNITY

The property presents a straightforward opportunity to increase income through rent normalization. Current rents average approximately \$1,450 per unit, compared to projected market rents of approximately \$1,520.

This gap provides investors with the ability to organically grow revenue without requiring significant capital expenditures, while maintaining stable occupancy and tenant demand.



MARKET POSITIONING

Located along the Girard Avenue corridor, the property benefits from strong connectivity to Center City, University City, and surrounding employment hubs. The area continues to experience steady rental demand driven by affordability, accessibility, and ongoing neighborhood improvement.

The asset's larger unit sizes and efficient layout position it competitively within the submarket, supporting consistent occupancy and long-term rent growth.

OFFERING PROCEDURE

Property tours are available by appointment only through Trophy Commercial Real Estate. Non-binding Letters of Intent are required.





4107 W GIRARD AVE

FAIRMOUNT PARK

EAST FAIRMOUNT PARK

PHILADELPHIA ZOO

KELLY DRIVE PARK

Drexel UNIVERSITY

Penn Medicine

ST. JOSEPH'S UNIVERSITY

Children's Hospital of Philadelphia

Penn UNIVERSITY OF PENNSYLVANIA

Philadelphia Museum of Art

Philadelphia

TEMPLE UNIVERSITY

COUSIN'S Supermarket

WISSAHICKON BREWING Co

TARGET

Penn Medicine

Save a Lot

St. Christopher's Hospital for Children
A PARTNERSHIP OF TOUHY HEALTH AND DREXEL UNIVERSITY

McDonald's
Wendy's

Rowhome

Suraya MARKET RESTAURANT & BAR

GROCERY OUTLET Bargain Market

RUTGERS UNIVERSITY - CAMDEN

4107

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