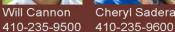


225 EAST 33RD STREET

INVESTMEN	T PROPERTY	INCOME AND E	XPENSE B	UDGET		
SUGGESTED FINANCING:				INVESTMENT OFFERING:		395,000
Loan-to-Value	75%			SUGGESTED LOAN AMOUNT		296,250
Loan Amount 296,250				ESTIMATED CLOSING COSTS		19,750
Interest Rate 6.75%				TOTALINVESTMENT		118,500
Term	30			Price Per Unit	1	320,000
Monthly P & I	\$ 1,921.47			Price Per Sq.Ft.	1,925	205
Unit	Size	Lease Expires	Sec Dep	Sec Dep Date	Actual Rent	Market Rent
225 E 33rd	5 Bedroom					3,800
GRM (actual) =		Total Monthly Rental Income -			-	3,800
GRM (market) =	8.7	Effective Annual Income			-	45,600
Real Estate Taxes	5	actual	7/1/2024	264,367	6,239	
Charles Village	Benefits District	actual			330	
Ground Rent		none			0	
Insurance		budget	1500	per unit	1,500	
License - Baltimore City		actual	30	per resid unit	30	
Lead Paint Registration Fee		actual	30	per resid unit	30	
Rental Inspection		budget	75	per unit/3 yrs	25	
Repairs & Maintenance		budget	2500	per unit	2,500	
Electric		passed through to te	enants		0	
Gas		passed through to te	enants		0	
Water		passed through to te	enants		0	
Expense/Unit=	\$10,660	23%			TOTAL EXPENSES	10,655
Cap Rate= 8.85%				NET	OPERATING INCOME	34,945
DCR=	1.52			Less:	Mortgage Payments:	23,058
ROI=	10.0%	Month	ly Cash Flow:	\$991	Annual Cash Flow:	11,888
		CC	O M P A R A B L	E SALES		
address	date sold	sales price	Sq. Ft.	Monthly Rent	Price Per Sq. Ft.	GRM
328 E 33rd	Dec-21	260,000	1,780	2,500	146	8.7
307 E 33rd	Nov-21	251,000	1,582	2,125	159	9.8
307 E University	Sep-23		2,139	2,800	168	10.7
103 E 32nd	Jun-23		1,702		195	
3022 Guilford	Jun-23	450,000	2,174	4,700	207	8.0







Cheryl Sadera



Tom Fair 410-235-5200

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