



RETAIL

- 9,600 SF on 2.63 acres
- Fully leased, nine tenants
- Retail and food-service mix
- Ample surface parking

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RE/MAX SELECT REALTY

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CHALK HILL PLAZA

2944 National Pike
Chalk Hill, PA 15421



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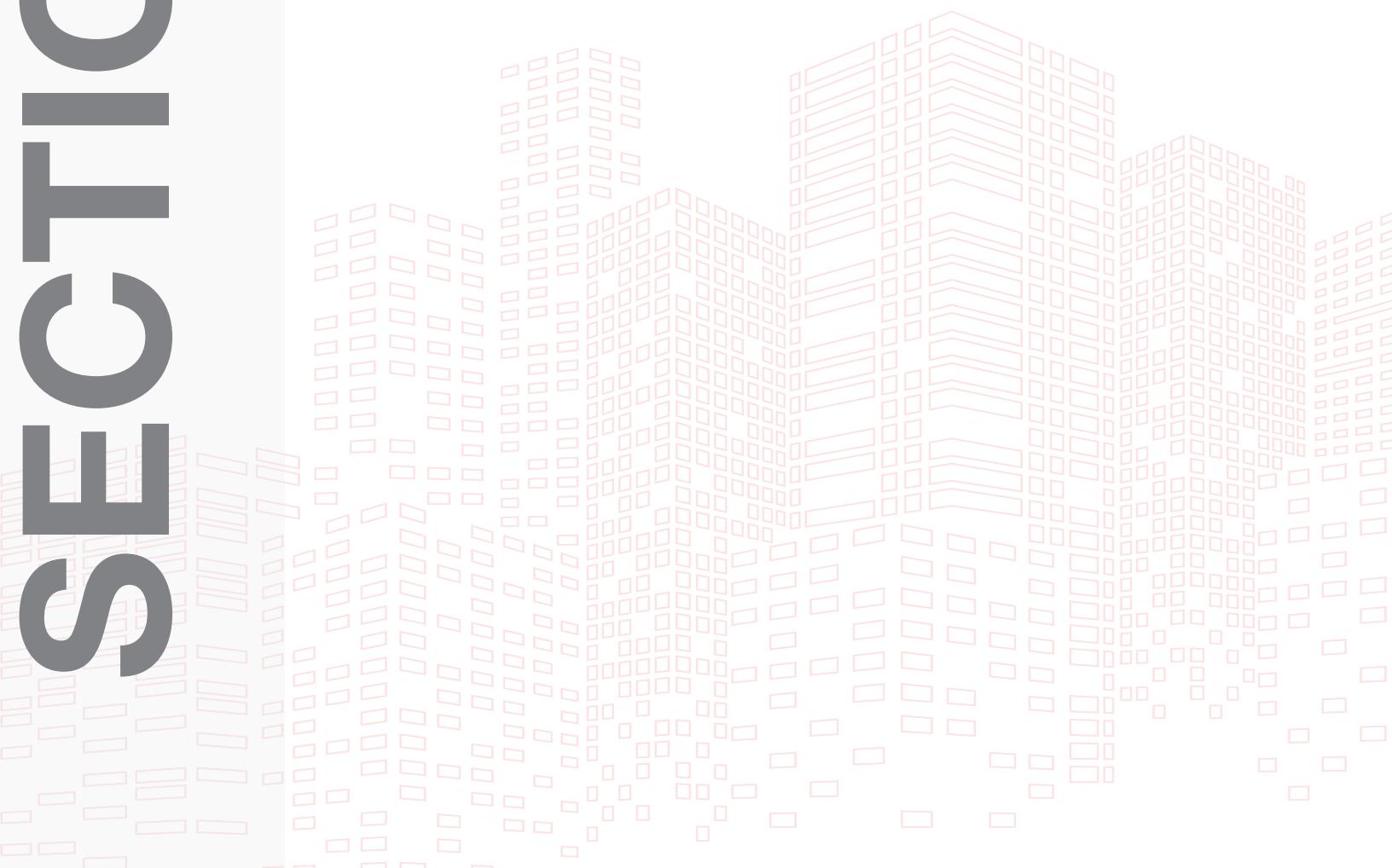
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SECTION INFORMATION

PROPERTY INFORMATION



PROPERTY SUMMARY

CHALK HILL PLAZA

2944 National Pike
Chalk Hill, PA 15421



Property Summary

Address1:	2944 National Pike
Address2:	Chalk Hill, PA 15421
Building Name:	Chalk Hill Plaza
Price:	\$860,000
Building SF:	9,600
Occupancy:	100%
Parking:	58
Parking Ratio:	6/1000 SF
Tenants/Units:	9
Lot Size:	2.63 Acres
County:	Fayette
Floors:	1

Property Overview

Chalk Hill Plaza is a fully leased, income-producing retail center totaling approximately 9,600 square feet on 2.63 acres. The single-story plaza is home to a diverse mix of retail and food-service tenants, each with individual storefront access from the parking lot. The property offers strong tenant stability with nine established businesses and convenient single-level access for customers and staff. Featuring ample surface parking and straightforward visibility along National Pike, Chalk Hill Plaza presents a reliable, low-maintenance investment opportunity with consistent rental income and long-term upside.

Location Overview

Located along National Pike (Route 40) in Chalk Hill, the plaza benefits from steady traffic and visibility in a well-traveled corridor connecting Fayette County communities with Uniontown and the Laurel Highlands region. The surrounding area includes a mix of retail, dining, and service-oriented businesses, drawing consistent local and regional customer activity. The site's accessibility and frontage along a major route make it a dependable location for continued investment success.

EXECUTIVE SUMMARY

CHALK HILL PLAZA

2944 National Pike
Chalk Hill, PA 15421

Acquisition Costs

Purchase Price, Points and Closing Costs	\$860,000
Investment - Cash	\$215,000
First Loan (Fixed)	\$645,000

Investment Information

Purchase Price	\$860,000
Price per SF	\$89.58

Income, Expenses & Cash Flow

Gross Scheduled Income	\$104,176
Total Vacancy and Credits	\$0
Operating Expenses	(\$26,588)
Net Operating Income	\$77,588
Debt Service	(\$57,198)
Cash Flow Before Taxes	\$20,391

Financial Indicators

Cash-on-Cash Return Before Taxes	9.48%
Debt Coverage Ratio	1.36
Capitalization Rate	9.02%
Gross Income / Square Feet	\$10.85
Gross Expenses / Square Feet	(\$2.77)
Operating Expense Ratio	25.52%

SECTION FIVE

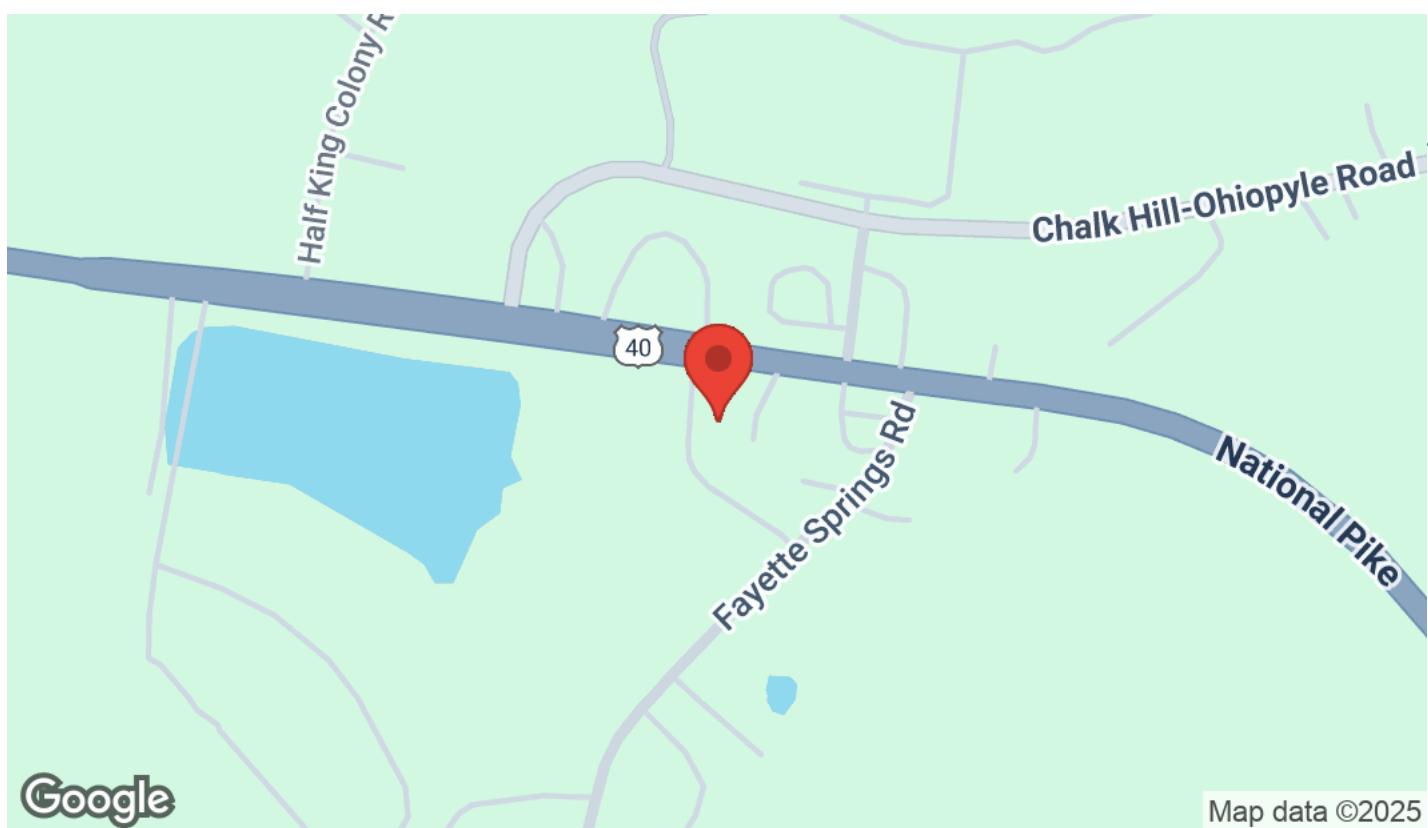
LOCATION INFORMATION



LOCATION MAPS

CHALK HILL PLAZA

2944 National Pike
Chalk Hill, PA 15421



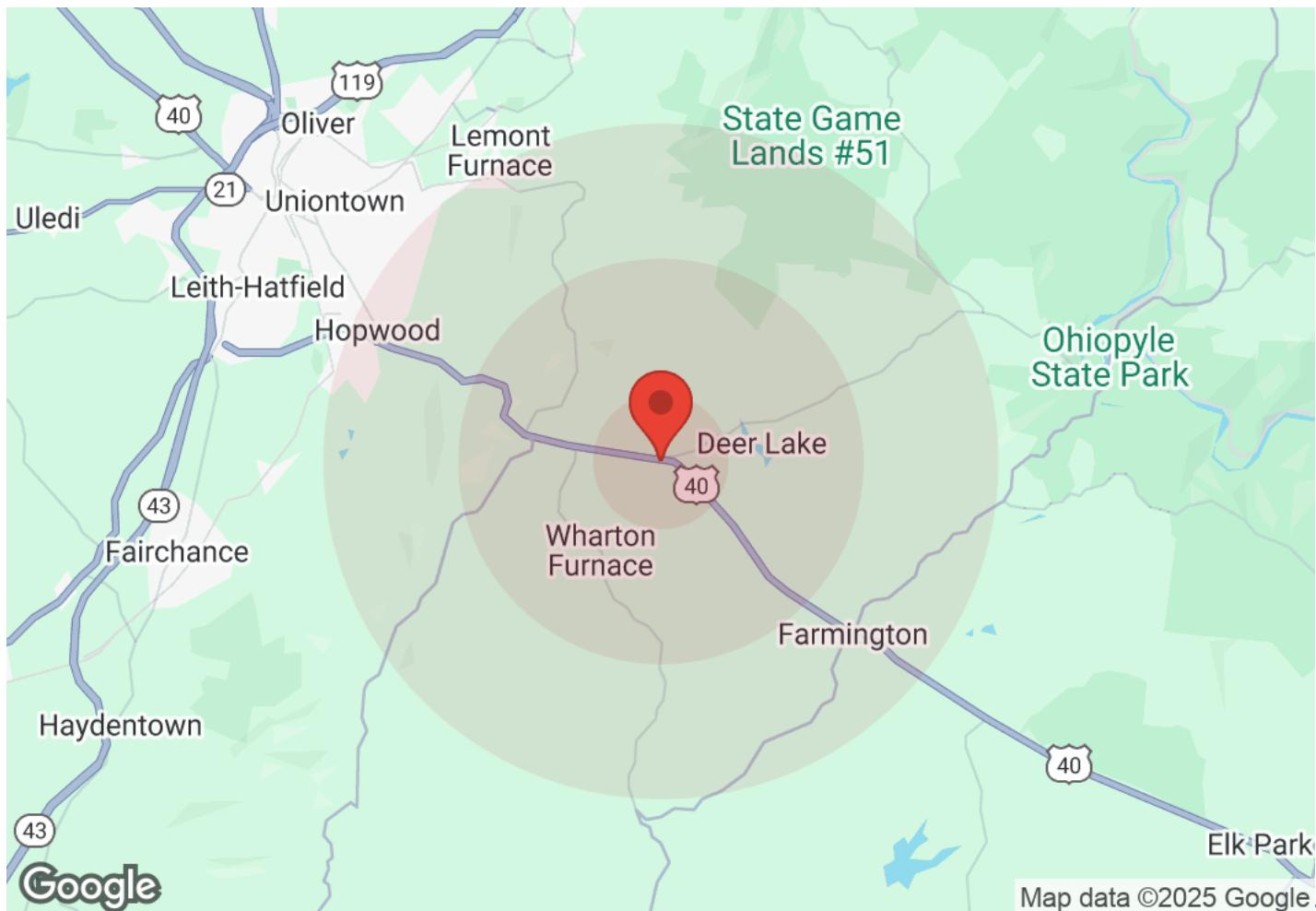
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DEMOGRAPHICS

CHALK HILL PLAZA

2944 National Pike
Chalk Hill, PA 15421



Population	1 Mile	3 Miles	5 Miles
Male	83	657	2,728
Female	81	635	2,435
Total Population	164	1,292	5,163
Age			
Ages 0-14	21	176	807
Ages 15-24	13	110	505
Ages 25-54	57	451	1,783
Ages 55-64	27	212	765
Ages 65+	44	343	1,301
Race			
White	157	1,229	4,852
Black	2	20	112
Am In/AK Nat	N/A	2	4
Hawaiian	N/A	N/A	1
Hispanic	2	16	72
Asian	1	6	30
Multi-Racial	2	18	86
Other	N/A	1	6

Income	1 Mile	3 Miles	5 Miles
Median	\$86,011	\$82,978	\$71,180
< \$15,000	9	64	192
\$15,000-\$24,999	2	24	189
\$25,000-\$34,999	6	49	203
\$35,000-\$49,999	5	45	242
\$50,000-\$74,999	10	78	289
\$75,000-\$99,999	11	83	316
\$100,000-\$149,999	14	104	398
\$150,000-\$199,999	9	69	180
> \$200,000	8	60	122

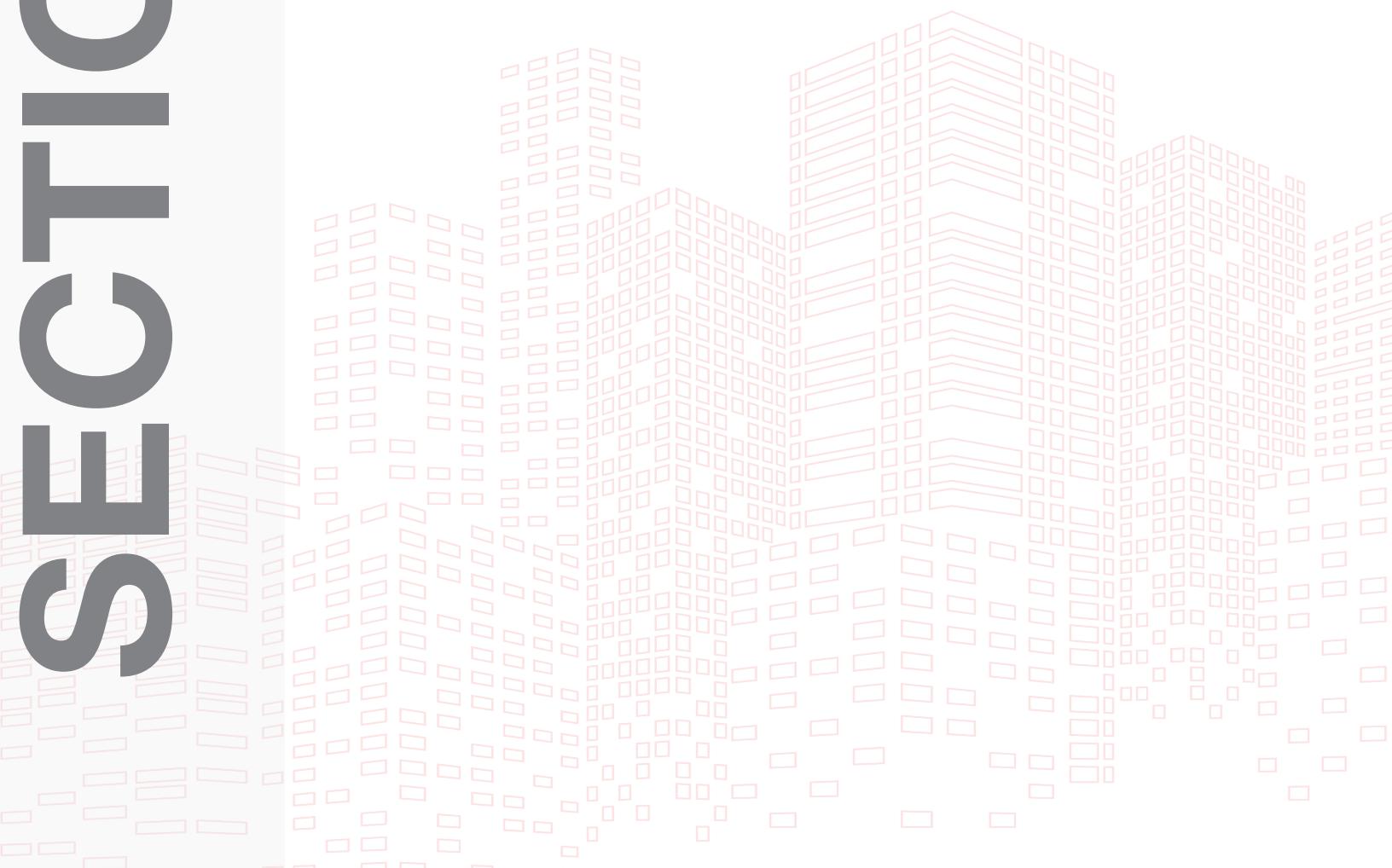
Housing	1 Mile	3 Miles	5 Miles
Total Units	94	729	2,632
Occupied	74	575	2,131
Owner Occupied	62	478	1,632
Renter Occupied	12	97	499
Vacant	20	154	501

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SECTION S

Financial Analysis



LEASE RENT ROLL

CHALK HILL PLAZA

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Chalk Hill, PA 15421

Tenant	Suite	Size	Start	Expires	\$/RSF	Rent
Color Me Relaxed	1	1,200	08/15/20	04/01/26	\$7.63	\$9,150
Fox's Pizza	2	1,200	09/01/25	08/31/27	\$10.50	\$12,600
PA Skills	3	600	09/01/25	08/31/27	\$12.00	\$7,200
Ultra Pure Water	4	1,200	01/01/25	01/01/28	\$11.03	\$13,234
Human Movement	5	1,200	02/01/25	07/31/27	\$9.00	\$10,800
Pappys	6	1,200	02/01/25	01/31/26	\$10.25	\$12,300
S&S Tackle	7	1,200	08/01/20	09/30/27	\$9.74	\$11,688
Subway	8	1,200	06/30/25	07/30/29	\$16.67	\$20,004
Electric Wave Tattoo	9	600	09/15/25	09/14/27	\$12.00	\$7,200

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DETAILED GENERAL EXPENSES

CHALK HILL PLAZA
 2944 National Pike
 Chalk Hill, PA 15421

Description Year Ending	Year 1 09/2026	Year 2 09/2027	Year 3 09/2028	Year 4 09/2029	Year 5 09/2030
Building Insurance	(\$2,500)	(\$2,500)	(\$2,500)	(\$2,500)	(\$2,500)
Grounds Maintenance	(\$6,700)	(\$6,700)	(\$6,700)	(\$6,700)	(\$6,700)
Maintenance	(\$2,500)	(\$2,500)	(\$2,500)	(\$2,500)	(\$2,500)
Taxes - Real Estate	(\$8,420)	(\$8,420)	(\$8,420)	(\$8,420)	(\$8,420)
Trash Removal	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)
Utility - Electricity	(\$2,868)	(\$2,868)	(\$2,868)	(\$2,868)	(\$2,868)
Total Expenses	(\$26,588)	(\$26,588)	(\$26,588)	(\$26,588)	(\$26,588)
Operating Expense Ratio	25.52%	25.52%	25.52%	25.52%	25.52%



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ANNUAL PROPERTY OPERATING DATA

CHALK HILL PLAZA
2944 National Pike
Chalk Hill, PA 15421

Description Year Ending	Year 1 09/2026	Year 2 09/2027	Year 3 09/2028	Year 4 09/2029	Year 5 09/2030
Income					
Rental Income	\$104,176	\$104,176	\$104,176	\$104,176	\$104,176
Gross Scheduled Income	\$104,176	\$104,176	\$104,176	\$104,176	\$104,176
Gross Operating Income	\$104,176	\$104,176	\$104,176	\$104,176	\$104,176
Expenses					
Building Insurance	(\$2,500)	(\$2,500)	(\$2,500)	(\$2,500)	(\$2,500)
Grounds Maintenance	(\$6,700)	(\$6,700)	(\$6,700)	(\$6,700)	(\$6,700)
Maintenance	(\$2,500)	(\$2,500)	(\$2,500)	(\$2,500)	(\$2,500)
Taxes - Real Estate	(\$8,420)	(\$8,420)	(\$8,420)	(\$8,420)	(\$8,420)
Trash Removal	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)
Utility - Electricity	(\$2,868)	(\$2,868)	(\$2,868)	(\$2,868)	(\$2,868)
Total Operating Expenses	(\$26,588)	(\$26,588)	(\$26,588)	(\$26,588)	(\$26,588)
Operating Expense Ratio	25.52%	25.52%	25.52%	25.52%	25.52%
Net Operating Income	\$77,588	\$77,588	\$77,588	\$77,588	\$77,588



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CASH FLOW ANALYSIS

CHALK HILL PLAZA

2944 National Pike
Chalk Hill, PA 15421

Before-Tax Cash Flow Year Ending	Year 1 09/2026	Year 2 09/2027	Year 3 09/2028	Year 4 09/2029	Year 5 09/2030
Before-Tax Cash Flow					
Gross Scheduled Income	\$104,176	\$104,176	\$104,176	\$104,176	\$104,176
Total Operating Expenses	(\$26,588)	(\$26,588)	(\$26,588)	(\$26,588)	(\$26,588)
Net Operating Income					
Loan Payment	(\$57,198)	(\$57,198)	(\$57,198)	(\$57,198)	(\$57,198)
Before-Tax Cash Flow	\$20,391	\$20,391	\$20,391	\$20,391	\$20,391
Cash-On-Cash Return	9.48%	9.48%	9.48%	9.48%	9.48%



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LOAN ANALYSIS

CHALK HILL PLAZA

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Chalk Hill, PA 15421

Loan 1 (Fixed)

	Year 1	Year 2	Year 3	Year 4	Year 5
Debt Service Analysis					
Principal Payments	\$9,133	\$9,842	\$10,606	\$11,429	\$12,316
Interest Payments	\$48,065	\$47,356	\$46,592	\$45,769	\$44,882
Total Debt Service	\$57,198	\$57,198	\$57,198	\$57,198	\$57,198
Principal Balance Analysis					
Beginning Principal Balance	\$645,000	\$635,867	\$626,026	\$615,420	\$603,991
Principal Reductions	\$9,133	\$9,842	\$10,606	\$11,429	\$12,316
Ending Principal Balance	\$635,867	\$626,026	\$615,420	\$603,991	\$591,675



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FINANCIAL INDICATORS

CHALK HILL PLAZA

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Chalk Hill, PA 15421

Description Year Ending	Year 1 09/2026	Year 2 09/2027	Year 3 09/2028	Year 4 09/2029	Year 5 09/2030
Key Ratios and Multipliers					
Capitalization Rate	9.02%	9.02%	9.02%	9.02%	9.02%
Gross Rent Multiplier	8.26	8.26	8.26	8.26	8.26
Net Income Multiplier	11.08	11.08	11.08	11.08	11.08
Operating Expense Ratio	25.52%	25.52%	25.52%	25.52%	25.52%
Amounts per SF					
Gross Income	\$10.85	\$10.85	\$10.85	\$10.85	\$10.85
Expenses	(\$2.77)	(\$2.77)	(\$2.77)	(\$2.77)	(\$2.77)
Loan Metrics					
Loan To Value Ratio	73.94%	72.79%	71.56%	70.23%	68.80%
Debt Coverage Ratio	1.36	1.36	1.36	1.36	1.36
Cash-On-Cash Measures					
Before-Tax	9.48%	9.48%	9.48%	9.48%	9.48%
After-Tax	9.48%	9.48%	9.48%	9.48%	9.48%

INVESTMENT RETURN ANALYSIS

CHALK HILL PLAZA
2944 National Pike
Chalk Hill, PA 15421

Description Year Ending	Year 1 09/2026	Year 2 09/2027	Year 3 09/2028	Year 4 09/2029	Year 5 09/2030
Cash Flow - To Date	\$20,391	\$40,781	\$61,172	\$81,562	\$101,953
Net Resale Proceeds	\$224,133	\$233,974	\$244,580	\$256,009	\$268,325
Invested Capital	(\$215,000)	(\$215,000)	(\$215,000)	(\$215,000)	(\$215,000)
Net Return on Investment	\$29,523	\$59,755	\$90,751	\$122,571	\$155,278
Before Tax Calculations					
PV (NOI + reversion)	\$876,251	\$891,439	\$905,633	\$918,898	\$931,296
After Tax Calculations					
IRR	13.73%	13.62%	13.50%	13.39%	13.29%
Modified IRR	13.73%	13.34%	12.99%	12.68%	12.39%
NPV	\$13,526	\$26,229	\$38,161	\$49,375	\$59,917



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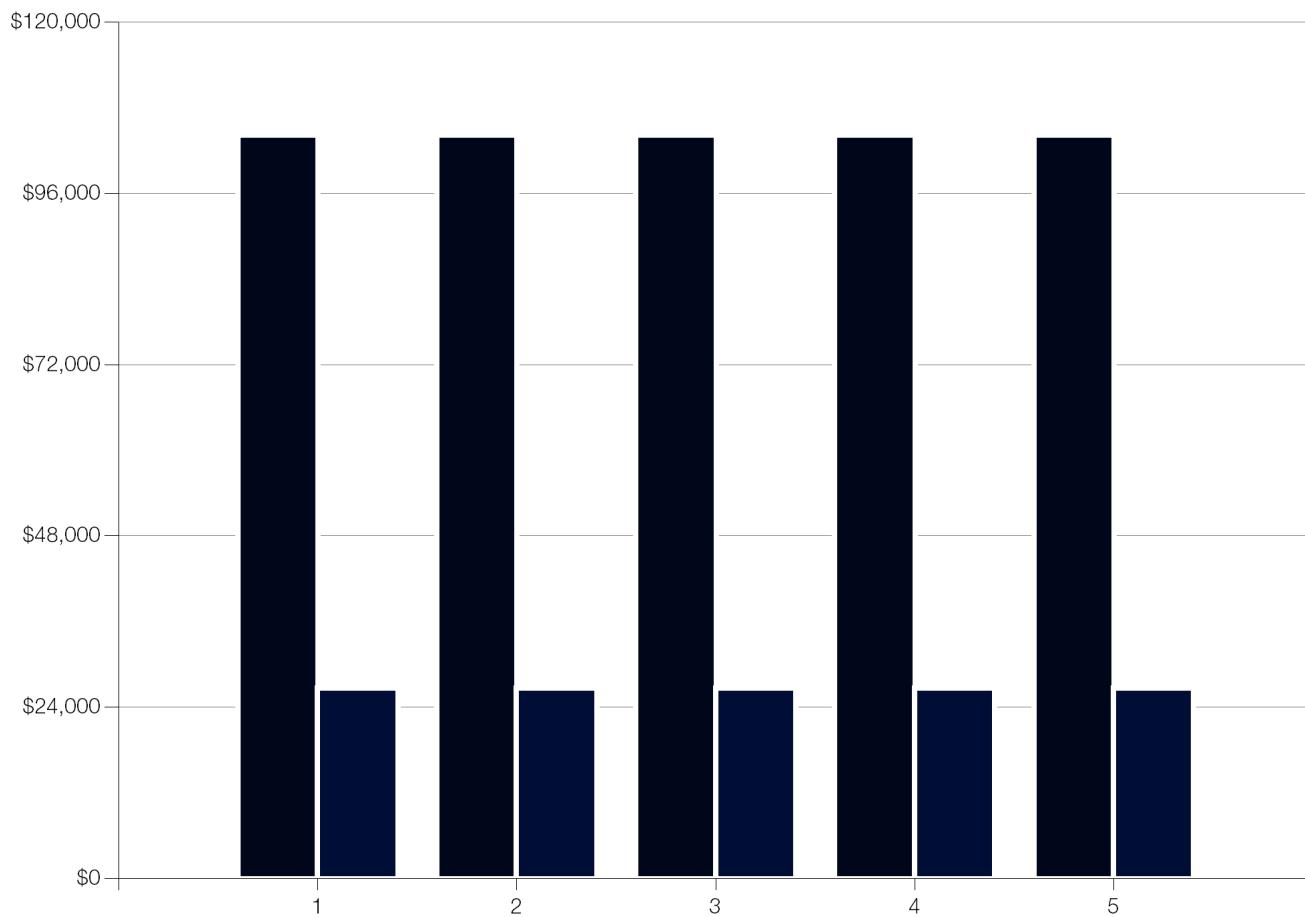
SECTION IV

GRAPHS



GROSS INCOME VS. OPERATING EXPENSES

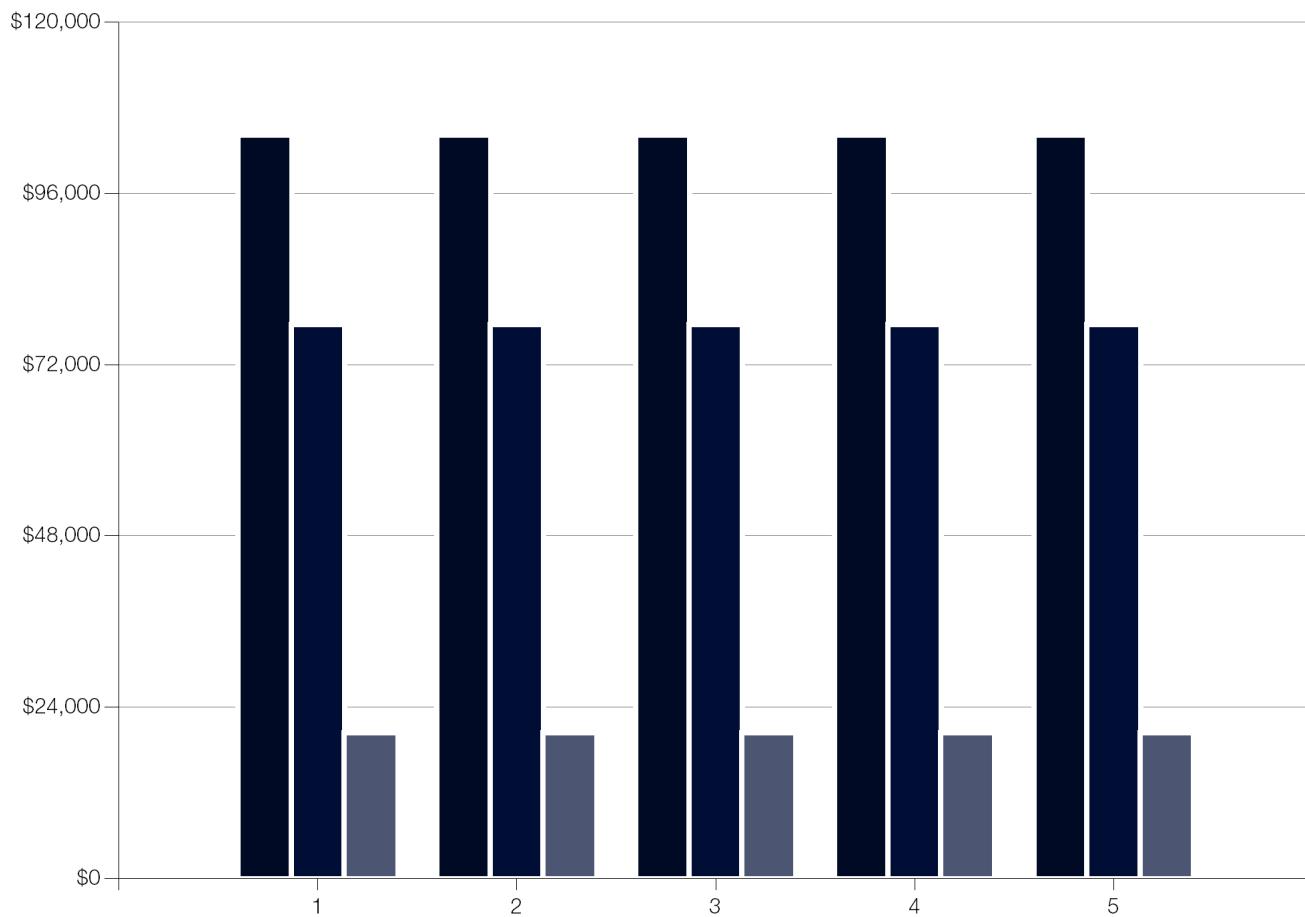
CHALK HILL PLAZA
2944 National Pike
Chalk Hill, PA 15421



Year	Gross Scheduled Income	Total Operating Expenses
1	\$104,176	(\$26,588)
2	\$104,176	(\$26,588)
3	\$104,176	(\$26,588)
4	\$104,176	(\$26,588)
5	\$104,176	(\$26,588)

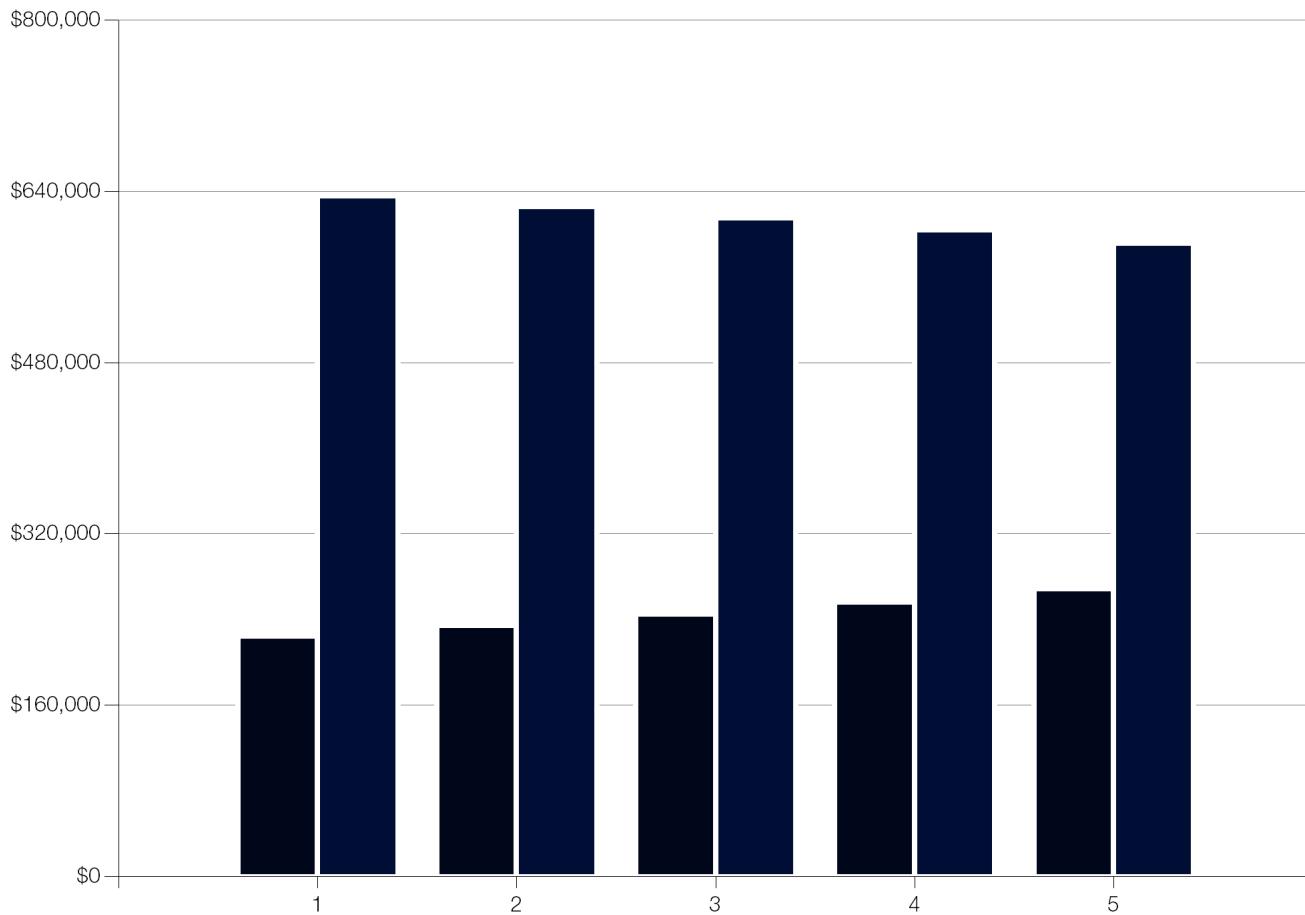
OPERATING INCOME ANALYSIS

CHALK HILL PLAZA
2944 National Pike
Chalk Hill, PA 15421



Year	Gross Operating Income	Net Operating Income	Net Cash Flow (b/t)
1	\$104,176	\$77,588	\$20,391
2	\$104,176	\$77,588	\$20,391
3	\$104,176	\$77,588	\$20,391
4	\$104,176	\$77,588	\$20,391
5	\$104,176	\$77,588	\$20,391

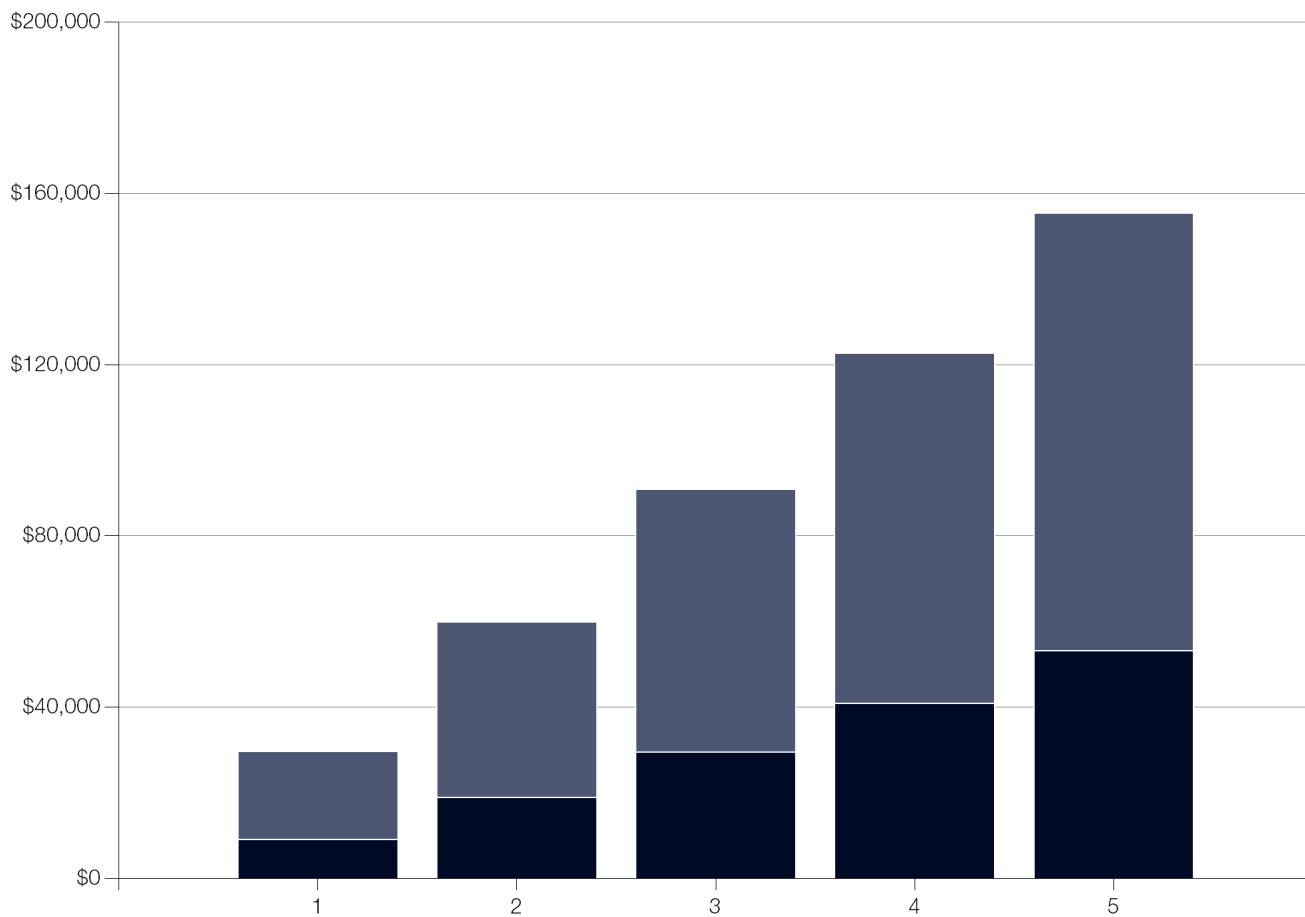
EQUITY VS. DEBT



Year	Equity	Loan Principal Balance
1	\$224,133	(\$635,867)
2	\$233,974	(\$626,026)
3	\$244,580	(\$615,420)
4	\$256,009	(\$603,991)
5	\$268,325	(\$591,675)

CUMULATIVE WEALTH ANALYSIS

CHALK HILL PLAZA
2944 National Pike
Chalk Hill, PA 15421



Year	Equity (loan reduction)	Equity (appreciation)	Cash Flow (a/t)
1	\$9,133	\$0	\$20,391
2	\$18,974	\$0	\$40,781
3	\$29,580	\$0	\$61,172
4	\$41,009	\$0	\$81,562
5	\$53,325	\$0	\$101,953

SECTION V

AGENT PROFILE



PROFESSIONAL BIO

CHALK HILL PLAZA

2944 National Pike
Chalk Hill, PA 15421

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As a dedicated and hardworking commercial real estate professional, I specialize in multi-family and retail properties, focusing on representing sellers in the Pittsburgh market. My mission is to provide exceptional service and achieve outstanding results for my clients, ensuring every transaction is smooth, efficient, and ultimately successful. I recognize that selling a commercial property can be complex and, at times, overwhelming, which is why I go above and beyond to make the process as seamless and stress-free as possible.

One of my key strengths is my ability to add substantial value to every transaction. Through my extensive network, personalized one-on-one service, and strategic marketing efforts, I aim to enhance my clients' investments and maximize their returns. My deep understanding of the commercial real estate landscape enables me to craft customized strategies tailored to the unique needs of each property and seller, ensuring that my clients have a competitive edge in the market.

In multi-family and retail transactions, I leverage heavy marketing techniques to promote properties effectively, utilizing a range of tools including digital advertising, targeted outreach campaigns, and in-depth market analysis. I combine these efforts with my strong negotiation skills and creative problem-solving approach, always looking for innovative ways to showcase the value of each property and attract the right buyers.

My strategic focus on building and maintaining relationships is also a significant part of my success. I believe that trust and clear communication are the foundations of any successful transaction, and I work diligently to establish these connections with my clients. My one-on-one service ensures that I am always accessible and responsive, providing clients with the insights, advice, and support they need throughout the entire sales process.

If you're looking for a commercial real estate professional who can offer specialized expertise in multi-family and retail properties, a commitment to strategic marketing, and a dedication to delivering outstanding service, I am here to help. Whether you're considering selling a single retail space or a larger multi-family portfolio, I have the skills, network, and experience to guide you through the process and achieve your real estate goals. Let's work together to create success in your next commercial transaction.

DISCLAIMER

CHALK HILL PLAZA

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All data and assumptions regarding financial performance, including that used for financial modeling purposes, may differ from actual data or performance. Any estimates of market rents and/or projected rents that may be provided to a party do not necessarily mean that rents can be established at or increased to that level. Parties must evaluate any applicable contractual and governmental limitations as well as market conditions, vacancy factors and other issues in order to determine rents from or for the property. Legal questions should be discussed by the party with an attorney. Tax questions should be discussed by the party with a certified public accountant or tax attorney. Title questions should be discussed by the party with a title officer or attorney. Questions regarding the condition of the property and whether the property complies with applicable governmental requirements should be discussed by the party with appropriate engineers, architects, contractors, other consultants, and governmental agencies.

RE/MAX SELECT REALTY

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PROUD PARTNER OF THE PITTSBURGH STEELERS
Each Office Independently Owned and Operated

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