

# Hyde Park Value-Add Opportunity

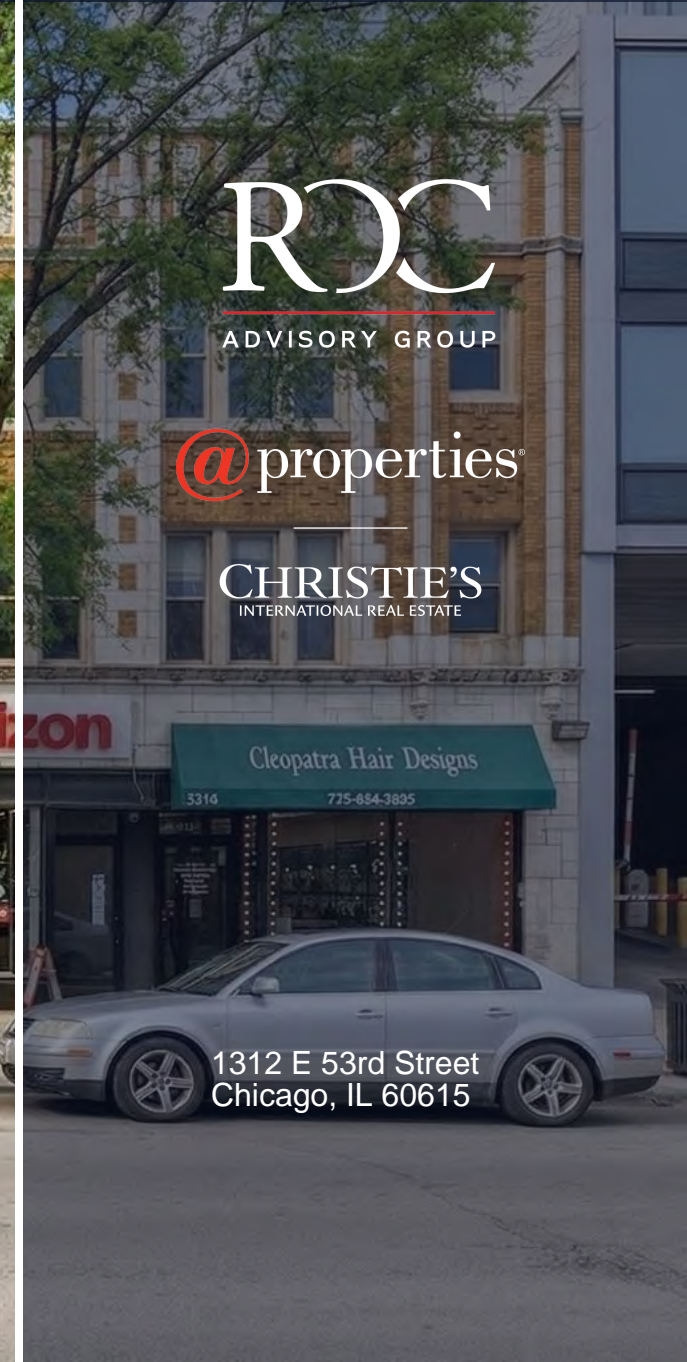


## OFFERING MEMORANDUM

**RCC**  
ADVISORY GROUP

@properties®

CHRISTIE'S  
INTERNATIONAL REAL ESTATE



1312 E 53rd Street  
Chicago, IL 60615

# Hyde Park Value-Add Opportunity

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<https://www.atproperties.com/site/KevinJRocio/about>



01 Executive Summary  
Investment Summary

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## OFFERING SUMMARY

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ADDRESS	1312E 53rrd Street Chicago IL 60615
COUNTY	Cook
MARKET	Chicago-South
SUBMARKET	Hyde Park
BUILDING SF	17,623 SF
LAND ACRES	0.23
YEAR BUILT	1927
APN	20-11-408-024-0000
OWNERSHIP TYPE	Fee Simple

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## FINANCIAL SUMMARY

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PRICE	\$4,000,000
PRICE PSF	\$226.98
OCCUPANCY	95.00%

**Notes** Acquisition & Rehab Debt Solution provided by Essex Capital Markets. Rates subject to market influences. (See Financial Summary Page)

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DEMOGRAPHICS	1 MILE	3 MILE	5 MILE
2026 Population	47,561	199,279	513,113
2026 Median HH Income	\$67,721	\$48,697	\$53,353
2026 Average HH Income	\$109,834	\$78,925	\$82,088

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- ROC Advisory Group is pleased to present the exclusive opportunity to acquire 1312–16 E 53rd Street, a well-positioned mixed-use asset located in the heart of Chicago’s highly sought-after Hyde Park neighborhood. The property consists of three (3) ground-floor retail storefronts, six (6) studio apartments, and eighteen (18) one-bedroom units, offering a balanced unit mix with stable in-place income and long-term upside potential.

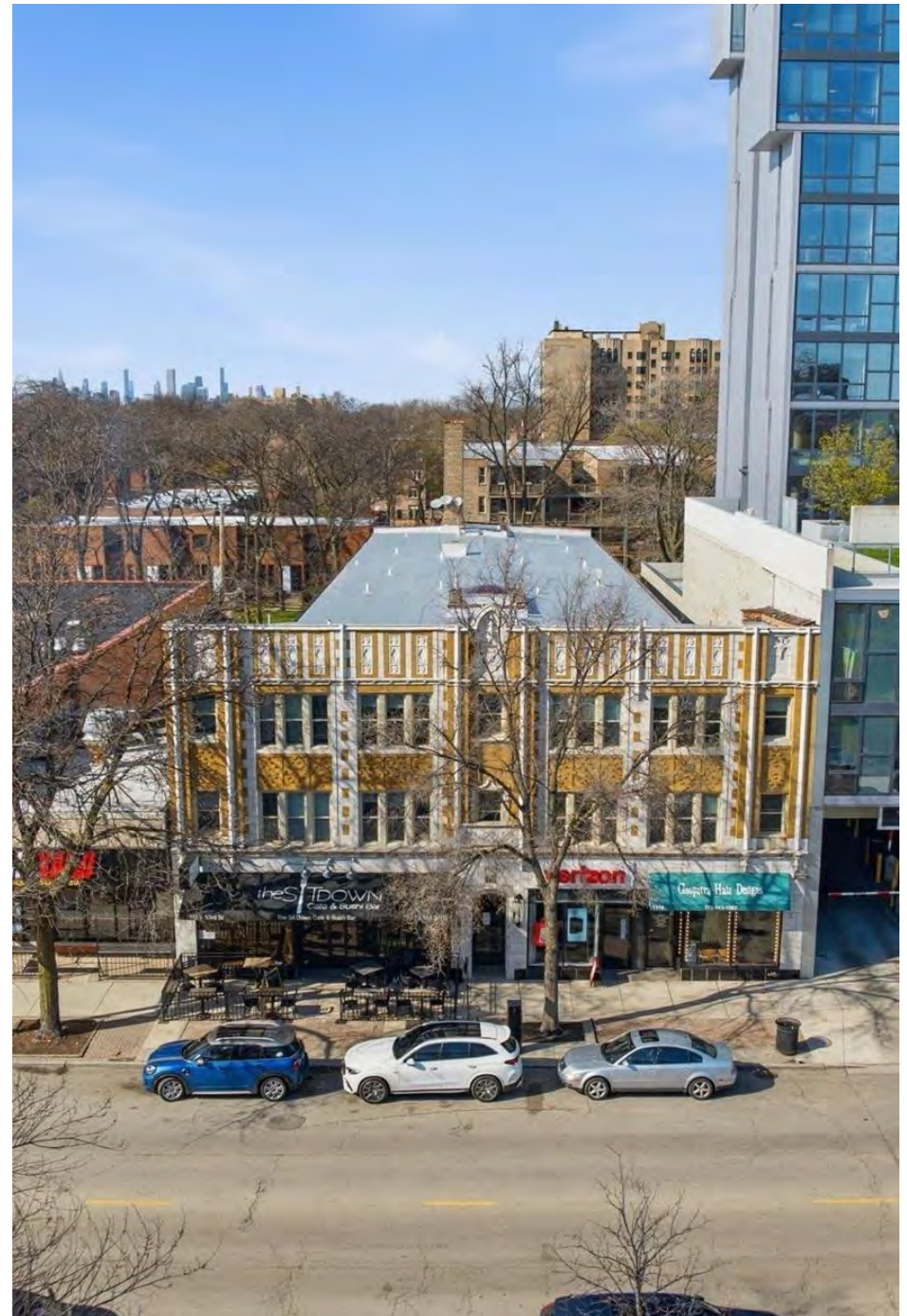
The building has been consistently maintained with notable capital improvements, including a newer boiler, hot water heater, and a well-maintained, silver-coated roof. This allows an investor to step into a stabilized asset while implementing a clear value-add strategy. Through targeted interior upgrades—primarily kitchens and bathrooms—ownership can unlock rental growth and achieve a projected 7.79% cap rate upon stabilization, creating strong cash-on-cash returns.

- Strategically located along Hyde Park’s premier 53rd Street retail corridor, the property benefits from exceptional foot traffic and a dynamic tenant base. This vibrant, walkable stretch is lined with restaurants, cafés, boutiques, and daily-needs retail, creating a true live-work-play environment. The area draws consistent demand from residents, visitors, and a large student population.

Just blocks away, the University of Chicago serves as a major economic and cultural anchor, driving continuous activity and housing demand. Nearby developments such as Harper Court further enhance the corridor with a blend of retail, office, and hospitality uses, reinforcing the area’s position as a destination hub.

Surrounding the property are charming, tree-lined streets featuring a mix of historic apartment buildings and condominiums, all supported by convenient access to public transportation, including the Metra station at 53rd Street.

- Overall, 1312–16 E 53rd Street offers investors a rare combination of stable income, operational upside, and irreplaceable location within one of Chicago’s most dynamic and resilient submarkets.



## FINANCIAL SUMMARY

### INVESTMENT OVERVIEW

	CURRENT	PRO FORMA
Price	\$4,000,000	\$4,000,000
Construction Budget with Soft Cost (\$31,431.25 per apartment unit + \$16,650 exterior work)		\$771,000
Total Price (Purchase Price + Construction Budget)	\$4,000,000	\$4,771,000
Price Per Unit (24 apartments + 3 retail)	\$148,148	\$176,704
GRM	11.34	7.83
Cap Rate	4.42%	7.79%
Cash-on-Cash Return (Projected - Post Renovation)		8.850%

### OPERATING DATA

	CURRENT	PRO FORMA
Gross Scheduled Income	\$352,680	\$609,552
Vacancy Cost (5%)	-\$17,634	-\$30,478
Gross Income	\$335,046	\$579,074
Operating Expense	-\$158,136	-\$208,012
Net Operating Income	\$176,910	\$371,062

### FINANCING DATA

	CURRENT	PROFORMA
Down Payment - 30%		\$1,431,000
Loan Amount - 70%		\$3,340,000
Interest Rate (3 YR Fixed with 2 Yrs Interest Only Period)		6.16%
Annual Debt Service		\$244,356

Construction Budget (\$771,000): This budget amount include a full renovation of the kitchens and bathrooms, as well as select improvements throughout the apartments. Additionally, there is \$16,650 of exterior work included in this budget. Kitchens will be upgraded with new wood cabinets, quartz countertops, ceramic backsplashes, stainless steel sinks, and new stove, microwave, and refrigerator. Bathrooms will feature new wood vanities, wall-hung mirrors, ceramic tile flooring. Throughout the apartments the hardwood floors will be refinished as needed, new lighting fixtures will be installed, and units will be painted.



02

Location

Location Summary

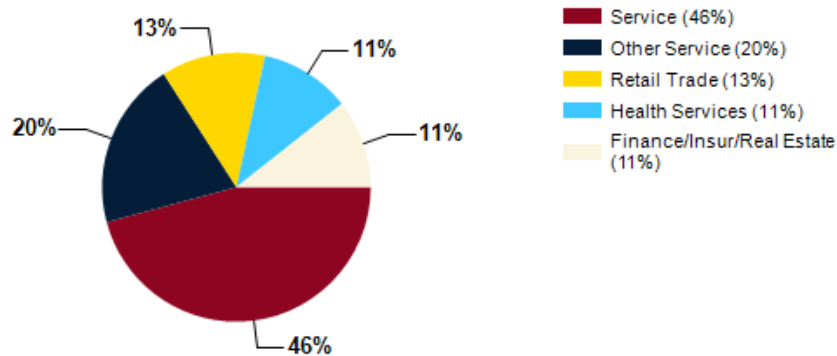
Local Business Map

Major Employers Map

● **PROPERTY HIGHLIGHTS**

- Diverse unit mix with efficient layouts and strong natural light
- Proven in-place income with clear path to rental growth
- Value-add opportunity through cosmetic unit renovations
- Strong retail corridor exposure with consistent foot traffic
- Recent capital improvements: newer boiler, windows, hot water heater, and roof coating
- The property is located in the Hyde Park neighborhood of Chicago, known for its historic significance and cultural attractions.
- Hyde Park is home to the University of Chicago, a prestigious research university with a strong influence on the area's academic and intellectual environment.
- Prominent cultural institutions in the neighborhood include the Museum of Science and Industry, the DuSable Museum of African American History, and the Smart Museum of Art.
- Hyde Park offers a diverse range of dining options, from casual eateries to upscale restaurants like A10 Hyde Park and Virtue Restaurant.
- The neighborhood boasts several parks and green spaces, such as Jackson Park and Promontory Point, providing residents with recreational opportunities and scenic views of Lake Michigan.

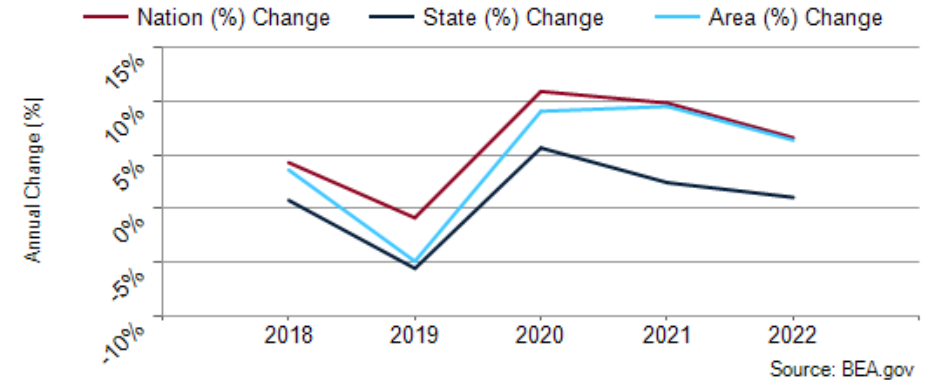
**Major Industries by Employee Count**



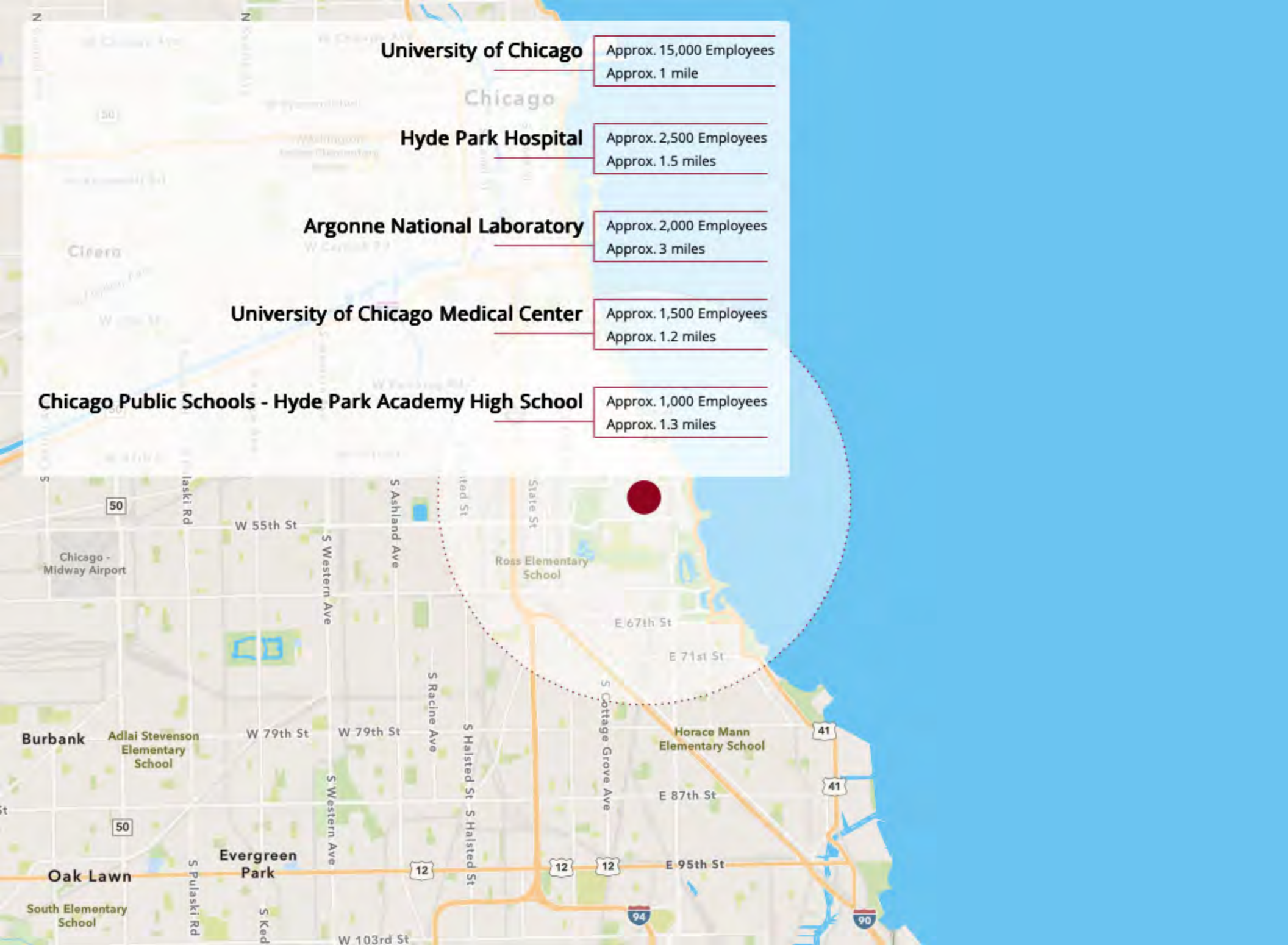
**Largest Employers**

Advocate Health Care System	38,679
Amazon.com Inc.	30,100
Northwestern Memorial Healthcare	25,386
University of Chicago	22,395
Walmart Inc.	17,400
United Airlines Holdings Inc.	16,937
Walgreens Boots Alliance Inc.	16,486
JPMorgan Chase & Co.	14,158

**Cook County GDP Trend**







**University of Chicago**

Approx. 15,000 Employees  
Approx. 1 mile

**Hyde Park Hospital**

Approx. 2,500 Employees  
Approx. 1.5 miles

**Argonne National Laboratory**

Approx. 2,000 Employees  
Approx. 3 miles

**University of Chicago Medical Center**

Approx. 1,500 Employees  
Approx. 1.2 miles

**Chicago Public Schools - Hyde Park Academy High School**

Approx. 1,000 Employees  
Approx. 1.3 miles



03

Property Description

Property Features

Property Images

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## GLOBAL

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NUMBER OF UNITS	27
BUILDING SF	17,623
LAND ACRES	0.23
YEAR BUILT	1927
NUMBER OF STORIES	3

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## MULTI-FAMILY VITALS

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WASHER/DRYER	Coin-Operated
NUMBER OF UNITS	24
HVAC	Central Boiler

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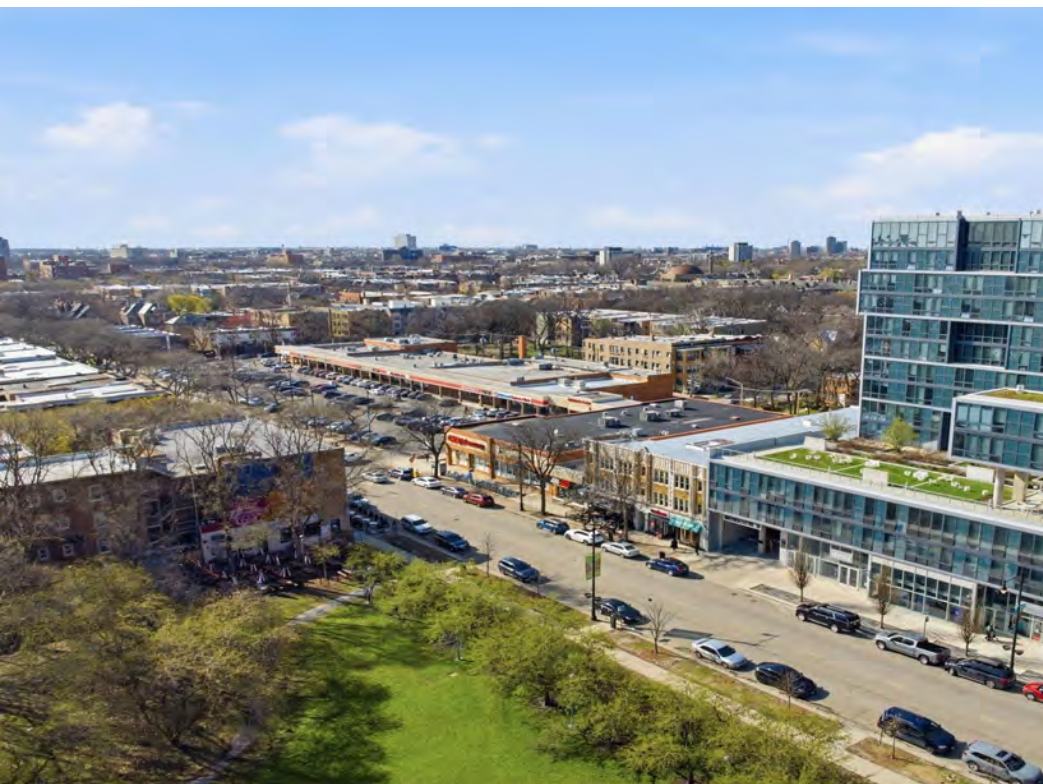
## COMMERCIAL VITALS

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NUMBER OF UNITS	3
CURRENT OCCUPANCY	100.00%
HVAC	individual

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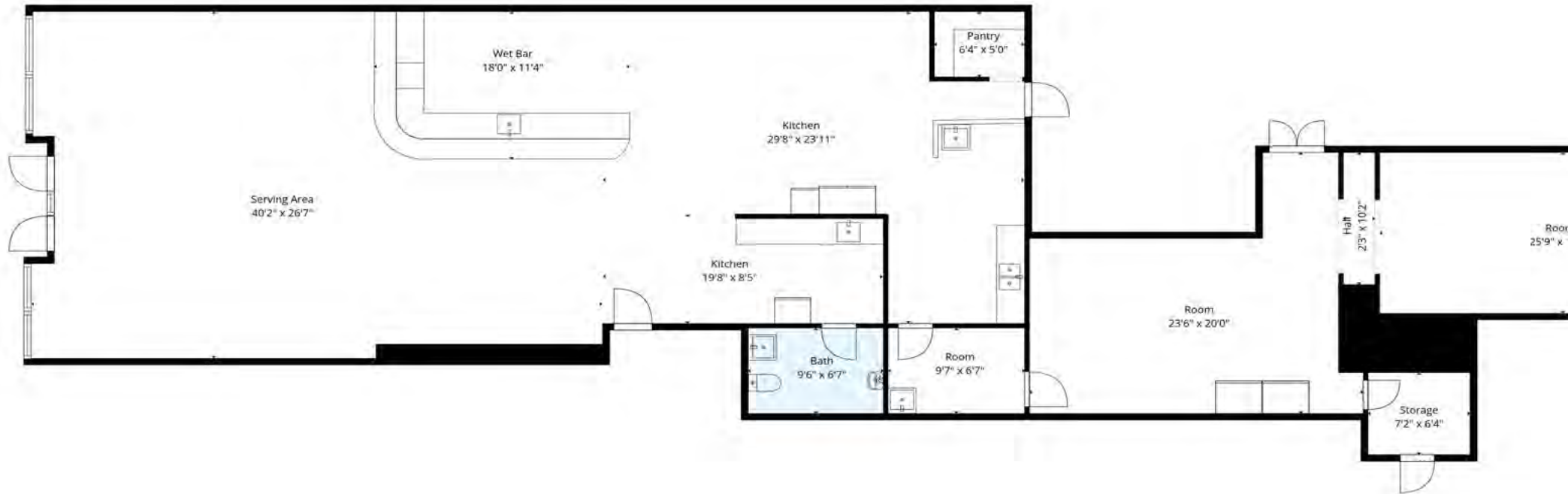


The Sit Down Cafe



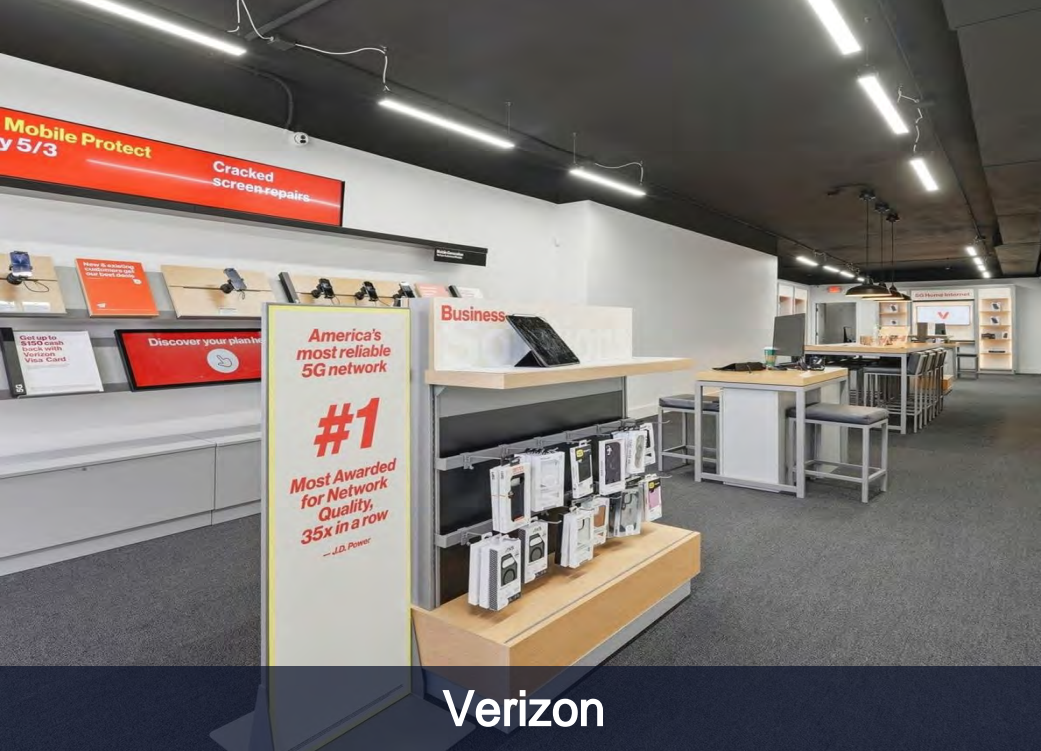
1312 E 53rd St





**TOTAL: 2628 sq. ft**  
 1st floor: 2628 sq. ft  
 EXCLUDED AREAS: STORAGE: 45 sq. ft, WALLS: 166 sq. ft

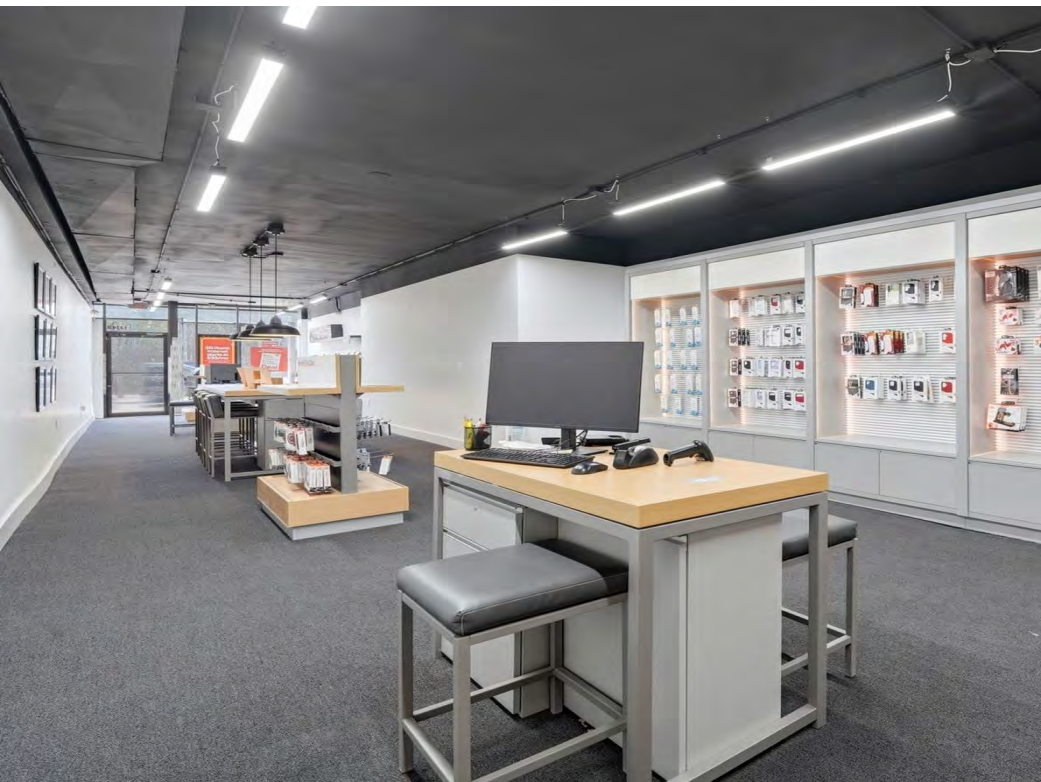
## The Sit Down Cafe Floorplan



Verizon



1314 E 53rd St



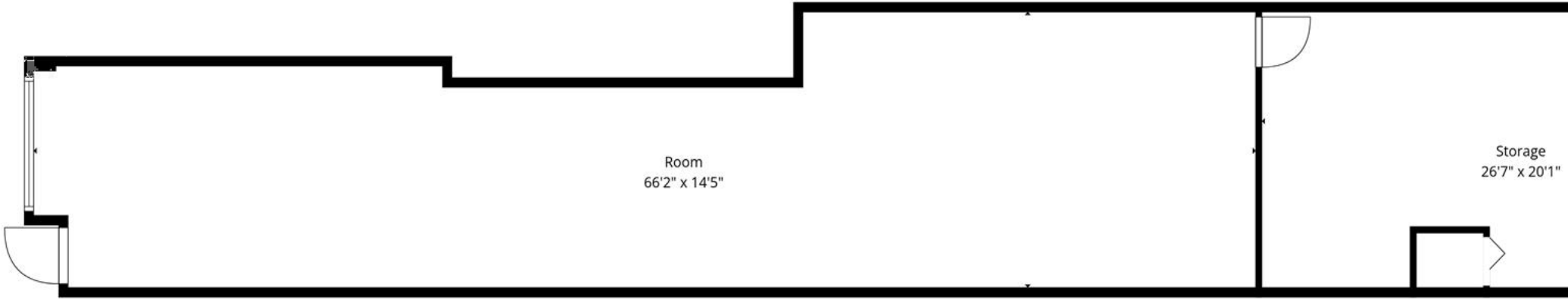


Cleopatra Hair Design

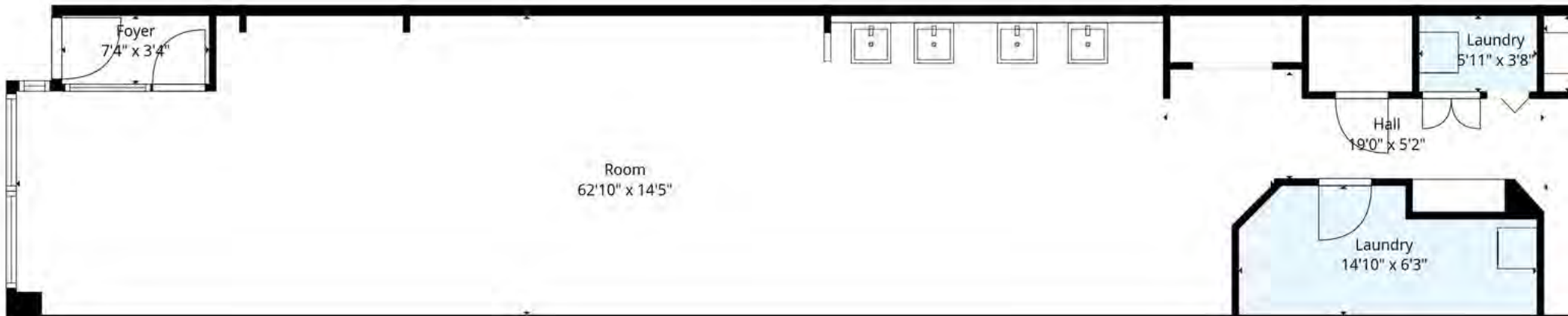


1316 E 53rd St





Verizon Floorplan



Cleopatra Floorplan



**Apartments Entrance**

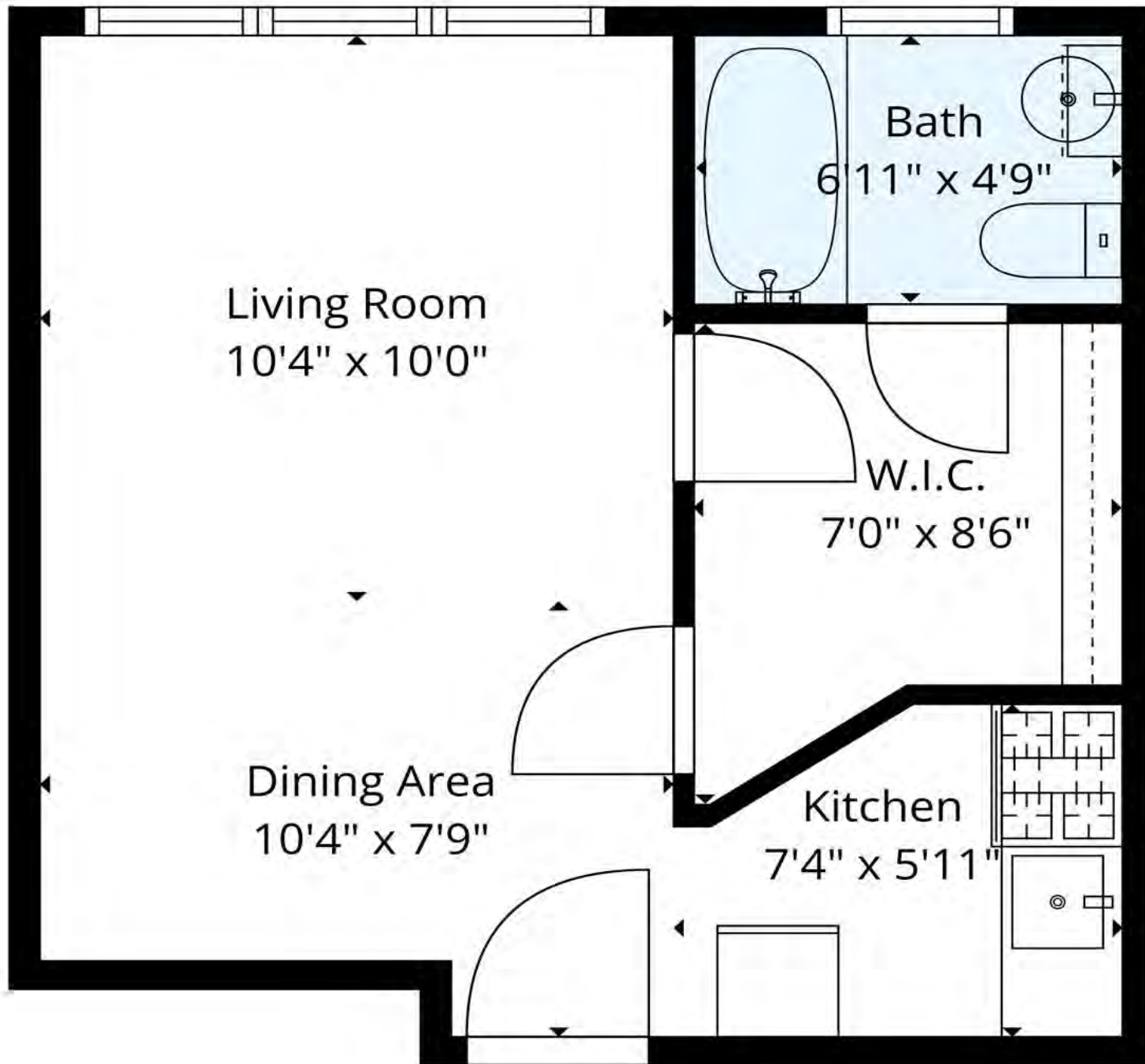


**Stairway**



Typical Studio





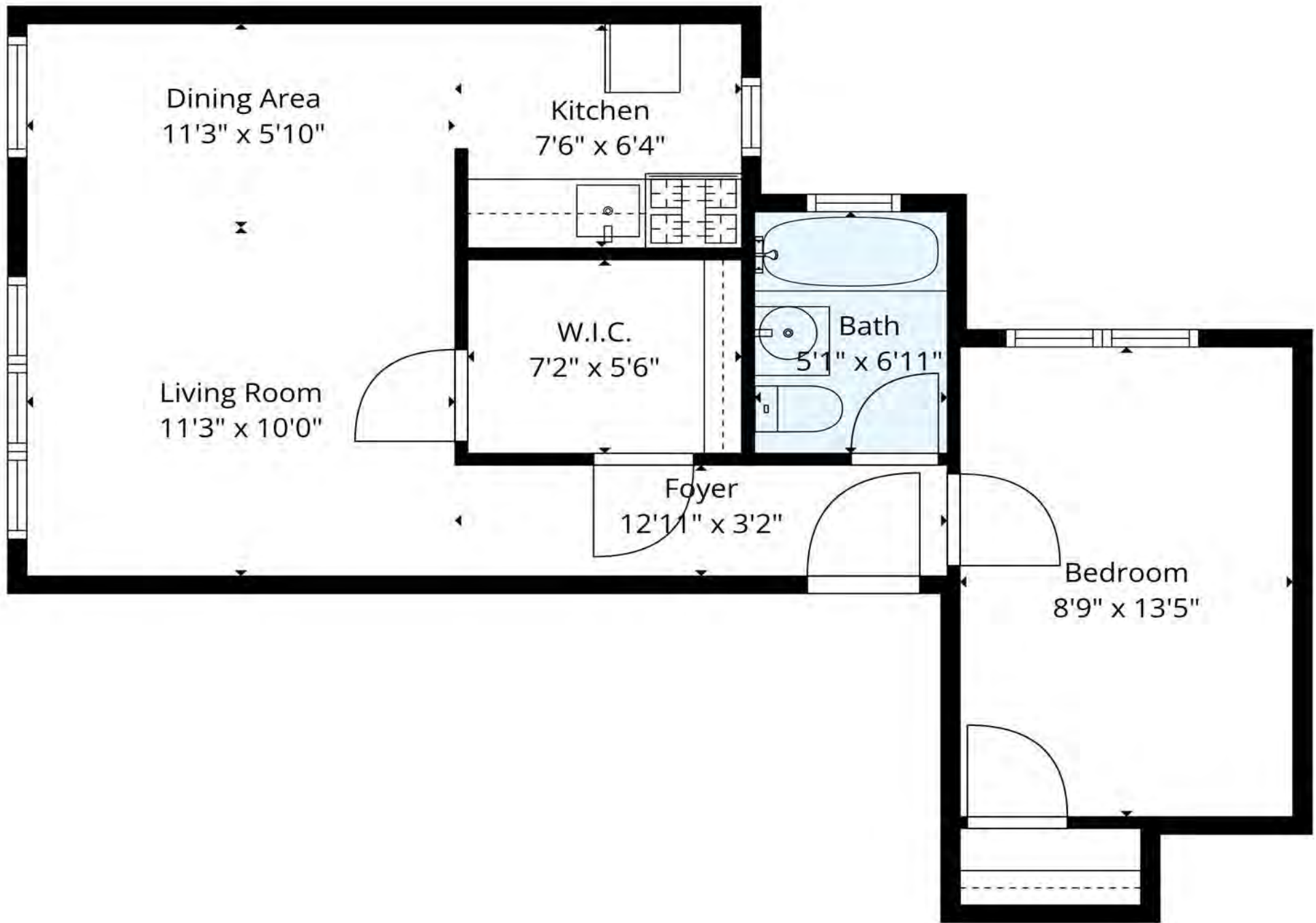
## Studio Floorplan

1st floor: 305 sq. ft



Typical 1-Bedroom





## 1-bedroom Floorplan

1st floor: 485 sq. ft



**Electrical**



**Laundry**



**Boiler & Water Tank**



**Cooking Gas Meters**

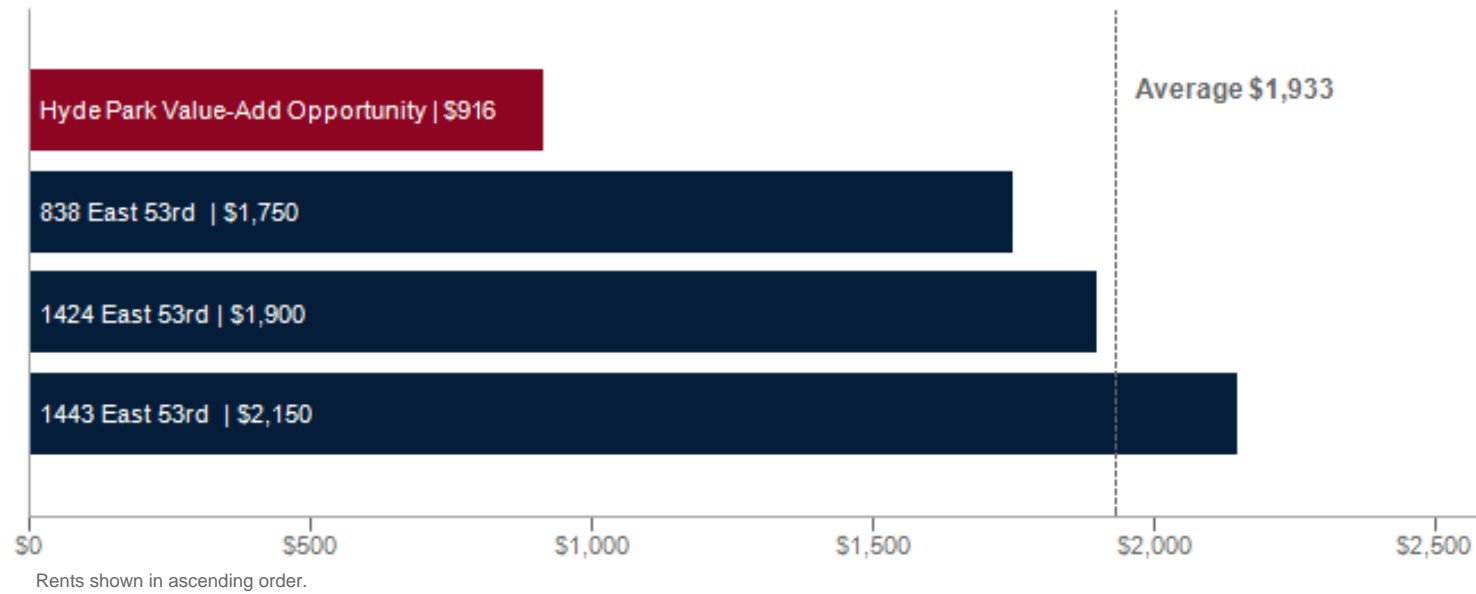


04

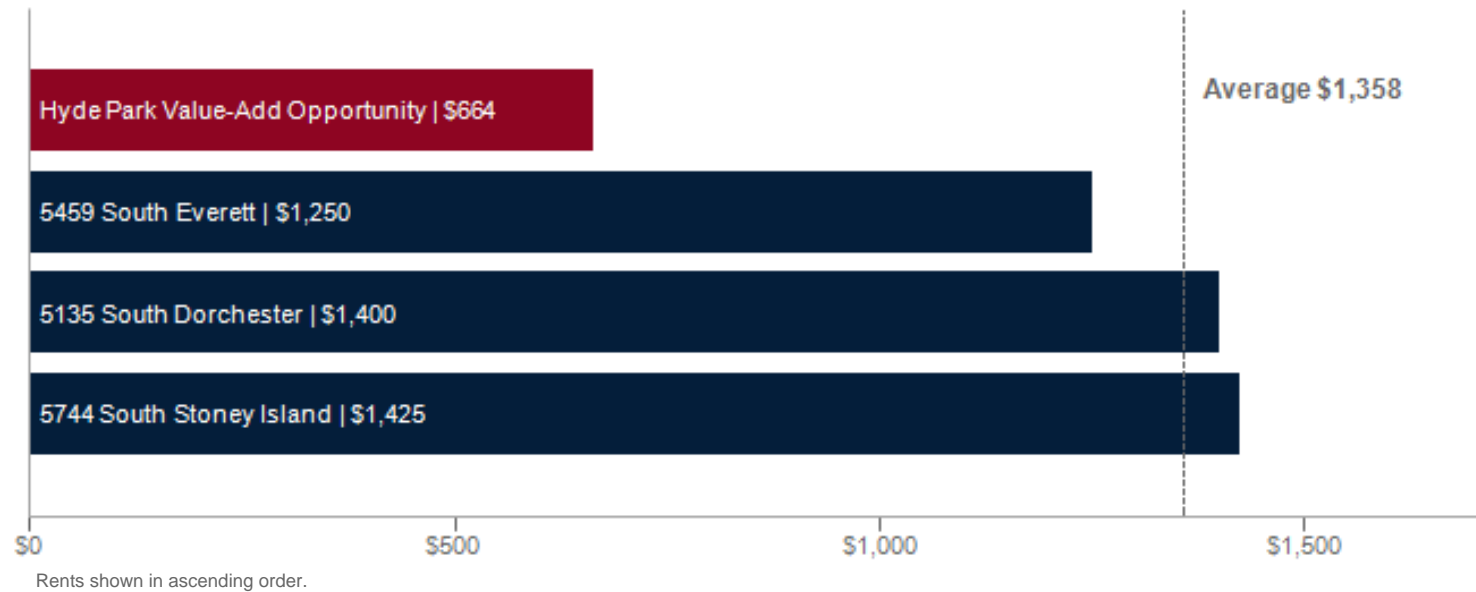
Lease Comps



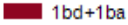


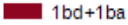


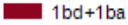


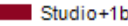


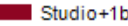
- Lease Comps Summary Chart - MF
- Lease Comps Summary Table - MF
- Lease Comps Map




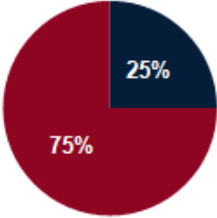
## 1 BD + 1 BA



## STUDIO + 1 BA



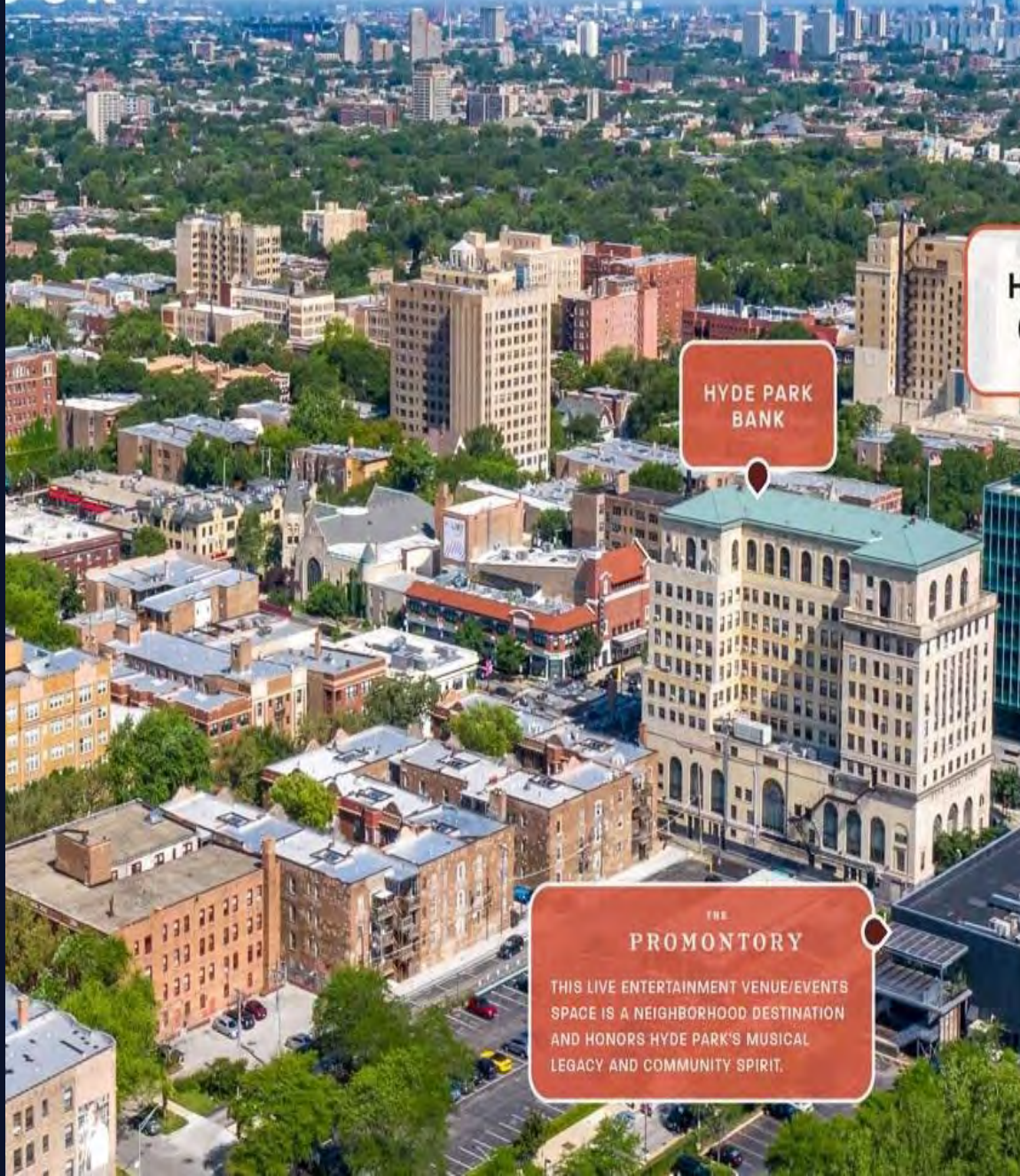
	PROPERTY	TOTAL UNITS	OCC	YEAR BUILT	Unit Mix	Miles						
1	 <p>1443 East 53rd 1443 East 53rd Street Chicago, IL 60615</p>	<table border="1"> <tr> <td>1</td> <td>1bd+1ba</td> <td>\$2,150</td> </tr> <tr> <td>1</td> <td>TOTAL</td> <td></td> </tr> </table>	1	1bd+1ba	\$2,150	1	TOTAL		95%	1907	 	0.2
1	1bd+1ba	\$2,150										
1	TOTAL											
2	 <p>838 East 53rd 838 East 53rd Street Chicago, IL 60615</p>	<table border="1"> <tr> <td>1</td> <td>1bd+1ba</td> <td>\$1,750</td> </tr> <tr> <td>1</td> <td>TOTAL</td> <td></td> </tr> </table>	1	1bd+1ba	\$1,750	1	TOTAL		95%	1922	 	0.6
1	1bd+1ba	\$1,750										
1	TOTAL											
3	 <p>1424 East 53rd 1424 East 63rd Street Chicago, IL 60615</p>	<table border="1"> <tr> <td>1</td> <td>1bd+1ba</td> <td>\$1,900</td> </tr> <tr> <td>1</td> <td>TOTAL</td> <td></td> </tr> </table>	1	1bd+1ba	\$1,900	1	TOTAL		95%	1925	 	1.7
1	1bd+1ba	\$1,900										
1	TOTAL											
4	 <p>5744 South Stony Island 5744 South Stony Island Avenue Chicago, IL 60615</p>	<table border="1"> <tr> <td>1</td> <td>Studio+1ba</td> <td>\$1,425</td> </tr> <tr> <td>1</td> <td>TOTAL</td> <td></td> </tr> </table>	1	Studio+1ba	\$1,425	1	TOTAL		95%	1924	 	1.0
1	Studio+1ba	\$1,425										
1	TOTAL											
5	 <p>5459 South Everett 5459 South Everett Avenue Chicago, IL 60615</p>	<table border="1"> <tr> <td>1</td> <td>Studio+1ba</td> <td>\$1,250</td> </tr> <tr> <td>1</td> <td>TOTAL</td> <td></td> </tr> </table>	1	Studio+1ba	\$1,250	1	TOTAL		-10%	1922	 	0.9
1	Studio+1ba	\$1,250										
1	TOTAL											

	PROPERTY	TOTAL UNITS	OCC	YEAR BUILT	Unit Mix	Miles									
6	 <p>5135 South Dorchester 5135 South Dorchester Avenue Chicago, IL 60615</p>	<table border="1"> <tr> <td>1 Studio+1ba</td> <td>\$1,400</td> </tr> <tr> <td>1 TOTAL</td> <td></td> </tr> </table>	1 Studio+1ba	\$1,400	1 TOTAL		0%	1895	 <p>100%</p> <ul style="list-style-type: none"> <li>Studio+1ba</li> </ul>	0.5					
		1 Studio+1ba	\$1,400												
1 TOTAL															
<b>AVERAGES</b>		32	62%												
S	 <p>Hyde Park Value-Add Opportunity 1312 E 53rd Street Chicago, IL 60615</p>	<table border="1"> <tr> <td>18 1bd+1ba</td> <td>650sf</td> <td>\$916</td> </tr> <tr> <td>6 Studio+1ba</td> <td>500sf</td> <td>\$664</td> </tr> <tr> <td>24 TOTAL</td> <td></td> <td></td> </tr> </table>	18 1bd+1ba	650sf	\$916	6 Studio+1ba	500sf	\$664	24 TOTAL			95%	1927	 <p>75%</p> <ul style="list-style-type: none"> <li>1bd+1ba</li> <li>Studio+1ba</li> </ul>	
		18 1bd+1ba	650sf	\$916											
6 Studio+1ba	500sf	\$664													
24 TOTAL															



#	Property Name	Address	City
<b>S</b>	<b>Hyde Park Value-Add Opportunity</b>	<b>1312 E 53rd Street</b>	<b>Chicago</b>
1	1443 East 53rd	1443 East 53rd Street	Chicago
2	838 East 53rd	838 East 53rd Street	Chicago
3	1424 East 53rd	1424 East 63rd Street	Chicago
4	5744 South Stony Island	5744 South Stony Island Avenue	Chicago
5	5459 South Everett	5459 South Everett Avenue	Chicago
6	5135 South Dorchester	5135 South Dorchester Avenue	Chicago

# HARPER COURT



HYDE PARK BANK

HARPER COURT

DOWNTOWN CHICAGO

WHOLE FOODS

LAIFITNESS

THE PROMONTORY  
THIS LIVE ENTERTAINMENT VENUE/EVENTS SPACE IS A NEIGHBORHOOD DESTINATION AND HONORS HYDE PARK'S MUSICAL LEGACY AND COMMUNITY SPIRIT.

05

### Sale Comps

- Sale Comps
- Sale Comps Summary
- Sale Comps Charts
- Sale Comps Map



1



**1363 East 53rd Street**

1363 East 53rd Street  
Chicago, IL 60615

TOTAL UNITS	26
BUILDING SF	14,595
YEAR BUILT	1923
SALE PRICE	\$5,251,000
PRICE/UNIT	\$201,962
PRICE PSF	\$359.78
OCCUPANCY	96%
CLOSING DATE	8/23/2021
DISTANCE	0.1 miles



2



**5220 South Harper**

5220 South Harper Avenue  
Chicago, IL 60615

TOTAL UNITS	64
BUILDING SF	42,065
YEAR BUILT	1926
SALE PRICE	\$5,850,000
PRICE/UNIT	\$91,406
PRICE PSF	\$139.07
CLOSING DATE	4/1/2025
DISTANCE	0.3 miles

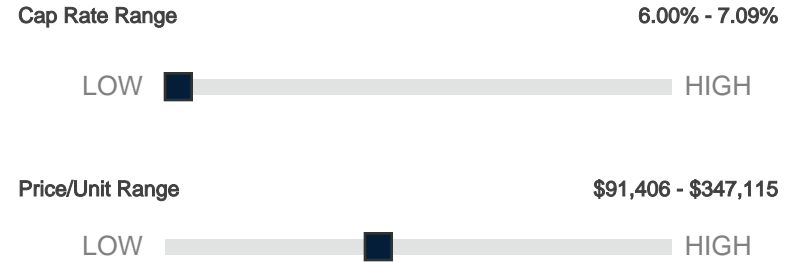


3

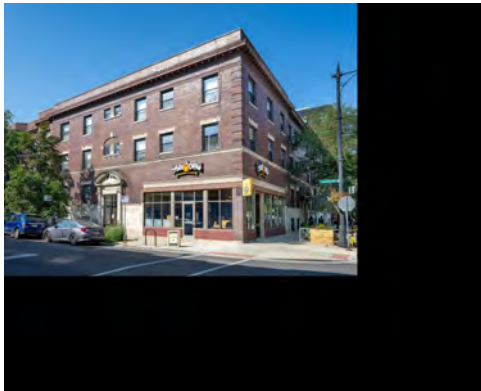


**5704 S Harper**  
5704 South Harper  
Chicago, IL 60615

TOTAL UNITS	33
YEAR BUILT	1922
SALE PRICE	\$6,600,000
PRICE/UNIT	\$200,000
CAP RATE	6.00%
CLOSING DATE	7/12/2024
DISTANCE	1.5 miles

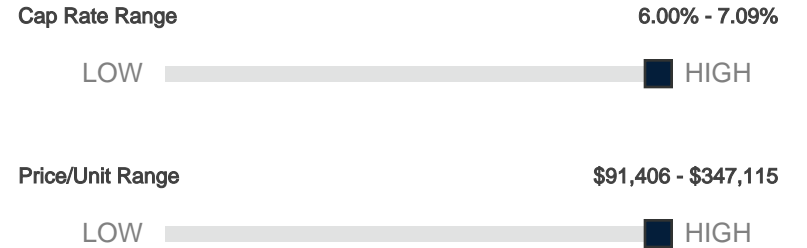


4



**5300 S Blackstone**  
5300 S South Blackstone Avenue  
Chicago, IL 60615

TOTAL UNITS	26
BUILDING SF	44,784
YEAR BUILT	1907
SALE PRICE	\$9,025,000
PRICE/UNIT	\$347,115
PRICE PSF	\$201.52
CAP RATE	7.09%
OCCUPANCY	96%
CLOSING DATE	9/30/2024
DISTANCE	0.7 miles

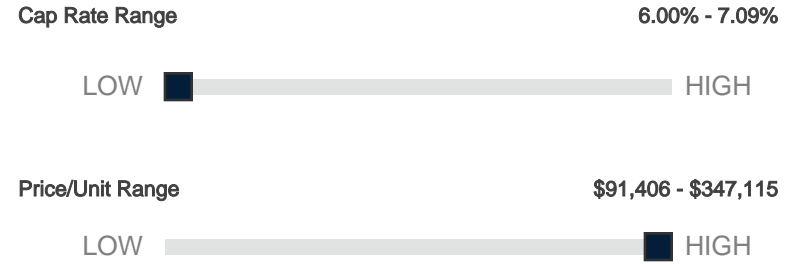





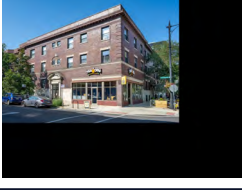



### Hyde Park Value-Add Opportunity

1312 E 53rd Street  
Chicago, IL 60615

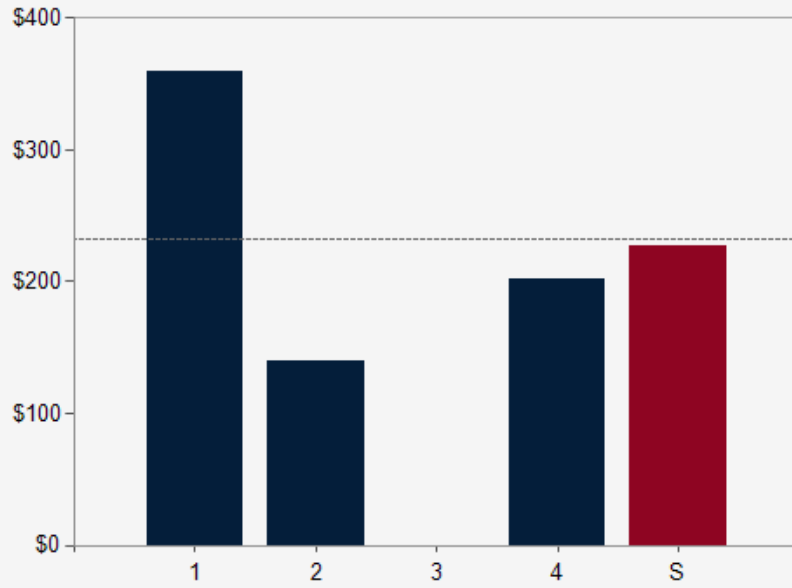
BUILDING SF	17,623
LAND ACRES	0.23
YEAR BUILT	1927
ASKING PRICE	\$4,000,000
PRICE PSF	\$226.98
CAP RATE	4.42%
OCCUPANCY	95%



	PROPERTY	SALE PRICE	BLDG SF	PSF	CAP RATE	CLOSE DATE	DISTANCE (mi)
1	 <p>1363 East 53rd Street 1363 East 53rd Street Chicago, IL 60615</p>	\$5,251,000	14,595	\$359.78		8/23/2021	0.10
2	 <p>5220 South Harper 5220 South Harper Avenue Chicago, IL 60615</p>	\$5,850,000	42,065	\$139.07		4/1/2025	0.30
3	 <p>5704 S Harper 5704 South Harper Chicago, IL 60615</p>	\$6,600,000			6.00%	7/12/2024	1.50
4	 <p>5300 S Blackstone 5300 S South Blackstone Avenue Chicago, IL 60615</p>	\$9,025,000	44,784	\$201.52	7.09%	9/30/2024	0.70
<b>AVERAGES</b>		<b>\$6,681,500</b>	<b>33,815</b>	<b>\$233.46</b>	<b>6.55%</b>		
S	 <p><b>Hyde Park Value-Add Opportunity</b> 1312 E 53rd Street Chicago, IL 60615</p>	\$4,000,000	17,623	\$226.98	4.42%		

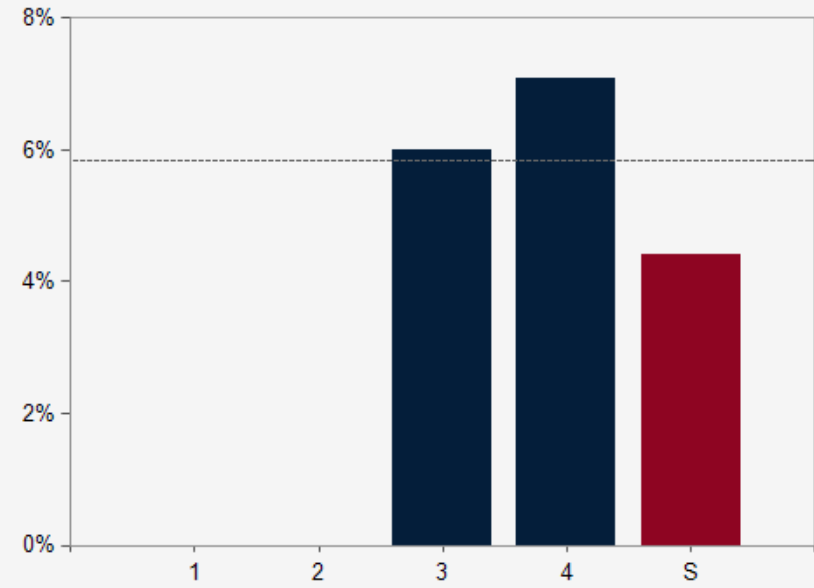
### Price/SF

Average: \$231.84



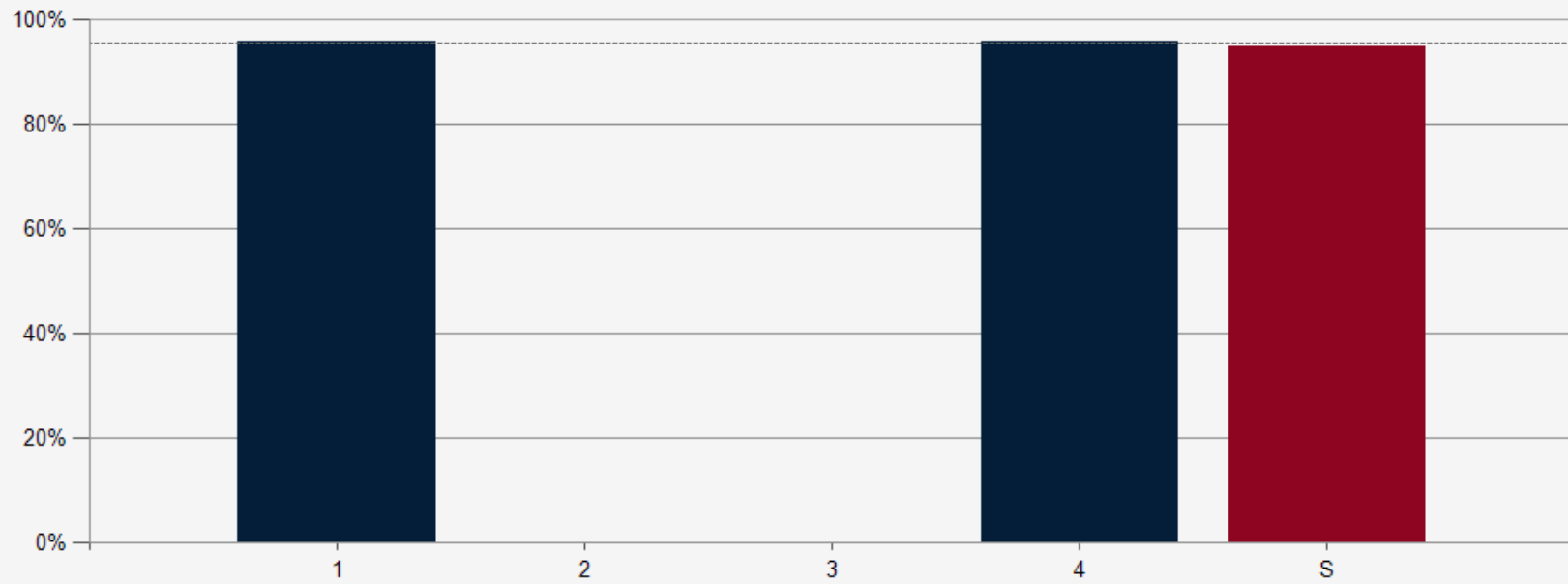
### Cap Rate

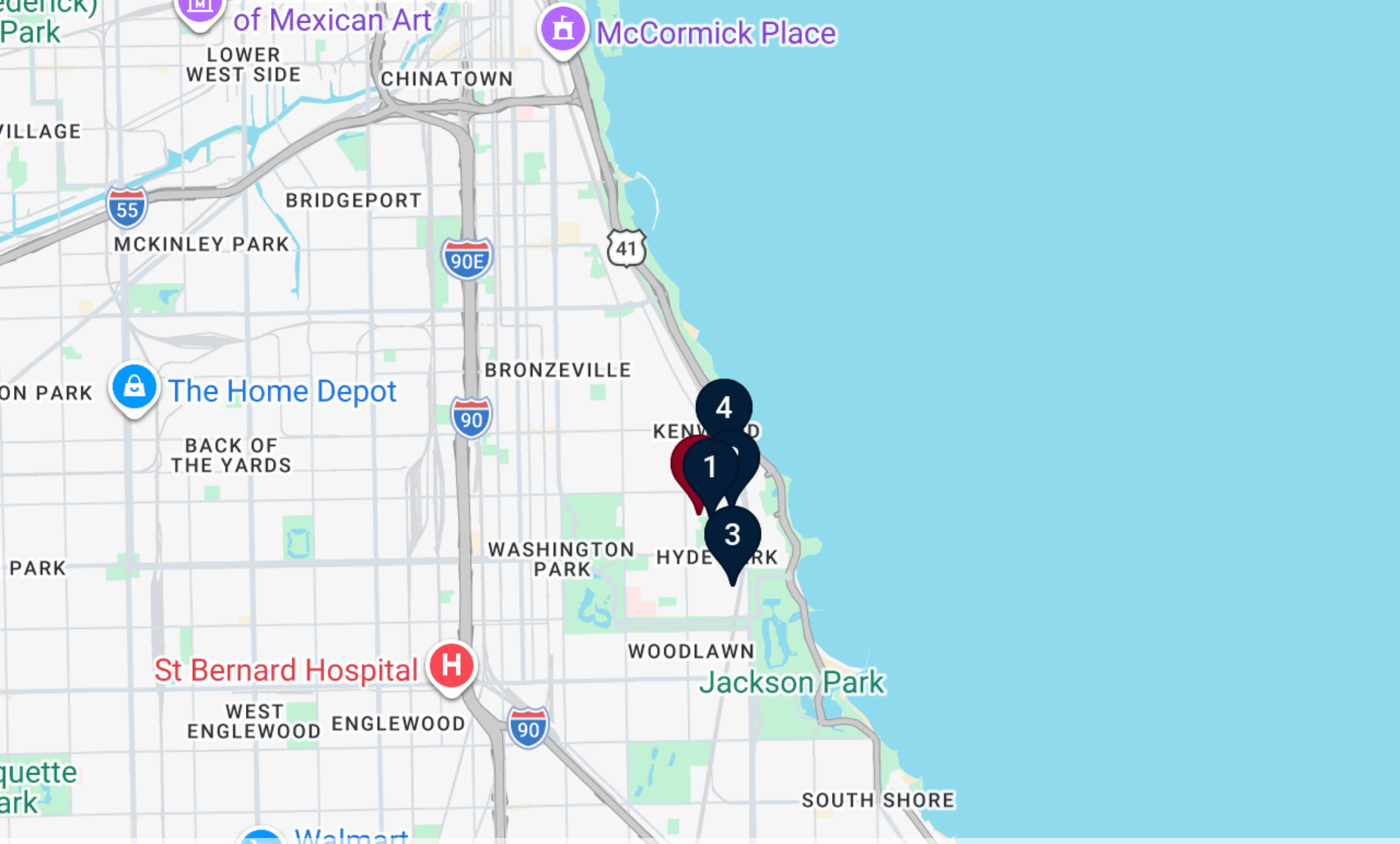
Average: 5.84%



### Occupancy

Average: 95.67%





#	Property Name	Address	City
<b>S</b>	<b>Hyde Park Value-Add Opportunity</b>	<b>1312 E 53rd Street</b>	<b>Chicago</b>
1	1363 East 53rd Street	1363 East 53rd Street	Chicago
2	5220 South Harper	5220 South Harper Avenue	Chicago
3	5704 S Harper	5704 South Harper	Chicago
4	5300 S Blackstone	5300 S South Blackstone Avenue	Chicago



The Sit Down Café & Sushi Bar

06

Rent Roll

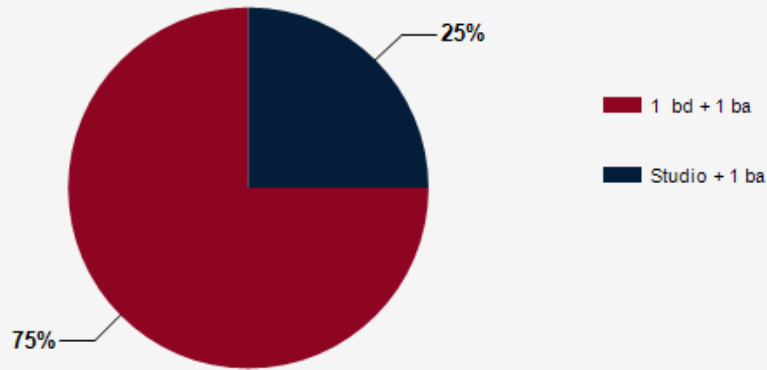
Multi-Family Unit Mix

Rent Roll

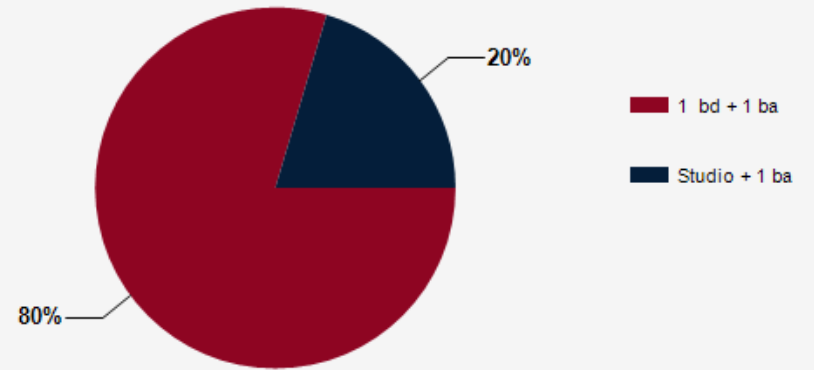
Lease Expiration

Unit Mix	# Units	Square Feet	Actual			Market		
			Current Rent	Rent PSF	Monthly Income	Market Rent	Market Rent PSF	Market Income
1 bd + 1 ba	18	544	\$916	\$1.68	\$15,570	\$1,750	\$3.21	\$31,500
Studio + 1 ba	6	340	\$664	\$1.95	\$3,320	\$1,300	\$3.82	\$7,800
<b>Totals/Averages</b>	<b>24</b>	<b>493</b>	<b>\$853</b>	<b>\$1.73</b>	<b>\$18,890</b>	<b>\$1,638</b>	<b>\$3.32</b>	<b>\$39,300</b>

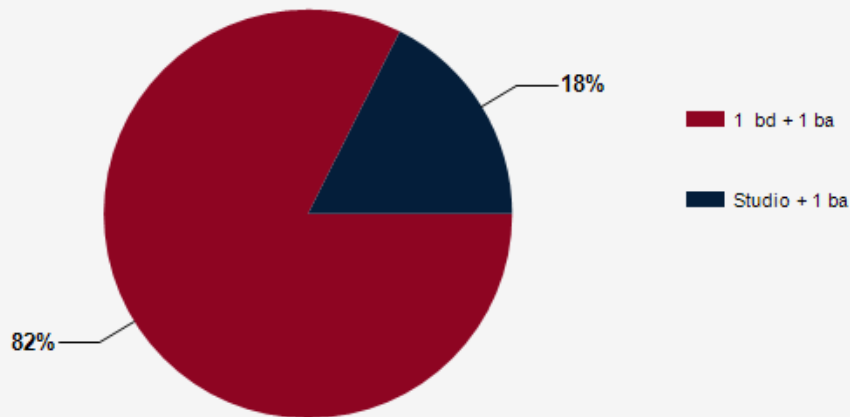
Unit Mix Summary



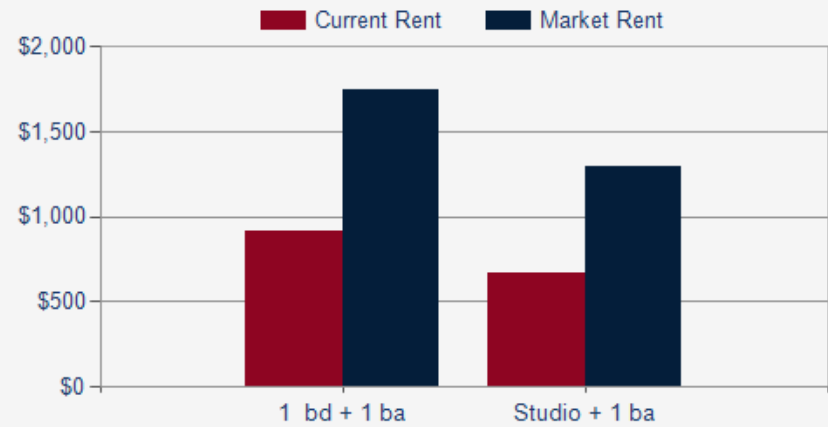
Unit Mix SF



Unit Mix Revenue



Actual vs. Market Revenue



**RESIDENTIAL**

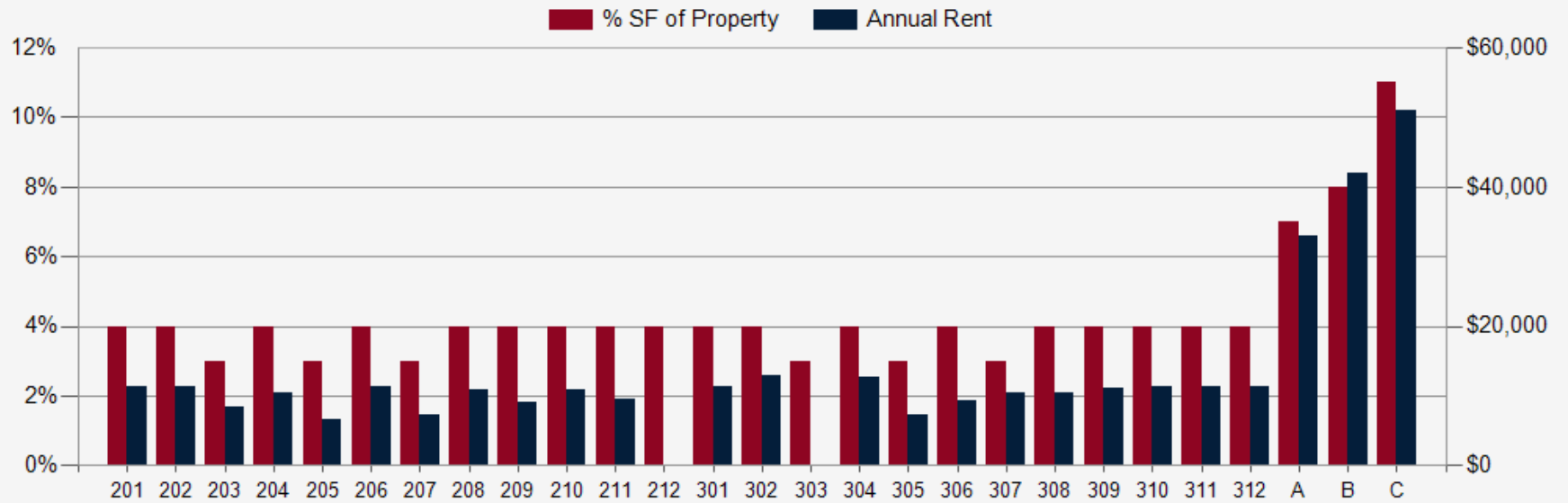
Unit	Unit Mix	Square Feet	Rent PSF	Current Rent	Market Rent	Lease End	Notes
201	1 bd + 1 ba	544	\$1.75	\$950.00	\$1,750.00	07/31/2026	
202	1 bd + 1 ba	544	\$1.75	\$950.00	\$1,750.00	08/31/2026	
203	Studio + 1 ba	340	\$2.04	\$695.00	\$1,300.00		MTM
204	1 bd + 1 ba	544	\$1.61	\$875.00	\$1,750.00	06/30/2026	
205	Studio + 1 ba	340	\$1.62	\$550.00	\$1,300.00		MTM
206	1 bd + 1 ba	544	\$1.75	\$950.00	\$1,750.00	08/31/2026	
207	Studio + 1 ba	340	\$1.76	\$600.00	\$1,300.00		MTM
208	1 bd + 1 ba	544	\$1.65	\$900.00	\$1,750.00	06/14/2026	
209	1 bd + 1 ba	544	\$1.39	\$750.00	\$1,750.00	05/31/2026	
210	1 bd + 1 ba	544	\$1.67	\$900.00	\$1,750.00	03/31/2026	
211	1 bd + 1 ba	544	\$1.46	\$795.00	\$1,750.00	08/31/2026	
212	1 bd + 1 ba	544			\$1,750.00		Vacant
301	1 bd + 1 ba	544	\$1.75	\$950.00	\$1,750.00	05/31/2026	
302	1 bd + 1 ba	544	\$1.98	\$1,075.00	\$1,750.00	06/30/2026	
303	Studio + 1 ba	340			\$1,300.00		Vacant
304	1 bd + 1 ba	544	\$1.93	\$1,050.00	\$1,750.00	06/14/2026	
305	Studio + 1 ba	340	\$1.76	\$600.00	\$1,300.00		MTM
306	1 bd + 1 ba	544	\$1.42	\$775.00	\$1,750.00		MTM
307	Studio + 1 ba	340	\$2.57	\$875.00	\$1,300.00	06/30/2026	
308	1 bd + 1 ba	544	\$1.62	\$875.00	\$1,750.00	05/31/2026	
309	1 bd + 1 ba	544	\$1.70	\$925.00	\$1,750.00	01/14/2027	
310	1 bd + 1 ba	544	\$1.75	\$950.00	\$1,750.00	06/14/2026	
311	1 bd + 1 ba	544	\$1.75	\$950.00	\$1,750.00	04/14/2026	
312	1 bd + 1 ba	544	\$1.75	\$950.00	\$1,750.00	08/31/2026	
<b>Totals / Averages</b>		<b>11,139</b>	<b>\$1.70</b>	<b>\$18,890.00</b>	<b>\$39,300.00</b>		

COMMERCIAL

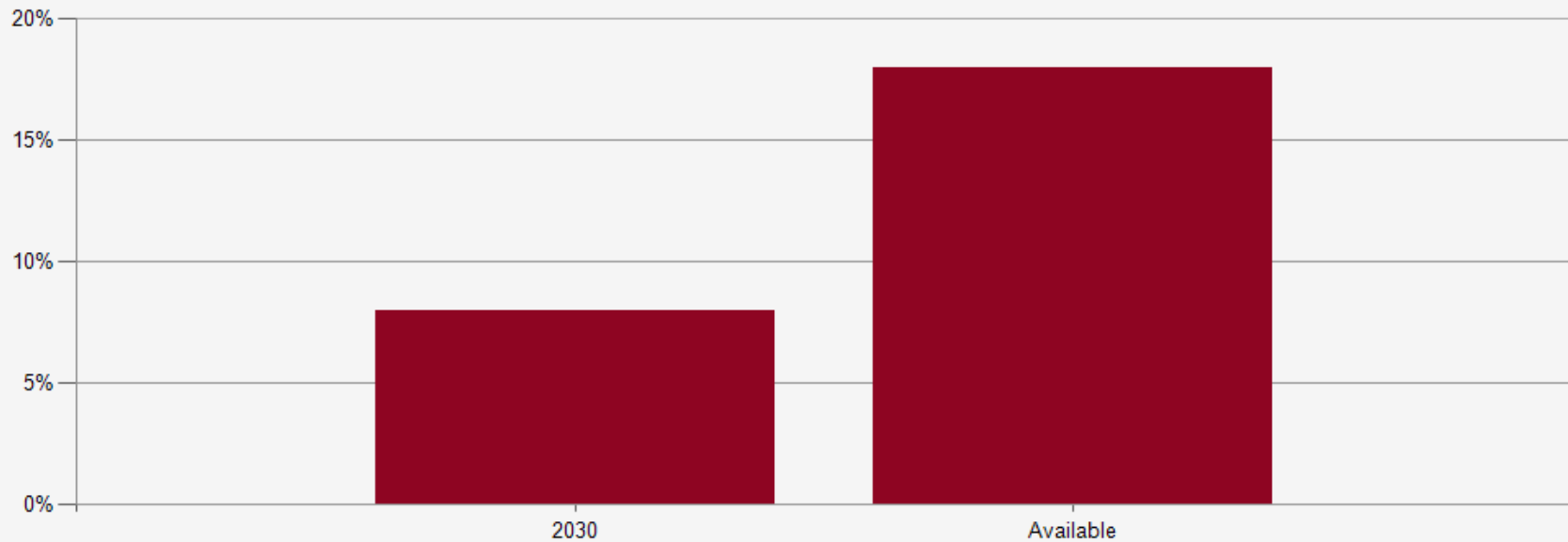
Suite	Tenant Name	Square Feet	% of NRA	Lease Term		Begin Date	Rental Rates				CAM Revenue (Annual)	Lease Type	Options/Notes
				Lease Start	Lease End		Monthly	PSF	Annual	PSF			
A	Cleopatra Hair Designs	1,296	6.81%	11/01/21	12/31/26	CURRENT	\$2,750	\$2.29	\$33,000	\$27.50		Gross	
B	Verizon	1,352	7.50%	04/01/25	09/01/30	CURRENT	\$3,500	\$2.65	\$42,000	\$31.77		Gross	1st Option - 5/1/30-4/30/35 2nd Option - 5/1/35 - 4/30/40
						05/01/2028	\$3,605	\$2.73	\$43,260	\$32.76			
C	The Sitdown Cafe	2,839	11.35%	01/01/22	12/31/26	CURRENT	\$4,250	\$2.13	\$51,000	\$25.50		Gross	
Totals:		5,487					\$10,500		\$126,000				



### Tenant SF Analysis



### Commercial Lease Expiration Summary





07 Financial Analysis

- Income & Expense Analysis
- Multi-Year Cash Flow Assumptions
- Cash Flow Analysis
- Financial Metrics

## FINANCIAL SUMMARY

### INVESTMENT OVERVIEW

	CURRENT	PRO FORMA
Price	\$4,000,000	\$4,000,000
Construction Budget with Soft Cost (\$31,431.25 per apartment unit + \$16,650 exterior work)		\$771,000
Total Price (Purchase Price + Construction Budget)	\$4,000,000	\$4,771,000
Price Per Unit (24 apartments + 3 retail)	\$148,148	\$176,704
GRM	11.34	7.83
Cap Rate	4.42%	7.79%
Cash-on-Cash Return (Projected - Post Renovation)		8.850%

### OPERATING DATA

	CURRENT	PRO FORMA
Gross Scheduled Income	\$352,680	\$609,552
Vacancy Cost (5%)	-\$17,634	-\$30,478
Gross Income	\$335,046	\$579,074
Operating Expense	-\$158,136	-\$208,012
Net Operating Income	\$176,910	\$371,062

### FINANCING DATA

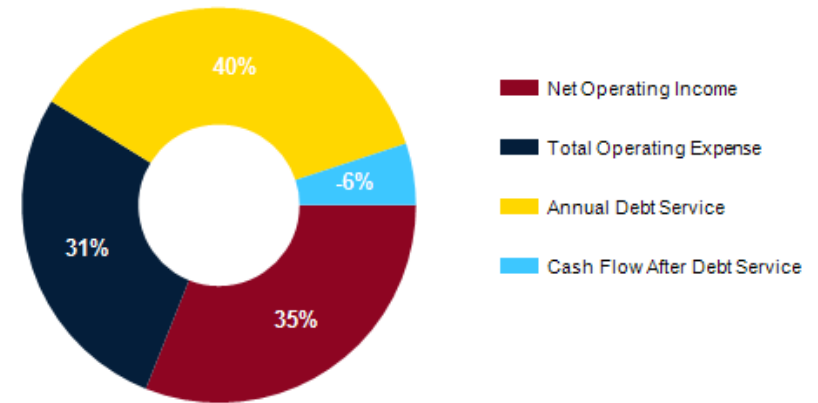
	CURRENT	PROFORMA
Down Payment - 30%		\$1,431,000
Loan Amount - 70%		\$3,340,000
Interest Rate (3 YR Fixed with 2 Yrs Interest Only Period)		6.16%
Annual Debt Service		\$244,356

Construction Budget (\$771,000): This budget amount include a full renovation of the kitchens and bathrooms, as well as select improvements throughout the apartments. Additionally, there is \$16,650 of exterior work included in this budget. Kitchens will be upgraded with new wood cabinets, quartz countertops, ceramic backsplashes, stainless steel sinks, and new stove, microwave, and refrigerator. Bathrooms will feature new wood vanities, wall-hung mirrors, ceramic tile flooring. Throughout the apartments the hardwood floors will be refinished as needed, new lighting fixtures will be installed, and units will be painted.

## REVENUE ALLOCATION

CURRENT

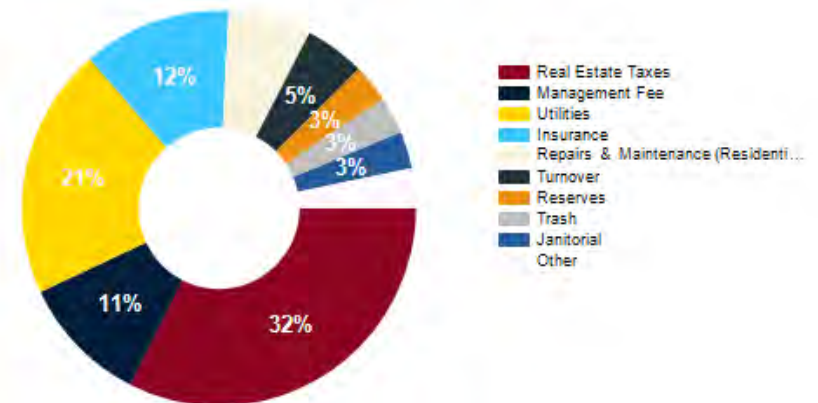
INCOME	CURRENT	PRO FORMA		
Gross Scheduled Rent	\$226,680	64.3%	\$471,600	77.4%
Commercial Rent	\$126,000	35.7%	\$126,000	20.7%
Other Income			\$11,952	2.0%
<b>Gross Potential Income</b>	<b>\$352,680</b>		<b>\$609,552</b>	
Vacancy & Collection Loss	-5.00%		-5.00%	
<b>Effective Gross Income</b>	<b>\$335,046</b>		<b>\$579,672</b>	
Less Expenses	\$158,136	47.19%	\$208,012	35.88%
<b>Net Operating Income</b>	<b>\$176,910</b>		<b>\$371,660</b>	
Annual Debt Service			\$205,744	
<b>Cash flow</b>			<b>\$165,916</b>	
Debt Coverage Ratio			1.80	



EXPENSES	CURRENT	PRO FORMA
Real Estate Taxes	\$51,310	\$97,528
Insurance	\$19,190	\$19,190
Repairs & Maintenance (Retail)	\$1,250	\$1,250
Management Fee (5.00% of EGI)	\$16,752	\$28,984
Repairs & Maintenance (Residential)	\$10,800	\$10,800
Turnover	\$7,860	\$7,860
Utilities	\$32,574	\$24,000
Trash	\$4,800	\$4,800
Landscaping / Snow Removal	\$2,400	\$2,400
Janitorial	\$4,800	\$4,800
Marketing / Admin	\$1,500	\$1,500
Reserves	\$4,900	\$4,900
<b>Total Operating Expense</b>	<b>\$158,136</b>	<b>\$208,012</b>
Annual Debt Service		\$205,744
Expense / SF	\$8.97	\$11.80
% of EGI	47.19%	35.88%

## DISTRIBUTION OF EXPENSES

CURRENT



## GLOBAL

Price	<b>\$4,000,000</b>
Analysis Period	<b>3 year(s)</b>
MillageRate	<b>1.28000%</b>

## INCOME - Growth Rates

Gross Scheduled Rent	<b>2.00%</b>
Commercial Rent	<b>2.00%</b>

## EXPENSES - Growth Rates

Real Estate Taxes	<b>2.00%</b>
Insurance	<b>2.00%</b>
Repairs & Maintenance (Retail)	<b>2.00%</b>
Repairs & Maintenance (Residential)	<b>2.00%</b>
Turnover	<b>2.00%</b>
Utilities	<b>2.00%</b>
Trash	<b>2.00%</b>
Landscaping / Snow Removal	<b>2.00%</b>
Janitorial	<b>2.00%</b>
Marketing / Admin	<b>2.00%</b>
Reserves	<b>2.00%</b>

## PROPOSED FINANCING

Bank-Rehab	
Loan Type	<b>Interest Only &amp; Amortized</b>
Down Payment	<b>\$1,431,000</b>
Loan Amount	<b>\$3,340,000</b>
Interest Only Years	<b>2</b>
Interest Only Rate (1-2)	<b>6.16%</b>
Amortized Rate	<b>6.16%</b>
Loan Terms	<b>3 YR Fixed</b>
Loan to Value	<b>70%</b>

**Notes** Debt Solution proved by Essex Capital Markets. Rates subject to market influences.

Disclaimer: These numbers are provided as assumptions and are not guaranteed. Broker and/or Seller shall bear no responsibility if actual outcomes vary.

Calendar Year	CURRENT	Pro Forma	Year 2	Year 3	Year 4
<b>Gross Revenue</b>					
Gross Scheduled Rent	\$226,680	\$471,600	\$481,032	\$490,653	\$500,466
Commercial Rent	\$126,000	\$126,000	\$128,520	\$131,090	\$133,712
Other Income		\$11,952	\$11,952	\$11,952	\$11,952
<b>Gross Potential Income</b>	<b>\$352,680</b>	<b>\$609,552</b>	<b>\$621,504</b>	<b>\$633,695</b>	<b>\$646,130</b>
Vacancy & Collection Loss	-5.00%	-5.00%	-5.00%	-5.00%	-5.00%
<b>Effective Gross Income</b>	<b>\$335,046</b>	<b>\$579,672</b>	<b>\$591,026</b>	<b>\$602,608</b>	<b>\$614,421</b>
<b>Operating Expenses</b>					
Real Estate Taxes	\$51,310	\$97,528	\$99,479	\$101,468	\$103,497
Insurance	\$19,190	\$19,190	\$19,574	\$19,965	\$20,365
Repairs & Maintenance (Retail)	\$1,250	\$1,250	\$1,275	\$1,301	\$1,327
Management Fee	\$16,752	\$28,984	\$29,551	\$30,130	\$30,721
Repairs & Maintenance (Residential)	\$10,800	\$10,800	\$11,016	\$11,236	\$11,461
Turnover	\$7,860	\$7,860	\$8,017	\$8,178	\$8,341
Utilities	\$32,574	\$24,000	\$24,480	\$24,970	\$25,469
Trash	\$4,800	\$4,800	\$4,896	\$4,994	\$5,094
Landscaping / Snow Removal	\$2,400	\$2,400	\$2,448	\$2,497	\$2,547
Janitorial	\$4,800	\$4,800	\$4,896	\$4,994	\$5,094
Marketing / Admin	\$1,500	\$1,500	\$1,530	\$1,561	\$1,592
Reserves	\$4,900	\$4,900	\$4,998	\$5,098	\$5,200
<b>Total Operating Expense</b>	<b>\$158,136</b>	<b>\$208,012</b>	<b>\$212,160</b>	<b>\$216,391</b>	<b>\$220,707</b>
<b>Net Operating Income</b>	<b>\$176,910</b>	<b>\$371,660</b>	<b>\$378,867</b>	<b>\$386,217</b>	<b>\$393,714</b>
Annual Debt Service		\$205,744	\$244,439	\$244,439	\$244,439
<b>Cash Flow</b>		<b>\$165,916</b>	<b>\$134,428</b>	<b>\$141,778</b>	<b>\$149,275</b>

Disclaimer: These numbers are provided as assumptions and are not guaranteed. Broker and/or Seller shall bear no responsibility if actual outcomes vary.

# Debt Solutions

1312-1316 E 53rd Street

Total Project Cost: \$4,771,000

4/6/2026

INDICATIVE LOAN PRICING	OPTION 1 (BANK - REHAB)	OPTION 2 (DEBT FUND - REHAB)	OPTION 3 (BANK - REHAB)
Loan Product	2 YR Floating	18 Month Floating	3 YR Fixed
Loan Proceeds	\$3,483,000	\$4,055,000	\$3,340,000
LTC	73.00%	85.00%	70.00%
Fixed   Floating Rate Term	2 YR	1.5 YR	3 YR
Amortization	Full-Term IO	Full-Term IO	30 YR
Interest Only Period	Full-Term IO	Full-Term IO	2 Yrs.
Prepayment Structure	Open	2%	2.10
DSCR	1.21x	.75x	1.28x
Index	1-Month Term SOFR	1-Month Term SOFR	1-Month Term SOFR
Index Rate	3.66%	3.66%	3.66%
Estimated Spread	2.60%	6.00%	2.50%
Estimated Interest Rate	6.26%	9.66%	6.16%
Interest Calculation Method	30/360	30/360	30/360
Annual Debt Service	\$217,926	\$391,585	\$244,356
Annual Interest Payment	\$217,926	\$391,585	\$205,638
Equity Required	\$1,288,000	\$716,000	\$1,431,000
Recourse Structure	Full Recourse	Full Recourse	Full Recourse

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 312.914.8855



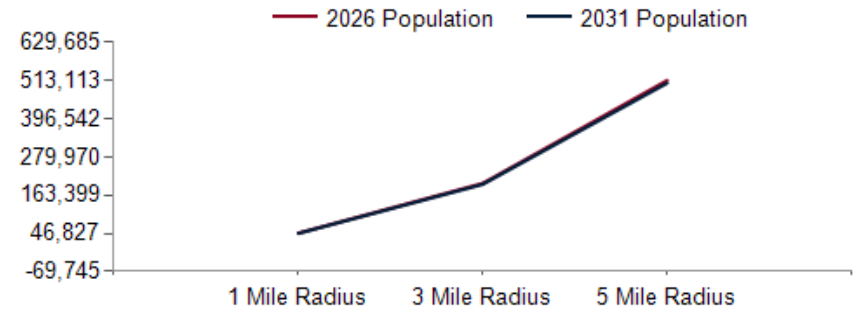
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## Demographics

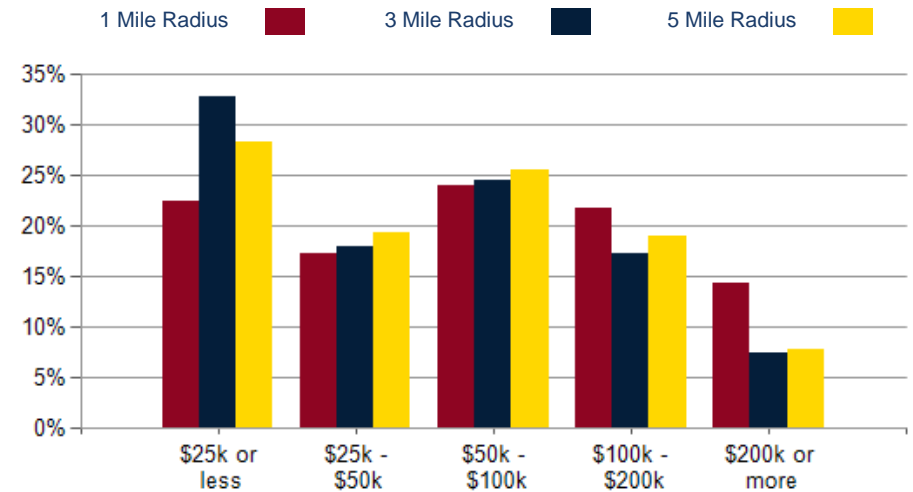
- General Demographics
- Race Demographics

POPULATION	1 MILE	3 MILE	5 MILE
2000 Population	48,891	234,054	607,973
2010 Population	43,789	196,160	531,582
2026 Population	47,561	199,279	513,113
2031 Population	46,827	196,453	505,005
2026 African American	21,271	148,979	315,199
2026 American Indian	131	555	3,817
2026 Asian	6,343	10,290	45,905
2026 Hispanic	3,448	11,746	88,611
2026 Other Race	1,147	4,971	49,634
2026 White	14,722	23,814	62,502
2026 Multiracial	3,922	10,590	35,848
2026-2031: Population: Growth Rate	-1.55%	-1.45%	-1.60%

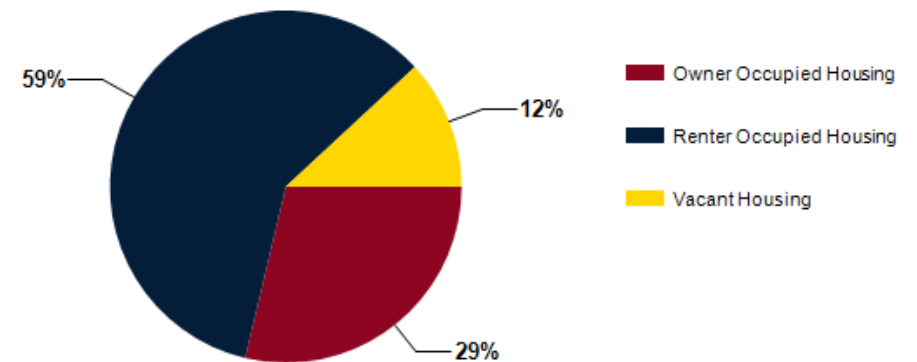
2026 HOUSEHOLD INCOME	1 MILE	3 MILE	5 MILE
less than \$15,000	4,206	22,404	44,761
\$15,000-\$24,999	1,476	8,656	20,045
\$25,000-\$34,999	1,407	6,743	18,365
\$35,000-\$49,999	2,953	10,292	25,781
\$50,000-\$74,999	3,484	13,553	34,110
\$75,000-\$99,999	2,588	9,724	24,352
\$100,000-\$149,999	3,627	11,187	29,481
\$150,000-\$199,999	1,873	5,168	14,155
\$200,000 or greater	3,615	7,081	17,720
Median HH Income	\$67,721	\$48,697	\$53,353
Average HH Income	\$109,834	\$78,925	\$82,088



2026 Household Income



2026 Own vs. Rent - 1 Mile Radius

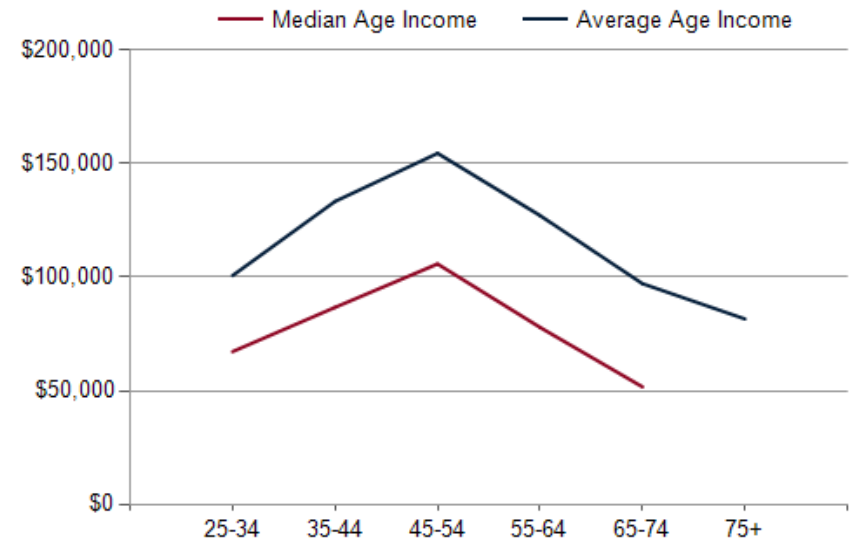
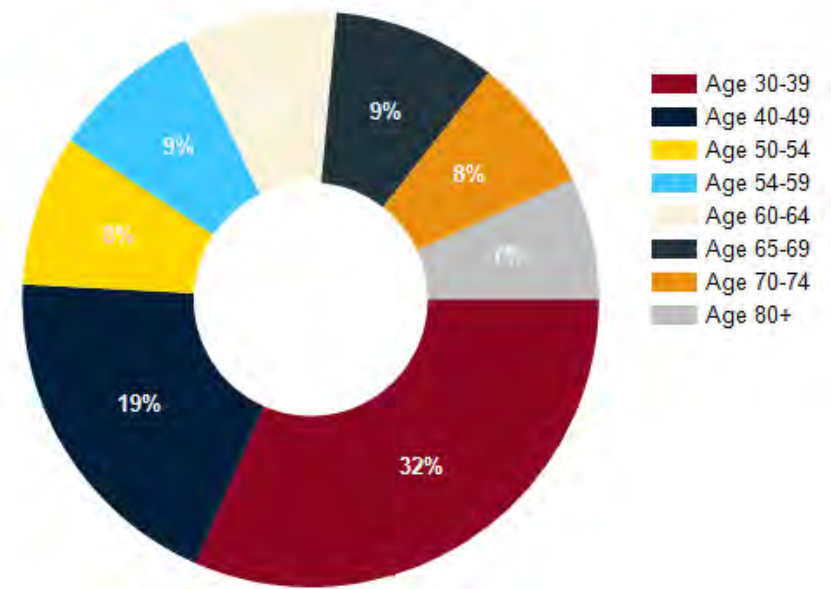


Source: esri

2026 POPULATION BY AGE	1 MILE	3 MILE	5 MILE
2026 Population Age 30-34	4,754	16,518	42,741
2026 Population Age 35-39	3,453	14,084	36,394
2026 Population Age 40-44	2,739	12,538	33,116
2026 Population Age 45-49	2,268	11,061	30,346
2026 Population Age 50-54	2,209	11,093	30,333
2026 Population Age 55-59	2,222	10,678	29,161
2026 Population Age 60-64	2,227	11,341	29,826
2026 Population Age 65-69	2,384	10,930	28,416
2026 Population Age 70-74	1,966	8,633	22,024
2026 Population Age 75-79	1,777	6,261	15,802
2026 Population Age 80-84	1,097	3,641	9,510
2026 Population Age 85+	1,041	3,282	8,810
2026 Population Age 18+	41,392	160,454	410,316
2026 Median Age	35	36	37
2031 Median Age	36	38	39

2026 INCOME BY AGE	1 MILE	3 MILE	5 MILE
Median Household Income 25-34	\$67,187	\$59,187	\$66,043
Average Household Income 25-34	\$100,685	\$83,501	\$90,472
Median Household Income 35-44	\$86,699	\$59,170	\$64,686
Average Household Income 35-44	\$133,374	\$93,720	\$99,273
Median Household Income 45-54	\$105,825	\$61,693	\$64,901
Average Household Income 45-54	\$154,569	\$96,359	\$96,537
Median Household Income 55-64	\$77,880	\$44,370	\$51,159
Average Household Income 55-64	\$127,156	\$79,566	\$81,088
Median Household Income 65-74	\$51,676	\$31,403	\$37,275
Average Household Income 65-74	\$97,142	\$62,943	\$65,687
Average Household Income 75+	\$81,586	\$55,354	\$54,050

Population By Age



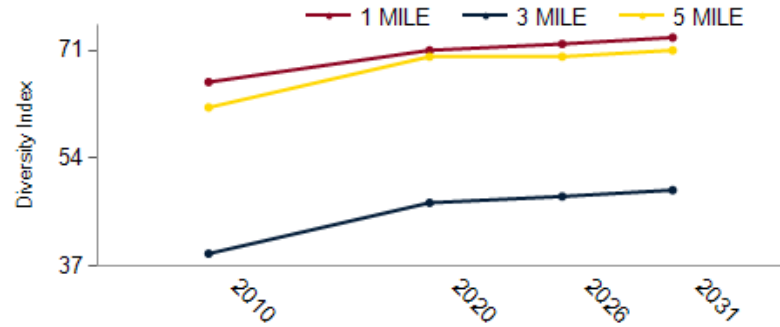
DIVERSITY INDEX	1 MILE	3 MILE	5 MILE
Diversity Index (+5 years)	73	49	71
Diversity Index (current year)	72	49	70
Diversity Index (2020)	71	47	70
Diversity Index (2010)	66	39	62

POPULATION BY RACE



2026 POPULATION BY RACE	1 MILE	3 MILE	5 MILE
African American	42%	71%	52%
American Indian	0%	0%	1%
Asian	12%	5%	8%
Hispanic	7%	6%	15%
Multiracial	8%	5%	6%
Other Race	2%	2%	8%
White	29%	11%	10%

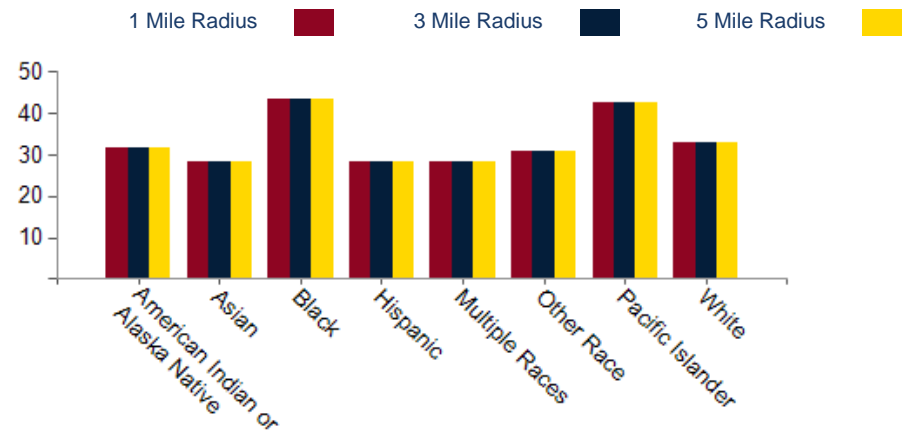
POPULATION DIVERSITY



2026 MEDIAN AGE BY RACE

	1 MILE	3 MILE	5 MILE
Median American Indian/Alaska Native Age	32	36	35
Median Asian Age	28	28	36
Median Black Age	43	39	40
Median Hispanic Age	28	29	31
Median Multiple Races Age	28	30	32
Median Other Race Age	31	32	32
Median Pacific Islander Age	43	39	36
Median White Age	33	34	36

2026 MEDIAN AGE BY RACE



# RDC

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COMMERCIAL

09 Company Profile

Advisor Profile



Kevin Rocio  
Founder | ROC Advisory Group

Kevin “K-ROC” Rocio is a seasoned commercial real estate advisor based in Chicago, specializing in investment sales, leasing, and strategic advisory services. As Founder of ROC Advisory Group at @properties Commercial, he brings a results-driven approach grounded in deep market knowledge and a commitment to helping clients build long-term wealth through real estate.

Kevin is widely recognized for his ability to uncover opportunities, structure complex transactions, and guide clients through evolving market conditions with clarity and confidence. His advisory-first mindset and hands-on execution have earned him a strong reputation among investors, owners, and brokers throughout the Chicagoland market.

In 2019, Kevin was honored with Commercial Achievement Awards from both the Chicago Association of REALTORS® and the National Association of REALTORS®, recognizing his outstanding performance and contributions to the industry. Since 2012, he has consistently been named a top-producing broker, a testament to both his production and professionalism.

Beyond brokerage, Kevin is the publisher of The ROC Report, a weekly newsletter delivering insights on Chicago commercial real estate, market trends, and investment strategy.

# Hyde Park Value-Add Opportunity

# ROC

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INTERNATIONAL REAL ESTATE

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