

1 Riverside Dr, Sleepy Hollow NY

14 Units * Parking * Laundry *
7.2% Cap Rate * Metro North Access

Prepared by:

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1 Riverside Drive
Sleepy Hollow, NY 10591

CoStar
POWERBROKER
Top Firm Award

NU REALTY
ADVISORS INC

1 Riverside Dr, Sleepy Hollow NY

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01 Executive Summary
Investment Summary

OFFERING SUMMARY

ADDRESS	1 Riverside Drive Sleepy Hollow NY 10591
COUNTY	Westchester
MARKET	North Tarrytown
BUILDING SF	16,228 SF
LAND SF	30,056 SF
NUMBER OF UNITS	14
YEAR BUILT	1965
APN	3401-115-007-00001-001-0000
OWNERSHIP TYPE	Fee Simple

FINANCIAL SUMMARY

PRICE	\$2,500,000
PRICE PSF	\$154.05
PRICE PER UNIT	\$178,571

DEMOGRAPHICS	1 MILE	3 MILE	5 MILE
2025 Population	11,208	35,817	118,729
2025 Median HH Income	\$103,444	\$122,402	\$133,577
2025 Average HH Income	\$155,578	\$183,320	\$192,002

PROPERTY VIDEO



Investment Summary

- NuRealty Advisors Inc. is proud to present the Exclusive Listing for 1 Riverside Drive, Sleepy Hollow, NY.

Ideally located adjacent to the Philipse Manor Metro-North Station, this exceptional property offers magnificent views of the Hudson River and NYC.

The property features 14 units, 10 outdoor parking spaces, and a laundry room. The unit mix: Three 1BRs, Seven 2BRs, and Four 3BRs. Recent capital improvements include a new gas heating boiler and new blacktop paving for the driveway (completed October 2025). The property generates an annual gross income of approximately \$315,000, with tremendous upside potential.

Nestled in a quiet residential neighborhood and just steps from the train, this property combines convenience, scenic views, and solid investment fundamentals — truly a must-see opportunity.

Attractive financing is available through Walker & Dunlop, featuring 10 years of Interest-Only Payments. For more information, please contact Team@NurealtyAdvisors.com





02

Property Description

Property Features

Property Images

PROPERTY FEATURES

NUMBER OF UNITS	14
BUILDING SF	16,228
LAND SF	30,056
YEAR BUILT	1965
# OF PARCELS	1
ZONING TYPE	R2
BUILDING CLASS	C
LOCATION CLASS	Residential
NUMBER OF STORIES	3
NUMBER OF BUILDINGS	1
NUMBER OF PARKING SPACES	10 Outdoor
LAUNDRY ROOM	Yes

MECHANICAL

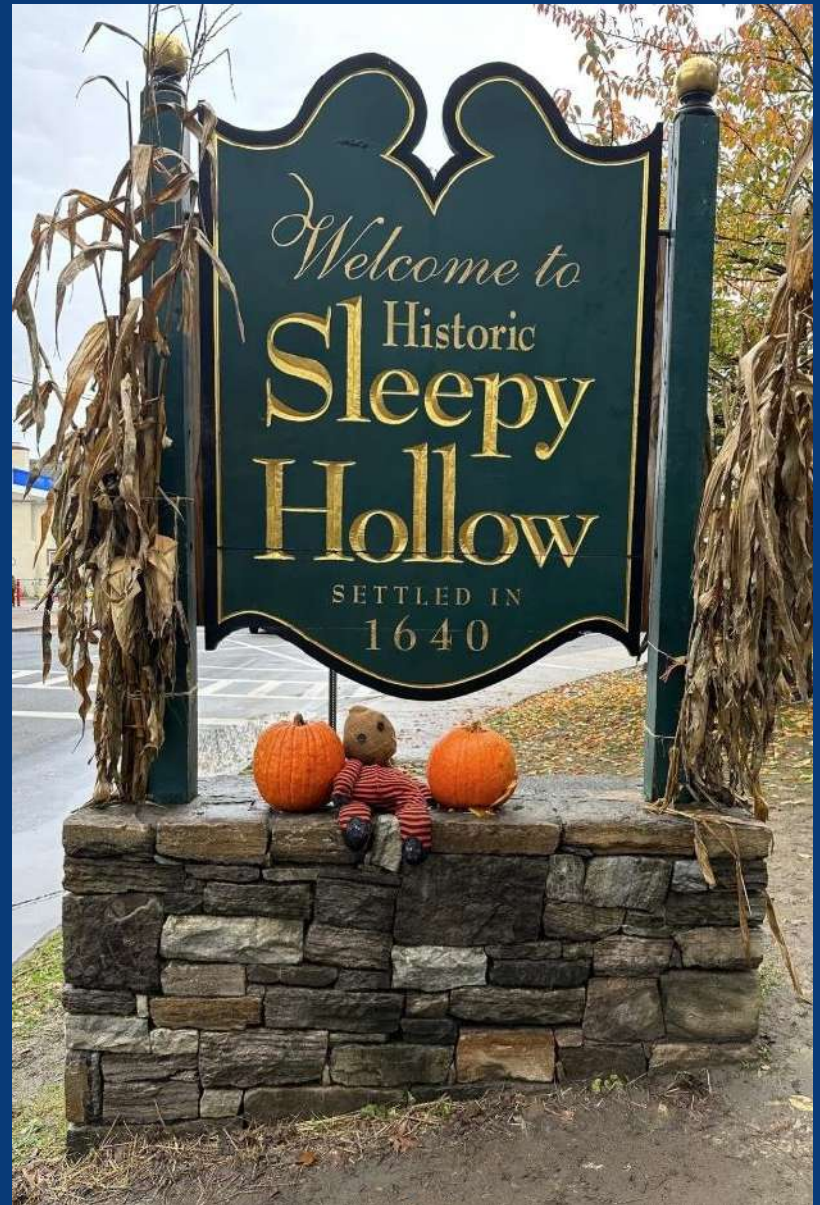
BOILER	Newly Installed 2025
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UTILITIES

WATER	Landlord
TRASH	Landlord
COOKING GAS	Tenant
ELECTRIC	Tenant

CONSTRUCTION

FOUNDATION	Brick
EXTERIOR	Stucco
PARKING SURFACE	New Black Top







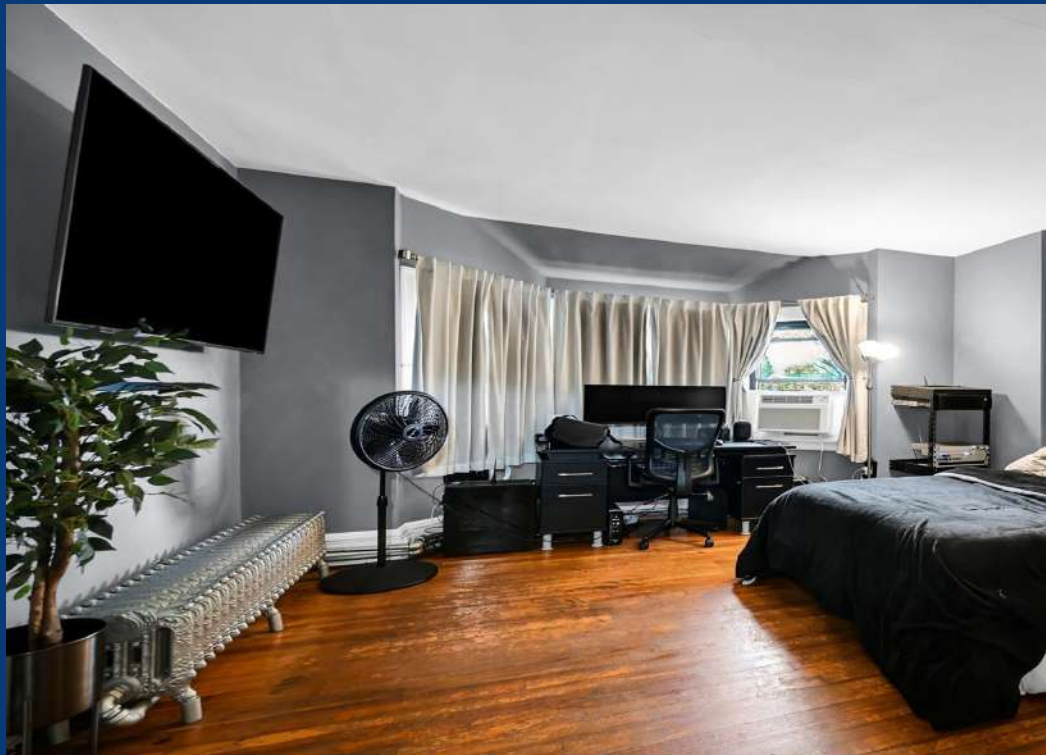
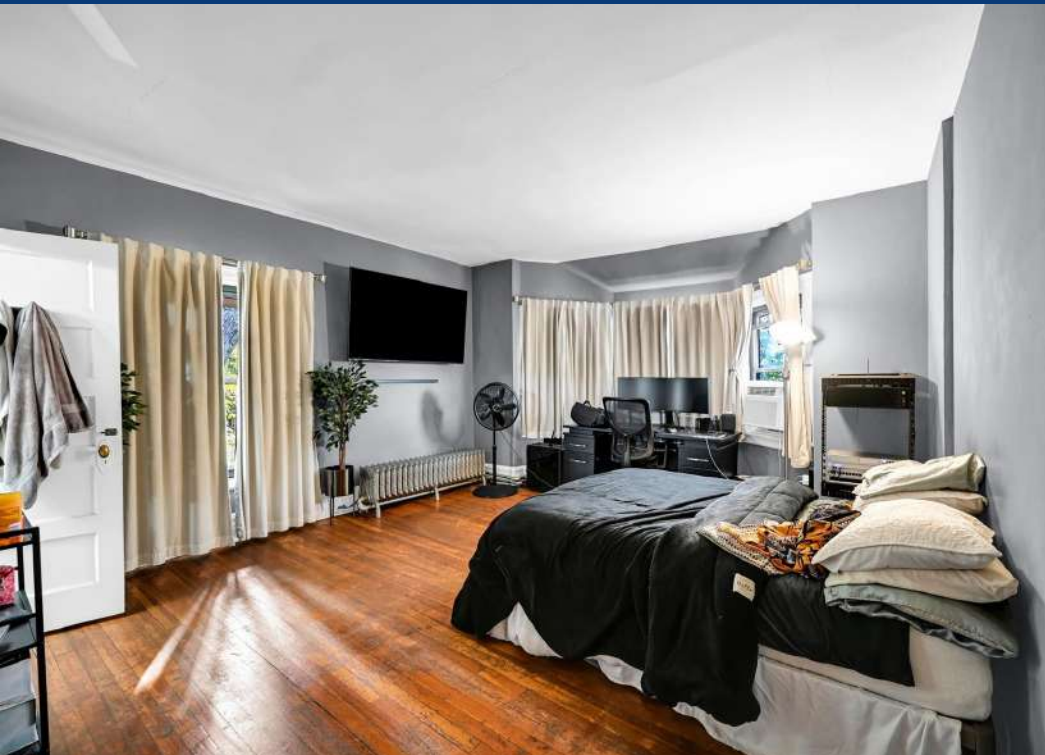




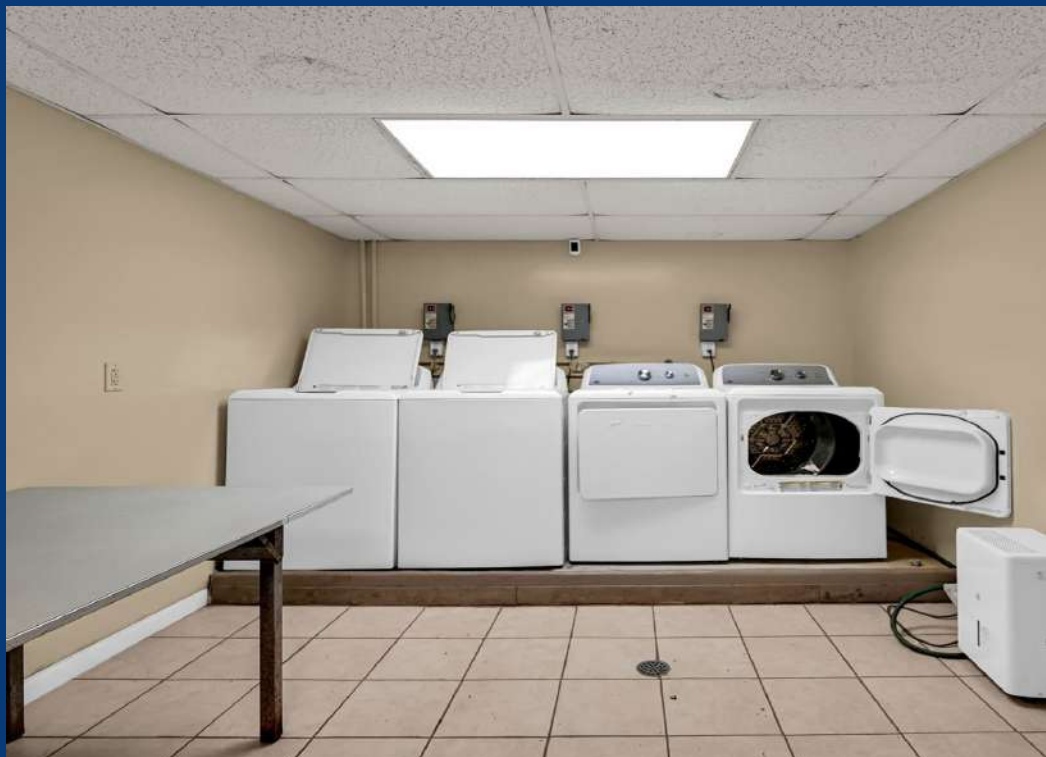














03

Financial Analysis

Description & Financial Analysis

Description & Summary

PROPERTY ADDRESS

1 1 Riverside Drive, Sleepy Hollow, NY 10591 - North Tarrytown

PROPERTY INFORMATION

Building SF	16,228
Lot SF	30,056
Class	C
Zoning	R2
Number of Residential Units	14
Number of Outdoor Parking	10
DHCR Last Filing Year	2023
DHCR Registration No.	680029
Stories	3
Year Built	1965
Elevator	No
Heat Type	Gas
APN	3401-115-007-00001-001-0000
Sec / Block / Lot	1 / 1

UTILITIES / RESPONSIBLE PARTY

Electric	Tenant
Cooking Gas	Tenant
Heat	Landlord
Hot Water	Landlord

UNIT MIX

1 Bedroom / 1 Bath	3
2 Bedroom / 1 Bath	7
3 Bedroom / 1 Bath	4
Total Number of Units	14



Description & Summary

ACQUISITION STRUCTURE

Purchase Price	\$	2,500,000	A	
Initial Equity Investment	\$	915,000	36.60%	Equity Percentage
Loan Amount	\$	1,585,000	63.40%	Loan-to-Value (LTV) Percentage

ACQUISITION MATRIX

Number of Units		14.00
Price Per Unit	\$	178,571
Gross Rent Multiple (GRM)		7.93
Capitalization Rate		7.32%
Net Operating Income (NOI)	\$	183,082

PROPOSED DEBT STRUCTURE

Interest Rate		5.82%
Fixed Rate Period		10 Years
Equity Percentage		36.60%
Loan-to-Value (LTV) Percentage		63.40%
Interest Only Period		10 Years
Amortization Period		- Years
Loan Term		30 Years

PROPOSED ANNUAL INFLATION RATE

Residential Income		4.00%
Operating Expenditures		1.50%

INCOME / EXPENDITURE MODEL

Category	Percent (%)	\$ Per Unit	Total Value	\$ Per SF
Vacancy Rate	3.00%		\$ (9,463)	\$ (0.58)
Property Tax		\$ 5,595	\$ 78,325	\$ 4.83
Water & Sewer		\$ 821	\$ 11,500	\$ 0.71
Electric		\$ 624	\$ 8,741	\$ 0.54
Insurance		\$ 700	\$ 9,805	\$ 0.60
Heat		\$ 1,041	\$ 14,576	\$ 0.90
Payroll		\$ 86	\$ 1,200	\$ 0.07
General & Administrative		\$ 250	\$ 3,500	\$ 0.22
Repairs & Maintenance		\$ 500	\$ 7,000	\$ 0.43
Management Fee	3.00%		\$ 9,827	\$ 0.61

Description & Summary

RETURN ON INVESTMENT (ROI) SUMMARY FOR HOLD PERIOD

Period	CFADS	Cash-On-Cash %	Cap Rate %	GRM
Year 1	\$ 89,602	9.79%	7.32%	7.93
Year 2	\$ 100,291	10.96%	7.75%	7.62
Year 3	\$ 111,459	12.18%	8.20%	7.33
Year 4	\$ 123,124	13.46%	8.66%	7.05
Year 5	\$ 135,309	14.79%	9.15%	6.78
Year 6	\$ 148,033	16.18%	9.66%	6.51
Year 7	\$ 161,320	17.63%	10.19%	6.26
Year 8	\$ 175,192	19.15%	10.75%	6.02
Year 9	\$ 189,675	20.73%	11.33%	5.79
Year 10	\$ 204,793	22.38%	11.93%	5.57
Total CFADS Earned During Loan Term & Average ROIs	\$ 1,438,799 B	15.72%	9.49%	6.69

DISPOSITION SCENARIO AT YEAR 10

Net Operating Income at Year 10	\$ 228,789
Price Per Unit	\$ 272,367
Disposition Capitalization Rate at Year 10	6.00%
Property Valuation at Year 10	\$ 3,813,142 C
Less: Purchase Price	\$ 2,500,000 A
Gross Excess Equity Earned at Year 10	\$ 1,313,142 D (C - A)
Add: Total CFADS Earned During Hold Period / Loan Term	\$ 1,438,799 B
Total Excess Equity and CFADS Recognized at Year 5	\$ 2,751,941 (D + B)

REFINANCE SCENARIO AT YEAR 10

Property Valuation at Year 10	\$ 3,813,142 C
Loan-to-Value Percentage	75%
Principal Loan Amount for Refinance	\$ 2,859,857
Repayment of Principal Balance of Initial Loan due at Year 10	(1,585,000)
Refinance - Cash Out	\$ 1,274,857
New Buying Power with New Cash Out Proceeds (25% Equity)	\$ 5,099,427

SUMMARY OF TRANSACTION

➡ At Year 10, the property would have collected a total Cash Flow After Debt Service (CFADS) of:	\$ 1,438,799
➡ At Year 10, all of the Initial Equity has been recovered and the valuation of the property has increased by:	\$ 1,313,142
➡ At Year 10, you will be able to refinance the property up to a 75% Loan-to-Value (LTV) for a Cash Out of:	\$ 1,274,857
➡ At Year 10, you will be able to purchase a New Property using the Cash Out Proceeds and Income of up to:	\$ 5,099,427

Cash Flow Analysis

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
Market Rental Income	\$ 503,064	\$ 523,187	\$ 544,114	\$ 565,879	\$ 588,514	\$ 612,054	\$ 636,536	\$ 661,998	\$ 688,478	\$ 716,017
<i>Loss to Lease</i>	<i>\$ (187,646)</i>	<i>\$ (195,152)</i>	<i>\$ (202,958)</i>	<i>\$ (211,077)</i>	<i>\$ (219,520)</i>	<i>\$ (228,301)</i>	<i>\$ (237,433)</i>	<i>\$ (246,930)</i>	<i>\$ (256,807)</i>	<i>\$ (267,079)</i>
Annual Actual Income	\$ 315,418	\$ 328,034	\$ 341,156	\$ 354,802	\$ 368,994	\$ 383,754	\$ 399,104	\$ 415,068	\$ 431,671	\$ 448,938
Parking Income (Proforma)	\$ 18,000	\$ 18,720	\$ 19,469	\$ 20,248	\$ 21,057	\$ 21,900	\$ 22,776	\$ 23,687	\$ 24,634	\$ 25,620
Laundry Income (Proforma)	\$ 3,600	\$ 3,744	\$ 3,894	\$ 4,050	\$ 4,211	\$ 4,380	\$ 4,555	\$ 4,737	\$ 4,927	\$ 5,124
<i>Vacancy / Reserves</i>	<i>\$ (9,463)</i>	<i>\$ (9,841)</i>	<i>\$ (10,235)</i>	<i>\$ (10,644)</i>	<i>\$ (11,070)</i>	<i>\$ (11,513)</i>	<i>\$ (11,973)</i>	<i>\$ (12,452)</i>	<i>\$ (12,950)</i>	<i>\$ (13,468)</i>
Effective Gross Income (EGI)	\$ 327,555	\$ 340,657	\$ 354,284	\$ 368,455	\$ 383,193	\$ 398,521	\$ 414,462	\$ 431,040	\$ 448,282	\$ 466,213
Real Estate Taxes	78,325	79,500	80,692	81,903	83,131	84,378	85,644	86,928	88,232	89,556
Water & Sewage	11,500	11,673	11,848	12,025	12,206	12,389	12,575	12,763	12,955	13,149
Electric & Gas	8,741	8,872	9,005	9,140	9,277	9,417	9,558	9,701	9,847	9,994
Insurance	9,805	9,952	10,101	10,253	10,407	10,563	10,721	10,882	11,045	11,211
Heat	14,576	14,794	15,016	15,241	15,470	15,702	15,938	16,177	16,419	16,666
Payroll	1,200	1,218	1,236	1,255	1,274	1,293	1,312	1,332	1,352	1,372
General & Administration	3,500	3,553	3,606	3,660	3,715	3,770	3,827	3,884	3,943	4,002
Repairs & Maintenance	7,000	7,105	7,212	7,320	7,430	7,541	7,654	7,769	7,885	8,004
Management Fee	9,827	10,220	10,629	11,054	11,496	11,956	12,434	12,931	13,448	13,986
Total Expenditures	144,473	146,886	149,345	151,850	154,405	157,008	159,662	162,368	165,127	167,940
Net Operating Income (NOI)	183,082	193,771	204,939	216,604	228,789	241,513	254,800	268,672	283,155	298,273
Equity	915,000	915,000	915,000	915,000	915,000	915,000	915,000	915,000	915,000	915,000
Principal	1,585,000	1,585,000	1,585,000	1,585,000	1,585,000	1,585,000	1,585,000	1,585,000	1,585,000	1,585,000
<i>Annual Debt Service</i>	<i>(93,480)</i>	<i>(93,480)</i>	<i>(93,480)</i>	<i>(93,480)</i>	<i>(93,480)</i>	<i>(93,480)</i>	<i>(93,480)</i>	<i>(93,480)</i>	<i>(93,480)</i>	<i>(93,480)</i>
Cash Flow After Debt Service (CFADS)	89,602	100,291	111,459	123,124	135,309	148,033	161,320	175,192	189,675	204,793

Number of Units	14	14	14	14	14	14	14	14	14	14
Price per SF	\$ 154	\$ 154	\$ 154	\$ 154	\$ 154	\$ 154	\$ 154	\$ 154	\$ 154	\$ 154
Price per Unit	\$ 178,571	\$ 178,571	\$ 178,571	\$ 178,571	\$ 178,571	\$ 178,571	\$ 178,571	\$ 178,571	\$ 178,571	\$ 178,571
Gross Rent Multiple	7.93	7.62	7.33	7.05	6.78	6.51	6.26	6.02	5.79	5.57
Capitalization Rate	7.32%	7.75%	8.20%	8.66%	9.15%	9.66%	10.19%	10.75%	11.33%	11.93%
Cash-On-Cash Return	9.79%	10.96%	12.18%	13.46%	14.79%	16.18%	17.63%	19.15%	20.73%	22.38%
Recovery of Equity (Years)	10.21	9.12	8.21	7.43	6.76	6.18	5.67	5.22	4.82	4.47
Operating Expenditure Ratio (OER)	44%	43%	42%	41%	40%	39%	39%	38%	37%	36%
Debt Service Coverage Ratio (DSCR)	1.64	1.73	1.83	1.94	2.05	2.16	2.28	2.40	2.53	2.67
Maximum Annual DSCR (Utilizing 1.40)	\$ 130,773	\$ 138,408	\$ 146,385	\$ 154,717	\$ 163,420	\$ 172,509	\$ 182,000	\$ 191,909	\$ 202,254	\$ 213,052
Free & Clear Rate of Return	7.32%	7.75%	8.20%	8.66%	9.15%	9.66%	10.19%	10.75%	11.33%	11.93%
Constant % Rate a/k/a Mtg Capitalization Rate	5.82%	5.82%	5.82%	5.82%	5.82%	5.82%	5.82%	5.82%	5.82%	5.82%
+ Positive / - Negative Leverage	1.50%	1.93%	2.38%	2.84%	3.33%	3.84%	4.37%	4.93%	5.51%	6.11%

Rent Roll

#	Apt	Tenant Name	Unit Type	Status	Move-In	Lease Expiration	Market Rent	Actual Rent	Loss to Lease
1	11	Carlos Guyzueta	3BR	RS	10/20/23	10/31/25	\$3,644	\$1,786	(\$1,858)
2	12	Catherine M. Goodman	3BR	RS	08/15/25	08/14/26	\$3,644	\$3,900	\$256
3	14	Kenneth Wray	2BR	RS	10/20/23	10/31/25	\$2,910	\$2,323	(\$587)
4	15	Karen Finley	2BR	RS	10/20/23	10/31/25	\$2,910	\$2,026	(\$884)
5	21	Anna Espinosa	2BR	RS	10/20/23	10/31/24	\$2,910	\$2,273	(\$638)
6	22	Margaret Hawkins	2BR	RS	10/20/23	10/31/25	\$2,910	\$1,929	(\$981)
7	23	Roman Pines	2BR	RS	10/20/23	06/01/26	\$2,910	\$1,519	(\$1,391)
8	24	Colin Donohoe	3BR	RS	09/01/24	08/31/25	\$3,644	\$2,652	(\$992)
9	31	Nicholas Aldini	1BR	RS	08/01/22	04/01/27	\$2,655	\$1,270	(\$1,385)
10	32	Tyrone Hawkins	2BR	RS	01/01/24	12/31/26	\$2,910	\$1,800	(\$1,110)
11	33	Maureen Farrell	1BR	RS	10/20/23	06/01/26	\$2,655	\$1,353	(\$1,302)
12	34	Jenna McLean	1BR	RS	10/20/23	07/31/25	\$2,655	\$565	(\$2,090)
13	35	Amy Ahlert	1BR	RS	10/20/23	05/31/24	\$2,655	\$1,181	(\$1,474)
14	36	Robert Cormier	2BR	RS	10/20/23	10/31/24	\$2,910	\$1,708	(\$1,202)
Total Monthly Income							\$41,922	\$26,285	(\$15,637)
Total Annual Income							\$503,064	\$315,418	(\$187,646)

Fannie May Loan Quote

Walker & Dunlop

WALKER & DUNLOP

1 Riverside Dr | Sleepy Hollow, NY

Indicative Loan Pricing

	Fannie Mae - SML					
	Option 1 5 YR Fixed	Option 2 7 YR Fixed	Option 3 10 YR Fixed	Option 4 5 YR Fixed	Option 5 7 YR Fixed	Option 6 10 YR Fixed
Loan Product						
Loan Amount	\$1,623,000	\$1,607,000	\$1,585,000	\$1,625,000	\$1,625,000	\$1,623,000
Fixed Floating Rate Term	5 YR	7 YR	10 YR	5 YR	7 YR	10 YR
Amortization	Full Term IO	Full Term IO	Full Term IO	Full Term IO	Full Term IO	Full Term IO
Interest Only Period	5 Yrs.	7 Yrs.	10 Yrs.	5 Yrs.	7 Yrs.	10 Yrs.
Prepay during Fixed, Floating	YM,1%	YM,1%	YM,1%	YM,1%	YM,1%	YM,1%
Rate Lock Period	Standard	Standard	Standard	Standard	Standard	Standard
Min Debt Coverage Ratio	1.35x	1.35x	1.35x	1.35x	1.35x	1.35x
Max Loan to Value	75%	65%	65%	75%	65%	65%
Debt Coverage Ratio as Underwritten	1.35x	1.35x	1.35x	1.39x	1.37x	1.35x
Loan To Value as Underwritten	64.92%	64.28%	63.40%	65.00%	65.00%	64.92%
Spread	2.75%	2.57%	2.44%	2.50%	2.32%	2.22%
UST	3.61%	3.78%	3.99%	3.61%	3.78%	3.99%
Buydown	N/A	N/A	N/A	1.25%	1.75%	2.00%
Estimated Interest Rate	5.60%	5.69%	5.82%	5.35%	5.44%	5.60%
Approximate Annual Payment (Amort)	NA	NA	NA	NA	NA	NA
Approximate Annual Payment (IO)	\$92,167	\$92,725	\$93,480	\$88,161	\$89,644	\$92,101

Amortization Schedule

Loan Terms	
Loan Start Date	2/1/2026
Loan Amount	1,585,000
Interest Rate	5.820%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-10	(\$7,790)	(\$93,480)

Principal Balance	
10 Years	1,585,000

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
2/1/2026	1		1,585,000	7,687	-	1,585,000	7,687	-	1,585,000
3/4/2026	2		1,585,000	7,687	-	1,585,000	15,375	-	1,585,000
4/1/2026	3		1,585,000	7,687	-	1,585,000	23,062	-	1,585,000
5/2/2026	4		1,585,000	7,687	-	1,585,000	30,749	-	1,585,000
6/1/2026	5		1,585,000	7,687	-	1,585,000	38,436	-	1,585,000
7/2/2026	6		1,585,000	7,687	-	1,585,000	46,124	-	1,585,000
8/1/2026	7		1,585,000	7,687	-	1,585,000	53,811	-	1,585,000
9/1/2026	8		1,585,000	7,687	-	1,585,000	61,498	-	1,585,000
10/2/2026	9		1,585,000	7,687	-	1,585,000	69,185	-	1,585,000
11/1/2026	10		1,585,000	7,687	-	1,585,000	76,873	-	1,585,000
12/2/2026	11		1,585,000	7,687	-	1,585,000	84,560	-	1,585,000
1/1/2027	12		1,585,000	7,687	-	1,585,000	92,247	-	1,585,000
2/1/2027	13		1,585,000	7,687	-	1,585,000	99,934	-	1,585,000
3/4/2027	14		1,585,000	7,687	-	1,585,000	107,622	-	1,585,000
4/2/2027	15		1,585,000	7,687	-	1,585,000	115,309	-	1,585,000
5/3/2027	16		1,585,000	7,687	-	1,585,000	122,996	-	1,585,000
6/2/2027	17		1,585,000	7,687	-	1,585,000	130,683	-	1,585,000
7/3/2027	18		1,585,000	7,687	-	1,585,000	138,371	-	1,585,000
8/2/2027	19		1,585,000	7,687	-	1,585,000	146,058	-	1,585,000
9/2/2027	20		1,585,000	7,687	-	1,585,000	153,745	-	1,585,000
10/3/2027	21		1,585,000	7,687	-	1,585,000	161,432	-	1,585,000
11/2/2027	22		1,585,000	7,687	-	1,585,000	169,120	-	1,585,000
12/3/2027	23		1,585,000	7,687	-	1,585,000	176,807	-	1,585,000
1/2/2028	24		1,585,000	7,687	-	1,585,000	184,494	-	1,585,000
2/2/2028	25		1,585,000	7,687	-	1,585,000	192,181	-	1,585,000
3/4/2028	26		1,585,000	7,687	-	1,585,000	199,869	-	1,585,000
4/4/2028	27		1,585,000	7,687	-	1,585,000	207,556	-	1,585,000
5/4/2028	28		1,585,000	7,687	-	1,585,000	215,243	-	1,585,000
6/4/2028	29		1,585,000	7,687	-	1,585,000	222,930	-	1,585,000
7/4/2028	30		1,585,000	7,687	-	1,585,000	230,618	-	1,585,000
8/4/2028	31		1,585,000	7,687	-	1,585,000	238,305	-	1,585,000
9/4/2028	32		1,585,000	7,687	-	1,585,000	245,992	-	1,585,000
10/2/2028	33		1,585,000	7,687	-	1,585,000	253,679	-	1,585,000
11/2/2028	34		1,585,000	7,687	-	1,585,000	261,367	-	1,585,000
12/2/2028	35		1,585,000	7,687	-	1,585,000	269,054	-	1,585,000
1/2/2029	36		1,585,000	7,687	-	1,585,000	276,741	-	1,585,000
2/1/2029	37		1,585,000	7,687	-	1,585,000	284,428	-	1,585,000
3/4/2029	38		1,585,000	7,687	-	1,585,000	292,116	-	1,585,000
4/4/2029	39		1,585,000	7,687	-	1,585,000	299,803	-	1,585,000
5/4/2029	40		1,585,000	7,687	-	1,585,000	307,490	-	1,585,000

Amortization Schedule

Loan Terms	
Loan Start Date	2/1/2026
Loan Amount	1,585,000
Interest Rate	5.820%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-10	(\$7,790)	(\$93,480)

Principal Balance	
10 Years	1,585,000

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
7/4/2029	42		1,585,000	7,687	-	1,585,000	322,865	-	1,585,000
8/4/2029	43		1,585,000	7,687	-	1,585,000	330,552	-	1,585,000
9/4/2029	44		1,585,000	7,687	-	1,585,000	338,239	-	1,585,000
10/3/2029	45		1,585,000	7,687	-	1,585,000	345,926	-	1,585,000
11/3/2029	46		1,585,000	7,687	-	1,585,000	353,614	-	1,585,000
12/3/2029	47		1,585,000	7,687	-	1,585,000	361,301	-	1,585,000
1/3/2030	48		1,585,000	7,687	-	1,585,000	368,988	-	1,585,000
2/2/2030	49		1,585,000	7,687	-	1,585,000	376,675	-	1,585,000
3/5/2030	50		1,585,000	7,687	-	1,585,000	384,363	-	1,585,000
4/5/2030	51		1,585,000	7,687	-	1,585,000	392,050	-	1,585,000
5/5/2030	52		1,585,000	7,687	-	1,585,000	399,737	-	1,585,000
6/5/2030	53		1,585,000	7,687	-	1,585,000	407,424	-	1,585,000
7/5/2030	54		1,585,000	7,687	-	1,585,000	415,112	-	1,585,000
8/5/2030	55		1,585,000	7,687	-	1,585,000	422,799	-	1,585,000
9/5/2030	56		1,585,000	7,687	-	1,585,000	430,486	-	1,585,000
10/3/2030	57		1,585,000	7,687	-	1,585,000	438,173	-	1,585,000
11/3/2030	58		1,585,000	7,687	-	1,585,000	445,861	-	1,585,000
12/3/2030	59		1,585,000	7,687	-	1,585,000	453,548	-	1,585,000
1/3/2031	60		1,585,000	7,687	-	1,585,000	461,235	-	1,585,000
2/2/2031	61		1,585,000	7,687	-	1,585,000	468,922	-	1,585,000
3/5/2031	62		1,585,000	7,687	-	1,585,000	476,610	-	1,585,000
4/5/2031	63		1,585,000	7,687	-	1,585,000	484,297	-	1,585,000
5/5/2031	64		1,585,000	7,687	-	1,585,000	491,984	-	1,585,000
6/5/2031	65		1,585,000	7,687	-	1,585,000	499,671	-	1,585,000
7/5/2031	66		1,585,000	7,687	-	1,585,000	507,359	-	1,585,000
8/5/2031	67		1,585,000	7,687	-	1,585,000	515,046	-	1,585,000
9/5/2031	68		1,585,000	7,687	-	1,585,000	522,733	-	1,585,000
10/3/2031	69		1,585,000	7,687	-	1,585,000	530,420	-	1,585,000
11/3/2031	70		1,585,000	7,687	-	1,585,000	538,108	-	1,585,000
12/3/2031	71		1,585,000	7,687	-	1,585,000	545,795	-	1,585,000
1/3/2032	72		1,585,000	7,687	-	1,585,000	553,482	-	1,585,000
2/2/2032	73		1,585,000	7,687	-	1,585,000	561,169	-	1,585,000
3/4/2032	74		1,585,000	7,687	-	1,585,000	568,857	-	1,585,000
4/4/2032	75		1,585,000	7,687	-	1,585,000	576,544	-	1,585,000
5/4/2032	76		1,585,000	7,687	-	1,585,000	584,231	-	1,585,000
6/4/2032	77		1,585,000	7,687	-	1,585,000	591,918	-	1,585,000
7/4/2032	78		1,585,000	7,687	-	1,585,000	599,606	-	1,585,000
8/4/2032	79		1,585,000	7,687	-	1,585,000	607,293	-	1,585,000
9/4/2032	80		1,585,000	7,687	-	1,585,000	614,980	-	1,585,000
10/2/2032	81		1,585,000	7,687	-	1,585,000	622,667	-	1,585,000

Amortization Schedule

Loan Terms	
Loan Start Date	2/1/2026
Loan Amount	1,585,000
Interest Rate	5.820%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-10	(\$7,790)	(\$93,480)

Principal Balance	
10 Years	1,585,000

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
12/2/2032	83		1,585,000	7,687	-	1,585,000	638,042	-	1,585,000
1/2/2033	84		1,585,000	7,687	-	1,585,000	645,729	-	1,585,000
2/1/2033	85		1,585,000	7,687	-	1,585,000	653,416	-	1,585,000
3/4/2033	86		1,585,000	7,687	-	1,585,000	661,104	-	1,585,000
4/4/2033	87		1,585,000	7,687	-	1,585,000	668,791	-	1,585,000
5/4/2033	88		1,585,000	7,687	-	1,585,000	676,478	-	1,585,000
6/4/2033	89		1,585,000	7,687	-	1,585,000	684,165	-	1,585,000
7/4/2033	90		1,585,000	7,687	-	1,585,000	691,853	-	1,585,000
8/4/2033	91		1,585,000	7,687	-	1,585,000	699,540	-	1,585,000
9/4/2033	92		1,585,000	7,687	-	1,585,000	707,227	-	1,585,000
10/3/2033	93		1,585,000	7,687	-	1,585,000	714,914	-	1,585,000
11/3/2033	94		1,585,000	7,687	-	1,585,000	722,602	-	1,585,000
12/3/2033	95		1,585,000	7,687	-	1,585,000	730,289	-	1,585,000
1/3/2034	96		1,585,000	7,687	-	1,585,000	737,976	-	1,585,000
2/2/2034	97		1,585,000	7,687	-	1,585,000	745,663	-	1,585,000
3/5/2034	98		1,585,000	7,687	-	1,585,000	753,351	-	1,585,000
4/5/2034	99		1,585,000	7,687	-	1,585,000	761,038	-	1,585,000
5/5/2034	100		1,585,000	7,687	-	1,585,000	768,725	-	1,585,000
6/5/2034	101		1,585,000	7,687	-	1,585,000	776,412	-	1,585,000
7/5/2034	102		1,585,000	7,687	-	1,585,000	784,100	-	1,585,000
8/5/2034	103		1,585,000	7,687	-	1,585,000	791,787	-	1,585,000
9/5/2034	104		1,585,000	7,687	-	1,585,000	799,474	-	1,585,000
10/3/2034	105		1,585,000	7,687	-	1,585,000	807,161	-	1,585,000
11/3/2034	106		1,585,000	7,687	-	1,585,000	814,849	-	1,585,000
12/3/2034	107		1,585,000	7,687	-	1,585,000	822,536	-	1,585,000
1/3/2035	108		1,585,000	7,687	-	1,585,000	830,223	-	1,585,000
2/2/2035	109		1,585,000	7,687	-	1,585,000	837,910	-	1,585,000
3/5/2035	110		1,585,000	7,687	-	1,585,000	845,598	-	1,585,000
4/5/2035	111		1,585,000	7,687	-	1,585,000	853,285	-	1,585,000
5/5/2035	112		1,585,000	7,687	-	1,585,000	860,972	-	1,585,000
6/5/2035	113		1,585,000	7,687	-	1,585,000	868,659	-	1,585,000
7/5/2035	114		1,585,000	7,687	-	1,585,000	876,347	-	1,585,000
8/5/2035	115		1,585,000	7,687	-	1,585,000	884,034	-	1,585,000
9/5/2035	116		1,585,000	7,687	-	1,585,000	891,721	-	1,585,000
10/3/2035	117		1,585,000	7,687	-	1,585,000	899,408	-	1,585,000
11/3/2035	118		1,585,000	7,687	-	1,585,000	907,096	-	1,585,000
12/3/2035	119		1,585,000	7,687	-	1,585,000	914,783	-	1,585,000
1/3/2036	120		1,585,000	7,687	-	1,585,000	922,470	-	1,585,000



04

Location

- Location Summary
- Local Business Map

Location Summary

- Sleepy Hollow is a village in the town of Mount Pleasant in Westchester County, New York, United States.

The village is located on the east bank of the Hudson River, about 20 miles (32 km) north of New York City, and is served by the Philipse Manor stop on the Metro-North Hudson Line. To the south of Sleepy Hollow is the village of Tarrytown, and to the north and east are unincorporated parts of Mount Pleasant. The population of the village at the 2020 census was 9,986.

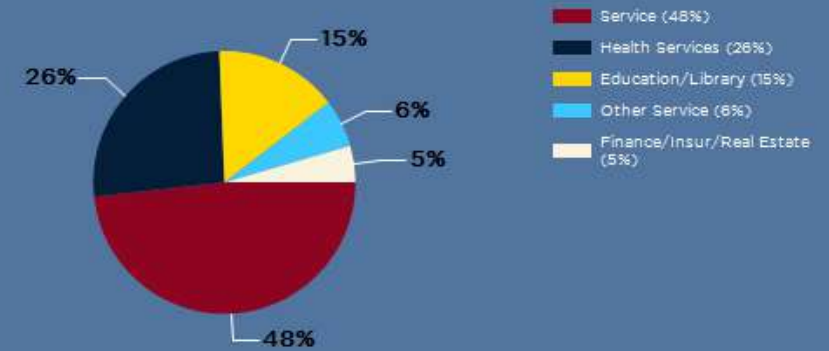
Notable Landmarks

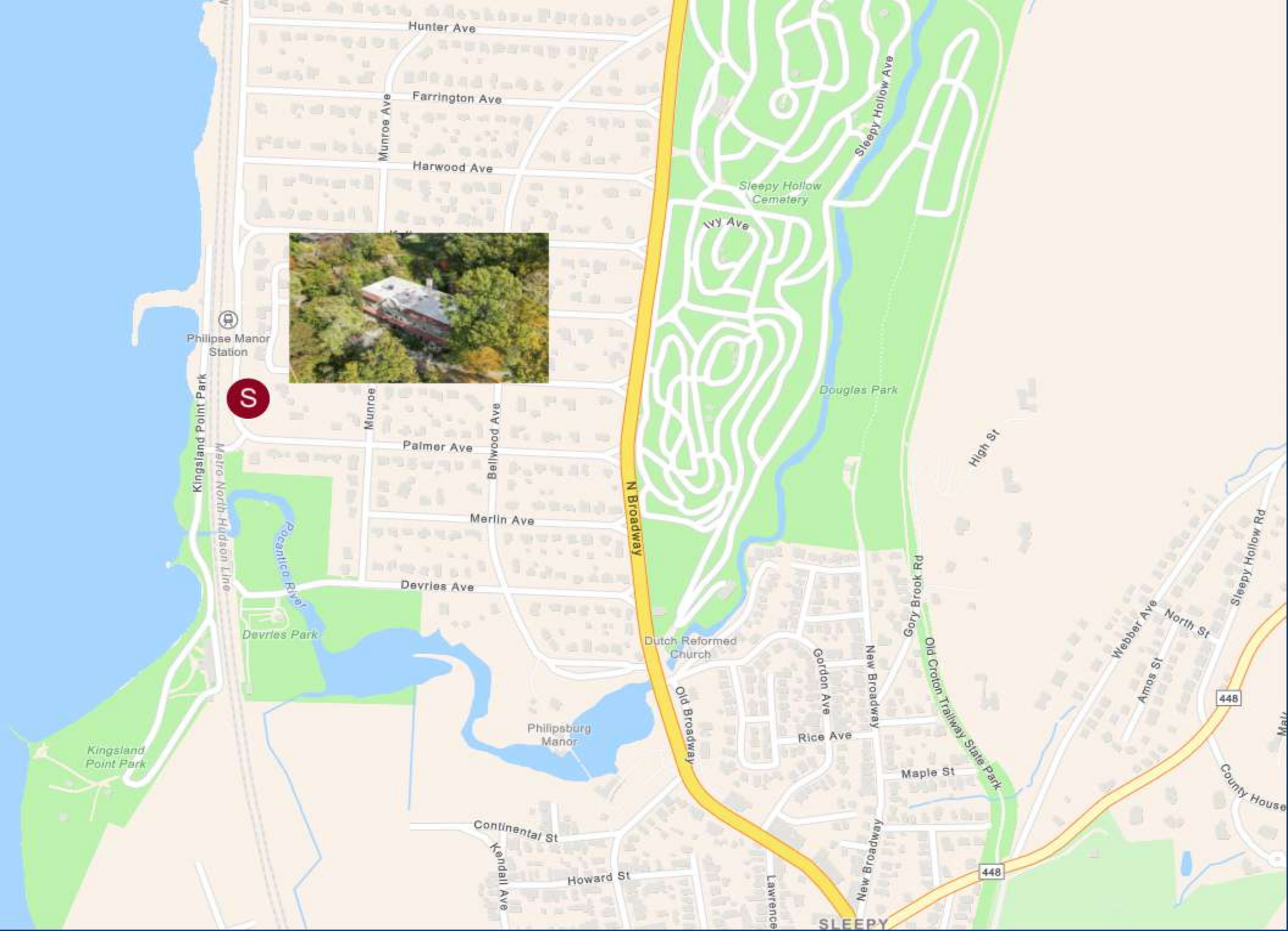
- The village is home to the aforementioned Philipsburg Manor House, the Old Dutch Church of Sleepy Hollow, and Patriot's Park, all listed as National Historic Landmarks. Local sites listed in the National Register of Historic Places (NRHP) are the Sleepy Hollow Cemetery; the Edward Harden Mansion, now serving as the administration building for the Public Schools of the Tarrytowns; the Philipse Manor Railroad Station, now repurposed by the Hudson Valley Writers Center; the Tarrytown Light; and the Old Croton Aqueduct State Historic Park, segments of which run through Sleepy Hollow.

Education

- Most of Sleepy Hollow is in Union Free School District of the Tarrytowns while a portion is in Pocantico Hills Central School District.[34] Sleepy Hollow High School is part of the Union Free School District of Tarrytowns. The mascot of the school is the Headless Horseman.[36] It is consistently ranked in the top 5-10% of high schools in New York State.

Major Industries by Employee Count





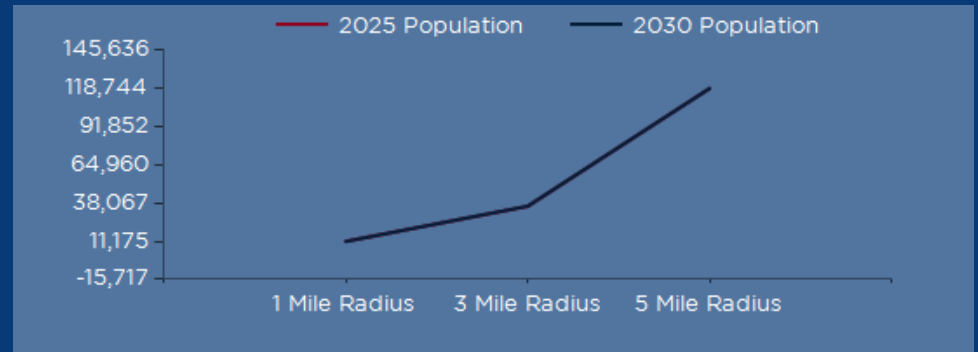


05 Demographics

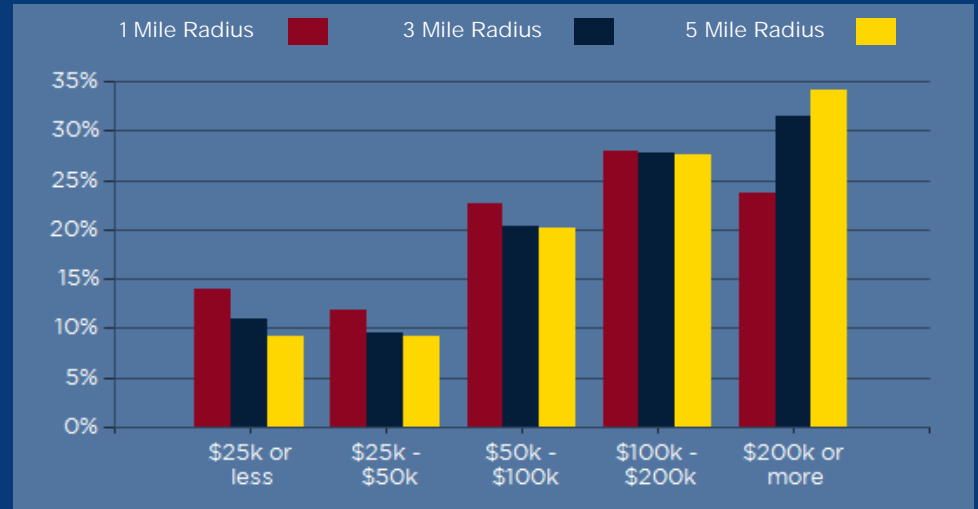
- General Demographics
- Race Demographics

POPULATION	1 MILE	3 MILE	5 MILE
2000 Population	9,478	32,666	111,237
2010 Population	10,022	33,534	113,404
2025 Population	11,208	35,817	118,729
2030 Population	11,175	35,968	118,744
2025 African American	444	2,949	13,363
2025 American Indian	77	149	698
2025 Asian	389	2,054	9,439
2025 Hispanic	6,296	11,073	31,280
2025 Other Race	3,607	5,857	16,373
2025 White	4,528	19,967	65,419
2025 Multiracial	2,163	4,836	13,416
2025-2030: Population: Growth Rate	-0.30%	0.40%	0.00%

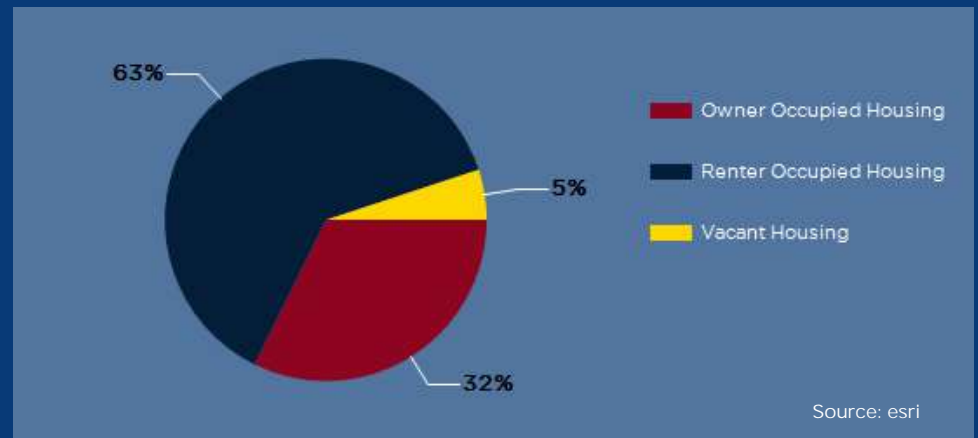
2025 HOUSEHOLD INCOME	1 MILE	3 MILE	5 MILE
less than \$15,000	274	822	2,256
\$15,000-\$24,999	255	724	1,652
\$25,000-\$34,999	189	668	1,675
\$35,000-\$49,999	263	667	2,293
\$50,000-\$74,999	441	1,631	4,503
\$75,000-\$99,999	417	1,251	4,137
\$100,000-\$149,999	723	2,415	6,961
\$150,000-\$199,999	341	1,495	4,847
\$200,000 or greater	900	4,454	14,619
Median HH Income	\$103,444	\$122,402	\$133,577
Average HH Income	\$155,578	\$183,320	\$192,002



2025 Household Income



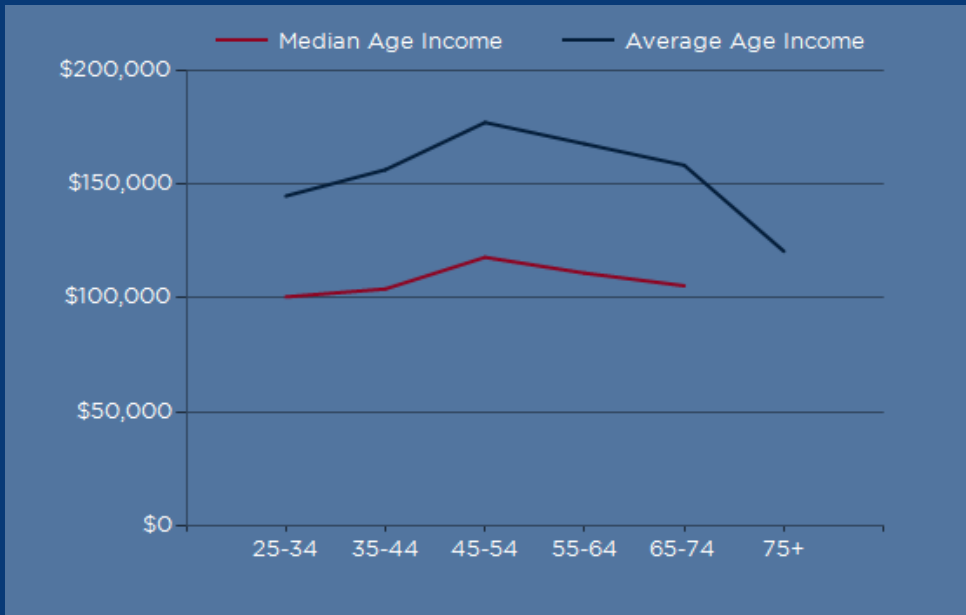
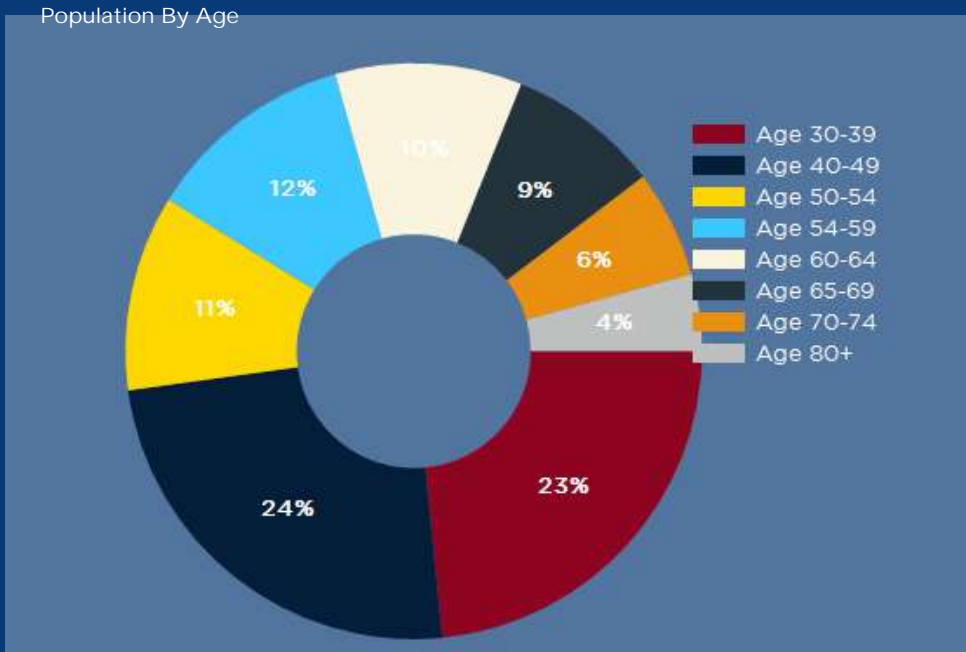
2025 Own vs. Rent - 1 Mile Radius



Source: esri

2025 POPULATION BY AGE	1 MILE	3 MILE	5 MILE
2025 Population Age 30-34	754	2,356	7,501
2025 Population Age 35-39	775	2,386	7,555
2025 Population Age 40-44	829	2,453	8,054
2025 Population Age 45-49	764	2,199	7,526
2025 Population Age 50-54	718	2,219	7,493
2025 Population Age 55-59	769	2,303	7,766
2025 Population Age 60-64	685	2,427	8,034
2025 Population Age 65-69	558	2,137	7,100
2025 Population Age 70-74	394	1,714	5,566
2025 Population Age 75-79	282	1,398	4,462
2025 Population Age 80-84	183	955	3,096
2025 Population Age 85+	175	1,071	3,617
2025 Population Age 18+	8,673	28,908	96,028
2025 Median Age	38	42	42
2030 Median Age	39	43	43

2025 INCOME BY AGE	1 MILE	3 MILE	5 MILE
Median Household Income 25-34	\$100,548	\$116,948	\$122,514
Average Household Income 25-34	\$144,978	\$171,488	\$178,628
Median Household Income 35-44	\$104,047	\$138,317	\$154,551
Average Household Income 35-44	\$156,580	\$198,877	\$210,411
Median Household Income 45-54	\$117,994	\$164,755	\$191,084
Average Household Income 45-54	\$177,379	\$225,099	\$242,523
Median Household Income 55-64	\$111,007	\$154,927	\$173,014
Average Household Income 55-64	\$167,968	\$212,606	\$225,850
Median Household Income 65-74	\$105,439	\$105,627	\$105,492
Average Household Income 65-74	\$158,527	\$169,393	\$168,346
Average Household Income 75+	\$120,644	\$122,382	\$115,670



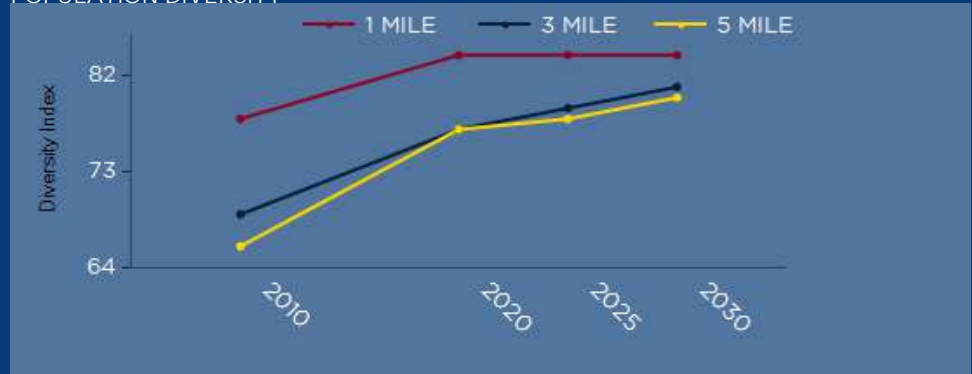
DIVERSITY INDEX	1 MILE	3 MILE	5 MILE
Diversity Index (+5 years)	85	81	80
Diversity Index (current year)	84	79	78
Diversity Index (2020)	84	77	77
Diversity Index (2010)	78	69	67

POPULATION BY RACE



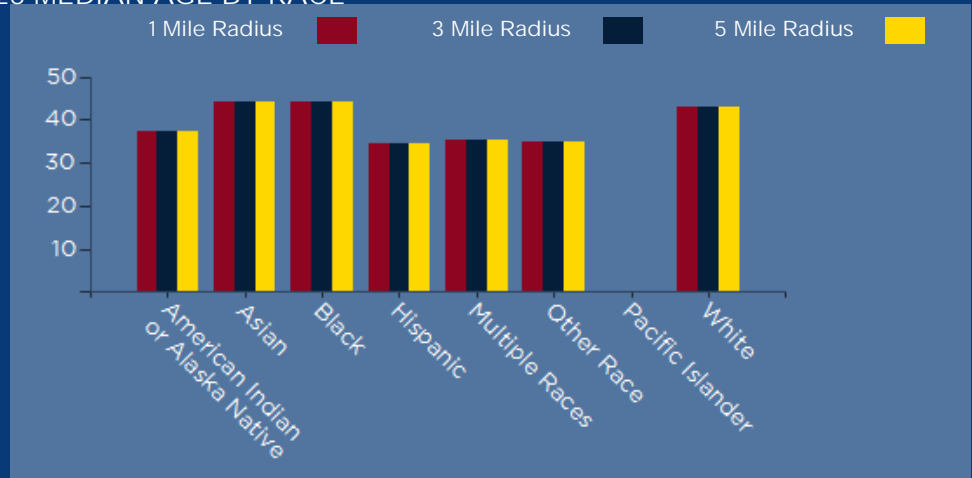
2025 POPULATION BY RACE	1 MILE	3 MILE	5 MILE
African American	3%	6%	9%
American Indian	0%	0%	0%
Asian	2%	4%	6%
Hispanic	36%	24%	21%
Multiracial	12%	10%	9%
Other Race	21%	12%	11%
White	26%	43%	44%

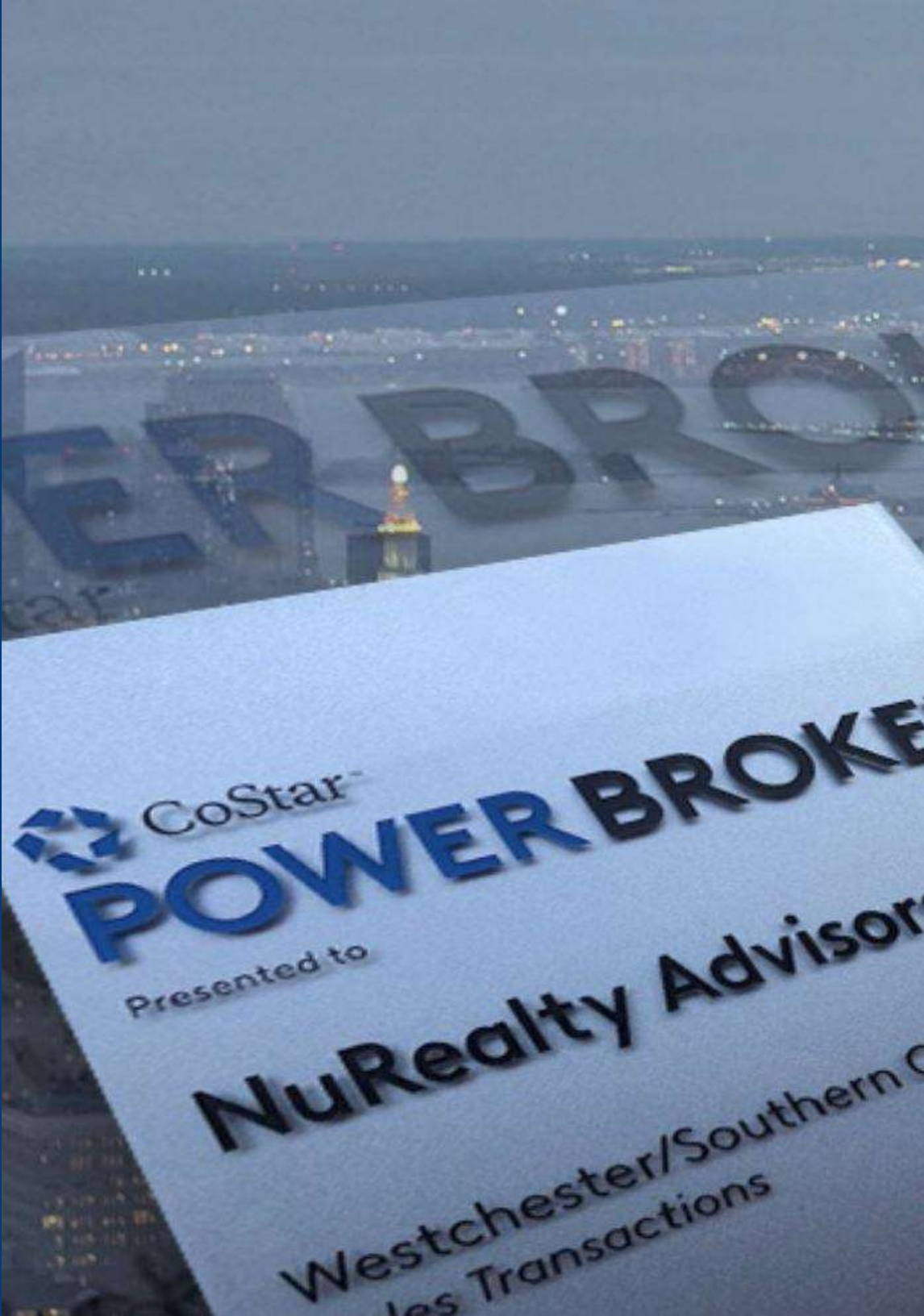
POPULATION DIVERSITY



2025 MEDIAN AGE BY RACE	1 MILE	3 MILE	5 MILE
Median American Indian/Alaska Native Age	38	37	35
Median Asian Age	44	41	42
Median Black Age	44	41	41
Median Hispanic Age	35	34	34
Median Multiple Races Age	36	34	33
Median Other Race Age	35	35	34
Median Pacific Islander Age	0	53	40
Median White Age	43	48	48

2025 MEDIAN AGE BY RACE





06

Company Profile

Company Bio
Advisor Profile

NuRealty Advisors Inc. is a team of highly experienced real estate professionals with backgrounds consisting of finance, accounting, due diligence, asset management and real estate operations. Our team is not just your ordinary brokers, in fact, our principal broker is a Certified Property Manager (CPM) operating a property management company that manages multifamily and retail properties consisting of over 500 units. That firsthand experience provides direct assistance with our investors for brokerage services. We have our network of relationships with building inspectors, property managers, contractors, attorneys, bankers and DHCR representatives to ensure our clients have the right team that accompanies them as they enter or expand within the real estate investment industry.

NuRealty Advisors Inc. provides a value-added investment strategy on behalf of our clients. Through our proven track record of transactions, we pride ourselves in guiding our clients through the various market cycles and ensure they take advantage of the investment opportunities.

Commercial Real Estate Brokerage

We provide a wide range of services covering all aspects of commercial real estate brokerage, acting on behalf of companies, institutions and individuals to acquire, sell or lease commercial real estate. We offer experience in specialty areas but not limited to including office, industrial, retail and multifamily.

- ✓ Acquisition and disposition
- ✓ Market research and location analysis
- ✓ Property positioning, pricing and recommendations
- ✓ Marketing and leasing strategy development
- ✓ Exposure to brokerage community and potential tenants
- ✓ Lease term negotiations
- ✓ Lease / purchase negotiation and execution

OUR TEAM



Michael Nukho, CPM



Lukasz Przybylek



George Nukho



Michael Nukho
President

Michael Nukho, the founder of NuRealty Advisors Inc., was introduced to the real estate industry at an early age by his beloved father and was exposed to various types of investment properties. Today, his company is a New York State, New Jersey and Connecticut Licensed Real Estate Brokerage company. Instilled with the experiences of Michael's father, NuRealty prides itself on extensive market-level knowledge of investment sales and financing. With a passion for the industry, Michael provides a complete set of services to his clients, from analyzing the market to performing extensive financial analyses by concentrating on investment returns and proformas for his clients.

Michael is also affiliated with GEM Management Partners LLC., a company he runs alongside his two brothers, where they manage multi-family rent-stabilized apartment buildings in NY. Immediately before his current role, Michael served as a portfolio analyst for DRA Advisors, a private equity real estate investment company located in Midtown Manhattan. There, he managed a \$2 billion office portfolio with properties located throughout the United States. He was accountable for a wide variety of financial modeling and tasks. Michael's first professional real estate position was as an audit manager for Deloitte. There, he focused on the New York market and serviced many large clients, such as The Related Companies, LP. Michael oversaw the AOL Time Warner Center, a \$2 billion dollar development project, which has become one of New York City's most high-profile properties.

Michael graduated from Manhattan College in 1999, with a degree in Accounting & CIS. He holds the designation of Certified Property Manager (CPM) from the Institute of Real Estate Management. Michael sits on the Yonkers Chambers of Commerce through GEM Management Partners LLC and also as a BOD Member and Treasurer of the Westchester Owners Association (WOA).



Lukasz Przybylek
Executive Vice President

As a NYS and Connecticut Licensed Associate Real Estate Broker, Lukasz brings a lifetime of business experience to his role at NuRealty Advisors, Inc. He has a demonstrated history of working in the real estate industry and is known as a skilled negotiator. Lukasz has extensive experience in all phases of commercial real estate transactions and has presided over numerous multi-million-dollar real estate acquisitions and depositions.

His enthusiasm for commercial real estate sales, investor relations, and investment properties have made him a rising star among the NY & CT real estate community.

Lukasz's path to working in real estate was not conventional but provided a collection of varied experiences that helped him hone the skills needed to excel in the industry. Before his current role, he was an owner of restaurants in White Plains, NY and Yonkers, NY. These endeavors provided him with a hands-on opportunity to learn about lease negotiation, property management, and operations. Being a restaurateur reinforced his knack for making people feel at ease, even during the most complex transactions. To this day, Lukasz says that his chief concern is the satisfaction of his clients, "If they are happy, I'm delighted," he says.

Lukasz was also the owner of Neatwork, Inc., a commercial cleaning and maintenance company. Again, in this role, the entrepreneur was establishing the building blocks for his eventual career in commercial real estate. Neatwork kept him busy learning the ins-and-outs of building maintenance, floor plans, and logistics.

A multi-lingual broker that speaks English, Polish, Russian, and Spanish, he serves a diverse clientele.

1 Riverside Dr, Sleepy Hollow NY

CONFIDENTIALITY and DISCLAIMER

The information contained in the following offering memorandum is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it from NuRealty Advisors Inc. and it should not be made available to any other person or entity without the written consent of NuRealty Advisors Inc. .

By taking possession of and reviewing the information contained herein the recipient agrees to hold and treat all such information in the strictest confidence. The recipient further agrees that recipient will not photocopy or duplicate any part of the offering memorandum. If you have no interest in the subject property, please promptly return this offering memorandum to NuRealty Advisors Inc. . This offering memorandum has been prepared to provide summary, unverified financial and physical information to prospective purchasers, and to establish only a preliminary level of interest in the subject property.

The information contained herein is not a substitute for a thorough due diligence investigation. NuRealty Advisors Inc. has not made any investigation, and makes no warranty or representation with respect to the income or expenses for the subject property, the future projected financial performance of the property, the size and square footage of the property and improvements, the presence or absence of contaminating substances, PCBs or asbestos, the compliance with local, state and federal regulations, the physical condition of the improvements thereon, or financial condition or business prospects of any tenant, or any tenant's plans or intentions to continue its occupancy of the subject property.

The information contained in this offering memorandum has been obtained from sources we believe reliable; however, NuRealty Advisors Inc. has not verified, and will not verify, any of the information contained herein, nor has NuRealty Advisors Inc. conducted any investigation regarding these matters and makes no warranty or representation whatsoever regarding the accuracy or completeness of the information provided. All potential buyers must take appropriate measures to verify all of the information set forth herein. Prospective buyers shall be responsible for their costs and expenses of investigating the subject property.

Exclusively Marketed by:



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NuRealty Advisors Inc.
President
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MNukho@NuRealtyAdvisors.com
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Lukasz Przybylek
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Executive Vice President
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