

252 W. 132nd Street, New York

FREE-MARKET BUILDING | FULLY
RENOVATED | TENANT-PAID UTILITIES

Prepared by:

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252 W. 132nd Street
New York, NY 10027

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Top Firm Award

NU REALTY
ADVISORS INC

252 W. 132nd Street, New York

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01 Executive Summary

..... Investment Summary

..... Location Summary

OFFERING SUMMARY

ADDRESS	252 W. 132nd Street New York NY 10027
COUNTY	Manhattan
MARKET	Manhattan
SUBMARKET	Central Harlem
BUILDING SF	3,607 SF
LAND SF	1,786 SF
NUMBER OF UNITS	8
YEAR BUILT	1899
YEAR RENOVATED	2017
APN	1937-0052
OWNERSHIP TYPE	Fee Simple

[Property Video](#)

FINANCIAL SUMMARY

PRICE	\$3,800,000
PRICE PSF	\$1,053.51
PRICE PER UNIT	\$475,000

DEMOGRAPHICS	1 MILE	3 MILE	5 MILE
2022 Population	214,417	1,259,793	2,651,953
2022 Median HH Income	\$52,329	\$58,952	\$64,720
2022 Average HH Income	\$88,353	\$112,946	\$118,827



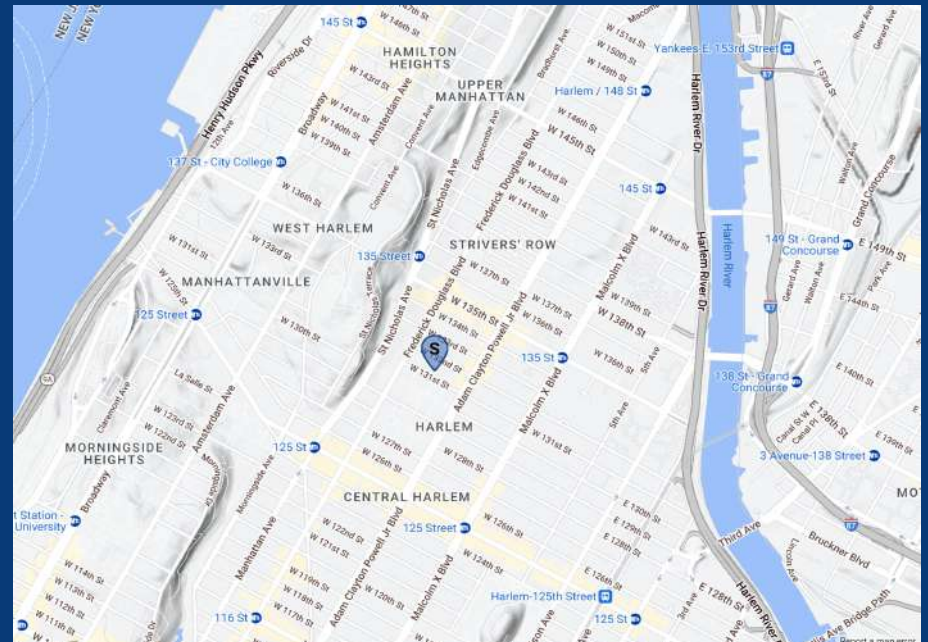
Investment Summary

- NuRealty Advisors Inc. is proud to present the exclusive listing for 252 W. 132nd Street, New York, NY 10027. This fully renovated property, located in the highly sought-after Central Harlem neighborhood, features Eight (8) Apartments just steps from Central Park, offering an outstanding investment opportunity. Tenants Pay All Utilities!

The property consists of Six 1-Bedroom units and Two 2-Bedroom/2-Bathroom Duplex units. Residents can enjoy a private greenery courtyard at the rear and rooftop access for entertaining. The property is FREE-MARKET and not subject to ETPA regulations—a must-see for those looking to own in NYC.

Central Harlem

- Central Harlem has been a cultural and artistic mecca since the 1920's and the birth of the Harlem Renaissance where it gained notoriety for its diverse population and rich heritage. The neighborhood extends from the north end of Central Park at 110th Street to the Harlem River, and from 5th to St. Nicholas Avenues.
- Few neighborhoods balance charm and artistic expression better than Manhattan's Harlem. The tree-lined streets abound with renovated brownstones, iconic restaurants, and popular music venues. Harlem residents are proud of their history, and they stay true to their roots by hosting frequent cultural events that attract large crowds from all over the city.
- Harlem has four different communities that each boasts a unique vibe. Central Harlem, the birthplace of the Harlem Renaissance, offers a lively arts and music scene. South Harlem exhibits robust culture, inclusive of the Apollo Theater and renowned restaurants, Clay and Vinateria. East Harlem, also known as Spanish Harlem, is rich with Puerto Rican history and popular eateries. West Harlem offers quiet, tree-lined streets and picturesque parks.
- Harlem is known for its groundbreaking cultural renaissance. During the 1920s and 1930s, residents like the poet Langston Hughes, musician Louis Armstrong, and author Zora Neale Hurston used artistic expression to proclaim and celebrate their Black identities. The rich culture that flowed from the neighborhood during that era challenged the world's views on the Black experience and cemented Harlem as a mecca for Black entrepreneurs and artists. Today, this in-demand neighborhood is a lifestyle destination for all races. Residents love that Harlem feels like a tight-knit community in the middle of busy NYC. The neighborhood of Harlem also offers a lower price tag than surrounding areas while boasting a booming real estate market and a swoon-worthy array of activities and amenities.





02 Financial Analysis
Financial Analysis & Cash Flow



Financial Analysis & Cash Flow

PROPERTY ADDRESS

1 252 W. 132nd Street, New York, NY 10027

PROPERTY INFORMATION

Building SF	3,607
Lot SF	1,786
Average Floor SF	902
Building FAR	2.02
Class	B
Zoning	R7-2
Number of Residential Units	8
DHCR Last Filing Year	N/A - FREE MARKET
Stories	3
Year Built	1899
Year Renovated	2017
Elevator	N/A
Heat Type	Electric
APN	1937-0052

UTILITIES / RESPONSIBLE PARTY

Electric	Tenant
Cooking Gas	Tenant
Heat	Tenant
Hot Water	Landlord

UNIT MIX

1 Bedroom	6
Duplex with 2 Bath	2
Total Number of Units	8



Financial Analysis & Cash Flow

ACQUISITION STRUCTURE

Purchase Price	\$	3,800,000	A	
Initial Equity Investment	\$	1,140,000	30.00%	Equity Percentage
Loan Amount	\$	2,660,000	70.00%	Loan-to-Value (LTV) Percentage

ACQUISITION MATRIX

Number of Units		8.00
Price Per Unit	\$	475,000
Gross Rent Multiple (GRM)		14.82
Capitalization Rate		5.42%
Net Operating Income (NOI)	\$	205,939

PROPOSED DEBT STRUCTURE

Interest Rate	5.00%
Fixed Rate Period	10 Years
Equity Percentage	30.00%
Loan-to-Value (LTV) Percentage	70.00%
Interest Only Period	3 Years
Amortization Period	7 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%		\$ (7,691)	(2.13)
Property Tax		\$ 1,861	\$ 14,889	4.13
Water & Sewer		\$ 938	\$ 7,500	2.08
Electric & Gas		\$ 225	\$ 1,800	0.50
Insurance		\$ 688	\$ 5,500	1.52
Heat		\$ -	\$ -	-
Payroll		\$ 300	\$ 2,400	0.67
Repairs & Maintenance		\$ 400	\$ 3,200	0.89
Management Fee	3.00%		\$ 7,461	2.07

Financial Analysis & Cash Flow

RETURN ON INVESTMENT (ROI) SUMMARY FOR HOLD PERIOD

Period	CFADS	Cash-On-Cash %	Cap Rate %	GRM
Year 1	\$ 72,939	6.40%	5.42%	14.82
Year 2	\$ 79,473	6.97%	5.59%	14.25
Year 3	\$ 88,867	7.80%	5.84%	13.70
Year 4	\$ 60,297	5.29%	6.10%	13.18
Year 5	\$ 70,486	6.18%	6.36%	12.67
Year 6	\$ 81,096	7.11%	6.64%	12.18
Year 7	\$ 92,144	8.08%	6.93%	11.71
Year 8	\$ 103,648	9.09%	7.24%	11.26
Year 9	\$ 115,628	10.14%	7.55%	10.83
Year 10	\$ 128,101	11.24%	7.88%	10.41
Total CFADS Earned During Loan Term & Average ROIs	\$ 892,678 B	7.83%	6.56%	12.50

DISPOSITION SCENARIO AT YEAR 7

Net Operating Income at Year 10	\$ 299,454
Price Per Unit	\$ 831,817
Acquisition Capitalization Rate at Year 10	4.50%
Property Valuation at Year 10	\$ 6,654,538 C
Less: Purchase Price	\$ 3,800,000 A
Gross Excess Equity Earned at Year 10	\$ 2,854,538 D (C - A)
Add: Total CFADS Earned During Hold Period / Loan Term	\$ 892,678 B
Total Excess Equity and CFADS Recognized at Year 10	\$ 3,747,216 (D + B)

REFINANCE SCENARIO AT YEAR 10

Property Valuation at Year 10	\$ 6,654,538 C
Loan-to-Value Percentage	75%
Principal Loan Amount for Refinance	\$ 4,990,904
Repayment of Principal Balance of Initial Loan due at Year 10	(2,490,558)
Refinance - Cash Out	\$ 2,500,346
New Buying Power with New Cash Out Proceeds (25% Equity)	\$ 10,001,383

SUMMARY OF TRANSACTION

➡ At Year 10, the property would have collected a total Cash Flow After Debt Service (CFADS) of:	\$ 892,678
➡ At Year 10, all of the Initial Equity has been recovered and the valuation of the property has increased by:	\$ 2,854,538
➡ At Year 10, you will be able to refinance the property up to a 75% Loan-to-Value (LTV) for a Cash Out of:	\$ 2,500,346
➡ At Year 10, you will be able to purchase a New Property using the Cash Out Proceeds and Income of up to:	\$ 10,001,383

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)	\$ 298,200	\$ 310,128	\$ 322,533	\$ 335,434	\$ 348,852	\$ 362,806	\$ 377,318	\$ 392,411	\$ 408,107	\$ 424,432
<i>Concession</i>	<i>\$ (41,820)</i>	<i>\$ (43,493)</i>	<i>\$ (45,233)</i>	<i>\$ (47,042)</i>	<i>\$ (48,923)</i>	<i>\$ (50,880)</i>	<i>\$ (52,916)</i>	<i>\$ (55,032)</i>	<i>\$ (57,234)</i>	<i>\$ (59,523)</i>
Actual Gross Income (AGI)	\$ 256,380	\$ 266,635	\$ 277,301	\$ 288,393	\$ 299,928	\$ 311,925	\$ 324,402	\$ 337,379	\$ 350,874	\$ 364,909
<i>Vacancy / Reserves</i>	<i>\$ (7,691)</i>	<i>\$ (7,999)</i>	<i>\$ (8,319)</i>	<i>\$ (8,652)</i>	<i>\$ (8,998)</i>	<i>\$ (9,358)</i>	<i>\$ (9,732)</i>	<i>\$ (10,121)</i>	<i>\$ (10,526)</i>	<i>\$ (10,947)</i>
Effective Gross Income (EGI)	\$ 248,689	\$ 258,636	\$ 268,982	\$ 279,741	\$ 290,930	\$ 302,568	\$ 314,670	\$ 327,257	\$ 340,348	\$ 353,961
Real Estate Taxes	14,889	15,112	15,339	15,569	15,802	16,039	16,280	16,524	16,772	17,024
Water & Sewage	7,500	7,613	7,727	7,843	7,960	8,080	8,201	8,324	8,449	8,575
Electric	1,800	1,827	1,854	1,882	1,910	1,939	1,968	1,998	2,028	2,058
Insurance	5,500	5,583	5,666	5,751	5,837	5,925	6,014	6,104	6,196	6,289
Heat	-	-	-	-	-	-	-	-	-	-
Superintendent / Porter	2,400	2,436	2,473	2,510	2,547	2,585	2,624	2,664	2,704	2,744
Repairs & Maintenance	3,200	3,248	3,297	3,346	3,396	3,447	3,499	3,552	3,605	3,659
Management & Administration	7,461	10,345	10,759	11,190	11,637	12,103	12,587	13,090	13,614	14,158
Total Expenditures	42,749	46,163	47,115	48,090	49,091	50,119	51,173	52,255	53,366	54,507
Net Operating Income (NOI)	205,939	212,473	221,867	231,651	241,839	252,449	263,497	275,002	286,981	299,454
Equity	1,140,000	1,140,000	1,140,000	1,140,000	1,140,000	1,140,000	1,140,000	1,140,000	1,140,000	1,140,000
Principal	2,660,000	2,660,000	2,660,000	2,620,755	2,579,503	2,536,140	2,490,558	2,442,644	2,392,279	2,339,337
<i>Annual Debt Service</i>	<i>(133,000)</i>	<i>(133,000)</i>	<i>(133,000)</i>	<i>(171,353)</i>	<i>(171,353)</i>	<i>(171,353)</i>	<i>(171,353)</i>	<i>(171,353)</i>	<i>(171,353)</i>	<i>(171,353)</i>
Cash Flow After Debt Service (CFADS)	72,939	79,473	88,867	60,297	70,486	81,096	92,144	103,648	115,628	128,101

Number of Units	8	8	8	8	8	8	8	8	8	8
Price per SF	\$ 1,054	\$ 1,054	\$ 1,054	\$ 1,054	\$ 1,054	\$ 1,054	\$ 1,054	\$ 1,054	\$ 1,054	\$ 1,054
Price per Unit	\$ 475,000	\$ 475,000	\$ 475,000	\$ 475,000	\$ 475,000	\$ 475,000	\$ 475,000	\$ 475,000	\$ 475,000	\$ 475,000
Gross Rent Multiple	14.82	14.25	13.70	13.18	12.67	12.18	11.71	11.26	10.83	10.41
Capitalization Rate	5.42%	5.59%	5.84%	6.10%	6.36%	6.64%	6.93%	7.24%	7.55%	7.88%
Cash-On-Cash Return	6.40%	6.97%	7.80%	5.29%	6.18%	7.11%	8.08%	9.09%	10.14%	11.24%
Recovery of Equity (Years)	15.63	14.34	12.83	18.91	16.17	14.06	12.37	11.00	9.86	8.90
Operating Expenditure Ratio (OER)	17%	18%	18%	17%	17%	17%	16%	16%	16%	15%
Debt Service Coverage Ratio (DSCR)	1.20	1.24	1.29	1.37	1.46	1.55	1.64	1.75	1.86	1.99
Maximum Annual DSCR (Utilizing 1.40)	\$ 147,099	\$ 151,766	\$ 158,476	\$ 165,465	\$ 172,742	\$ 180,321	\$ 188,212	\$ 196,430	\$ 204,987	\$ 213,896
Free & Clear Rate of Return	5.42%	5.59%	5.84%	6.10%	6.36%	6.64%	6.93%	7.24%	7.55%	7.88%
Constant Percentage Rate a/k/a Mortgage Capitalization	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
+ Positive / - Negative Leverage	0.42%	0.59%	0.84%	1.10%	1.36%	1.64%	1.93%	2.24%	2.55%	2.88%

Rent Roll

#	Apt	Unit Type	Status	Lease Expiration	Contract Rent	Concession	Actual Rent
1	A	Duplex / 2 Bath	Free-Mkt	7/14/2025	\$3,300	(\$505)	\$2,795
2	B	Duplex / 2 Bath	Free-Mkt	8/31/2025	\$3,150	(\$250)	\$2,900
3	C	1BR	Free-Mkt	5/31/2025	\$3,150	(\$350)	\$2,800
4	D	1BR	Free-Mkt	2/28/2025	\$2,950	(\$550)	\$2,400
5	1A	1BR	Free-Mkt	8/31/2025	\$3,150	(\$500)	\$2,650
6	1B	1BR	Free-Mkt	6/30/2025	\$3,150	(\$575)	\$2,575
7	1C	1BR	Free-Mkt	11/30/2025	\$2,850	(\$400)	\$2,450
8	1D	1BR	Free-Mkt	7/31/2025	\$3,150	(\$355)	\$2,795
Total Monthly Income					\$24,850	(\$3,485)	\$21,365
Total Annual Income					\$298,200	(\$41,820)	\$256,380

Amortization Schedule

Loan Terms	
Loan Start Date	1/1/2025
Loan Amount	2,660,000
Interest Rate	5.000%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-3	(\$11,083)	(\$133,000)
Year 1-7	(\$14,279)	(\$171,353)

Principal Balance	
5 Years	2,579,503
10 Years	2,339,337

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
1/1/2025	1		2,660,000	11,083	-	2,660,000	11,083	-	2,660,000
2/1/2025	2		2,660,000	11,083	-	2,660,000	22,167	-	2,660,000
3/2/2025	3		2,660,000	11,083	-	2,660,000	33,250	-	2,660,000
4/2/2025	4		2,660,000	11,083	-	2,660,000	44,333	-	2,660,000
5/2/2025	5		2,660,000	11,083	-	2,660,000	55,417	-	2,660,000
6/2/2025	6		2,660,000	11,083	-	2,660,000	66,500	-	2,660,000
7/2/2025	7		2,660,000	11,083	-	2,660,000	77,583	-	2,660,000
8/2/2025	8		2,660,000	11,083	-	2,660,000	88,667	-	2,660,000
9/2/2025	9		2,660,000	11,083	-	2,660,000	99,750	-	2,660,000
10/2/2025	10		2,660,000	11,083	-	2,660,000	110,833	-	2,660,000
11/2/2025	11		2,660,000	11,083	-	2,660,000	121,917	-	2,660,000
12/2/2025	12		2,660,000	11,083	-	2,660,000	133,000	-	2,660,000
1/2/2026	13		2,660,000	11,083	-	2,660,000	144,083	-	2,660,000
2/2/2026	14		2,660,000	11,083	-	2,660,000	155,167	-	2,660,000
3/3/2026	15		2,660,000	11,083	-	2,660,000	166,250	-	2,660,000
4/3/2026	16		2,660,000	11,083	-	2,660,000	177,333	-	2,660,000
5/3/2026	17		2,660,000	11,083	-	2,660,000	188,417	-	2,660,000
6/3/2026	18		2,660,000	11,083	-	2,660,000	199,500	-	2,660,000
7/3/2026	19		2,660,000	11,083	-	2,660,000	210,583	-	2,660,000
8/3/2026	20		2,660,000	11,083	-	2,660,000	221,667	-	2,660,000
9/3/2026	21		2,660,000	11,083	-	2,660,000	232,750	-	2,660,000
10/3/2026	22		2,660,000	11,083	-	2,660,000	243,833	-	2,660,000
11/3/2026	23		2,660,000	11,083	-	2,660,000	254,917	-	2,660,000
12/3/2026	24		2,660,000	11,083	-	2,660,000	266,000	-	2,660,000
1/3/2027	25		2,660,000	11,083	-	2,660,000	277,083	-	2,660,000
2/3/2027	26		2,660,000	11,083	-	2,660,000	288,167	-	2,660,000
3/6/2027	27		2,660,000	11,083	-	2,660,000	299,250	-	2,660,000
4/5/2027	28		2,660,000	11,083	-	2,660,000	310,333	-	2,660,000
5/6/2027	29		2,660,000	11,083	-	2,660,000	321,417	-	2,660,000
6/5/2027	30		2,660,000	11,083	-	2,660,000	332,500	-	2,660,000
7/6/2027	31		2,660,000	11,083	-	2,660,000	343,583	-	2,660,000
8/6/2027	32		2,660,000	11,083	-	2,660,000	354,667	-	2,660,000
9/3/2027	33		2,660,000	11,083	-	2,660,000	365,750	-	2,660,000
10/4/2027	34		2,660,000	11,083	-	2,660,000	376,833	-	2,660,000
11/3/2027	35		2,660,000	11,083	-	2,660,000	387,917	-	2,660,000
12/4/2027	36		2,660,000	11,083	-	2,660,000	399,000	-	2,660,000
1/3/2028	37		2,660,000	11,083	(3,196)	2,656,804	410,083	-	2,656,804
2/3/2028	38		2,656,804	11,070	(3,209)	2,653,594	421,153	-	2,653,594
3/5/2028	39		2,653,594	11,057	(3,223)	2,650,372	432,210	-	2,650,372
4/4/2028	40		2,650,372	11,043	(3,236)	2,647,135	443,253	-	2,647,135
5/5/2028	41		2,647,135	11,030	(3,250)	2,643,886	454,283	-	2,643,886

Amortization Schedule

Loan Terms	
Loan Start Date	1/1/2025
Loan Amount	2,660,000
Interest Rate	5.000%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-3	(\$11,083)	(\$133,000)
Year 1-7	(\$14,279)	(\$171,353)

Principal Balance	
5 Years	2,579,503
10 Years	2,339,337

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
6/4/2028	42		2,643,886	11,016	(3,263)	2,640,622	465,299	-	2,640,622
7/5/2028	43		2,640,622	11,003	(3,277)	2,637,346	476,302	-	2,637,346
8/5/2028	44		2,637,346	10,989	(3,291)	2,634,055	487,291	-	2,634,055
9/3/2028	45		2,634,055	10,975	(3,304)	2,630,751	498,266	-	2,630,751
10/4/2028	46		2,630,751	10,961	(3,318)	2,627,433	509,227	-	2,627,433
11/3/2028	47		2,627,433	10,948	(3,332)	2,624,101	520,175	-	2,624,101
12/4/2028	48		2,624,101	10,934	(3,346)	2,620,755	531,109	-	2,620,755
1/3/2029	49		2,620,755	10,920	(3,360)	2,617,396	542,029	-	2,617,396
2/3/2029	50		2,617,396	10,906	(3,374)	2,614,022	552,934	-	2,614,022
3/6/2029	51		2,614,022	10,892	(3,388)	2,610,634	563,826	-	2,610,634
4/5/2029	52		2,610,634	10,878	(3,402)	2,607,232	574,704	-	2,607,232
5/6/2029	53		2,607,232	10,863	(3,416)	2,603,817	585,567	-	2,603,817
6/5/2029	54		2,603,817	10,849	(3,430)	2,600,386	596,416	-	2,600,386
7/6/2029	55		2,600,386	10,835	(3,445)	2,596,942	607,251	-	2,596,942
8/6/2029	56		2,596,942	10,821	(3,459)	2,593,483	618,072	-	2,593,483
9/3/2029	57		2,593,483	10,806	(3,473)	2,590,010	628,878	-	2,590,010
10/4/2029	58		2,590,010	10,792	(3,488)	2,586,522	639,670	-	2,586,522
11/3/2029	59		2,586,522	10,777	(3,502)	2,583,020	650,447	-	2,583,020
12/4/2029	60		2,583,020	10,763	(3,517)	2,579,503	661,210	-	2,579,503
1/3/2030	61		2,579,503	10,748	(3,532)	2,575,971	671,958	-	2,575,971
2/3/2030	62		2,575,971	10,733	(3,546)	2,572,425	682,691	-	2,572,425
3/6/2030	63		2,572,425	10,718	(3,561)	2,568,864	693,409	-	2,568,864
4/5/2030	64		2,568,864	10,704	(3,576)	2,565,288	704,113	-	2,565,288
5/6/2030	65		2,565,288	10,689	(3,591)	2,561,697	714,802	-	2,561,697
6/5/2030	66		2,561,697	10,674	(3,606)	2,558,092	725,475	-	2,558,092
7/6/2030	67		2,558,092	10,659	(3,621)	2,554,471	736,134	-	2,554,471
8/6/2030	68		2,554,471	10,644	(3,636)	2,550,835	746,778	-	2,550,835
9/3/2030	69		2,550,835	10,628	(3,651)	2,547,184	757,406	-	2,547,184
10/4/2030	70		2,547,184	10,613	(3,666)	2,543,518	768,019	-	2,543,518
11/3/2030	71		2,543,518	10,598	(3,681)	2,539,836	778,617	-	2,539,836
12/4/2030	72		2,539,836	10,583	(3,697)	2,536,140	789,200	-	2,536,140
1/3/2031	73		2,536,140	10,567	(3,712)	2,532,427	799,767	-	2,532,427
2/3/2031	74		2,532,427	10,552	(3,728)	2,528,700	810,319	-	2,528,700
3/6/2031	75		2,528,700	10,536	(3,743)	2,524,957	820,855	-	2,524,957
4/5/2031	76		2,524,957	10,521	(3,759)	2,521,198	831,376	-	2,521,198
5/6/2031	77		2,521,198	10,505	(3,774)	2,517,423	841,881	-	2,517,423
6/5/2031	78		2,517,423	10,489	(3,790)	2,513,633	852,370	-	2,513,633
7/6/2031	79		2,513,633	10,473	(3,806)	2,509,827	862,844	-	2,509,827
8/6/2031	80		2,509,827	10,458	(3,822)	2,506,005	873,301	-	2,506,005
9/3/2031	81		2,506,005	10,442	(3,838)	2,502,167	883,743	-	2,502,167
10/4/2031	82		2,502,167	10,426	(3,854)	2,498,314	894,169	-	2,498,314

Amortization Schedule

Loan Terms	
Loan Start Date	1/1/2025
Loan Amount	2,660,000
Interest Rate	5.000%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1-3	(\$11,083)	(\$133,000)
Year 1-7	(\$14,279)	(\$171,353)

Principal Balance	
5 Years	2,579,503
10 Years	2,339,337

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
11/3/2031	83		2,498,314	10,410	(3,870)	2,494,444	904,578	-	2,494,444
12/4/2031	84		2,494,444	10,394	(3,886)	2,490,558	914,972	-	2,490,558
1/3/2032	85		2,490,558	10,377	(3,902)	2,486,656	925,349	-	2,486,656
2/3/2032	86		2,486,656	10,361	(3,918)	2,482,737	935,710	-	2,482,737
3/5/2032	87		2,482,737	10,345	(3,935)	2,478,803	946,055	-	2,478,803
4/4/2032	88		2,478,803	10,328	(3,951)	2,474,852	956,383	-	2,474,852
5/5/2032	89		2,474,852	10,312	(3,968)	2,470,884	966,695	-	2,470,884
6/4/2032	90		2,470,884	10,295	(3,984)	2,466,900	976,991	-	2,466,900
7/5/2032	91		2,466,900	10,279	(4,001)	2,462,899	987,269	-	2,462,899
8/5/2032	92		2,462,899	10,262	(4,017)	2,458,882	997,531	-	2,458,882
9/3/2032	93		2,458,882	10,245	(4,034)	2,454,848	1,007,777	-	2,454,848
10/4/2032	94		2,454,848	10,229	(4,051)	2,450,797	1,018,005	-	2,450,797
11/3/2032	95		2,450,797	10,212	(4,068)	2,446,729	1,028,217	-	2,446,729
12/4/2032	96		2,446,729	10,195	(4,085)	2,442,644	1,038,412	-	2,442,644
1/3/2033	97		2,442,644	10,178	(4,102)	2,438,543	1,048,589	-	2,438,543
2/3/2033	98		2,438,543	10,161	(4,119)	2,434,424	1,058,750	-	2,434,424
3/6/2033	99		2,434,424	10,143	(4,136)	2,430,288	1,068,893	-	2,430,288
4/5/2033	100		2,430,288	10,126	(4,153)	2,426,134	1,079,019	-	2,426,134
5/6/2033	101		2,426,134	10,109	(4,171)	2,421,964	1,089,128	-	2,421,964
6/5/2033	102		2,421,964	10,092	(4,188)	2,417,776	1,099,220	-	2,417,776
7/6/2033	103		2,417,776	10,074	(4,205)	2,413,570	1,109,294	-	2,413,570
8/6/2033	104		2,413,570	10,057	(4,223)	2,409,348	1,119,351	-	2,409,348
9/3/2033	105		2,409,348	10,039	(4,241)	2,405,107	1,129,389	-	2,405,107
10/4/2033	106		2,405,107	10,021	(4,258)	2,400,849	1,139,411	-	2,400,849
11/3/2033	107		2,400,849	10,004	(4,276)	2,396,573	1,149,414	-	2,396,573
12/4/2033	108		2,396,573	9,986	(4,294)	2,392,279	1,159,400	-	2,392,279
1/3/2034	109		2,392,279	9,968	(4,312)	2,387,968	1,169,368	-	2,387,968
2/3/2034	110		2,387,968	9,950	(4,330)	2,383,638	1,179,318	-	2,383,638
3/6/2034	111		2,383,638	9,932	(4,348)	2,379,290	1,189,250	-	2,379,290
4/5/2034	112		2,379,290	9,914	(4,366)	2,374,925	1,199,163	-	2,374,925
5/6/2034	113		2,374,925	9,896	(4,384)	2,370,541	1,209,059	-	2,370,541
6/5/2034	114		2,370,541	9,877	(4,402)	2,366,138	1,218,936	-	2,366,138
7/6/2034	115		2,366,138	9,859	(4,421)	2,361,718	1,228,795	-	2,361,718
8/6/2034	116		2,361,718	9,840	(4,439)	2,357,279	1,238,635	-	2,357,279
9/3/2034	117		2,357,279	9,822	(4,457)	2,352,822	1,248,457	-	2,352,822
10/4/2034	118		2,352,822	9,803	(4,476)	2,348,345	1,258,261	-	2,348,345
11/3/2034	119		2,348,345	9,785	(4,495)	2,343,851	1,268,046	-	2,343,851
12/4/2034	120		2,343,851	9,766	(4,513)	2,339,337	1,277,812	-	2,339,337



03 Property Description

- Property Features
- Aerial Map
- Property Images

PROPERTY FEATURES

NUMBER OF UNITS	8
BUILDING SF	3,607
LAND SF	1,786
YEAR BUILT	1899
YEAR RENOVATED	2017
# OF PARCELS	1
ZONING TYPE	R7-2
BUILDING CLASS	B
BUILDING FAR	2.02
NUMBER OF STORIES	3
AVERAGE FLOOR SF	902
RENT STABILIZATION STATUS	N/a - Free-Market Property

MECHANICAL

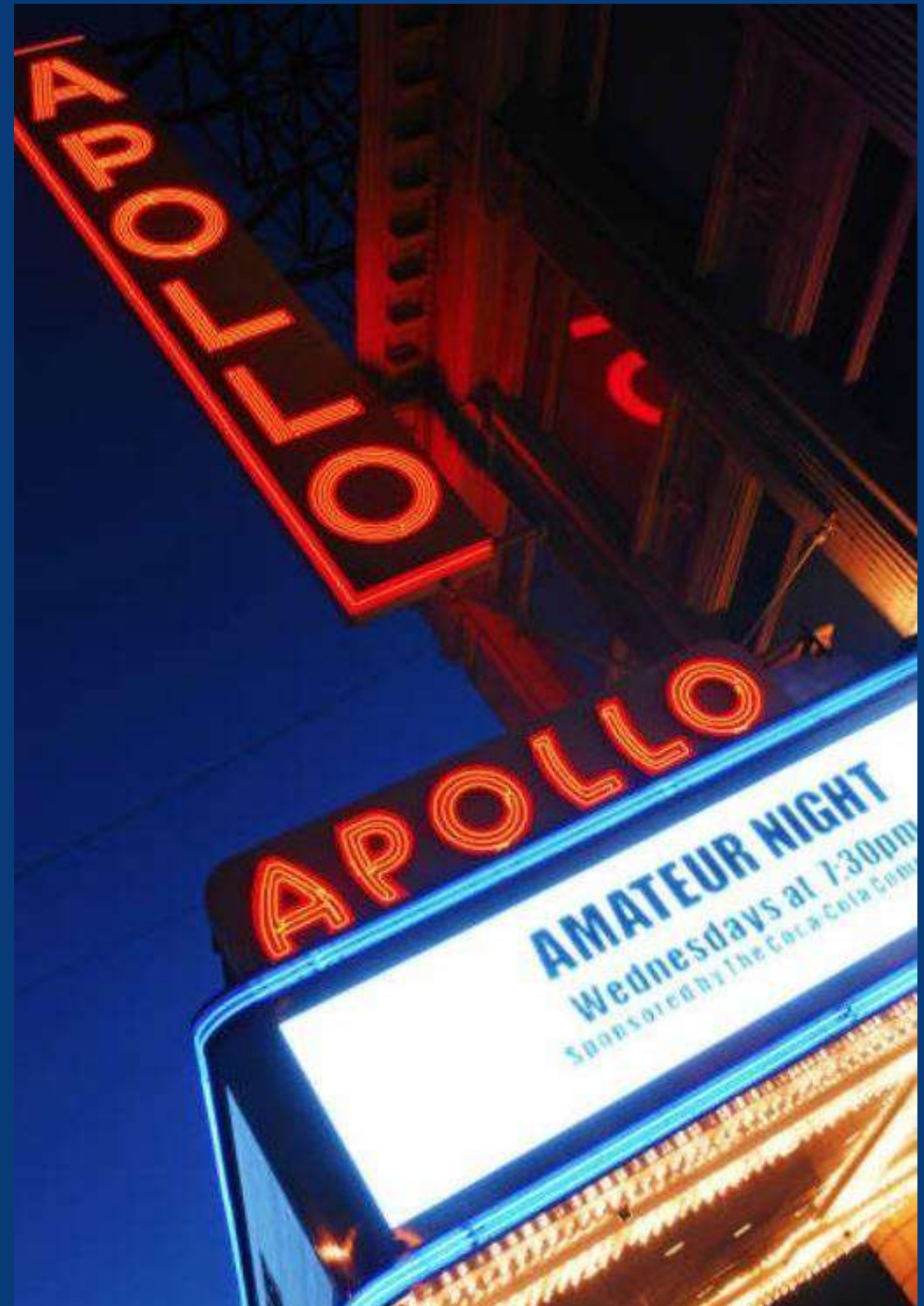
HVAC	Electric
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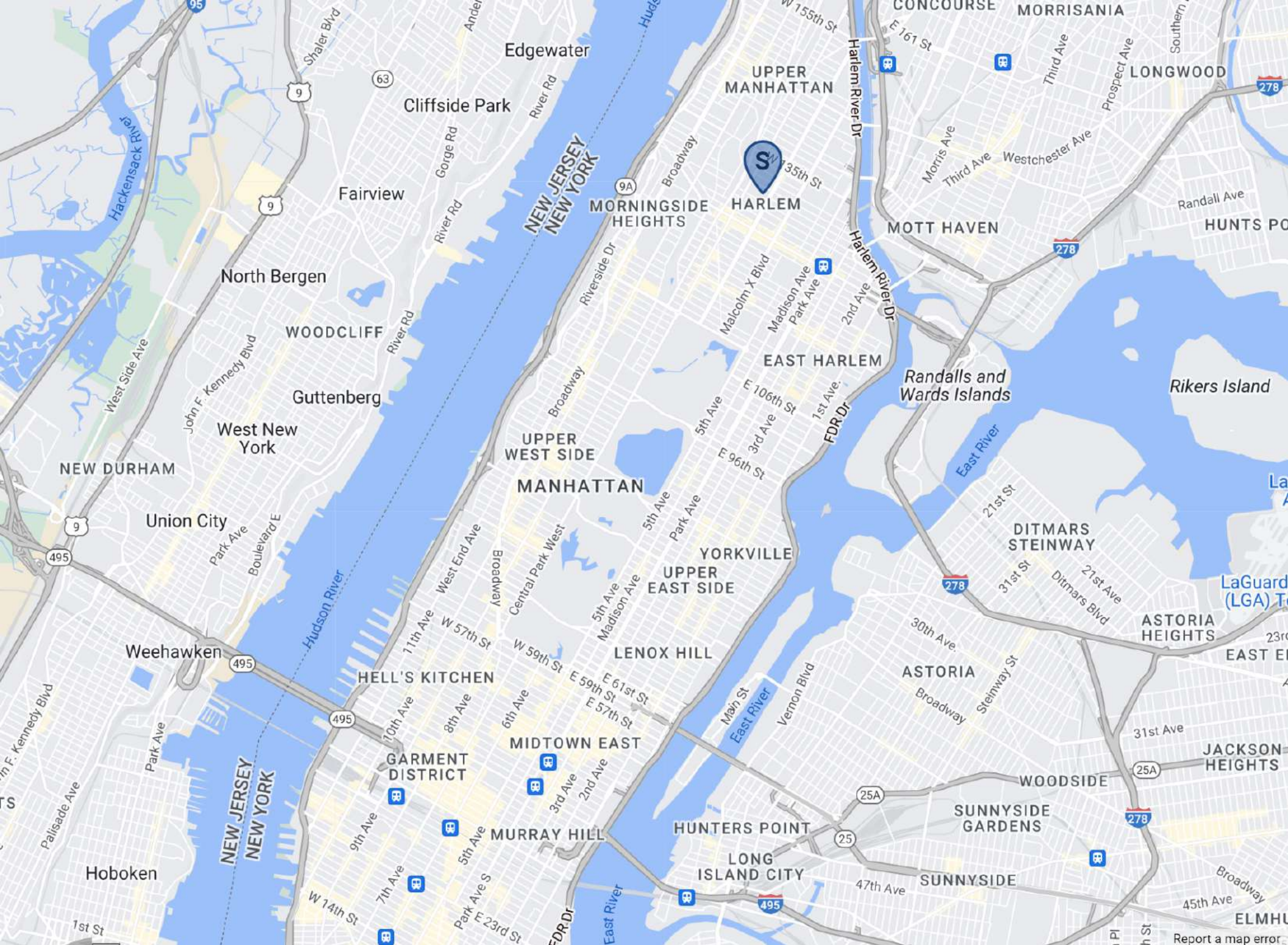
UTILITIES

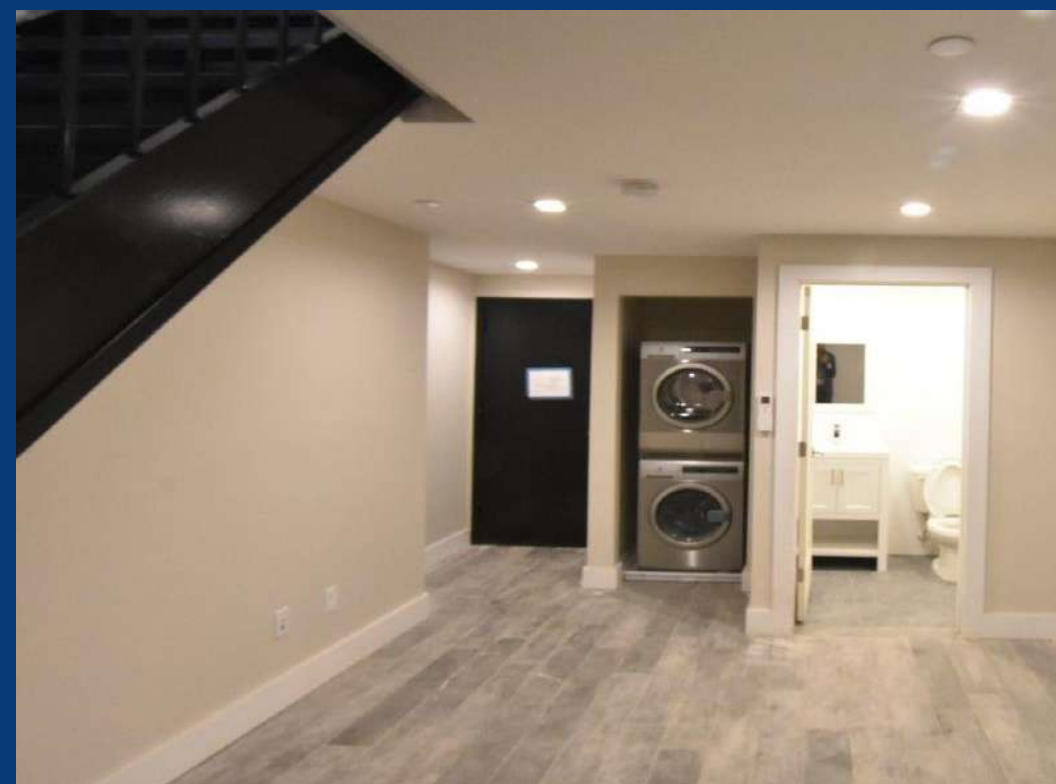
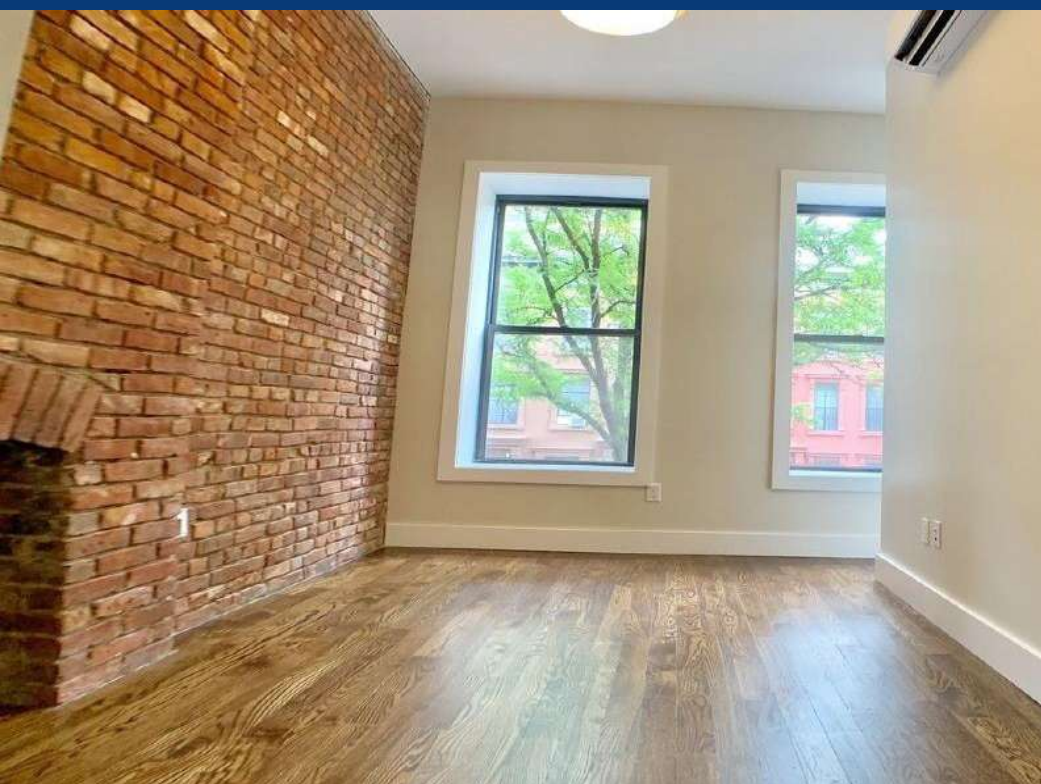
WATER	Landlord Responsibility
TRASH	Municipal
COOKING GAS	Tenant Responsibility
ELECTRIC	Tenant Responsibility
HEAT	Tenant Responsibility

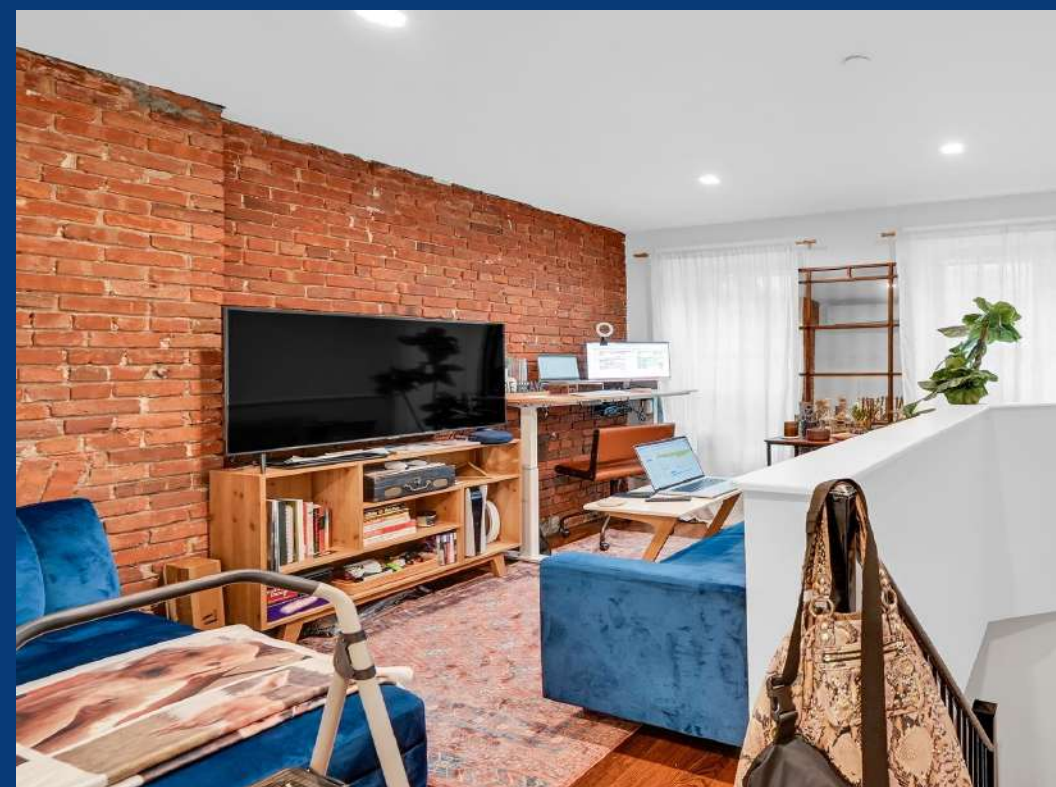
CONSTRUCTION

FOUNDATION	Masonry
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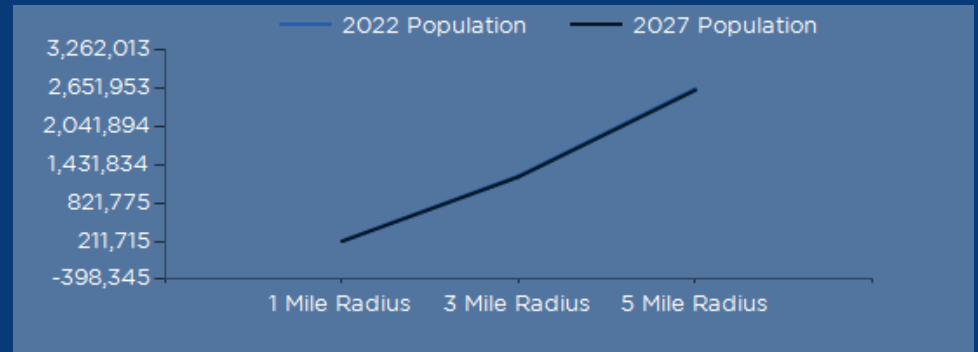


04 Demographics
Demographics

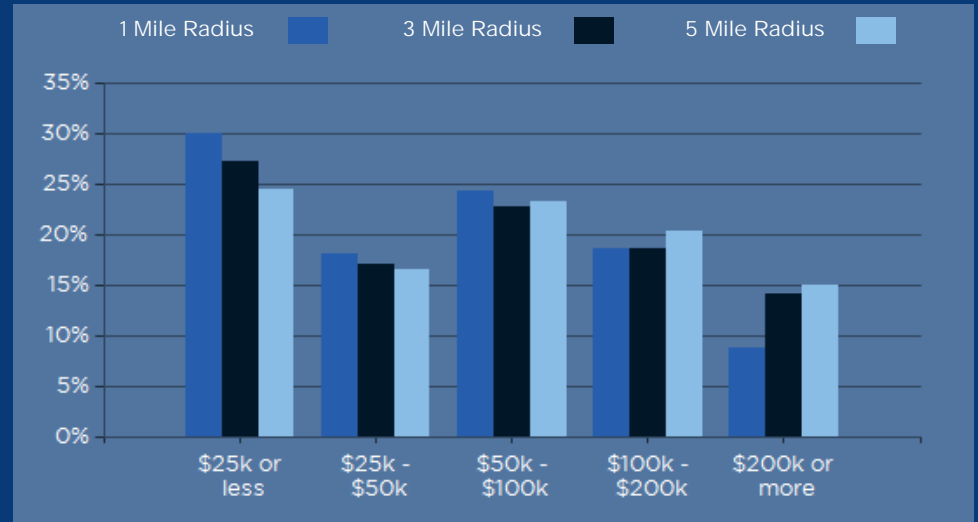
POPULATION	1 MILE	3 MILE	5 MILE
2000 Population	190,910	1,181,068	2,441,693
2010 Population	200,333	1,210,003	2,494,631
2022 Population	214,417	1,259,793	2,651,953
2027 Population	211,715	1,241,874	2,625,349
2022-2027: Population: Growth Rate	-1.25%	-1.45%	-1.00%

2022 HOUSEHOLD INCOME	1 MILE	3 MILE	5 MILE
less than \$15,000	19,969	100,846	187,211
\$15,000-\$24,999	7,822	43,718	89,218
\$25,000-\$34,999	7,275	40,429	80,155
\$35,000-\$49,999	9,431	50,767	106,939
\$50,000-\$74,999	12,899	67,489	147,560
\$75,000-\$99,999	9,579	53,417	114,732
\$100,000-\$149,999	10,861	62,100	144,776
\$150,000-\$199,999	6,366	36,627	83,957
\$200,000 or greater	8,109	75,215	168,851
Median HH Income	\$52,329	\$58,952	\$64,720
Average HH Income	\$88,353	\$112,946	\$118,827

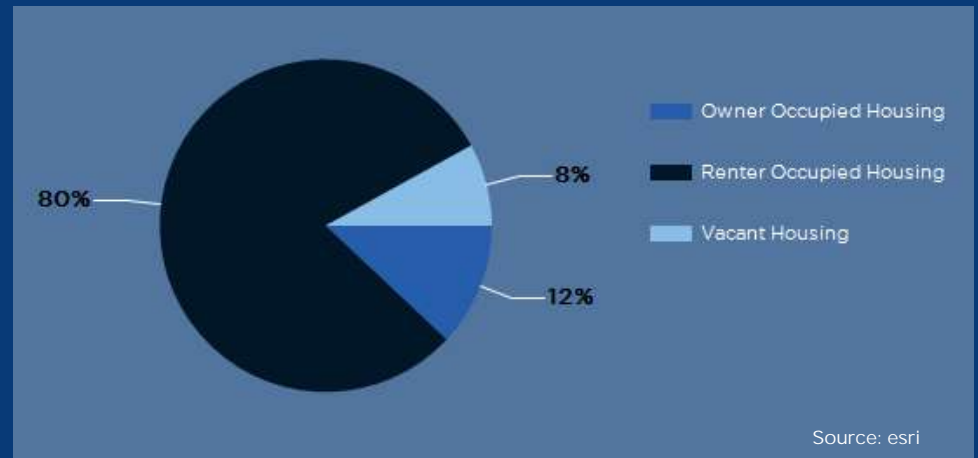
HOUSEHOLDS	1 MILE	3 MILE	5 MILE
2000 Total Housing	85,841	511,898	1,060,026
2010 Total Households	81,273	491,034	1,018,920
2022 Total Households	92,325	530,638	1,123,472
2027 Total Households	93,261	533,234	1,131,285
2022 Average Household Size	2.17	2.28	2.28
2022-2027: Households: Growth Rate	1.00%	0.50%	0.70%



2022 Household Income

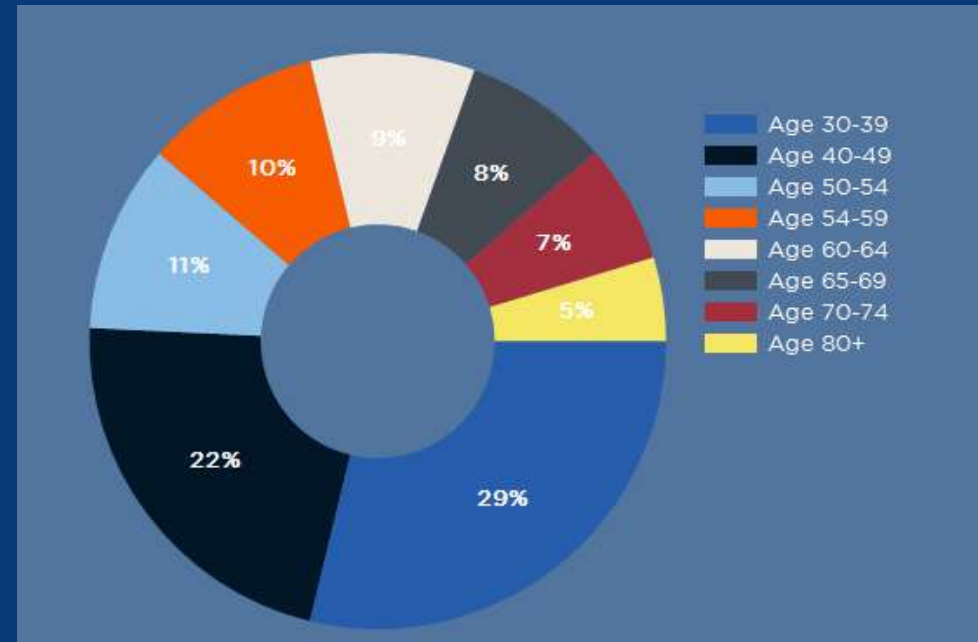


2022 Own vs. Rent - 1 Mile Radius

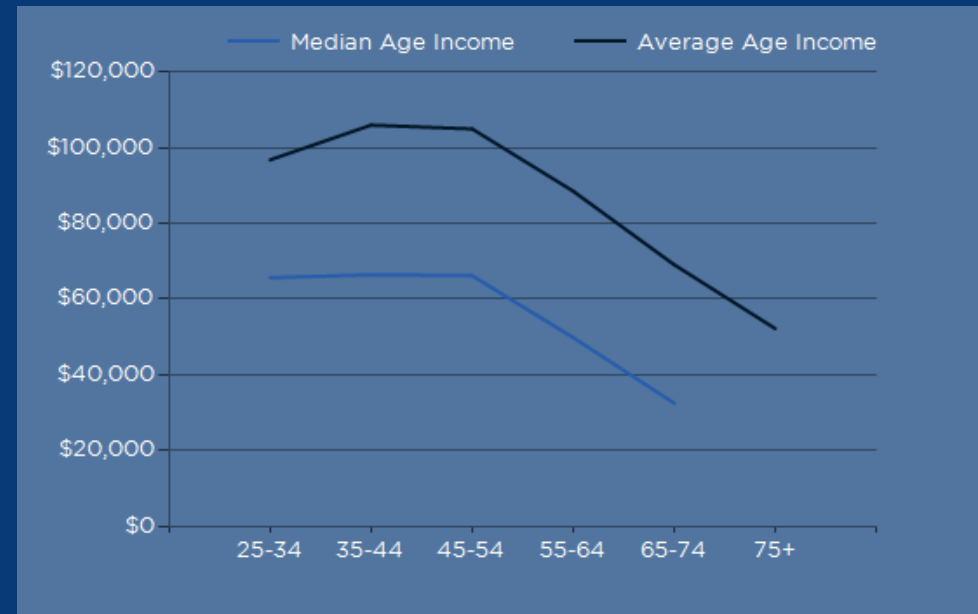


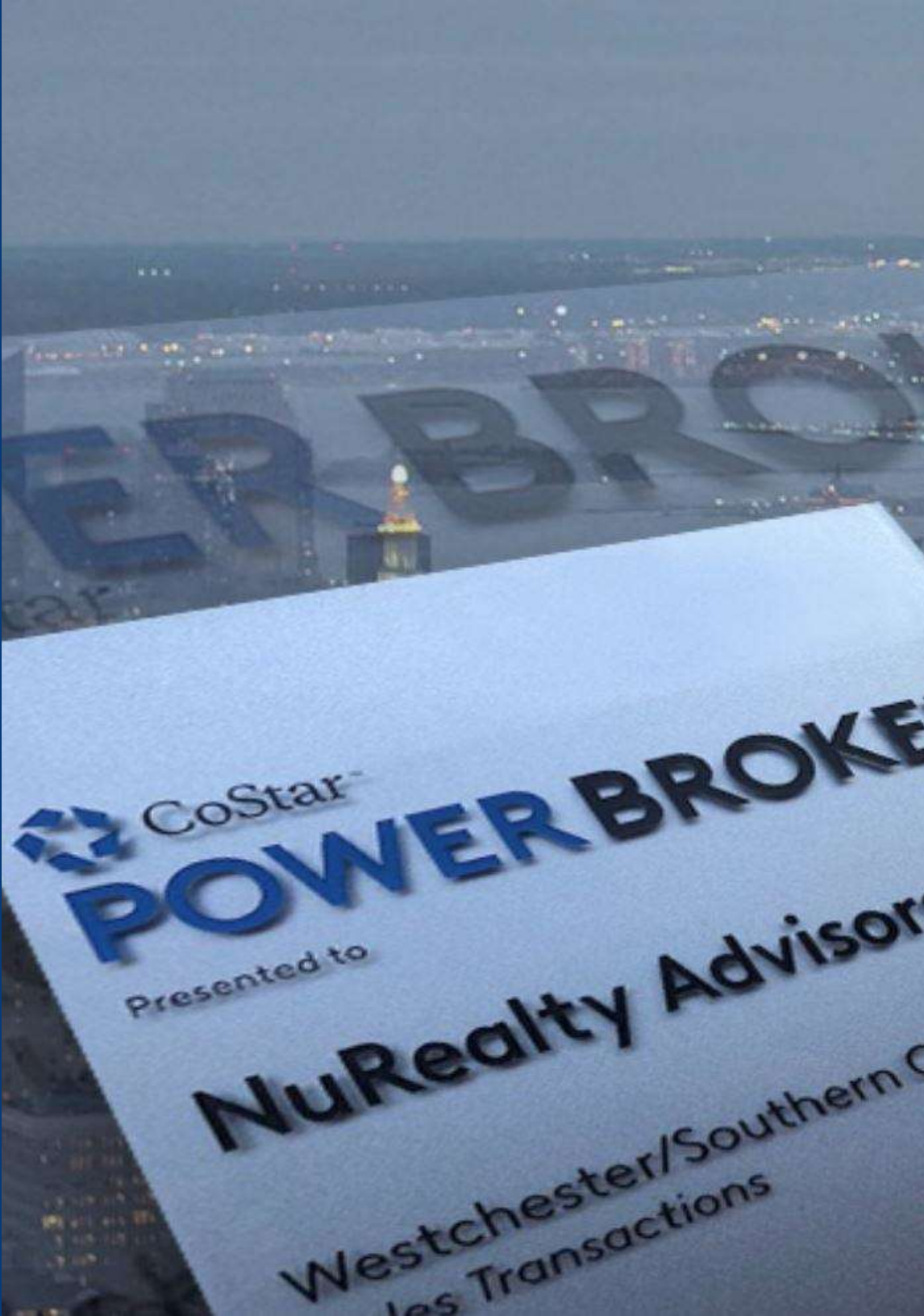
Source: esri

2022 POPULATION BY AGE	1 MILE	3 MILE	5 MILE
2022 Population Age 30-34	18,987	105,101	234,348
2022 Population Age 35-39	16,326	96,066	213,172
2022 Population Age 40-44	14,535	85,136	184,800
2022 Population Age 45-49	12,357	72,328	154,156
2022 Population Age 50-54	12,963	74,297	155,215
2022 Population Age 55-59	12,175	71,503	148,981
2022 Population Age 60-64	11,312	70,940	148,267
2022 Population Age 65-69	9,959	63,196	131,886
2022 Population Age 70-74	8,233	53,943	112,310
2022 Population Age 75-79	5,760	38,199	79,294
2022 Population Age 80-84	3,650	23,583	48,834
2022 Population Age 85+	3,429	21,702	45,096
2022 Population Age 18+	174,180	1,003,689	2,128,797
2022 Median Age	36	37	37
2027 Median Age	37	38	38



2022 INCOME BY AGE	1 MILE	3 MILE	5 MILE
Median Household Income 25-34	\$65,671	\$72,581	\$79,158
Average Household Income 25-34	\$96,818	\$113,496	\$121,948
Median Household Income 35-44	\$66,426	\$73,753	\$80,930
Average Household Income 35-44	\$106,000	\$130,781	\$139,638
Median Household Income 45-54	\$66,213	\$75,143	\$79,679
Average Household Income 45-54	\$105,001	\$134,321	\$137,858
Median Household Income 55-64	\$49,841	\$57,690	\$62,411
Average Household Income 55-64	\$88,551	\$120,744	\$123,317
Median Household Income 65-74	\$32,513	\$42,060	\$45,906
Average Household Income 65-74	\$69,099	\$94,617	\$99,158
Average Household Income 75+	\$52,228	\$75,948	\$80,752





05

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
President



Lukasz Przybylek
Executive Vice President



George Nukho
Director of Investment Sales



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.

252 W. 132nd Street, New York

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:



Michael Nukho

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President
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Lukasz Przybylek

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