9/17/25, 11:46 AM flexmls Web

606 Main Street Cairo, NY 12413

\$424,900



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 6
Baths 6
Baths Full ********
Living Area 3400

Details

Above Grd Fin Area: 3400 Below Grd Fin Area: 0 Sub Type: Quadruplex Garage Spaces: 1 Year Built: 1898 Acres: 0.21

Additional Info

Basement Yes

Remarks

A 4 Unit Multi-Family in the Heart of Cairo on a Corner Lot with a Garage! The multi-unit building has 2 floors and a full basement. The basement is currently used for storage. The first floor has 2 apartments: one with a separate side entrance with a front covered porch and the other apartment is in the main entrance of the building. The side apartment with the front covered porch has 2 bedrooms, 2 baths, a living room, a kitchen, and an area for storage. This apartment is currently vacant and could be rented for 1,500 to 1,600. The other 1st floor apartment has 1 bedroom, 1 bath, a living room, and a kitchen. It's currently rented month-to-month for 650 which is under market value. It could be rented for 900 to 1,000. On the 2nd floor, the left side apartment has 1 bedroom, 1 bath, a living room, and a kitchen. It's currently leased for 750 which is under market value. It could be rented for 900 to 1,000. The right side 2nd floor apartment has 1 bedroom, 1 bath, a living room, and a kitchen. It's currently rented month-to-month for 900. The annual rent roll for 3 occupied apartments is currently 27,600. The potential annual rent roll with 4 occupied apartments and raising the rents to current market standards is 50,400 or more. This multi-family is a great investment opportunity. Add another apartment to the basement or make storage units. The grounds offer yard space, a driveway, a parking area, and a garage. The property is in the heart of Cairo and within walking distance to cafes, bakeries, eateries, the Cairo Public Library Angelo Canna Town Park & more. The property

Information is deemed to be reliable, but is not guaranteed. © 2025 MLS and FBS. Prepared by Theodore Banta III on Wednesday, September 17, 2025 11:46AM.

https://uc.flexmls.com

Residential Income Active	606 Main Street Cairo, NY 12413	\$424,900
MLS# 20254393	County: Greene	Public Report
	COULITY, CILECTIE	



Leased YN: No

Number Of Units Total: Beds: Baths - Total (F,H) **Basement YN:** Stories: Living Area: Above Grade Finished **Below Grade Finished** Area:

4 Sub-Type: Quadruplex 6 Township: Cairo 6 (,) Town (Taxable): Cairo Yes 911 Address: 606 Main St, Cairo, NY 12413 3.400 Lot Size Acres: 0.21 3.400 **Zoning**: 411 Year Built: 1898 New No Construction YN: Garage YN: Yes Attached No Garage YN: Garage 1 Spaces: Lease

Considered YN:

Side Apt

No

Public Remarks: A 4 Unit Multi-Family in the Heart of Cairo on a Corner Lot with a Garage! The multi-unit building has 2 floors and a full basement. The basement is currently used for storage. The first floor has 2 apartments; one with a separate side entrance with a front covered porch and the other apartment is in the main entrance of the building. The side apartment with the front covered porch has 2 bedrooms, 2 baths, a living room, a kitchen, and an area for storage. This apartment is currently vacant and could be rented for 1,500 to 1,600. The other 1st floor apartment has 1 bedroom, 1 bath, a living room, and a kitchen. It's currently rented month-to-month for 650 which is under market value. It could be rented for 900 to 1,000. On the 2nd floor, the left side apartment has 1 bedroom, 1 bath, a living room, and a kitchen. It's currently leased for 750 which is under market value. It could be rented for 900 to 1,000. The right side 2nd floor apartment has 1 bedroom, 1 bath, a living room, and a kitchen. It's currently rented month-to-month for 900. The annual rent roll for 3 occupied apartments is currently 27.600. The potential annual rent roll with 4 occupied apartments and raising the rents to current market standards is 50,400 or more. This multi-family is a great investment opportunity. Add another apartment to the basement or make storage units. The grounds offer yard space, a driveway, a parking area, and a garage. The property is in the heart of Cairo and within walking distance to cafes, bakeries, eateries, the Cairo Public Library, Angelo Canna Town Park, & more. The property has great proximity to the area's destinations & attractions as it's 20 minutes to Windham Ski Mountain, 15 minutes to Zoom Flume Water Park, 15 minutes to Green Lake, 30 minutes to Hunter Ski Mountain, 20 minutes to Dutchman's Landing Park & the Hudson River. View our 3D virtual tours of the home & property, our floor plans, & our multi-media website.

		Possession: Close O	f Escrow	Status Change Ti Original List Price List Price:	mestamp: 09/16/2025 e: \$424,900 \$424,900
School D	District : Cairo-Durham Central	Tax Annual Amount:	\$4,257	Parcel Number:	101.05-1-13
	School District	General Tax:	\$0	Tax Block:	13
List Price	e/SqFt: \$124.97	School Tax:	\$2,136.49	Tax Lot:	1
		Town Tax:	2,119.79	Tax Exemptions	No
		Tax Assessed Value:	\$81,400	YN:	
		Assessors Full Market	et Value: \$232,600	Tax Legal	411 Apartment
				Description:	101.05-1-13
Unit 1:	Beds Total: 3	Baths Full: 2		Actual Rent: 3	\$1,300
	Baths Total: 2	Living Room	: Yes	Unit Descript	ion: 1st Floor Right
	Leased YN: No	Kitchen: Yes		Side Apt Sepa	rate Ent
	Occupied YN: No				
Unit 2:	Beds Total: 1	Baths Full: 1		Actual Rent: 3	\$650
	Baths Total: 1	Living Room	: Yes	Unit Descript	ion: 1st Floor Left Side
	Unit Lease Terms: Month T	o Month Kitchen: Yes		Apt	
	Occupied YN: Yes				
Unit 3:	Beds Total: 2	Baths Full: 1		Actual Rent: S	\$750
	Baths Total: 1	Living Room	: Yes	Unit Descript	ion: 2nd Floor Left
	Leased YN: Yes	Kitchen: Yes		Side Apt	
	Unit Lease Terms: 12 Mon	hs			
	Occupied YN: Yes				
Unit 4:	Beds Total: 1	Baths Full: 1		Actual Rent: S	\$900
	Baths Total: 1	Living Room	: Yes	Unit Descript	ion: 2nd Floor Right

Kitchen: Yes

Unit Lease Terms: Month To Month Occupied YN: No

Appliances: Range; Refrigerator Architectural Style: Other Basement: Full; Storage Space

Book Information: Liber/Book: 1113; Page: 134; Section:

101.05

Construction Materials: Frame; Wood Siding **Electric:** 100 Amp Service; Circuit Breakers Flooring: Hardwood; Laminate; Linoleum; Wood

Foundation Details: Block; Stone Heating: Baseboard; Hot Water Laundry Features: In Hall



Theodore Banta III License:10311206649 **RVW Select Properties** 7 W Moorehouse Rd Cairo, NY 12413 518-466-1219 518-943-5303 tedbanta3@yahoo.com https://rvwselectproperties.com/ Levels: Two

Lot Features: Corner Lot

Meter Information: Number Of Separate Electric Meters: 5

Other Structures: Garage(s)

Owner Pays: Grounds Care; Sewer; Snow Removal; Trash

Collection; Water

Parking Features: Driveway

Patio And Porch Features: Front Porch

Road Surface Type: Asphalt

Roof: Metal

Sewer: Public Sewer

Structure Type: Multi Family

Utilities: Electricity Connected; Sewer Connected; Water

Connected; Propane View: Neighborhood Water Source: Public

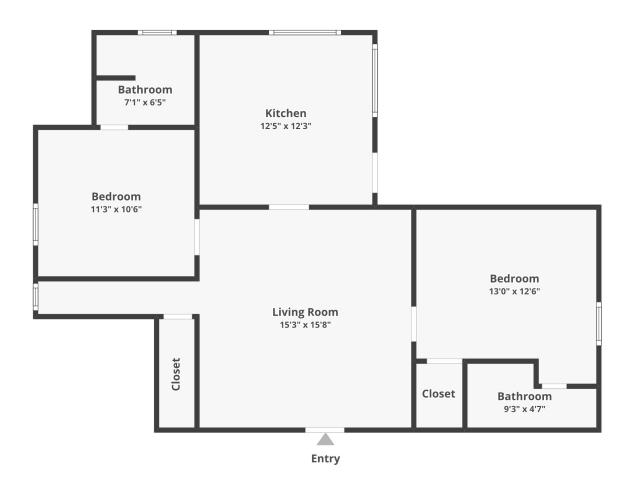
Window Features: Double Hung Window(s)





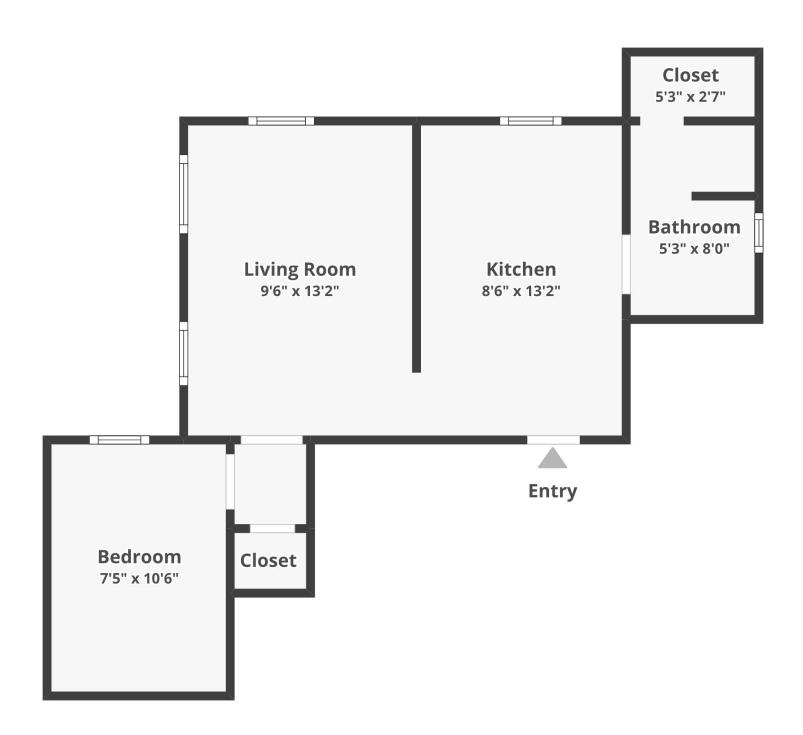
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UNIT 1



Unit 1

UNIT 3



Floor plans/tour cannot be used for building or design purposes. Sizes and dimensions are approximate.







Greene County



Tax Links

Property Info
Tax Info

Details for Taxes Levied in 2025

Municipality of Cairo

Swis:	192400	Tax Map ID#:	101.05-1-13	
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2025 County/Town Taxes					
Description	Rate (per \$1000 or Unit)	Value	Amount Due		
County Tax	6.598463	81,400.00	537.11		
Town Tax	9.009280	81,400.00	733.36		
Del Swr USE	0.000000	0.00	310.61		
Del Swr EDU	0.000000	0.00	300.00		
Cairo fire	1.423033	81,400.00	115.83		
Cairo hydrant	0.691728	81,400.00	56.31		
Cairo It	0.817866	81,400.00	66.57		
			Total: 2,119.79		

2025-26 School
No School tax information is available.

9/1/25, 11:13 AM Info-Tax Online

For Tax Year:



CAIRO-DURHAM CSD Albany, Greene, Schoharie Counties

PAY TO: Cairo Durham CSD Tax Collector, POB 10, Cairo, NY 12413 (518) 622-8534 ext. 25140

Last Updated: 08/29/25 10:06 am

0.00

2,136.49

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

Owner: Tax Map # 101.05-1-13 **Arthur Nicholas** Tax Bill # 002424 458 Cairo-Junction Rd Bank Code: Catskill, NY 12414 School Code: 192401 Property Class: 411 Tax Roll: 1 Acreage: .21 Location: 606 Main St Liber: 1113 Frontage: 76.7 SWIS: 192400 Cairo Depth: 114 Page: 134 Full Value: 232,600 Assessment: 81,400 STAR Savings: 0.00 **Tax Amount:** 2,136.49

2025 School Tax (2025-2026) >

 Tax Description
 Tax Levy
 Taxable Value
 Rate / 1000
 Tax Amount

 School tax
 17,322,960
 81,400
 26.21263
 2,133.71

 LibraryTax
 22,543
 81,400
 0.034112
 2.78

Tax Paid:

Balance:

Tax Balance does not include any accrued Late Fees
Payments shown may not include
payments made directly to the County

Pay Balance Late Fee Schedule Tax Certification Request Certification

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Information Disclaimer

AGRICULTURAL DISTRICT DISCLOSURE FORM AND NOTICE 04/07

for property commonly known as: 606 Main St., Cairo, NY 12413

When any purchase and sale contract is presented for property located partially or wholly within an agricult provisions of article 25-AA of the Agricultural and Ma present to the prospective grantee a disclosure notice w	tural district established pursuant to the arkets law, the prospective grantor shall
It is the policy of this state and this community to development and improvement of agricultural land for the and also for its natural and ecological value. This of residents that the property they are about to acquire lied district and that farming activities occur within the distribution to be limited to, activities that cause noise, dust and	he production of food, and other products, disclosure notice is to inform prospective es partially or wholly within an agricultural rict. Such farming activities may include,
Prospective residents are also informed that the location may impact the ability to access water and/or sewer circumstances. Prospective purchasers are urged to configuration and Markets to obtain additional information obligations under article 25-AA of the Agriculture and Markets are used.	services for such property under certain contact the New York State Department of n or clarification regarding their rights and
Such disclosure notice shall be signed by the prospect purchase or exchange of such real property.	tive grantor and grantee prior to the sale,
Receipt of such disclosure notice shall be recorded on by the state board of real property services as provided the real property law.	
Initial the following:	
The aforementioned property IS lo	cated in an agricultural district.
The aforementioned property IS No	OT located in an agricultural district.
I have received and read this disclosure notice.	
Signed by: . 9/2/2025	
Seller 4439D90E70DF4C6 Date	Purchaser Date
Seller Date	Purchaser Date

DISCLOSURE OF INFORMATION AND ACKNOWLEDGMENT LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's L	Disclosure ((initial)			
Initial	1_[a]]Presend	ce of lead-based	paint and/or lead-based paint hazar	rds (check one below):	
/		Known lead-b	ased paint and/or lead-based paint h	azards are present in the housing (explain	n):
Initial	1 A		knowledge of lead-based paint and/o	or lead-based paint hazards in the housing	
				e records and reports pertaining to lead-b	ased paint and/or lead-based
			e housing (list documents below): _		
	x	Seller has no	reports or records pertaining to lead	-based paint and/or lead-based paint haz	ards in the housing.
Purchase	er's Acknov	vledgment (initial)		
	[c] Purchas	ser has received	d copies of all information listed above	e.	
	[d] Purcha	ser has received	d the pamphlet Protect Your Family I	From Lead in Your Home.	
	[e] Purcha	ser has (check	one below):		
			0-day opportunity (or mutually agree iint or lead-based paint hazards; or	d upon period) to conduct a risk assessm	ent or inspection of the presence of
		_ Waived the op paint hazards		ent or inspections for the presence of lead	-based paint and/or lead-based
Agent's A	Acknowled	gment (initia	nl)		
TSB3&KI	R [f] Agent h		seller of the seller's obligations unde	er 42 U.S.C. 4852d and is aware of his/he	r responsibility to ensure
Certificat	ion of Accu	uracy			
The followin accurate.	g parties have		information above and certify, to the 9/2/2025	best of their knowledge, that the informa	tion they have provided is true and
Seller	4439D90	DE70DF4C6	Date	Seller	Date
Purchaser		(.	DocuSigned by: Date	Purchaser	Date
	Banta III & Konr	ad Roman	id Banta 9/2/2025		
Agent		<u></u>	75F0C5617FD84BF Date	Agent	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 undivided buyer: reasonable care, 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

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Docusign Envelope ID: 125E00B0-F793-43A5-9BBD-095D2A5DF254

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		RVW Select Properties	
p	(Print Name of Licensee)			npany, Firm or Brokerage)
a licensed real estate broker acti	ng in the interest of the:			
Seller as a (c	heck relationship below)	[Buyer as a (check rela	ationship below)
■ Seller's	s Agent		Buyer's Agent	
☐ Broker	's Agent		☐ Broker's Agent	
	Dual A		nated Sales Agent	
For advance informed consent to	either dual agency or dual agency w	ith designated s	sales agents complete sec	tion below:
=	ce Informed Consent Dual Agency	with Designate	d Sales Agents	
If dual agent with designated sale	es agents is indicated above:			_is appointed to represent the
	is appo	ointed to repres	ent the seller in this transa	ction.
(I) (We) Nicholas Arthur		acknowle	dge receipt of a copy of thi	s disclosure form:
Signature of Buyer(s) and/	or Seller(s):		Signed by: 	4C6
Date:		Date:	9/2/2025	

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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.

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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://dhr.ny.gov/fairhousing and https://www.dos.ny.gov/licensing/fairhousing.html.

Theodore Banta III This form was provided to me by	& Konrad Roman (print name of Rea	l Estate Salesperson			
Broker) of RVW Select Properties	$_{-}$ (print name of Real Estate compa				
(I)(We) Nicholas Arthur					
(Buyer/Tenant/Seller/Landlord) acknowledge receipt of a copy of this disclosure form:					
Buyer/Tenant/Seller/Landlord Signature	Signed by:	Date: 9/2/2025			
Buyer/Tenant/Seller/Landlord Signature		Date:			
	·	'' '' ' ' ' ' ' ' ' ' '			

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

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