

Asking price

\$1,450,000

No. of Units

6

OFFERING MEMORANDUM

6 of 8 Units (Bulk Sale)
4012 S Indiana Ave, Chicago IL 60653

Exclusively Marketed by

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Rocio**

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Executive Summary

4012 S INDIANA AVE

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Investment Summary



Offering Summary

Address	4012 S Indiana Ave, Chicago IL 60653
County	Cook
Market	Chicago South
Submarket	Bronzeville
Land SF	3,000 SF
Number of Units	6
Year Built	2006
APN	Multiple
Ownership Type	Fee Simple

Investment Summary

Financial Summary

Price	\$1,450,000
Price Per Unit	\$241,667
Occupancy	100%*
NOI (Current)	\$102,014
NOI (Pro Forma)	\$114,554
Cap Rate (Current)	7.04%
Cap Rate (Pro Forma)	7.90%

Demographics

	1 Mile	3 Mile	5 Mile
2026 Population	36,585	251,371	706,945
2026 Median HH Income	\$ 45,528	\$ 63,154	\$ 69,915
2026 Average HH Income	\$ 78,244	\$ 96,542	\$ 109,249



*Financials are based on 100% occupancy. Ownership leaves a unit vacant in case a Buyer wishes to resell units as condominiums.

Investment Highlights

4012 S INDIANA AVE 6



Property Overview & Unit Mix

4012 S. Indiana Avenue presents a rare opportunity to acquire a stabilized multifamily asset in the heart of Chicago's rapidly evolving Bronzeville neighborhood. The property consists of six oversized residential units, including five spacious 3-bedroom / 2-bath simplex apartments and one expansive 4-bedroom / 3-bath duplex, offering an ideal unit mix designed to attract long-term tenants seeking larger floor plans rarely available in today's rental market.



Financial Potential & Location Highlights

The building delivers strong in-place income potential while positioning investors to benefit from continued neighborhood appreciation driven by ongoing South Side development, expanding retail corridors, and proximity to Downtown Chicago, Hyde Park, the Lakefront, and the Obama Presidential Center.

- **Additional Premium Amenity:** Includes six on-site garage parking spaces — a significant asset in the submarket that enhances tenant demand and rental stability.



Investment Opportunity & Value Proposition

With large-format units, desirable layouts, and a location surrounded by continued investment and infrastructure growth, 4012 S. Indiana Avenue represents an exceptional opportunity for investors seeking both durable cash flow and long-term upside in one of Chicago's most closely watched multifamily corridors.

Property

4012 S INDIANA AVE

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Property Features

4012 S INDIANA AVE 8



Number of Units	6
Year Built	2006
Number of Stories	4
Number of Buildings	1
Parking Type	Garage
Fireplace in Unit	Gas Starter
Washer / Dryer	In Unit

Property Fees

Fees & Deposits	
Move-in Fee (Non-Refundable)	\$1,400 (Duplex) \$950 (Simplex)
Security Deposit	\$0
Pet Deposit (Non-Refundable)	\$600
Mechanical	
HVAC	Individual GFA

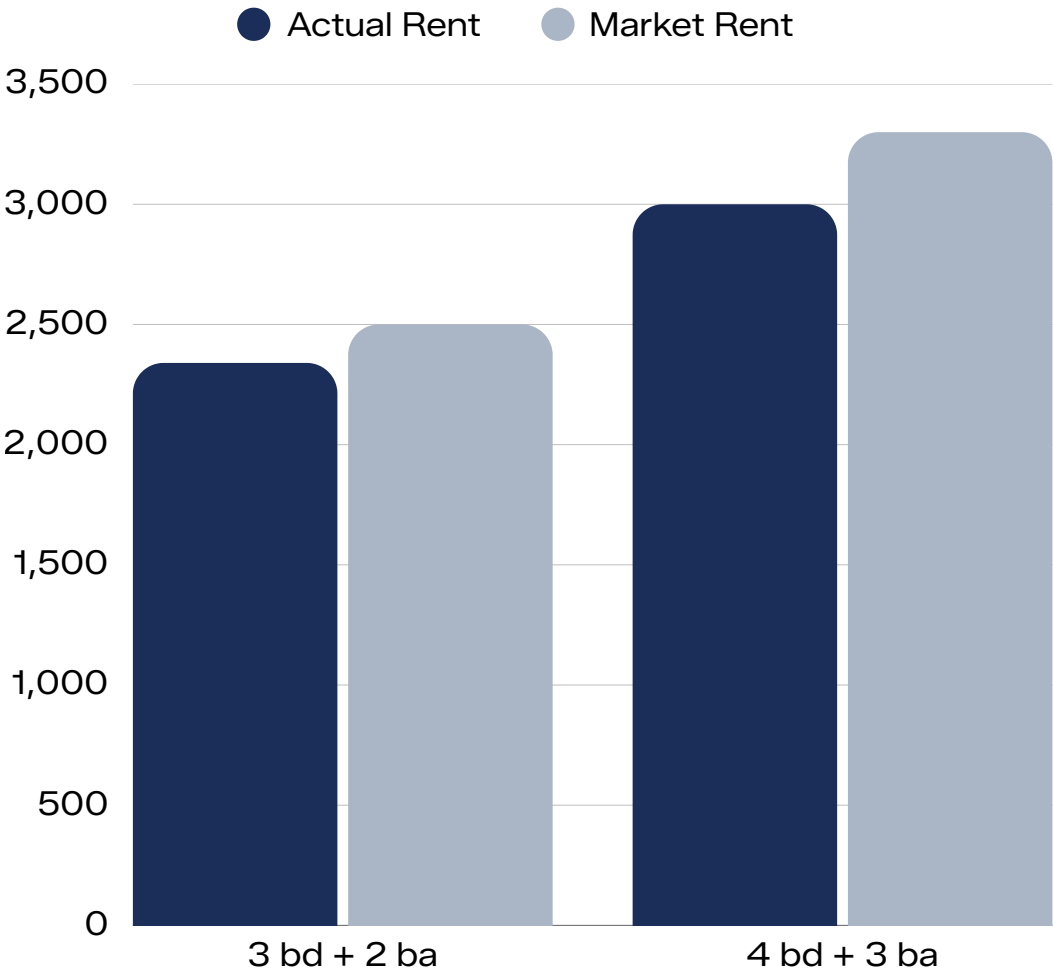
Utilities	
Water	HOA
Trash	HOA
Gas	HOA
Electric	Tenant
Construction	
Foundation	Concrete

Unit Mix and Rent Analysis

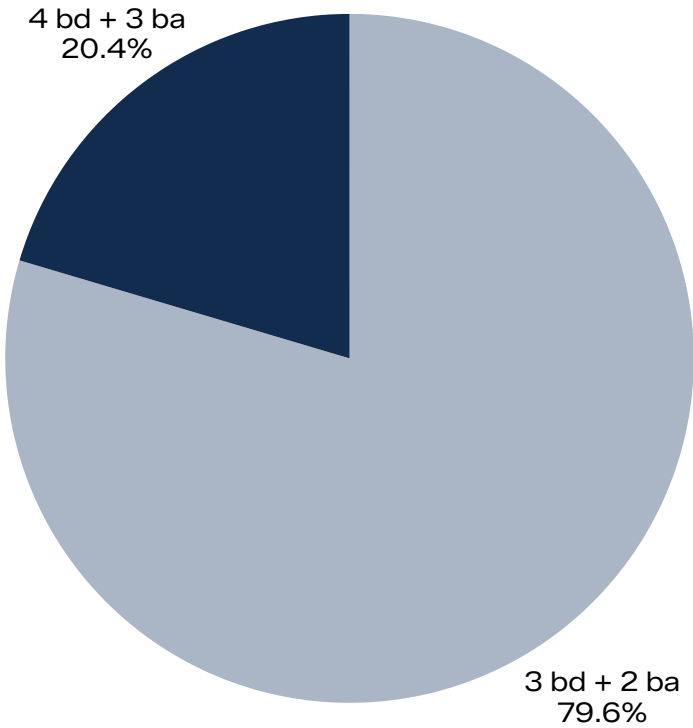
Unit Mix	# of Units	SF	Actual			Market		
			Current Rent	Rent PSF	Monthly Income	Market Rent	Market Rent PSF	Market Income
3 bd + 2 ba	5	1,446	\$2,340	\$1.62	\$11,700	\$2,500	\$1.73	\$12,500
4 bd + 3 ba	1	2,383	\$3,000	\$1.26	\$3,000	\$3,300	\$1.38	\$3,300
Total/Average	6	1,602	\$2,450	\$1.53	\$14,700	\$2,633	\$1.64	\$15,800

Unit Mix and Rent Analysis

Actual Rent vs. Market Rent



Unit Mix Revenue



Rent Roll

4012 S INDIANA AVE 12

Unit	Lease Start	Lease End	Unit Mix	Square Feet	Rent PSF	Current Rent	Market Rent
1N	1/1/2026	12/31/2026	4 bd + 3 ba	2,383	\$1.26	\$3,000.00	\$3,300.00
2N	Currently being freshened up before its next resident	Currently being freshened up before its next resident	3 bd + 2 ba	1,446	\$1.63	\$2,350.00	\$2,500.00
2S	Leaving open for now	—	3 bd + 2 ba	1,446	\$1.63	\$2,350.00	\$2,500.00
3S*	7/1/2026	6/30/2027	3 bd + 2 ba	1,446	\$1.63	\$2,350.00	\$2,500.00
4N	4/1/2025	MTM	3 bd + 2 ba	1,446	\$1.59	\$2,300.00	\$2,500.00
4S	4/1/2026	3/31/2027	3 bd + 2 ba	1,446	\$1.63	\$2,350.00	\$2,500.00
Totals				9,613	\$1.53	\$14,700.00	\$15,800.00

*3S \$2,300 until 8/30/2026, \$2,350 beginning 9/1/2026 – 6/30/2027

Property Photos

4012 S INDIANA AVE 13



Property Photos

4012 S INDIANA AVE 14



Property Photos

4012 S INDIANA AVE 15



Property Photos

4012 S INDIANA AVE 16



Bedroom

4012 S INDIANA AVE 17



VIRTUALLY STAGED

Living Room

4012 S INDIANA AVE 18



VIRTUALLY STAGED



VIRTUALLY STAGED

Kitchen



Bathroom

4012 S INDIANA AVE 20

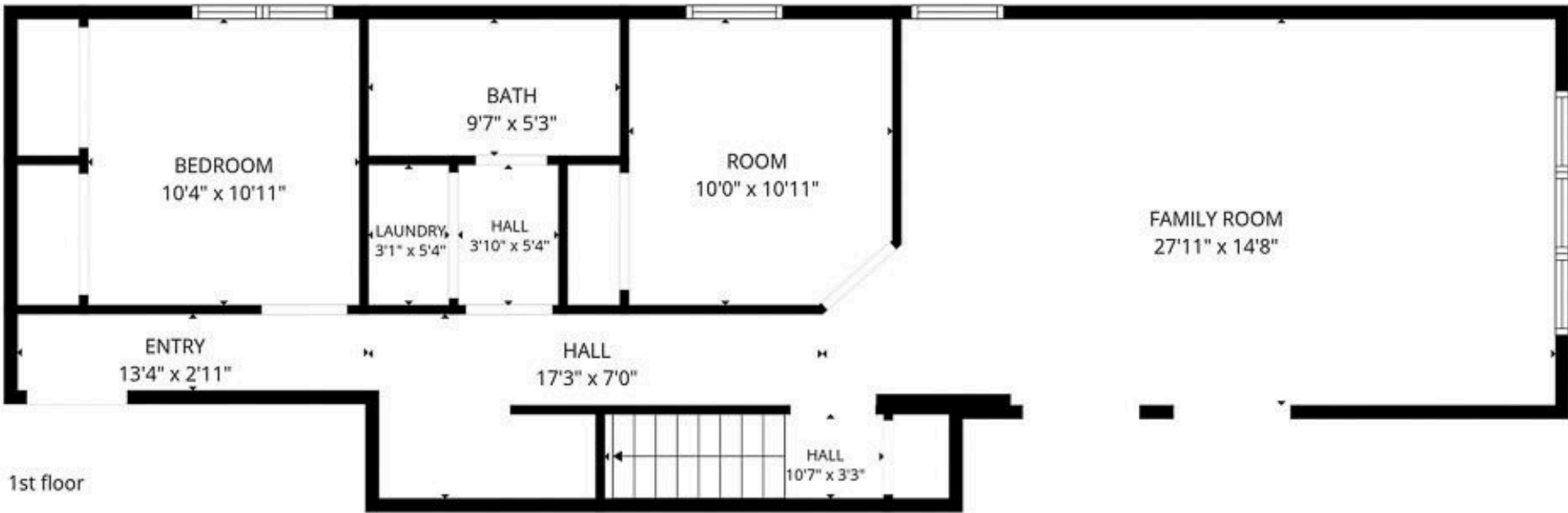


Floor Plans

4012 S INDIANA AVE 21



2nd floor

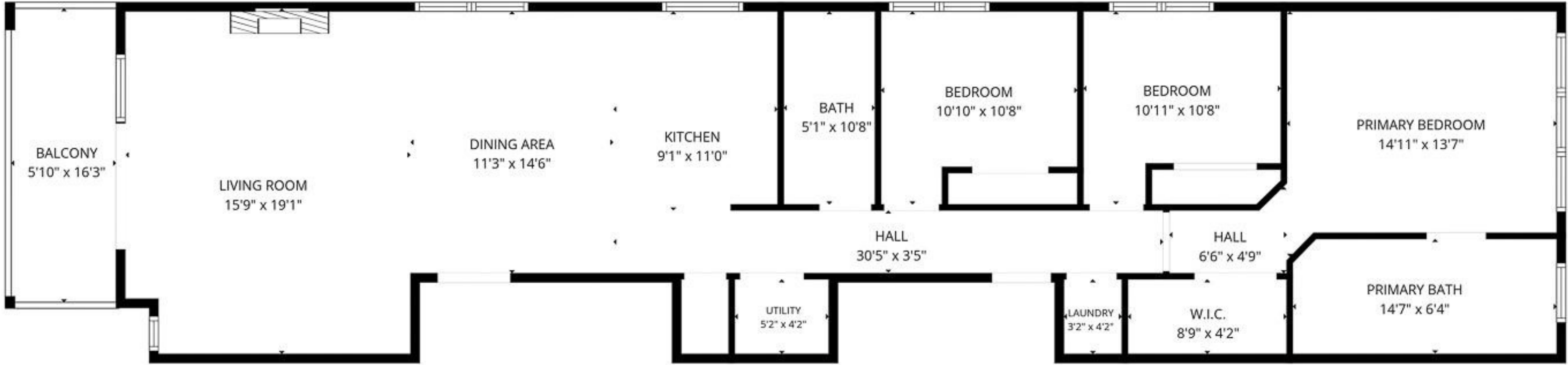


1st floor

4012 S Indiana Ave Unit 1N
2,383 SF

Floor Plans

4012 S INDIANA AVE 22



4012 S Indiana Ave Unit 2S
1,446 SF

Location

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Proximity at a Glance

4012 S INDIANA AVE 24



Proximity at a Glance

4012 S INDIANA AVE 25



Proximity at a Glance

4012 S INDIANA AVE 26



Location

4012 S INDIANA AVE 27

Prime Location & Connectivity

4012 S Indiana Avenue is strategically positioned in the heart of Chicago's historic Bronzeville neighborhood, one of the city's most closely watched South Side investment corridors. The asset benefits from its proximity to Downtown Chicago, the Lakefront, Hyde Park, and the rapidly evolving Obama Presidential Center ecosystem.

The Investor Thesis

For investors, 4012 S Indiana Ave offers the opportunity to acquire a boutique multifamily portfolio within a neighborhood transitioning from emerging story to established investment thesis.

Macroeconomic Drivers

- What makes this location compelling is **not simply where it sits today, but where the surrounding market is heading**. The upcoming Obama Presidential Center is projected to generate billions in economic impact, thousands of jobs, and long-term tourism demand throughout the South Side.
- **The broader Bronzeville corridor continues to attract both local and out-of-state investors** seeking long-term appreciation tied to infrastructure investment, cultural significance, and neighborhood reinvestment. New mixed-use developments, hospitality expansion, and residential projects are accelerating throughout the area as institutional and private capital position ahead of anticipated demand growth.
- Additionally, **tourism-related economic activity is already expanding across the South Side**, with residents reportedly earning **over \$15 million from short-term rental activity tied to growing visitor demand, in 2025 alone!**

Employment Density

47,000 total employment in market area.



University of
Chicago
12,000



Cook County
Health
10,000



Chicago Public
Schools
7,000



City of Chicago
5,000



University of Illinois
Hospital & Health
Sciences System
4,500



Rush University
Medical Center
4,000

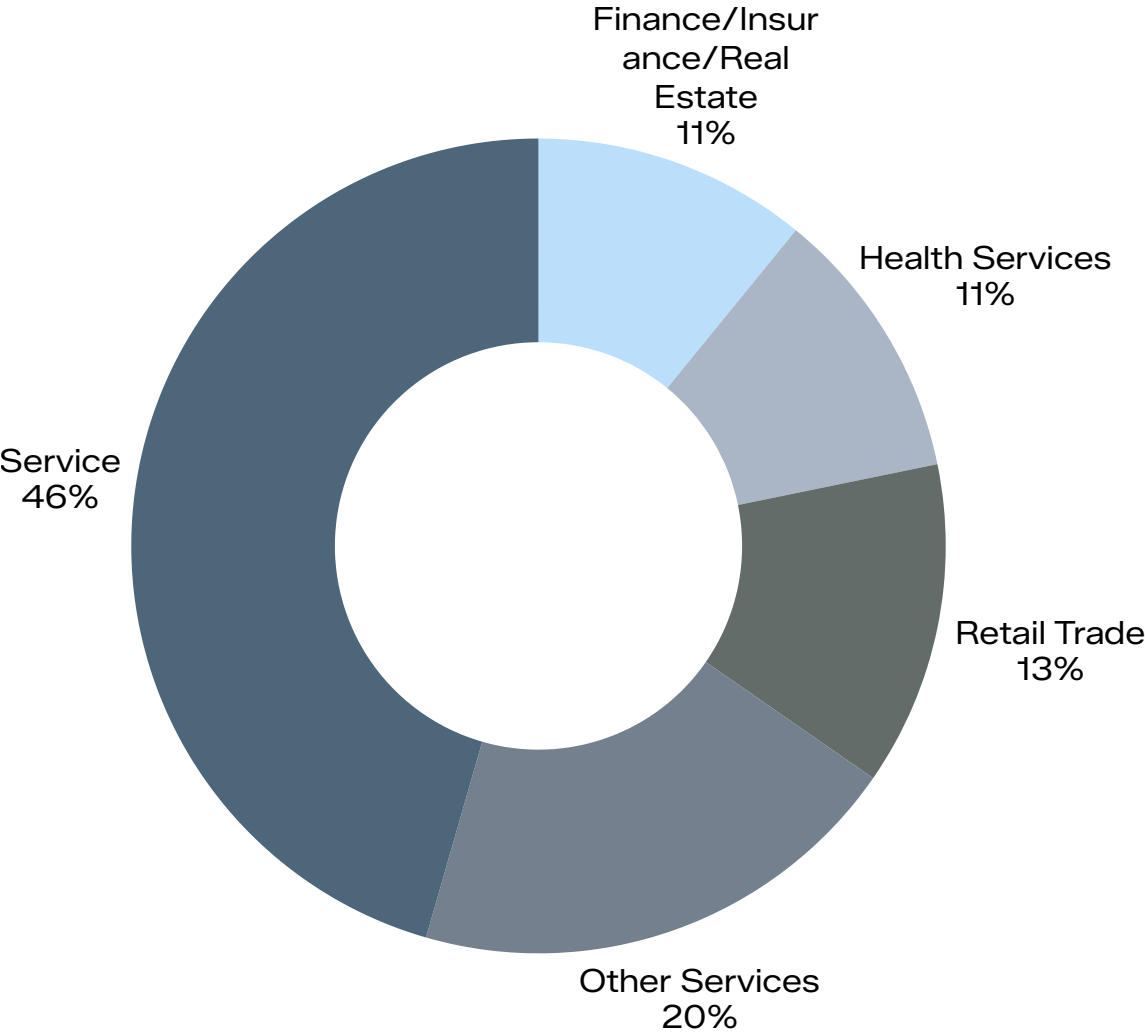


Illinois Institute
of Technology
2,500

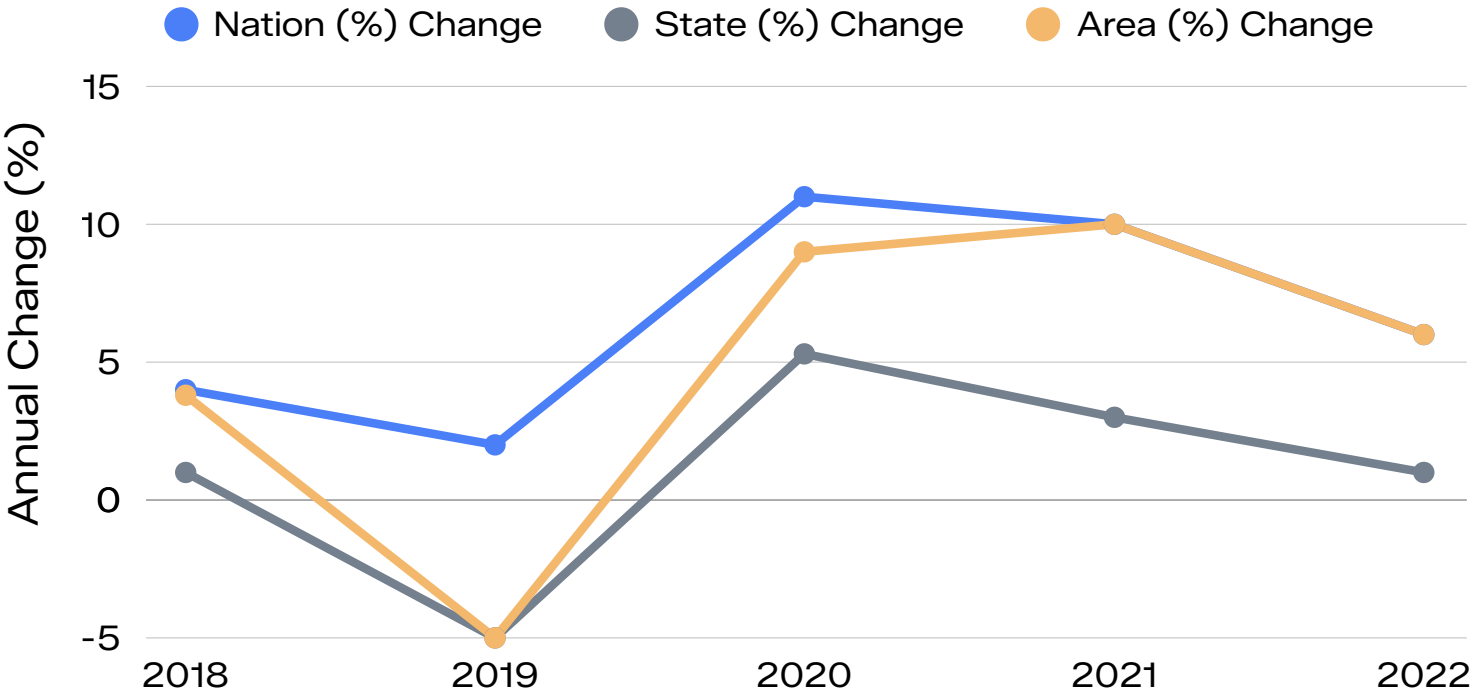


Chicago Transit
Authority (CTA)
2,000

Major Industries by Employee Count



Cook County GDP Trend



Source: BEA.gov

Comps

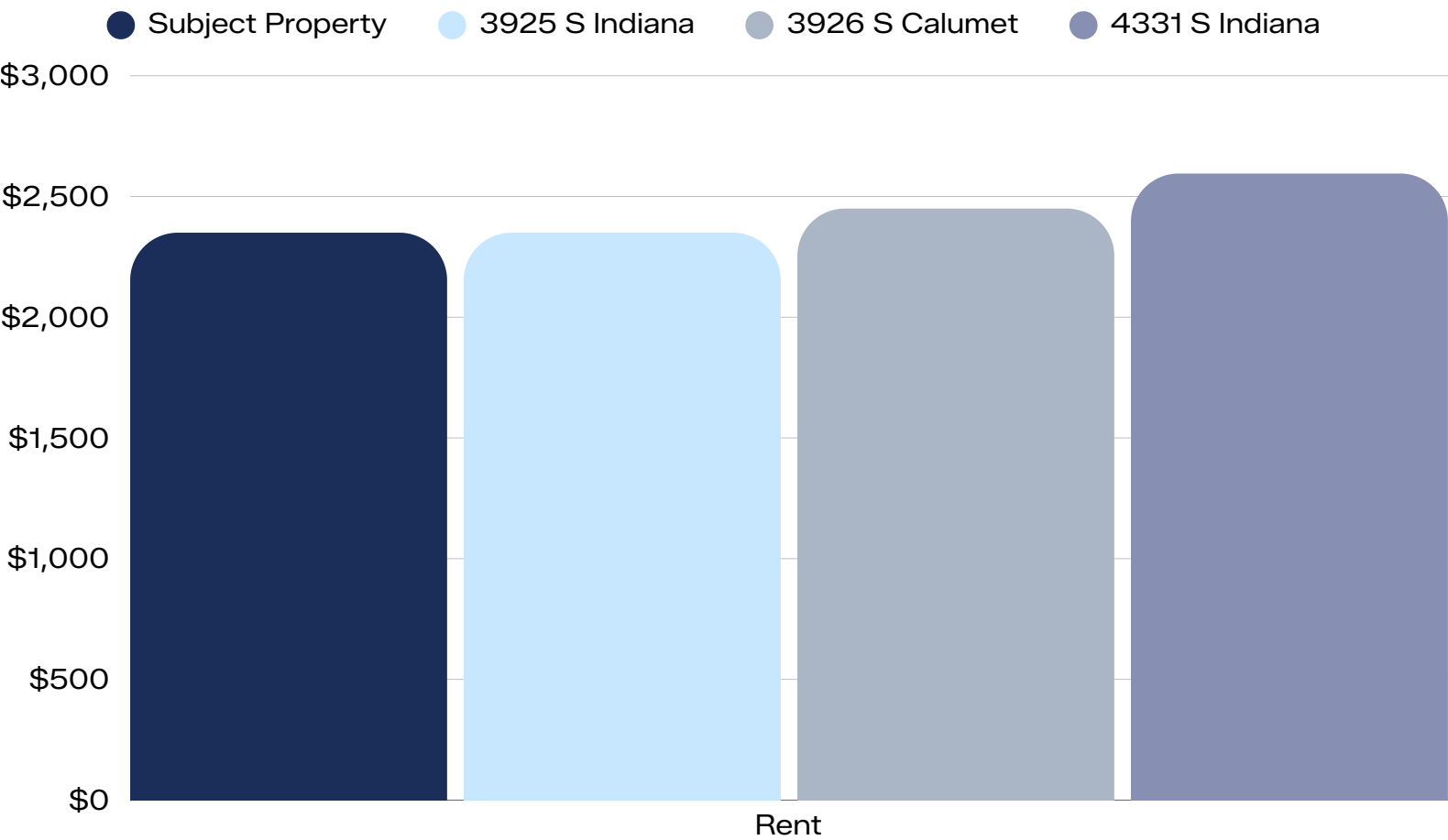
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Rent Comps

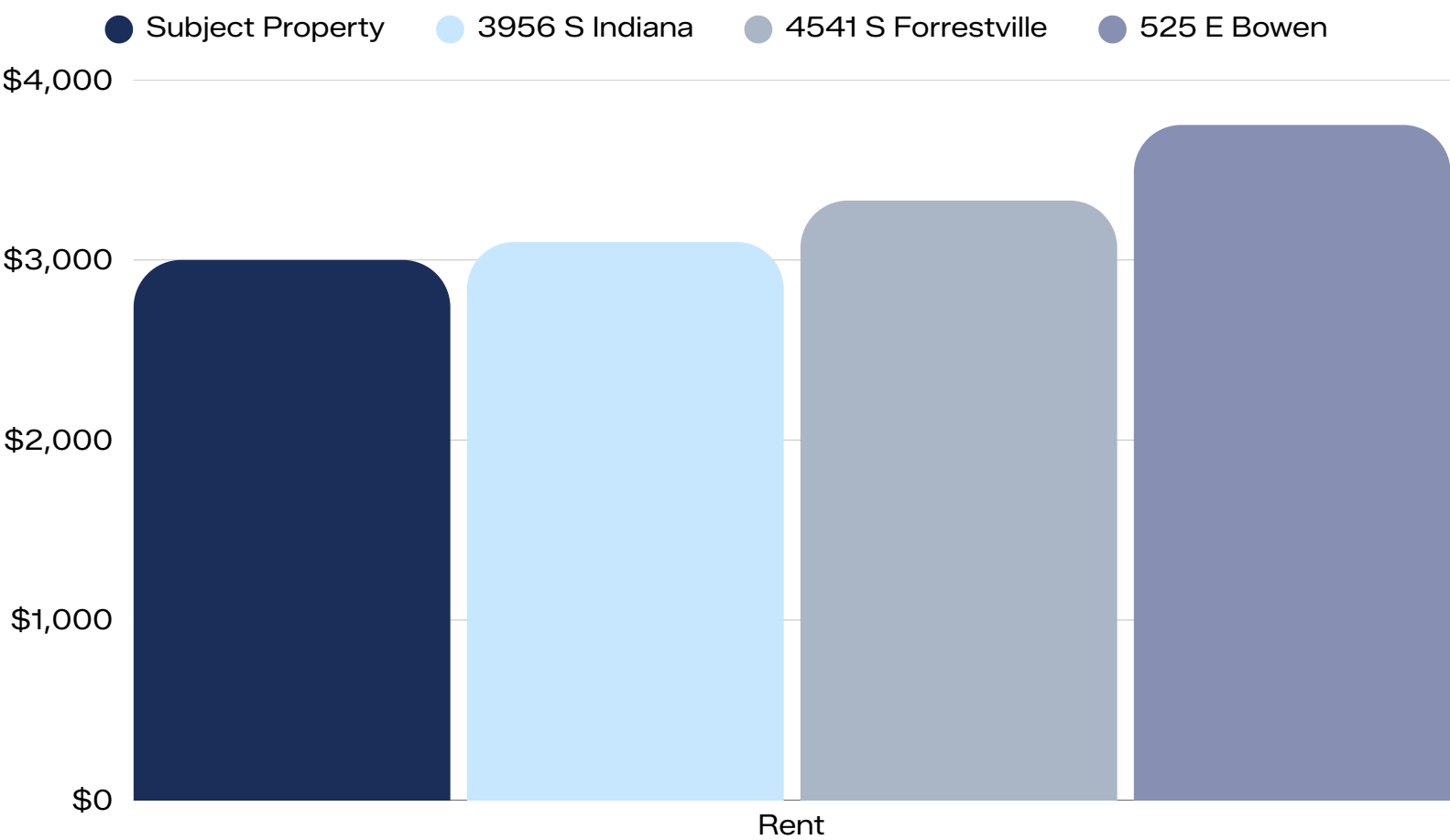
Average – \$2,465



3 BD + 2 BA

Comparable three-bedroom units support rent upside from the current \$2,300–\$2,350 rent range toward the OM’s \$2,500 pro forma rent assumption.

Average – \$3,393

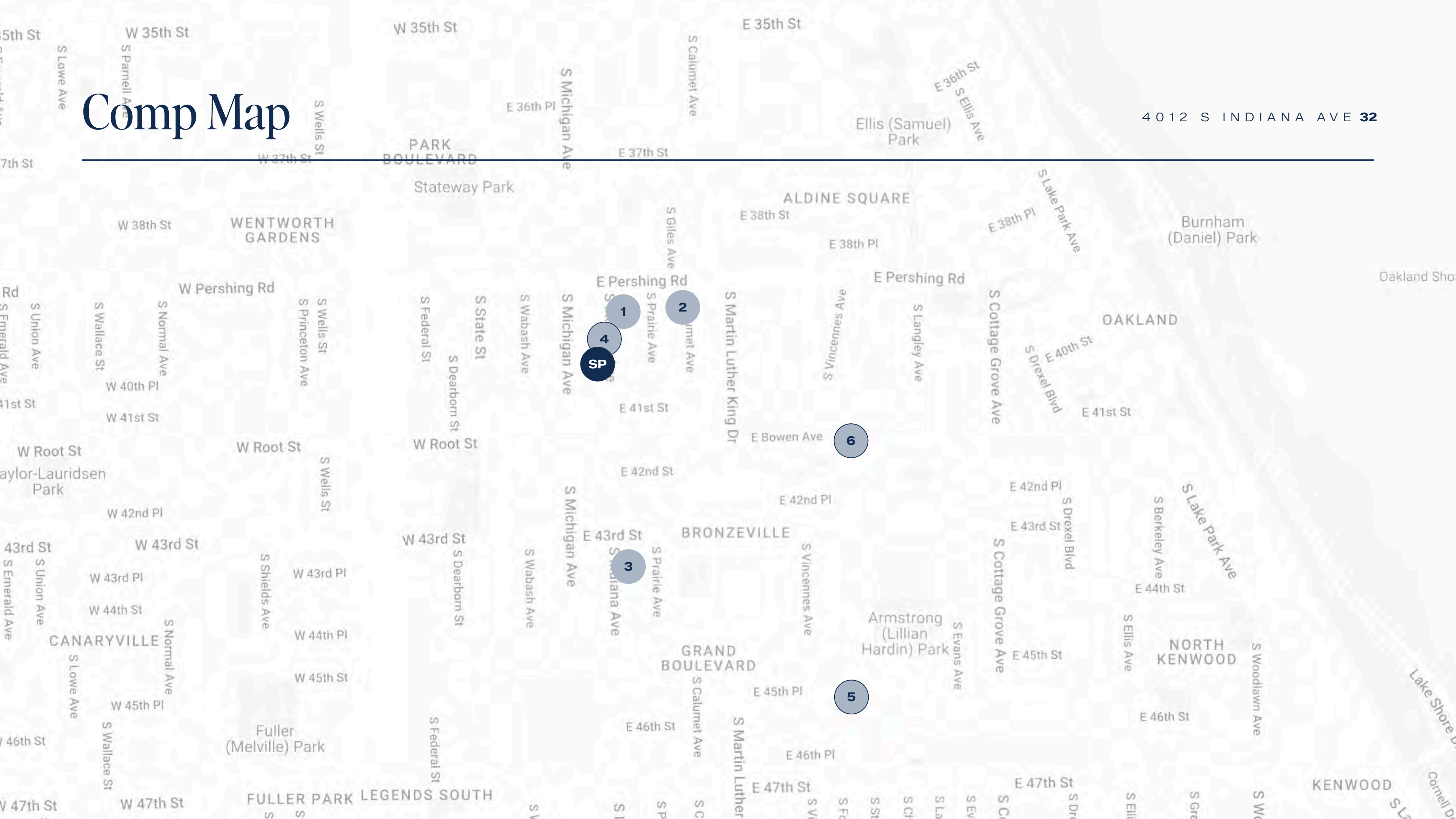


4 BD + 3 BA

Four-bedroom comps support upside from the current \$3,000 rent toward the \$3,300 market rent assumption.

Comp Map

4012 S INDIANA AVE **32**



Sales Comps

1



3933 S Indiana Ave Unit 1

Chicago, IL 60653

Closing Date: **September 2025**
Distance: **0.6 miles**

Bed/Bath	4 BD / 3 BA
Year Built	2006
Days on Market	20
Sales Price	\$438,000

2



450 E Bowen Ave Unit 1E

Chicago, IL 60653

Closing Date: **November 2025**
Distance: **0.6 miles**

Bed/Bath	4 BD / 3 BA
Year Built	2005
Days on Market	41
Sales Price	\$397,000

Sales Comps

3



4150 S Indiana Ave Unit 4N
Chicago, IL 60653

Closing Date: **December 2024**
Distance: **0.2 miles**

Bed/Bath	3 BD / 2 BA
Year Built	2006
Days on Market	53
Sales Price	\$268,000

4



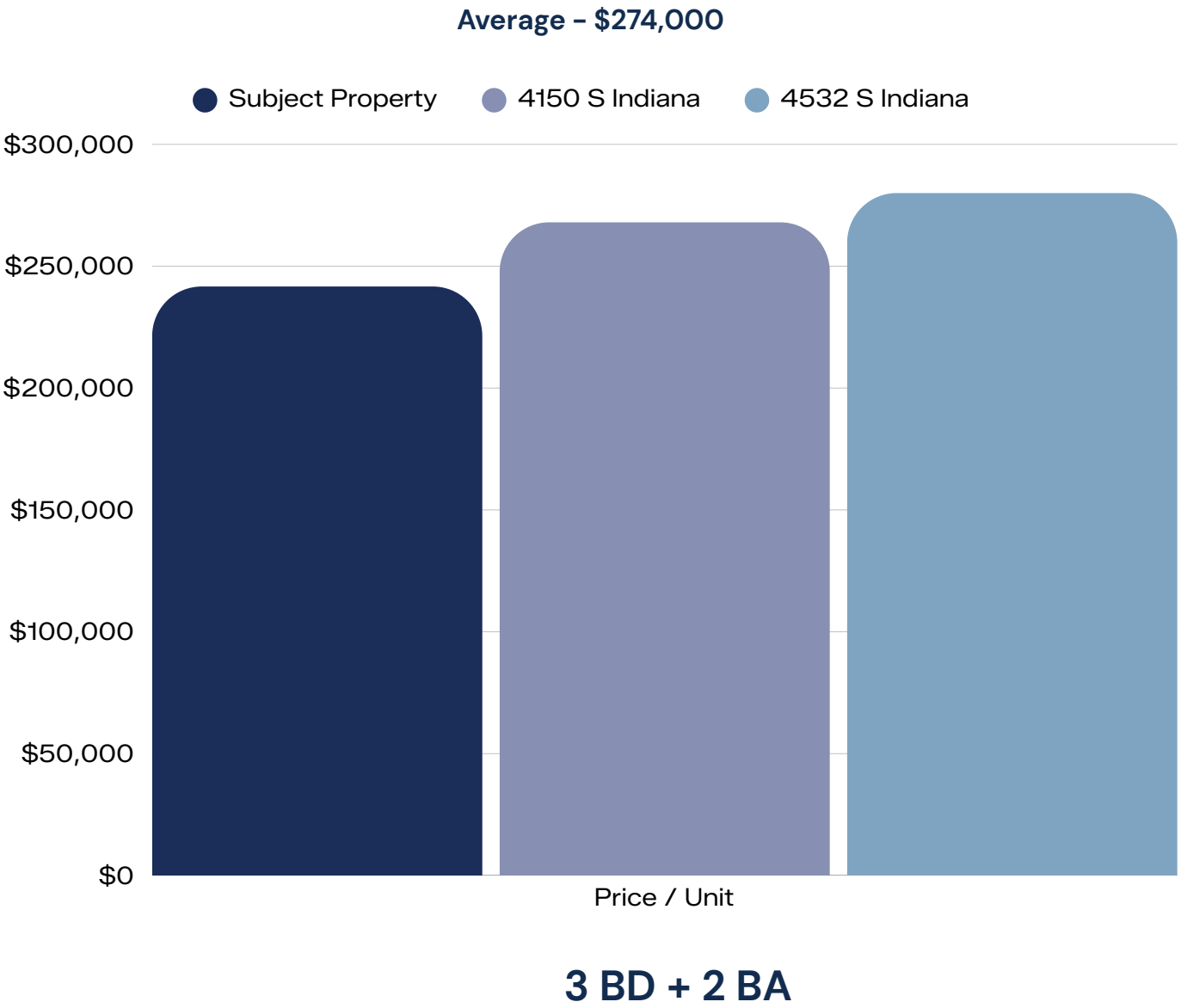
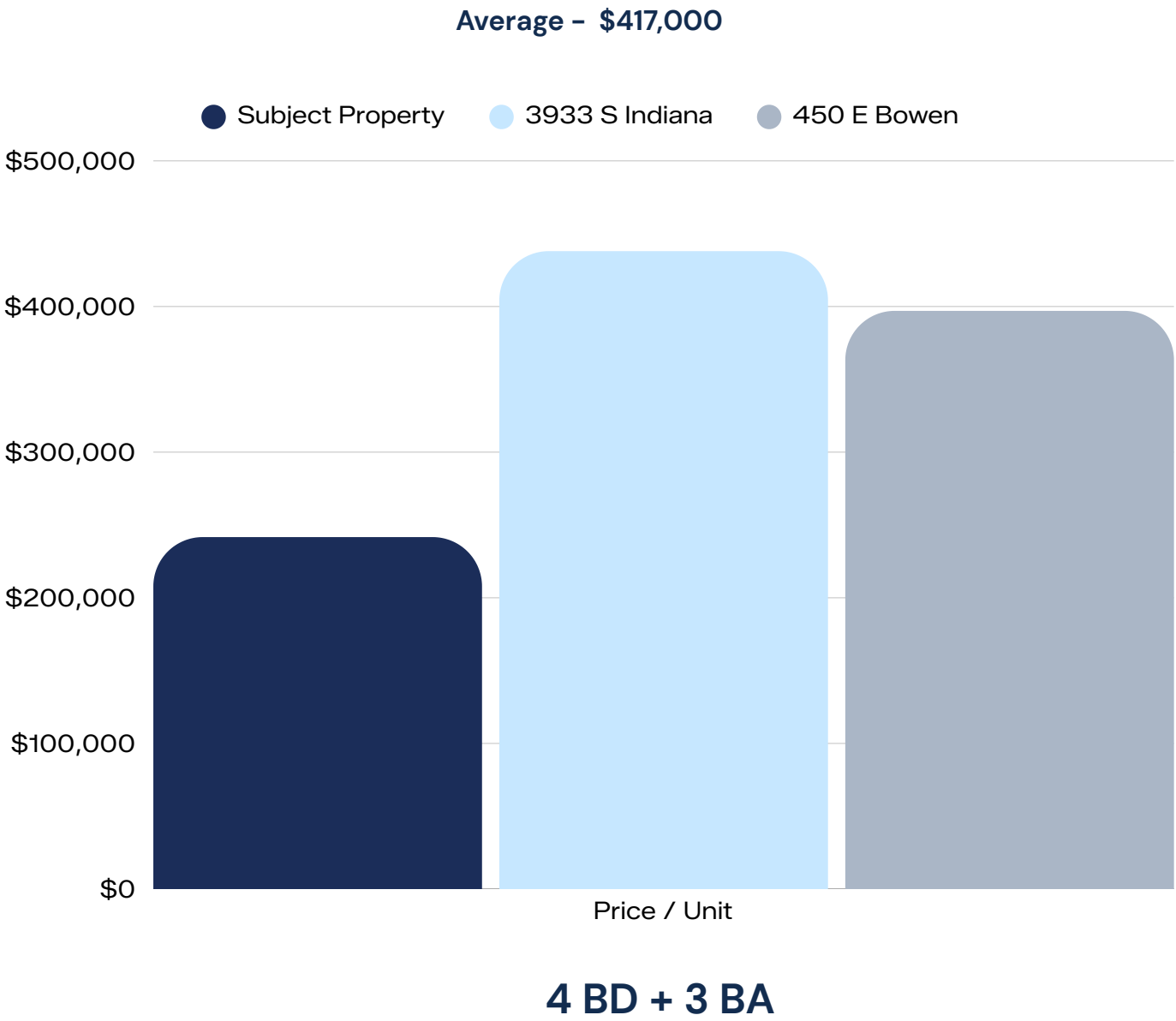
4532 S Indiana Ave Unit 2N
Chicago, IL 60653

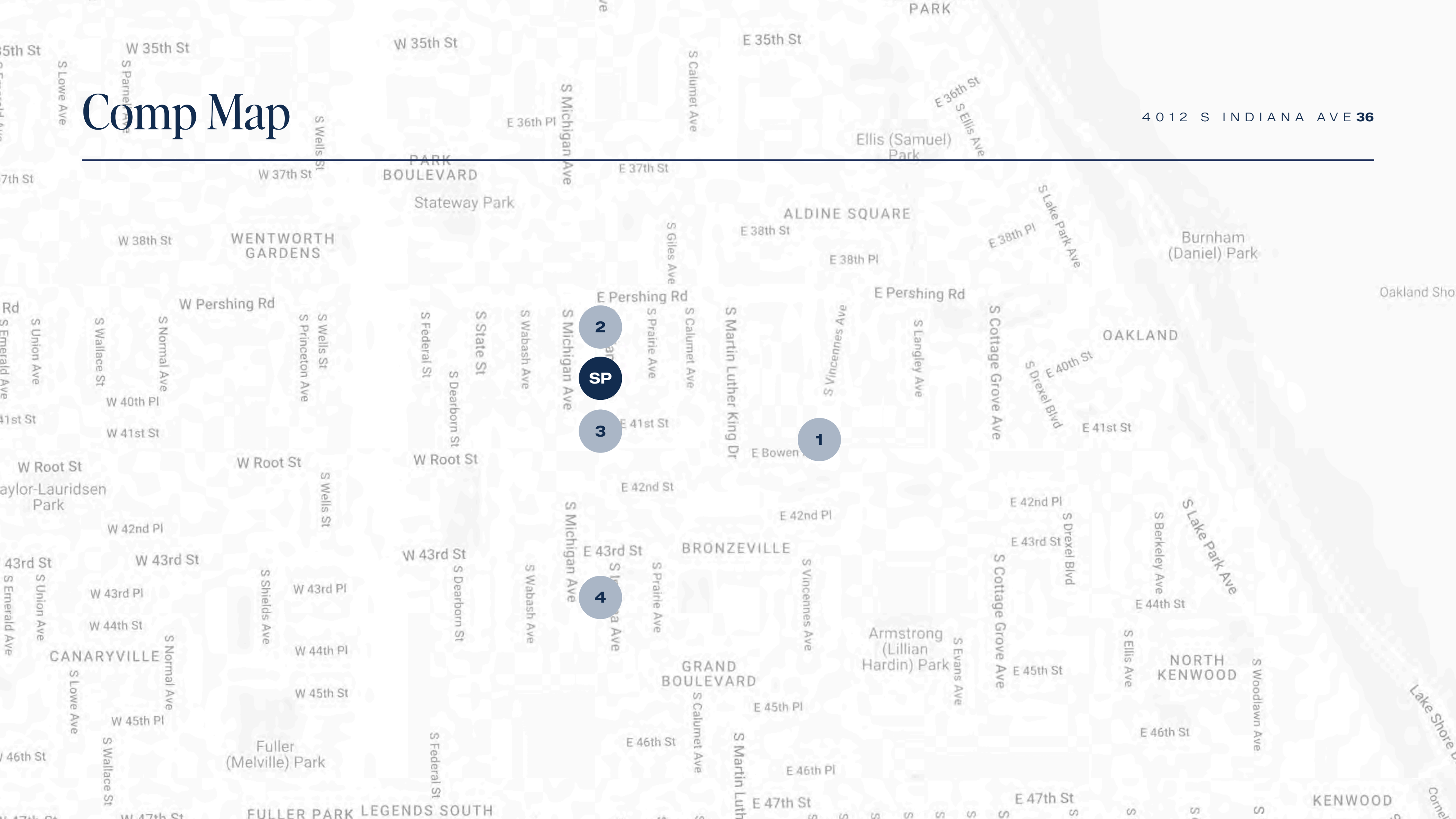
Closing Date: **October 2025**
Distance: **0.7 miles**

Bed/Bath	3 BD / 2 BA
Year Built	2006
Days on Market	41
Sales Price	\$280,000

Sales Comps

4 0 1 2 S I N D I A N A A V E 3 5





Financials

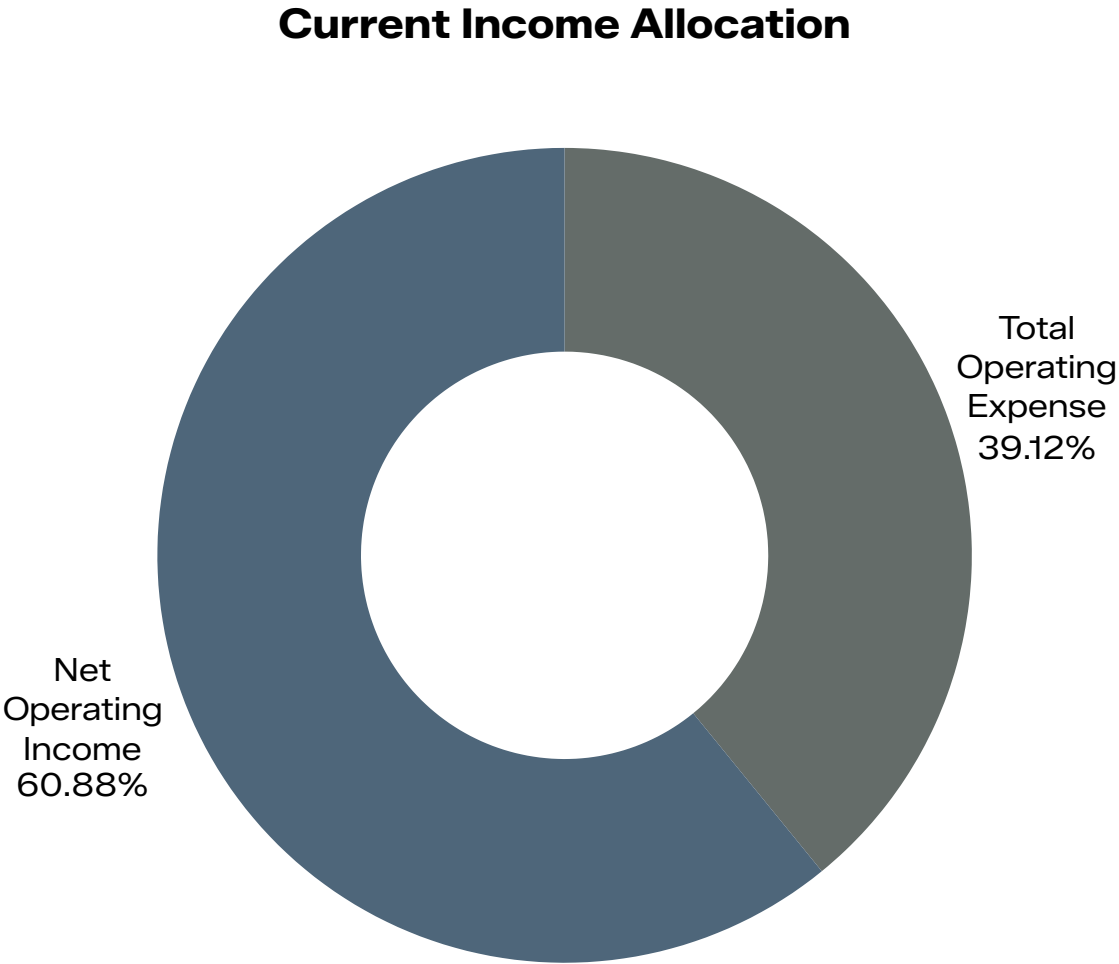
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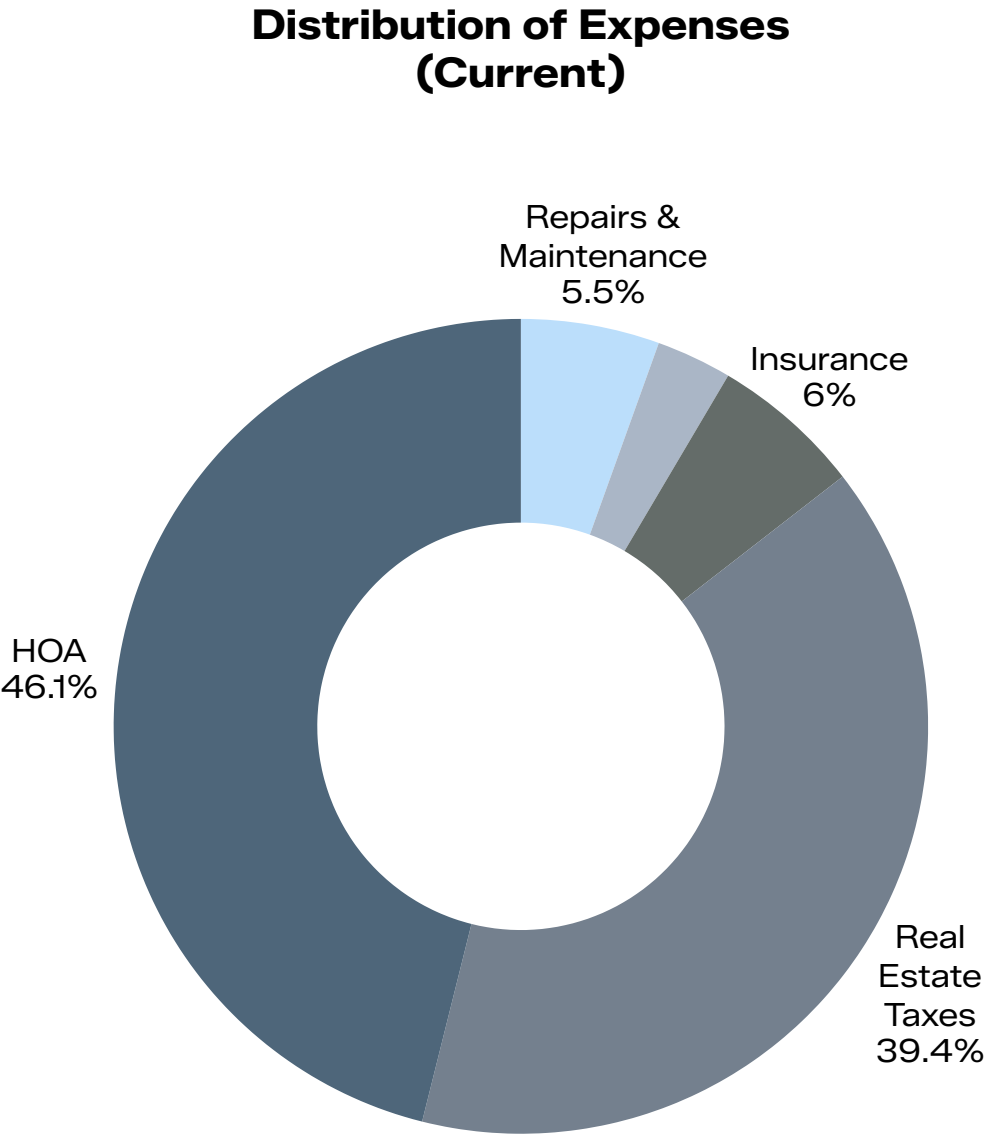
Income and Expense Analysis

Income	Current		Pro Forma	
Gross Scheduled Rent	\$176,400		\$189,600	
Gross Potential Income	\$176,400		\$189,600	
General Vacancy	-5.00%		-5.00%	
Effective Gross Income	\$167,580		\$180,120	
Less Expenses	\$65,566	39.12% of EGI	\$65,566	36.40% of EGI
Net Operating Income	\$102,014		\$114,554	



Income and Expense Analysis

Expenses	Current	Current Per Unit	Pro Forma	Pro Forma Per Unit
Real Estate Taxes	\$25,828	\$4,305	\$25,828	\$4,305
Insurance	\$3,907	\$651	\$3,907	\$651
Repairs & Maintenance	\$3,600	\$600	\$3,600	\$600
HOA (Gas, Insurance, Landscaping, Snow, Trash, and Water)	\$30,231	\$5,039	\$30,231	\$5,039
Reserves	\$2,000	\$333	\$2,000	\$333
Total Operating Expense	\$65,566	\$10,928	\$65,566	\$10,928
% of EGI	39.12%		36.40%	



5-Year Cash Flow Projection

4 0 1 2 S I N D I A N A A V E 40

Calendar Year	CURRENT	Pro Forma	Year 3	Year 4	Year 5
Gross Scheduled Rent	\$176,400	\$189,600	\$196,236	\$203,104	\$210,213
General Vacancy	-5.00%	-5.00%	-5.00%	-5.00%	-5.00%
Effective Gross Income	\$167,580	\$180,120	\$186,424	\$192,949	\$199,702
Real Estate Taxes	\$25,828	\$25,828	\$26,345	\$26,871	\$27,409
Insurance	\$3,907	\$3,907	\$3,985	\$4,065	\$4,146
Repairs & Maintenance	\$3,600	\$3,600	\$3,672	\$3,745	\$3,820
HOA (Gas, Insurance, Landscaping, Snow, Trash, and Water)	\$30,231	\$30,231	\$30,836	\$31,452	\$32,081
Reserves	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Total Operating Expense	\$65,566	\$65,566	\$66,837	\$68,134	\$69,457
Net Operating Income	\$102,014	\$114,554	\$119,587	\$124,815	\$130,246

Income and Expense Analysis

Income	Current	Pro Forma
Gross Potential Income	\$176,400	\$189,600
Effective Gross Income	\$167,580	\$180,120
Net Operating Income	\$102,014	\$114,554

Expense	Current	Pro Forma
Total Operating Expense	\$65,566	\$65,566
Total Expense Per Unit	\$10,928	\$10,928

Financing Options

Preliminary financing options for the acquisition of six of eight separately deeded units at 4012 S. Indiana Avenue.

	Option 1	Option 2	Option 3 RECOMMENDED
Structure	Portfolio / One-Close	Six Individual Loans	Six Individual DSCR Loans
Maximum LTV	75%	70%	70%
Term	5-year bank term	30-year fixed	30-year fixed
Indicative Rate	6.78%	6.749% with 5-year PPP	6.99% with no PPP
Prepayment Terms	No penalty when a unit is sold	PPP options available	No prepayment penalty
Best Use	Maximum leverage and simplified closing	Individual unit financing	Maximum flexibility to sell or refinance units individually

OPTION 3

Six Individual DSCR Loans

Offers the greatest flexibility to sell or refinance each unit independently, with a 30-year fixed term and no prepayment penalty at the indicated 6.99% rate.

Preliminary financing information provided by Christof Schramm of Schramm Commercial Capital LLC.
Financing terms are preliminary and subject to underwriting, appraisal, borrower qualifications, market conditions, and final lender approval. Rates may change prior to rate lock.

Demographics

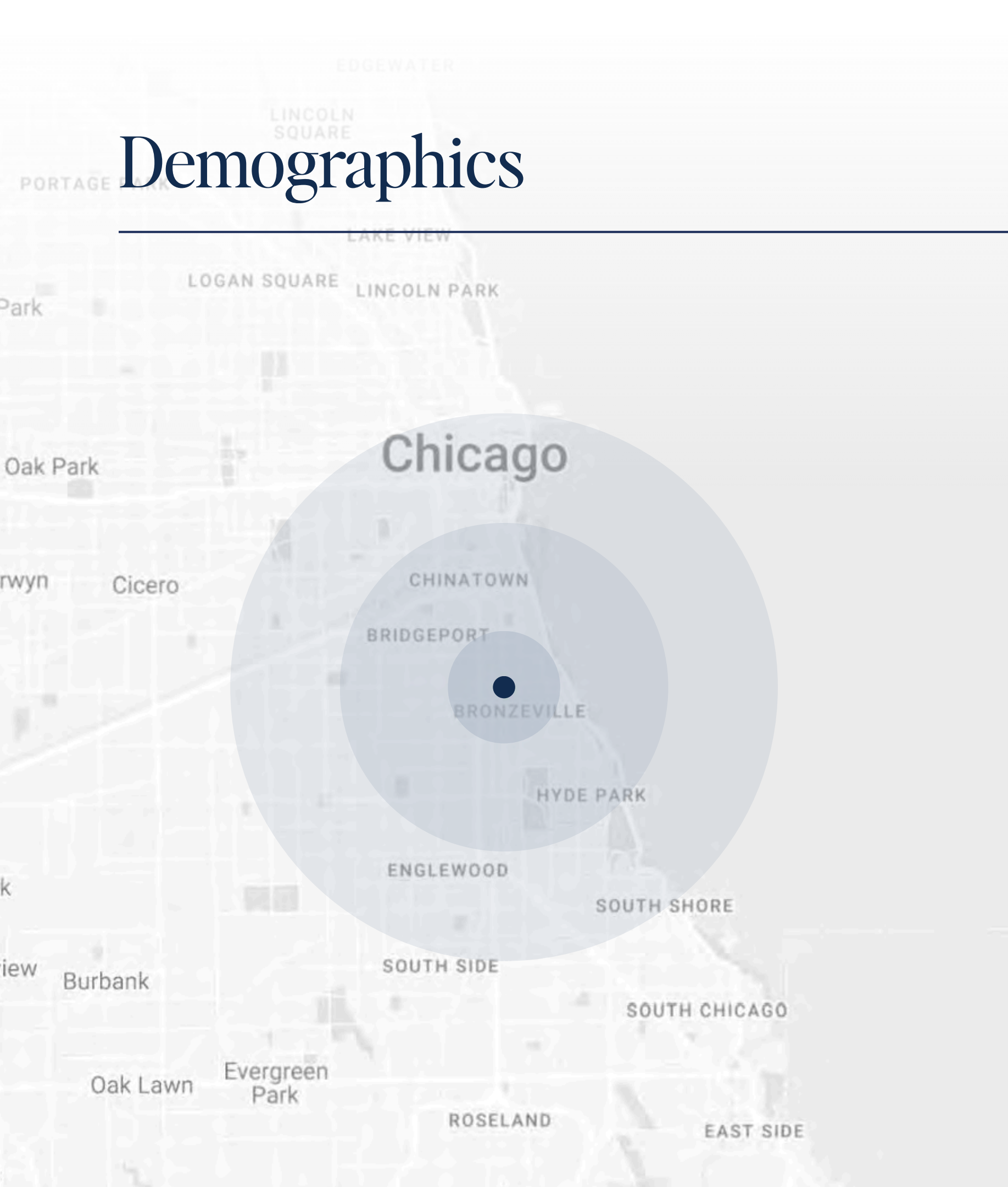
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Demographics

4012 S INDIANA AVE **44**



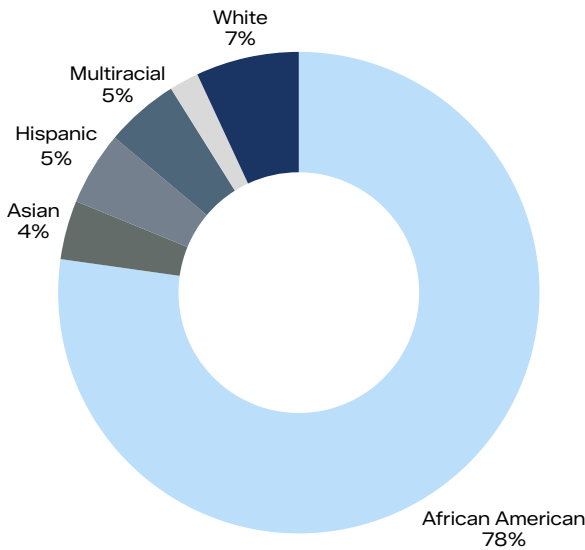
Metric	1 Mile	3 Mile	5 Mile
Population	36,585	251,371	706,945
Median HH income	\$45,528	\$63,154	\$69,915
Avg HH income	\$78,244	\$96,542	\$109,249
Median age	38	36	35

Population	1 Mile	3 Mile	5 Mile
2000 Population	44,080	272,912	728,842
2010 Population	33,811	244,942	686,162
2026 Population	36,585	251,371	706,945
2031 Population	36,275	247,682	705,474
2026 African American	29,902	105,429	257,994
2026 American Indian	100	2,120	8,837
2026 Asian	1,457	42,537	81,871
2026 Hispanic	1,919	52,008	212,571
2026 Other Race	834	28,325	119,432
2026 White	2,542	51,580	164,497
2026 Multiracial	1,738	21,269	73,986
2026-2031 Population: Growth Rate	-0.85%	-1.50%	-0.20%

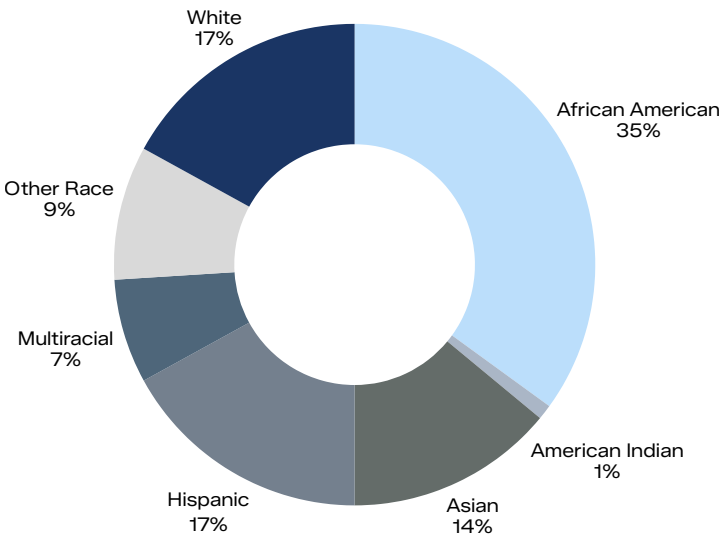
Population by Age	1 Mile	3 Mile	5 Mile
2026 Population Age 30-34	2,893	23,179	73,470
2026 Population Age 35-39	2,588	19,442	56,637
2026 Population Age 40-44	2,432	16,634	46,263
2026 Population Age 45-49	2,096	14,556	40,429
2026 Population Age 50-54	2,137	14,058	38,949
2026 Population Age 55-59	2,024	13,313	35,920
2026 Population Age 60-64	2,072	13,066	35,252
2026 Population Age 65-69	2,011	12,625	32,420
2026 Population Age 70-74	1,810	10,459	25,464
2026 Population Age 75-79	1,299	7,658	17,823
2026 Population Age 80-84	730	4,331	10,061
2026 Population Age 85+	629	3,873	8,632
2026 Population Age 18+	29,167	204,759	577,694
2026 Median Age	38	36	35
2031 Median Age	40	38	36

Demographics

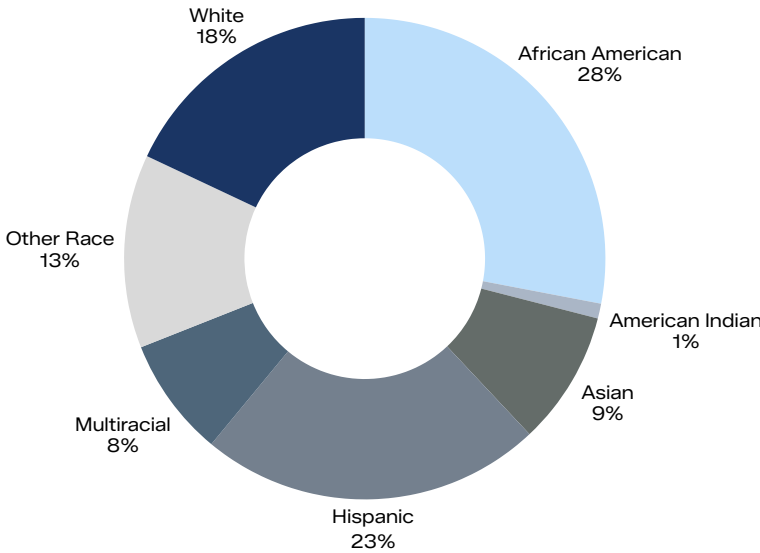
2026 Population by Race	1 Mile	3 Mile	5 Mile
African American	78%	35%	28%
American Indian	0%	1%	1%
Asian	4%	14%	9%
Hispanic	5%	17%	23%
Multiracial	5%	7%	8%
Other Race	2%	9%	13%
White	7%	17%	18%



1 Mile



3 Mile



5 Mile

Company Profile

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Kevin Rocio

Founder
ROC Advisory Group

Kevin “K-ROC” Rocio is a seasoned commercial real estate advisor based in Chicago, specializing in investment sales, leasing, and strategic advisory services. As Founder of ROC Advisory Group at @properties Commercial, he brings a results-driven approach grounded in deep market knowledge and a commitment to helping clients build long-term wealth through real estate.

Kevin is widely recognized for his ability to uncover opportunities, structure complex transactions, and guide clients through evolving market conditions with clarity and confidence. His advisory-first mindset and hands-on execution have earned him a strong reputation among investors, owners, and brokers throughout the Chicagoland market.

In 2019, Kevin was honored with Commercial Achievement Awards from both the Chicago Association of REALTORS® and the National Association of REALTORS®, recognizing his outstanding performance and contributions to the industry. Since 2012, he has consistently been named a top-producing broker, a testament to both his production and professionalism.

Beyond brokerage, Kevin is the publisher of The ROC Report, a weekly newsletter delivering insights on Chicago commercial real estate, market trends, and investment strategy.



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Sharial Howard

Senior Real Estate Broker

Sharial Howard is a full-time Residential and Commercial Real Estate Broker serving Chicago and the surrounding suburbs. Known for her integrity, attention to detail, transparent communication, and client-first approach, she is committed to delivering a luxury real estate experience while building lasting relationships. With 15 years of experience in real estate law representing law firms and Fortune 500 companies including Walgreens and McDonald's, Sharial brings a unique legal perspective that helps clients identify opportunities, minimize risk, and make confident decisions. Her expertise is further strengthened by her Real Estate Negotiation Expert (RENE) and Pricing Strategy Advisor (PSA) certifications, along with her commitment to ongoing education and market knowledge.

Having successfully closed more than 150 transactions totaling over \$32 million in sales, Sharial has earned numerous industry awards and recognition in publications including CS Magazine, Crain's Chicago Business, Real Producers, and N'Digo Magazine. A graduate of the University of Illinois Urbana-Champaign, she is an active member of Delta Sigma Theta Sorority, Inc., supports social and emotional learning initiatives benefiting Chicago youth, and is a dedicated RPAC investor advocating for the real estate industry. Whether helping families find their next home or guiding businesses and investors toward strategic opportunities, Sharial is dedicated to making every client's real estate journey seamless, successful, and rewarding.



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