



Portfolio Description & Summary

**PROPERTY ADDRESS**

- 1 89 Maple Street, Yonkers, NY 10701
- 2 91 Maple Street, Yonkers, NY 10701
- 3 95 aka 97 Maple Street, Yonkers, NY 10701
- 4 27 Garfield Street, Yonkers, NY 10701
- 5 35 Garfield Street, Yonkers, NY 10701

**PROPERTY INFORMATION**

	89 Maple St.	91 Maple St.	95 aka 97 Maple St.	27 Gafield St.	35 Garfield St.	Total
Building SF	6,500	4,564	7,200	5,700	7,200	31,164
Lot SF	3,072	2,398	3,485	4,792	4,792	18,539
Class	C	C	C	C	C	C
Number of Residential Units	7	5	6	6	6	30
Storage Unit	-	1	-	-	-	1
DHCR Last Filing	2022	Exempt	Exempt	1997	1997	
Stories	5	4	4	4	4	
Year Built	1908	1908	1901	1965 (Est)	1960 (Est)	
Heat Type	Gas	Oil	Gas	Oil	Gas	
APN	1800-001-000-00186-	1800-001-000-00456-	1800-001-000-00456-	1800-001-000-00447-	1800-001-000-00447-	
Sec / Block / Lot	1 / 186 / 8	1 / 456 / 38	1 / 456 / 35	1 / 447 / 42	1 / 147 / 39	

**UTILITIES / RESPONSIBLE PARTY**

	89 Maple St.	91 Maple St.	95 aka 97 Maple St.	27 Gafield St.	35 Garfield St.
Electric	Tenant	Tenant	Tenant	Tenant	Tenant
Cooking Gas	Tenant	Tenant	Tenant	Tenant	Tenant
Heat	Landlord	Landlord	Tenant	Landlord	Landlord
Hot Water	Landlord	Landlord	Tenant	Landlord	Tenant
General Water	Landlord	Landlord	Landlord	Landlord	Landlord

**UNIT MIX**

	89 Maple St.	91 Maple St.	95 aka 97 Maple St.	27 Gafield St.	35 Garfield St.	Total
Retail	-	-	-	-	-	-
Storage	-	1	-	-	-	1
1 Bedroom	-	5	-	-	-	5
2 Bedroom	1	-	-	-	-	1
3 Bedroom	6	-	6	6	6	24
4 Bedroom	-	-	-	-	-	-
Total Number of Units	7	6	6	6	6	31

**ACQUISITION STRUCTURE**

Purchase Price	\$	6,200,000 <b>A</b>		
Initial Equity Investment	\$	1,919,857	30.97%	Equity Percentage
Loan Amount	\$	4,280,143	69.03%	Loan-to-Value (LTV) Percentage

**ACQUISITION MATRIX**

Number of Units		31.00
Price Per Unit	\$	200,000
Gross Rent Multiple (GRM)		8.77
Capitalization Rate		8.02%
Net Operating Income (NOI)	\$	497,522

**ASSUMABLE DEBT STRUCTURE**

Principal Loan Amount	\$	4,280,143
Interest Rate		4.81%
Fixed Rate Period		76 Years
Equity Percentage		30.97%
Loan-to-Value (LTV) Percentage		69.03%
Loan Fixed Rate Term Expiration		2029
Amortization Period		7 Years
Loan Term		30 Year

**PROPOSED ANNUAL INFLATION RATE**

Residential Income		3.00%
Operating Expenditures		1.50%

**RETURN ON INVESTMENT (ROI) SUMMARY FOR HOLD PERIOD**

Period	CFADS	Cash-On-Cash %	Cap Rate %	GRM
Year 1	\$ 227,734	11.86%	8.02%	8.77
Year 2	\$ 238,110	12.40%	8.19%	8.52
Year 3	\$ 255,896	13.33%	8.48%	8.27
Year 4	\$ 274,253	14.29%	8.77%	8.03
Year 5	\$ 293,200	15.27%	9.08%	7.79
Year 6	\$ 312,755	16.29%	9.40%	7.57
Year 7	\$ 332,937	17.34%	9.72%	7.35
Year 8	\$ 353,764	18.43%	10.06%	7.13
Year 9	\$ 375,258	19.55%	10.40%	6.93
Year 10	\$ 397,438	20.70%	10.76%	6.72
<b>Total CFADS Earned During Loan Term</b>	<b>\$ 3,061,345 B</b>	<b>15.95%</b>	<b>9.29%</b>	<b>7.71</b>

**DISPOSITION SCENARIO AT YEAR 10**

Net Operating Income at Year 10	\$	667,225
Price Per Unit	\$	331,129
Acquisition Capitalization Rate at Year 10		6.50%
Property Valuation at Year 10	\$	10,265,006 C
Less: Purchase Price	\$	6,200,000 A
<b>Gross Excess Equity Earned at Year 10</b>	\$	4,065,006 D (C - A)
<b>Add: Total CFADS Earned During Hold Period / Loan Term</b>	\$	3,061,345 B
<b>Total Excess Equity and CFADS Recognized at Year 10</b>	\$	7,126,351 (D + B)

**REFINANCE SCENARIO AT YEAR 10**

Property Valuation at Year 10	\$	10,265,006 C
Loan-to-Value Percentage		75%
Principal Loan Amount for Refinance	\$	7,698,754
Repayment of Principal Balance of Initial Loan due at Year 10		(3,461,452)
<b>Refinance - Cash Out</b>	<b>\$</b>	<b>4,237,302</b>
<b>New Buying Power with New Cash Out Proceeds (25% Equity)</b>	<b>\$</b>	<b>16,949,207</b>

**SUMMARY OF TRANSACTION**

➡ At Year 10, the property would have collected a total Cash Flow After Debt Service (CFADS) of:	\$	3,061,345
➡ At Year 10, all of the Initial Equity has been recovered and the valuation of the property has increased by:	\$	4,065,006
➡ At Year 10, you will be able to refinance the property up to a 75% Loan-to-Value (LTV) for a Cash Out of:	\$	4,237,302
➡ At Year 10, you will be able to purchase a New Property using the Cash Out Proceeds and Income of up to:	\$	16,949,207



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Individual Property Profit & Loss

	89 MAPLE STREET	91 MAPLE STREET	95 aka 97 MAPLE ST.	27 GARFIELD STREET	35 GARFIELD STREET	TOTAL
Gross Potential Income (GPI)	\$ 235,944	\$ 144,264	\$ 207,720	\$ 207,720	\$ 207,720	\$ 1,003,368
<i>Loss to Lease</i>	<i>\$ (110,890)</i>	<i>\$ (40,344)</i>	<i>\$ (13,320)</i>	<i>\$ (61,260)</i>	<i>\$ (70,860)</i>	<i>\$ (296,674)</i>
Actual Gross Income (AGI)	\$ 125,054	\$ 103,920	\$ 194,400	\$ 146,460	\$ 136,860	\$ 706,694
<i>Vacancy / Reserves</i>	<i>\$ (3,752)</i>	<i>\$ (3,118)</i>	<i>\$ (5,832)</i>	<i>\$ (4,394)</i>	<i>\$ (4,106)</i>	<i>\$ (21,201)</i>
Effective Gross Income (EGI)	\$ 121,302	\$ 100,802	\$ 188,568	\$ 142,066	\$ 132,754	\$ 685,493
Real Estate Taxes	12,346	9,853	11,362	13,095	13,093	59,749
Water & Sewage	4,200	3,600	3,600	3,600	3,600	18,600
Electric	3,600	1,560	2,400	912	1,176	9,648
Insurance	7,000	6,315	6,315	6,315	6,315	32,260
Heat (Gas)	7,700	6,600	-	6,600	3,000	23,900
Payroll	3,150	2,700	2,700	2,700	2,700	13,950
Repairs & Maintenance	2,100	1,800	1,800	1,800	1,800	9,300
Management & Administration	3,639	3,024	5,657	4,262	3,983	20,565
Total Expenditures	43,735	35,452	33,834	39,284	35,667	187,971
<b>Net Operating Income (NOI)</b>	<b>77,567</b>	<b>65,351</b>	<b>154,734</b>	<b>102,782</b>	<b>97,087</b>	<b>497,522</b>
<b>PURCHASE PRICE:</b>	<b>\$ 1,000,000.00</b>	<b>\$ 1,000,000.00</b>	<b>\$ 1,750,000.00</b>	<b>\$ 1,250,000.00</b>	<b>\$ 1,200,000.00</b>	<b>\$ 6,200,000.00</b>

# Rent Roll

#	Apt	Bldg	Tenant Name	Unit Type	Status	Lease Expiration	Market Rent	Legal Rent	Concession	Actual Rent	Loss to Lease	Security Deposit
1	Bsmt	89 Maple	Daniela Cotes	2BR	RS	9/30/2023	\$2,352	\$1,080	\$0	\$1,080	(\$1,272)	\$0
2	1L	89 Maple	Victoria Trejo	3BR	RS	9/30/2023	\$2,885	\$1,300	\$0	\$1,300	(\$1,585)	\$0
3	1R	89 Maple	Clementino Tomas Coronado	3BR	RS	8/31/2024	\$2,885	\$2,020	\$0	\$2,020	(\$865)	\$2,000
4	2L	89 Maple	Annery Arias	3BR	RS	9/30/2025	\$2,885	\$1,588	\$0	\$1,588	(\$1,297)	\$0
5	2R	89 Maple	Migdalia Linares	3BR	RS	9/30/2024	\$2,885	\$1,305	\$0	\$1,305	(\$1,580)	\$1,254
6	3L	89 Maple	Rosa Luna	3BR	RS	9/30/2023	\$2,885	\$1,032	\$0	\$1,032	(\$1,853)	\$0
7	3R	89 Maple	Ivelisse Maldonado	3BR	RS	2/28/2024	\$2,885	\$2,097	\$0	\$2,097	(\$788)	\$2,000
Total Monthly Income							\$19,662	\$10,421	\$0	\$10,421	(\$9,241)	\$5,254
1	Bsmt	91 Maple	Jocelyn Roman	1BR	RS	11/30/2023	\$1,934	\$1,200	\$0	\$1,200	(\$734)	\$1,100
2	1R	91 Maple	Emilia Negron	2BR	RS	7/31/2023	\$2,352	\$1,450	\$0	\$1,450	(\$902)	\$0
3	2F	91 Maple	TBD	1BR	RS	TBD	\$1,934	\$1,800	\$0	\$1,800	(\$134)	\$0
4	2R	91 Maple	Jose Lopez	1BR	RS	9/30/2023	\$1,934	\$1,360	\$0	\$1,360	(\$574)	\$0
5	3F	91 Maple	Zuleika Rodriquez	1BR	RS	2/29/2024	\$1,934	\$1,500	\$0	\$1,500	(\$434)	\$1,500
6	3R	91 Maple	Milagros Anvujar	1BR	RS	9/30/2024	\$1,934	\$1,350	\$0	\$1,350	(\$584)	\$0
Total Monthly Income							\$12,022	\$8,660	\$0	\$8,660	(\$3,362)	\$2,600
1	1E	95 aka 97 Maple	TBD	3BR	RS	TBD	\$2,885	\$2,700	\$0	\$2,700	(\$185)	\$0
2	1W	95 aka 97 Maple	TBD	3BR	RS	TBD	\$2,885	\$2,700	\$0	\$2,700	(\$185)	\$0
3	2E	95 aka 97 Maple	TBD	3BR	RS	TBD	\$2,885	\$2,700	\$0	\$2,700	(\$185)	\$0
4	2W	95 aka 97 Maple	TBD	3BR	RS	TBD	\$2,885	\$2,700	\$0	\$2,700	(\$185)	\$0
5	3E	95 aka 97 Maple	TBD	3BR	RS	TBD	\$2,885	\$2,700	\$0	\$2,700	(\$185)	\$0
6	3W	95 aka 97 Maple	TBD	3BR	RS	TBD	\$2,885	\$2,700	\$0	\$2,700	(\$185)	\$0
Total Monthly Income							\$17,310	\$16,200	\$0	\$16,200	(\$1,110)	\$0
1	1L	27 Garfield	Maria Taveras	3BR	N/a	1/31/2024	\$2,885	\$2,300	\$0	\$2,300	(\$585)	\$2,300
2	1R	27 Garfield	Simon Ortega Castelan	3BR	N/a	5/31/2024	\$2,885	\$2,300	\$0	\$2,300	(\$585)	\$2,300
3	2L	27 Garfield	Stephanie Dotel	3BR	N/a	5/31/2022	\$2,885	\$1,700	\$0	\$1,700	(\$1,185)	\$1,250
4	2R	27 Garfield	Michael Nevarez	3BR	N/a	9/30/2024	\$2,885	\$1,730	\$0	\$1,730	(\$1,155)	\$0
5	3L	27 Garfield	Melky Thomas	3BR	N/a	3/31/2024	\$2,885	\$2,125	\$0	\$2,125	(\$760)	\$2,000
6	3R	27 Garfield	Michael Molina	3BR	N/a	1/31/2024	\$2,885	\$2,050	\$0	\$2,050	(\$835)	\$2,000
Total Monthly Income							\$17,310	\$12,205	\$0	\$12,205	(\$5,105)	\$9,850
1	1E	35 Garfield	Kimberly Rodriquez	3BR	N/a	4/30/2024	\$2,885	\$1,820	\$0	\$1,820	(\$1,065)	\$1,700
2	1W	35 Garfield	Marilyn Cabrera	3BR	N/a	8/31/2024	\$2,885	\$1,960	\$0	\$1,960	(\$925)	\$1,900
3	2E	35 Garfield	Vanessa Fernandez	3BR	N/a	11/30/2022	\$2,885	\$1,825	\$0	\$1,825	(\$1,060)	\$1,700
4	2W	35 Garfield	Marcelina Mason	3BR	N/a	8/31/2024	\$2,885	\$1,900	\$0	\$1,900	(\$985)	\$1,800
5	3E	35 Garfield	Jennifer Menjivar	3BR	N/a	9/30/2024	\$2,885	\$1,800	\$0	\$1,800	(\$1,085)	\$1,700
6	3W	35 Garfield	Evaristo Anujo	3BR	N/a	8/31/2024	\$2,885	\$2,100	\$0	\$2,100	(\$785)	\$2,100
Total Monthly Income							\$17,310	\$11,405	\$0	\$11,405	(\$5,905)	\$10,900
Portfolio Monthly Income							\$83,614	\$58,891	\$0	\$58,891	(\$24,723)	\$28,604
Portfolio Annual Income							\$1,003,368	\$706,694	\$0	\$706,694	(\$296,674)	



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Consolidated Cash Flow Analysis

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
Gross Potential Income (GPI)	\$ 1,003,368	\$ 1,033,469	\$ 1,064,473	\$ 1,096,407	\$ 1,129,300	\$ 1,163,179	\$ 1,198,074	\$ 1,234,016	\$ 1,271,037	\$ 1,309,168
<i>Loss to Lease</i>	<i>\$ (296,674)</i>	<i>\$ (305,574)</i>	<i>\$ (314,742)</i>	<i>\$ (324,184)</i>	<i>\$ (333,909)</i>	<i>\$ (343,927)</i>	<i>\$ (354,245)</i>	<i>\$ (364,872)</i>	<i>\$ (375,818)</i>	<i>\$ (387,093)</i>
Actual Gross Income (AGI)	\$ 706,694	\$ 727,895	\$ 749,731	\$ 772,223	\$ 795,390	\$ 819,252	\$ 843,829	\$ 869,144	\$ 895,219	\$ 922,075
<i>Vacancy / Reserves</i>	<i>\$ (21,201)</i>	<i>\$ (21,837)</i>	<i>\$ (22,492)</i>	<i>\$ (23,167)</i>	<i>\$ (23,862)</i>	<i>\$ (24,578)</i>	<i>\$ (25,315)</i>	<i>\$ (26,074)</i>	<i>\$ (26,857)</i>	<i>\$ (27,662)</i>
Effective Gross Income (EGI)	\$ 685,493	\$ 706,058	\$ 727,240	\$ 749,057	\$ 771,528	\$ 794,674	\$ 818,514	\$ 843,070	\$ 868,362	\$ 894,413
Real Estate Taxes	59,749	60,645	61,554	62,478	63,415	64,366	65,332	66,312	67,306	68,316
Water & Sewage	18,600	18,879	19,162	19,450	19,741	20,037	20,338	20,643	20,953	21,267
Electric	9,648	9,793	9,940	10,089	10,240	10,394	10,550	10,708	10,868	11,031
Insurance	32,260	32,744	33,235	33,734	34,240	34,753	35,274	35,804	36,341	36,886
Heat (Gas)	23,900	24,259	24,622	24,992	25,367	25,747	26,133	26,525	26,923	27,327
Payroll	13,950	14,159	14,372	14,587	14,806	15,028	15,254	15,482	15,715	15,950
Repairs & Maintenance	9,300	9,440	9,581	9,725	9,871	10,019	10,169	10,322	10,476	10,634
Management & Administration	20,565	28,242	29,090	29,962	30,861	31,787	32,741	33,723	34,734	35,777
Total Expenditures	187,971	198,160	201,556	205,016	208,540	212,131	215,790	219,518	223,317	227,187
<b>Net Operating Income (NOI)</b>	<b>497,522</b>	<b>507,898</b>	<b>525,684</b>	<b>544,041</b>	<b>562,988</b>	<b>582,543</b>	<b>602,724</b>	<b>623,552</b>	<b>645,045</b>	<b>667,225</b>
Equity	1,919,857	1,919,857	1,919,857	1,919,857	1,919,857	1,919,857	1,919,857	1,919,857	1,919,857	1,919,857
Principal	4,214,802	4,146,248	4,074,323	3,998,861	3,919,689	3,836,623	3,749,472	3,658,035	3,562,103	3,461,452
<i>Annual Debt Service</i>	<i>(269,788)</i>	<i>(269,788)</i>	<i>(269,788)</i>	<i>(269,788)</i>	<i>(269,788)</i>	<i>(269,788)</i>	<i>(269,788)</i>	<i>(269,788)</i>	<i>(269,788)</i>	<i>(269,788)</i>
<b>Cash Flow After Debt Service (CFADS)</b>	<b>227,734</b>	<b>238,110</b>	<b>255,896</b>	<b>274,253</b>	<b>293,200</b>	<b>312,755</b>	<b>332,937</b>	<b>353,764</b>	<b>375,258</b>	<b>397,438</b>

Number of Units	31	31	31	31	31	31	31	31	31	31
Price per SF	\$ 199	\$ 199	\$ 199	\$ 199	\$ 199	\$ 199	\$ 199	\$ 199	\$ 199	\$ 199
Price per Unit	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000
Gross Rent Multiple	8.77	8.52	8.27	8.03	7.79	7.57	7.35	7.13	6.93	6.72
Capitalization Rate	8.02%	8.19%	8.48%	8.77%	9.08%	9.40%	9.72%	10.06%	10.40%	10.76%
<b>Cash-On-Cash Return</b>	<b>11.86%</b>	<b>12.40%</b>	<b>13.33%</b>	<b>14.29%</b>	<b>15.27%</b>	<b>16.29%</b>	<b>17.34%</b>	<b>18.43%</b>	<b>19.55%</b>	<b>20.70%</b>
Recovery of Equity (Years)	8.43	8.06	7.50	7.00	6.55	6.14	5.77	5.43	5.12	4.83
Operating Expenditure Ratio (OER)	27%	28%	28%	27%	27%	27%	26%	26%	26%	25%
Debt Service Coverage Ratio (DSCR)	2.45	2.55	2.68	2.16	2.28	2.41	2.55	2.70	2.87	3.06
Maximum Annual DSCR (Utilizing 1.40')	\$ 355,373	\$ 362,784	\$ 375,488	\$ 388,601	\$ 402,134	\$ 416,102	\$ 430,517	\$ 445,394	\$ 460,747	\$ 476,590
Free & Clear Rate of Return	8.02%	8.19%	8.48%	8.77%	9.08%	9.40%	9.72%	10.06%	10.40%	10.76%
Constant Percentage Rate a/k/a Mortgage Capitalization	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%	4.81%
+ Positive / - Negative Leverage	3.21%	3.38%	3.67%	3.96%	4.27%	4.59%	4.91%	5.25%	5.59%	5.95%

# Amortization Schedule

Loan Terms	
Loan Start Date	3/1/2024
Loan Amount	4,280,143
Interest Rate	4.810%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-7	(\$22,482)	(\$269,788)

Principal Balance	
5 Years	3,919,689
10 Years	3,461,452

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
3/1/2024	1		4,280,143	17,156	(5,326)	4,274,817	17,156	-	4,274,817
4/1/2024	2		4,274,817	17,135	(5,347)	4,269,470	34,291	-	4,269,470
4/29/2024	3		4,269,470	17,113	(5,369)	4,264,101	51,405	-	4,264,101
5/30/2024	4		4,264,101	17,092	(5,390)	4,258,710	68,497	-	4,258,710
6/29/2024	5		4,258,710	17,070	(5,412)	4,253,298	85,567	-	4,253,298
7/30/2024	6		4,253,298	17,049	(5,434)	4,247,865	102,615	-	4,247,865
8/29/2024	7		4,247,865	17,027	(5,455)	4,242,409	119,642	-	4,242,409
9/29/2024	8		4,242,409	17,005	(5,477)	4,236,932	136,647	-	4,236,932
10/30/2024	9		4,236,932	16,983	(5,499)	4,231,433	153,630	-	4,231,433
11/29/2024	10		4,231,433	16,961	(5,521)	4,225,911	170,591	-	4,225,911
12/30/2024	11		4,225,911	16,939	(5,543)	4,220,368	187,530	-	4,220,368
1/29/2025	12		4,220,368	16,917	(5,566)	4,214,802	204,447	-	4,214,802
3/1/2025	13		4,214,802	16,894	(5,588)	4,209,214	221,341	-	4,209,214
4/1/2025	14		4,209,214	16,872	(5,610)	4,203,604	238,213	-	4,203,604
4/30/2025	15		4,203,604	16,849	(5,633)	4,197,971	255,063	-	4,197,971
5/31/2025	16		4,197,971	16,827	(5,655)	4,192,316	271,889	-	4,192,316
6/30/2025	17		4,192,316	16,804	(5,678)	4,186,637	288,694	-	4,186,637
7/31/2025	18		4,186,637	16,781	(5,701)	4,180,937	305,475	-	4,180,937
8/30/2025	19		4,180,937	16,759	(5,724)	4,175,213	322,234	-	4,175,213
9/30/2025	20		4,175,213	16,736	(5,747)	4,169,466	338,969	-	4,169,466
10/31/2025	21		4,169,466	16,713	(5,770)	4,163,697	355,682	-	4,163,697
11/30/2025	22		4,163,697	16,689	(5,793)	4,157,904	372,371	-	4,157,904
12/31/2025	23		4,157,904	16,666	(5,816)	4,152,088	389,038	-	4,152,088
1/30/2026	24		4,152,088	16,643	(5,839)	4,146,248	405,681	-	4,146,248
3/2/2026	25		4,146,248	16,620	(5,863)	4,140,386	422,300	-	4,140,386
4/2/2026	26		4,140,386	16,596	(5,886)	4,134,499	438,896	-	4,134,499
5/3/2026	27		4,134,499	16,572	(5,910)	4,128,589	455,469	-	4,128,589
6/2/2026	28		4,128,589	16,549	(5,934)	4,122,656	472,017	-	4,122,656
7/3/2026	29		4,122,656	16,525	(5,957)	4,116,699	488,542	-	4,116,699
8/2/2026	30		4,116,699	16,501	(5,981)	4,110,717	505,044	-	4,110,717
9/2/2026	31		4,110,717	16,477	(6,005)	4,104,712	521,521	-	4,104,712
10/3/2026	32		4,104,712	16,453	(6,029)	4,098,683	537,974	-	4,098,683
10/31/2026	33		4,098,683	16,429	(6,053)	4,092,629	554,403	-	4,092,629
12/1/2026	34		4,092,629	16,405	(6,078)	4,086,552	570,807	-	4,086,552
12/31/2026	35		4,086,552	16,380	(6,102)	4,080,450	587,187	-	4,080,450
1/31/2027	36		4,080,450	16,356	(6,127)	4,074,323	603,543	-	4,074,323
3/2/2027	37		4,074,323	16,331	(6,151)	4,068,172	619,875	-	4,068,172
4/2/2027	38		4,068,172	16,307	(6,176)	4,061,996	636,181	-	4,061,996
5/3/2027	39		4,061,996	16,282	(6,200)	4,055,796	652,463	-	4,055,796
6/2/2027	40		4,055,796	16,257	(6,225)	4,049,571	668,720	-	4,049,571
7/3/2027	41		4,049,571	16,232	(6,250)	4,043,320	684,952	-	4,043,320

# Amortization Schedule

Loan Terms	
Loan Start Date	3/1/2024
Loan Amount	4,280,143
Interest Rate	4.810%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-7	(\$22,482)	(\$269,788)

Principal Balance	
5 Years	3,919,689
10 Years	3,461,452

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
8/2/2027	42		4,043,320	16,207	(6,275)	4,037,045	701,159	-	4,037,045
9/2/2027	43		4,037,045	16,182	(6,300)	4,030,745	717,341	-	4,030,745
10/3/2027	44		4,030,745	16,157	(6,326)	4,024,419	733,497	-	4,024,419
11/1/2027	45		4,024,419	16,131	(6,351)	4,018,068	749,629	-	4,018,068
12/2/2027	46		4,018,068	16,106	(6,377)	4,011,691	765,734	-	4,011,691
1/1/2028	47		4,011,691	16,080	(6,402)	4,005,289	781,814	-	4,005,289
2/1/2028	48		4,005,289	16,055	(6,428)	3,998,861	797,869	-	3,998,861
3/2/2028	49		3,998,861	16,029	(6,454)	3,992,408	813,898	-	3,992,408
4/2/2028	50		3,992,408	16,003	(6,479)	3,985,928	829,901	-	3,985,928
5/3/2028	51		3,985,928	15,977	(6,505)	3,979,423	845,878	-	3,979,423
6/2/2028	52		3,979,423	15,951	(6,531)	3,972,892	861,828	-	3,972,892
7/3/2028	53		3,972,892	15,925	(6,558)	3,966,334	877,753	-	3,966,334
8/2/2028	54		3,966,334	15,898	(6,584)	3,959,750	893,652	-	3,959,750
9/2/2028	55		3,959,750	15,872	(6,610)	3,953,140	909,524	-	3,953,140
10/3/2028	56		3,953,140	15,846	(6,637)	3,946,503	925,369	-	3,946,503
10/31/2028	57		3,946,503	15,819	(6,663)	3,939,840	941,188	-	3,939,840
12/1/2028	58		3,939,840	15,792	(6,690)	3,933,149	956,980	-	3,933,149
12/31/2028	59		3,933,149	15,765	(6,717)	3,926,432	972,745	-	3,926,432
1/31/2029	60		3,926,432	15,738	(6,744)	3,919,689	988,484	-	3,919,689
3/2/2029	61		3,919,689	15,711	(6,771)	3,912,918	1,004,195	-	3,912,918
4/2/2029	62		3,912,918	15,684	(6,798)	3,906,120	1,019,880	-	3,906,120
5/3/2029	63		3,906,120	15,657	(6,825)	3,899,294	1,035,537	-	3,899,294
6/2/2029	64		3,899,294	15,630	(6,853)	3,892,442	1,051,166	-	3,892,442
7/3/2029	65		3,892,442	15,602	(6,880)	3,885,562	1,066,769	-	3,885,562
8/2/2029	66		3,885,562	15,575	(6,908)	3,878,654	1,082,343	-	3,878,654
9/2/2029	67		3,878,654	15,547	(6,935)	3,871,719	1,097,890	-	3,871,719
10/3/2029	68		3,871,719	15,519	(6,963)	3,864,755	1,113,409	-	3,864,755
10/31/2029	69		3,864,755	15,491	(6,991)	3,857,764	1,128,900	-	3,857,764
12/1/2029	70		3,857,764	15,463	(7,019)	3,850,745	1,144,364	-	3,850,745
12/31/2029	71		3,850,745	15,435	(7,047)	3,843,698	1,159,799	-	3,843,698
1/31/2030	72		3,843,698	15,407	(7,075)	3,836,623	1,175,206	-	3,836,623
3/2/2030	73		3,836,623	15,378	(7,104)	3,829,519	1,190,584	-	3,829,519
4/2/2030	74		3,829,519	15,350	(7,132)	3,822,386	1,205,934	-	3,822,386
5/3/2030	75		3,822,386	15,321	(7,161)	3,815,225	1,221,255	-	3,815,225
6/2/2030	76		3,815,225	15,293	(7,190)	3,808,036	1,236,548	-	3,808,036
7/3/2030	77		3,808,036	15,264	(7,218)	3,800,817	1,251,812	-	3,800,817
8/2/2030	78		3,800,817	15,235	(7,247)	3,793,570	1,267,047	-	3,793,570
9/2/2030	79		3,793,570	15,206	(7,276)	3,786,294	1,282,253	-	3,786,294
10/3/2030	80		3,786,294	15,177	(7,306)	3,778,988	1,297,430	-	3,778,988
10/31/2030	81		3,778,988	15,147	(7,335)	3,771,653	1,312,577	-	3,771,653
12/1/2030	82		3,771,653	15,118	(7,364)	3,764,289	1,327,695	-	3,764,289

# Amortization Schedule

Loan Terms	
Loan Start Date	3/1/2024
Loan Amount	4,280,143
Interest Rate	4.810%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-7	(\$22,482)	(\$269,788)

Principal Balance	
5 Years	3,919,689
10 Years	3,461,452

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
12/31/2030	83		3,764,289	15,089	(7,394)	3,756,895	1,342,784	-	3,756,895
1/31/2031	84		3,756,895	15,059	(7,423)	3,749,472	1,357,842	-	3,749,472
3/2/2031	85		3,749,472	15,029	(7,453)	3,742,019	1,372,872	-	3,742,019
4/2/2031	86		3,742,019	14,999	(7,483)	3,734,536	1,387,871	-	3,734,536
5/3/2031	87		3,734,536	14,969	(7,513)	3,727,023	1,402,840	-	3,727,023
6/2/2031	88		3,727,023	14,939	(7,543)	3,719,479	1,417,779	-	3,719,479
7/3/2031	89		3,719,479	14,909	(7,573)	3,711,906	1,432,688	-	3,711,906
8/2/2031	90		3,711,906	14,879	(7,604)	3,704,302	1,447,567	-	3,704,302
9/2/2031	91		3,704,302	14,848	(7,634)	3,696,668	1,462,415	-	3,696,668
10/3/2031	92		3,696,668	14,817	(7,665)	3,689,003	1,477,232	-	3,689,003
11/1/2031	93		3,689,003	14,787	(7,696)	3,681,308	1,492,019	-	3,681,308
12/2/2031	94		3,681,308	14,756	(7,726)	3,673,581	1,506,775	-	3,673,581
1/1/2032	95		3,673,581	14,725	(7,757)	3,665,824	1,521,500	-	3,665,824
2/1/2032	96		3,665,824	14,694	(7,788)	3,658,035	1,536,194	-	3,658,035
3/2/2032	97		3,658,035	14,663	(7,820)	3,650,216	1,550,856	-	3,650,216
4/2/2032	98		3,650,216	14,631	(7,851)	3,642,365	1,565,488	-	3,642,365
5/3/2032	99		3,642,365	14,600	(7,882)	3,634,482	1,580,087	-	3,634,482
6/2/2032	100		3,634,482	14,568	(7,914)	3,626,568	1,594,656	-	3,626,568
7/3/2032	101		3,626,568	14,536	(7,946)	3,618,622	1,609,192	-	3,618,622
8/2/2032	102		3,618,622	14,505	(7,978)	3,610,645	1,623,697	-	3,610,645
9/2/2032	103		3,610,645	14,473	(8,010)	3,602,635	1,638,169	-	3,602,635
10/3/2032	104		3,602,635	14,441	(8,042)	3,594,593	1,652,610	-	3,594,593
10/31/2032	105		3,594,593	14,408	(8,074)	3,586,519	1,667,018	-	3,586,519
12/1/2032	106		3,586,519	14,376	(8,106)	3,578,413	1,681,394	-	3,578,413
12/31/2032	107		3,578,413	14,343	(8,139)	3,570,274	1,695,738	-	3,570,274
1/31/2033	108		3,570,274	14,311	(8,171)	3,562,103	1,710,049	-	3,562,103
3/2/2033	109		3,562,103	14,278	(8,204)	3,553,898	1,724,327	-	3,553,898
4/2/2033	110		3,553,898	14,245	(8,237)	3,545,661	1,738,572	-	3,545,661
5/3/2033	111		3,545,661	14,212	(8,270)	3,537,391	1,752,784	-	3,537,391
6/2/2033	112		3,537,391	14,179	(8,303)	3,529,088	1,766,963	-	3,529,088
7/3/2033	113		3,529,088	14,146	(8,337)	3,520,751	1,781,109	-	3,520,751
8/2/2033	114		3,520,751	14,112	(8,370)	3,512,381	1,795,221	-	3,512,381
9/2/2033	115		3,512,381	14,079	(8,404)	3,503,978	1,809,300	-	3,503,978
10/3/2033	116		3,503,978	14,045	(8,437)	3,495,541	1,823,345	-	3,495,541
10/31/2033	117		3,495,541	14,011	(8,471)	3,487,070	1,837,356	-	3,487,070
12/1/2033	118		3,487,070	13,977	(8,505)	3,478,565	1,851,334	-	3,478,565
12/31/2033	119		3,478,565	13,943	(8,539)	3,470,026	1,865,277	-	3,470,026
1/31/2034	120		3,470,026	13,909	(8,573)	3,461,452	1,879,186	-	3,461,452