



Offering Memorandum



1 - 3 Mather Street

BINGHAMTON, NY 13905

PRESENTED BY:

**SCOTT WARREN,
CCIM**

O: 607.621.0439
scott.warren@svn.com
NY #10491212432

COTY LUNN

O: 607.481.5660
coty.lunn@svn.com

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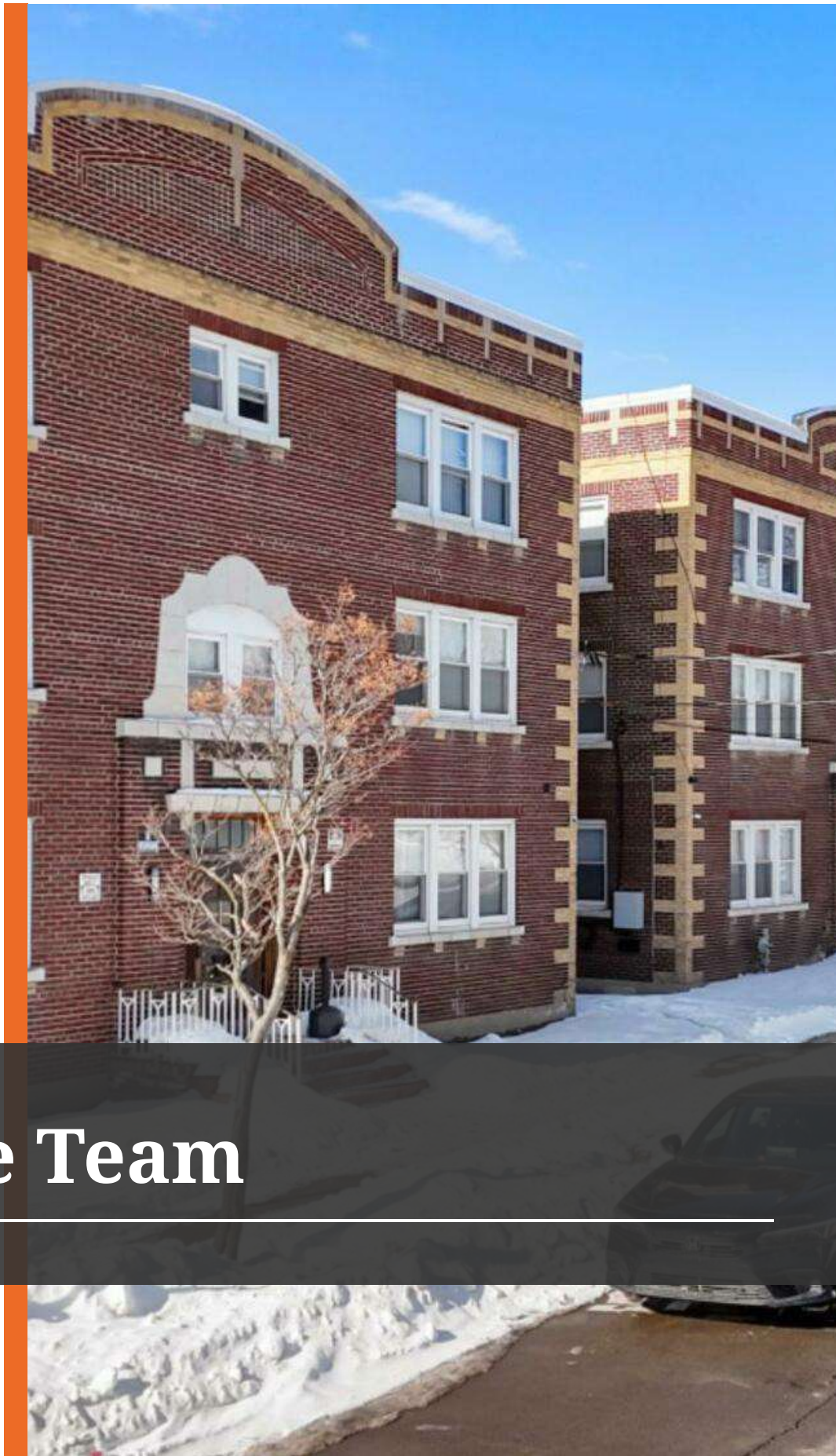
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The Team

MEET THE TEAM



Scott Warren, CCIM

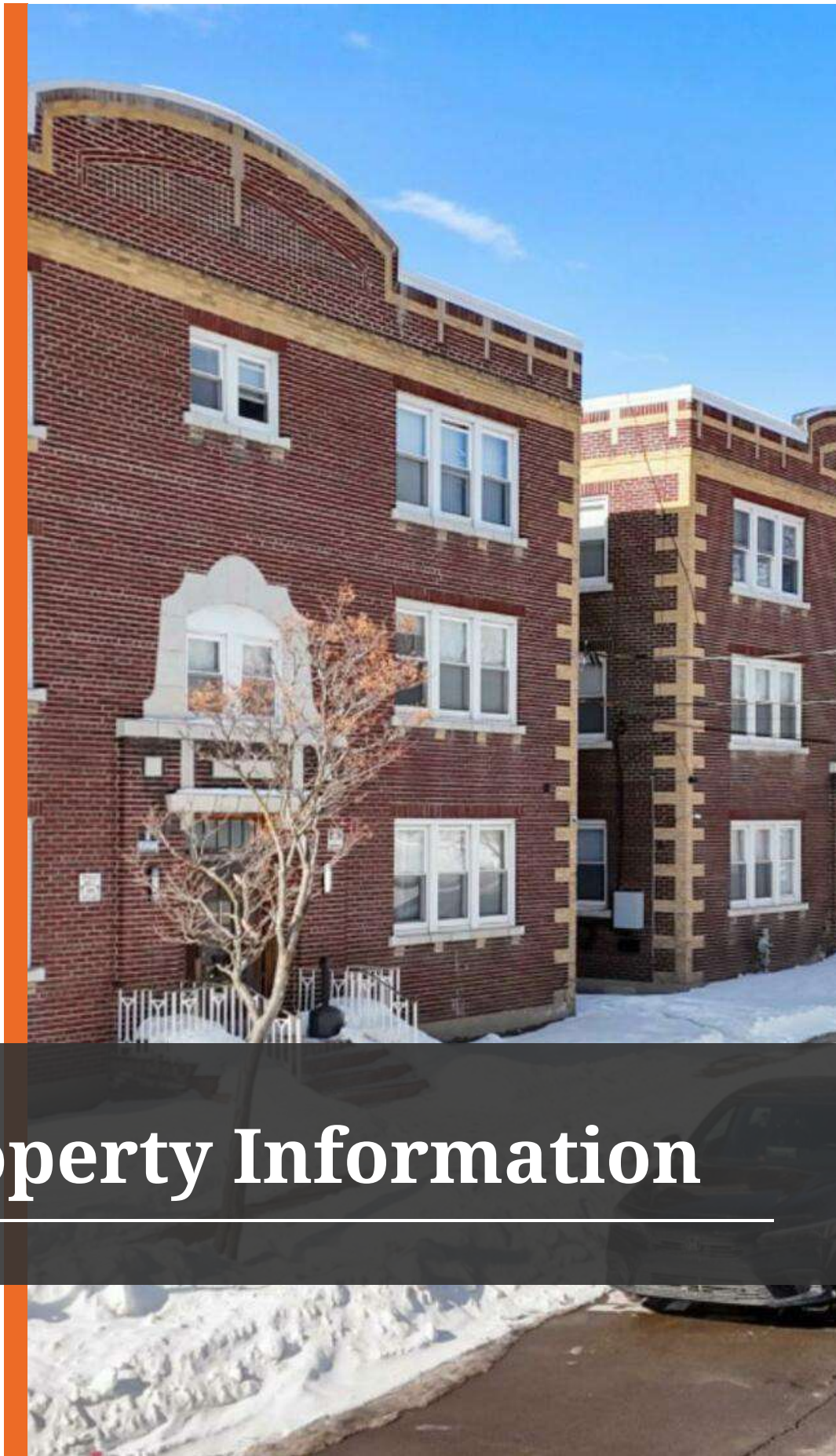
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Property Information

PROPERTY SUMMARY

1 - 3 MATHER STREET

BINGHAMTON, NY 13905

OFFERING SUMMARY

SALE PRICE:	\$3,699,000
BUILDING SIZE:	54,000 SF
LOT SIZE:	0.33 Acres
PRICE / SF:	\$68.50
CAP RATE:	8.51%



PROPERTY SUMMARY

Offered for sale is a well maintained 51 unit student housing complex located in Binghamton's highly sought after West Side. The property consists entirely of two bedroom units across two buildings, offering scale and strong demand in a proven student rental market. Both buildings feature new roofs, representing approximately \$160,000 in recent capital improvements, minimizing near term deferred maintenance. Utility configurations provide operational efficiency and flexibility. 1 Mather Street is serviced by a single gas meter with separate electric meters, while 3 Mather Street has separate gas and electric meters and individual furnaces in every unit. The property is ideally positioned one building off Main Street and within walking distance to the Court Street Bridge, providing direct access to Downtown Binghamton and the West Side. The location is served by SUNY and public bus lines and boasts a Walk Score of 83, allowing tenants convenient access to restaurants, retail, and neighborhood amenities. The site is currently zoned for 54 units, presenting immediate upside through the potential addition of three basement units that can be constructed under existing zoning. This built in expansion opportunity allows investors to increase density and income without pursuing a zoning change, further strengthening long term value. Additionally, the property benefits from strong exposure with an average daily traffic count of approximately 12,690 vehicles. This asset presents a compelling opportunity for investors seeking a stabilized, well located student housing investment with recent capital improvements and clear pathways for future revenue growth.

PROPERTY HIGHLIGHTS

- 51 Units / 102 Beds - All two-bedroom units
- Two Solid Brick Buildings
- New Roofs on Both Buildings - Approx. \$160,000 in recent capital improvements
- Prime Student Housing Location
- Served by SUNY & Public Bus Lines
- Walking Distance to Court Street Bridge & Downtown Binghamton
- Must Be Sold with 98 Main Street - Provides on-site/off-site parking
- Strong Long-Term Student Rental Demand



51 TWO-BEDROOM UNITS

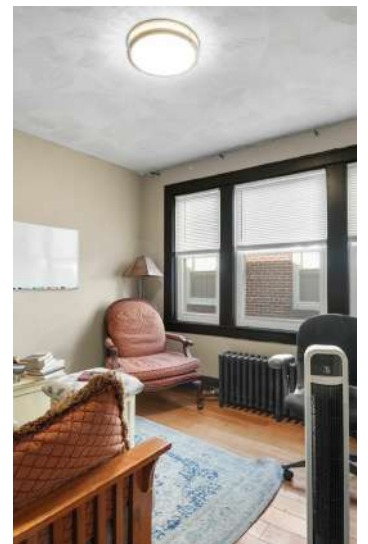


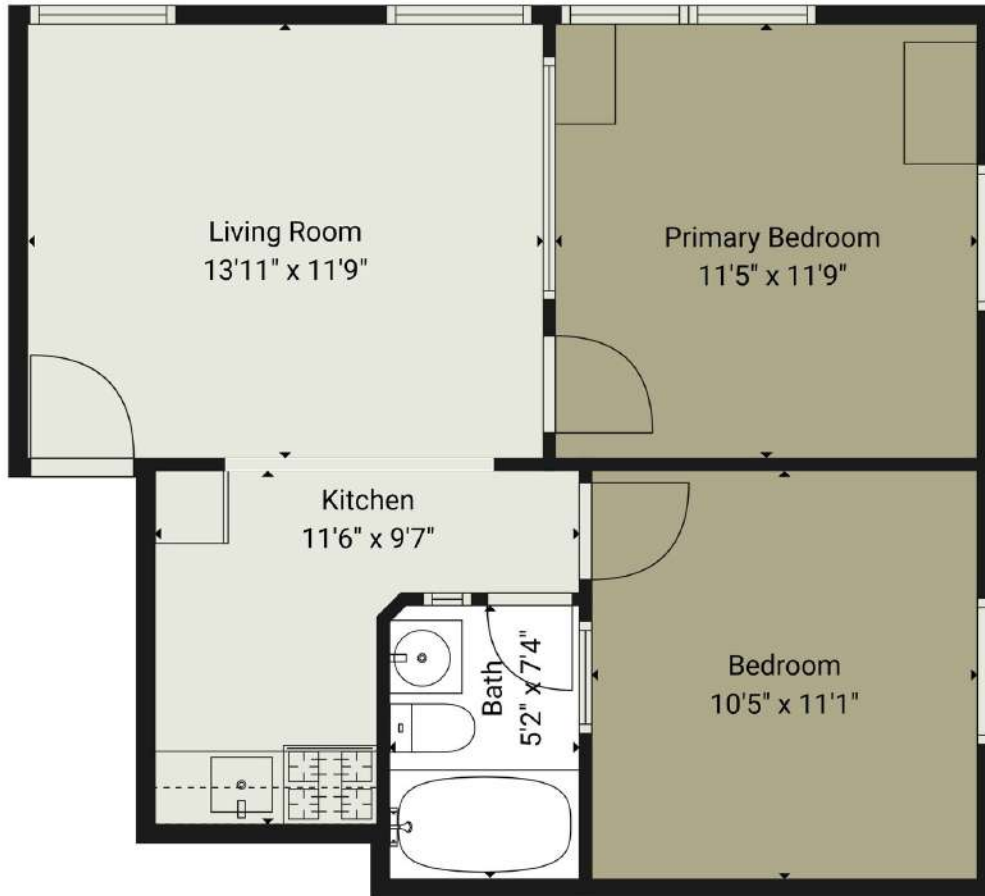
NEW ROOFS



BELOW MARKET RENTS

PROPERTY PHOTOS

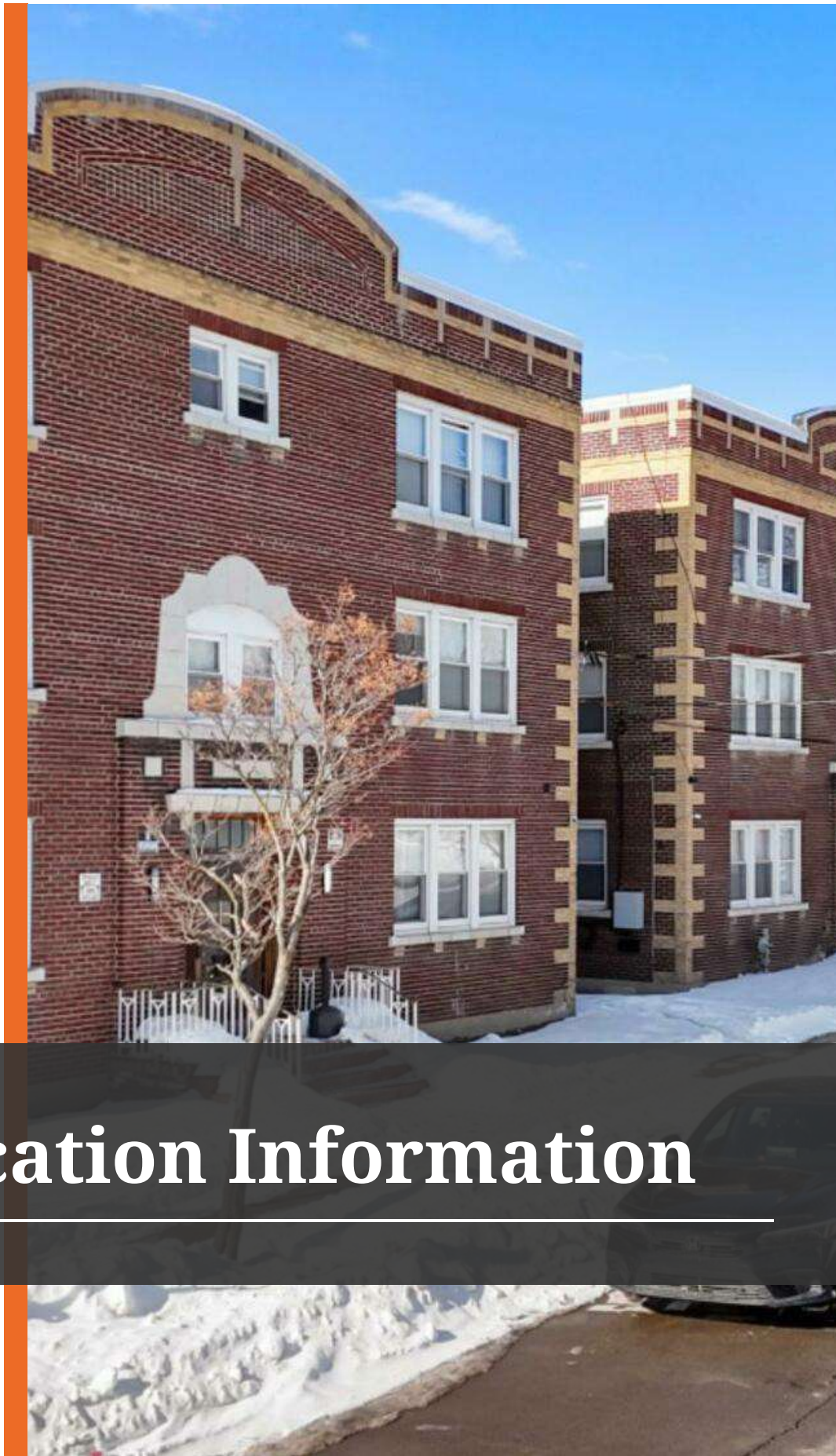




TOTAL: 545 sq. ft
1st floor: 545 sq. ft
EXCLUDED AREAS: WALLS: 50 sq. ft

Floor Plan Created By Cubicasa App. Measurements Deemed Highly Reliable But Not Guaranteed.

MANNA MEDIA INC.



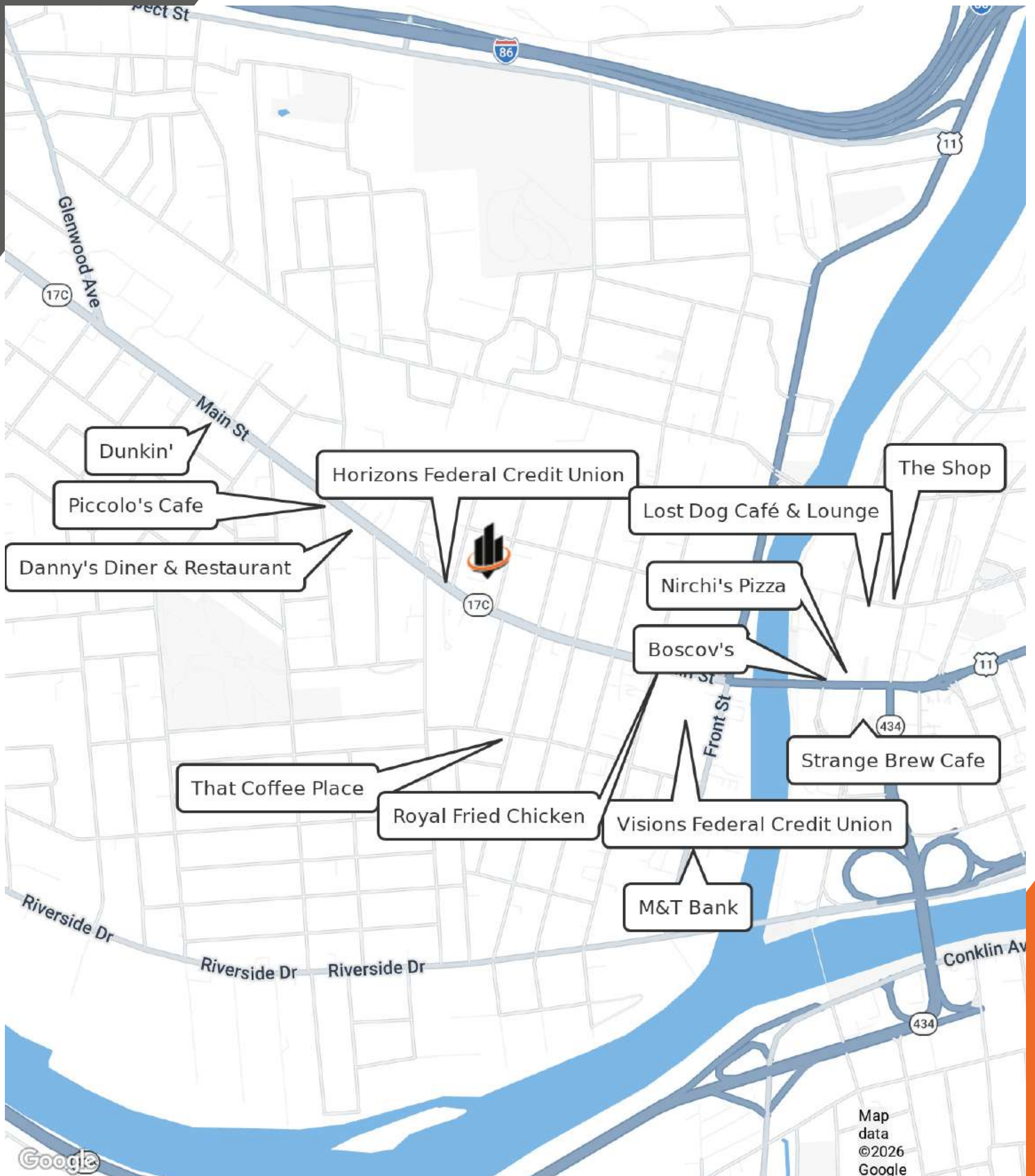
Location Information



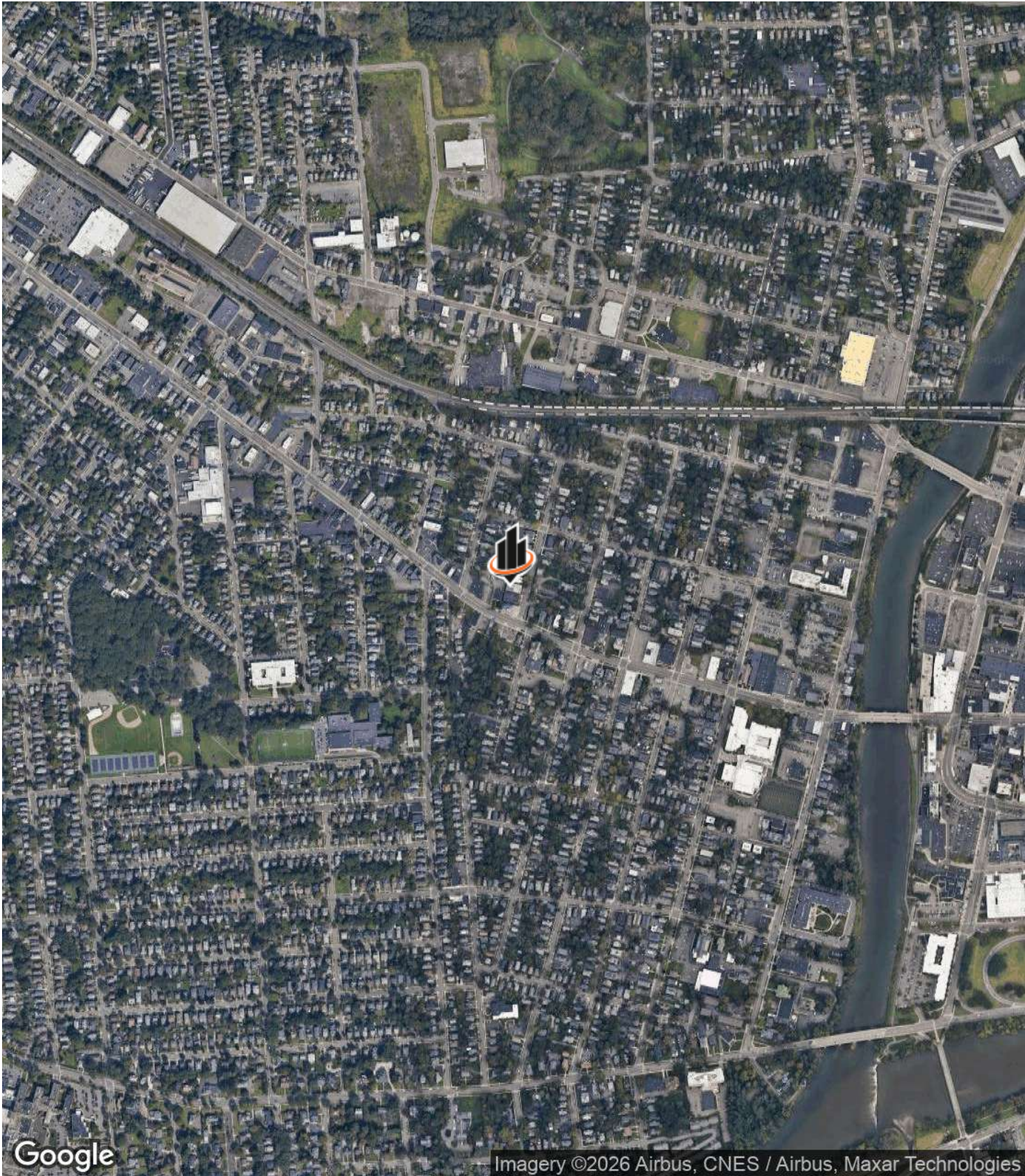
LOCATION DESCRIPTION

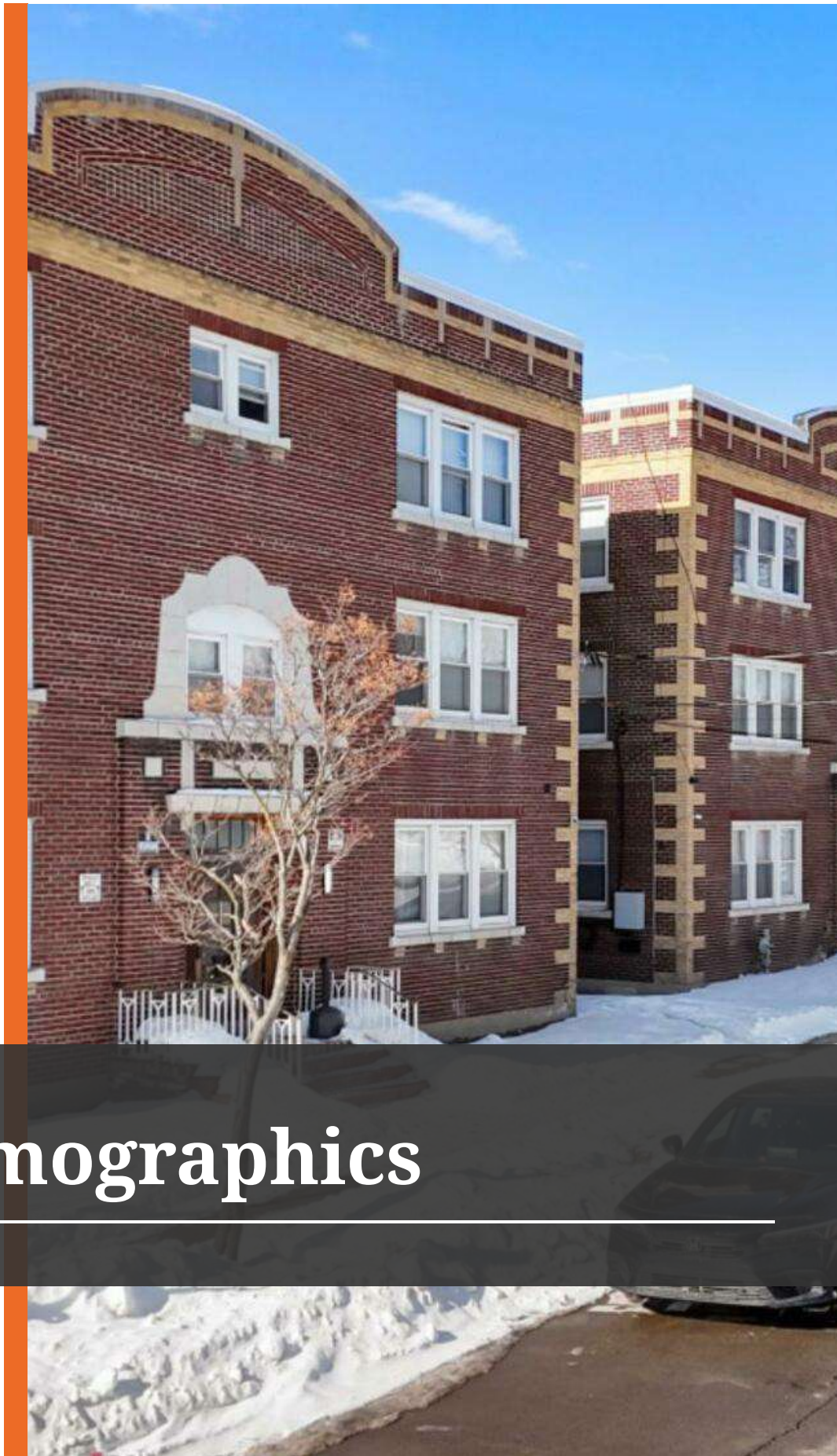
Located in the heart of Binghamton's desirable West Side, this site offers an exceptional opportunity for a student housing development. Just one building off Main Street and a short walk to the Court Street Bridge, the property provides direct and convenient access to Downtown Binghamton and the West side of Binghamton. The location is serviced by both SUNY and public bus lines, making daily transportation effortless for students and residents. With a strong Walk Score of 83, the area supports a true pedestrian lifestyle, allowing easy access to West Side and Downtown restaurants, shops, and everyday amenities. The property also benefits from excellent visibility and exposure, with an average daily traffic count of approximately 12,690 vehicles. This combination of walkability, transit access, and proximity to dining, retail, and entertainment makes the location highly attractive for student housing and mixed-use residential development.

REGIONAL MAP



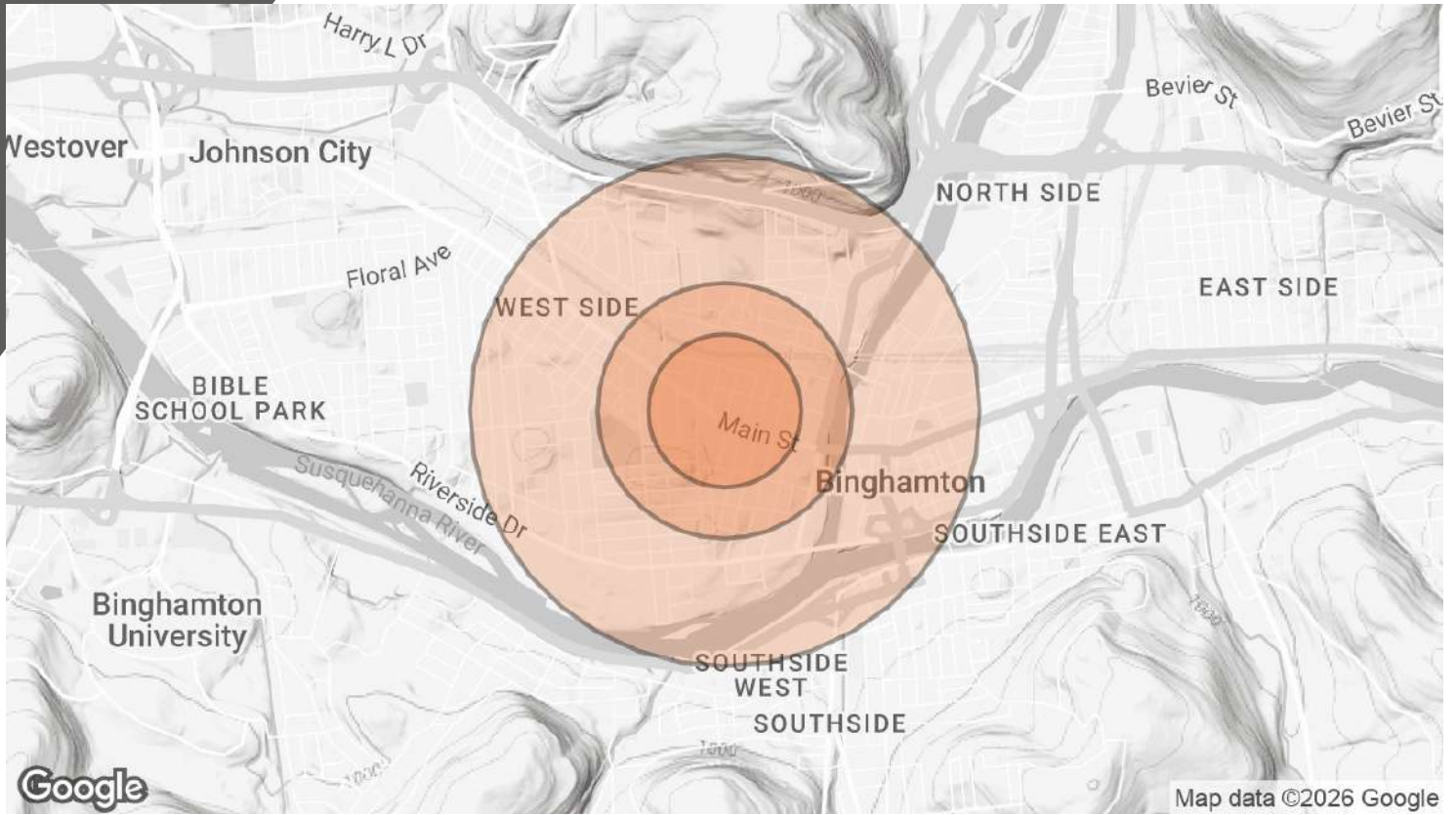
AERIAL MAP





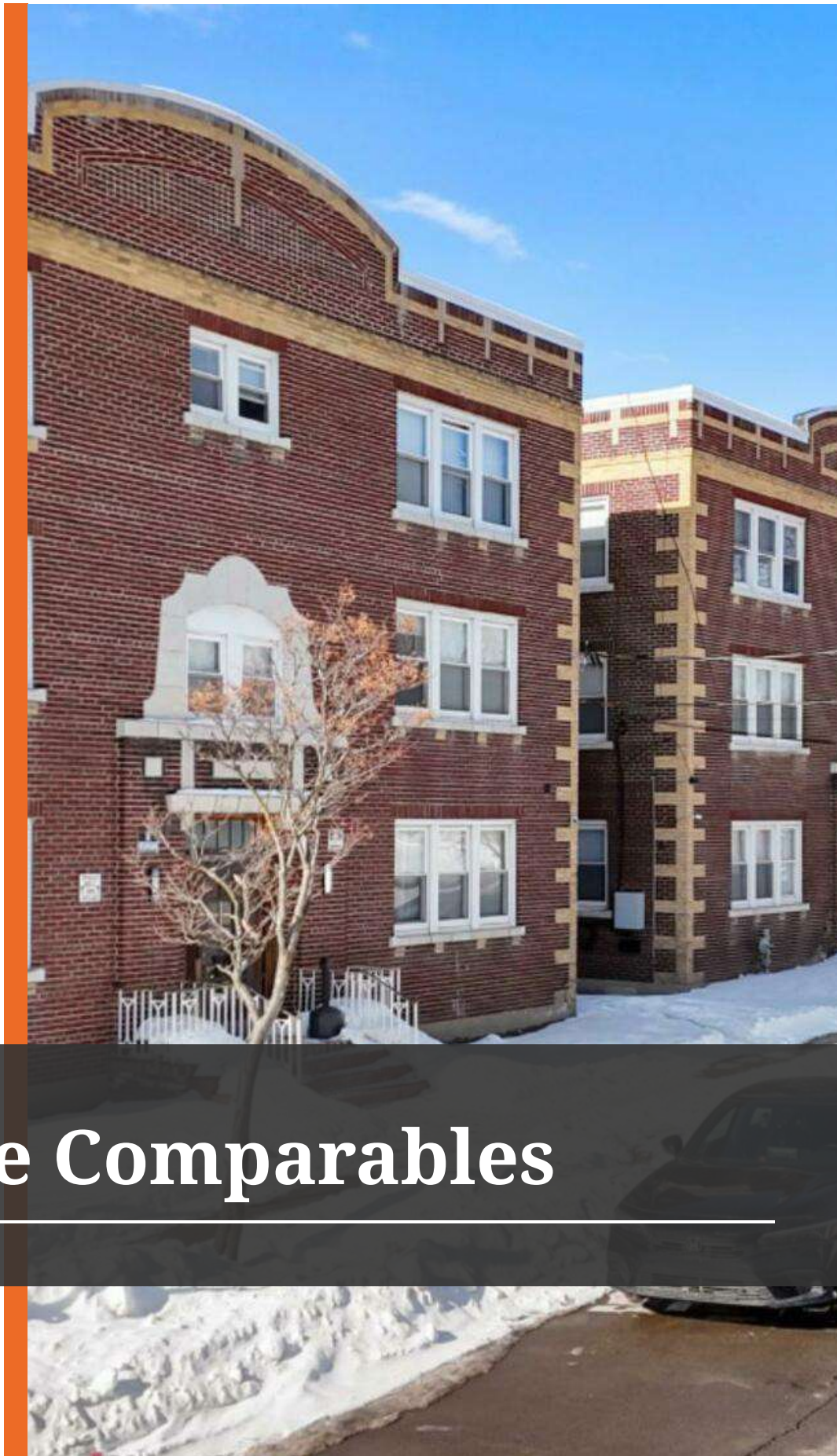
Demographics

DEMOGRAPHICS MAP & REPORT



POPULATION	0.3 MILES	0.5 MILES	1 MILE
TOTAL POPULATION	2,736	7,751	20,808
AVERAGE AGE	35	39	40
AVERAGE AGE (MALE)	34	37	38
AVERAGE AGE (FEMALE)	36	41	41
HOUSEHOLDS & INCOME	0.3 MILES	0.5 MILES	1 MILE
TOTAL HOUSEHOLDS	1,223	3,114	9,526
# OF PERSONS PER HH	2.2	2.5	2.2
AVERAGE HH INCOME	\$61,317	\$76,439	\$77,147
AVERAGE HOUSE VALUE	\$148,708	\$188,003	\$199,971

Demographics data derived from AlphaMap



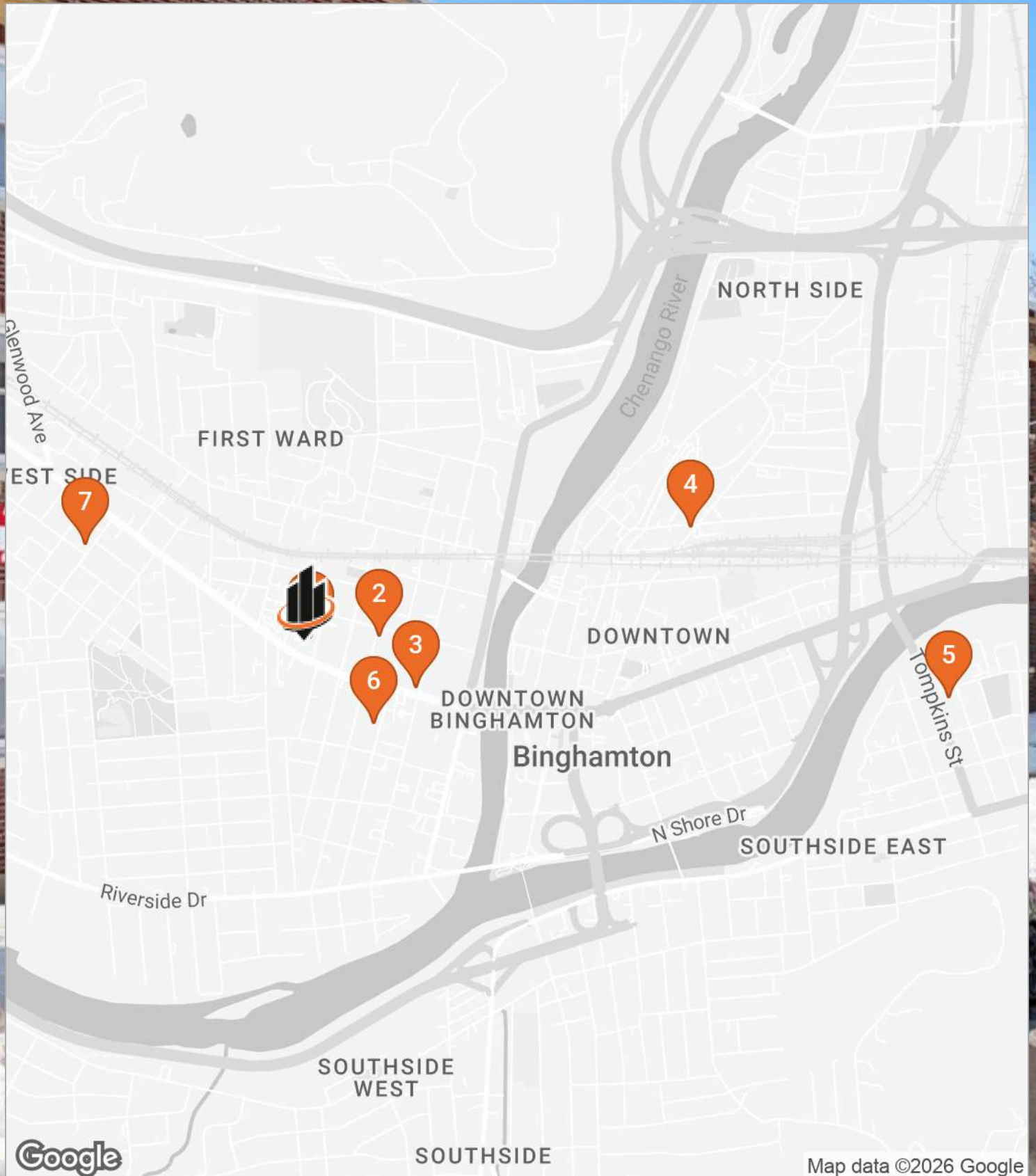
Sale Comparables

SALE COMPS MAP & SUMMARY

	NAME/ADDRESS	PRICE	BLDG SIZE	LOT SIZE	NO. UNITS	CAP RATE
★	1 - 3 Mather Street 1 - 3 Mather St Binghamton, NY	\$3,699,000	54,000 SF	0.33 Acres	51	8.51%
1	5 Mather St 5 Mather Street Binghamton, NY	\$625,000	8,556 SF	0.19 Acres	6	7%
2	162 Chapin Street Binghamton, NY	\$1,200,000	14,052 SF	0.36 Acres	20	8.80%
3	50 Main St 50 Main Street Binghamton, NY	\$1,725,000	8,925 SF	0.10 Acres	21	8.40%
4	213 Chenango 213 Chenango Binghamton, NY	\$2,350,000	20,000 SF	0.50 Acres	10	7%
5	27 Tompkins Street 27 Tompkins Street Binghamton, NY	\$950,000	22,960 SF	0.57 Acres	20	5.70%
6	101 Murray 101 Murray Binghamton, NY	\$600,000	15,840 SF	0.17 Acres	14	7%
7	2 Grand Blvd Binghamton, NY	\$950,000	8,334 SF	0.14 Acres	10	8.50%
	AVERAGES	\$1,200,000	14,095 SF	0.29 ACRES	14	7.49%



SALE COMPS MAP & SUMMARY



SALE COMPS



★ 1 - 3 MATHER STREET
1 - 3 Mather St
Binghamton, NY 13905

PRICE:	\$3,699,000	BLDG SIZE:	54,000 SF
LOT SIZE:	0.33 Acres	NO. UNITS:	51
CAP RATE:	8.51%	YEAR BUILT:	1970



1. 5 MATHER ST
5 Mather Street
Binghamton, NY 13905

PRICE:	\$625,000	BLDG SIZE:	8,556 SF
LOT SIZE	0.19 Acres	NO. UNITS:	6
CAP RATE:	7%	YEAR BUILT:	1965



2. 162 CHAPIN STREET
Binghamton, NY 13905

PRICE:	\$1,200,000	BLDG SIZE:	14,052 SF
LOT SIZE	0.36 Acres	NO. UNITS:	20
CAP RATE:	8.80%	YEAR BUILT:	1975

3



3. 50 MAIN ST
50 Main Street
Binghamton, NY 13905

PRICE:	\$1,725,000	BLDG SIZE:	8,925 SF
LOT SIZE	0.10 Acres	NO. UNITS:	21
CAP RATE:	8.40%	YEAR BUILT:	1900

4



4. 213 CHENANGO
213 Chenango
Binghamton, NY 13901

PRICE:	\$2,350,000	BLDG SIZE:	20,000 SF
LOT SIZE	0.50 Acres	NO. UNITS:	10
CAP RATE:	7%	YEAR BUILT:	1900

5



5. 27 TOMPKINS STREET
27 Tompkins Street
Binghamton, NY 13903

PRICE:	\$950,000	BLDG SIZE:	22,960 SF
LOT SIZE	0.57 Acres	NO. UNITS:	20
CAP RATE:	5.70%	YEAR BUILT:	1975

6



6. 101 MURRAY
101 Murray
Binghamton, NY 13905

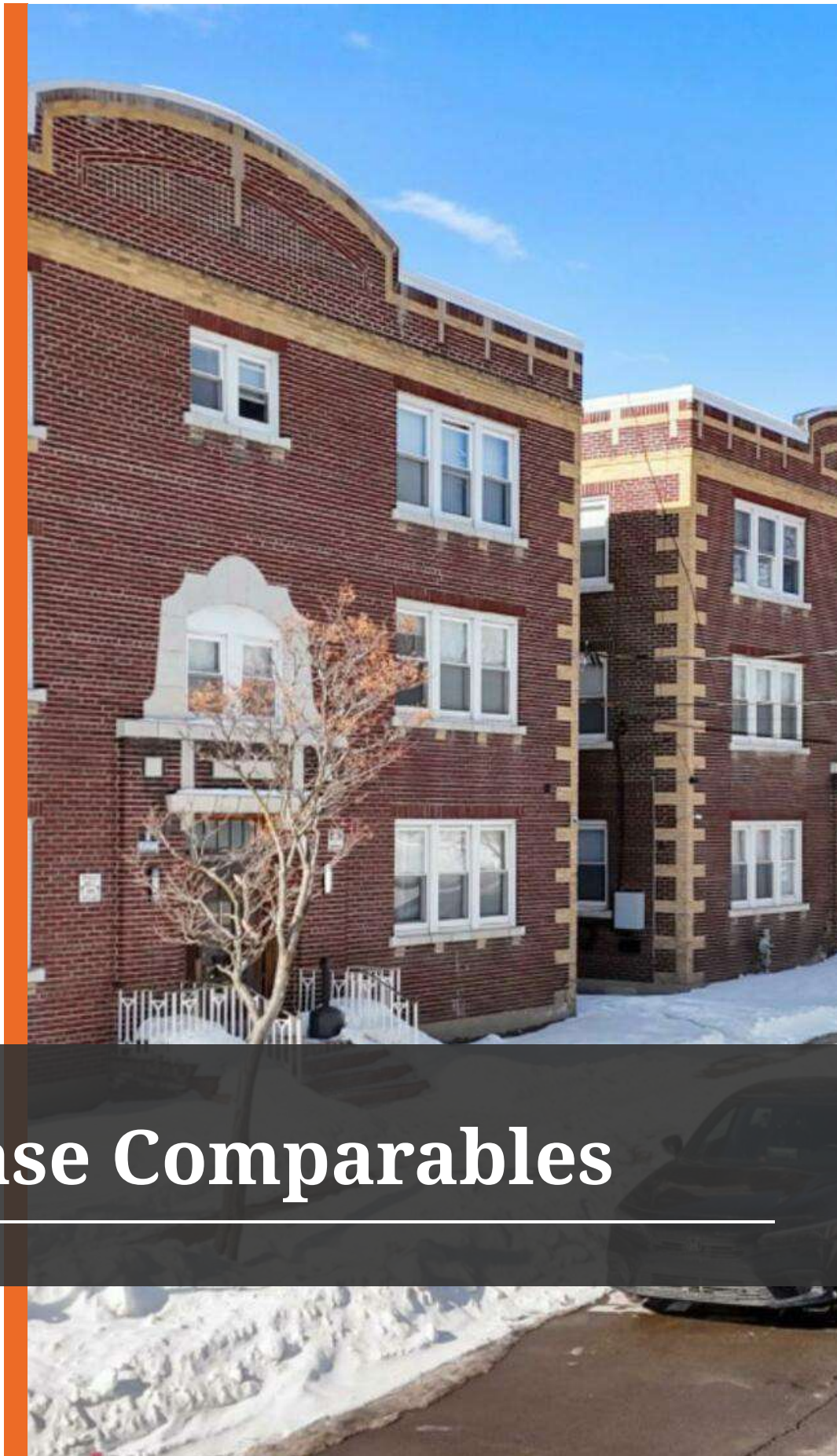
PRICE:	\$600,000	BLDG SIZE:	15,840 SF
LOT SIZE	0.17 Acres	NO. UNITS:	14
CAP RATE:	7%		

7



7. 2 GRAND BLVD
Binghamton, NY 13905

PRICE:	\$950,000	BLDG SIZE:	8,334 SF
LOT SIZE	0.14 Acres	NO. UNITS:	10
CAP RATE:	8.50%	YEAR BUILT:	1970



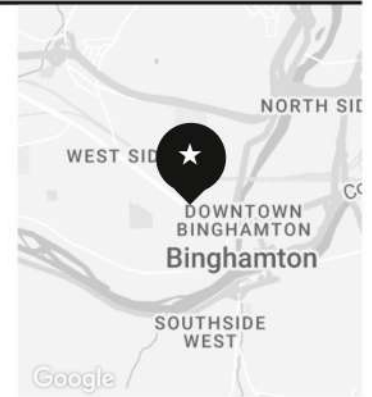
Lease Comparables



1 - 3 MATHER STREET

1 - 3 Mather St, Binghamton, NY 13905

AVG RENT PER BED: \$500



30 SEMINARY AVE

30 Seminary Ave, Binghamton, NY 13905

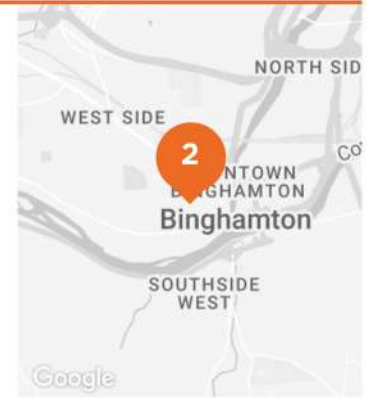
AVG RENT PER BED: \$725



97 CHAPIN

97 Chapin St, Binghamton, NY 13905

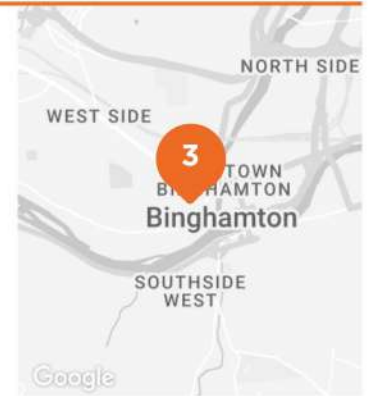
AVG RENT PER BED: \$875



67 OAK ST

67 Oak St, Binghamton, NY 13905

AVG RENT PER BED: \$825



LEASE COMPS



4

37 ST JOHN AVE

37 St John Ave, Binghamton, NY 13905

AVG RENT PER BED: \$900

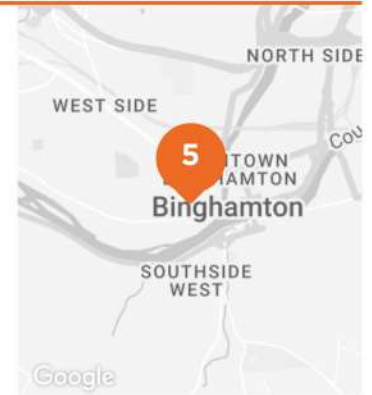


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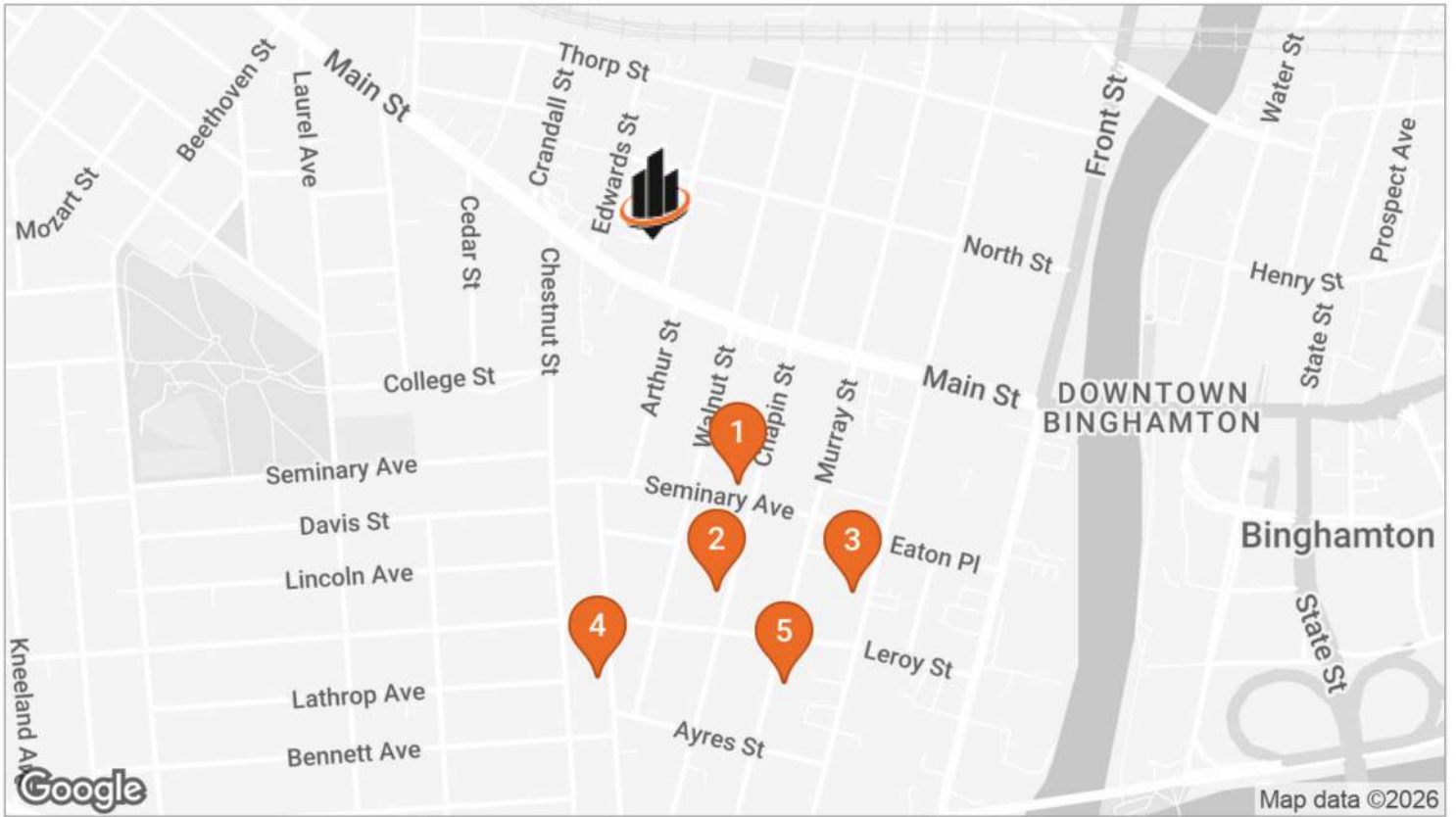
64 MURRAY STREET

64 Murray St, Binghamton, NY 13905

AVG RENT PER BED: \$833

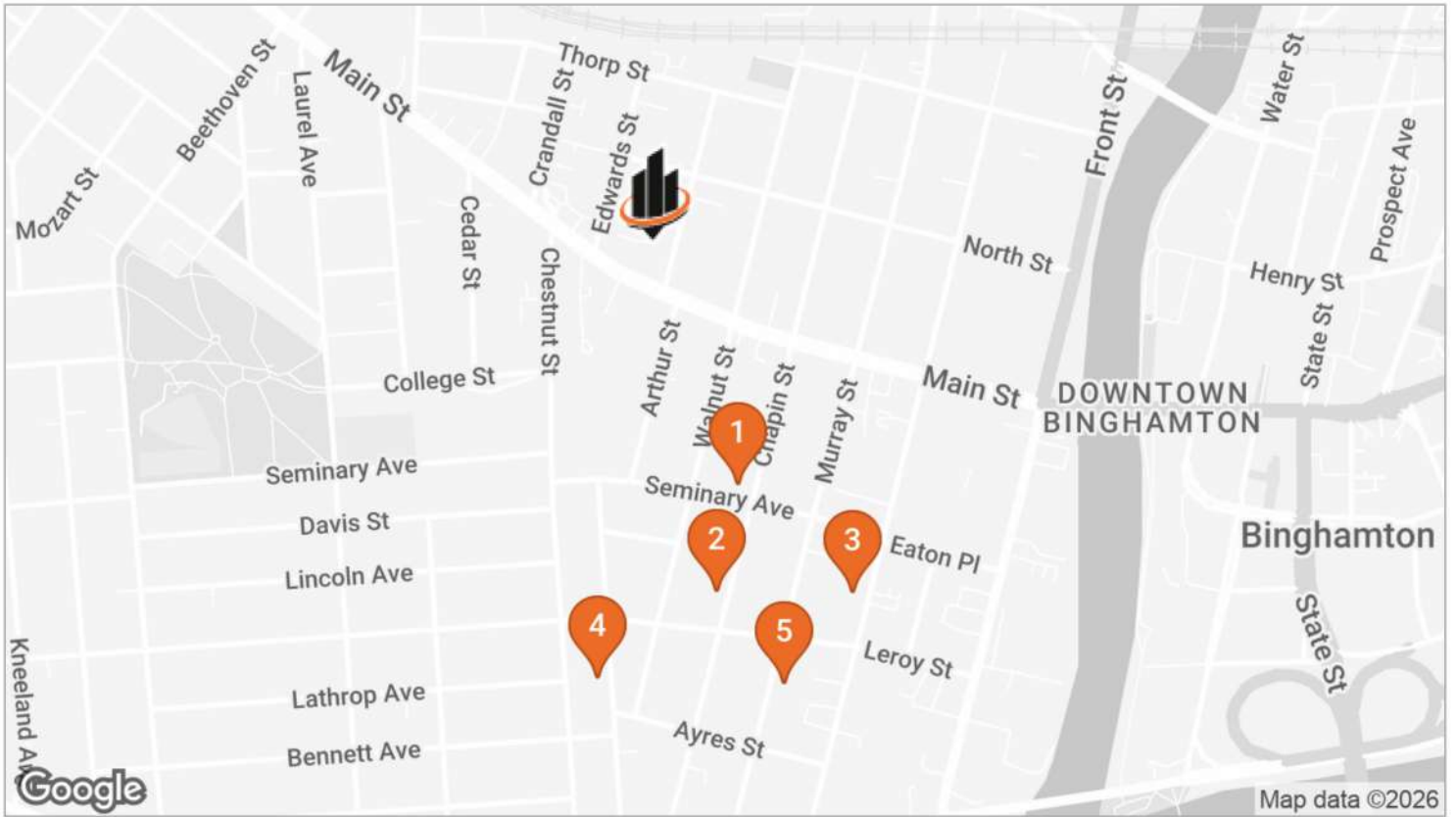


LEASE COMPS MAP & SUMMARY

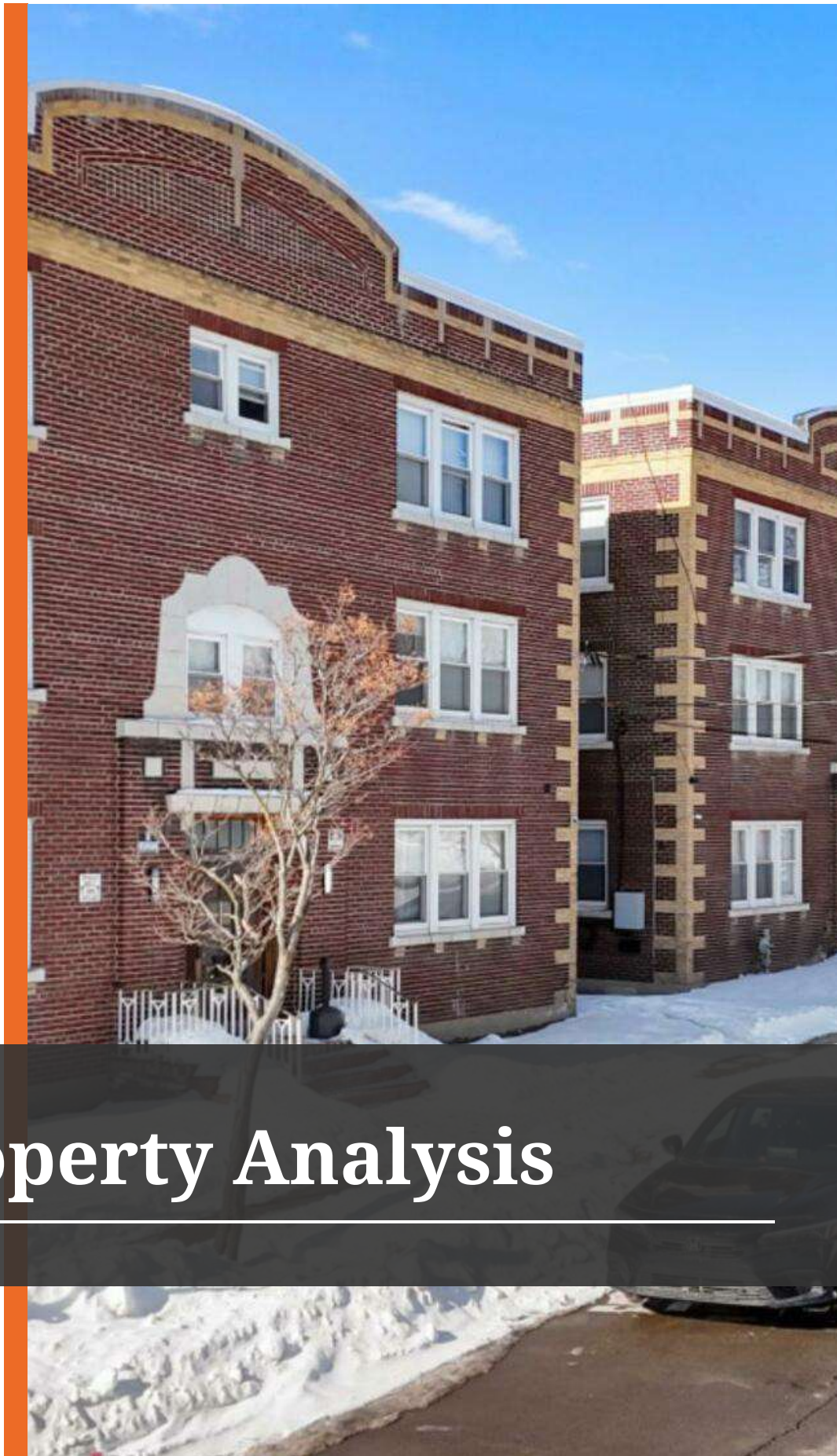


	NAME/ADDRESS	AVG RENT PER BED:
★	1 - 3 Mather Street 1 - 3 Mather St Binghamton, NY	\$500
1	30 Seminary Ave 30 Seminary Ave Binghamton, NY	\$725
2	97 Chapin 97 Chapin St Binghamton, NY	\$875
3	67 Oak St 67 Oak St Binghamton, NY	\$825
4	37 St John Ave 37 St John Ave Binghamton, NY	\$900

LEASE COMPS MAP & SUMMARY



NAME/ADDRESS	AVG RENT PER BED:
5 64 Murray Street 64 Murray St Binghamton, NY	\$833
AVERAGES	\$832



Property Analysis

RENT ROLL

SUITE	BEDROOMS	BATHROOMS	RENT	MARKET RENT	MARKET RENT / SF
101	2	1	\$850	\$1,250	-
102	2	1	\$900	\$1,250	-
103	2	1	\$900	\$1,250	-
104	2	1	\$900	\$1,250	-
105	2	1	\$900	\$1,250	-
106	2	1	\$800	\$1,250	-
107	2	1	\$900	\$1,250	-
108	2	1	\$900	\$1,250	-
201	2	1	\$900	\$1,250	-
202	2	1	\$900	\$1,250	-
203	2	1	\$900	\$1,250	-
204	2	1	\$950	\$1,250	-
205	2	1	\$925	\$1,250	-
206	2	1	\$1,000	\$1,250	-
207	2	1	-	\$1,250	-
208	2	1	\$1,000	\$1,250	-
301	2	1	\$900	\$1,250	-
302	2	1	\$950	\$1,250	-
303	2	1	\$1,000	\$1,250	-
304	2	1	\$1,000	\$1,250	-
305	2	1	\$1,000	\$1,250	-
306	2	1	\$900	\$1,250	-
307	2	1	\$900	\$1,250	-
308	2	1	\$1,000	\$1,250	-
B8-1	2	1	\$900	\$1,250	-

RENT ROLL

SUITE	BEDROOMS	BATHROOMS	RENT	MARKET RENT	MARKET RENT / SF
B5-1	2	1	\$1,350	\$1,250	-
B7-1	2	1	-	\$1,250	-
101	2	1	\$900	\$1,250	-
102	2	1	\$1,000	\$1,250	-
103	2	1	\$800	\$1,250	-
103	2	1	\$800	\$1,250	-
104	2	1	\$800	\$1,250	-
105	2	1	\$900	\$1,250	-
106	2	1	-	\$1,250	-
107	2	1	\$900	\$1,250	-
108	2	1	\$900	\$1,250	-
201	2	1	\$900	\$1,250	-
202	2	1	\$900	\$1,250	-
203	2	1	\$900	\$1,250	-
204	2	1	\$900	\$1,250	-
205	2	1	\$900	\$1,250	-
206	2	1	\$850	\$1,250	-
207	2	1	\$850	\$1,250	-
208	2	1	\$1,000	\$1,250	-
301	2	1	\$900	\$1,250	-
302	2	1	\$900	\$1,250	-
303	2	1	\$900	\$1,250	-
304	2	1	\$900	\$1,250	-
305	2	1	\$850	\$1,250	-
306	2	1	-	\$1,250	-

RENT ROLL

SUITE	BEDROOMS	BATHROOMS	RENT	MARKET RENT	MARKET RENT / SF
307	2	1	\$950	\$1,250	-
307	2	1	\$850	\$1,250	-
308	2	1	\$1,000	\$1,250	-
TOTALS			\$44,975	\$66,250	\$0.00
AVERAGES			\$918	\$1,250	

FINANCIAL SUMMARY

INVESTMENT OVERVIEW	1 - 3 MATHER STREET
PRICE	\$3,699,000
PRICE PER SF	\$69
PRICE PER UNIT	\$72,529
GRM	6.35
CAP RATE	8.51%
CASH-ON-CASH RETURN (YR 1)	8.51%
TOTAL RETURN (YR 1)	\$314,791
OPERATING DATA	1 - 3 MATHER STREET
GROSS SCHEDULED INCOME	\$582,900
TOTAL SCHEDULED INCOME	\$582,900
VACANCY COST	\$17,487
GROSS INCOME	\$565,413
OPERATING EXPENSES	\$250,622
NET OPERATING INCOME	\$314,791
PRE-TAX CASH FLOW	\$314,791
FINANCING DATA	1 - 3 MATHER STREET
DOWN PAYMENT	\$3,699,000

INCOME & EXPENSES

INCOME SUMMARY	1 - 3 MATHER STREET
VACANCY COST	(\$17,487)
GROSS INCOME	\$565,413
EXPENSES SUMMARY	1 - 3 MATHER STREET
MANAGEMENT (EST 8%)	\$45,233
TAXES	\$69,075
UTILITIES E&G	\$45,380
UTILITIES W&S	\$20,937
UTILITIES INTERNET	\$2,000
INSURANCE	\$45,380
MAINTENANCE, REPAIRS AND TRASH (EST 4%)	\$22,617
OPERATING EXPENSES	\$250,622
NET OPERATING INCOME	\$314,791

1 and 3 Mather

1 and 3 Mather

Binghamton, NY 13905



5-Year Cash Flow Analysis

Fiscal Year Beginning January 2026

INITIAL INVESTMENT

Purchase Price	\$3,699,000
+ Acquisition Costs	\$73,980
- Mortgage(s)	\$2,774,250
+ Loan Fees Points	\$0
Initial Investment	\$998,730

MORTGAGE DATA

1ST LIEN

Loan Amount	\$2,774,250
Interest Rate (30/360)	6.250%
Amortization Period	25 Years
Loan Term	5 Years
Loan Fees Points	0.00%
Periodic Payment	\$18,300.88
Annual Debt Service	\$219,611

CASH FLOW

For the Year Ending	Year 1 Dec-2026	Year 2 Dec-2027	Year 3 Dec-2028	Year 4 Dec-2029	Year 5 Dec-2030
POTENTIAL RENTAL INCOME (PRI)	\$582,900	\$600,387	\$618,399	\$636,951	\$656,059
- Vacancy / Credit Loss	\$17,487	\$18,012	\$18,552	\$19,109	\$19,682
EFFECTIVE RENTAL INCOME	\$565,413	\$582,375	\$599,847	\$617,842	\$636,377
+ Other Income	\$0	\$0	\$0	\$0	\$0
GROSS OPERATING INCOME (GOI)	\$565,413	\$582,375	\$599,847	\$617,842	\$636,377
- Operating Expenses	\$250,621	\$258,140	\$265,884	\$273,860	\$282,076
NET OPERATING INCOME (NOI)	\$314,792	\$324,235	\$333,963	\$343,982	\$354,301
NET OPERATING INCOME (NOI)	\$314,792	\$324,235	\$333,963	\$343,982	\$354,301
- Capital Expenses / Replacement Reserves	\$0	\$0	\$0	\$0	\$0
- Annual Debt Service 1st Lien	\$219,611	\$219,611	\$219,611	\$219,611	\$219,611
CASH FLOW BEFORE TAXES	\$95,181	\$104,624	\$114,352	\$124,371	\$134,690
Loan Balance	\$2,726,683	\$2,676,056	\$2,622,173	\$2,564,824	\$2,503,786
Loan-to-Value (LTV) - 1st Lien	71.47%	68.11%	64.79%	61.54%	58.32%
Debt Service Coverage Ratio	1.43	1.48	1.52	1.57	1.61
Before Tax Cash on Cash	9.53%	10.48%	11.45%	12.45%	13.49%
Return on Equity	10.60%	9.90%	9.35%	8.92%	8.55%
Equity Multiple	0.99	1.26	1.54	1.84	2.15

SALES PROCEEDS

Projected Sales Price (EOY 5)	\$4,293,000
Cost of Sale	\$214,650
Mortgage Balance 1st Lien	\$2,503,786
Sales Proceeds Before Tax	\$1,574,564

INVESTMENT PERFORMANCE

Internal Rate of Return (IRR)	19.04%
Acquisition CAP Rate	8.51%
Year 1 Cash-on-Cash	9.53%
Gross Rent Multiplier	6.35
Price Per Unit	\$72,529
Loan to Value	75.00%
Debt Service Coverage Ratio	1.43



Scott Warren
Greater Binghamton

Phone:

Email: scottwarrencre@gmail.com | <http://x638595.yourkwagent.com/>

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DISCLAIMER: Year 5 sales price based on estimated NOI in year 6. All information is based on estimated forecast and are intended for the purpose of example projections and analysis. The information presented herein is provided as is, without warranty of any kind. Neither Greater Binghamton nor CRE Tech, Inc. assume any liability for errors or omissions. This information is not intended to replace or serve as substitute for any legal, investment, real estate or other professional advice, consultation or service.

1 and 3 Mather

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Binghamton, NY 13905

Cash Flow Details



Fiscal Year Beginning January 2026

INCOME

For the Year Ending	Year 1 Dec-2026	Year 2 Dec-2027	Year 3 Dec-2028	Year 4 Dec-2029	Year 5 Dec-2030
POTENTIAL RENTAL INCOME (PRI)	\$582,900	\$600,387	\$618,399	\$636,951	\$656,059
- Vacancy / Credit Loss	\$17,487	\$18,012	\$18,552	\$19,109	\$19,682
EFFECTIVE RENTAL INCOME (ERI)	\$565,413	\$582,375	\$599,847	\$617,842	\$636,377
+ Other Income	\$0	\$0	\$0	\$0	\$0
TOTAL OTHER INCOME	\$0	\$0	\$0	\$0	\$0
GROSS OPERATING INCOME (GOI)	\$565,413	\$582,375	\$599,847	\$617,842	\$636,377

EXPENSE DETAIL

TOTAL OPERATING EXPENSES	\$250,621	\$258,140	\$265,884	\$273,860	\$282,076
NET OPERATING INCOME (NOI)	\$314,792	\$324,235	\$333,963	\$343,982	\$354,301



Scott Warren
Greater Binghamton

Phone:

Email: scottwarrencre@gmail.com | <http://x638595.yourkwagent.com/>

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1 and 3 Mather

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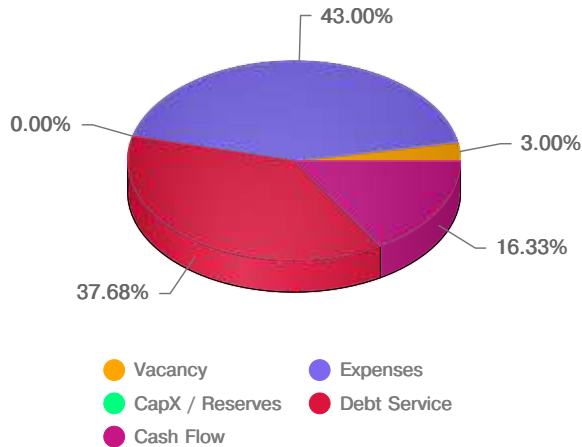
5-Year Cash Flow Analysis

Fiscal Year Beginning January 2026

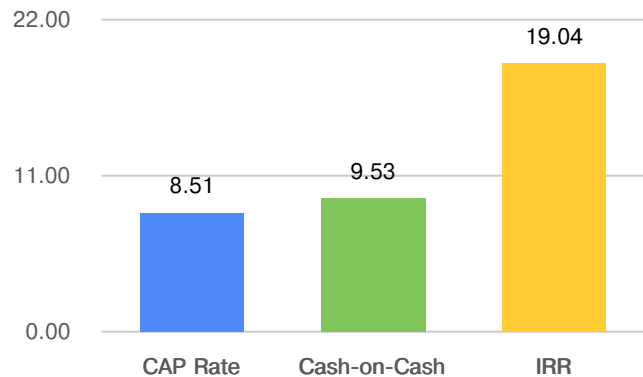
ASSUMPTION / INPUTS

Purchase Price	\$3,699,000
Year 1 Potential Income	\$582,900
Vacancy & Credit Loss	Custom
Year 1 Expenses	\$250,621
Acquisition CAP Rate	8.51%
Sale Price - CAP Rate	8.50%

Acquisition Costs	2.00%
Annual Income Increase	3.00%
Other Income Increase	3.00%
Annual Expense Increase	3.00%
Loan Fees Points	0.00%
Cost of Sale upon Disposition	5.00%



Investment Performance (%)



5-YEAR EQUITY YIELD & EFFECTIVE LOAN RATE

Unleveraged Investment		Financing Cash Flow		Equity Investment	
Cash Flow & 5-year Yield		& Effective Rate		Cash Flow & 5-year Yield	
N	\$	N	\$	N	\$
0	(\$3,772,980)	0	\$2,774,250	0	(\$998,730)
1	\$314,792	1	(\$219,611)	1	\$95,181
2	\$324,235	2	(\$219,611)	2	\$104,624
3	\$333,963	3	(\$219,611)	3	\$114,352
4	\$343,982	4	(\$219,611)	4	\$124,371
5	\$4,432,651	5	(\$2,723,396)	5	\$1,709,255

Property IRR/Yield = 10.13%

Effective Loan Rate = 6.19%

Equity IRR / Yield = 19.04%

Positive Leverage! Leverage INCREASED the Yield by 8.90%



Scott Warren
Greater Binghamton

Phone:

Email: scottwarrencre@gmail.com | <http://x638595.yourkwagent.com/>

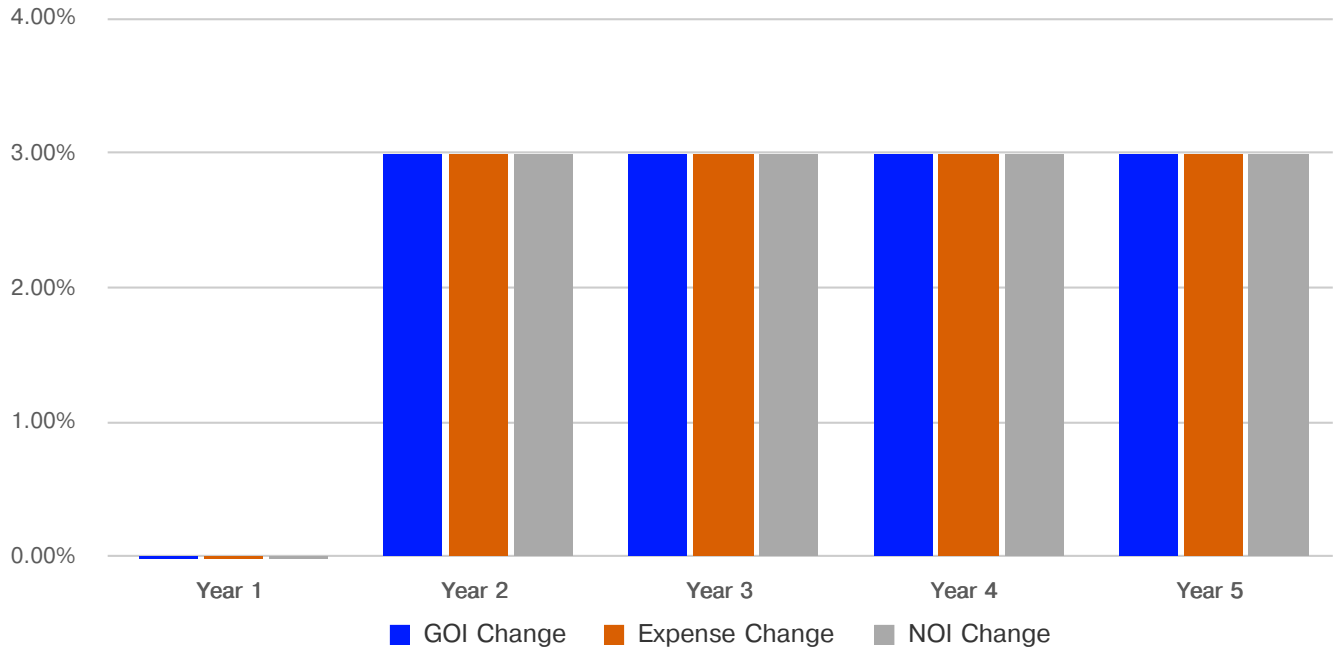
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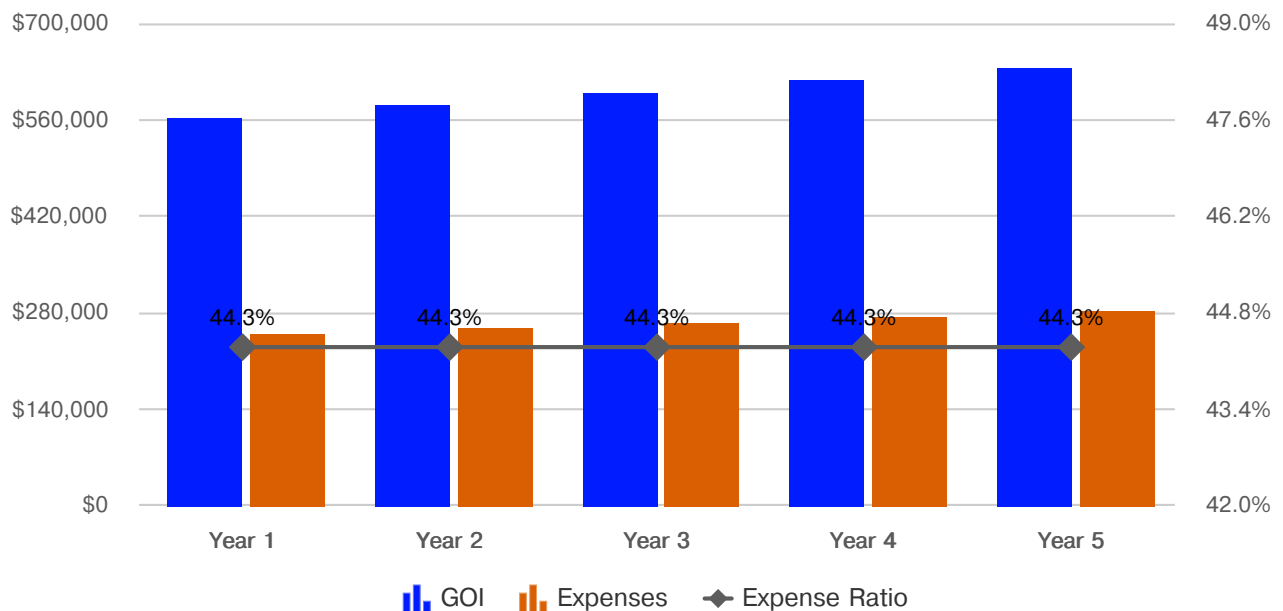
Annual GOI, Expense and NOI Percent Change,
Expense Ratio % of GOI

Fiscal Year Beginning January 2026

Annual GOI, Expense and NOI Percent Change



Expense Ratio % of GOI



Scott Warren
Greater Binghamton

Phone:

Email: scottwarrencre@gmail.com | <http://x638595.yourkwagent.com/>

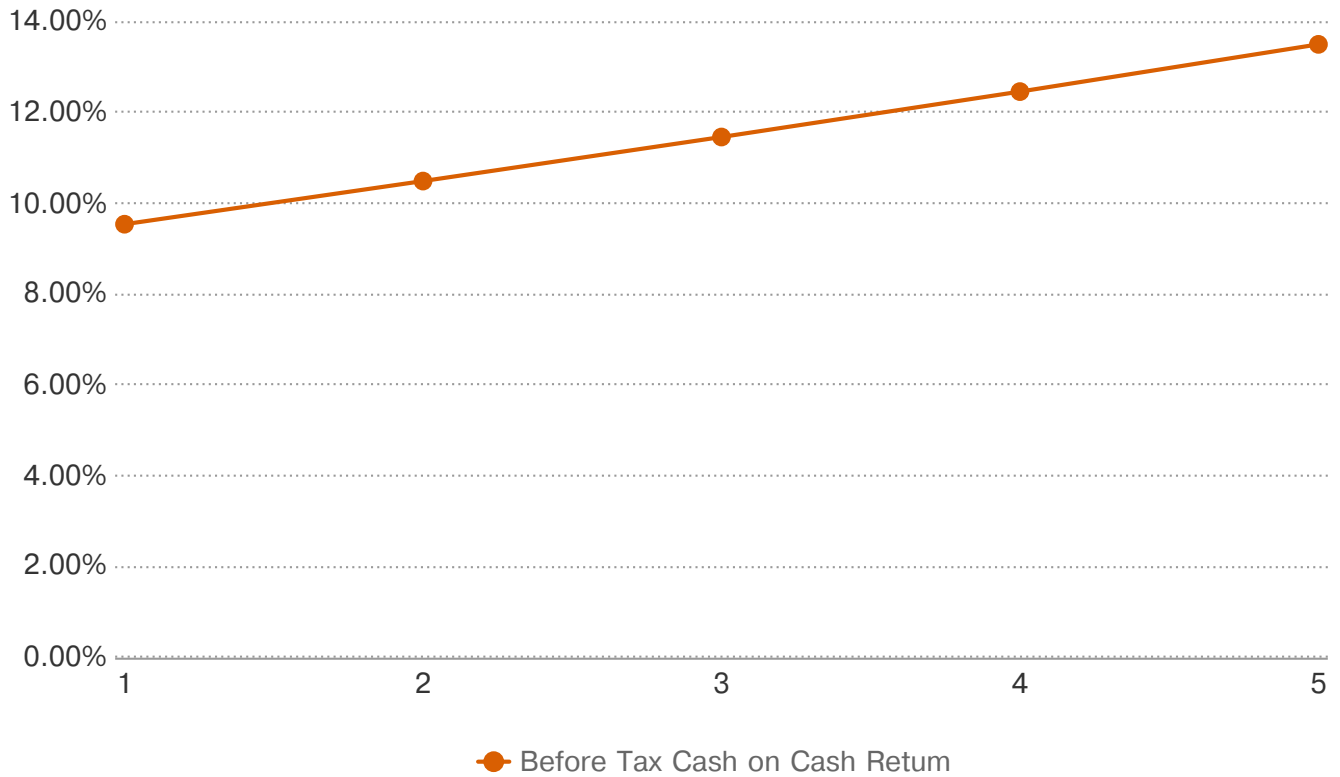
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Cash-on-Cash Analysis

Fiscal Year Beginning January 2026

Annual Cash-on-Cash Dividend Return



Year	Year 1	Year 2	Year 3	Year 4	Year 5
Before Tax Cash on Cash Return	9.53%	10.48%	11.45%	12.45%	13.49%



Scott Warren
Greater Binghamton

Phone:

Email: scottwarrencre@gmail.com | <http://x638595.yourkwagent.com/>

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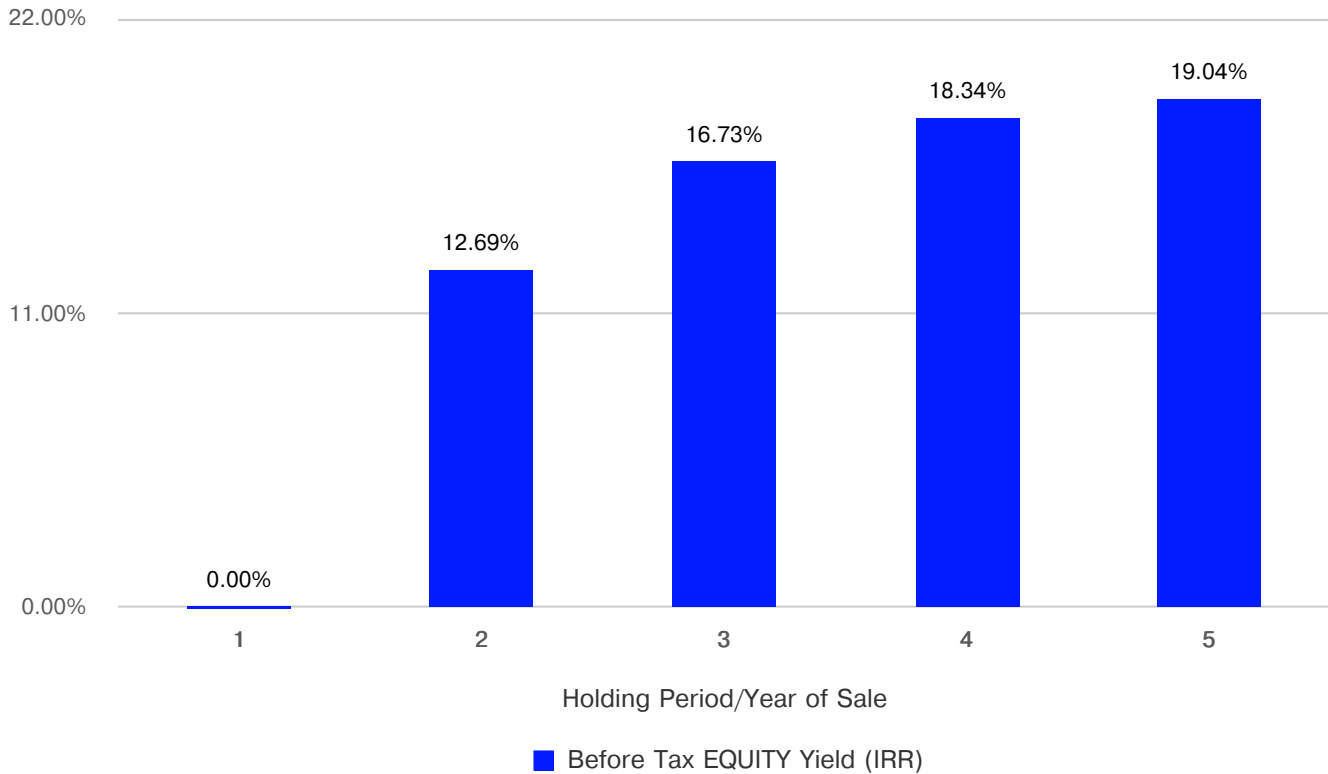
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Optimal Holding Period Analysis

Fiscal Year Beginning January 2026

Before Tax Optimal Holding Period	5 Years
Before Tax Optimal Hold Annual Yield	19.04%

Optimal Holding Period by Annual Equity Yield (IRR)



Year of Sale	Year 1	Year 2	Year 3	Year 4	Year 5
Before Tax EQUITY Yield (IRR)	0.00%	12.69%	16.73%	18.34%	19.04%



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Greater Binghamton

Phone:

Email: scottwarrencre@gmail.com | <http://x638595.yourkwagent.com/>

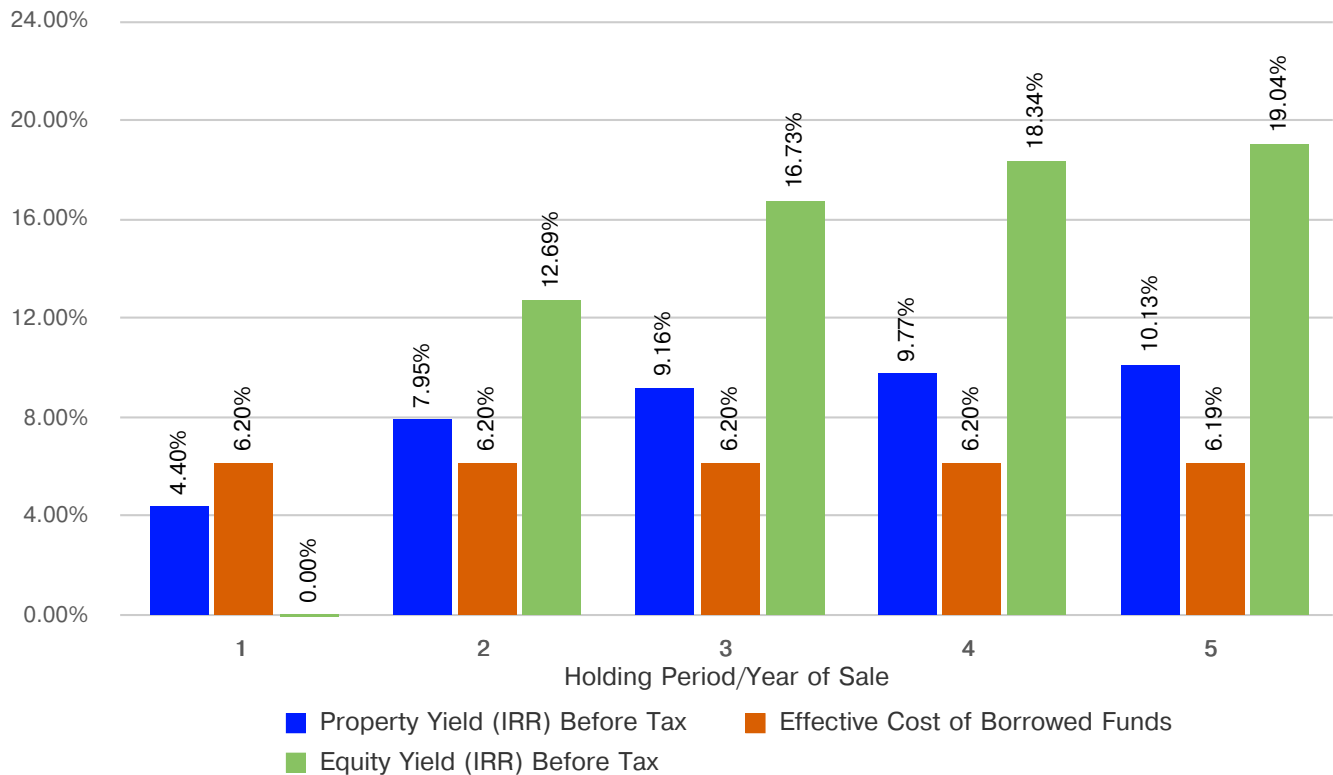
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Impact of Leverage Analysis

Fiscal Year Beginning January 2026

Impact of Leverage Analysis (Before Tax)



Year of Sale	Year 1	Year 2	Year 3	Year 4	Year 5
Property Yield (IRR) Before Tax	4.40%	7.95%	9.16%	9.77%	10.13%
Effective Cost of Borrowed Funds	6.20%	6.20%	6.20%	6.20%	6.19%
Equity Yield (IRR) Before Tax	0.00%	12.69%	16.73%	18.34%	19.04%
Impact of Leverage on Yield	↓ 4.40%	↑ 4.74%	↑ 7.57%	↑ 8.57%	↑ 8.91%



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Greater Binghamton

Phone:

Email: scottwarrencre@gmail.com | <http://x638595.yourkwagent.com/>

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Property Information

SALE PRICE	\$3,699,000
NUMBER OF UNITS	51
PRICE/SF	\$68.50
LOT SIZE	0.33 Acres
BUILDING SIZE	54,000 SF
PRICE/UNIT	\$72,529
CAP RATE	8.51%
YEAR BUILT	1970

Proposed Financing On Sale

% DOWN	-
DOWN PAYMENT	\$3,699,000
LOAN AMOUNT	-
INTEREST RATE	-%
LENGTH OF LOAN	- Years
MONTHLY PAYMENT	-
ANNUAL DEBT SERVICE	-
DEBT COVERAGE RATIO	-
PRO FORMA DCR	-

Proposed Returns

	1 - 3 MATHER STREET
NET OPERATING INCOME	\$314,791
LESS: LOAN PAYMENT	-
BEFORE TAX CASH FLOW	\$314,791
CASH-ON-CASH RETURN	\$8.51
PRINCIPAL REDUCTION YR 1	-
TOTAL YEAR 1 RETURN	\$314,791.44

Cap Rates

1 - 3 MATHER STREET	
8.51%	-%

ABOUT: BINGHAMTON UNIVERSITY

Binghamton University, part of the State University of New York system, has established itself as one of the nation's most selective and respected public institutions. The university recently received a record 74,725 applications, admitting only about 38 percent of students, a rate comparable to many Ivy League schools (*1). This surge in demand reflects its rising prestige and strong draw for both in-state and out-of-state students.

National rankings reinforce Binghamton's standing. U.S. News & World Report ranks it the #34 best public university and the #1 best value public university in New York (*2). Forbes named Binghamton one of the Top 25 Public Colleges in America, the only New York institution on the list (*3). Academic programs in engineering, nursing, and computer science continue to climb in national recognition, while graduate programs across disciplines consistently rank among the nation's top 100.

Beyond rankings, Binghamton has become a "dream school" for many students, recognized for combining academic rigor, career outcomes, and affordability (*4). Its ability to deliver elite-level education at a public price point makes it a magnet for ambitious students nationwide.

For investors, Binghamton's growth translates directly into sustained housing demand. The university's selective admissions, expanding programs, and national recognition ensure a steady pipeline of students seeking high-quality, off-campus living options — reinforcing the strength of the local student housing market.

Sources:

- *1. <https://www.binghamton.edu/news/story/5697/binghamton-university-receives-record-breaking-74725-applications-eclipsing-last-years-record/>
- *2. <https://www.binghamton.edu/news/story/5800/binghamton-university-top-college-list-us-news>
- *3. <https://www.binghamton.edu/news/story/5738/binghamton-university-forbes-top-25-public-colleges>
- *4. <https://www.binghamton.edu/news/story/5770/binghamton-university-dream-school-book>



Binghamton University is preparing to welcome approximately 18,600 students for the fall 2025 semester, following a record-breaking application cycle that saw 74,725 prospective students apply for admission. This marks a significant increase in interest for the premier public university.

Key Enrollment Highlights:

- **Record Applications:** The University received a total of 74,725 applications, including 61,200 for first-year admission, 4,575 for transfer, and over 8,950 for graduate programs.
- **Incoming Class:** The campus will welcome over 3,160 first-year students, 850 transfer students, and 1,300 new graduate students.
- **Academic Excellence:** The incoming class of transfer students boasts an impressive average GPA of 3.4.
- **Diverse Student Body:** The geographic distribution of the incoming class reflects the diversity of New York State, with 37% of new students from Upstate New York, 24% from New York City, and 21% from Long Island.
- **Global Reach:** The University anticipates the arrival of approximately 550 new international students from over 50 countries, with significant representation from India, China, Turkey, Bangladesh, Pakistan, and South Korea.

Source: "Binghamton University receives record-breaking 74,725 applications," Binghamton University News, August 5, 2025.

<https://www.binghamton.edu/news/story/5697/binghamton-university-receives-record-breaking-74725-applications-eclipsing-last-years-record>

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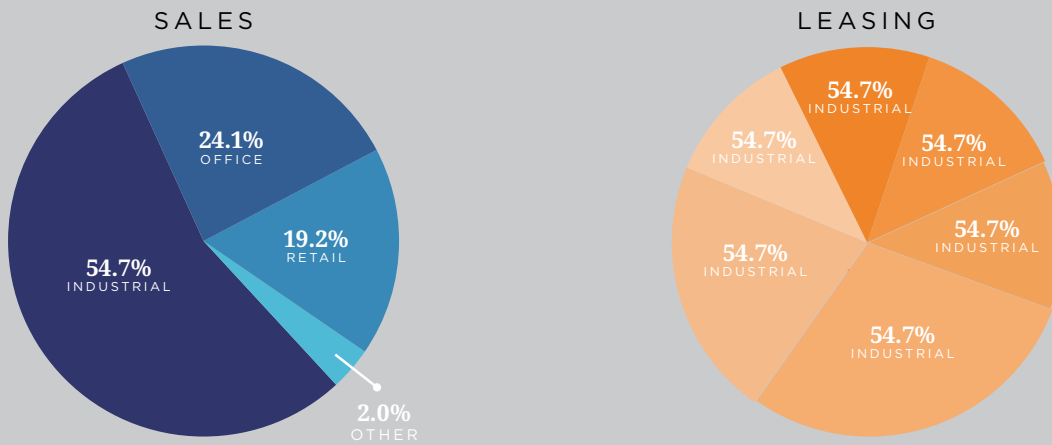
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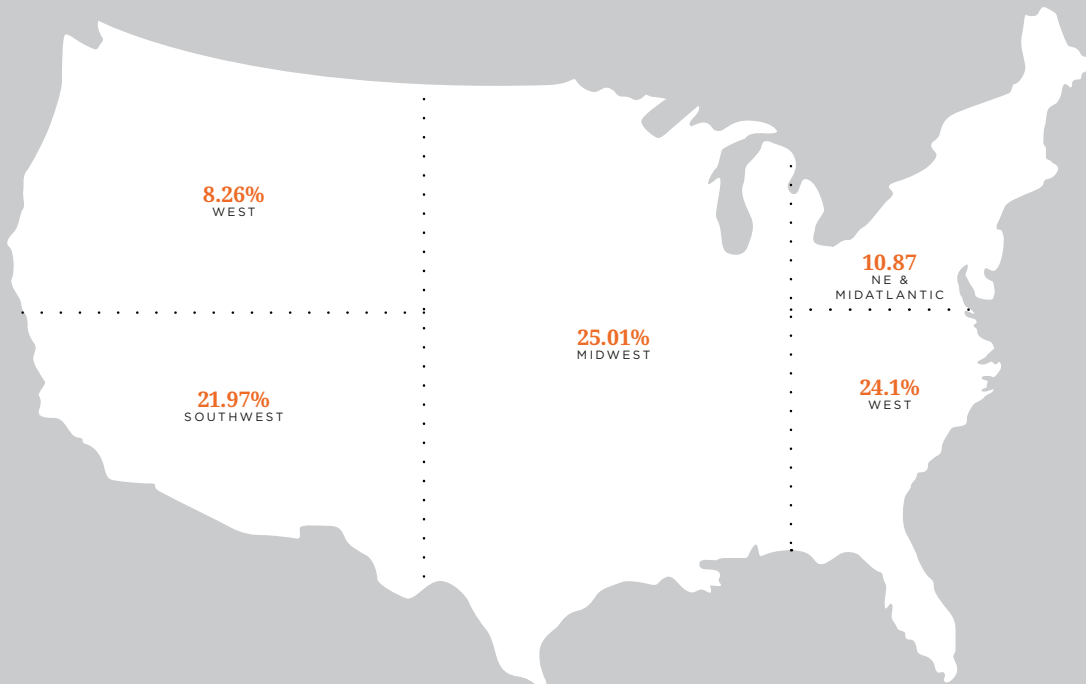
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520 COLUMBIA DR.
SUITE 103
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13790



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