

Bristol 5-7 Upson St Analysis January 2026

Property	5-7 Upson St	Loan Amount	\$ 948,000	\$ 126,400 /unit
	Bristol	Down Payment	\$ 316,000	
		Interest Rate	6.25%	
# units	10	Loan to Value	75.00%	
Residential	10	Term Mo.	360	

<u>Units</u>	<u>Unit Type</u>	<u>Actual Rent</u>	<u>Proforma</u>
1	1 Bed	\$ 1,117	\$ 1,350
2	1 Bed	\$ 1,275	\$ 1,350
3	1 Bed	\$ 1,150	\$ 1,350
4	1 Bed	\$ 1,220	\$ 1,350
5	1 Bed	\$ 1,080	\$ 1,350
6	1 Bed	\$ 1,200	\$ 1,350
7	1 Bed	\$ 1,200	\$ 1,350
8	1 Bed	\$ 1,150	\$ 1,350
9	2 Bed	\$ 1,190	\$ 1,550
10	3 Bed	\$ 1,810	\$ 1,810

<u>Use Annual Figures</u>	<u>Actual</u>	<u>Proforma</u>
Gross Income		
Apartment Units	\$ 148,704	\$ 169,920
Coin-Op Laundry	\$ -	\$ -
Gross Income	\$ 148,704	\$ 169,920

Monthly	\$ 12,392	\$ 14,160
Yearly	\$ 148,704	\$ 169,920

<u>Vacancy and Credit loss Factor</u>	<u>Actual</u>	<u>Proforma</u>
5% Vacancy	\$ 7,435	\$ 8,496
Total	\$ 7,435	\$ 8,496
Effective gross income	\$ 141,269	\$ 161,424

<u>Expenses Annual Figures</u>	<u>Actual</u>	<u>Proforma</u>
R/E Taxes (Actual)	\$ 13,603	\$ 13,603
Insurance Premium	\$ 6,080	\$ 6,080
Management 5% of EGI	\$ 7,063	\$ 8,071
Maintenance 5% of EGI	\$ 8,000	\$ 8,071
Water and Sewer	\$ 3,720	\$ 3,720
Gas	\$ 840	\$ 840
Electric	\$ 1,750	\$ 1,750
Trash	\$ 1,696	\$ 1,696
Snow/Grounds	\$ 457	\$ 457
Total Expenses	\$ 43,209	\$ 44,288

\$26K maintenance with capex and \$6k cleanout/junk

Net Operating Income (NOI)	\$ 98,059	\$ 117,136
Principal and Interest Pmt	\$ 70,044	\$ 70,044
2nd Mtg Pmt (if applicable)	\$ -	\$ -
Total Principal and Interest	\$ 70,044	\$ 70,044

Debt Service Coverage Ratio	1.40	1.67
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Monthly mortgage payment	\$ 5,837	\$ 5,837
Net income after mortgage	\$ 28,015	\$ 47,092

Return on investment (ROI)	8.9%	14.9%
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Cap rate	7.8%	9.3%
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