OFFERING MEMORANDUM

128 E 4TH AVE., ROSELLE, NJ 07203

12 ROOM LICENSED ROOMING HOUSE

50% LTV Seller Financing Available

Marcus & Millichap

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Marcus & Millichap

128 E 4TH AVE

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128 E 4TH AVE

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Marcus & Millichap

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SECTION 1

EXECUTIVE SUMMARY

property description & highlights

Property Description

Marcus & Millichap is excited to bring the property located at 128 E 4th Avenue, Roselle, NJ (Block: 3201 Lot: 7) to market for sale. The property is a licensed 12-unit rooming house with a 3,929 +/- square foot building on a 58.5' x 200' lot measuring 11,700 square feet or 0.269-acres in the high-density Residence F Zone and a flood hazard zone (X), which is not an active flood zone. The rooming house is grandfathered as a legal nonconforming use. Tenants in the building occupy their rooms under annual leases, heat and hot water are covered by the landlord. The hot water heater and boiler are in the basement of the building.

The property is in the middle of the southern side of East 4th Avenue between Chestnut Street and Walnut Street in Roselle, New Jersey, in the heart of Union County, the location gives drivers quick access to regional thoroughfares like Route 28 and the Garden State Parkway. It is also serviced by local NJ Transit bus routes providing linkages into nearby rail hubs for New York City transit. Tenants in the building benefit from the high walkability score of 70/100, enabling them to take advantage of easy access to local retail, dining and green spaces. The historic Warinanco Park is located roughly 0.3 miles away.

The property located at 128 E. 4th Avenue represents a solid investment based on the strength of the current income, the underlying real estate, upside potential.

INVESTMENT HIGHLIGHTS

12-room licensed rooming house 11 rooms & a 1-bedroom super's apartment.
High tenant demand in Eastern Union County fuels low vacancy and strong affordable housing alternatives collections.
Substantial upside through strategic capital improvements to upgrade interior finishes and capture market rent growth.
Legal nonconforming rooming house in a highly sought-after multi-family zoning pocket.
50% LTV Seller Financing is Available.

SECTION 2

02

PROPERTY INFORMATION

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128 E 4TH AVE

PICTURES

128 E 4TH AVE

PICTURES

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PICTURES

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PICTURES






128 E 4TH AVE

PICTURES

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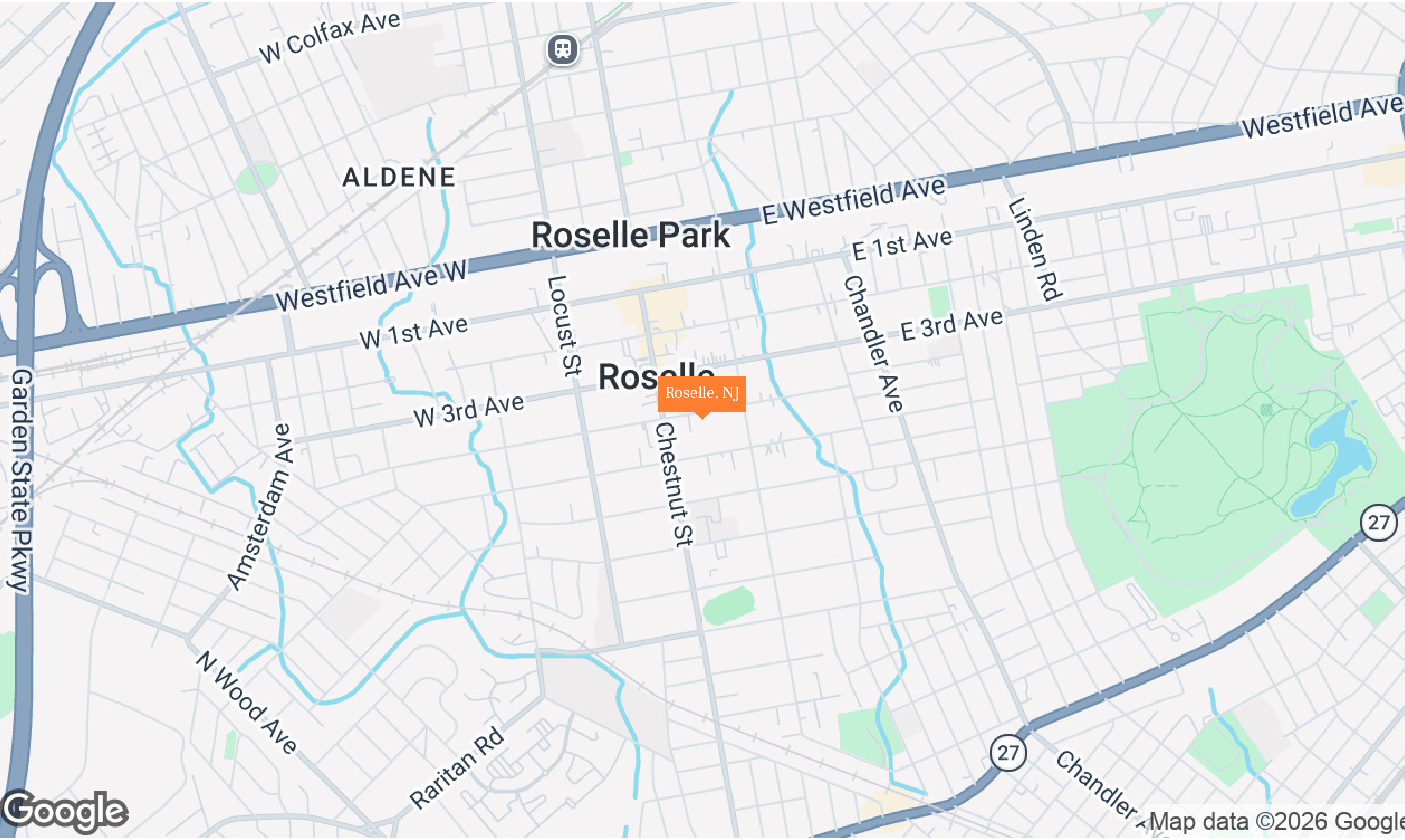
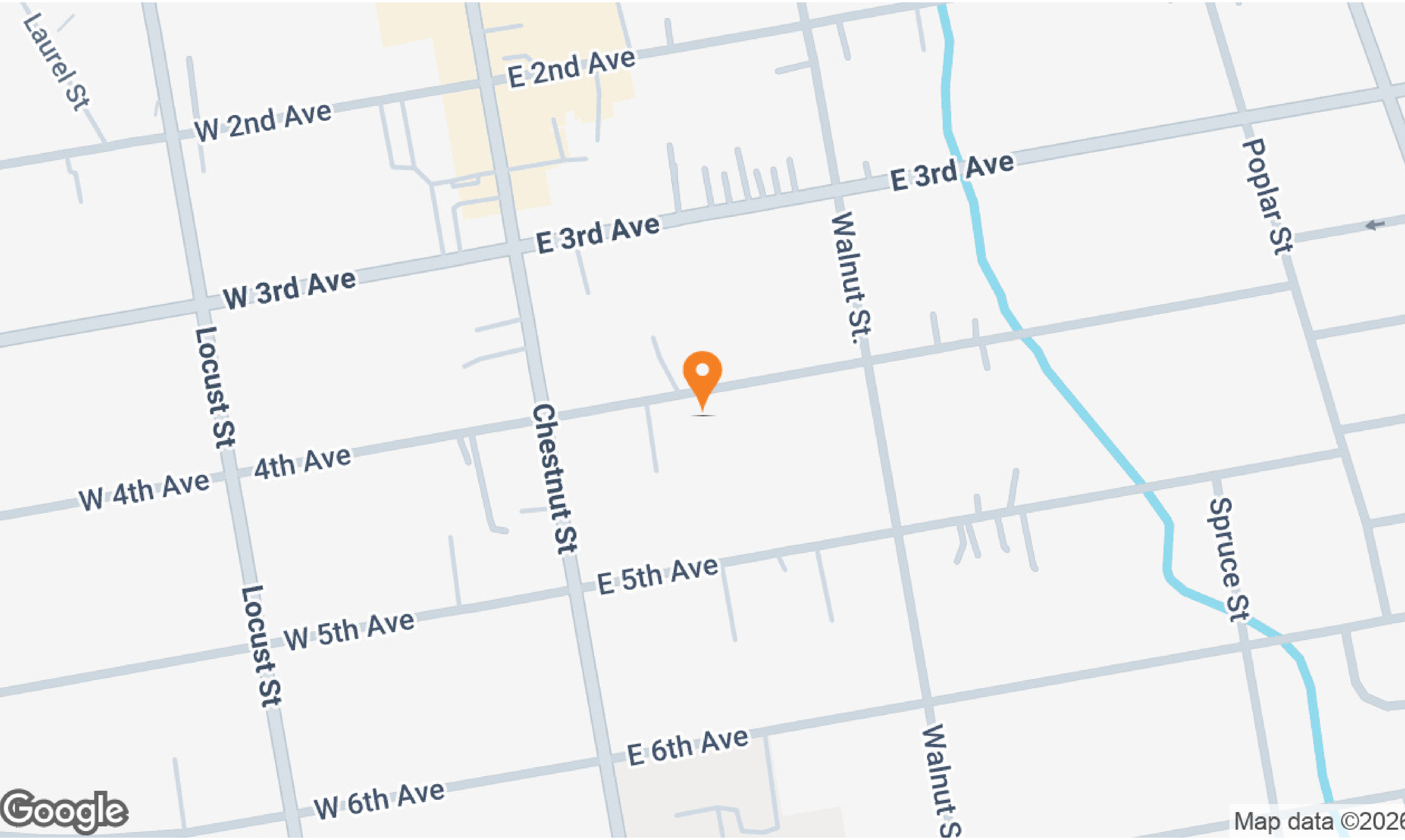
REGIONAL MAP



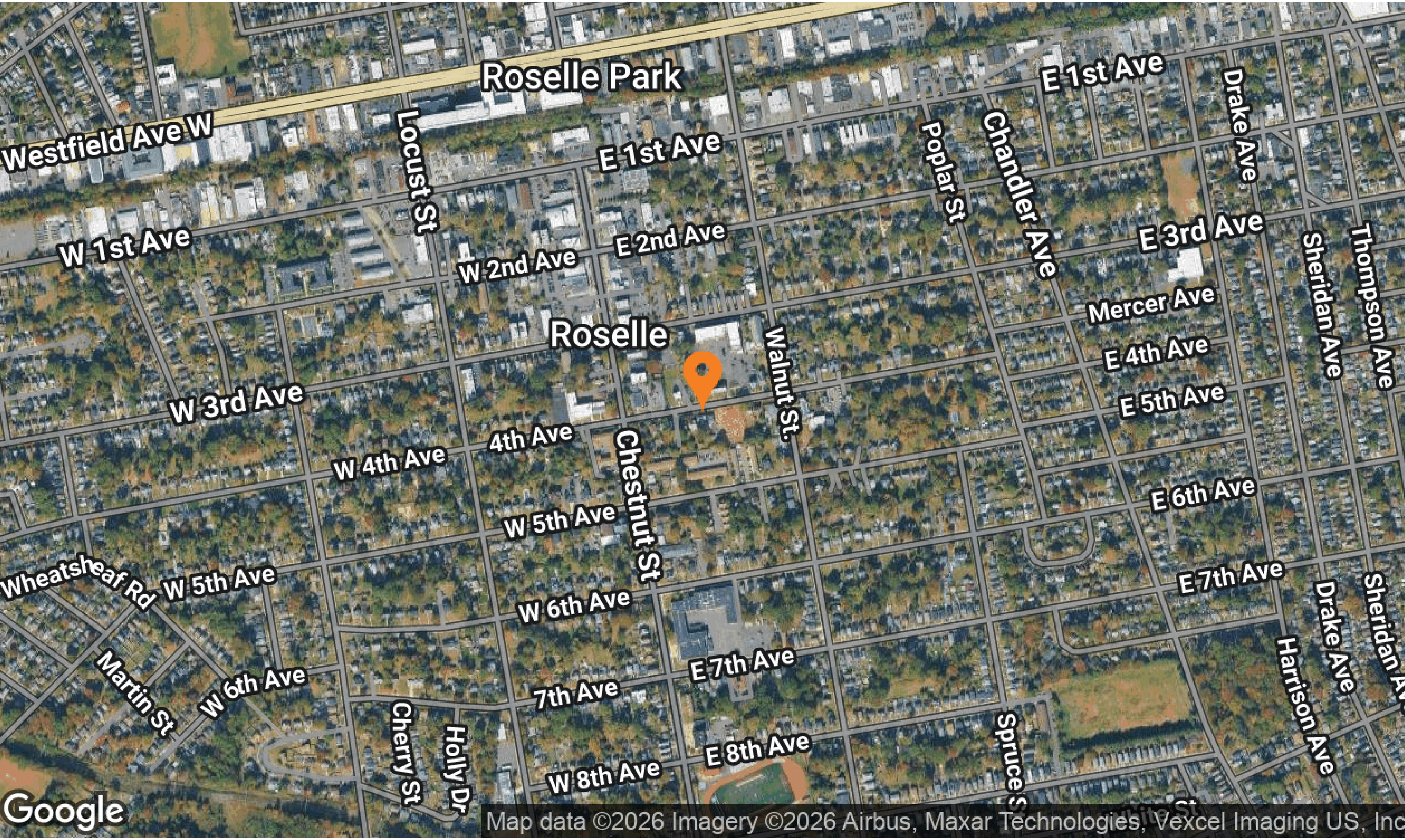
128 E 4TH AVE

LOCAL MAP



128 E 4TH AVE

AERIAL MAP



128 E 4TH AVE

RETAILER MAP

SECTION 3

03

FINANCIAL ANALYSIS

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128 E 4TH AVE

RENT ROLL

RENT ROLL

As of July,2026

UNIT	UNIT TYPE	Square Feet	CURRENT Rent / Month	CURRENT Rent / SF/ Month	POTENTIAL Rent / Month	POTENTIAL Rent/ SF/ Month
1	Room - 1 Bed Super	250	Vacant	$0.00	$725	$2.90
2	Room - 1 Bed	250	$700	$2.80	$725	$2.90
3	Room - 1 Bed	250	Vacant	$0.00	$725	$2.90
4	Room - 1 Bed	250	$700	$2.80	$725	$2.90
5	Room - 1 Bed	250	$700	$2.80	$725	$2.90
6	Room - 1 Bed	250	Vacant	$0.00	$725	$2.90
7	Room - 1 Bed	250	Vacant	$0.00	$725	$2.90
8	Room - 1 Bed	250	$700	$2.80	$725	$2.90
9	Room - 1 Bed	250	$700	$2.80	$725	$2.90
10	Room - 1 Bed	250	$600	$2.40	$725	$2.90
11	Room - 1 Bed	250	$700	$2.80	$725	$2.90
12	Room - 1 Bed	600	$900	$1.50	$900	$1.50
Total		3,350	$5,700	$1.70	$8,875	$2.65

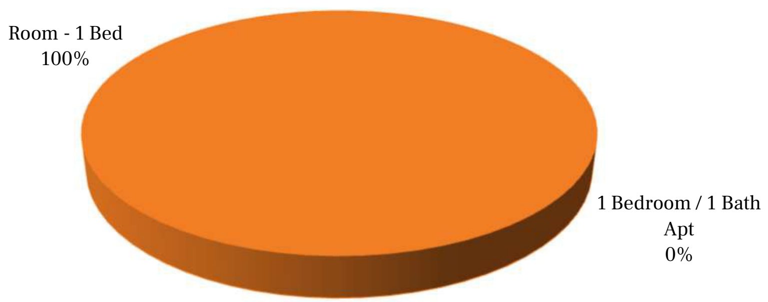
128 E 4TH AVE

RENT ROLL SUMMARY

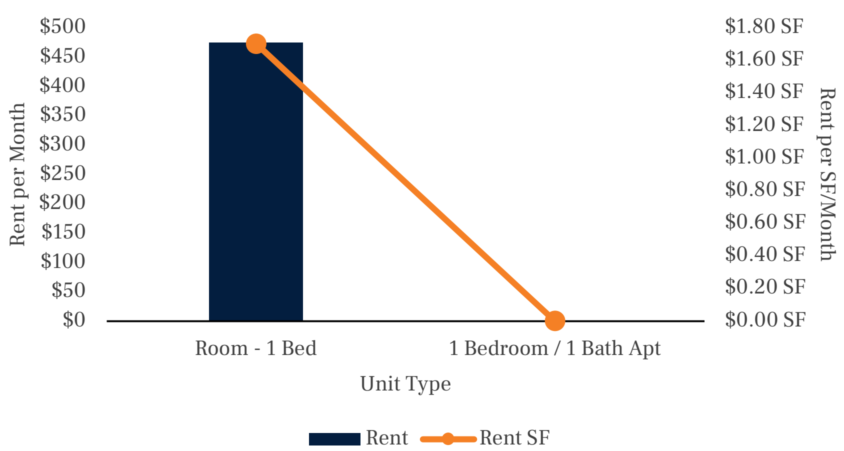
UNIT TYPE	# OF UNITS	AVG SQ FEET	RENTAL RANGE	Current Average Rent	Current Average Rent / SF	Current Monthly Income	POTENTIAL AVERAGE RENT	POTENTIAL AVERAGE RENT / SF	POTENTIAL MONTHLY INCOME
Room - 1 Bed	12	282	$0 - $900	$518	$1.84	$6,218	$741	$2.63	$8,891
TOTALS/WEIGHTED AVERAGE!	13	279		$478	$1.71	$6,218	$740	$2.65	$9,616

GROSS ANNUALIZED RENTS	$74,618	$115,391

Unit Distribution



Unit Rent



128 E 4TH AVE

OPERATING STATEMENT

INCOME	Current		Potential		PER UNIT	PER SF
Apartment Income	102,000		106,500		**8,500**	**19.32**
Gross Current Rent	102,000		106,500		8,192	29.32
Physical Vacancy	0	0.0%	(5,325)	5.0%	(410)	49,110.00
TOTAL VACANCY	$0	0.0%	($5,325)	5.0%	($410)	($1)
EFFECTIVE GROSS INCOME	$102,000		$101,175		$7,783	$27.86

EXPENSES	Current		Potential		PER UNIT	PER SF
Real Estate Taxes	18,135		18,679		1,437	5.14
Insurance	9,822		10,117		778	2.79
Utilities - Electric & Heat	6,869		7,075		544	1.95
Utilities - Water & Sewer	1,529		1,575		121	0.43
Utilities - Gas	5,912		6,089		468	1.68
Repairs & Maintenance	3,000		3,000		231	0.83
Professional fees	1,000		1,000		77	0.28
Inspections	1,523		1,569		121	0.43
Management Fee	5,100	5.0%	5,059	5.0%	389	1.39
TOTAL EXPENSES	$52,890		$54,162		$4,166	$14.91
EXPENSES AS % OF EGI	51.9%		53.5%			
NET OPERATING INCOME	$49,110		$47,013		$3,616	$12.94

Notes and assumptions to the above analysis are on the following page.

128 E 4TH AVE

PRICING

SUMMARY	
Price	Market
Number of Units	13
Price Per Unit	TBD
Price Per SqFt	TBD
Rentable SqFt	3,632
Lot Size	0.27 Acres
Approx. Year Built	1890

FINANCING	1st Loan
Loan Amount	50% Loan To Purchase Price
Loan Type	5325.00
Interest Rate	6.75%
Amortization	30 Years
Year Due	2031

Loan information subject to change. Contact your MMCC Rep for a quote

# OF UNITS	UNIT TYPE	SQFT/UNIT	SCHEDULED	MARKET
12	Room - 1 Bed	279	$717	$740

OPERATING DATA

INCOME		Current		Potential
Gross Scheduled Rent		$102,000		$106,500
Less: Vacancy/Deductions	0.0%	$0	5.0%	$5,325
Total Effective Rental Income		$102,000		$101,175
Other Income		$0		$0
Effective Gross Income		$102,000		$101,175
Less: Expenses	51.9%	$52,890	53.5%	$54,162
Net Operating Income		$49,110		$47,013
Cash Flow		$49,110		$47,013
Debt Service		$22,960		$22,960
Net Cash Flow After Debt Servic		$26,150		$24,053
Principal Reduction		$3,144		$3,363
TOTAL RETURN		$29,294		$27,415

EXPENSES	Current	Potential
Real Estate Taxes	$18,135	$18,679
Insurance	$9,822	$10,117
Utilities - Electric & Heat	$6,869	$7,075
Utilities - Water & Sewer	$1,529	$1,575
Utilities - Gas	$5,912	$6,089
Repairs & Maintenance	$3,000	$3,000
Professional fees	$1,000	$1,000
Inspections	$1,523	$1,569
Management Fee	$5,100	$5,059
TOTAL EXPENSES	$52,890	$54,162
Expenses/Unit	$4,068	$4,166
Expenses/SF	$14.56	$14.91

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SECTION 4

MARKET OVERVIEW

Marcus & Millichap

128 E 4TH AVE

NORTHERN NEW JERSEY MARKET OVERVIEW

NORTHERN NEW JERSEY

Northern New Jersey is part of the New York metro and is linked to the city by the George Washington Bridge, the Lincoln Tunnel, the Holland Tunnel, several ferries, and commuter rail tunnels. The region comprises Bergen, Hudson, Passaic, Essex, Morris, and Union counties, and contains over 4 million residents in more than 200 municipalities. The region is bordered to the east by the Hudson River and New York City, to the south by Middlesex and Somerset counties, to the west by Warren and Sussex counties, and to the north by New York state. A large portion of the area is almost fully developed, contributing to the state's ranking as the most densely populated in the country. Bergen County is home to over 958,000 people, while Essex County — which includes the city of Newark — has about 851,000 residents. The metro is also home most of the facilities of the Port of New York and New Jersey — the largest maritime gateway on the Eastern Seaboard, which supports more than half a million jobs alone.

METRO HIGHLIGHTS

DIVERSE INDUSTRIES

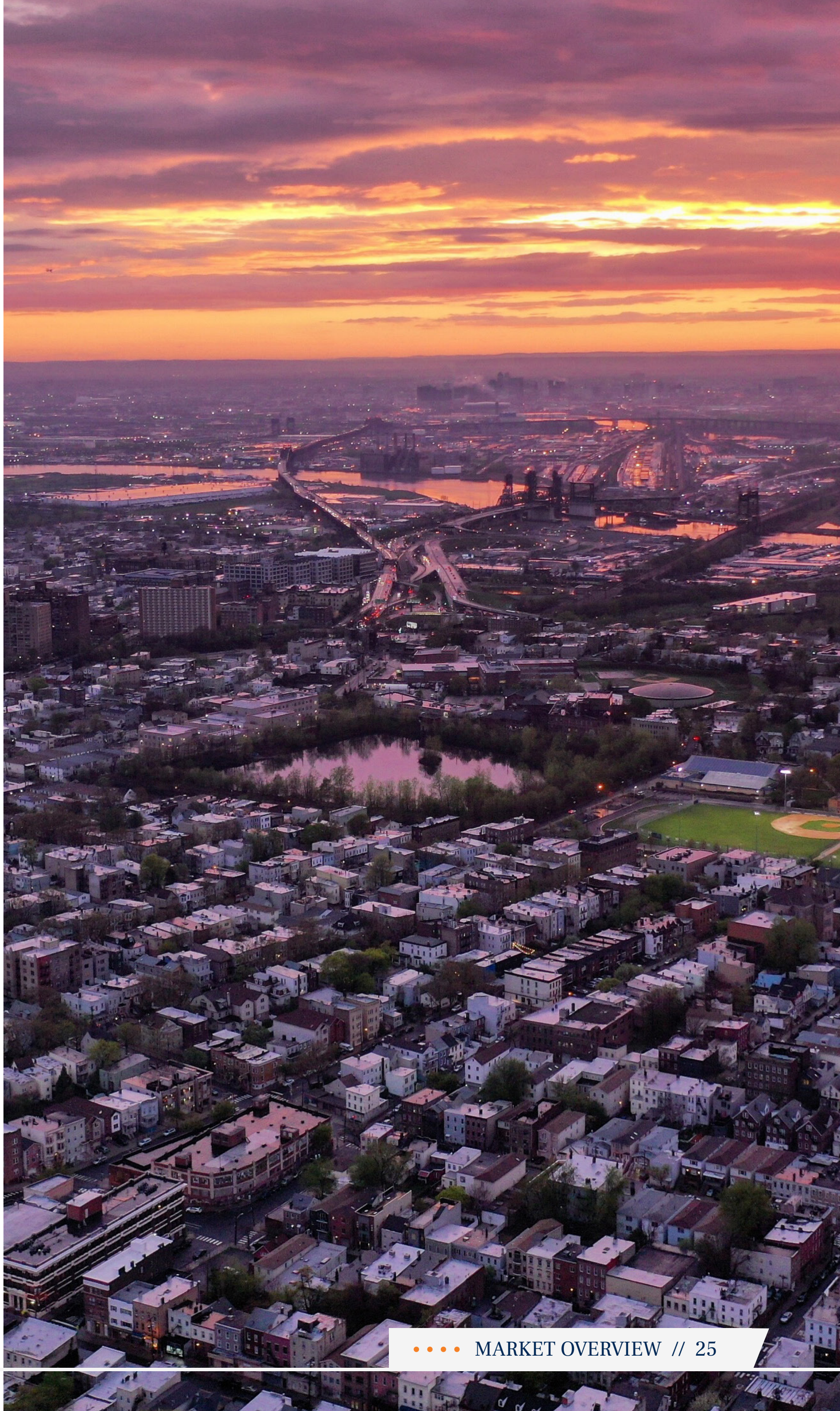
Pharmaceuticals, health care, and finance are among the segments that contribute to the local economic base. Proactive state policies have attracted multiple life sciences and fintech firms in recent years.

LARGE LABOR POOL

The region's diverse and highly skilled labor pool, as well as access to nearby metros, attracts a range of businesses. The six counties composing the region host a combined employment base of 1.1 million.

GEOGRAPHIC ADVANTAGES

Northern New Jersey has its own economic drivers and is also well connected to New York City's robust economy. Comparatively cheaper office space also attracts many large employers west of the Hudson River.



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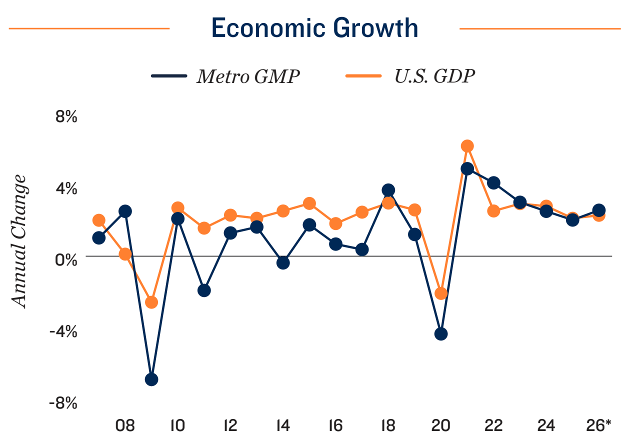
NORTHERN NEW JERSEY MARKET OVERVIEW

ECONOMY

- Northern New Jersey is home to multiple Fortune 500 companies, including Prudential Financial, Merck, Automatic Data Processing, and PBF Energy.
- The airline industry accounts for a significant share of jobs in the region. United Airlines has a major presence at Newark Liberty International Airport.
- Trade is a key employment sector. Vehicle imports account for a substantial amount of the Port Newark-Elizabeth Marine Terminal's business.



* Forecast

MAJOR AREA EMPLOYERS

- Prudential Financial
- Conduent
- Automatic Data Processing
- Becton Dickinson
- Quest Diagnostics
- NRT
- Merck & Co., Inc.
- Ascena Retail Group

SHARE OF 2026 TOTAL EMPLOYMENT

6% *MANUFACTURING*

21% *TRADE, TRANSPORTATION, AND UTILITIES*

13% *GOVERNMENT*

20% *EDUCATION AND HEALTH SERVICES*

8% *FINANCIAL ACTIVITIES*

16% *PROFESSIONAL AND BUSINESS SERVICES*

3% *CONSTRUCTION*

8% *LEISURE AND HOSPITALITY*

2% *INFORMATION*

4% *OTHER SERVICES*

Note: Figures are rounded to nearest whole percentage point
Employment data for the Newark metro area

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NORTHERN NEW JERSEY MARKET OVERVIEW

DEMOGRAPHICS

- Northern New Jersey will add approximately 25,000 households over the next five years, generating demand for housing and retail services.
- The median home price in the region stands at around $700,000 in 2025, 33 percent lower than that in New York.
- Approximately 44 percent of residents hold a bachelor's degree, including 18 percent who have also obtained a graduate or professional degree.

QUALITY OF LIFE

Northern New Jersey offers a variety of amenities and cultural activities. Sports and entertainment are available in East Rutherford at the Meadowlands. MetLife Stadium is home to the Giants and Jets of the NFL. The Prudential Center, also known as the Rock, is an indoor arena in downtown Newark where the NHL's Devils and Seton Hall University play. Downtown Newark also houses the New Jersey Performing Arts Center. Numerous community colleges and universities are located in the metro, including Seton Hall University, the Newark campus of Rutgers University, Stevens Institute of Technology, William Paterson University, and Bergen Community College.

SPORTS

Football | NFL | New York Giants

Football | NFL | New York Jets

Hockey | NHL | New Jersey Devils

EDUCATION

- Seton Hall University
- Rutgers University
- Bergen community College
- William Paterson University

ARTS & ENTERTAINMENT

- Morris Museum
- NJPAC
- Prudential Center
- Newark Museum of Art

QUICK FACTS

POPULATION
4.1M
Growth 2025-2030*
1.2%

HOUSEHOLDS
1.6M
Growth 2025-2030*
1.6%

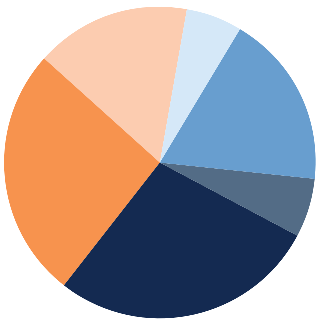
MEDIAN AGE
40
U.S. Median:
40

MEDIAN HOUSEHOLD INCOME
$113,300
U.S. Median:
$78,200

** Forecast*

2026
Population by Age

6%	*0-4 years*
18%	*5-19 years*
6%	*20-24 years*
28%	*25-44 years*
26%	*45-64 years*
16%	*65+ years*



** Forecast*

Sources: Marcus & Millichap Research Services; BLS; Bureau of Economic Analysis; Experian; Fortune; Moody's Analytics; U.S. Census Bureau

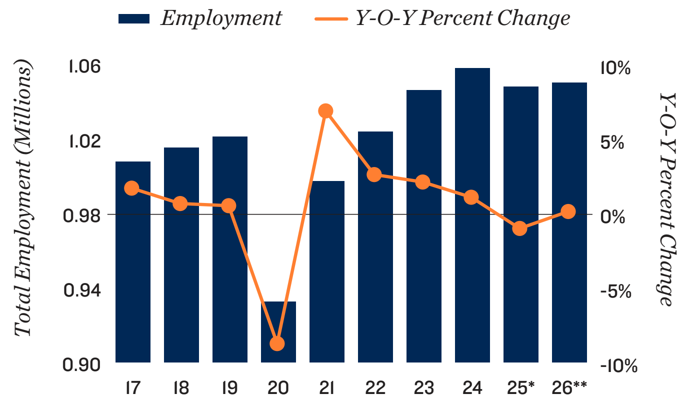
NORTHERN NEW JERSEY

Investors Navigate Diverging Vacancy Trends and Rising Regulatory Headwinds

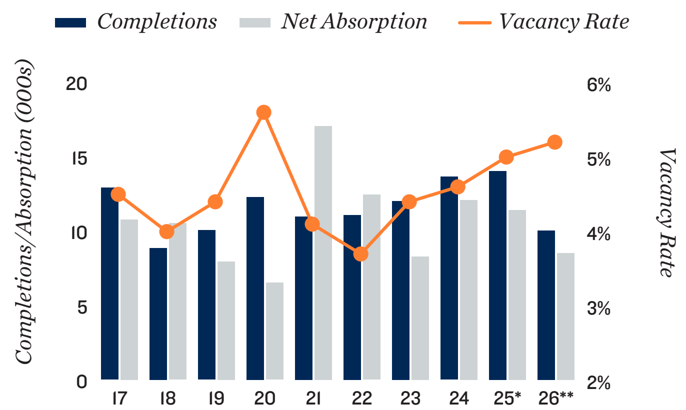
Submarket performance splits as urban deliveries rise. Vacancy trends varied across Northern New Jersey in late 2025. Heavy deliveries in Jersey City lifted rates in Hudson County while conditions largely tightened elsewhere. More than 4,000 additional units are slated to deliver in Jersey City in 2026, likely keeping upward pressure on vacancy. A shrinking pipeline in Union, Essex, and Bergen counties, however, will reduce competition for existing rentals. While recent hiring softness in traditionally office-using sectors may slow demand for higher-end units, a nearly decade-high Class A retention rate should help sustain occupancy. Less new supply competition and steady job gains in middle-income sectors, such as education and health care, are also expected to reinforce Class B property performance. In contrast, weaker hiring in lower-wage sectors and rising household budget strain could weigh more heavily on lower-tier apartment leasing. Nevertheless, Class C vacancy across the metro remained the fifth tightest nationally, closing out last year at under 3 percent, keeping these properties well positioned.

Local rent laws prompt capital shifts. In September 2025, Passaic City adopted one of the region's strictest rent-control laws. It caps annual increases at 3 percent and eliminates the ability to raise rents when units turn over. The policy limits income potential and reduces the appeal of value-add strategies, likely contributing to a drop in sales last year. Meanwhile, Hoboken and Jersey City banned algorithmic rent-setting software, adding administrative burdens and potentially reducing operating efficiency. Even so, investment in these areas could strengthen as investors pivot from New York City's comparatively heavier regulatory environment. Less restrictive cities such as Bayonne may attract additional capital, benefiting from improved connectivity as a new ferry terminal opens and construction is slated to begin on the Newark Bay Bridge expansion in 2026.

Employment Trends



Supply and Demand



* Estimate; ** Forecast

Sources: CoStar Group, Inc.; Real Capital Analytics; RealPage, Inc.

128 E 4TH AVE

NORTHERN NEW JERSEY APARTMENT MARKET OVERVIEW

2026 MARKET FORECAST

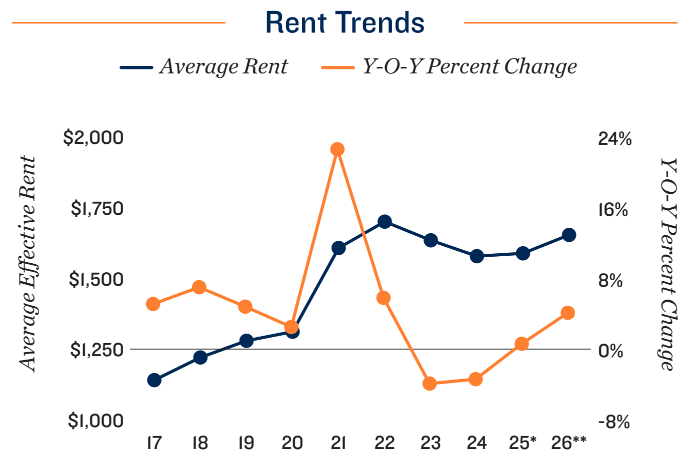
+1.4% Employment: Hiring will remain restrained in 2026, with only 2,000 new roles added. Education and health care will likely drive gains, as they were among the few sectors to avoid job cuts last year.

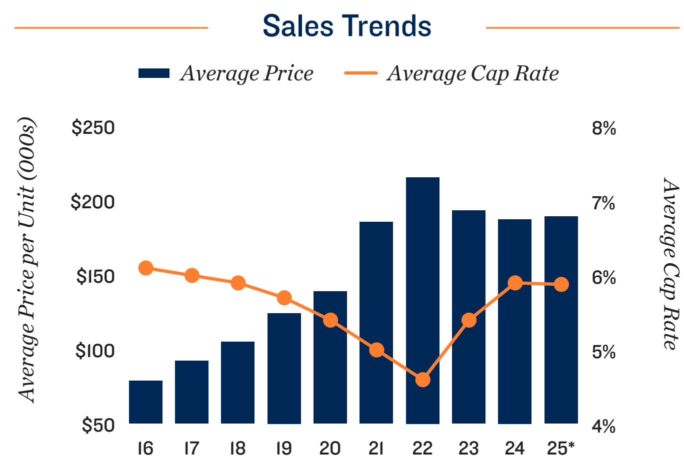
17,000 units Construction: Deliveries in 2026 fall by about 4,000 units from last year, marking the lowest total in a decade. The metro's 2.0 percent inventory growth rate will still lead major Northeast markets.

-10 bps Vacancy: Weak employment gains will dampen net absorption, keeping vacancy trending higher. At 5.2 percent, the metro's rate will stand 80 basis points above the prior 10-year average.

+2.1% Rent: Rent growth will stay below 3 percent for a third consecutive year amid weaker new demand. The metro's average effective rent will reach $2,640 per month, the 10th highest among major markets.

INVESTMENT: *New Jersey introduced a $500 million manufacturing tax credit in August 2025 to spur industrial growth and job creation, which may boost housing demand and investor interest near major industrial hubs.*





** Estimate; ** Forecast*

Sources: CoStar Group, Inc.; Real Capital Analytics; RealPage, Inc.

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DEMOGRAPHICS

POPULATION	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Population	32,637	227,797	527,898
2025 Estimate			
Total Population	31,959	224,161	521,910
2020 Census			
Total Population	31,176	220,980	520,522
2010 Census			
Total Population	29,241	206,406	485,221
Daytime Population			
2025 Estimate	20,005	212,222	501,211

HOUSEHOLDS	1 Mile	3 Miles	5 Miles
2030 Projection			
Total Households	11,763	83,750	193,159
2025 Estimate			
Total Households	11,478	82,150	190,376
Average (Mean) Household Size	2.8	2.7	2.8
2020 Census			
Total Households	10,934	79,097	185,063
2010 Census			
Total Households	10,277	74,260	172,355
Growth 2025-2030	2.5%	1.9%	1.5%

HOUSING UNITS	1 Mile	3 Miles	5 Miles
Occupied Units			
2030 Projection	12,288	87,502	203,359
2025 Estimate	11,988	85,788	200,388
Owner Occupied	6,680	43,696	96,754
Renter Occupied	4,845	38,491	93,524
Vacant	510	3,638	10,011
Persons in Units			
2025 Estimate Total Occupied Units	11,478	82,150	190,376
1 Person Units	26.7%	25.7%	25.5%
2 Person Units	26.1%	28.5%	27.9%
3 Person Units	17.0%	17.4%	17.3%
4 Person Units	15.5%	15.9%	16.7%
5 Person Units	8.2%	7.6%	7.8%
6+ Person Units	6.6%	4.9%	4.8%

HOUSEHOLDS BY INCOME	1 Mile	3 Miles	5 Miles
2025 Estimate			
$200,000 or More	13.4%	14.4%	15.9%
$150,000-$199,999	12.9%	12.4%	11.2%
$100,000-$149,999	19.1%	18.8%	18.2%
$75,000-$99,999	12.1%	12.6%	12.2%
$50,000-$74,999	18.2%	15.1%	14.5%
$35,000-$49,999	11.5%	9.7%	9.1%
$25,000-$34,999	4.8%	5.7%	6.2%
$15,000-$24,999	4.0%	5.1%	5.5%
Under $15,000	4.0%	6.1%	7.2%
Average Household Income	$120,546	$120,299	$121,074
Median Household Income	$95,155	$98,290	$100,163
Per Capita Income	$42,892	$43,831	$43,925

POPULATION PROFILE	1 Mile	3 Miles	5 Miles
Population By Age			
2025 Estimate Total Population	31,959	224,161	521,910
Under 20	23.5%	23.8%	24.9%
20 to 34 Years	19.9%	19.4%	19.2%
35 to 39 Years	7.3%	7.1%	7.1%
40 to 49 Years	14.0%	13.7%	13.8%
50 to 64 Years	20.3%	20.1%	19.7%
Age 65+	15.0%	15.9%	15.2%
Median Age	39.0	40.0	39.0
Population 25+ by Education Level			
2025 Estimate Population Age 25+	22,524	156,823	359,904
Elementary (0-8)	5.4%	7.9%	7.4%
Some High School (9-11)	6.1%	6.1%	6.4%
High School Graduate (12)	32.0%	31.5%	29.6%
Some College (13-15)	20.0%	17.4%	17.4%
Associate Degree Only	6.8%	6.8%	6.1%
Bachelor's Degree Only	18.2%	19.2%	20.8%
Graduate Degree	11.5%	11.1%	12.4%
Population by Gender			
2025 Estimate Total Population	31,959	224,161	521,910
Male Population	48.9%	49.2%	49.1%
Female Population	51.1%	50.8%	50.9%

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DEMOGRAPHICS

POPULATION

In 2025, the population in your selected geography is 521,910. The population has changed by 7.56 percent since 2010. It is estimated that the population in your area will be 527,898 five years from now, which represents a change of 1.1 percent from the current year. The current population is 49.1 percent male and 50.9 percent female. The median age of the population in your area is 39.0, compared with the U.S. average, which is 40.0. The population density in your area is 6,634 people per square mile.

HOUSEHOLDS

There are currently 190,376 households in your selected geography. The number of households has changed by 10.46 percent since 2010. It is estimated that the number of households in your area will be 193,159 five years from now, which represents a change of 1.5 percent from the current year. The average household size in your area is 2.8 people.

INCOME

In 2025, the median household income for your selected geography is $100,163, compared with the U.S. average, which is currently $78,171.The median household income for your area has changed by 71.53 percent since 2010. It is estimated that the median household income in your area will be $113,167 five years from now, which represents a change of 13.0 percent from the current year.

The current year per capita income in your area is $43,925, compared with the U.S. average, which is $41,680. The current year's average household income in your area is $121,074, compared with the U.S. average, which is $103,571.

EMPLOYMENT

In 2025, 267,558 people in your selected area were employed. The 2010 Census revealed that 57.7 of employees are in white-collar occupations in this geography, and 22.9 are in blue-collar occupations. In 2025, unemployment in this area was 5.0 percent. In 2010, the average time traveled to work was 30.00 minutes.

HOUSING

The median housing value in your area was $468,850 in 2025, compared with the U.S. median of $333,538. In 2010, there were 93,754.00 owner-occupied housing units and 78,599.00 renter-occupied housing units in your area.

EDUCATION

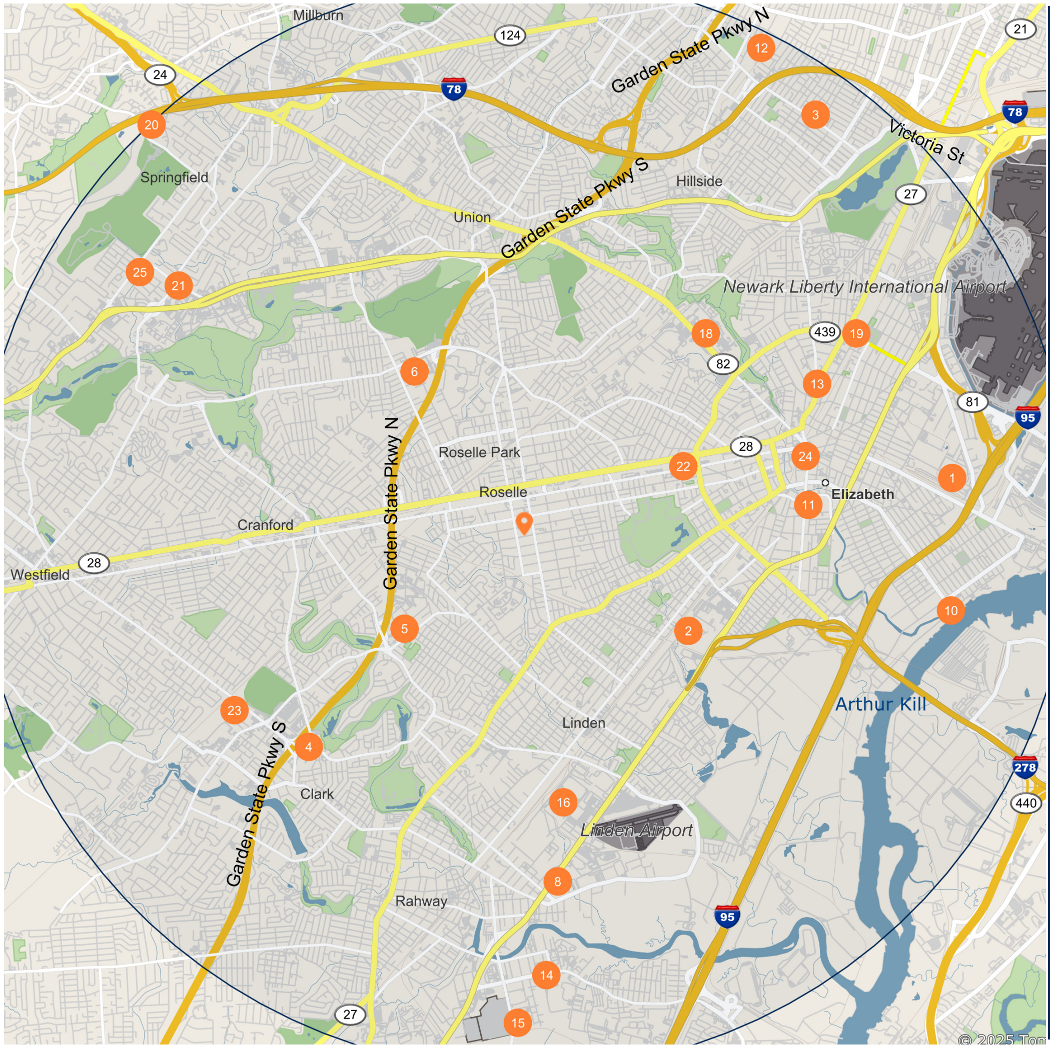
The selected area in 2025 had a lower level of educational attainment when compared with the U.S averages. 32.0 percent of the selected area's residents had earned a graduate degree compared with the national average of only 13.7 percent, and 6.1 percent completed a bachelor's degree, compared with the national average of 21.2 percent.

The number of area residents with an associate degree was higher than the nation's at 12.0 percent vs. 8.8 percent, respectively.

The area had fewer high-school graduates, 2.4 percent vs. 26.1 percent for the nation, but the percentage of residents who completed some college is higher than the average for the nation, at 35.0 percent in the selected area compared with the 19.6 percent in the U.S.

128 E 4TH AVE

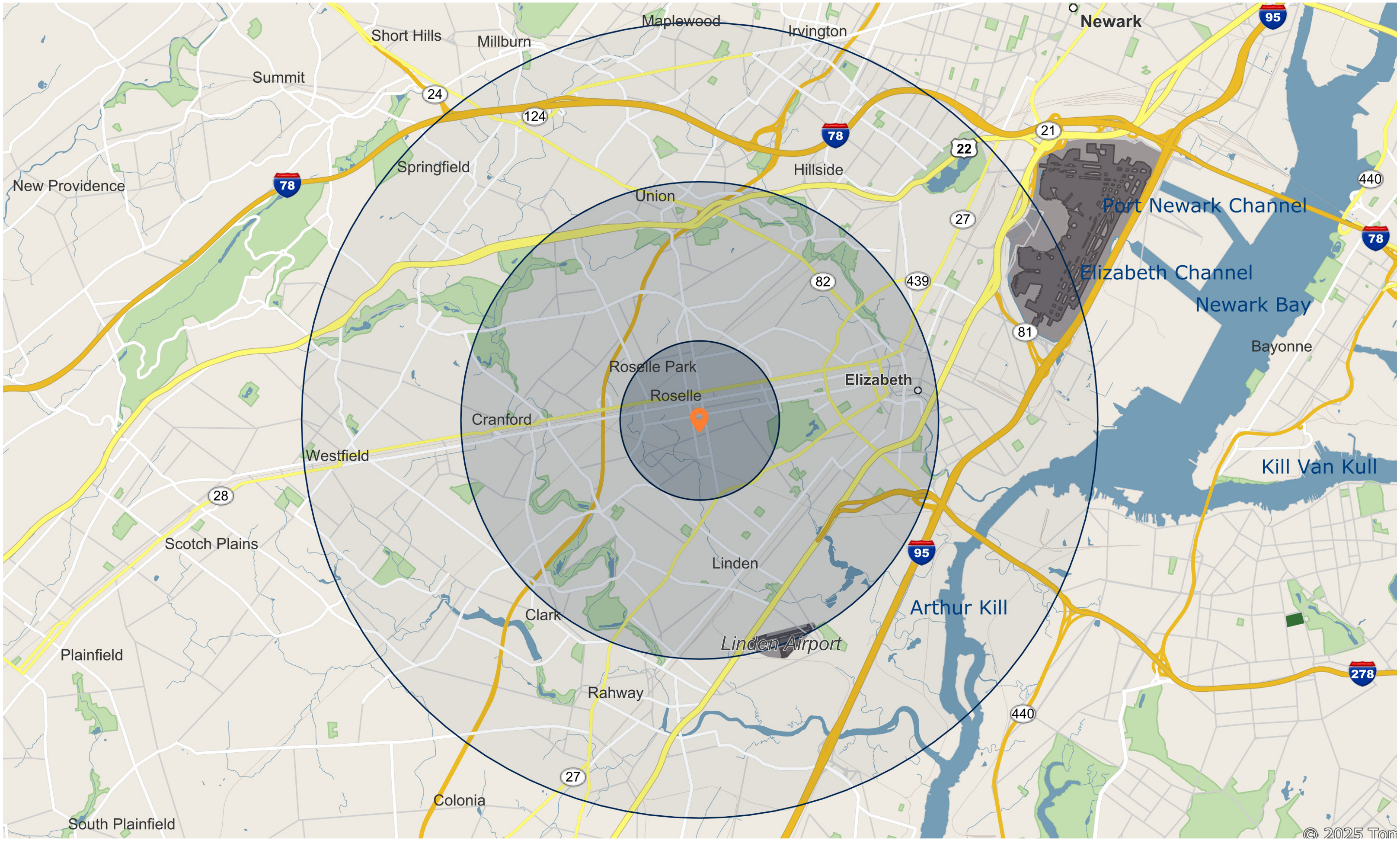
DEMOGRAPHICS



	Major Employers	Employees
1	Food Haulers Inc-	5,011
2	Confidence Services Inc-Confidence Management Systems	3,000
3	Morris Avenue Associates-	2,569
4	Spire Hospitality LLC-	2,287
5	Newark Group Inc-Newark Rcycled Pprbd Solutions	1,700
6	Diversified Media Group LLC-	1,690
7	IKEA Holding Us Inc-IKEA Elizabeth 154	1,614
8	Merck & Co Inc-Msd	1,606
9	Merck Sharp & Dohme LLC-Merck	1,600
10	County of Union-	1,300
11	Trinitas Regional Medical Ctr-	1,265
12	ISS TMC Services Inc-Tri Services	1,000
13	Public Service Entp Group Inc-	962
14	Chelco Group LLC-Chelco Group Hong Kong	950
15	Acv Enviro Holding Corporation-	929
16	Freshrealm Inc-	900
17	BASF Catalysts LLC-	875
18	Mindlance Inc-	853
19	Stop & Shop Supermarket Co LLC-Super Stop & Shop 0822	808
20	Garden Properties Corporation-	776
21	Garden Properties Corporation-Mountain View Gardens	776
22	Barr Laboratories Inc-	719
23	LOreal Usa Inc-	700
24	Shoppers World Ltd-	700
25	Village Super Market Inc-Village	698

128 E 4TH AVE

DEMOGRAPHICS



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