

<b>Property</b>	<b>2795 Whitney Ave</b>	<b>Sales Price</b>	<b>\$773,000</b>	<b>\$36,810 /unit</b>
	Hamden	Loan Amount	\$579,750	<b>\$ 145 /SF</b>
		Down Payment	\$193,250	
		Interest Rate	6.25%	
<b># units</b>	<b>21</b>	Loan to Value	75%	
Offices	21	Term Mo.	300	

**Use Annual Figures**

	<b>Actual</b>	<b>Proforma</b>
<b>Gross Income</b>		
Commercial Units	\$ 155,448	\$173,820
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<b>Vacancy and Credit loss Factor</b>	<b>10%</b>	<b>10%</b>
Commercial Vacancy 10%	\$ 15,545	\$ 17,382
Total	\$ 15,545	\$ 17,382
<b>Effective gross income</b>	<b>\$ 139,903</b>	<b>\$156,438</b>

**Expenses Annual Figures**

R/E Taxes (Actual 2025)	\$ 10,831	\$ 10,831
Insurance Premium	\$ 3,696	\$ 3,696
Management - Actual VS 5% of EGI	\$ 6,995	\$ 7,822
Maintenance - Actual VS 5% of EGI	\$ 6,995	\$ 7,822
Water and Sewer	\$ 1,440	\$ 1,440
Gas Heat	\$ 3,084	\$ 3,084
Electric	\$ 8,160	\$ 8,160
Snow/Landscaping	\$ 3,600	\$ 3,600
Dumpster	\$ 1,500	\$ 1,500
Internet	\$ 3,360	\$ 3,360
Cleaning	\$ 5,196	\$ 5,196
<b>Total Expenses</b>	<b>\$ 54,857</b>	<b>\$ 56,511</b>

<b>Net Operating Income (NOI)</b>	<b>\$ 85,046</b>	<b>\$ 99,927</b>
Principal and Interest Pmt	\$ 45,893	\$ 45,893
2nd Mtg Pmt (if applicable)	\$ -	\$ -
Total Principal and Interest Pmt	\$ 45,893	\$ 45,893

**Debt Service Coverage Ratio**

	<b>1.85</b>	<b>2.18</b>
Monthly mortgage payment	\$ 3,824	\$ 3,824
Net income after mortgage	\$ 39,153	\$ 54,034
<b>Return on investment (ROI)</b>	<b>20.3%</b>	<b>28.0%</b>

**Cap rate**

	<b>11.0%</b>	<b>12.9%</b>
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Self Mgmt

<b>Units</b>	<b>Unit Type</b>	<b>Approx SF</b>	<b>Actual</b>	<b>Proforma</b>	<b>Tenant Type / Notes</b>	<b>Lease End</b>
L1	Office	135	\$ 689	\$ 700	Plumbing Contractor	9/1/2026
L2	Office	135	\$ 650	\$ 700	Psychologist	3/13/2026
<b>L3</b>	<b>Office</b>	<b>105</b>	<b>\$ 625</b>	<b>\$ 625</b>	<b>Vacant</b>	<b>Vacant</b>
L4	Office	135	\$ 650	\$ 700	Party Planner	9/1/2026
L5	Office	120	\$ 600	\$ 700	Hairdresser	9/1/2026
L6	Office	135	\$ 600	\$ 700	Psychologist	8/13/2026
L7	Office	145	\$ 700	\$ 750	Massage/Cosmetics	9/1/2026
L8	Office	170	\$ 800	\$ 850	Accountant	9/1/2026
A1	Office	120	\$ 650	\$ 700	Broker	9/1/2026
A2	Office	135	\$ 650	\$ 700	Property Management	6/21/2026
A3	Office	105	\$ 550	\$ 625	Roofing Contractor	8/8/2026
A4	Office	135	\$ 650	\$ 700	Nail Salon	10/1/2026
<b>A5</b>	<b>Office</b>	<b>125</b>	<b>\$ 680</b>	<b>\$ 700</b>	<b>Vacant</b>	<b>Vacant</b>
A6	Office	105	\$ 600	\$ 650	Beauty/Cosmetics	10/1/2026
A7	Office	105	\$ 600	\$ 650	Beauty/Cosmetics	9/15/2026
<b>A8</b>	<b>Office</b>	<b>110</b>	<b>\$ 625</b>	<b>\$ 650</b>	<b>Vacant</b>	<b>Vacant</b>
A9	Office	250	\$ 700	\$ 900	Salon/Hairdresser	9/5/2026
AM	Office	80	\$ 435	\$ 500	Makeup Artist	8/12/2026
B-1	Office	90	\$ 500	\$ 662	Photography - Suite	
B-2	Office	80	\$ 500	\$ 662	Photography - Suite	
B-3	Office	100	\$ 500	\$ 662	Photography - Suite	
<b>Monthly</b>			<b>\$ 12,954</b>	<b>\$ 14,485</b>		
<b>Yearly</b>			<b>\$155,448</b>	<b>\$173,820</b>		

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