



**INSTRUCTIONS - INPUT DATA IN GREEN FIELDS ONLY. DO NOT ENTER ANYWHERE ELSE OR FORMULAS WILL BE CORRUPTED.**

Price	\$ 899,900		
Equity	224,975	25.0%	
Mortgage	674,925	75.0%	
		100.0%	
Mortgage Interest Rate	7.0%		
Mortgage Term - years	25		
Number of units	6		
Price per unit	\$ 149,983		
		<b>2025</b>	<b>2026 Projections</b>
NOI cap rate		7.1%	9.4%
Return on Investment (Net Cashflow before Mortgage Amortization / Equity)		5.4%	14.1%
Return on Investment (Net Cashflow after Mortgage Amortization / Equity)		1.0%	9.7%
DSCR (Cashflow after Cap Reserve / Total Debt Repayment)		1.04	1.38
DSCR (Cashflow after Cap Reserve / Mortgage Interest)		1.26	1.67
Breakeven occupancy (excluding capital reserves)		82%	68%
Income Multiplier		9.4	7.6

	SF	Baths	Rent		Potential Rent	
			Current	Month	Year	
101 A&B (Barber Shop)	1800	0.5	1,600	2,500	30,000	
99 (NE Liquidators)	700	0.5	1,500	1,500	18,000	
3 Middleton (Unit A)	800	1	1,200	1,500	18,000	
3 Middleton (Unit B)	800	1	1,200	1,500	18,000	
99 ½ E Main st (Unit C)	800	1	1,200	1,500	18,000	
Warehouse	1500	0.5	1,500	1,700	20,400	
					-	
					-	
					-	
					-	
	6400	5	8,200	10,200	122,400	

		2025 Rent & Expenses	Potential Rent & Projected Expenses
<b>INCOME</b>			
Gross Rents		98,400	122,400
Vacancy rate	3.0%	2,952	3,672
Net Rents		95,448	118,728
Laundry			
<b>OPERATING EXPENSES</b>			
Insurance		8,500	8,500
Real Estate Taxes		10,000	10,000
Repairs & Maintenance	5.0%	4,772	5,936
Management Fee	5.0%	4,772	5,936
Dumpster Fee			
Land scape/Snow removal		1,000	1,000
Utilities Electric		300	350
Fire Alarm Quarterly		360	360
Water		1,000	1,100
Sewer		500	600
Parking Expense		0	0
<b>Total Operating Expenses</b>		31,205	33,783
<b>Net Operating Income (NOI)</b>		<b>64,243</b>	<b>84,945</b>
<b>Capital Reserves</b>	5.0%	4,772	5,936
<b>Cash flow after cap reserve and before mortgage int.</b>		<b>59,471</b>	<b>79,009</b>
<b>Mortgage Interest</b>		<b>47,292</b>	<b>47,292</b>
<b>Net Cashflow</b>		<b>12,179</b>	<b>31,717</b>
Mortgage Amortization		9,951	9,951
Total Annual Mortgage Payment		57,243	57,243