

3910 Seton Avenue, Bronx

Free Market Building * Assumable
10 Yr. Mortgage * 4% Interest-Only

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3910 Seton Avenue
Bronx, NY 10466

CoStar
POWERBROKER
Top Firm Award

NU REALTY
ADVISORS INC

3910 Seton Avenue, Bronx

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Exclusively Marketed by:



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01 Executive Summary
Investment Summary

OFFERING SUMMARY

ADDRESS	3910 Seton Avenue Bronx NY 10466
COUNTY	Bronx
MARKET	East Bronx
SUBMARKET	Endenwald
BUILDING SF	5,292 SF
LAND SF	4,792 SF
LAND ACRES	.11
NUMBER OF UNITS	6
YEAR BUILT	1931
APN	049610001
OWNERSHIP TYPE	Fee Simple



FINANCIAL SUMMARY

PRICE	\$1,250,000
PRICE PSF	\$236.21
PRICE PER UNIT	\$208,333

DEMOGRAPHICS	1 MILE	3 MILE	5 MILE
2026 Population	78,203	517,108	1,400,394
2026 Median HH Income	\$68,015	\$66,991	\$60,718
2026 Average HH Income	\$92,504	\$96,478	\$92,139

 PROPERTY VIDEO

Investment Summary

- NuRealty Advisors Inc. is proud to present the Exclusive Listing of 3910 Seton Avenue – Bronx, NY.

Located in a desirable residential neighborhood of the Bronx, this well-maintained brick multifamily building offers large apartment layouts and on-site parking. The property is a Free Market Building with the rare advantage of an Assumable Mortgage, creating an attractive opportunity for investors seeking stable cash flow with upside potential. Tremendous Upside Potential of over \$85K in Rental Income.

Investment Highlights

- 6 Residential Units
- 5 Garage Spaces
- Solid Brick Construction
- Residential Neighborhood Setting
- Walking Distance to Metro-North Railroad
- Close to NYC Subway Transportation
- Value-Add Opportunity
- Assumable 4.0% Interest-Only Mortgage



- Unit Mix

- 4 – Two Bedroom Apartments
- 2 – Three Bedroom Apartments
- 5 Garage Spaces

Assumable Mortgage Details

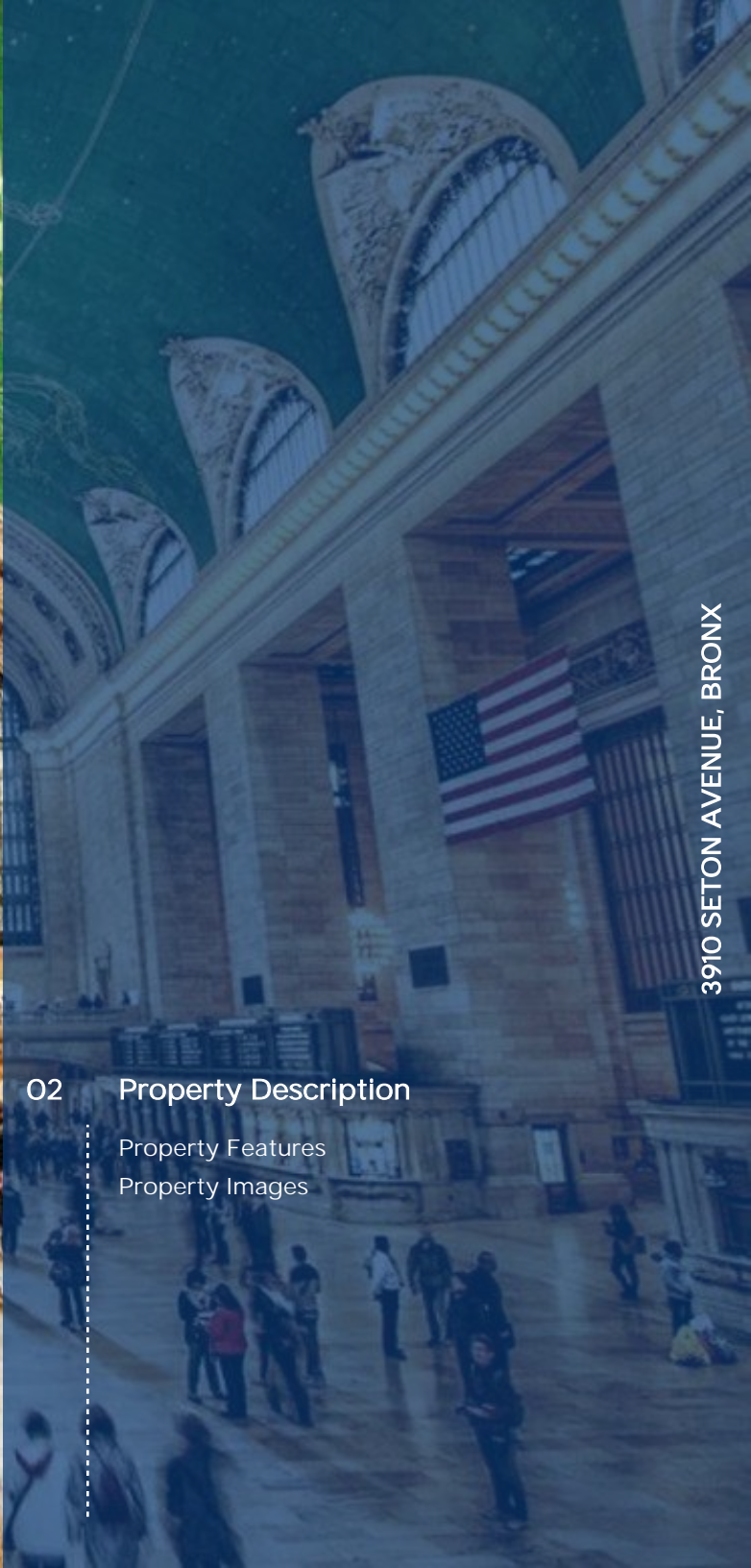
- Principal Balance: \$850,000
- Interest Rate: 4.0%
- Loan Type: Interest Only
- Fixed Interest Period: 10 Years

The assumable financing structure significantly enhances investor returns in today's rate environment.

Offering Price

\$1,250,000





02 Property Description

Property Features

Property Images

PROPERTY FEATURES

NUMBER OF UNITS	6
BUILDING SF	5,292
LAND SF	4,792
LAND ACRES	.11
YEAR BUILT	1931
# OF PARCELS	1
ZONING TYPE	R4-1
BUILDING CLASS	C
NUMBER OF STORIES	3
NUMBER OF BUILDINGS	2
NUMBER OF PARKING SPACES	5
PARKING TYPE	Indoor Garage
ETPA STATUS	Free Market

MECHANICAL

HEAT TYPE	Gas
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UTILITIES

MUNICIPAL WATER	Landlord Responsible
CITY TRASH	Landlord Responsible
HEAT	Landlord Responsible
APARTMENT ELECTRIC	Tenant Responsible
APARTMENT GAS	Tenant Responsible

CONSTRUCTION

FOUNDATION	Block
EXTERIOR	Brick
PARKING SURFACE	Asphalt
ROOF	Flat

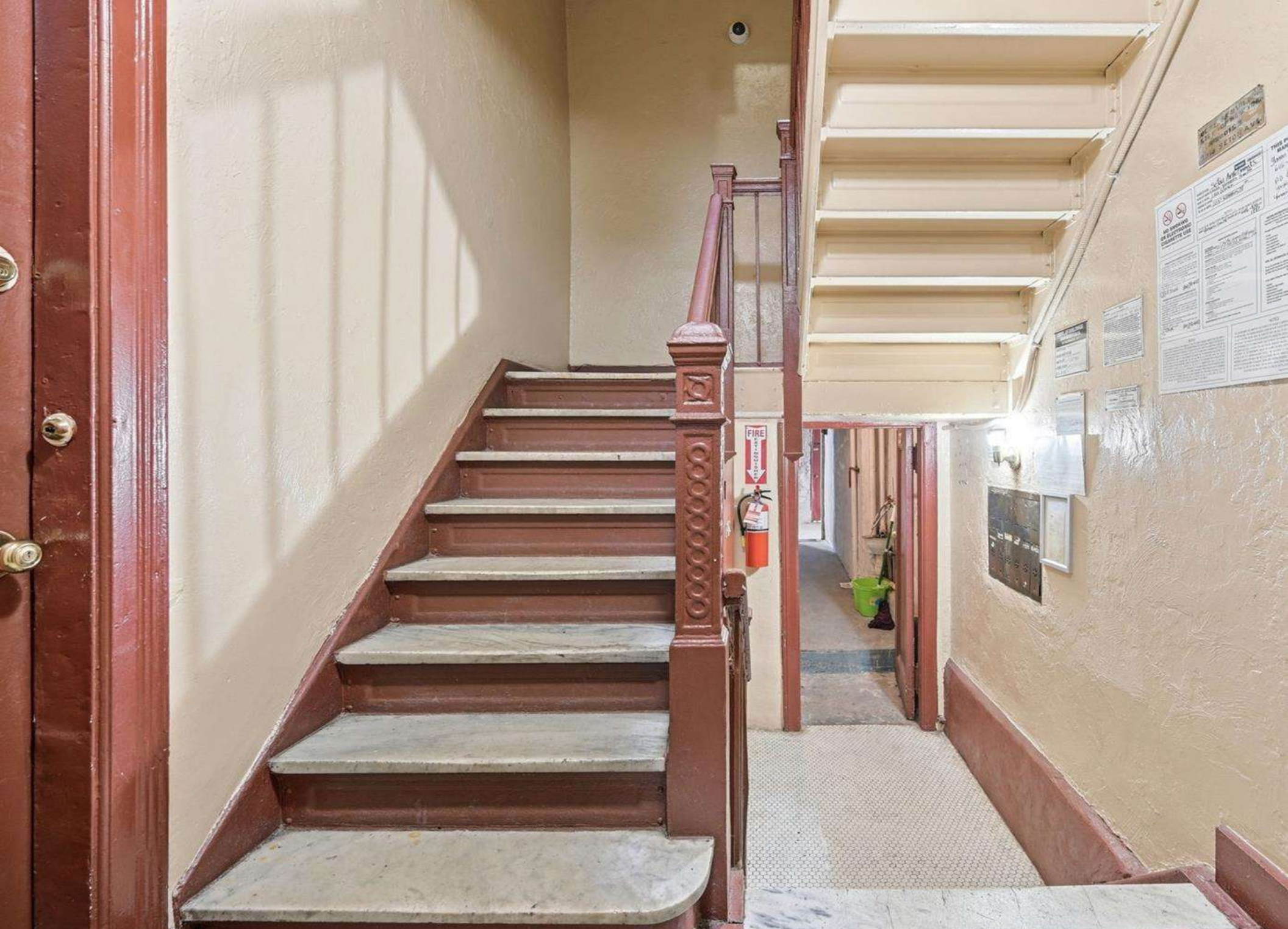


















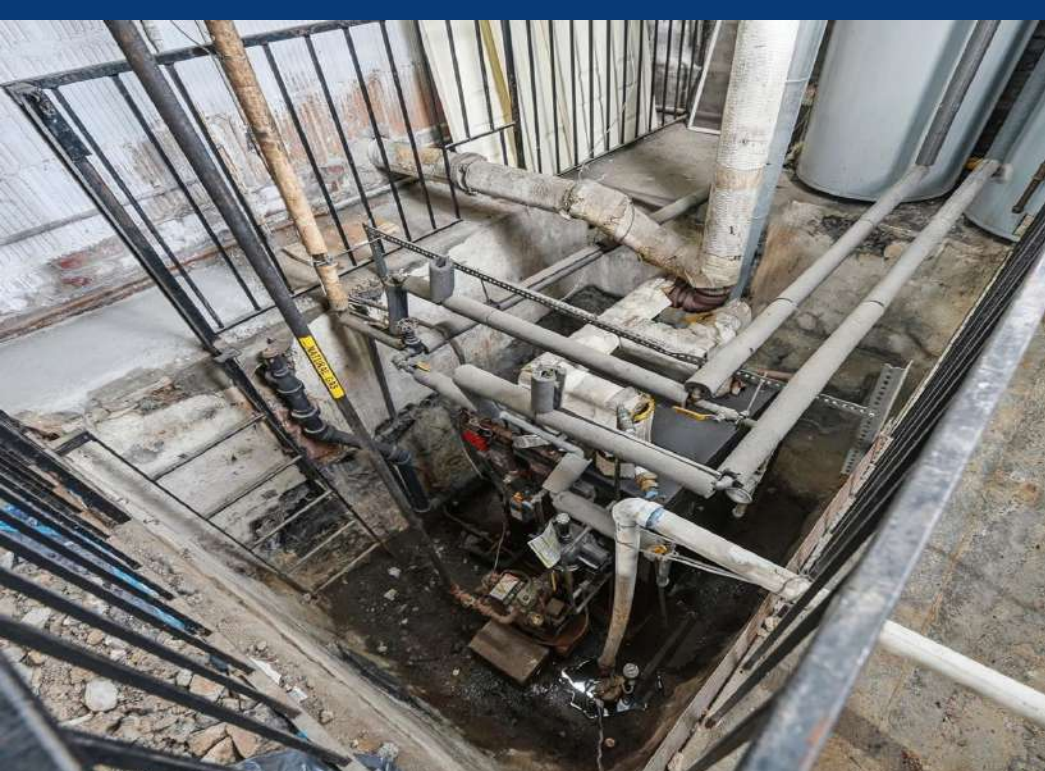


















Description & Summary

PROPERTY ADDRESS

1 3910 Seton Avenue, Bronx, NY 10466

PROPERTY INFORMATION

Building SF	5,292
Lot SF	4,792
Class	C
Zoning	R4-1
Number of Residential Units	6
Number of Parking Garage	5
DHCR Registration No.	N/a - Free Market
Stories	3
Year Built	1931
Elevator	N/a
Heat Type	Gas
APN	04961-0001
Block / Lot	4961 / 1

UTILITIES / RESPONSIBLE PARTY

Electric	Tenant
Cooking Gas	Tenant
Heat	Landlord
Hot Water	Landlord

UNIT MIX

2 Bedroom / 1 Bath	4
3 Bedroom / 1 Bath	2
Total Number of Units	6



Description & Summary

ACQUISITION STRUCTURE

Purchase Price	\$	1,250,000	A	
Initial Equity Investment	\$	400,000	32.00%	Equity Percentage
Loan Amount	\$	850,000	68.00%	Loan-to-Value (LTV) Percentage

ACQUISITION MATRIX

Number of Units		6.00
Price Per Unit	\$	208,333
Gross Rent Multiple (GRM)		8.85
Capitalization Rate		6.01%
Net Operating Income (NOI)	\$	75,078

ASSUMABLE DEBT STRUCTURE

Interest Rate		4.00%
Fixed Rate Period		10 Years
Equity Percentage		32.00%
Loan-to-Value (LTV) Percentage		68.00%
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%		\$ (4,237)	\$ (0.80)
Property Tax		\$ 4,774	\$ 28,641	\$ 5.41
Water & Sewer		\$ 750	\$ 4,500	\$ 0.85
Electric		\$ 200	\$ 3,000	\$ 0.57
Insurance		\$ 1,917	\$ 11,500	\$ 2.17
Heat		\$ 1,200	\$ 7,200	\$ 1.36
Payroll		\$ 400	\$ 2,400	\$ 0.45
General & Administrative		\$ 200	\$ 1,200	\$ 0.23
Repairs & Maintenance		\$ 500	\$ 3,000	\$ 0.57
Management Fee	3.00%		\$ 4,222	\$ 0.80

Description & Summary

RETURN ON INVESTMENT (ROI) SUMMARY FOR HOLD PERIOD

Period	CFADS	Cash-On-Cash %	Cap Rate %	GRM
Year 1	\$ 41,078	10.27%	6.01%	8.85
Year 2	\$ 44,153	11.04%	6.25%	8.51
Year 3	\$ 48,839	12.21%	6.63%	8.18
Year 4	\$ 53,735	13.43%	7.02%	7.87
Year 5	\$ 58,850	14.71%	7.43%	7.57
Year 6	\$ 64,194	16.05%	7.86%	7.27
Year 7	\$ 69,777	17.44%	8.30%	7.00
Year 8	\$ 75,608	18.90%	8.77%	6.73
Year 9	\$ 81,697	20.42%	9.26%	6.47
Year 10	\$ 88,055	22.01%	9.76%	6.22
Total CFADS Earned During Loan Term & Average ROIs	\$ 625,985 B	15.65%	7.73%	7.47

DISPOSITION SCENARIO AT YEAR 10

Net Operating Income at Year 10	\$ 122,055
Price Per Unit	\$ 339,041
Acquisition Capitalization Rate at Year 10	6.00%
Property Valuation at Year 10	\$ 2,034,246 C
Less: Purchase Price	\$ 1,250,000 A
Gross Excess Equity Earned at Year 10	\$ 784,246 D (C - A)
Add: Total CFADS Earned During Hold Period / Loan Term	\$ 625,985 B
Total Excess Equity and CFADS Recognized at Year 10	\$ 1,410,231 (D + B)

REFINANCE SCENARIO AT YEAR 10

Property Valuation at Year 10	\$ 2,034,246 C
Loan-to-Value Percentage	75%
Principal Loan Amount for Refinance	\$ 1,525,685
Repayment of Principal Balance of Initial Loan due at Year 10	(850,000)
Refinance - Cash Out	\$ 675,685
New Buying Power with New Cash Out Proceeds (25% Equity)	\$ 2,702,739

SUMMARY OF TRANSACTION

➔ At Year 10, the property would have collected a total Cash Flow After Debt Service (CFADS) of:	\$ 625,985
➔ At Year 10, all of the Initial Equity has been recovered and the valuation of the property has increased by:	\$ 784,246
➔ At Year 10, you will be able to refinance the property up to a 75% Loan-to-Value (LTV) for a Cash Out of:	\$ 675,685
➔ At Year 10, you will be able to purchase a New Property using the Cash Out Proceeds and Income of up to:	\$ 2,702,739

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	\$ 227,136	\$ 236,221	\$ 245,670	\$ 255,497	\$ 265,717	\$ 276,346	\$ 287,400	\$ 298,895	\$ 310,851	\$ 323,285
<i>Loss to Lease</i>	<i>\$ (85,908)</i>	<i>\$ (89,344)</i>	<i>\$ (92,918)</i>	<i>\$ (96,635)</i>	<i>\$ (100,500)</i>	<i>\$ (104,520)</i>	<i>\$ (108,701)</i>	<i>\$ (113,049)</i>	<i>\$ (117,571)</i>	<i>\$ (122,274)</i>
Annual Actual Income	\$ 141,228	\$ 146,877	\$ 152,752	\$ 158,862	\$ 165,217	\$ 171,825	\$ 178,698	\$ 185,846	\$ 193,280	\$ 201,011
Proforma Parking Income	\$ 3,750	\$ 3,900	\$ 4,056	\$ 4,218	\$ 4,387	\$ 4,562	\$ 4,745	\$ 4,935	\$ 5,132	\$ 5,337
<i>Vacancy / Reserves</i>	<i>\$ (4,237)</i>	<i>\$ (4,406)</i>	<i>\$ (4,583)</i>	<i>\$ (4,766)</i>	<i>\$ (4,957)</i>	<i>\$ (5,155)</i>	<i>\$ (5,361)</i>	<i>\$ (5,575)</i>	<i>\$ (5,798)</i>	<i>\$ (6,030)</i>
Effective Gross Income (EGI)	\$ 140,741	\$ 146,371	\$ 152,226	\$ 158,315	\$ 164,647	\$ 171,233	\$ 178,082	\$ 185,206	\$ 192,614	\$ 200,319
Real Estate Taxes	28,641	29,071	29,507	29,949	30,399	30,854	31,317	31,787	32,264	32,748
Water & Sewage	4,500	4,568	4,636	4,706	4,776	4,848	4,920	4,994	5,069	5,145
Electric	3,000	3,045	3,091	3,137	3,184	3,232	3,280	3,330	3,379	3,430
Insurance	11,500	11,673	11,848	12,025	12,206	12,389	12,575	12,763	12,955	13,149
Heat	7,200	7,308	7,418	7,529	7,642	7,756	7,873	7,991	8,111	8,232
Payroll	2,400	2,436	2,473	2,510	2,547	2,585	2,624	2,664	2,704	2,744
General & Administration	1,200	1,218	1,236	1,255	1,274	1,293	1,312	1,332	1,352	1,372
Repairs & Maintenance	3,000	3,045	3,091	3,137	3,184	3,232	3,280	3,330	3,379	3,430
Management Fee	4,222	5,855	6,089	6,333	6,586	6,849	7,123	7,408	7,705	8,013
Total Expenditures	65,663	68,217	69,387	70,580	71,797	73,039	74,306	75,598	76,917	78,264
Net Operating Income (NOI)	75,078	78,153	82,839	87,735	92,850	98,194	103,777	109,608	115,697	122,055
Equity	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000
Principal	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000	850,000
<i>Annual Debt Service</i>	<i>(34,000)</i>	<i>(34,000)</i>	<i>(34,000)</i>	<i>(34,000)</i>	<i>(34,000)</i>	<i>(34,000)</i>	<i>(34,000)</i>	<i>(34,000)</i>	<i>(34,000)</i>	<i>(34,000)</i>
Cash Flow After Debt Service (CFADS)	41,078	44,153	48,839	53,735	58,850	64,194	69,777	75,608	81,697	88,055

Number of Units	6	6	6	6	6	6	6	6	6	6
Price per SF	\$ 236	\$ 236	\$ 236	\$ 236	\$ 236	\$ 236	\$ 236	\$ 236	\$ 236	\$ 236
Price per Unit	\$ 208,333	\$ 208,333	\$ 208,333	\$ 208,333	\$ 208,333	\$ 208,333	\$ 208,333	\$ 208,333	\$ 208,333	\$ 208,333
Gross Rent Multiple	8.85	8.51	8.18	7.87	7.57	7.27	7.00	6.73	6.47	6.22
Capitalization Rate	6.01%	6.25%	6.63%	7.02%	7.43%	7.86%	8.30%	8.77%	9.26%	9.76%
Cash-On-Cash Return	10.27%	11.04%	12.21%	13.43%	14.71%	16.05%	17.44%	18.90%	20.42%	22.01%
Recovery of Equity (Years)	9.74	9.06	8.19	7.44	6.80	6.23	5.73	5.29	4.90	4.54
Operating Expenditure Ratio (OER)	47%	47%	46%	45%	44%	43%	42%	41%	40%	39%
Debt Service Coverage Ratio (DSCR)	1.54	1.60	1.70	1.80	1.91	2.02	2.13	2.25	2.38	2.51
Maximum Annual DSCR (Utilizing 1.40)	\$ 53,627	\$ 55,824	\$ 59,170	\$ 62,668	\$ 66,322	\$ 70,139	\$ 74,126	\$ 78,291	\$ 82,640	\$ 87,182
Free & Clear Rate of Return	6.01%	6.25%	6.63%	7.02%	7.43%	7.86%	8.30%	8.77%	9.26%	9.76%
Constant Percentage Rate a/k/a Mortgage Capitalization	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
+ Positive / - Negative Leverage	2.01%	2.25%	2.63%	3.02%	3.43%	3.86%	4.30%	4.77%	5.26%	5.76%

Rent Roll

#	Tenant Name	Unit Type	Status	Market Rent	Actual Rent	Loss to Lease
1	Occupied	2BR	FM	\$2,910	\$1,200	(\$1,710)
2	Vacant	2BR	FM	\$2,910	\$2,910	\$0
3	Occupied	3BR	FM	\$3,644	\$1,766	(\$1,878)
4	Vacant	2BR	FM	\$2,910	\$2,910	\$0
5	Occupied	3BR	FM	\$3,644	\$1,033	(\$2,611)
6	Occupied	2BR	FM	\$2,910	\$1,950	(\$960)

Total Monthly Income	\$18,928	\$11,769	(\$7,159)
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Total Annual Income	\$227,136	\$141,228	(\$85,908)
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Amortization Schedule

Loan Terms	
Loan Start Date	7/1/2025
Loan Amount	850,000
Interest Rate	4.000%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-10	(\$2,833)	(\$34,000)

Principal Balance	
5 Years	850,000

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
7/1/2025	1		850,000	2,833	-	850,000	2,833	-	850,000
8/1/2025	2		850,000	2,833	-	850,000	5,667	-	850,000
9/1/2025	3		850,000	2,833	-	850,000	8,500	-	850,000
10/1/2025	4		850,000	2,833	-	850,000	11,333	-	850,000
11/1/2025	5		850,000	2,833	-	850,000	14,167	-	850,000
12/1/2025	6		850,000	2,833	-	850,000	17,000	-	850,000
1/1/2026	7		850,000	2,833	-	850,000	19,833	-	850,000
2/1/2026	8		850,000	2,833	-	850,000	22,667	-	850,000
3/1/2026	9		850,000	2,833	-	850,000	25,500	-	850,000
4/1/2026	10		850,000	2,833	-	850,000	28,333	-	850,000
5/1/2026	11		850,000	2,833	-	850,000	31,167	-	850,000
6/1/2026	12		850,000	2,833	-	850,000	34,000	-	850,000
7/1/2026	13		850,000	2,833	-	850,000	36,833	-	850,000
8/1/2026	14		850,000	2,833	-	850,000	39,667	-	850,000
9/1/2026	15		850,000	2,833	-	850,000	42,500	-	850,000
10/1/2026	16		850,000	2,833	-	850,000	45,333	-	850,000
11/1/2026	17		850,000	2,833	-	850,000	48,167	-	850,000
12/1/2026	18		850,000	2,833	-	850,000	51,000	-	850,000
1/1/2027	19		850,000	2,833	-	850,000	53,833	-	850,000
2/1/2027	20		850,000	2,833	-	850,000	56,667	-	850,000
3/1/2027	21		850,000	2,833	-	850,000	59,500	-	850,000
4/1/2027	22		850,000	2,833	-	850,000	62,333	-	850,000
5/1/2027	23		850,000	2,833	-	850,000	65,167	-	850,000
6/1/2027	24		850,000	2,833	-	850,000	68,000	-	850,000
7/1/2027	25		850,000	2,833	-	850,000	70,833	-	850,000
8/1/2027	26		850,000	2,833	-	850,000	73,667	-	850,000
9/1/2027	27		850,000	2,833	-	850,000	76,500	-	850,000
10/1/2027	28		850,000	2,833	-	850,000	79,333	-	850,000
11/1/2027	29		850,000	2,833	-	850,000	82,167	-	850,000
12/1/2027	30		850,000	2,833	-	850,000	85,000	-	850,000
1/1/2028	31		850,000	2,833	-	850,000	87,833	-	850,000
2/1/2028	32		850,000	2,833	-	850,000	90,667	-	850,000
3/1/2028	33		850,000	2,833	-	850,000	93,500	-	850,000
4/1/2028	34		850,000	2,833	-	850,000	96,333	-	850,000
5/1/2028	35		850,000	2,833	-	850,000	99,167	-	850,000
6/1/2028	36		850,000	2,833	-	850,000	102,000	-	850,000
7/1/2028	37		850,000	2,833	-	850,000	104,833	-	850,000
8/1/2028	38		850,000	2,833	-	850,000	107,667	-	850,000
9/1/2028	39		850,000	2,833	-	850,000	110,500	-	850,000
10/1/2028	40		850,000	2,833	-	850,000	113,333	-	850,000

Amortization Schedule

Loan Terms	
Loan Start Date	7/1/2025
Loan Amount	850,000
Interest Rate	4.000%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-10	(\$2,833)	(\$34,000)

Principal Balance	
5 Years	850,000

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
12/1/2028	42		850,000	2,833	-	850,000	119,000	-	850,000
1/1/2029	43		850,000	2,833	-	850,000	121,833	-	850,000
2/1/2029	44		850,000	2,833	-	850,000	124,667	-	850,000
3/1/2029	45		850,000	2,833	-	850,000	127,500	-	850,000
4/1/2029	46		850,000	2,833	-	850,000	130,333	-	850,000
5/1/2029	47		850,000	2,833	-	850,000	133,167	-	850,000
6/1/2029	48		850,000	2,833	-	850,000	136,000	-	850,000
7/1/2029	49		850,000	2,833	-	850,000	138,833	-	850,000
8/1/2029	50		850,000	2,833	-	850,000	141,667	-	850,000
9/1/2029	51		850,000	2,833	-	850,000	144,500	-	850,000
10/1/2029	52		850,000	2,833	-	850,000	147,333	-	850,000
11/1/2029	53		850,000	2,833	-	850,000	150,167	-	850,000
12/1/2029	54		850,000	2,833	-	850,000	153,000	-	850,000
1/1/2030	55		850,000	2,833	-	850,000	155,833	-	850,000
2/1/2030	56		850,000	2,833	-	850,000	158,667	-	850,000
3/1/2030	57		850,000	2,833	-	850,000	161,500	-	850,000
4/1/2030	58		850,000	2,833	-	850,000	164,333	-	850,000
5/1/2030	59		850,000	2,833	-	850,000	167,167	-	850,000
6/1/2030	60		850,000	2,833	-	850,000	170,000	-	850,000
7/1/2030	61		850,000	2,833	-	850,000	172,833	-	850,000
8/1/2030	62		850,000	2,833	-	850,000	175,667	-	850,000
9/1/2030	63		850,000	2,833	-	850,000	178,500	-	850,000
10/1/2030	64		850,000	2,833	-	850,000	181,333	-	850,000
11/1/2030	65		850,000	2,833	-	850,000	184,167	-	850,000
12/1/2030	66		850,000	2,833	-	850,000	187,000	-	850,000
1/1/2031	67		850,000	2,833	-	850,000	189,833	-	850,000
2/1/2031	68		850,000	2,833	-	850,000	192,667	-	850,000
3/1/2031	69		850,000	2,833	-	850,000	195,500	-	850,000
4/1/2031	70		850,000	2,833	-	850,000	198,333	-	850,000
5/1/2031	71		850,000	2,833	-	850,000	201,167	-	850,000
6/1/2031	72		850,000	2,833	-	850,000	204,000	-	850,000
7/1/2031	73		850,000	2,833	-	850,000	206,833	-	850,000
8/1/2031	74		850,000	2,833	-	850,000	209,667	-	850,000
9/1/2031	75		850,000	2,833	-	850,000	212,500	-	850,000
10/1/2031	76		850,000	2,833	-	850,000	215,333	-	850,000
11/1/2031	77		850,000	2,833	-	850,000	218,167	-	850,000
12/1/2031	78		850,000	2,833	-	850,000	221,000	-	850,000
1/1/2032	79		850,000	2,833	-	850,000	223,833	-	850,000
2/1/2032	80		850,000	2,833	-	850,000	226,667	-	850,000
3/1/2032	81		850,000	2,833	-	850,000	229,500	-	850,000

Amortization Schedule

Loan Terms	
Loan Start Date	7/1/2025
Loan Amount	850,000
Interest Rate	4.000%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-10	(\$2,833)	(\$34,000)

Principal Balance	
5 Years	850,000

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
5/1/2032	83		850,000	2,833	-	850,000	235,167	-	850,000
6/1/2032	84		850,000	2,833	-	850,000	238,000	-	850,000
7/1/2032	85		850,000	2,833	-	850,000	240,833	-	850,000
8/1/2032	86		850,000	2,833	-	850,000	243,667	-	850,000
9/1/2032	87		850,000	2,833	-	850,000	246,500	-	850,000
10/1/2032	88		850,000	2,833	-	850,000	249,333	-	850,000
11/1/2032	89		850,000	2,833	-	850,000	252,167	-	850,000
12/1/2032	90		850,000	2,833	-	850,000	255,000	-	850,000
1/1/2033	91		850,000	2,833	-	850,000	257,833	-	850,000
2/1/2033	92		850,000	2,833	-	850,000	260,667	-	850,000
3/1/2033	93		850,000	2,833	-	850,000	263,500	-	850,000
4/1/2033	94		850,000	2,833	-	850,000	266,333	-	850,000
5/1/2033	95		850,000	2,833	-	850,000	269,167	-	850,000
6/1/2033	96		850,000	2,833	-	850,000	272,000	-	850,000
7/1/2033	97		850,000	2,833	-	850,000	274,833	-	850,000
8/1/2033	98		850,000	2,833	-	850,000	277,667	-	850,000
9/1/2033	99		850,000	2,833	-	850,000	280,500	-	850,000
10/1/2033	100		850,000	2,833	-	850,000	283,333	-	850,000
11/1/2033	101		850,000	2,833	-	850,000	286,167	-	850,000
12/1/2033	102		850,000	2,833	-	850,000	289,000	-	850,000
1/1/2034	103		850,000	2,833	-	850,000	291,833	-	850,000
2/1/2034	104		850,000	2,833	-	850,000	294,667	-	850,000
3/1/2034	105		850,000	2,833	-	850,000	297,500	-	850,000
4/1/2034	106		850,000	2,833	-	850,000	300,333	-	850,000
5/1/2034	107		850,000	2,833	-	850,000	303,167	-	850,000
6/1/2034	108		850,000	2,833	-	850,000	306,000	-	850,000
7/1/2034	109		850,000	2,833	-	850,000	308,833	-	850,000
8/1/2034	110		850,000	2,833	-	850,000	311,667	-	850,000
9/1/2034	111		850,000	2,833	-	850,000	314,500	-	850,000
10/1/2034	112		850,000	2,833	-	850,000	317,333	-	850,000
11/1/2034	113		850,000	2,833	-	850,000	320,167	-	850,000
12/1/2034	114		850,000	2,833	-	850,000	323,000	-	850,000
1/1/2035	115		850,000	2,833	-	850,000	325,833	-	850,000
2/1/2035	116		850,000	2,833	-	850,000	328,667	-	850,000
3/1/2035	117		850,000	2,833	-	850,000	331,500	-	850,000
4/1/2035	118		850,000	2,833	-	850,000	334,333	-	850,000
5/1/2035	119		850,000	2,833	-	850,000	337,167	-	850,000
6/1/2035	120		850,000	2,833	-	850,000	340,000	-	850,000



04

Location

- Location Summary
- Local Business Map

Living in The Bronx, NY

- The Bronx is a great place to live in New York City. Home to the famous Yankee Stadium, New York City Botanical Gardens, and the largest urban zoo, The Bronx Zoo, this New York City borough is full of things to enjoy. The Bronx is located between the Harlem neighborhood of Manhattan and the Westchester/Yonkers area. The Bronx is one of the most diverse areas in the country. One of the most famous destinations for food-ies is Arthur Avenue in Belmont (which is also known as "The Little Italy" of The Bronx).
- The Bronx is one of the most fascinating boroughs of NYC. The construction of the neighborhoods and the decimation that followed in the 70s make each street full of history, character and excitement. There are plenty of unique aspects about The Bronx, for one, it is the only NYC borough that has a definite article in its name!

Most Affordable NYC Borough

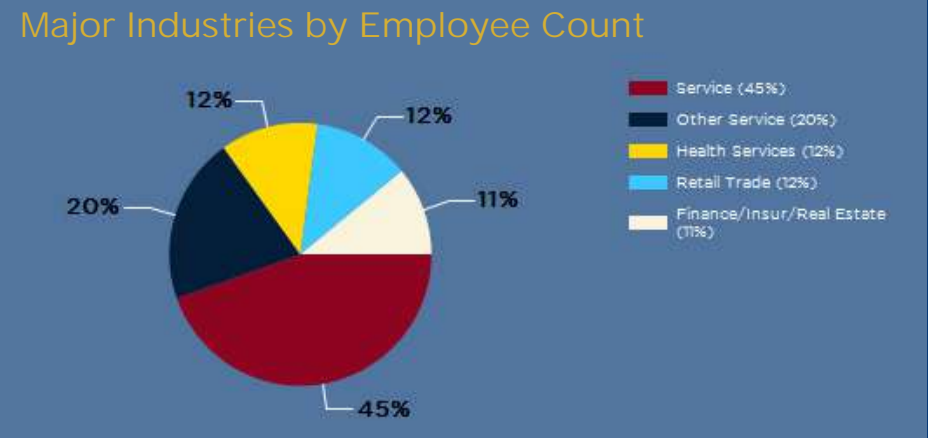
- The Bronx is a great option for families because the borough is typically more affordable than Manhattan, Brooklyn, Staten Island and Queens. According to price comparisons, rent and restaurant prices are cheaper in The Bronx than in other parts of the city.
- Though there are loads of affordable areas of The Bronx, there are also several affluent neighborhoods with higher real estate prices like Spuyten Duyvil, Riverdale and Morris Park. These areas (located in the West Bronx) offer more suburban style living, complete with front yards and car garages. These quaint, tree-lined communities are great for families or those looking to get away from the hustle and bustle of the city.

Transportation is Easy

- Transportation in The Bronx is easy. Like in other boroughs of New York City, subways and buses that are part of the Metropolitan Transportation Authority (MTA) can help transport you from neighborhood to neighborhood or borough to borough.

In The Bronx alone, there are 70 different subway stations, nine of them being express-local trains that can get you quickly to and from your destination.

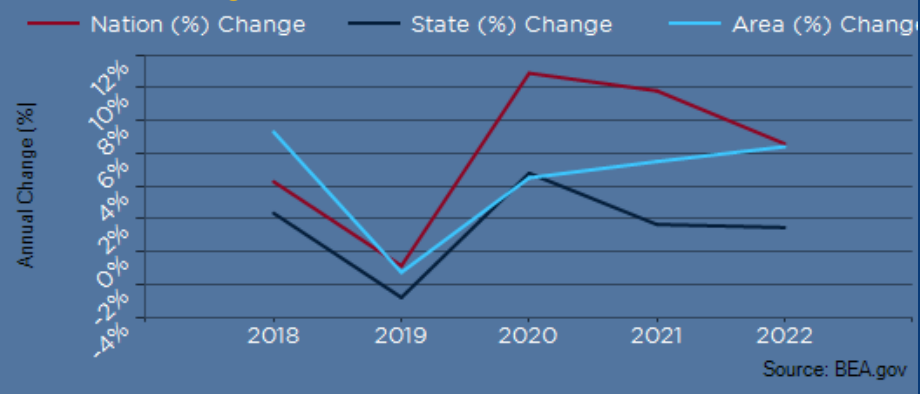
Another advantage of living in The Bronx is that parking is much easier to find than in other boroughs, and street traffic is not as heavy.

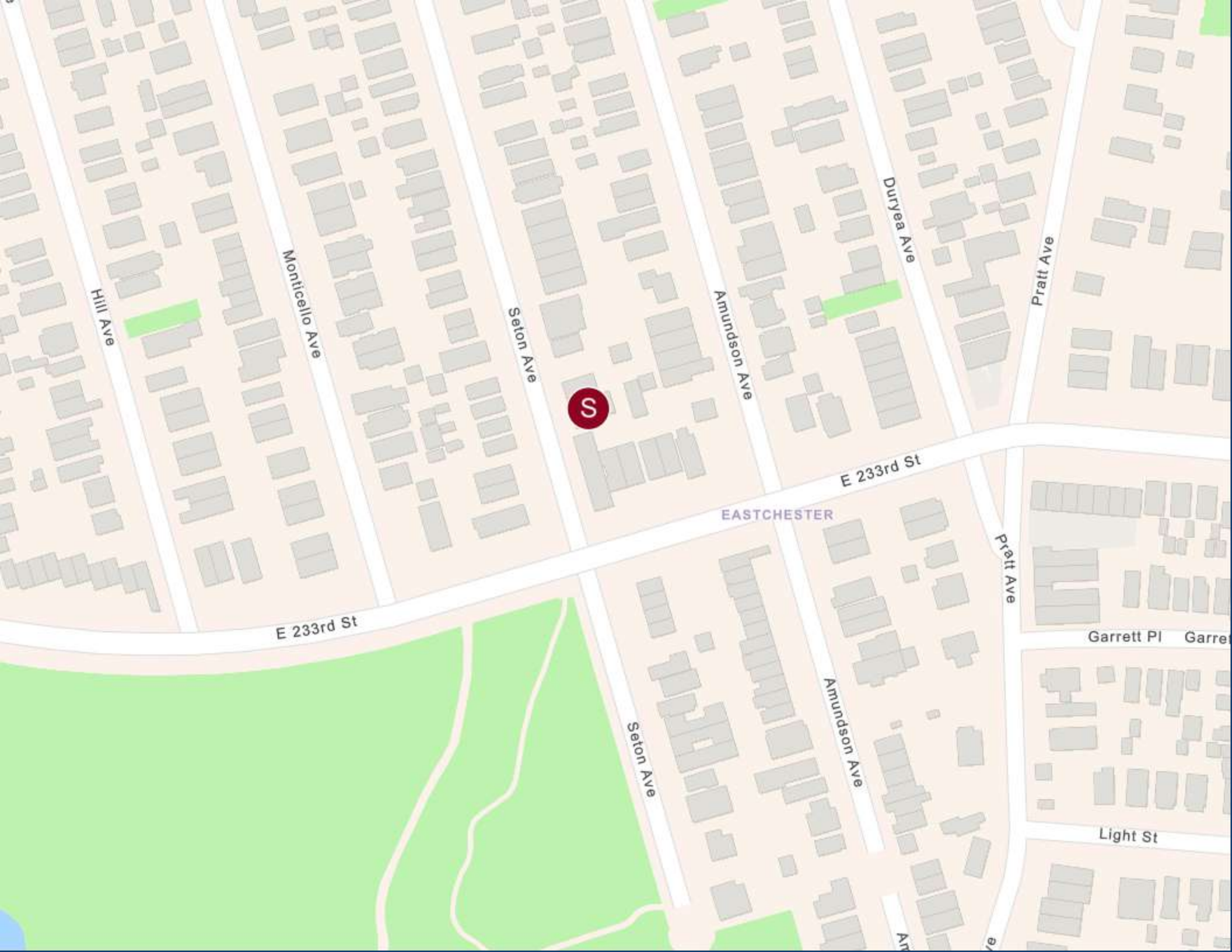


Largest Employers

Montefiore Medical Center	40,000
New York-Presbyterian Hospital	20,000
BronxCare Health System	5,000
City University of New York (CUNY) - Lehman College	1,500
New York City Department of Education - District 12	1,200
New York City Police Department - 47th Precinct	200
New York City Fire Department - Engine 62/Ladder 32	100
New York City Department of Sanitation - Bronx Garage	50

Bronx County GDP Trend





Hill Ave

Monticello Ave

Seton Ave

Amundson Ave

Duryea Ave

Pratt Ave

E 233rd St

EASTCHESTER

E 233rd St

Pratt Ave

Garrett Pl Garrett

Seton Ave

Amundson Ave

Light St

AT

e



THE NEW YORK

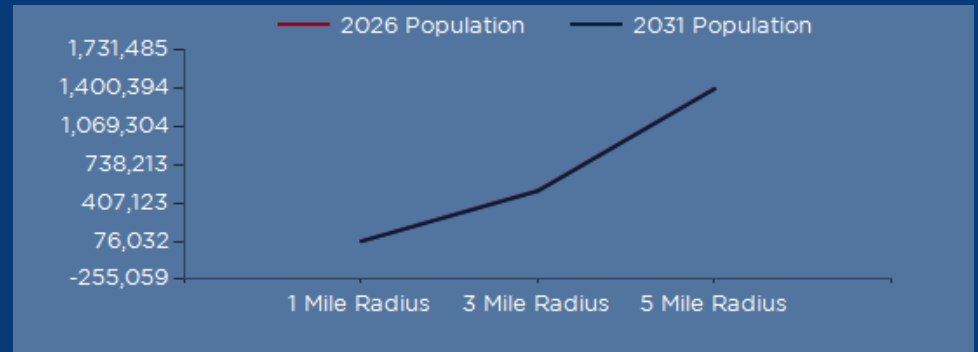
BOTANICAL GARDEN

05 Demographics

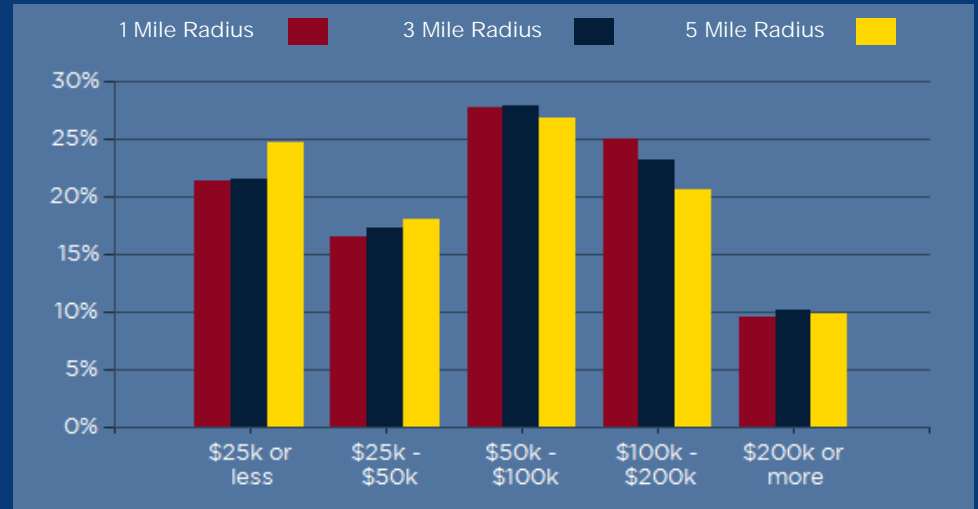
- General Demographics
- Race Demographics

POPULATION	1 MILE	3 MILE	5 MILE
2000 Population	74,864	487,254	1,313,634
2010 Population	75,053	495,090	1,336,634
2026 Population	78,203	517,108	1,400,394
2031 Population	76,032	510,968	1,396,479
2026 African American	55,990	216,626	415,133
2026 American Indian	467	5,102	18,620
2026 Asian	1,205	28,417	84,011
2026 Hispanic	18,323	182,981	672,299
2026 Other Race	9,701	106,753	410,214
2026 White	3,814	101,106	291,851
2026 Multiracial	6,955	58,732	179,393
2026-2031: Population: Growth Rate	-2.80%	-1.20%	-0.30%

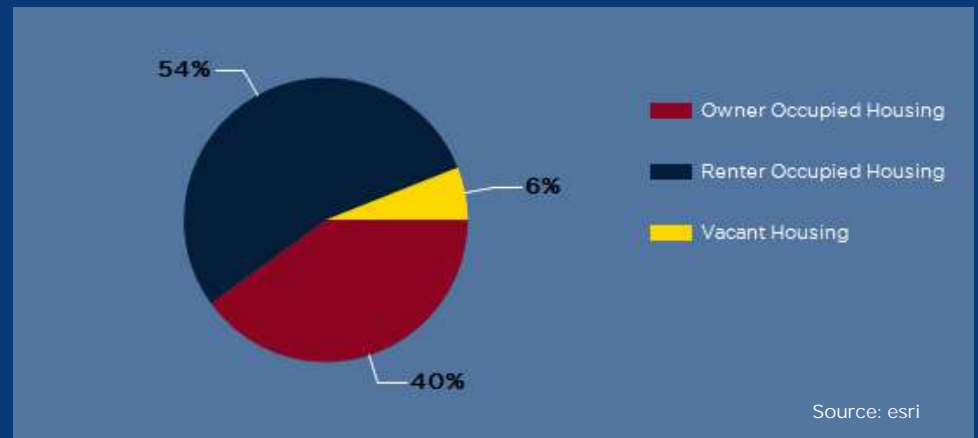
2026 HOUSEHOLD INCOME	1 MILE	3 MILE	5 MILE
less than \$15,000	3,398	27,147	84,939
\$15,000-\$24,999	2,697	15,370	44,376
\$25,000-\$34,999	2,106	14,041	38,853
\$35,000-\$49,999	2,615	20,055	55,078
\$50,000-\$74,999	4,619	31,439	83,523
\$75,000-\$99,999	3,296	23,549	56,256
\$100,000-\$149,999	4,745	29,314	70,191
\$150,000-\$199,999	2,423	16,631	37,481
\$200,000 or greater	2,715	20,121	51,252
Median HH Income	\$68,015	\$66,991	\$60,718
Average HH Income	\$92,504	\$96,478	\$92,139



2026 Household Income



2026 Own vs. Rent - 1 Mile Radius

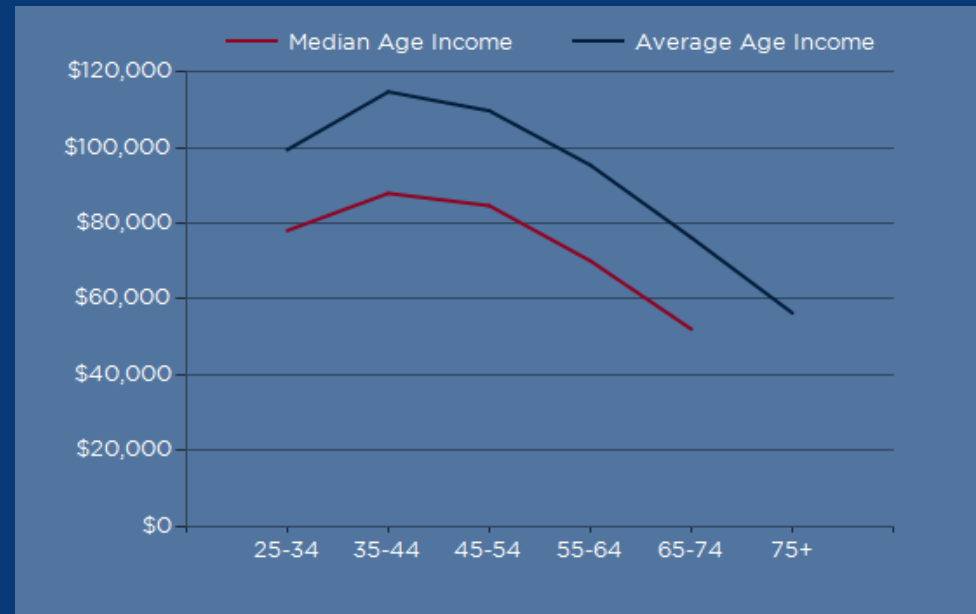
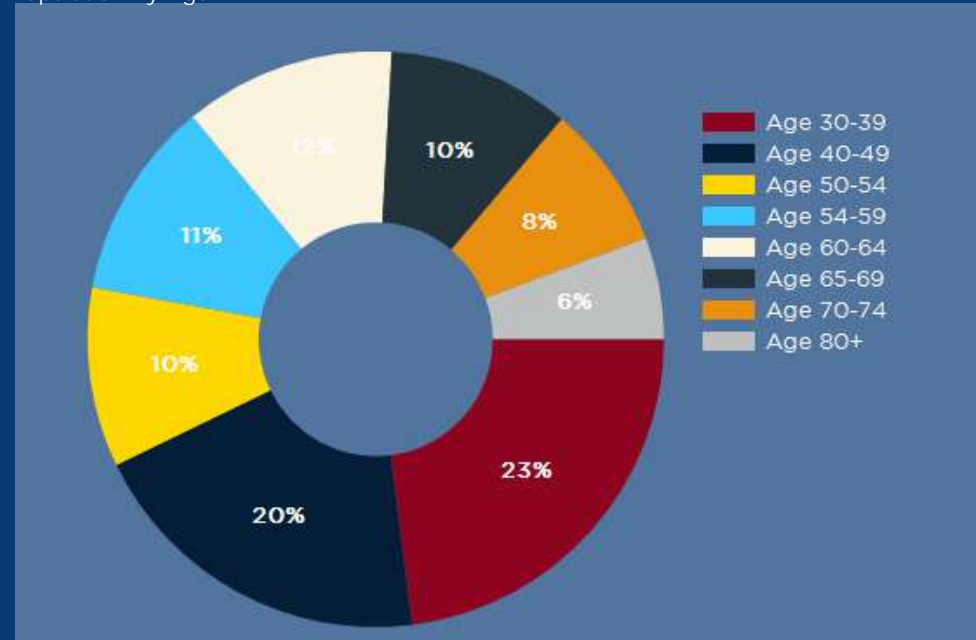


Source: esri

2026 POPULATION BY AGE	1 MILE	3 MILE	5 MILE
2026 Population Age 30-34	5,728	38,668	103,032
2026 Population Age 35-39	5,041	36,352	98,324
2026 Population Age 40-44	4,688	34,031	93,237
2026 Population Age 45-49	4,605	32,207	86,393
2026 Population Age 50-54	4,725	31,694	84,305
2026 Population Age 55-59	5,234	33,327	86,025
2026 Population Age 60-64	5,542	33,934	85,468
2026 Population Age 65-69	4,818	29,637	74,551
2026 Population Age 70-74	3,813	23,056	58,800
2026 Population Age 75-79	2,674	16,952	42,766
2026 Population Age 80-84	1,812	10,914	27,469
2026 Population Age 85+	1,611	10,679	26,501
2026 Population Age 18+	62,892	412,043	1,098,727
2026 Median Age	40	40	38
2031 Median Age	42	41	40

2026 INCOME BY AGE	1 MILE	3 MILE	5 MILE
Median Household Income 25-34	\$78,121	\$75,582	\$67,975
Average Household Income 25-34	\$99,482	\$98,428	\$92,245
Median Household Income 35-44	\$87,966	\$78,758	\$68,762
Average Household Income 35-44	\$114,807	\$111,022	\$103,701
Median Household Income 45-54	\$84,716	\$82,288	\$73,673
Average Household Income 45-54	\$109,780	\$116,234	\$110,500
Median Household Income 55-64	\$70,122	\$68,490	\$59,645
Average Household Income 55-64	\$95,421	\$102,117	\$97,336
Median Household Income 65-74	\$52,044	\$49,982	\$43,895
Average Household Income 65-74	\$76,257	\$78,956	\$77,032
Average Household Income 75+	\$56,331	\$62,893	\$62,915

Population By Age



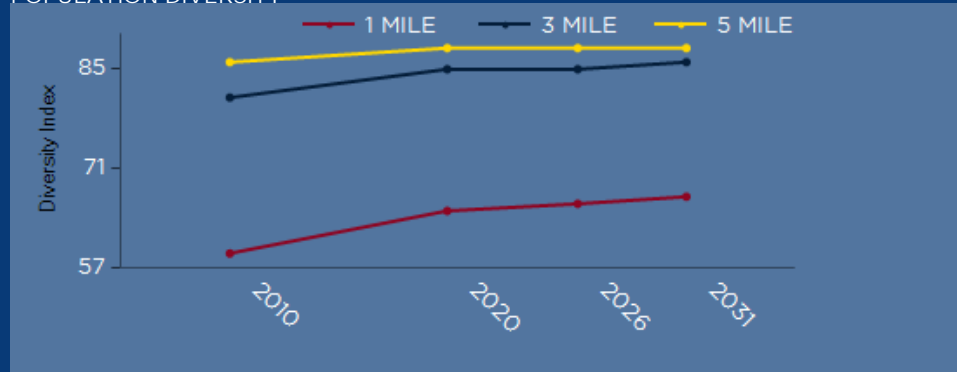
DIVERSITY INDEX	1 MILE	3 MILE	5 MILE
Diversity Index (+5 years)	67	86	88
Diversity Index (current year)	66	85	88
Diversity Index (2020)	65	85	88
Diversity Index (2010)	59	81	86

POPULATION BY RACE



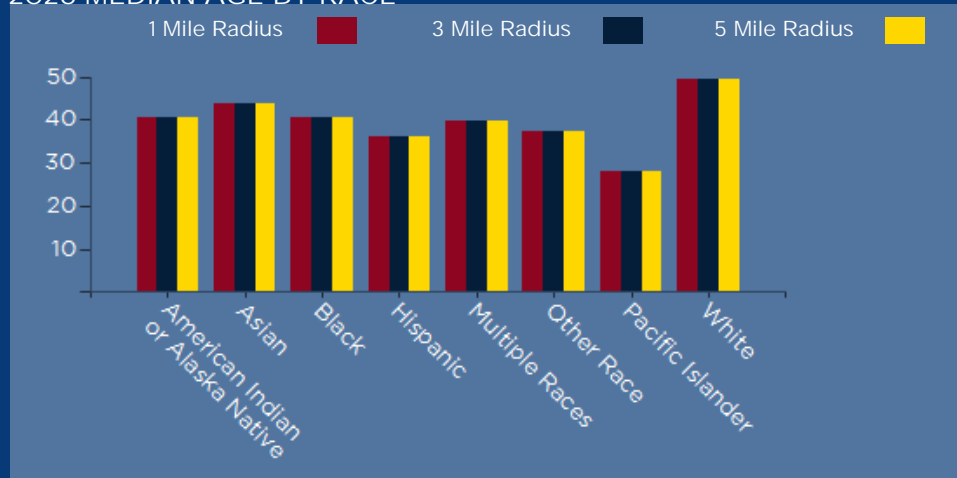
2026 POPULATION BY RACE	1 MILE	3 MILE	5 MILE
African American	58%	31%	20%
American Indian	0%	1%	1%
Asian	1%	4%	4%
Hispanic	19%	26%	32%
Multiracial	7%	8%	9%
Other Race	10%	15%	20%
White	4%	14%	14%

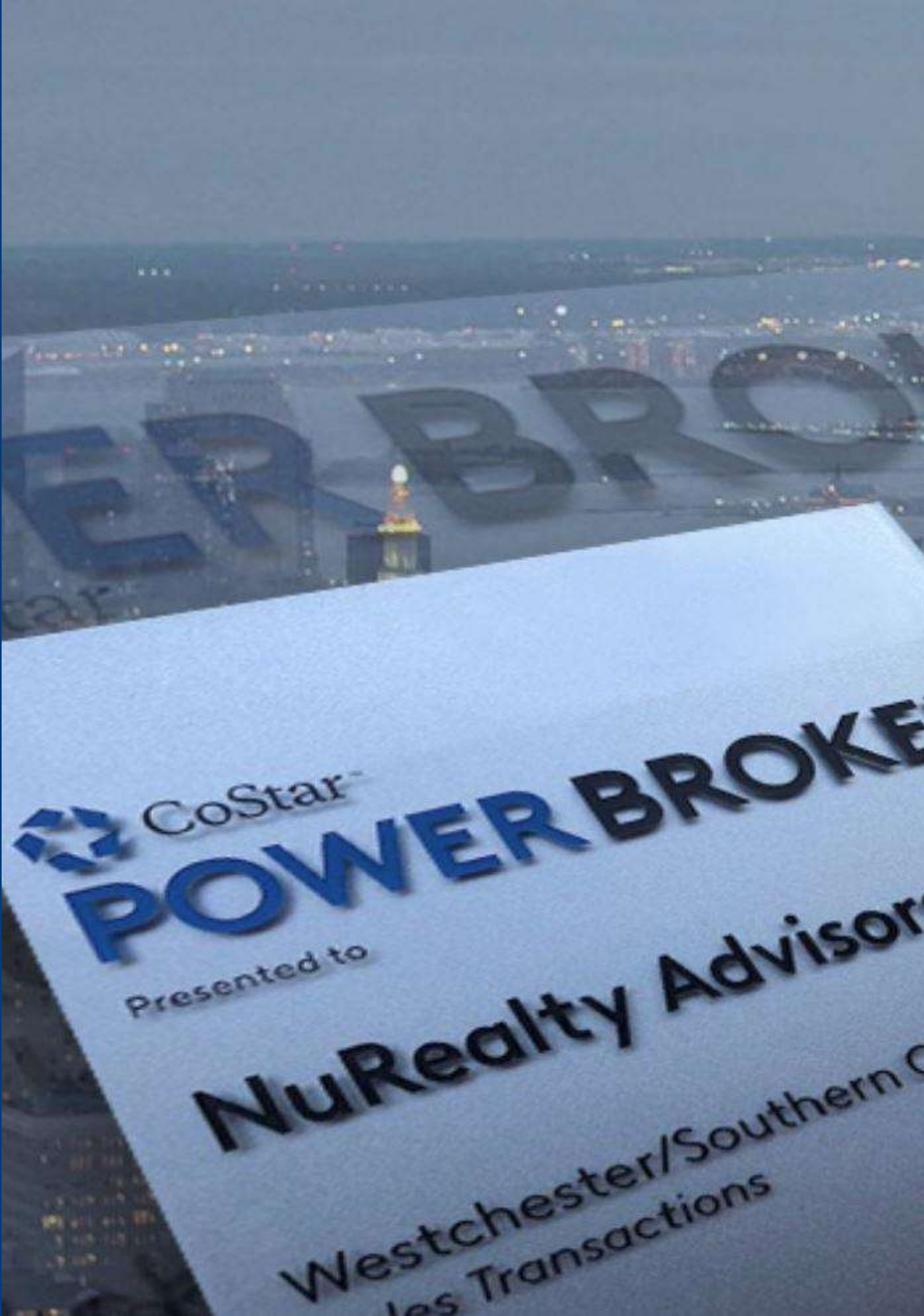
POPULATION DIVERSITY



2026 MEDIAN AGE BY RACE	1 MILE	3 MILE	5 MILE
Median American Indian/Alaska Native Age	41	35	34
Median Asian Age	44	39	38
Median Black Age	41	40	38
Median Hispanic Age	36	35	35
Median Multiple Races Age	40	38	37
Median Other Race Age	37	35	35
Median Pacific Islander Age	28	34	34
Median White Age	49	47	46

2026 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.

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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Lukasz Przybylek

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