Stillman
PROPERTY
MANAGEMENT

440 Mamaroneck Avenue, Suite S 512
Harrison, NY 10528
T: 914.813.1900
F: 914.813.1919
www.stillmanmanagement.com

Building Name: _____

Address: _____

Unit #: _____

ATTENTION- Per Westchester County Board of Legislatures rule:

The managing agent will have 15 days to determine whether an application from a prospective buyer is complete. If an application is not complete, a buyer will be notified of the deficiencies.

After re-submission, the 15 days start again. After a complete application is received, a co-op will then have 60 days to process the application and make a decision whether an applicant is accepted or rejected.

Date Submitted to Management: _____ Name/Signature of Submitter: _____

80 William Street Tenants Corp.
C/O STILLMAN MANAGEMENT, INC.
440 MAMARONECK AVENUE, SUITE S-512
HARRISON NY 10528

RESALE APPLICATION & PROCEDURES

Please be advised that the Board of Directors has adopted the following conditions and procedures with respect to the resale of the cooperative apartment. These procedures should be followed in every instance in order to avoid delay in the process of your application to purchase.

The processing of an application can take upwards of 30-45 days, therefore it is strongly recommended that the closing date indicated in the contract be estimated to incorporate this time line.

General Guidelines:

The following guidelines will be applied with respect to the application to purchase:

1) The income of any prospective purchaser(s) must be sufficent to cover the projected financing and carrying costs.

Pets are not allowed in the cooperative.

These guidelines are not intended to limit the right of the Board to consider all information and factors deeded relevant by the Board.

In the event that the Board consents to a transfer of shares and it is subsequently ascertained that there has been a material misrepresentation made by either the prospective purchaser(s) or the shareholder in connection with the application, the Board has the right to withdraw its consent to the transfer of the shares.

Any further questions or inquiries should be directed to the Managing Agent at the address and telephone number listed on the 1st page of this application.

All statements made herein and on supplementary information or documents are to be true and correct. Applicant(s) understands and agrees that any misstatement of facts will be grounds for denial of the application.:

Signature Applicant:_____Date:_____

Signature Co-Applicant:_____Date:_____

TO: PROSPECTIVE PURCHASER(S) OF APARTMENT_____ 80 William Street Tenants Corp.

1) Complete all items in the attached application. The Board of Directors reserves the right to require additional evidence of financial responsibility.
2) Financial Statement- Must include supporting documentation for all entries on this form.
3) Emergency Contact Form(Attached)

In addition to the above items, we require the following documents for each applicant:

1) Experian Credit Report Authorization form (Enclosed)
2) Two Personal reference letters
3) Two Business reference letters
4) Current landlord reference letter (suggested)
5) Employment letter to include salary, length of employment and prospect of continuation of employment.
6) Copies of two months of pay-stubs
7) Copies of all current bank and brokerage statements for the last 3 consecutive months.
8) Copies of most recent two (2) years w'2's with copies of last 2 years tax returns (must include each and every page of tax return.) If self- employed, need business tax returns.
9) Copy of Contract of Sale
10) If this is a cash sale- need letter explaining where funds are coming from to purchase.

If financing: Please note: **90% MAXIMUM FINANCING IS PERMITTED.**

If financing please submit a copy of the following:

11) Commitment Letter
12) Copy of Appraisal
13) Recognition Agreements- Three originals of this document to be submitted- Copies not necessary.

Fees: The fees below are to be submitted with the application. If fees are not received with the application, the application will be mailed back to the purchaser.

Please return the application with a check for **$400.00** payable to **Stillman Management, Inc.** This fee is non-refundable.

Please include a check of **$100 per applicant** in order to run criminal and credit reports. If the applicant will have additional occupants over 18 living in the unit, a **$50 fee** will be collected in order to run a background check **per additional occupant**. Fees are **payable to Stillman Management** and can be combined in one separate check.

Move out Deposit **$350.00** payable to **80 William Street Tenants Corp.** refundable upon completion of the move out and no damage to common areas of the building. From seller.

Move in Deposit **$350.00** payable to **80 William Street Tenants Corp.** refundable upon completion of the move in and no damage to common areas of the building. From buyer.

Please submit **(1) original** and **(5) collated copies** of each and every page of the application. Please note you do not need to make copies of the recognition agreements, authorization form for credit and checks. PLEASE USE THE ATTACHED SEPARATORS PER APPLICANT TO ORGANIZE YOUR APPLICATION

Please submit application to the Sales & Leasing Department of Stillman Management

Please note that an incomplete package will not be accepted and will be returned to the purchaser.

NOTE: ALL INFORMATION WILL BE HELD IN THE STRICTEST CONFIDENCE. HOWEVER IT IS STRONGLY ENCOURAGED THAT ALL ACCOUNT NUMBERS AND SOCIAL SECURITY NUMBERS BUT THE LAST 4 (FOUR) NUMBERS OF ALLL ACCOUNTS AND SOCIAL SECURITY NUMBERS BE BLACKED OUT ON ALL THE COPIES OF THE APPLICATION. PLEASE DO NOT CROSS OUT SOCIAL SECURITY NUMBERS ON THE AUTHORIZATION FORMS TO OBTAIN A CREDIT REPORT AND BACKGROUND CHECK.

All statements made herein are supplementary information or documents are to be true and correct. Applicant(s) understands and agrees that any misstatement of fact will be grounds for denial of the application.

The Board reserves the right to require additional evidence of financial responsibility as to each prospective purchaser(s).

No transfer of shares shall be deemed consented to unless its authorized by a resolution of the board and thereafter a written consent is signed by the President or other officer of the Corporation. The Managing Agent will inform all parties involved in the transaction of the Board's decision. No closing should or will be scheduled until approval has been given. No one will be allowed to move into an apartment without board approval.

Closing Procedures:
Please note when approval of the Board to a proposed sale has been granted a closing should be arranged through the offices of Stillman Management, Inc. ("the Transfer Agent"). At least 10 Business days are required in order for the transfer agent to be ready to close the sale.

Closing fees will be released after the closing date has been determined.

Signature of Applicant:_____Date:_____

Signature of Co-Applicant:_____Date:_____

STILLMAN MANAGEMENT, INC.
440 MAMARONECK AVENUE, SUITE S-512
HARRISON NY 10528

IMPORTANT INFORMATION REGARDING YOUR SOCIAL SECURITY NUMBER

PROTECTING YOUR PRIVACY

IN ORDER TO PROTECT YOUR PRIVACY PLEASE REMOVE/BLACK OUT ALL BUT THE LAST 4 (FOUR) NUMBERS OF EACH FINANCIAL INSTITUTION DOCUMENT INSERTED INTO THE APPLICATION.

FINANCIAL CONDITION (NET WORTH)
TAX RETURNS
PERSONAL LOANS
BANK STATEMENTS
IRA STATEMENTS
CD'S
SAVINGS, ETC.

THE CREDIT AGENCY AUTHORIZATION FORM AND THE AUTHORIZATION FORM FOR A BACKGROUND CHECK ARE THE ONLY FORMS THAT REQUIRE THE SOCIAL SECURITY NUMBER. ONLY SEND ONE EACH OF THESE FORMS. ONCE THE REQUIRED FORMS ARE OBTAINED THE AUTHRIZATION FORMS WILL BE SHREDDED AND YOU SOCIAL SECURITY NUMBER ON THE DOCUMENTS OBTAINED WILL BE BLACKED OUT.

IF YOU HAVE ANY QUESTIONS, PLEASE DO NOT HESITATE TO CONTACT THE SALES AND LEASING DEPARTMENT AT STILLMAN MANAGEMENT.

IMPORTANT NOTE

Due to the large volume of calls and applications received by this office, we kindly ask that you refrain from calling for an update, during the 1st 3 weeks after an application has been delivered to our office. When an update is ready, we will contact your point person, which we recommend should be your Real Estate broker, or in the absence of a broker your Attorney. Please advise all parties involved and provide them with the brokers and/or attorney's contact information.

In an effort of fairness, we must process applications on a first come first serve basis.

If you are concerned about the reciept of the pacakge, please use a method of return receipt, via USPS, Fed Ex, messenger service or hand delivery, etc.

Please provide a name of the contact person an e-mail address below to act as the point person (main contact) to be contacted when there is an update to be provided about this application.

Name_____, Title_____ Phone_____

Email_____

Purchase Application

Table of Contents:

Cooperative Application
Financial Statement(Net Worth)
Supporting Documentation to Financial Statement
a) Bank & brokerage Statements
b) Retirement and Pension
c) Social Security Award Letter (If applicable)
d) Personal loans
Contract of Sale
Financing Information
a) Commitment letter
b) Appraisal
If not financing need- letter explaining where funds are coming from to purchase.
Federal Tax Returns
Letter from Previous Landlord and/or Management Company (suggested)
Reference letters
a) Personal
b) Business
c) Landlord
d) Employment

PLEASE DONT MAKE COPIES OF THE FOLLOWING ITEMS:

SELLER'S FORWARDING INFORMATION SHEET

EMERGENCY CONTACT FORM

IMPORTANT NOTES

APPLICANT'S RELEASE

EMERGENCY CONTACT SHEET

ALL CHECKS FOR SELLER AND BUYER MUST BE RECEIVED AT THE TIME THAT THE APPLICATION IS SUBMITTED.

PLEASE SUBMIT THE ORIGINAL APPLICATION AND THE SUBSEQUENT COPIES WITH THE USE OF THE DIVIDERS PROVIDED BELOW.

80 William Street Tenants Corp.
C/O STILLMAN MANAGEMENT, INC.
440 MAMARONECK AVENUE, SUITE S-512
HARRISON NY 10528

I/We, the undersigned, have read and understand the House Rules for 80 William Street Tenants Corp., located at 80 Willam Street Mt. Vernon, NY 10552, and agree to abide by these house rules and any amendments made to the rules, while a resident in Apartment:_____
80 William Street Tenants Corp.

New Shareholder Acknowledgement:
Please Print:
Name:_____

New Shareholders Signature_____Date:_____

Please Print:
Name:_____

New Shareholders Signature_____Date:_____

Emergency Contact Form

Apt Number_____ Address_____

Name: _____
Work Number:_____/Home Number:_____
Cell Phone Number:_____
E-mail Address:_____

Name: _____
Work Number:_____/Home Number_____
Cell Phone Number:_____
E-mail Address:_____

In the event of an emergency when a shareholder or owner cannot be reached, please provide the names of a person to contact:

1.
Name_____
Work Number:_____/Home Number:_____

Additional Information:
Pets_____
Emergency Information we should know:
If applicable:_____

Other Relevant Information you think we should know in case of an emergency:

_____
_____

Stillman PROPERTY MANAGEMENT

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Please provide the following information with your application in order to send the information for closing:

Seller's Attorney

Name: _____

Phone Number: _____

Fax Number: _____

Email: _____

Buyer's Attorney

Name: _____

Phone Number: _____

Fax Number: _____

Email: _____

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APPLICANTS RELEASE

Re: Building Address: _____

Apartment Number: _____

The undersigned applicant(s) is (are) submitting an application to purchase/sublease the above referenced apartment.

Applicant has submitted payment for certain fees including but not limited to fees to check applicants' credit, background and to process this application.

Applicant acknowledges that the application to purchase/sublease the apartment may or may not be approved by the Board of Directors of the Cooperative Corporation owning building in its sole discretion and that if the application is not approved; no reason for the disapproval needs to be given. Whether the application is approved or not approved, certain costs and expenses will be incurred and the fees described above will not be refunded to the applicant(s).

The applicant releases both the cooperative corporation and the managing agent from any liability for the return of these funds incurred in the processing of the application, and agrees that in the even the applicant seeks recovery of such fees, the applicant shall be liable for all costs and expense (including attorney's fees) incurred by the cooperative corporation and/or managing agent.

_____
Applicant

_____
Applicant

Date: _____

Stillman Management, Inc.
440 Mamaroneck Avenue Suite s512
Harrison, NY 10528

PURCHASE APPLICATION
80 WILLIAM STREET TENANTS CORP.

DATE:	
APPLICANT'S NAME:	BEST NUMBER TO REACH YOU: EMAIL ADDRESS:
CO-APPLICANT:	
SELLER'S NAME, ADDRESS & APT. #:	
NO. OF SHARES:	**MAINTENANCE:**

Application for Unit # _____

COOPERATIVE HOUSING APPLICATION

NAME & ADDRESS OF SELLER'S ATTORNEY:	
PHONE NUMBER:	
NAME & ADDRESS OF BUYER'S ATTORNEY:	
PHONE NUMBER:	
NAME OF APPLICANTS:	
SOCIAL SECURITY NUMBER:	
DATE OF BIRTH:	
PLACE OF BIRTH:	
MARITAL STATUS:	
CO-APPLICANT:	
SOCIAL SECURITY NUMBER:	
DATE OF BIRTH:	
PLACE OF BIRTH:	
CURRENT ADDRESS:	
CHECK ONE: RENT ☐ HOME ☐ OWNER ☐ OTHER ☐ EXPLAIN:	
IF RENTING, NAME & ADDRESS OF PRESENT LANDLORD:	
NO. OF ROOMS:	**MONTHLY CHARGES:**
YEARS AT PRESENT ADDRESS:	
IF LESS THAN 3 YEARS AT PRESENT ADDRESS, GIVE FORMER ADDRESS	

Application for Unit # _____

DO YOU DESIRE A PARKING SPACE:	**NO. OF SPACES:**
TITLE TO BE HELD IN WHAT NAME:	
SOURCE OF DOWN PAYMENTS AND SETTLEMENT CHARGES:	
NUMBER OF PERSONS TO RESIDE IN APARTMENT:	

NAME	RELATIONSHIP	SEX	BIRTHDATE

DETAILS OF FINANCING

1. **NAME OF BANK:**

ADDRESS:		
AMOUNT OF FINANCING:		
TERM:	**INTEREST:**	**MONTHLY PAYMENT:**

2. **CO-SIGNER'S BANK:**

ADDRESS:		
AMOUNT OF FINANCING:		
TERM:	**INTEREST:**	**MONTHLY PAYMENT:**

GROSS MONTHLY INCOME

ITEM	PURCHASER	CO-PURCHASER	TOTAL
BASE EMPL. INCOME			
OVERTIME			
BONUSES			
COMMISSIONS			
DIVIDENDS/INTEREST			
OTHER INCOME			

APPLICANT'S EMPLOYMENT INFORMATION	
1. CURRENT EMPLOYER: **TELEPHONE NUMER:**	
ADDRESS:	
POSITION:	
# OF YEARS EMPLOYED:	**SALARY**

2. PREVIOUS EMPLOYER: **TELEPHONE NUMER:**	
ADDRESS:	
POSITION:	
# OF YEARS EMPLOYED:	**SALARY**

CO-APPLICANT'S EMPLOYMENT INFORMATION	
a. CURRENT EMPLOYER: **TELEPHONE NUMER:**	
ADDRESS:	
POSITION:	
# OF YEARS EMPLOYED:	**SALARY**

b. PREVIOUS EMPLOYER: **TELEPHONE NUMER:**	
ADDRESS:	
POSITION:	
# OF YEARS EMPLOYED:	**SALARY**

THESE QUESTIONS APPLY TO ALL PURCHASERS

IF A "YES" ANSWER IS GIVEN TO A QUESTION IN THIS COLUMN, PLEASE EXPLAIN ON AN ATTACHED SHEET.

QUESTION	PURCHASER	CO-PURCHASER
DO YOU HAVE ANY OUTSTANDING JUDGEMENTS?		
IN THE LAST (7) YEARS HAVE YOU DECLARED BANKRUPTCY?		
HAVE YOU HAD A PROPERTY FORECLOSED, OR GIVEN TITLE OR DEED IN LIEU THEREOF?		
ARE YOU A CO-MAKER OR ENDORSER ON A NOTE?		
ARE YOU A PARTY IN A LAWSUIT?		
ARE YOU OBLIGATED TO PAY ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE?		
IS ANY PART OF THE DOWN PAYMENT BORROWED? IF SO, SUBMIT A STATEMENT SPECIFYING THE TERMS.		

DETAILS OF FINANCING	
a) PURCHASE PRICE	
b) ESTIMATED CLOSING COSTS	
c) PREPAID ESCROW (EST.)	
d) TOTAL (a+b+c)	
e) AMOUNT OF FINANCING	
f) OTHER EQUITY	
g) AMOUNT OF CASH DEPOSIT	
h) CASH REQUIRED FOR CLOSING (EST.)	
ESTIMATED CLOSING DATE:	

Application for Unit # _____

MONTHLY HOUSING & OTHER EXPENSES		
ITEM	**PRESENT**	**PROPOSED**
RENT/MAINTENANCE	**$**	**$**
BANK FINANCING	**$**	**$**
OTHER FINANCING	**$**	**$**
HAZARD INSURANCE	**$**	**$**
REAL ESTATE TAXES	**$**	**$**
MORTGAGE INSURANCE	**$**	**$**
UTILITIES/CABLE/ETC.	**$**	**$**
OTHER EXPENSES (ALIMONY, ETC.)	**$**	**$**
TOTAL MONTHLY EXPENSES	**$**	**$**

SPECIFY BELOW INTEREST AND AMORTIZATION ON ALL HOUSING LOANS

ASSETS	CASH OR MARKET VALUE
CASH DEPOSIT TOWARDS PURCHASE	**$**
CHECKING & SAVINGS ACCOUNTS (LIST NAMES OF INSTITUTIONS & ACCOUNTS NUMBERS)	**$**
OTHER ASSETS (STOCK, BONDS, ETC)	**$**
REAL ESTATE OWNED	**$**
AMT. VESTED INTEREST IN RETIREMENT FUND	**$**
NET WORTH OF ANY BUSINESS OWNED (ATTACH FINANCIAL STATEMENT)	**$**
AUTOMOBILES (MAKE & YEAR)	**$**
FURNITURE & PERSONAL PROPERTY	**$**
OTHER ASSETS (ITEMIZE)	**$**
TOTAL ASSETS	**$**

LIABILITIES & PLEDGED ASSETS	UNPAID BALANCE
CREDITORS NAMES, ADDRESSES & ACCT NOS. (USE SEPARATE SHEET, IF NEC.)	$
INSTALLMENT DEBTS (INCLUDE "REVOLVING" CHARGE ACCOUNTS)	$
OTHER DEBTS, INCLUDING STOCK PLEDGES	$
REAL ESTATE LOANS	$
AUTOMOBILE LOANS	$
ALIMONY, CHILD SUPPORT & SEPARATE MAINTENANCE PAYMENTS OWED	$
TOTAL MONTHLY PAYMENTS	$
TOTAL LIABILITIES	$
NET WORTH	$

SCHEDULE OF REAL ESTATE OWNED		
TYPE OF PROPERTY	ADDRESS	PRESENT MARKET VALUE
1.		
2.		

IF ADDITIONAL PROPERTIES OWNED, ATTACH A SEPARATE SCHEDULE			
AMOUNT OF MORTGAGE LIENS	RENTAL INCOME	MORTGAGE PAYMENT	TAXES, ETC.
1.			
2.			
TOTALS:			

Application for Unit # _____

LIST PREVIOUS CREDIT REFERENCES (PURCHASER & CO-PURCHASER)			
CREDITORS NAMES & ADDRESSES	**ACCT NO.**	**HIGHEST BALANCE**	**DATE PAID**
1.			
2.			
3.			
BUSINESS REFERENCES			
NAME	**OCCUPATION**	**ADDRESS**	**TELEPHONE**

I (WE) HEREBY CERTIFY THAT THE STATEMENTS MADE IN THIS APPLICATION HAVE BEEN EXAMINED AND TO THE BEST OF MY /OUR KNOWLEDGE AND BELIEF ARE TRUE, CORRECT AND COMPLETE. I (WE) HAVE NO OBJECTION TO INQUIRIES TO ANY PERSON OR INSTITUTION BEING MADE FOR THE PURPOSE OF VERIFYING THE FACTS HEREIN STATED. I (WE) UNDERSTAND THAT THE FILING OF THIS APPLICATION DOES NOT IN ANY WAY BIND THE COOPERATIVE CORPORATION TO CONSENT TO THE ASSIGNMENT OF THIS APARTMENT TO ME. I (WE) UNDERSTAND AND ACCEPT THAT THE PROPERTY HAS THE RIGHT TO RELY ON INFORMATION GIVEN HEREIN AND IN THE EVENT THAT INQUIRIES PROVE ANY STATEMENT FALSE, MAY REJECT THIS APPLICATION, OR IF CONTRACT HAS BEEN EXECUTED, MAY TERMINATE SAME AS IF BREACH OF CONTRACT HAS OCURRED. I (WE) HAVE RECEIVED AND REVIEWED COPIES OF THE PROPIETARY LEASE AND HOUSE RULES AND ACCEPT THEM AS OBLIGATIONS OF STOCK OWNERSHIP AND RESIDENCE. I (WE) UNDERSTAND THAT ALL CHARGES FOR CREDIT CHECKS ARE TO BE PAID BY THE PURCHASER AND AUTHORIZE THE RELEASE OF EMPLOYMENT, INCOME, BANKING, AND FINANCIAL INFORMATION TO PROPERTY AND THE CREDIT BUREAU.

PURCHASER'S SIGNATURE	**DATE**	**CO-PURCHASER'S SIGNATURE**

Application for Unit # _____

MOVE IN/ MOVE OUT POLICY

A MOVE IN/MOVE OUT DEPOSIT OF $350 IS REQUIRED. THIS FEE WILL BE RETURNED ONLY IF THE FOLLOWING RULES ARE ADHERED TO:

1. **YOU MUST GIVE THE MANAGEMENT COMPANY SEVEN (7) DAYS PRIOR NOTICE OF THE IMPENDING MOVE.**

2. **PROTECTION (MASONITE BOARDS) MUST BE PLACED ON ALL FLOORS IN THE PATH OF A MOVE. THIS INCLUDES THE LOBBY AND APARTMENT LEVEL ASSOCIATED WITH ANY MOVE.**

3. **YOU MAY ONLY MOVE IN OR MOVE OUT MONDAY THROUGH FRIDAY BETWEEN THE HOURS OF 9:00 AM AND 5:00 PM. YOUR MOVE MUST BE COMPLETED BY 5:00 PM**

4. **THE SUPERINTENDENT OR THE MANAGING AGENT WILL REVIEW THE PREMISES AFTER THE MOVE. IF DAMAGE TO ANY PART OF THE PREMISES OCCURS, ALL, OR A PORTION, OF THE DEPOSIT WILL BE FORFEITED. YOU WILL BE NOTIFIED OF THE MANAGEMENT'S DECISION.**

5. **IF THESE RULES ARE VIOLATED OR NOT ADHERED TO, YOU WILL BE ASSESSED A $500 VIOLATION FEE WHICH WILL BE TREATED AS UNPAID MAINTENANCE UNTIL PAID. YOU MAY ALSO FORFEIT THE ENTIRE $350 DEPOSIT IF ANY DAMAGE IS DONE.**

BY SIGNING THIS, IT IS UNDERSTOOD THAT YOU HAVE READ, UNDERSTOOD AND AGREE TO ADHERE TO THE 80 WILLIAM STREET TENANTS CORP. MOVE IN/ MOVE OUT POLICY.

SIGNATURES

APARTMENT ADDRESS AND APT. NO.

DATE

TO SCHEDULE YOUR MOVE PLEASE CONTACT JOHN JANIS 914-813-1903 OR HIS ASSISTANT BETTE WARNER 914-813-1904.

80 WILLIAM STREET TENANTS CORP.
MT. VERNON, NY 10552

APPLICANT STATEMENT

I/WE, _____, HAVE APPLIED FOR CONSENT TO PURCHASE AN APARTMENT AT 80 WILLIAM STREET, IF CONSENT TO PURCHASE IS GRANTED BY THE BOARD, I/WE AGREE TO BE BOUND TO ALL THE TERMS AND CONDITIONS OF THE CORPORATION'S BYLAWS, PROPIETARY LEASE AND HOUSE RULES AS AMENDED, WHICH THE FOLLOWING RULES AND PROVISIONS ARE PART OF:

- **NO PETS RULE**
- **PARKING RULES**
- **MOVING-IN RULES**
- **UNIT STRUCTURAL ALTERATITION RULES**
- **HOURS OF OPERATION FOR LAUNDRY ROOMS**
- **CARPETING PROVISION FOR 80% OF THE APARTMENT'S AREA EXCEPT FOR THE KITCHEN AND BATHROOM**
- **NOISE PROVISION**

_____ _____
APPLICANT SIGNATURE **DATE**

_____ _____
CO-APPLICANT SIGNATURE **DATE**

SELLER: PLEASE SUBMIT THIS FORM WITH THE APPLICATION FOR OUR RECORDS.

BUILDING NAME/ADDRESS AND UNIT NUMBER:

_____

CONFIDENTIAL
INFORMATION SHEET

Stillman Management, Inc.
440 Mamaroneck Avenue S-512
Harrison, New York 10528
Telephone 914-813-1900 • Fax 914-813-1960

Forwarding Address and Contact Information of Seller(s):

Address: _____

Telephone #: home: _____

Name:_____work: _____ cell: _____

Name:_____work: _____ cell:_____

E-mail address: _____

All the above information is complete and accurate.

_____ _____
Seller Signature Date

_____ _____
Seller Signature Date

Please fill out and return it to Sales and Leasing Department, Stillman Management, Inc. at the above address or by fax at 914-813-1960

attention: Rita Pita

DO NOT COPY- APPLICANT MUST FILL THIS OUT COMPLETELY

Building _____ Rent/Purchase _____
Address of Building _____
Lease begins _____ Lease Expires _____ Apartment # _____
Name of Applicant _____ Tel.# _____
Present Address _____ State _____
(include zip code)
How long at above address _____ Social Security # _____
Date of Birth _____
Present Landlord _____ Address _____
Telephone # _____ Lease Expires _____

If less than one year please list previous address _____

Previous Landlord _____ Tel.# _____
Address _____ Date Vacated _____

Applicant employed by _____ Position _____
Address _____ Telephone _____
How Long _____ Salary _____ Contact Person _____

If present employer is less than one year
Previous employer _____ Position _____
Address _____ Telephone _____
How Long _____ Date Left _____ Salary _____ Contact Person _____

Other sources of Income _____
Contact person _____ Tel. # _____

Bank Reference:
Name of Bank _____ Type of Acct. _____ Acct # _____
_____ Type of Acct. _____ Acct # _____
_____ Type of Acct. _____ Acct # _____

Accountant _____ Address _____
Tel. # _____

Do you have Credit Cards _____

Name of Persons not on the Lease to occupy the Apartment

Name	Age	Relationship

In Case of Emergency Notify _____ Telephone# _____
Address _____

In connection with my application for this apartment, I authorize all banks, corporations, companies, Credit agencies, accountants, persons and employers, to release any information that they have about me to Tenant Data Verification Co. Inc., or its agency and I release them from any and all liability or responsibility from doing so. Further I authorize the procurement of an investigative consumer report and understand that such a report may contain information about my background, character and personal reputation. I understand this notice will also apply to future update reports that may be requested. I understand that any misrepresentation by me may be the cause of rejection by the landlord.

Applicant's Signature _____ Date _____

Agent _____

DO NOT COPY- APPLICANT MUST FILL THIS OUT COMPLETELY

Building _____ Rent/Purchase _____
Address of Building _____
Lease begins _____ Lease Expires _____ Apartment # _____
Name of Applicant _____ Tel.# _____
Present Address _____ State _____
(include zip code)
How long at above address _____ Social Security # _____
Date of Birth _____
Present Landlord _____ Address _____
Telephone # _____ Lease Expires _____

If less than one year please list previous address _____

Previous Landlord _____ Tel.# _____
Address _____ Date Vacated _____

Applicant employed by _____ Position _____
Address _____ Telephone _____
How Long _____ Salary _____ Contact Person _____

If present employer is less than one year
Previous employer _____ Position _____
Address _____ Telephone _____
How Long _____ Date Left _____ Salary _____ Contact Person _____

Other sources of Income _____
Contact person _____ Tel. # _____

Bank Reference:
Name of Bank _____ Type of Acct. _____ Acct # _____
_____ Type of Acct. _____ Acct # _____
_____ Type of Acct. _____ Acct # _____

Accountant _____ Address _____
Tel. # _____

Do you have Credit Cards _____

Name of Persons not on the Lease to occupy the Apartment

Name	Age	Relationship

In Case of Emergency Notify _____ Telephone# _____
Address _____

In connection with my application for this apartment, I authorize all banks, corporations, companies, Credit agencies, accountants, persons and employers, to release any information that they have about me to Tenant Data Verification Co. Inc., or its agency and I release them from any and all liability or responsibility from doing so. Further I authorize the procurement of an investigative consumer report and understand that such a report may contain information about my background, character and personal reputation. I understand this notice will also apply to future update reports that may be requested. I understand that any misrepresentation by me may be the cause of rejection by the landlord.

Applicant's Signature _____ Date _____

Agent _____

DO NOT COPY

APPLICANT

RELEASE OF INFORMATION AUTHORIZATION

AUTHORIZATION TO OBTAIN A CRIMINAL REPORT

I HEREBY AUTHORIZE ANY INDIVIDUAL, COMPANY, OR INSTITUTION TO RELEASE TO _____ AND/OR ITS REPRESENTATIVE ANY AND ALL INFORMATION THAT THEY HAVE CONCERNING ANY CRIMINAL ACTIVITY…

I HEREBY RELEASE THE INDIVIDUAL, COMPANY, OR INSTITUTION AND ALL INDIVIDUALS CONNECTED THEREWITH FROM ALL LIABILITY FOR ANY DAMAGE WHATSOEVER INCURRED IN FURNISHING SUCH INFORMATION…

Print Name: _____ Date Of Birth _____

Signature: _____

Address: _____

City : _____

State : _____ Zip Code_____

Social Security #: _____

DO NOT COPY

CO APPLICANT

RELEASE OF INFORMATION AUTHORIZATION

AUTHORIZATION TO OBTAIN A CRIMINAL REPORT

I HEREBY AUTHORIZE ANY INDIVIDUAL, COMPANY, OR INSTITUTION TO RELEASE TO _____ AND/OR ITS REPRESENTATIVE ANY AND ALL INFORMATION THAT THEY HAVE CONCERNING ANY CRIMINAL ACTIVITY…

I HEREBY RELEASE THE INDIVIDUAL, COMPANY, OR INSTITUTION AND ALL INDIVIDUALS CONNECTED THEREWITH FROM ALL LIABILITY FOR ANY DAMAGE WHATSOEVER INCURRED IN FURNISHING SUCH INFORMATION…

Print Name: _____ Date Of Birth _____

Signature: _____

Address: _____

City : _____

State : _____ Zip Code_____

Social Security #: _____

DO NOT COPY

OCCUPANT #1 (OVER 18)

RELEASE OF INFORMATION AUTHORIZATION

AUTHORIZATION TO OBTAIN A CRIMINAL REPORT

I HEREBY AUTHORIZE ANY INDIVIDUAL, COMPANY, OR INSTITUTION TO RELEASE TO _____ AND/OR ITS REPRESENTATIVE ANY AND ALL INFORMATION THAT THEY HAVE CONCERNING ANY CRIMINAL ACTIVITY…

I HEREBY RELEASE THE INDIVIDUAL, COMPANY, OR INSTITUTION AND ALL INDIVIDUALS CONNECTED THEREWITH FROM ALL LIABILITY FOR ANY DAMAGE WHATSOEVER INCURRED IN FURNISHING SUCH INFORMATION…

Print Name: _____ Date Of Birth _____

Signature: _____

Address: _____

City : _____

State : _____ Zip Code_____

Social Security #: _____

DO NOT COPY

OCCUPANT #2 (OVER 18)

RELEASE OF INFORMATION AUTHORIZATION

AUTHORIZATION TO OBTAIN A CRIMINAL REPORT

I HEREBY AUTHORIZE ANY INDIVIDUAL, COMPANY, OR INSTITUTION TO RELEASE TO _____ AND/OR ITS REPRESENTATIVE ANY AND ALL INFORMATION THAT THEY HAVE CONCERNING ANY CRIMINAL ACTIVITY…

I HEREBY RELEASE THE INDIVIDUAL, COMPANY, OR INSTITUTION AND ALL INDIVIDUALS CONNECTED THEREWITH FROM ALL LIABILITY FOR ANY DAMAGE WHATSOEVER INCURRED IN FURNISHING SUCH INFORMATION…

Print Name: _____ Date Of Birth _____

Signature: _____

Address: _____

City : _____

State : _____ Zip Code_____

Social Security #: _____

DO NOT COPY

OCCUPANT #3 (OVER 18)

RELEASE OF INFORMATION AUTHORIZATION

AUTHORIZATION TO OBTAIN A CRIMINAL REPORT

I HEREBY AUTHORIZE ANY INDIVIDUAL, COMPANY, OR INSTITUTION TO RELEASE TO _____ AND/OR ITS REPRESENTATIVE ANY AND ALL INFORMATION THAT THEY HAVE CONCERNING ANY CRIMINAL ACTIVITY…

I HEREBY RELEASE THE INDIVIDUAL, COMPANY, OR INSTITUTION AND ALL INDIVIDUALS CONNECTED THEREWITH FROM ALL LIABILITY FOR ANY DAMAGE WHATSOEVER INCURRED IN FURNISHING SUCH INFORMATION…

Print Name: _____ Date Of Birth _____

Signature: _____

Address: _____

City : _____

State : _____ Zip Code_____

Social Security #: _____

80 William Street Tenants' Corp.

Information Guidebook

and

Rules and Regulations

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INTRODUCTION

The purpose of this guide is to give all residents information and answers to questions about day to day living at 80 William Street. This material should not be constructed to contravene or modify the By-Laws of 80 William Street Tenants' Corp. (the "Corporation"), the Proprietary Lease, House Rules, or any amendments authorized by the Board of Directors or the Director's determination in a specific matter.

REVISIONS - AMENDMENTS

The Board of Directors reserves the right to revise or amend the 80 William Street Tenants' Corp. House Rules and Information Guidebook at any time without notice.

TELEPHONE NUMBERS

80 William Street Tenants' Corp.

Superintendent's phone
917-709-2062

THE MANAGEMENT COMPANY AND THE MANAGING AGENT

Stillman Property Management
914-813-1900
John Janis, Managing Agent
914-813-1903

CITY OF MOUNT VERNON

Police Department - non emergency
914-665-2500
Fire Department- non emergency
914-665-2626
Department of Public Works
914-665-2382

MANAGEMENT COMPANY AND THE MANAGING AGENT

Stillman Property Management is the Management Company for the Corporation. Among the qualifications leading to selection of Stillman Property Management was the record of good service it has provided to a large number of similar buildings in Southern Westchester. John Janis is Stillman Property Management's Managing Agent for the Corporation. Mr. Janis and Stillman Property Management's staff manage normal business affairs of the Corporation on behalf of the Board of Directors. They may be contacted at their office:

Stillman Property Management
141 Halstead Avenue
Mamaroneck, NY 10543
Tel: 914-813-1900

The responsibilities of the Managing Agent include management and maintenance of the Corporation's physical plant, financial management (collecting amounts due to the Corporation, paying its bills and maintaining its books and records), supervision of the Corporation's staff and service and repair vendors, emergency responses, and serving as a resource for the Board. The Managing Agent's role in resolving disputes among shareholders, admissions, subleasing and enforcement of the House Rules is limited to implementing and carrying out the policies adopted by the Board.

The Managing Agent should be contacted in connection with any questions or concerns you may have. Requests for day-to-day service or emergency repairs should initially be directed to the superintendent. Requests for out-of-the-ordinary repairs or other information are best put in writing and mailed or faxed to the Managing Agent to ensure a timely and satisfactory response. Do not include letters with your monthly maintenance payment.

THE BOARD OF DIRECTORS

The affairs and business of the Corporation are conducted in accordance with the By-Laws and managed by the Board of Directors (the "Board"). Four of the five Directors are elected by the Shareholders; the Sponsor is entitled to select one director so long as the Sponsor owns any Unsold Shares. The elections are held at the Annual Meeting of the Corporation's shareholders, which is held once each year. The Board elects its own Officers.

The Board, in addition to participating at the Annual Meeting, holds regular meetings approximately once a month. Urgent items of business are dealt with at interim meetings.

While the Board is primarily constituted to deal with the financial, legal and operational affairs of the Corporation as an entity, it will be responsive to any shareholder or resident who has been unable to obtain a satisfactory solution to any question or problem they may have relative to the Corporation after having first contacted the Managing Agent. A shareholder requesting the Board's consideration of any such matter must write to the Board, setting forth the full facts of the situation, including date, time and place of occurrence, if applicable. Letters to the Board should be addressed to 80 William Street Tenants' Corp., in care of the Managing Agent at the address posted on the bulletin board (or fax number).

In addition to dealing directly with such matters which come to its attention for action, the Board functions as necessary through committees, each of which is comprised of volunteer shareholders and is chaired by a member of the Board.

COMMITTEES

Committees composed of shareholders interested in promoting the continued well being of the Corporation can provide a valuable adjunct to the Board. Committees may be constituted to provide a service or as an informational and advisory arm to the Board. A committee may be formed any time a need or interest arises for the purpose of achieving a specific short term goal. A member of the Board will chair each committee and act as the Board's liaison to that committee.

Committees shall arrange and conduct their own meetings and may report to the Board orally at a board meeting or in writing as to their activities and recommendations. The Board will review all such reports and respond to the committee chairperson.

FINANCIAL OVERVIEW

Operating expenses of the Corporation's property need to be adequately covered by the income of the Corporation. This income consists of monthly maintenance charges imposed on all shareholders, parking space and storage room rentals, laundry income, and certain incidental administrative charges. The Corporation also earns interest on its funds on hand, both reserve and operating. Income requirements are reviewed by the Board from one year to the next as part of the budgeting process.

The operating expenses include mortgage principal and interest, property taxes, insurance, utilities, professional fees, management fees, and staff salaries as well as repairs and maintenance of the building. Normal operating expenses also include all monies spent for the goods and services required to run and maintain the Corporation and its property. In determining the Corporation's cash needs for the coming year, the Board reviews the expenses of the past year as well as projections for the budget year. Since many of these costs are subject to fluctuation without notice, the budget for each year should be viewed as a plan, not as a promise or contract.

All shareholders receive a copy of the Annual Financial Statement. The statement is prepared by an independent certified public accounting firm, and covers the fiscal year May 1 through April 30. The budget covers the same period, and is compared regularly to actual expenses to assure that projected expenses are reasonable.

A goal and policy of the Board on behalf of the Corporation is to maintain an adequate Capital Reserve Fund separate from normal operating funds. The purpose of such a fund is to provide a sufficient reserve for future major repair needs. Despite the efforts of the Board, no representation can be made that the Capital Reserve Fund will prove adequate.

All accounts are billed a week or so prior to the beginning of a calendar month. All payments are due on the first of the month. Every shareholder must understand that there is a maintenance bill to be paid each and every month. While management is responsible for distributing the monthly bills and makes every effort to do so, it is the responsibility of the shareholder to quickly notify management if they have not received their statement prior to the end of the month by telephone or email. In such a case management will email, fax or provide the amount verbally in order that the shareholder can make his/her payment on time.

If a monthly payment has not been received by management by the 10th of the month, a reminder will be issued to the shareholder and their account will be charged a $50 late fee. If the account is not paid in total by the 10th of the following month, management will send a 10 day demand letter requiring payment within the ten day period. A $100 late fee will be assessed at the time of the writing. If the account is not paid in total by the 10th day, the account will be sent to our legal for collection. All legal costs will be added to the shareholder's account.

Past due maintenance payments will prompt legal action (which may ultimately lead to the foreclosure of the Corporation's lien on the shareholder's lease and shares), and the shareholder, in addition to the maintenance charges and late fees, will be responsible for all legal fees incurred by the Corporation in connection with the shareholder's default.

In the case of a shareholder that continues to run over 30 days behind, the continuing monthly late fee will be $100 unless the prior month's indebtedness is reduced to $0 prior to the tenth of the following month.

Any accounts delinquent over 60 days will lose parking privileges. Please refer to the current parking policy for more information.

The Corporation charges a fee of ***$25*** for any checks returned unpaid for any reason by the shareholder's bank.

BUILDING MAINTENANCE

A partial list of the responsibilities the Superintendent performs include:

X Schedule and coordinate contractors throughout the building and grounds (and in apartment units as may be necessary for repairs which are the responsibility of the Corporation), including plumbing, electrical, plastering, painting and window, roofing and exterior waterproofing repairs.

X Maintain the public areas of the building and move garbage and trash to the curb for municipal collection.

X Distribute and/or post Special Notices regarding work or projects affecting residents.

X Schedule incidental repair work in apartment units and around the property.

X Receive and respond to calls from residents.

The part time work hours for the Superintendent are flexible hours between 9:00 and 7:00 PM.; the Superintendent is a part-time employee but a message may be left for him at any time at 914-667-3403; in an emergency, please call the Managing Agent.

Since the Superintendent is employed by the Corporation, he is ***not*** permitted to perform tasks of a personal nature for individual residents during his working hours. We also ask you to bear in mind that although the Superintendent is a resident, he works a regularly scheduled five days per week. The Superintendent is generally off duty on Saturday and Sunday. The Superintendent is entitled to the same right of privacy as all residents and should not be disturbed when off duty unless there is an EMERGENCY.

Please note that pursuant to the proprietary lease, the Corporation's responsibility to maintain the building is limited to certain building wide systems. For instance, electrical service within the apartment is the shareholder's responsibility, as is maintenance of the plumbing within the apartment (but not the pipes within the walls, which are the responsibility of the Corporation). As a shareholder, you are responsible for maintenance, repair and replacement of appliances and fixtures within your apartment. You are also responsible for the maintaining the radiators in your apartment and the finishes on your ceilings, walls and floors. This includes painting, floor refinishing, and grouting and caulking of tub and sink areas.

REPAIRS AND SERVICE

Other than immediate matters, all maintenance requests must be made in writing and mailed or faxed to **Stillman Property Management**, the Managing Agent will issue a work order to the Superintendent for the necessary repairs. All requests for a status report regarding any repairs must also be made in writing and mailed or faxed to **Stillman Property Management**. There is a charge for any repairs undertaken by the Corporation which are rightly the responsibility of the shareholder (as outlined in the Propriety Lease).

These procedures have been implemented to allow for an efficient operation in the communication and the scheduling of work orders throughout the building. It is the responsibility of each shareholder to notify the Corporation of any maintenance problems which may affect the common property or the property of another shareholder.

In an emergency which threatens the safety or the well being of the residents, common areas and/or structures, residents should phone the Superintendent or the Managing Agent.

All shareholders are strongly urged to maintain cooperative owner's liability insurance; among other risks, this insurance covers the costs of repairs to other apartments caused by a problem (such as a plumbing failure) in the shareholder's apartment which is the shareholder's responsibility.

No shareholder, resident, or guest shall have use of any hose, or faucet in any common area inside or outside the building. The laundry room slop sink is strictly for laundry use only. The back area behind the building (alleyway) is restricted for emergency use only.

INTERNAL UNIT ALTERATIONS

Shareholders must obtain the written approval of the Board of Directors prior to commencing work on any alteration or renovation to their unit.

Shareholders are required to obtain the consent and approval of the Board of Directors prior to commencement of any type of alteration, renovation or capital improvement in their apartments.

The Board requires that all shareholders submit an Alteration Application indicating the specific work to be performed in the apartment. After review of the Alteration Application the Board will consider the alteration, renovation or capital improvement.

The purpose of this procedure is to ensure the integrity of any alteration, or capital improvement which effects the electrical, plumbing or heating system and/or the structure of the building. Additionally, the Board requires that licensed contractors are employed by a shareholder, that all required insurance is in place prior to the commencement of the work, and that all appropriate municipal approvals are obtained.

If any questions arise relative to the Alteration Policy and/or submission of an Alteration Application, please contact the Managing Agent.

Also, please note the Alteration Rules and Regulations that follow:

RULES AND REGULATIONS
REGARDING ALTERATIONS AND IMPROVEMENTS

1. Failure to report any alteration or change completed or started will result in a fine equal to one month's maintenance charge for every month the alteration remains unreported. In addition, at the discretion of the Board, the shareholder may be required to remove the alteration at the shareholder's expense.

2. Any shareholder seeking Board approval for an alteration, addition or improvement shall submit an application to the Board in writing describing the proposed alteration, addition or improvement and indicating the identity of contractors or individuals who will perform the work, if known, and providing copies of insurance certificates for the shareholder and any contractors. The Board may request the shareholder to submit such other information as it deems necessary including, but not limited to:

    a) Plans and specifications
    b) Contracts
    c) Municipal permits
    d) Architect's or engineer's certifications

3. The Board may require any or all of the following additional guarantees from the shareholder before approving a major shareholder installation or improvement:

    a) A material and labor payment bond from the contractor
    b) An indemnification to the Corporation from the contractor
    c) An indemnification to the Corporation from the shareholder
    d) Supervision of the work conducted by a licensed engineer or architect approved by the Board of Directors

4. Notwithstanding the foregoing, all installations or improvements of any nature, anywhere in the building, are installed subject to the right and obligation of the Board to make repairs to the building as required in the Proprietary Lease. In the exercise of such obligation, the Corporation shall not be required to compensate or reimburse shareholders for any damage, including costs of removal or reinstallation of improvements including but not limited to wallpaper, fixtures, special flooring, or plantings and built-in decorations.

5. Any failure to comply with the foregoing may subject the shareholder to penalties, including termination of the Proprietary Lease, claims for damages and claims for costs, expenses and attorneys fees.

SECURITY

An intercom system is installed to control access to the lobby doors. Please use this system to identify anyone seeking entry to the building. Security is not just an issue for Board consideration and the actions and attention of building staff. As a resident, you are the first line of defense in maintaining a secure environment in the building. The daily activities of residents can create numerous opportunities for the compromise of building security. Therefore, we urge everyone to follow these simple rules:

1. If contacted on the lobby intercom system, ***DO NOT*** permit access to anyone you do not know or expect. Carefully screen all callers.

2. When you enter/exit the building, be sure the door closes properly behind you. ***DO NOT*** under any circumstances wedge, prop or otherwise force these doors to remain open while unattended. If you see an open door, close it.

3. When you enter/exit the garage, be alert to unauthorized pedestrians who might be waiting to enter.

4. If you see what you believe to be unauthorized entry to the building or observe anyone of a suspicious nature on the property, report the incident or your concerns ***IMMEDIATELY*** to the Superintendent, Managing Agent and the Police as the circumstances may require.

5. If you expect a delivery person or contractor to work in your apartment, you ***MUST*** notify the Superintendent in advance. No unauthorized visitors will be permitted access to the building.

6. Do not give entrance door keys to any unauthorized person.

FIRE SAFETY

All apartments were originally equipped by the Corporation with battery operated smoke detectors. Shareholders and residents are responsible for repair and maintenance of the smoke detectors including battery replacement. The Superintendent maintains only the battery operated smoke detectors in the common hallways and laundry rooms.

Residents are strongly urged to purchase and maintain a personal apartment fire extinguisher. The unit should be a minimum 2 1/2 lb., all purpose A-B-C fire extinguisher and should be stored in a handy location in the kitchen area.

EMERGENCY ACCESS TO APARTMENTS

The Proprietary Lease provides the Corporation the right of entry to all apartments under certain specified conditions and further requires that all residents furnish keys to all locks to the Corporation. In the event of an emergency requiring entry to an apartment for which keys have not been provided to the Corporation, forcible entry may be used, and the cost to repair all damage caused by such entry shall be charged to the shareholder.

Shareholders and residents are also required to grant access to their units as required by the board for repairs, inspection or pest control. The board may request access to a unit in order to verify that shareholders or residents are abiding by the house rules. Access must be granted within a period of not more than two weeks (or whatever period the board deems reasonable) after the shareholder or resident has been notified of the board's request.

Noncompliance with a request for access may result in a fine, legal action or, forced entry to the unit, at the shareholder's or resident's expense.

We suggest, in addition to the foregoing requirement, that each resident consider giving an extra set of keys to a neighbor to facilitate access in the event of an emergency.

SALES OF SHARES & SUBLETS

General Guidelines

The Board's approval must be obtained for all sales of shares or any subletting of an apartments, except for the sale of shares owned by holders of unsold shares and certain transfers to family members of the shareholder.

If a shareholder decides to sell his or her shares, or sublease the apartment, he or she should contact the Managing Agent and discuss specific requirements with the appropriate staff member. All requisite forms and procedures will be explained and distributed to the shareholder.

There is considerable administrative work and expense involved in processing sales and sublet applications; therefore, a fee schedule has been approved as follows:

Sale of Shares:	Application fee	$400
Sublet:	Application Fee	$400

These fees are payable upon the submission of the application package

Subletting

Subletting is only permitted strictly in accordance with the following policies:

a) The Board of Directors shall not grant its consent to a subletting in accordance with the Proprietary Lease, paragraph 15, except in circumstances where a lessee can demonstrate, to the satisfaction of the Board, either that (i) the shareholder has resided in his/her apartment for a period of one year and can demonstrate that he/she intends to reside in the apartment within the foreseeable future as his/her primary residence, or (ii) the shareholder has made a good faith effort to sell his/her apartment for a period of not less than one year.

b) Each shareholder who has obtained the permission of the Board to sublet his/her apartment shall pay a non-refundable sublease fee in the sum of $250.00 per year to the Corporation.

c) As part of any request for permission to sublease an apartment, the prospective subtenant shall be required to pay a non-refundable application fee to the Corporation in the sum of $500.00.

d) The Board shall not permit any sublease term to exceed one year. Upon appropriate application to the Board and with the Board's consent, which consent may be withheld for any reason or for no reason, a sublease may be renewed for an additional period of one year, conditioned upon payment of the annual sublet fees. However, under no circumstances shall any shareholder be permitted to sublet his/her apartment for a total period which exceeds two years.

e) The sublease agreement shall contain a rider, approved by the Corporation's counsel, executed by the Corporation, the shareholder and the subtenant.

f) The Board will not consent to the subletting of more than 20% of the apartments at the premises at any one time.

g) The Shareholder shall obtain the consent of a lien holder to sublet if required.

Administratively, shareholders who wish to sublet should request permission from the Board in writing. Be sure the request falls within paragraph (a) (i) or (ii) . A request under (a) (ii) should include copies of advertisement, etc. If permission (conditional, pending approval of subtenant) is granted you will receive a sublet application which should be completed and returned to the Managing Agent. You will then be contacted to set up an interview for your subtenant and will be notified of the final result.

Any shareholder who sublets his apartment without written approval from the Board of Directors will be subject to a fine of $500.00 for each month of the illegal occupancy.

Transfer of Shares

The Board requires all prospective purchasers to submit certain documents. No interview with the Admissions Committee will be scheduled until **all** the documents have been received and a credit and background check performed. Generally, the required documents, in duplicate, are as follows:

1. Complete Purchase Application
2. Contract of Sale
3. Personal Reference(s)
4. Business Reference(s)
5. Copies of Tax Returns for prior two years
6. Copy of Latest W-2 Form
7. Copies of Latest Bank/Brokerage Statements
8. Recent Pay Stub
9. Commitment Letter (if applicable)
10. Investigation Report form(s) completed for all adults who are to reside in the cooperative unit.

Additional documents may be required in a particular case, and the Board may impose different or additional requirements at any time and without notice.

Documents will not be returned to applicant(s) at the conclusion of the admissions process; each applicant is strongly urged to retain copies of all documents submitted (and not to submit originals unless specifically requested).

The process of selling from contract to closing generally takes two to three months and is largely dependent upon completion of the necessary paperwork, scheduling of the interview with the Admissions Committee and scheduling of the Closing after approval by the Board. If you have any questions concerning the procedures, and certainly as soon as you have a prospective purchaser, please contact the Managing Agent to start the process.

No sales package will be processed for submission to the Admissions Committee until a copy of the commitment letter where financing is involved is submitted and, in all cases (including "all cash" purchases), there is full compliance with all requests for financial information and documentation.

During the Closing process, the services of the Corporation's transfer agent are also required. Upon approval of the purchaser, the seller's attorney typically contacts the transfer agent to establish a closing date. Among the transfer agent's responsibilities regarding any sale and share transfer are the following:

X Prepare Corporate Consent
X Obtain and review seller's payment history to determine if any amounts are due to the Corporation
X Review the judgment and lien search to determine if any party claims a lien against the seller's shares
X Prepare new Stock Certificate
X Prepare new Proprietary Lease
X Prepare transfer documents for the seller's signature
X Coordinate closing attendance
X Affix transfer tax stamps and retire old Stock Certificate and Proprietary Lease.

There is a fee charged by Stillman Property Management to transfer all shares, which is due at closing. Closings of transfers generally take place at the offices of Stillman Property Management.

If the purchaser finances the transaction, the transfer agent's responsibilities on behalf of the purchaser regarding the financing include the following:

X Review and execute the Lender's Recognition Agreement
X Comply with the Lender's Other Document Requirements, if any
X Provide an Insurance Certificate as requested by the Lender

The transfer agent's fee for the foregoing services is $550.00 which is due at closing. Additional fees may be imposed by the transfer agent for travel, review of foreclosure documents, review or preparation of affidavits of lost stock certificates and/or proprietary lease, review of other documents due to the shareholder's or purchaser's special circumstances, or cancellation fees.

Any shareholder who sublets his apartment shall be responsible for compliance with the "Residential Lead Paint Hazard Reduction Act" by including as part of the sublease the required form of "Disclosure of Information on Lead Based Paint and Lead Based Paint Hazards: and by giving the prospective subtenant a copy of the pamphlet entitled "Protecting Your Family from Lead in Your Home." The pamphlet and lead disclosure forms are available from the National Lead Information Center at 1-800-424-LEAD.

For purposes of lead-based paint hazard disclosure, please be advised that the Corporation has no knowledge of lead based paint or lead based paint hazards in the Corporation's buildings and has never had any testing or reports made in connection with lead based paint or lead based paint hazards.

MOVING/DELIVERIES

Moving can be a physically exhausting and psychologically traumatic experience. It can also have a potentially adverse effect on your neighbors. Careful planning should produce a smooth and trouble free move, lessening the impact of these conditions and having the added benefit of saving time and money.

The following Rules apply for all moves into or out of the Corporation's building and all large scale personal deliveries:

1. All moves in/out of the building and all large scale deliveries ***must*** be conducted through the side entrance. Advance scheduling must be arranged to ensure proper parking and elevator access.

2. The seller (shareholder) of any apartment must submit a ***$350 Move-Out Deposit*** (payable to 80 William Street Tenants' Corp.) prior to moving out of the apartment; if this has not been done, the transfer agent is required to collect the Move Out Deposit at closing. The purchaser will be required to pay the ***$350 Move In Deposit*** at closing.

3. All moves in/out of the building and all large scale deliveries shall be conducted between the hours of 9:00 AM and 5:00 PM, Monday through Saturday ***ONLY***. ***No*** moves or large scale deliveries are permitted on Sunday or Holidays.

4. Anyone moving in or out of the building ***must*** give ***7 days*** notice to the Superintendent to be confirmed within a minimum of ***48 hours*** in advance of the intended move. This will allow the Superintendent to provide necessary protective padding for the elevator and for any other special assistance which might be necessary.

5. New residents will be required to sign a Move-In Procedures Form. Residents moving out will be required to sign a Move-Out Procedures Form.

PARKING REGULATIONS

All parking spaces are assigned by the Managing Agent which maintains a waiting list for parking spaces, with name of shareholder, apartment number and date of request. Contact the Board in writing in care of Stillman Property Management to add your name to the list. The current requirements are a letter from the shareholder and a copy of the registration for the automobile. No resident shall use or occupy a garage or outdoor parking space on the Corporation's property except upon the following terms and conditions:

New parking spaces in the garage or lot will only be issued to an apartment if the shareholder of record resides in that apartment and the shareholder has been current on all payments or charges

to 80 William Street Tenants Corp. for the previous six consecutive months. Sub-tenants will not be issued parking spaces. If there is no one on the waiting list for a parking spot, it may be offered to a shareholder already having one space. The second space can only be offered on a month-to-month basis and must be surrendered when the Board or managing agent notifies the shareholder that the space is then desired by another shareholder.

Any shareholder who is in arrears in maintenance payments or other charges to 80 William Street Tenants Corp. in an amount in excess of $250 for a period of 60 days of more will lose all parking privileges. Upon the shareholder becoming current in payments or other charges due 80 William Street Tenants Corp. for six continuous months, the shareholder may apply for a parking space. Upon such application, the shareholder will for the purpose of these rules and regulations, be treated as a new shareholder and go to the back of the list.

No vehicle larger than a full size van will be issued a parking spot. The maximum size permitted to park in the indoor parking spaces is 17'2" long x 6'2" wide x 6'6" high.

A vehicle parked in an indoor parking space must stay within the assigned space.

No vehicle will be permitted to park on the property in such a manner as to impede access to the driveways and walkways or block any other vehicle. Any vehicle impeding access, blocking any driveway or vehicle, or not parked in a legitimate spot will be removed from the parking area at the expense of the vehicle owner,

A shareholder selling an apartment with a parking space shall not have the right to transfer the parking space to the purchaser of the apartment or to another shareholder. The space will be surrendered at the time of closing or prior to closing if the shareholder vacates his/her apartment in preparation for the sale.

A shareholder with an indoor parking space who sublets his/her apartment loses the right to the parking space. The spot becomes automatically surrendered upon the occupancy of the sub-lessee. In the event the shareholder regains occupancy of the apartment, he/she will, for the purposes of these rules and regulations, be treated as a new shareholder and be put at the back of the list.

There will be a substantial charge for the replacement for any lost garage key. Garage keys must be returned upon giving up the parking space, or you will be charged for the loss.

1. Charges for parking shall be set by the Board and are payable monthly in advance.

2. Parking must be in assigned spaces only, except as directed by authorized person (Managing Agent or Superintendent).

3. Parking stickers (if provided) are to be displayed: Rear Window - Left Side.

4. A fine of $250.00 will be assessed for any illegally parked vehicle.

5. Vehicles parked in designated "no standing" or "fire zone" areas may be towed away.

6. Only vehicles assigned a particular spot may be parked in that spot, except that visitors of assigned shareholder may park in a designated spot with the shareholder's consent.

7. Vehicles may not block building entrances except to discharge or receive passengers.

8. No vehicle is permitted on the property unless it is legally registered and inspected in accordance with law.

9. Storage or long term parking of motor vehicles is not permitted in any area.

10. All drivers must obey the directions of Managing Agent or Superintendent regarding parking or traffic conditions on the property.

11. All owners of cars towed as a result of violations of these parking rules and regulations must contact the towing company at the location listed on the signs posted on various parts of the property.

12. No repairs of any kind are permitted on the property.

13. There will be no "piggy-backing" permitted behind any vehicle in an assigned space.

14. Management and/or the Board reserves the right to re-assign any space as needed to facilitate proper parking patterns within the complex.

15. Any keys or garage door openers issued to garage spot holders for any purpose are issued for the exclusive use of that resident. Anyone who gives his or her key or garage door opener to another person or permits another to use his or her key or garage door opener will lose his or her parking privileges.

16. Any individual that is found to be defeating any security system or door in any part of the garage will lose his or her parking privileges.

17. Oil leaks from any vehicle on the property must be corrected.

18. Cars must be parked only between the lines of the designated space.

19. No personal belongings of any kind should be stored behind vehicles. Objects are subject to removal and disposal without notice.

20. Residents requesting changes in their parking space designation or applying for an additional space, must do so in writing to the Managing Agent.

21. The speed limit anywhere in this complex (garages, ramps and driveways) is 5 miles per hour.

22. Residents are to observe posted traffic and parking signs.

23. Residents are responsible for updating vehicle information and must notify the Managing Agent as it becomes necessary.

24. Any unauthorized non-resident owner of a vehicle violating proper parking and traffic regulations will be considered as a trespasser on the property and will be subject to arrest.

25. No subletting or reassignment of any parking spaces is permitted.

26. Only one garage key shall be issued to garage space holders per vehicle.

27. No more than two parking spaces will be assigned to any one household; only one garage space will be assigned to any one household.

A violation of these rules and regulations may result in the vehicle being removed from the 80 William Street property at the vehicle owner's expense and/or the revocation or suspension of the vehicle-owner's parking privileges.

Any questions regarding these rules and regulations must be addressed in writing to the managing agent.

The rules and regulations may be amended by the 80 William Street Tenants Corp. Board of Directors as it deems appropriate.

TRASH REMOVAL

As a matter of courtesy, and to prevent possible health hazards, each resident must exercise care in the disposal of garbage and trash. Household trash should be bagged and deposited in the garage in the garbage cans.

Fluorescent lighting contains mercury, so it should not be disposed with the household trash. Residentially generated tube and compact fluorescent bulbs (CFLs) are accepted at the Household Material Recovery Facility. Westchester County published a How to Dispose and

Recycle Special Household Waste brochure which provides guidelines on fluorescent bulb recycling, among other household items that require special handling.

Removal of larger items of trash, such as wooden boxes, small pieces of furniture and small appliances must be arranged in advance with the Superintendent. Each resident is responsible to make private arrangements for the removal of larger appliances, furniture, carpeting, and renovation materials, etc., inasmuch as the City will not generally remove such items. The list of restricted items may include, but is not limited to: Refrigerators, air conditioners, large sinks, stoves, sofa beds, washers, dryers, bathtubs, cast iron sinks, metal desks, bed springs, bed frames, metal cabinets, metal pipes, dishwashers and metal car parts.

Refrigerators, freezers, and air conditioners must have a sticker from a commercial refrigerant extractor placed on them before being placed at the curb. This sticker indicates that the Freon has been properly removed.

Car tires and batteries and electrical items with a plug will be picked up by appointment only. Arrangements can be made with the sanitation department by calling 914-665-2460.

Many Home Depots accept compact fluorescent bulbs (CFLs) - not tube style bulbs - and also rechargeable batteries. Contact local stores for details

The county also arranges special recycling events for the disposal of restricted items. For more information, please call the Westchester County Recycling HelpLine (914)-813-5425.

Any shareholder or resident who violates these trash removal policies will be charged a fine payable to 80 William Street Tenants' Corp. as well as any costs incurred by the coop. Furthermore, if the violation results in the imposition of a fine by the City, the shareholder or resident shall be liable to 80 William Street Tenants' Corp. for such fine and for any fees incurred by the Corporation in connection with such violation.

Please follow posted guidelines for recycling which may change periodically.

X ***Newspapers*** are to be neatly placed in the special newspaper containers located in the basement.

X ***Glass, cans and plastics*** are to be thoroughly rinsed and placed in the appropriately marked containers also located in the basement.

X ***Cardboard boxes***, regardless of size, should be folded, tied and placed neatly alongside the recycling containers in the basement.

STORAGE FACILITIES

The Corporation has constructed a limited number of individual storage bins in designated garage areas to be used by shareholders and residents.

The storage facilities ***must*** ***not*** be used to store hazardous, explosive or flammable materials, chemicals, etc., that will pose any danger to the residents and/or the buildings. All fire codes ***must*** be strictly observed; violation will result in the loss of use of the storage facility.

Casual storage of residents' personal property is not permitted in any area of the building.

PET REGULATIONS

80 William Street Tenants' Corp. rules and regulations prohibit pets. **NO PETS ARE ALLOWED**. Any violation of these rules and regulations is a breach of the Proprietary Lease which may subject the shareholder to termination of his or her Proprietary Lease and, ultimately, to eviction. While guide dogs and other animals required due to a resident's disability ("assistance animals") are permitted, the shareholder must inform the Managing Agent in writing **prior** to bringing the animal to the building; the writing must set forth (a) who the disabled person is, (b) the nature of the disability, (c) the assistance the animal shall provide to the disabled person, and (d) the identity of the animal. A similar notice shall be required for each new animal. If requested, the shareholder shall supply the Managing Agent with reasonable documentation of the claimed disability and the role the animal shall play.

Those residents with permitted pets are responsible for the immediate clean up of any dog droppings and to keep their pets under their direct control at all times.
Existing pets must be photographed; these photographs and veterinarian records of the pet which must be submitted by the owner, will be kept on file for identification purposes by the Managing Agent. The Board of Directors reserves the right to inspect the subject pet annually. The pet cannot be replaced at any time nor can any additional pets be brought on premises; doing so is a violation of House Rules and the Proprietary lease.

HOUSE RULES

1. The public doorways, halls and stairways of the building shall not be obstructed, littered or defaced or used for any purpose other than ingress to and egress from the apartments in the building. Smoking is prohibited in all common areas of the building.

2. Children shall not play in the public halls, stairways, or elevators and shall not be permitted on the roof.

3. No public hall above the ground floor of the building shall be decorated or furnished by any Lessee in any manner without the prior consent of all of the Board of Directors.

4. No Lessee shall make or permit any disturbing noises in the building or do or permit anything to be done therein which will interfere with the rights, comfort or convenience of other Lessees. No Lessee shall play upon or suffer to be played upon any musical instrument or permit to be operated a phonograph or a radio or television loud speaker in such Lessee's apartment between the hours of eleven o'clock p.m. and the following eight o'clock a.m. if the same shall disturb or annoy other occupants of the building. No construction or repair work or other installation involving noise shall be conducted in any apartment except on weekdays (not including legal holidays) and only between the hours of 8:30 a.m. and 5:00 p.m.

5. No article shall be placed in the halls or on the staircase landings, nor shall anything be hung or shaken from the doors, windows, or fire escapes or placed upon the window sills of the building.

6. No awnings, window air-conditioning units or ventilators shall be used in or about the building except such as shall have been expressly approved by the Lessor or the managing agent, nor shall anything be projected out of any windows of the building without similar approval.

7. No sign, notice, advertisement or illumination shall be inscribed or exposed on or at any window or other part of the building, except such as shall have been approved in writing by the Lessor or the managing agent.

8. No bicycles, scooters or similar vehicles, and baby carriages shall not be allowed to stand in the public halls, passageways, areas or courts of the building.

9. Garbage and refuse from the apartments shall be disposed of only in such manner as the superintendent or the managing agent of the building may direct.

10. Toilets, tubs and other water apparatus shall not be used for any purposes other than those for which they were constructed, not shall any sweepings, rubbish, rags or any other article be thrown in the toilets. The cost of repairing any damage resulting from misuse

of any toilets or other apparatus shall be paid for by the Lessee in whose apartment it shall have been caused.

11. No Lessee shall send any employee of the Lessor out of the building on any private business of a Lessee.

12. No bird or animal shall be kept or harbored in the building except an assistance animal expressly permitted in writing by the Lessor, or any other animal, other than a dog which is strictly prohibited, expressly permitted in writing by the Lessor, and, such permission shall be revocable by the Lessor. No dogs other than assistance animals are permitted in any portion of the building, and no assistance animal shall be permitted on elevators or in any of the public portions of the building unless carried or on leash. No pigeons, stray cats, or other birds or animals shall be fed from the window sills, terraces, balconies or in the yard, court spaces or other public portions of the building, or on the sidewalk or street adjacent to the building.

13. No radio or television aerial shall be attached to or hung from the exterior of the building without prior written approval of the Lessor or managing agent.

14. No vehicle belonging to a Lessee or to a member of the family or guest, subtenant or employee of a Lessee shall be parked in such manner as to impede or prevent ready access to any entrance of the building by another vehicle.

15. The Lessee shall use the available laundry facilities only upon such days and during such hours as may be designated by the Lessor or the managing agent.

16. The Lessor shall have the right from time to time to curtail or relocate any space devoted to storage or laundry purposes.

17. Unless expressly authorized by the Board of Directors in each case, the floors of each apartment must be covered with rugs or carpeting or equally effective noise-reducing material, to the extent of at least 80% of the floor area of each room excepting only kitchens, pantries, bathrooms, closets, and foyer.

18. No group tour or exhibition of any apartment or its contents shall be conducted, nor shall any auction or tag sale be held in any apartment without the consent of the Lessor or its managing agent.

19. The Lessee shall keep the windows of the apartment clean. In case of refusal or neglect of the Lessee during 10 days after notice from the Lessor or the managing agent to clean the windows, such cleaning may be done by the Lessor, which shall have the right, by its officers or authorized agents, to enter the apartment for the purpose and to charge the cost of such cleaning to the Lessee.

20. Complaints regarding the service of the building shall be made in writing to the managing agent of the Lessor.

21. Any consent or approval given under the House Rules by the Lessor shall be revocable at any time.

22. No Lessee shall go onto the roof of the building.

23. Washing machines, dryers, or combination washer/dryer machines are not permitted to be used or kept in any apartment.

24. The building's public areas are for the enjoyment of all residents; any damage to building property will be billed to the shareholder or resident responsible. Loitering is not permitted.

NOTICE:

Violations of these House Rules, the Rules and Regulations Regarding Alterations and Improvements, and the Parking Regulations may be serious violations of a shareholder's obligations under his or her proprietary lease, which, if uncured, may lead to the termination of the lease and the eviction of the shareholder. To avoid such harsh results, the Board reserves the right to assess fines to violators of these House Rules, the Rules and Regulations Regarding Alterations and Improvements, and the Parking Regulations. At the Board's discretion, violators may be served with a written notice which carries no fine. Subsequent notices may require payment of a fine as follows: A second violation carries a $100.00 fine; subsequent violations may result in additional fines. This fine system should in no way be construed as a waiver of the Board's right to proceed under the Proprietary Lease without prior notice.

Fines are payable upon receipt of the notice. If not paid, the full amount will be deducted from the next month's maintenance payment. The Managing Agent will then assess a late charge, since the violator will be in arrears for maintenance payments. If the fine and late charge are not paid, legal action will be taken.

AMENITIES

The following facility is available to all 80 William Street Tenants' Corp. residents:

- The Laundry Room is located in the first floor of the building and is open weekdays, 8:00am to 10:00pm and weekends 7:00am to 9:00pm.

80 William Street Tenants' Corp.'s location provides easy access to Metro North, several parkways and the New York State Thruway.

Disclosure of Information on 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 Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

_____

(ii) _____ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) _____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).

_____

(ii) _____ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

(c) _____ Purchaser has received copies of all information listed above.

(d) _____ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home.*

(e) Purchaser has (check (i) or (ii) below):

(i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

(f) _____ Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Seller	Date	Seller	Date
Purchaser	Date	Purchaser	Date
Agent	Date	Agent	Date

THE CITY OF NEW YORK
DEPARTMENT OF HEALTH
AND MENTAL HYGIENE

Michael R. Bloomberg
Mayor

Thomas R. Frieden, MD, MPH
Commissioner

WINDOW GUARDS REQUIRED

NOTICE TO BUYER

You are required by law to have window guards installed in all windows if a child 10 years of age or younger lives in your apartment.

Your landlord is required by law to install window guards in your apartment:
if a child 10 years of age or younger lives in your apartment,
OR
if you ask him to install window guards at any time (you need not give a reason).

It is a violation of law to refuse, interfere with installation, or remove window guards where required.

CHECK ONE

☐ CHILDREN 10 YEARS OF AGE OR YOUNGER LIVE IN MY APARTMENT

☐ NO CHILDREN 10 YEARS OF AGE OR YOUNGER LIVE IN MY APARTMENT

☐ I WANT WINDOW GUARDS EVEN THOUGH I HAVE NO CHILDREN 10 YEARS OF AGE OR YOUNGER

_____
BUYER

_____ _____
SIGNATURE Date

_____ _____
APPLICATION ADDRESS Apt No.

RETURN THIS FORM TO:

STILLMAN MANAGEMENT
SALES DEPARTMENT
RITA PITA
440 MAMARONECK AVENUE SUITE S-512
HARRISON, NY 10543

COMPLETE APPLICATION

EMERGENCY CONTACT FORM

FINANCIAL STATEMENTS FOR LAST 3 MONTHS

CREDIT REPORT AUTHORIZATION

2 PERSONAL REFERENCE LETTERS

2 BUSINESS REFERENCE LETTERS

CURRENT LANDLORD REFERENCE LETTER

EMPLOYMENT LETTER

2 MONTHS OF PAYSTUBS

LAST 2 YEARS OF W2'S AND TAX RETURNS

FULLY EXECUTED CONTRACT OF SALE

COMMITMENT LETTER

HOUSE RULES

ACKNOWLEDGEMENT

COPY OF APPRAISAL

RECOGNITION AGREEMENTS

LEAD PAINT & WINDOW GUARD NOTICE