

670 New York 145
Cairo, NY 12413

\$495,000



Brought to you as a courtesy of:



Theodore Banta III
RVW Select Properties
Primary Phone: 518-466-1219
Office Phone: 518-943-5303
tedbanta3@yahoo.com
rvwselectproperties.com/



Basics

Beds	*****
Baths	1
Baths Full	*****
Living Area	3995

Details

Sub Type: Business	Acres: 0.61
Year Built: 1974	

Additional Info

Basement	Yes	Flood Plain	No
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Remarks

A Business Opportunity Awaits! This property features approximately 4,000 square feet of open space for one - or more - businesses on the corner of State Route 145 & Forgione Rd. There is approximately 320' of road frontage on both roads and multiple points of access. There's ample parking around the building, a loading dock with a 9' x 8' door, and a conveyor belt to the basement. The building's 1st floor features a large open area, a back room with a kitchen with an Ansul system, a storage area, a 1/2 bath, and a storage room. The unfinished basement has one large open area and 2 rooms. The building is built with block and steel girders throughout. Formerly, the property was a gym, and prior to that, it was a gas station with a deli and a convenience store. The kitchen includes a 3 bay sink, a pizza oven, a drink cooler, and 2 walk in refrigerators that need condensers. It's a great opportunity and a great property for retail, a deli, a bakery, a convenience store, a health spa, a hair salon, medical offices, a day care, an educational or training facility, distribution, storage, a spiritual or religious place, & more. It has great proximity to the area's destinations and attractions as it's only 20 minutes to Windham Ski Mountain, 10 minutes to Zoom Flume Water Park, 50 minutes to Howe Caverns, 30 minutes to Hunter Ski Mountain, 7 minutes to Angelo Canna Town Park, 20 minutes to Dutchman's Landing & the Hudson River, 15 minutes to Green Lake & 15 minutes to Colgate Lake. It's a great opportunity and location! View our 3D virtuals tours, our floor plans, and our

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Number Of Units	1	Sub-Type:	Business
Total:		Township:	Cairo
Basement YN:	Yes	Town:	Cairo
Stories:	1	(Taxable):	
Stories Total:	1	911 Address:	670 Route 145 Cairo NY 12413
Building Area	3,995	Lot Size	0.61
Total:		Acres:	
Year Built:	1974	Zoning:	544
Year Built	As per public records	Zoning	544 Health Spas
Details:		Description:	
		Flood Plain YN:	No
		Frontage Length:	Approximately 320' of road frontage on 2 roads
		Lease Considered YN:	No

Public Remarks: A Business Opportunity Awaits! This property features approximately 4,000 square feet of open space for one - or more - businesses on the corner of State Route 145 & Forgione Rd. There is approximately 320' of road frontage on both roads and multiple points of access. There's ample parking around the building, a loading dock with a 9' x 8' door, and a conveyor belt to the basement. The building's 1st floor features a large open area, a back room with a kitchen with an Ansul system, a storage area, a 1/2 bath, and a storage room. The unfinished basement has one large open area and 2 rooms. The building is built with block and steel girders throughout. Formerly, the property was a gym, and prior to that, it was a gas station with a deli and a convenience store. The kitchen includes a 3 bay sink, a pizza oven, a drink cooler, and 2 walk in refrigerators that need condensers. It's a great opportunity and a great property for retail, a deli, a bakery, a convenience store, a health spa, a hair salon, medical offices, a day care, an educational or training facility, distribution, storage, a spiritual or religious place, & more. It has great proximity to the area's destinations and attractions as it's only 20 minutes to Windham Ski Mountain, 10 minutes to Zoom Flume Water Park, 50 minutes to Howe Caverns, 30 minutes to Hunter Ski Mountain, 7 minutes to Angelo Canna Town Park, 20 minutes to Dutchman's Landing & the Hudson River, 15 minutes to Green Lake, & 15 minutes to Colgate Lake. It's a great opportunity and location! View our 3D virtuals tours, our floor plans, and our multi-media website.

Possession: Close Of Escrow

Status Change Timestamp: 01/15/2026

Original List Price: \$495,000
List Price: \$495,000

School District: Cairo-Durham Central School District

Tax Annual Amount:

\$5,961

83.00-2-5.2

General Tax:

\$0

5.2

List Price/SqFt: \$123.9

School Tax:

\$3,622.05

5

Town Tax:

2,338.53

No

Tax Assessed Value:

\$138,000

544 Health

Assessors Full Market Value: \$394,300

Spas

Basement: Full; Storage Space; Unfinished

Location: Rural

Book Information: Liber/Book: 1116; Page: 21; Section: 83

Lot Features: Corner Lot; Level; Paved

Building Features: Overhead Door(s); Number of Loading

Road Frontage Type: State Road

Docks: 1; Number of Overhead Doors: 198; Private

Road Surface Type: Paved

Restroom(s); Kitchen Facilities; Loading Dock(s)

Roof: Shingle

Business Type: Accounting; Administrative and Support;

Sale Includes: Building

Adult Care; Advertising; Animal Grooming; Appliances;

Security Features: Security System

Aquarium Supplies; Arts and Entertainment; Athletic; Bakery;

Sewer: Septic Tank

Bar/Tavern/Lounge; Barber/Beauty; Books/Cards/Stationary;

Water Source: Well

Cabinets; Candy/Cookie; Carpet/Tile; Child Care; Church;

Clothing; Commercial; Computer; Convenience Store; Dance

Studio; Deli/Catering; Dental; Distribution; Drugstore;

Education/School; Electronics; Fast Food; Fitness;

Florist/Nursery; Food & Beverage; Furniture; Grocery;

Hardware; Health Food; Health Services; Hobby; Ice

Cream/Frozen Yogurt; Jewelry; Laundromat; Liquor Store;

Locksmith; Medical; Mixed; Pet Store; Pizza; Professional

Service; Professional/Office; Real Estate; Restaurant; Retail;

Sporting Goods; Storage; Toys; Travel; Video

Construction Materials: Asphalt; Block; Frame
Cooling: Dual; Ductless; Wall Unit(s); See Remarks
Electric: 200+ Amp Service
Flooring: Linoleum; Tile
Foundation Details: Block; Metal
Frontage Type: Frontage Length: Approx. 320'
Heating: Ductless



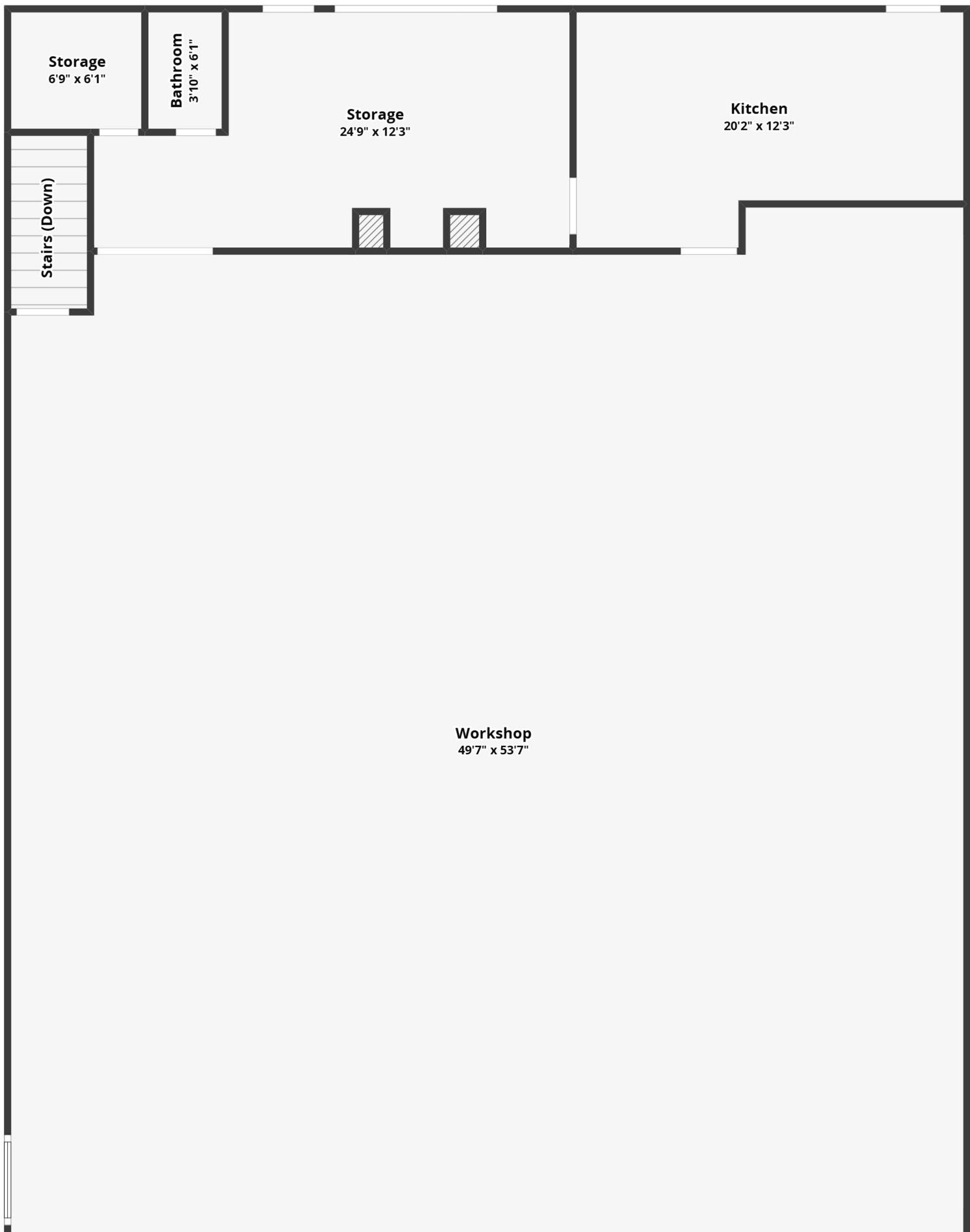
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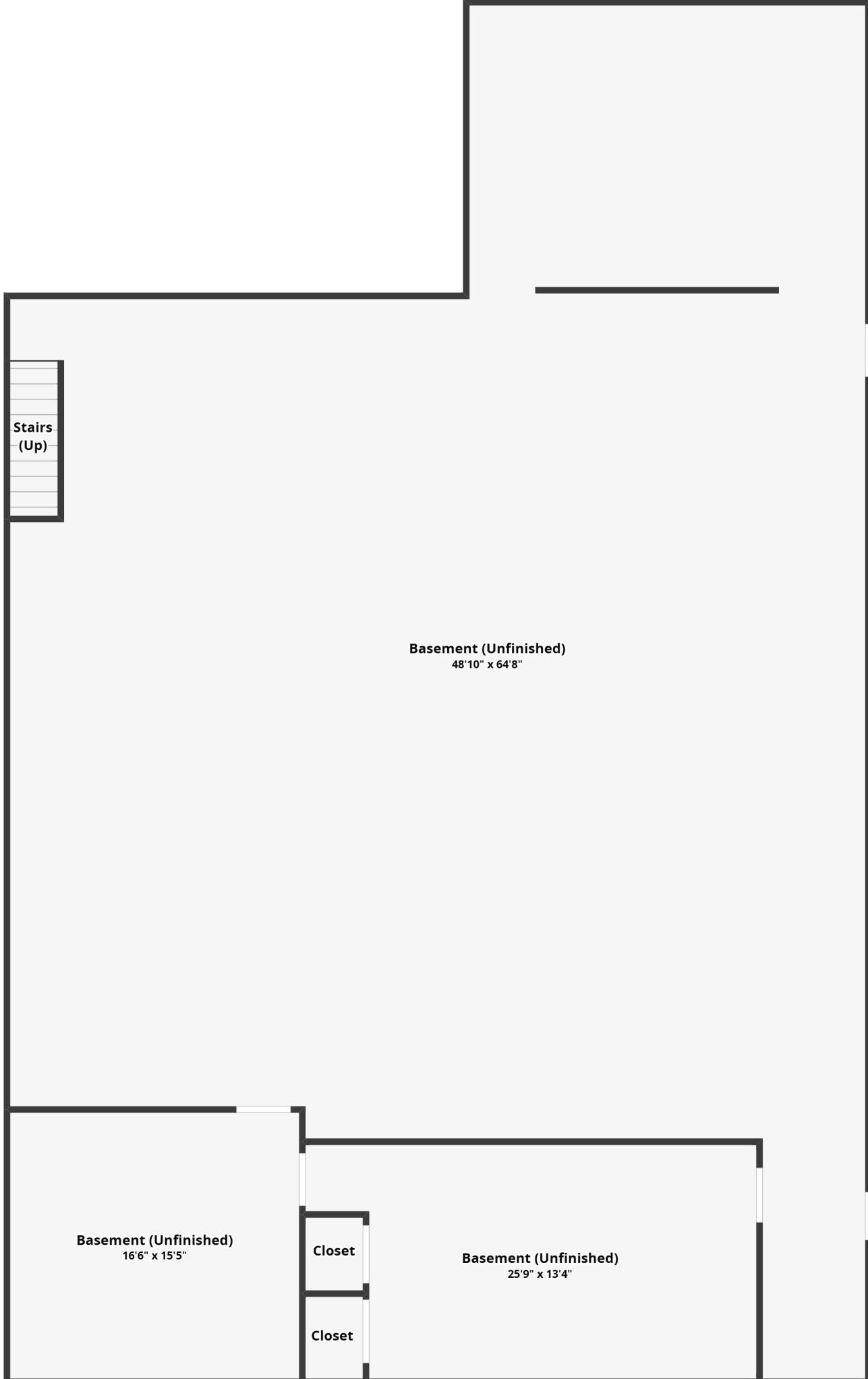


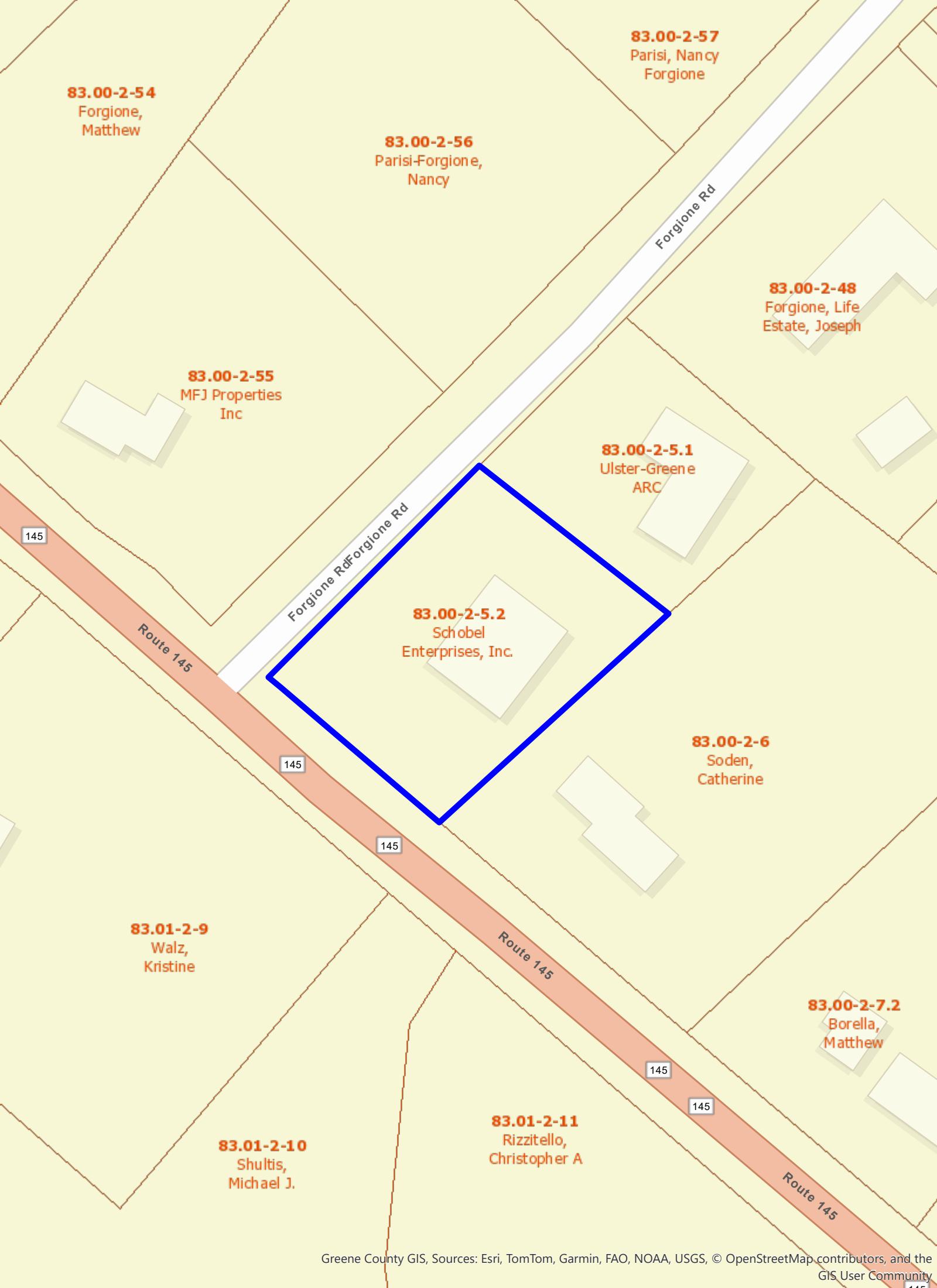
SELECT PROPERTIES

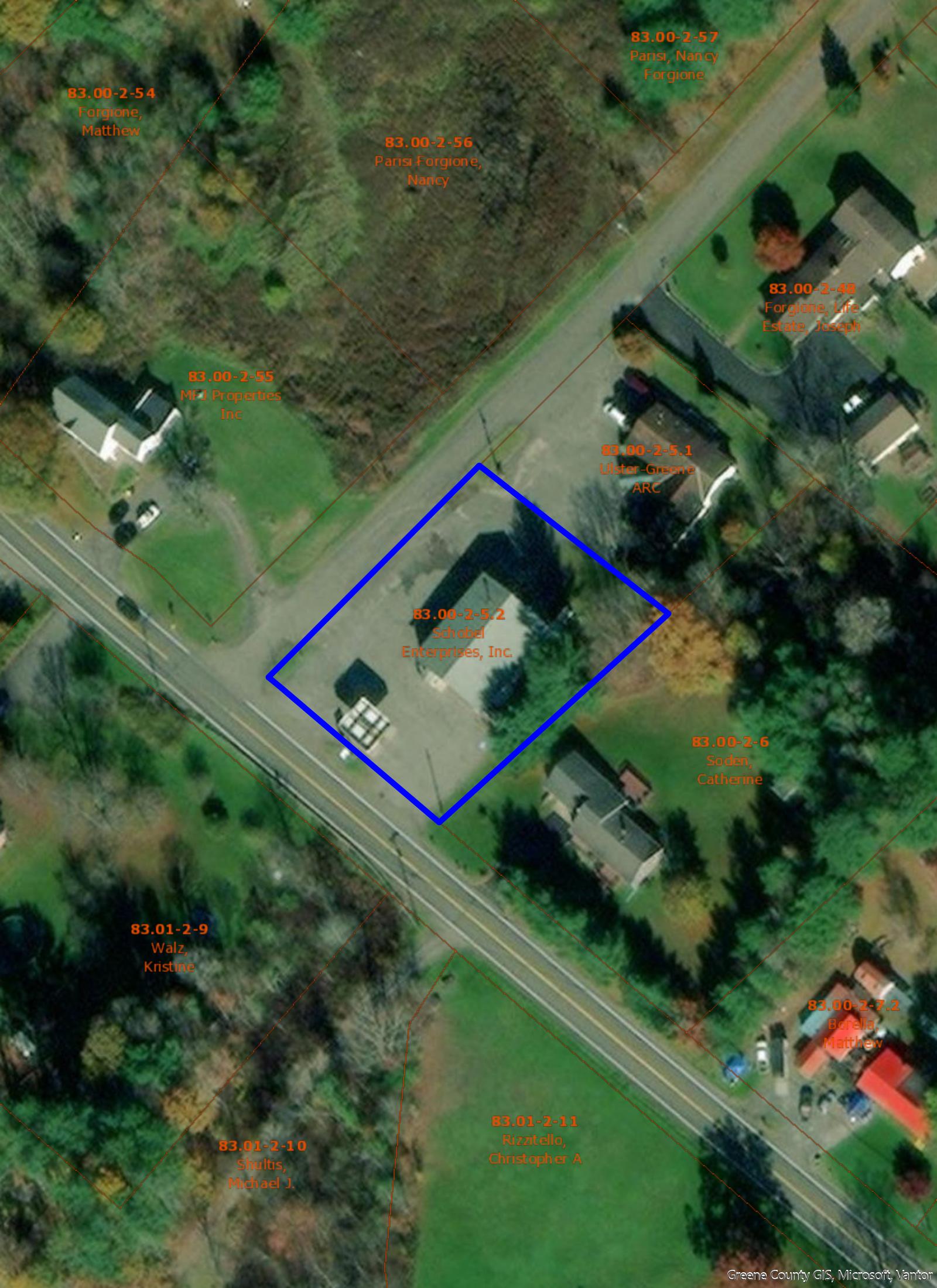
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Space Not Shown









Collection: Town & County 2026

Fiscal Year Start: 1/1/2026

Fiscal Year End: 12/31/2026

Warrant Date: 12/21/2025

Total Tax Due (minus penalties & interest) \$2,338.53

\$2,338.53

Pay Full

Tax Bill #	SWIS	Tax Map #	Status
003445	192400	83.00-2-5.2	Unpaid
Address		Municipality	School
670 Route 145		Town of Cairo	Cairo-Durham

Owners Property Information Assessment Information

Schobel Enterprises, Inc. 58 Deer Valley Rd Jewett, NY 12444	Roll Section: Property Class: Lot Size:	1 Health spa 0.61	Full Market Value: Total Assessed Value: Uniform %:	394300.00 138000.00 35.00
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Description	Tax Levy	Percent Change	Taxable Value	Rate	Tax Amount
County Tax	27309370	0.0000	138000.000	6.48208100	\$894.53
Town Tax	3946738	0.9000	138000.000	9.02196800	\$1,245.03
Cairo fire	512700	2.0000	138000.000	1.44183600	\$198.97

Total Taxes: \$2,338.53

FULL PAYMENT OPTION

From:	To:	Tax Amount	Penalty	Notice Fee	Total Due
Dec 29	Feb 02, 2026	\$2,338.53	\$0.00	\$0.00	\$2,338.53
Feb 03	Mar 02, 2026	\$2,338.53	\$23.39	\$0.00	\$2,361.92
Mar 03	Mar 31, 2026	\$2,338.53	\$46.77	\$0.00	\$2,385.30
Apr 01	Apr 30, 2026	\$2,338.53	\$70.16	\$0.00	\$2,408.69
May 01	Jun 01, 2026	\$2,338.53	\$93.54	\$2.00	\$2,434.07
Jun 02	Jun 30, 2026	\$2,338.53	\$116.93	\$2.00	\$2,457.46
Jul 01	Jul 31, 2026	\$2,338.53	\$140.31	\$2.00	\$2,480.84

Estimated State Aid - Type	Amount
County	24079274.00
Town	470591.00

Mail Payments To:

Susan B. Hilgendorff
Tax Collector
PO Box 319 Cairo, NY. 12413


CAIRO-DURHAM CSD
Albany, Greene, Schoharie Counties
PAY TO: Cairo Durham CSD Tax Collector, POB 10, Cairo, NY 12413 (518) 622-8534 ext. 25140

Property and summary tax balance information for the selected parcel is shown to the right. Exemptions are displayed as well if they exist for the property.

You can view or hide tax bill detail and any payments by clicking the bar near the bottom of the page.

If the property appears in other tax years, you can quickly view the tax history for the property. Just select a tax year from the drop-down list at the top of the page.

To request a signed Tax Certification, click the "Request Signed Certificate" button at the bottom of the page.

[Re-enter search conditions](#)

For Tax Year: **2025 School Tax (2025-2026)** Last Updated: 11/05/25 02:49 pm

Owner:	Tax Map # 83.00-2-5.2												
Schobel Enterprises, Inc. 58 Deer Valley Rd Jewett, NY 12444	Tax Bill # 000925												
	Bank Code:												
	School Code: 192401												
	Property Class: 544												
	Tax Roll: 1												
Location: 670 Route 145 SWIS: 192400 Cairo	Acreage: .61												
	Frontage: 1116												
	Depth: 21												
<table border="1"> <tr> <td>Full Value:</td> <td>394,300</td> </tr> <tr> <td>Assessment:</td> <td>138,000</td> </tr> <tr> <td>STAR Savings:</td> <td>0.00</td> </tr> <tr> <td>Tax Amount:</td> <td>3,622.05</td> </tr> <tr> <td>Tax Paid:</td> <td>3,622.05</td> </tr> <tr> <td>Balance:</td> <td>0.00</td> </tr> </table>		Full Value:	394,300	Assessment:	138,000	STAR Savings:	0.00	Tax Amount:	3,622.05	Tax Paid:	3,622.05	Balance:	0.00
Full Value:	394,300												
Assessment:	138,000												
STAR Savings:	0.00												
Tax Amount:	3,622.05												
Tax Paid:	3,622.05												
Balance:	0.00												

(Hide Bill and Payment Details...)

Tax Description	Tax Levy	Taxable Value	Rate / 1000	Tax Amount
School tax	17,322,960	138,000	26.21263	3,617.34
LibraryTax	22,543	138,000	0.034112	4.71
Pmt Date	Payor	Check #	Tax Paid	Fees Paid
09/24/25	Schobel Enterprises, Inc.	0924-00008	3,622.05	

Tax Balance does not include any accrued Late Fees

**Payments shown may not include
payments made directly to the County**

[Late Fee Schedule](#) [Tax Certification](#) [Request Certification](#)

AGRICULTURAL DISTRICT DISCLOSURE FORM AND NOTICE 04/07

for property commonly known as: 670 Route 145, Cairo, NY 12413

When any purchase and sale contract is presented for the sale, purchase, or exchange of real property located partially or wholly within an agricultural district established pursuant to the provisions of article 25-AA of the Agricultural and Markets law, the prospective grantor shall present to the prospective grantee a disclosure notice which states the following:

It is the policy of this state and this community to conserve, protect and encourage the development and improvement of agricultural land for the production of food, and other products, and also for its natural and ecological value. This disclosure notice is to inform prospective residents that the property they are about to acquire lies partially or wholly within an agricultural district and that farming activities occur within the district. Such farming activities may include, but not be limited to, activities that cause noise, dust and odors.

Prospective residents are also informed that the location of property within an agricultural district may impact the ability to access water and/or sewer services for such property under certain circumstances. Prospective purchasers are urged to contact the New York State Department of Agriculture and Markets to obtain additional information or clarification regarding their rights and obligations under article 25-AA of the Agriculture and Markets Law.

Such disclosure notice shall be signed by the prospective grantor and grantee prior to the sale, purchase or exchange of such real property.

Receipt of such disclosure notice shall be recorded on a property transfer report form prescribed by the state board of real property services as provided for in section three hundred thirty-three of the real property law.

Initial the following:

The aforementioned property IS located in an agricultural district.

DS
BS

DS


IS NOT

The aforementioned property IS NOT located in an agricultural district.

I have received and read this disclosure notice.

DocuSigned by:			
 Barbara Schobel		12/20/2025	
Seller	8ADD743AE6EC41D...	Date	Purchaser
	DocuSigned by:		Date
 Barbara Schobel		12/18/2025	
Seller	4FC0F23AAE764B2...	Date	Purchaser
			Date



Division of Licensing Services

New York State
 Department of State
Division of Licensing Services
 P.O. Box 22001
 Albany, NY 12201-2001
 Customer Service: (518) 474-4429
www.dos.ny.gov

New York State Disclosure Form for Buyer and Seller

THIS IS NOT A CONTRACT

New York State law requires real estate licensees who are acting as agents of buyers or sellers of property to advise the potential buyers or sellers with whom they work of the nature of their agency relationship and the rights and obligations it creates. This disclosure will help you to make informed choices about your relationship with the real estate broker and its sales agents.

Throughout the transaction you may receive more than one disclosure form. The law may require each agent assisting in the transaction to present you with this disclosure form. A real estate agent is a person qualified to advise about real estate.

If you need legal, tax or other advice, consult with a professional in that field.

Disclosure Regarding Real Estate Agency Relationships

Seller's Agent

A seller's agent is an agent who is engaged by a seller to represent the seller's interests. The seller's agent does this by securing a buyer for the seller's home at a price and on terms acceptable to the seller. A seller's agent has, without limitation, the following fiduciary duties to the seller: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A seller's agent does not represent the interests of the buyer. The obligations of a seller's agent are also subject to any specific provisions set forth in an agreement between the agent and the seller. In dealings with the buyer, a seller's agent should (a) exercise reasonable skill and care in performance of the agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the value or desirability of property, except as otherwise provided by law.

Buyer's Agent

A buyer's agent is an agent who is engaged by a buyer to represent the buyer's interest. The buyer's agent does this by negotiating the purchase of a home at a price and on terms acceptable to the buyer. A buyer's agent has, without limitation, the following fiduciary duties to the buyer: reasonable care, undivided loyalty, confidentiality, full disclosure, obedience and duty to account. A buyer's agent does not represent the interest of the seller. The obligations of a buyer's agent are also subject to any specific provisions set forth in an agreement between the agent and the buyer. In dealings with the seller, a buyer's agent should (a) exercise reasonable skill and care in performance of the

agent's duties; (b) deal honestly, fairly and in good faith; and (c) disclose all facts known to the agent materially affecting the buyer's ability and/or willingness to perform a contract to acquire seller's property that are not consistent with the agent's fiduciary duties to the buyer.

Broker's Agents

A broker's agent is an agent that cooperates or is engaged by a listing agent or a buyer's agent (but does not work for the same firm as the listing agent or buyer's agent) to assist the listing agent or buyer's agent in locating a property to sell or buy, respectively, for the listing agent's seller or the buyer agent's buyer. The broker's agent does not have a direct relationship with the buyer or seller and the buyer or seller cannot provide instructions or direction directly to the broker's agent. The buyer and the seller therefore do not have vicarious liability for the acts of the broker's agent. The listing agent or buyer's agent do provide direction and instruction to the broker's agent and therefore the listing agent or buyer's agent will have liability for the acts of the broker's agent.

Dual Agent

A real estate broker may represent both the buyer and the seller if both the buyer and seller give their informed consent in writing. In such a dual agency situation, the agent will not be able to provide the full range of fiduciary duties to the buyer and seller. The obligations of an agent are also subject to any specific provisions set forth in an agreement between the agent, and the buyer and seller. An agent acting as a dual agent must explain carefully to both the buyer and seller that the agent is acting for the other party as well. The agent should also explain the possible effects of dual representation, including that by consenting to the dual agency relationship the buyer and seller are giving up their right to undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship before agreeing to such representation. A seller or buyer may provide advance informed consent to dual agency by indicating the same on this form.

Dual Agent with Designated Sales Agents

If the buyer and seller provide their informed consent in writing, the principals and the real estate broker who represents both parties as a dual agent may designate a sales agent to represent the buyer and another sales agent to represent the seller. A sales agent works under the supervision of the real estate broker. With the informed consent of the buyer and the seller in writing, the designated sales agent for the buyer will function as the buyer's agent representing the interests of and advocating on behalf of the buyer and the designated sales agent for the seller will

New York State Disclosure Form for Buyer and Seller

function as the seller's agent representing the interests of and advocating on behalf of the seller in the negotiations between the buyer and seller. A designated sales agent cannot provide the full range of fiduciary duties to the landlord or tenant. A designated sales agent cannot provide full range of fiduciary duties to the buyer or seller. The designated sales agent must explain that like the dual agent

under whose supervision they function, they cannot provide undivided loyalty. A buyer or seller should carefully consider the possible consequences of a dual agency relationship with designated sales agents before agreeing to such representation. A seller or buyer provide advance informed consent to dual agency with designated sales agents by indicating the same on this form.

This form was provided to me by Theodore Banta III & Konrad Roman of RVW Select Properties
 (Print Name of Licensee) (Print Name of Company, Firm or Brokerage)

a licensed real estate broker acting in the interest of the:

Seller as a (check relationship below)
 Seller's Agent
 Broker's Agent

Buyer as a (check relationship below)
 Buyer's Agent
 Broker's Agent

Dual Agent
 Dual Agent with Designated Sales Agent

For advance informed consent to either dual agency or dual agency with designated sales agents complete section below:

Advance Informed Consent Dual Agency
 Advance Informed Consent to Dual Agency with Designated Sales Agents

If dual agent with designated sales agents is indicated above: _____ is appointed to represent the buyer; and _____ is appointed to represent the seller in this transaction.

(I) (We) Schobel Enterprises Inc. acknowledge receipt of a copy of this disclosure form:

Signature of Buyer(s) and/or Seller(s):

DocuSigned by:

Barbara Schobel

12/20/2025

8ADD743AE6EC41D...

DocuSigned by:

Barbara Schobel

12/18/2025

4FC0F23AAE764B2...

Date: _____

Date: _____



Division of Licensing Services

New York State
 Department of State, Division of Licensing Services
 (518) 474-4429
www.dos.ny.gov

New York State
 Division of Consumer Rights
 (888) 392-3644

New York State Housing and Anti-Discrimination Disclosure Form

Federal, State and local Fair Housing Laws provide comprehensive protections from discrimination in housing. It is unlawful for any property owner, landlord, property manager or other person who sells, rents or leases housing, to discriminate based on certain protected characteristics, which include, but are not limited to **race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status**. Real estate professionals must also comply with all Fair Housing Laws.

Real estate brokers and real estate salespersons, and their employees and agents violate the Law if they:

- Discriminate based on any protected characteristic when negotiating a sale, rental or lease, including representing that a property is not available when it is available.
- Negotiate discriminatory terms of sale, rental or lease, such as stating a different price because of race, national origin or other protected characteristic.
- Discriminate based on any protected characteristic because it is the preference of a seller or landlord.
- Discriminate by “steering” which occurs when a real estate professional guides prospective buyers or renters towards or away from certain neighborhoods, locations or buildings, based on any protected characteristic.
- Discriminate by “blockbusting” which occurs when a real estate professional represents that a change has occurred or may occur in future in the composition of a block, neighborhood or area, with respect to any protected characteristics, and that the change will lead to undesirable consequences for that area, such as lower property values, increase in crime, or decline in the quality of schools.
- Discriminate by pressuring a client or employee to violate the Law.
- Express any discrimination because of any protected characteristic by any statement, publication, advertisement, application, inquiry or any Fair Housing Law record.

YOU HAVE THE RIGHT TO FILE A COMPLAINT

If you believe you have been the victim of housing discrimination you should file a complaint with the New York State Division of Human Rights (DHR). Complaints may be filed by:

- Downloading a complaint form from the DHR website: www.dhr.ny.gov;
- Stop by a DHR office in person, or contact one of the Division's offices, by telephone or by mail, to obtain a complaint form and/or other assistance in filing a complaint. A list of office locations is available online at: <https://dhr.ny.gov/contact-us>, and the Fair Housing HOTLINE at (844)-862-8703.

You may also file a complaint with the NYS Department of State, Division of Licensing Services. Complaints may be filed by:

- Downloading a complaint form from the Department of State's website https://www.dos.ny.gov/licensing/complaint_links.html
- Stop by a Department's office in person, or contact one of the Department's offices, by telephone or by mail, to obtain a complaint form.
- Call the Department at (518) 474-4429.

There is no fee charged to you for these services. It is unlawful for anyone to retaliate against you for filing a complaint.



Division of Licensing Services

New York State
Department of State, Division of Licensing Services

(518) 474-4429
www.dos.ny.gov

New York State
Division of Consumer Rights
(888) 392-3644

New York State Housing and Anti-Discrimination Disclosure Form

For more information on Fair Housing Act rights and responsibilities please visit
<https://dhr.ny.gov/fairhousing> and <https://www.dos.ny.gov/licensing/fairhousing.html>.

This form was provided to me by Theodore Banta III & Konrad Roman (print name of Real Estate Salesperson/
Broker) of RVW Select Properties (print name of Real Estate company, firm or brokerage)

(I)(We) Schobel Enterprises Inc.

(Buyer/Tenant/Seller/Landlord) acknowledge receipt of a copy of this disclosure form:

Buyer/Tenant/Seller/Landlord Signature

DocuSigned by:
Barbara Schobel
8ADD743AE6EC41D...

Date: 12/20/2025

Buyer/Tenant/Seller/Landlord Signature

DocuSigned by:
Barbara Schobel
4FC0F23AAE764B2...

Date: 12/18/2025

Real Estate broker and real estate salespersons are required by New York State law to provide you with this Disclosure.