## 80-82 and 84-88 Main Street Waynesboro, PA

## INVESTMENT PROPERTY INCOME & EXPENSE BUDGET

14 Residential Units, 3 Commercial Spaces

Investment Offering: \$2,485,000

Annual Scheduled Rental Income	<u>Unit</u>	<u>Br / Ba</u>	Sq. Ft.	Lease <u>Start</u>	Lease <u>End</u>	Current <u>Actual Rent</u>	Market <u>Rent</u>
80-1 1 / 1 6/21/17 6/30/26 80-2 1 / 1 6/21/17 6/30/26 82-1 1 / 1 77/1/22 monthly 82-2 1 / 1 8/4/17 7/31/26  84-88 W Main Front Apartments:  2E 2 / 1 1,091 3/6/23 3/31/25 2W 3/2 2,202 6/1/17 5/31/25 3W 3/2 2,253 10/1/24 9/30/25  Rear Townhouse-Style Homes: 80 W. Gay 4 / 2.5 2,678 9/17/23 9/30/25 82 W. Gay 3 / 2.5 2,678 9/17/23 9/30/25 84 W. Gay 3 / 2.5 2,023 9/1/17 8/31/25 86 W. Gay 3 / 2.5 2,023 9/1/17 8/31/25 88 W. Gay 3 / 2.5 2,023 9/30/25 88 W. Gay 3 / 2.5 2,023	80-82 W N	lain .					
82-1 1 / 1 8/4/17 7/31/26  84-88 W Main Front Apartments:  2E				2/11/25	2/28/26		
82-2 1 / 1 8/4/17 7/31/26  84-88 W Main  Front Apartments:  2E 2 / 1 1,091 3/6/23 3/31/25 3E 2 / 1 1,091 8/18/23 8/31/25 3E 2 / 1 1,091 8/18/23 8/31/25 3W 3 / 2 2,253 10/1/24 9/30/25  Rear Townhouse-Style Homes: 80 W. Gay 4 / 2.5 2,678 9/17/23 9/30/25 82 W. Gay 3 / 2.5 1,961 6/10/20 6/30/25 84 W. Gay 3 / 2.5 2,023 9/1/17 8/31/25 86 W. Gay 3 / 2.5 1,981 3/1/24 2/28/25 88 W. Gay 3 / 2.5 2,228 10/1/13 monthly  Commercial Units: 88-1 1,000 12/1/21 2/28/25 88-2 1,000 ≪ suites 1&2 rented by one tenant>  Total Monthly Rental Income 236,400 254,40  Vacancy/Credit Loss - Residential 3.0% 6,588 7,12  Vacancy/Credit Loss - Residential 3.0% 6,588 7,12  Vacancy/Credit Loss - Commercial 5.0% 840 84  Effective Annual Gross Income 228,972 246,43  Annual Expenses  80-82 W Main  Water & Sewer 203 Electric 203 Repairs & Maintenance Est. 500 Taxes 1nsurance 1,278  84-88 W Main  Water/Sewer Electric 4,283 Insurance 5,302 Insurance Est. 3,000 Taxes 1nsurance Est. 3,000 Repairs & Maintenance Est. 3,000 Taxes 1nsurance Est. 3,000 Taxes 1nsurance Est. 3,000 Taxes 1nsurance Est. 3,000 Repairs & Maintenance Est. 3,000 Taxes 1nsurance Est. 3,308 Repairs & Maintenance Est. 3,308 Repairs & Maintenance Est. 3,3000 Taxes 1nsurance 5,302 Repairs & Maintenance Est. 3,308 Repairs & Maintenance Est. 3,3845							
### Rear W Main   Front Apartments:   2					,		
Front Apartments:  2E	02-2	1 / 1		0/4/17	7/31/20		
2E							
2			1 001	0/6/00	0/01/05		
3E 2 / 1 1,091 8/18/23 8/31/25							
Rear Townhouse-Style Homes:         80 W. Gay       4 / 2.5       2,678       9/17/23       9/30/25         82 W. Gay       3 / 2.5       1,961       6/10/20       6/30/25         84 W. Gay       3 / 2.5       2,023       9/11/17       8/31/25         86 W. Gay       3 / 2.5       1,981       3/1/24       2/28/25         88 W. Gay       3 / 2.5       2,070       10/1/23       9/30/24         90 W. Gay       4 / 2.5       2,228       10/1/13       monthly         Commercial Units:         88-1       1,000       12/1/21       2/28/25         88-2       1,000       << suites 1&2 rented by one tenant>>         88-3       1,175       1,175         Total Monthly Rental Income       19,700       21,20         Annual Scheduled Rental Income       236,400       254,40         Vacancy/Credit Loss - Residential       3.0%       6,588       7,12         Vacancy/Credit Loss - Commercial       5.0%       840       84         Effective Annual Gross Income       228,972       246,43         Annual Expenses         80-82 W Main       Water & Sewer       2,600       2,600						rent	roll
80 W. Gay 4 / 2.5 2,678 9/17/23 9/30/25 82 W. Gay 3 / 2.5 1,961 6/10/20 6/30/25 84 W. Gay 3 / 2.5 2,023 9/1/17 8/31/25 86 W. Gay 3 / 2.5 2,023 9/1/17 8/31/25 88 W. Gay 3 / 2.5 2,070 10/1/23 9/30/24 90 W. Gay 4 / 2.5 2,228 10/1/13 monthly  Commercial Units: 88-1 1,000 12/1/21 2/28/25 88-2 1,000 < suites 1&2 rented by one tenant>>  1000 12/1/21 2/28/25 88-3 1,175   Total Monthly Rental Income 19,700 25,44 Vacancy/Credit Loss - Residential 3.0% 6,588 7,12 Vacancy/Credit Loss - Commercial 5.0% 840 84  Effective Annual Gross Income 228,972 246,43  Annual Expenses 80-82 W Main  Water & Sewer 2,600 Electric 203 Repairs & Maintenance Est. 500 Taxes 1,278  84-88 W Main  Water/Sewer 5,955 Electric 4,12 Repairs & Maintenance Est. 3,000 Taxes 1,278  Water/Sewer 5,302 Insurance Est. 3,000 Taxes 5,302 Insurance 8,311  Total Expenses 33,845 33,845	3W	3/2		10/1/24	9/30/25		
80 W. Gay 4 / 2.5 2,678 9/17/23 9/30/25 82 W. Gay 3 / 2.5 1,961 6/10/20 6/30/25 84 W. Gay 3 / 2.5 2,023 9/1/17 8/31/25 86 W. Gay 3 / 2.5 2,023 9/1/17 8/31/25 88 W. Gay 3 / 2.5 2,070 10/1/23 9/30/24 90 W. Gay 4 / 2.5 2,228 10/1/13 monthly  Commercial Units: 88-1 1,000 12/1/21 2/28/25 88-2 1,000 < suites 1&2 rented by one tenant>>  88-1 1,175  Total Monthly Rental Income 19,700 254,40 Vacancy/Credit Loss - Residential 3.0% 6,588 7,12 Vacancy/Credit Loss - Residential 3.0% 6,588 7,12 Vacancy/Credit Loss - Commercial 5.0% 840 84  Effective Annual Gross Income 228,972 246,43  Annual Expenses 80-82 W Main  Water & Sewer 2,600 Electric 203 Repairs & Maintenance Est. 500 Taxes 4,283 Insurance 1,278  84-88 W Main  Water/Sewer 5,902 Electric 412 Repairs & Maintenance Est. 3,000 Taxes 1,278  Water/Sewer 5,302 Insurance Est. 3,000 Taxes 5,302 Insurance 5,302 Insurance 8,311  Total Expenses 33,845 33,845	Rear Town	nhouse-Style Hom	AC.				
82 W. Gay 3 / 2.5 1,961 6/10/20 6/30/25 84 W. Gay 3 / 2.5 2,023 9/1/17 8/31/25 86 W. Gay 3 / 2.5 1,981 3/1/24 2/28/25 88 W. Gay 3 / 2.5 2,070 10/1/23 9/30/24 90 W. Gay 4 / 2.5 2,228 10/1/13 monthly  **Commercial Units:** 88-1 1,000 12/1/21 2/28/25 88-2 1,000 < suites 1&2 rented by one tenant>> 88-3 1,175  **Total Monthly Rental Income 236,400 254,44     Vacancy/Credit Loss - Residential 3.0% 6,588 7,12     Vacancy/Credit Loss - Residential 3.0% 6,588 7,12     Vacancy/Credit Loss - Commercial 5.0% 840 84     Effective Annual Gross Income 228,972 246,43  **Annual Expenses**  **B0-82 W Main**  Water & Sewer 2,600     Electric 203     Repairs & Maintenance Est. 500     Taxes 1,278  **B4-88 W Main**  Water/Sewer 5,902     Electric 412     Repairs & Maintenance Est. 3,000     Taxes 5,302     Insurance 5,302     Insurance 5,3845 33,845  **Total Expenses**  **To				9/17/23	9/30/25		
86 W. Gay 3 / 2.5 1,981 3/1/24 2/28/25 88 W. Gay 3 / 2.5 2,070 10/1/23 9/30/24 90 W. Gay 4 / 2.5 2,228 10/1/13 monthly  Commercial Units: 88-1 1,000 12/1/21 2/28/25 88-2 1,000 << suites 1&2 rented by one tenant>> 88-3 1,175  Total Monthly Rental Income 19,700 254,40 Vacancy/Credit Loss - Residential 3.0% 6,588 7,12 Vacancy/Credit Loss - Commercial 5.0% 840 84 Effective Annual Gross Income 228,972 246,45  Annual Expenses 80-82 W Main  Water & Sewer 2,600 Electric 203 Repairs & Maintenance Est. 500 Taxes 4,283 Insurance 1,278  84-88 W Main  Water/Sewer 7,955 Electric 412 Repairs & Maintenance Est. 3,000 Taxes 5,302 Insurance 5,302 Insurance 8,311  Total Expenses 33,845 33,845							
88 W. Gay 3 / 2.5 2,070 10/1/23 9/30/24 90 W. Gay 4 / 2.5 2,228 10/1/13 monthly  **Commercial Units:* 88-1 1,000 12/1/21 2/28/25 88-2 1,000 < suites 1&2 rented by one tenant>> 88-3 1,175  **Total Monthly Rental Income 19,700 21,20 Annual Scheduled Rental Income 236,400 254,40 Vacancy/Credit Loss - Residential 3.0% 6,588 7,12 Vacancy/Credit Loss - Commercial 5.0% 840 84 Effective Annual Gross Income 228,972 246,43  **Annual Expenses**  **Annual Expenses**  **B0-82 W Main**  Water & Sewer 2,600 Electric 203 Repairs & Maintenance Est. 500 Taxes 1,278  **B4-88 W Main**  Water/Sewer 7,955 Electric 412 Repairs & Maintenance Est. 3,000 Taxes 1,300 Taxes 1,301 Total Expenses 33,845 33,845	,		2,023				
## Solution							
Commercial Units:         88-1       1,000       12/1/21       2/28/25         88-2       1,000       ≪ suites 1&2 rented by one tenant>>         Total Monthly Rental Income       19,700       21,20         Annual Scheduled Rental Income       236,400       254,40         Vacancy/Credit Loss - Residential       3.0%       6,588       7,12         Vacancy/Credit Loss - Commercial       5.0%       840       84         Effective Annual Gross Income       228,972       246,43         Annual Expenses         80-82 W Main       Water & Sewer       2,600         Electric       203       203         Repairs & Maintenance       Est.       500         Taxes       4,283       1,278         84-88 W Main       Water/Sewer       7,955       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302       1,278         Insurance       8,311       7,955         Insurance       8,311       7,955         Total Expenses       33,845       33,845							
88-1 1,000 12/1/21 2/28/25 88-2 1,000 ≪ suites 1&2 rented by one tenant>>  Total Monthly Rental Income 19,700 21,20 Annual Scheduled Rental Income 236,400 254,40 Vacancy/Credit Loss - Residential 3.0% 6,588 7,12 Vacancy/Credit Loss - Commercial 5.0% 840 84  Effective Annual Gross Income 228,972 246,43  Annual Expenses  80-82 W Main  Water & Sewer 2,600 Electric 203 Repairs & Maintenance Est. 500 Taxes 4,283 Insurance 1,278  84-88 W Main  Water/Sewer 7,955 Electric 412 Repairs & Maintenance Est. 3,000 Taxes 1,3000 Taxes 5,302 Insurance 8,311  Total Expenses 33,845 33,845	90 W. Gay	4 / 2.5	2,220	10/1/13	HIOHHIIY		
Total Monthly Rental Income	Commerci	al Units:					
Total Monthly Rental Income			,				
Total Monthly Rental Income				<< suites 18	&2 rented by or	ne tenant>>	
Annual Scheduled Rental Income	00-3		1,173				
Annual Scheduled Rental Income							
Vacancy/Credit Loss - Residential       3.0%       6,588       7,12         Vacancy/Credit Loss - Commercial       5.0%       840       84         Effective Annual Gross Income       228,972       246,43         Annual Expenses       2,600       203         Bectric       203       203         Repairs & Maintenance       Est.       500         Taxes       4,283       1,278         84-88 W Main       Water/Sewer       7,955         Electric       412       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302       1,311         Insurance       8,311       33,845							21,200
Vacancy/Credit Loss - Commercial       5.0%       840       84         Effective Annual Gross Income       228,972       246,43         Annual Expenses       80-82 W Main       2,600         Electric       203       203         Repairs & Maintenance       Est.       500         Taxes       4,283       1,278         84-88 W Main       7,955       1,278         84-88 W Main       412       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302         Insurance       8,311         Total Expenses       33,845							
Effective Annual Gross Income         228,972         246,43           Annual Expenses         80-82 W Main         2,600           Electric         203         203           Repairs & Maintenance         Est.         500           Taxes         4,283           Insurance         1,278           84-88 W Main         7,955           Electric         412           Repairs & Maintenance         Est.         3,000           Taxes         5,302           Insurance         8,311           Total Expenses         33,845         33,845						,	840
80-82 W Main         Water & Sewer       2,600         Electric       203         Repairs & Maintenance       Est.       500         Taxes       4,283         Insurance       1,278         84-88 W Main       7,955         Electric       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302         Insurance       8,311         Total Expenses       33,845       33,845							246,432
80-82 W Main         Water & Sewer       2,600         Electric       203         Repairs & Maintenance       Est.       500         Taxes       4,283         Insurance       1,278         84-88 W Main       Vater/Sewer       7,955         Electric       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302         Insurance       8,311         Total Expenses       33,845       33,845							•
Water & Sewer       2,600         Electric       203         Repairs & Maintenance       Est.       500         Taxes       4,283         Insurance       1,278         84-88 W Main       7,955         Electric       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302         Insurance       8,311         Total Expenses       33,845       33,845							
Electric 203 Repairs & Maintenance Est. 500 Taxes 4,283 Insurance 1,278  84-88 W Main  Water/Sewer 7,955 Electric 412 Repairs & Maintenance Est. 3,000 Taxes 5,302 Insurance 8,311  Total Expenses 33,845 33,845	00-02 VV IV					2.600	
Repairs & Maintenance       Est.       500         Taxes       4,283         Insurance       1,278         84-88 W Main       7,955         Electric       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302         Insurance       8,311         Total Expenses       33,845						•	
Taxes       4,283         Insurance       1,278         84-88 W Main       7,955         Electric       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302         Insurance       8,311         Total Expenses       33,845       33,845					Est.	500	
84-88 W Main  Water/Sewer  Electric  Repairs & Maintenance  Taxes  Insurance  Total Expenses  84-88 W Main  7,955  412  412  3,000  5,302  8,311  33,845  33,845							
Water/Sewer       7,955         Electric       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302         Insurance       8,311         Total Expenses       33,845       33,845		Insurance				1,278	
Water/Sewer       7,955         Electric       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302         Insurance       8,311         Total Expenses       33,845       33,845	84-88 W N	<i>lain</i>					
Electric       412         Repairs & Maintenance       Est.       3,000         Taxes       5,302         Insurance       8,311         Total Expenses       33,845       33,845	2. 00 m					7,955	
Taxes       5,302         Insurance       8,311         Total Expenses       33,845       33,845		Electric				412	
Insurance 8,311 <b>Total Expenses 33,845 33,84</b>			tenance		Est.		
Total Expenses 33,845 33,845							
		insurance		Total Expe	nses		33 845
		Ne		\$212,587			
							8.55%

THOUGH BELIEVED ACCURATE AND RELIABLE, INFORMATION IS NOT GUARANTEED.