## Broadlawn Apartments, Inc.

Article II of Chapter 700 of the Laws of Westchester County, known as the Westchester County Fair Housing Law, prohibits discrimination in housing accommodations on the basis of a person or persons actual or perceived race, color, religion, age, national origin, alienage or citizenship status, ethnicity, familial status, creed, gender, sexual orientation, marital status, disability, source of income, or status as a victim of domestic violence, sexual abuse, or stalking.

Section 700.21-a of the Westchester County Fair Housing Law governs applications to purchase shares of stock in cooperative housing corporations, and applies to this application. Under this section, the cooperative housing corporation is required to comply with the following deadlines:

1. Within fifteen days of the receipt of this application, the cooperative housing corporation must either acknowledge that it has received a complete application, or shall notify you of any defect in the application.

- 2. If you are notified of any defect in the application, within fifteen days of the receipt of the corrected application the cooperative housing corporation must either acknowledge that it has received a complete application, or shall notify you any defect in the application.
  - 3. Within sixty days of receipt of a complete application, the cooperative housing corporation must approve or deny your application, and provide written notice thereof.
- 4. If your application is denied, the cooperative housing corporation is required to provide notice to the Westchester County Human Rights Commission, including your contact information.

Broadlawn Unit \_\_\_\_\_(Must fill in on each page)

# CO-OP Purchase Application Broadlawn Apartments

440 Mamaroneck Ave Suite 512, Harrison NY 10528 Tel. 914.698.4100 Fax 914.381.6795 or

**Applications@benchmarkmgt.com** 

## Please submit (1) hard copy of the following information with all requested items

# Please read the complete application first before attempting to fill out the package.

- 1. Completed Authorization for Credit/Background check for all Applicant(s) AND Persons over the age of 18 that will reside in the unit including \$150 fee per Credit/Background check made out to Benchmark Management. (See fee schedule checklist.)
- 2. Copy of a fully executed contract
- 3. Completed application including part 1 and part 2
- 4. Signed Acknowledgement of Moving Rules along with Move-In deposit check made payable to: (See fee schedule checklist.)
- 5. Signed Acknowledgement of House Rules. (Keep House Rules for your records)
- 6. Signed Acknowledgement of Application Fees
- 7. Employment Letter on company letterhead stating position and salary. It must be signed and dated. For automated verifications additional fees may apply.
- 8. W-2 and State/Federal Tax Returns for the last two (2) years. If you have not filed for the current year please provide W-2 or 1099 (For your protection keep ONLY the last 4 digits of your social security number)
- 9. (4) Letters of reference: (2) personal (non-family), (2) business. All references must be signed and dated.
- 10. Last two (2) months bank statements for both checking and savings accounts. (For your protection keep ONLY the last 4 digits of your account #, remove the rest.)
- 11. Copy of current automobile registration for each
- 12. Mortgage Commitment Letter or for cash offers, proof of funds
- 13. Copy of two (2) government issued IDs
- 14. No double-sided print and please submit all documents and checks together

<sup>\*\*</sup>The Board reserves the right to require additional evidence of financial responsibility for the prospective purchaser(s)\*\*

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**NOTE:** Interviews for prospective purchasers will not be scheduled until a fully completed application along with all documentation has been received and reviewed by the Board of Directors and/or interview committee. \*\*All family members who will reside in the apartment must attend the interview\*\*.

Benchmark LM Management Services LLC 440 Mamaroneck Ave Suite 512 Harrison NY 10528 Tel. 914-698-4100

Contact person: <u>Applications@benchmarkmgt.com</u>

Dear Prospective Owner:

Thank you for your interest in our community.

Enclosed is your application. Please complete and forward the application, along with any required documents, to Benchmark LM Management Services LLC for processing.

On June 28, 2021, the Westchester County Board of Legislators amended the Westchester County Human Rights Law to (1) require cooperative corporations to adopt and disclose the corporation's minimum financial standards or guidelines for admission, (2) to disclose those minimum financial standards or guidelines in the cooperative corporation's admissions application and (3) to disclose the classes of persons protected from discrimination.

The Westchester County Fair Housing Law prohibits discrimination against any applicant based upon race, religion, ethnicity, national origin, gender, age, source of income, disability, marriage status, being a family with children under 18 years of age, sexual orientation, citizenship or alienage status, or being a victim of domestic violence, sexual abuse or stalking.

The completed application along with all required documentation must be submitted to Benchmark LM Management Services LLC at least 4-6 weeks prior to lease start date. Please do not send **ORIGINAL DOCUMENTS!** We will **NOT make copies and return.** 

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В	Broadlawn Unit	
*** In order to expedite the application communicate with two individuals regarder person on the applicant's side) designated for this application***	arding this applicat	
Name:	(Relationship)	Phone:
Name:	(Relationship)	Phone:
Sincerely, Benchmark LM Management Services,	, LLC	
Date:		

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## MINIMUM FINANCIAL REQUIREMENTS/GUIDELINES FOR ADMISSION

The Board of Directors of Broadlawn Apartments, Inc. (the "Corporation") hereby promulgates these Guidelines for Admission into the Corporation. These Guidelines shall govern the purchase of Apartments (the "Apartment") in the Corporation's building. As comprehensive and inclusive as these Guidelines intend to be, each application is potentially unique, and these Guidelines cannot include all the possible situations and circumstances that could arise during the application process. When the word "applicant," (the "Applicant") is used herein, the singular shall also mean and include the plural and *vice versa*.

#### **Cash Portion of Sale Price:**

Minimum ten (10%) percent of the sale price for the Apartment. Any Applicant with twenty (20%) percent cash toward the sale price will be reviewed more favorably. In calculating the cash portion, there will be no set-off or reduction for any monetary concessions to the Applicant.

#### Gift of Cash Portion:

Except as provided by New York State or Westchester County Law, no part of the first ten (10) percent of the cash portion of the sale price may be money provided by anyone other than the Applicant.

#### **Income**:

Applicant's income must be based on taxable income as reported on the Applicant's federal and/or state income tax returns. Undocumented or "off the books" revenues will not be considered as part of the Applicant's income. For the purpose of calculating the Applicant's monthly income, the Applicant's gross annual income, including bonuses documented in writing by the Applicant's employer, shall be divided by twelve.

### **Financing:**

Maximum ninety (90%) percent of the sale price may be borrowed. Applicants financing eighty (80%) percent or less of the sale price will be reviewed more favorably. There will be no set-off or reduction for any monetary concessions to the Applicant.

#### **Credit Score:**

All Applicants shall have a minimum 700 credit score on Transunion.

## **Housing Debt to Income Ratio:**

The Applicant's monthly housing payment on the Apartment being purchased shall not exceed thirty-three (33%) percent of the Applicant's gross monthly income. The monthly housing payment shall include, but not be limited to the Applicant's loan/mortgage payment, maintenance on the Apartment, electric, cable and internet.

#### **Total Debt to Income Ratio:**

The Applicant's total debt payments shall not exceed forty (40%) percent of the Applicant's gross monthly income. The Applicant's total debt payments shall include payments on all debt in the name of the Applicant, including but not limited to motor vehicle lease payments, housing payments as defined above, student loan debt, credit card payments and payments on other

secured or unsecured loans. Loans in the name of persons other than the Applicant, but which were guaranteed by the Applicant, shall also be considered.

### **Documentation of Income**

All sources used to calculate the Applicant's income shall be established by documentation submitted with the application, including current pay stubs, social security payments, dividends, interest income, retirement account withdrawals, etc.

## **Documentation of Expenses**

The Board may request documentation of an Applicant's debt related expenses.

## **Required Documentation**

See page 1 of the Application

The foregoing Guidelines for Admission supersede and replace all previous and existing Guidelines for Admission. The application of these rules shall be prospective. The Board of Directors of the Corporation reserves to itself the right to amend, supplement or repeal any or all of these Guidelines for Admission. In the event that one of these guidelines is found to be invalid as a matter of law, that particular guideline shall be deemed invalid but shall have no further effect on the remaining guidelines.

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## <u>Part 1 – Application Information for Purchase</u>

Date:	Requested move-in date:	
	Number of shares:	
	Apt. #:	
Managing Agent: Benchmark LM Managemen 440 Mamaroneck Ave Suite: Harrison NY 10528 Tel. 914-698-4100		
Seller(s)		
<u>Scher(s)</u>		
Name(s) 1.	2	
Phone:		
Seller's Broker:		
Phone:	Fax:	
Applicant(s)		
Applicant:	Co Applicant	
Marital Status:	Marital Status:	
Home #:	Home #:	
	Business #:	
	E-Mail:	
	Phone #:	
Applicant's Broker:	Phone #:	Fax #:
<b>Housing History</b>		
Current Address:		
Length of time at present add If less than two (2) years, the	dress Do you renten list previous address:	Own
Monthly Rent/Mortgage and	Maintenance at Current Address \$	
	Phone #	
Dates of Occupancy:		
Title to Be Held In What Nat		

Broadlawn	Unit	
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Types of Pets (If Applicable and allowed Breed: Size:	l in complex):No. of Pets:
Applicant(s) Personal Information	
Applicant	_ Co-Applicant
Complete current address for both applican	
Date of Residency:to	Date of Residency:to
Current Employer:	
Nature of Business: Employer's Address and Contact Number:	
Employment Status:	
FT PT	FT PT
Title or Position:  Are you self-employed? Yes No Date of Employment to Estimated Income this year \$ Actual Income last year \$  **If employed less than two (2) years' list: Previous Employer	YesNo to \$\$
Address:	
Title or Position: to	to

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Educational Background:		
Schools Attended:		
Degree completed if applicable		
Number of Dependent Children	:	
Other Dependents:		
List of all persons, other than th	e applicants, who will reside in the appartment:	partment:
List of all persons, other than the Number of Persons to reside in		partment:
List of all persons, other than the Number of Persons to reside in Name Relationship Age  1)	Apartment:	partment:
List of all persons, other than the Number of Persons to reside in Name Relationship Age  1)	Apartment:	partment:
List of all persons, other than the Number of Persons to reside in Name Relationship Age  1)	Apartment:	

## **Part 2- Applicant Financial Information**

THESE QUESTIONS APPLY TO ALL PURCHASER(S) IF A  $\bf YES$  ANSWER IS GIVEN TO A QUESTION IN THIS AREA EXPLAIN ON AN ATTACHED SHEET

		<u>Applicant</u>	<b>Co-Applicant</b>
		YES OR NO	YES OR NO
Have you any outstanding judgme	ents?		
In the last 7 years, have you been	declared bankrupt?		
Have you had property foreclosed	-		
or given title or deed in lieu there	-		
Are you a co-maker or endorser o			
Are you a party in a lawsuit?			
The you a party in a lawsuit.			
	DESCRIBE OTHER	<b>INCOME</b>	
	nt NOTICE: Alimony, chi e Applicant or Co-Applica ance charges.		
DETAILS OF PURCHASE ***	Estimated Closing date_		
If applicable, explain "other finan	cing" or "other equity". Pr	ovide an addendum	if more space is needed.
a) Purchase Price *	\$		
b) Total closing costs (est.)	\$		
c) Prepaid escrows (est.)	\$		
d) Total for (a. b. & c.)	\$		
e) Amount financing	\$		
f) Other financing	\$		
g) Other equity	\$		
h) Amount of cash deposit	\$		

	Broadlaw	n Unit		
i) Closing costs paid by selle j) Cash required for closing				
**Copy of Con	tract of Sale Agreemo		<b>ith application</b> <b>pplicant</b> Yes or No	Co-Applicant
Are you obligated to pay ali	mony, child support or	separate maintenance?		
Is any part of the down-payr	ment borrowed or a gif	t?		
***Note if any portion o please list		lease payment or secur d repayment terms, if a		
1 Name of Dank		of Financing		
1. Name of Bank: Amount Financing: \$			<del></del>	
Term:	Interest:		_	
Monthly Payment: \$				
Co-signer of the loan:				
2. Name of Bank:				
Amount Financing: \$			<del></del>	
Term:				
Monthly Payment: \$				
Co-signer of the loan:			-	
	Gross Mo	onthly Income		
<u>Item</u>	Purchaser	Co-Purchaser		Total:
Base Employee Income:	\$	\$	\$	
Overtime:	\$	\$	\$	
Bonuses:	\$	\$	\$	
Commissions:	\$	\$	\$	
Dividends/Interest:	\$	\$	\$	
Net Rental Income:	\$	\$	\$	
Other Income:	\$	\$	\$	

Total:

	Broadlawn Unit	
PURCHASERS REFERENCE	CES:	
2 Personal References		
(No relatives)		
	Name:	
	Phone Number	
	Name:	
	Phone Number	
2 Business References (No relatives)		
(140 Iciatives)	Name:	
	Phone Number	
	Name:	
	Phone Number	
VERIFICATION OF INCO	ME: W-2 & CURRENT PAYSTUB REQUIRED	
	<del>-</del>	
Other Sources of Income Pleas  1) Type:	se List:Amount:	
Other Sources of Income Pleas  1) Type:  2) Type:	se List: Amount: Amount:	
Other Sources of Income Pleas  1) Type:  2) Type:	se List:Amount:	
Other Sources of Income Pleas  1) Type:  2) Type:  3) Type:	se List: Amount: Amount:	
Other Sources of Income Pleas  1) Type: 2) Type: 3) Type:  References:	se List: Amount:Amount:Amount:	
Other Sources of Income Pleas  1) Type: 2) Type: 3) Type:  References:  Bank	se List: Amount:Amount:Amount:	
Other Sources of Income Pleas  1) Type: 2) Type: 3) Type:  References:  Bank Address Bank	se List: Amount:Amount:Amount:Amount:	
Other Sources of Income Pleas  1) Type: 2) Type: 3) Type:  References:  Bank Address	se List: Amount:Amount:Amount:Amount:	

**MONTHLY EXPENSES:** 

Credit Cards

Broadlawn Ui	nit
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Co-op Mortgage		
Present		
Proposed		
Co-op maintenance		
Present		
Proposed		
Automobile Loans		
Other Installment Debt		
Utilities		
Hazard Insurance		
Real Estate Taxes		
Alimony, Child Support, and separate maintena	ance payments owed	
Other payables (fill in below) (ex. telephone, car insurance, commuting exper	nses, etc.)	
Total *combined total monthly expenses for applican	t and co-applicant	
<u>ASSETS</u>		
Checking/Savings/Money Market:  1 Account #  2	Value \$ \$	As of (date)
Account # 3	\$ \$	

Broadlawn U	<sup>J</sup> nit
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Account #		\$	
Stocks/Bonds/Mutual F		\$	
(Attach itemized list)			
Life Insurance Net Cas	h Value	\$	
Vested Interest in Retir	ement Fund		
Net Worth of Business (attach financial statement)	Owned		
Real Estate (Owned)			
Automobiles (Owned)			
Other Assets (attach ite	,		
<u>LIABILITIES</u>			
Credit Cards 1	Balance	Type of Credit Line	Monthly Payment
Account #:		Bank Drawn On: _	
Name:	\$		
Account #:		Bank Drawn On: _	
Automobile Loans	Balance	Remaining Payments	<b>Monthly Payment</b>
	S	\$	\$
Real Estate Loans	Balance	Remaining Payments	<b>Monthly Payment</b>
	S	\$	\$
Other Debts (including	stock pledges)		

Broadlawn Unit			
(Itemized separa	tely) \$	\$	
Total	\$	\$	
	is application is subj Board of Directors.	ect to acceptance or rejection	on at its discretion at any time by the
Applicants Signate	ure	Co-App	licants Signature
Date		Date	

## PLEASE KEEP MOVING RULES

### **Moving Rules**

The following policy is STRICTLY ENFORCED and applies to all residents

- All moves must be scheduled with the Property Manager. You can reach Benchmark LM Management at (914) 698-4100.
- Move-ins and move-outs may only occur:
   Monday-Friday (please confirm hours with your property manager)
- Saturday and Sunday only SMALL DELIVERIES AND PICKUPS ARE ALLOWED (please confirm hours with your property manager)
- Move-ins MUST HAVE APPROVAL from both Property Manager and Superintendent

### NO FULL MOVE-INS OR MOVE-OUTS ARE PERMITTED ON WEEKENDS

If a moving company is used, the management office must receive a certificate of insurance at least five (5) days prior to the scheduled move. Please request the Sample Insurance for your condominium which can be given to your moving company. You can email this request to Applications@benchmarkmgt.com

Insurance certificates evidencing commercial general liability name as additional insured:

### (Building Name)

c/o Benchmark LM Management Services, LLC 440 Mamaroneck Ave Suite 512 Harrison NY 10528

• Please make sure this information is written exactly as it appears here, failure to do so will result in a delay of your move.

There are no exceptions to this policy without the prior written consent from the Board of Managers. Please note that any and all correspondence to the Board regarding an exception must be sent to Benchmark Property Management/ Property Manager

## ACORD CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY) 00/00/0000

* NAME AND ADDRESS OF INSURANCE CARRIER		THIS CERTIFICATE ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.						
CARLER					INSURERS A	FFORDING	COVERAG	E
INSU	IRED			INSURE	ERA: XXXXXXX	XXX		
					ERB: xxxxxxx			
* ]	NAME AND ADDRESS OF	INSURED		INSUR	ER C:			
				INSUR	7.0.00			
				INSUR				
CO	VERAGES			1110011				
RES DES	POLICES OF INSURANCE LISTED CATED. NOTWITHSTANDING ANY PECT TO WHICH THIS CERTIFICAT CRIBED HEREIN IS SUBJECT TO A WN MAY HAVE BEEN REDUCED B	REQUIREMENT, TEI TE MAY BE ISSUED O LLL THE TERMS, EXC	RM OR	CONDITION PERTAIN,	OF ANY CONTR	ACT OR OTHER AFFORDED BY	THE POLICE	WITH
MS LTR	TYPE OF INSURANCE	POLICY NUMBER	POLIC	OVERPECTIVE (MMODICITY)	POLICY EXP DATE (MIMPDOVY)	LIMITS	- 8	
	GENERAL LIABILITY	-	322	OCCUPIED.	Contraction of	EACH OCCUPINEN	33	\$1,000,000
Α	OMMERCIAL GENERAL DISBLITY	XXXXXXXXXX	00	0/00/00	00/00/00	DAMAGE TO PENT	ED PREMISES	\$ 1,000,000
	☐CLAIMS MADE		OTPE-			THED EXP (any 1 pe	ersoré	\$ 10,000
		0 4				PERSONAL & ADV	BRUURY	\$1,000,000
		SA		IPI	, H.	GENERAL ACCRE	GATE	\$2,000,000
	GENTLAGGREGATE LIMIT APPLIES PER:		e e b	4 60		PRODUCTS - COM		\$2,000,000
	☑ POLICY ☐ PROJECT ☐ LOC							
В	AUTOWOBLE LIABILITY		00/	/00/00 00/00/00	(OMBINED SHIGLE LIMIT (Ex Accident)		\$	
ALL OWNED AUTOS	A STATE OF THE STA					BODILY SIJURY (per person)		\$
	☐ HIPED AUTOS ☐ NON ONNED AUTOS		l			SODILY MULTY (per accident)		\$
			1.		,	PROPERTY DAMA! (Per accident)	GE .	\$
	GARAGE LIABILITY		1			AUTO ONLY - EA	CODENT	\$
	ANY AUTO		l			OTHER THAN AUTO ONLY	EA ACC AGG	\$
-3	EXOESS LIABILITY		+		ŧ	EACH OCCUPATEN		\$
В	OCCUR CLAIMS MADE		1			AGGMEGATE		\$
_	LI OCCUR. LI CEARSMADE		1			- AUGUSTE CONTE		1377
	☐ DEDUCTIBLE		1			8		\$
			1			8		\$
Y	☐ RETENTION \$	XXXXXXXXXX	-00	00/00	00/00/00		0022	\$
	WORKER'S COMPENSATION AND	*******	00,	00700700		WC Statutory L	100000000000000000000000000000000000000	
	EMPLOYER'S LIABILITY		1			E.L. EACH ACCIDE	NT	\$
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?		1			E.L. DISEASE -EA	EMPLOYEE	\$
					k	E.L. DISEASE -PO	UCY UNIT	\$
	OTHER		П					
a) B b) B c) R CER	inflor of overations accurations which roadlawn Apartments enchmark LM Management Statistical Name, Apt # (20 N Bro TiFiCATE HOLDER / Additional Incadian Apartments	rvs, LLC, 440 Mar adway, White Plai	naron	eck Ave, S 10601)	uite 512, Harri	No to the Control of		SEPONE THE
e/o Att	Benchmark LM Manageme a: Eric Schmidt ail: Eschmidt@benchmarkmgt	entranta de la constanta de la		DAYS WHIT	N DATE THEREOF, THE TEN NOTICE TO THE C D DO SO SHALL IMPOS INSURER, IT'S AGENTS	ESSUING INSUMER ENTIFICATE HOLDE E NO OBLIGATION (	WILL ENDEAVOR IN NAMED TO TH OR LIABILITY OF	TO MAIL 30

"IF WORKERS COMP IS NOT ON THIS CERTIFICATE - YOU MUST PROVIDE (3) CERTIFICATES FROM STATE INSURANCE FUND (ONE FOR EACH ADDITIONAL INSURED)

Broadlawn Unit  Acknowledgments		
I, hereby state that I have read and understood the house rules of the condominium, and hereby agree to abide by said house rules and regulations.		
Applicant's Signature	Co-Applicant's Signature	
Date	Date	
unless otherwise noted, and herel	all fees paid pursuant to this application are non-refundable, by authorize you or your agents to obtain a credit report and any references or employees listed herein (if applicable).	
Applicant Signature	Co-Applicant Signature	
Date	Date	
<u>ACKNOV</u>	VLEDGEMENT OF MOVING RULES	
I, here corporation, and hereby agree to	eby state that I have read and understood the moving rules of the abide by said moving rules.	
Applicant Signature	Co-Applicant Signature	
Date	Date	

Broadlawn	Unit	

## **Criminal/Credit Report Authorization**

"I HEREBY AUTHORIZE BENCHMARK LM MGT. SERVICES LLC TO OBTAIN A CONSUMER REPORT, AND ANY OTHER INFORMATION IT DEEMS NECESSARY, FOR THE PURPOSE OF EVALUATING MY APPLICATION. I UNDERSTAND THAT SUCH INFORMATION MAY INCLUDE, BUT IS NOT LIMITED TO, CREDIT HISTORY, CIVIL AND CRIMINAL INFORMATION, RECORDS OF ARREST, RENTAL HISTORY, EMPLOYMENT/SALARY DETAILS, VEHICLE RECORDS, LICENSING RECORDS AND/OR ANY OTHER NECESSARY INFORMATION. I HEREBY EXPRESSLY RELEASE BENCHMARK LM MGT. SERVICES LLC AND ANY OTHER PROCURER OR FURNISHER OF INFORMATION, FROM ANY LIABILITY WHAT-SO-EVER IN THE USE, PROCUREMENT, OR FURNISHING OF SUCH INFORMATION, AND UNDERSTAND THAT MY APPLICATION INFORMATION MAY BE PROVIDED TO VARIOUS LOCAL, STATE AND/OR FEDERAL GOVERNMENT AGENCIES, INCLUDING WITHOUT LIMITATION, VARIOUS LAW ENFORCEMENT AGENCIES."

Please include a fee in the amount of \$150.00 per applicant for a criminal/credit report to be submitted with application in addition to other required fees. Fees must be paid by **Check or Money Order** and made payable to BENCHMARK LM MGT. SERVICES LLC.

Applicant Signature:		
Print Name:		
Date of Birth:	Annual Salary	
Co- Applicant Signature:		
Print Name:		
Date of Birth:	Annual Salary	

Broadlawn	Unit
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## FEE CHECKLIST

Please note that all fees will need to be submitted along with a completed Purchase Application. If fees are not included the application will not be processed.

## **NON- REFUNDABLE**

- \$350.00 Application Processing Fee payable to Benchmark Management (Purchaser)
- \$150.00 Criminal/Credit Background Check Fee payable to Benchmark Management. (Per person over the age of 18 occupying the property) (Purchaser)
- \$750.00 Application Fee payable to Broadlawn Apartments Inc (Purchaser)

## **REFUNDABLE**

- \$1000.00 Move-in Deposit payable to Broadlawn Apartments Inc (Purchaser)
- \$1000.00 Move-out Deposit payable to Broadlawn Apartments Inc (Seller)