

ORIENTA GARDENS OWNERS, INC.

PURCHASE APPLICATION

UNIT#_____

Please return one (1) original and (1) copy of the application to:

Sales & Leasing Department
Stillman Management, Inc.
440 Mamaroneck Avenue Suite S-512
Harrison NY 10528

Attention: Rita Pita

ORIENTA GARDENS OWNERS, INC.

PURCHASE APPLICATION

We are pleased to provide an application to purchase shares in Orienta Gardens Owners, Inc.

This application must be completed in its entirety and submitted to Stillman Management, Inc., 440 Mamaroneck Avenue, Harrison, New York 10528, telephone (914) 813-1900, with a **non-refundable processing fee of \$375.00 payable to Stillman Management, Inc.**

The following documents must be submitted with the application:

1. Copy of the executed Contract of Sale
2. Copies of the last two years tax returns with W-2 Forms
3. Letter from employer regarding continued employment
4. Three months of statements for banking, brokerage & retirement accounts
5. Copy of Commitment letter (Financing only)

Applicant's name: _____

Social Security Number: _____

Co-applicant's name: _____

Social Security Number: _____

(NAMES TO BE ENTERED IN THE MANNER THAT STOCK CERTIFICATES AND OTHER DOCUMENTS ARE TO BE DRAWN)

Present Address: _____ Phone: _____

Co-App. Address: _____ Phone: _____

Applicant's Attorney: _____ Phone: _____

Projected Closing Date: _____ Move-in: _____

Seller Name: _____

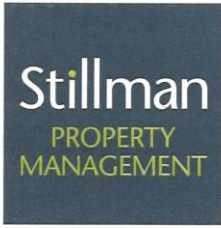
FINANCING:

If applicable

NAME AND ADDRESS OF BANK WHO WILL BE HOLDING MORTGAGE:

Commitment letter to be included with application

PET POLICY- NO DOGS ALLOWED



440 Mamaroneck Avenue, Suite S 512
Harrison, NY 10528

T: 914.813.1900
F: 914.813.1919

www.stillmanmanagement.com



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: _____

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:

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

IMPORTANT INFORMATION REGARDING YOUR SOCIAL SECURITY NUMBER

PROTECTING YOUR PRIVACY

IN ORDER TO PROTECT YOUR PRIVACY PLEASE REMOVE/BLACK OUT YOUR SOCIAL SECURITY NUMBER FROM 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 AUTHORIZATION FORMS WILL BE SHREDDED AND YOUR 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 NOTES

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 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 receipt of the package, 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 for the point person (main contact) to be contacted when there is an update to be provided about this application.

Name _____, **Title** _____ **Phone** _____

Email _____

Name, Address and Phone Number of Bank's Attorney:

Phone: _____

Real Estate Broker (if applicable): _____

Note: This application will not be processed until all information has been submitted.

The undersigned has completed the information sheet and understands that this information is essential in considering this application. It is further understood that this application, when signed by the parties, is to be subject to approval by the Admissions Committee and Board of Directors.

Applicant

Co-Applicant

cont.

INFORMATION REGARDING APPLICANT

Present Employer

Address

Years there

Telephone #

Positon

Salary

Immediate Supervisor

Previous Employer

Address

Years there

Telephone #

Positon

Salary

Co- Applicant Employer

Address

Years there

Telephone #

Positon

Salary

Immediate Supervisor

Previous Employer

Address

Years there

Telephone #

Positon

Salary

Names of all persons who will reside in the apartment and if children, state number and their approximate ages: _____

Name of all the residents in the building known by the applicant:

cont.

INFORMATION REGARDING APPLICANT

Present Employer

Address

Years there

Telephone #

Positon

Salary

Immediate Supervisor

Previous Employer

Address

Years there

Telephone #

Positon

Salary

Co- Applicant Employer

Address

Years there

Telephone #

Positon

Salary

Immediate Supervisor

Previous Employer

Address

Years there

Telephone #

Positon

Salary

Names of all persons who will reside in the apartment and if children, state number and their approximate ages: _____

Name of all the residents in the building known by the applicant:

cont.

REFERENCES

LANDLORD:

Present landlord or agent

Address

Approximate length of occupancy

Previous Landlord or Agent

Address

Address of previous residence and approximate length of occupancy

FINANCIAL: YEARLY INCOME

A . Bank- Personal Account: _____

Address: _____

B . Bank Account: _____

Address

Type of account and number: _____

Please instruct your banks in writing that we will be contacting them. The banks must have your written authorization before they can acknowledge our inquiries.

C . For information regarding source of income contact:

Address

cont.

REFERENCES cont.

PERSONAL: (not related to the applicant)

1. _____
Name: _____ Telephone: _____

Address: _____
2. _____
Name: _____ Telephone: _____

Address: _____
3. _____
Name: _____ Telephone: _____

Address: _____
4. _____
Name: _____ Telephone: _____

Address: _____

SPECIAL REMARKS:

Please give any information which may be pertinent or helpful:

Financial Statements

(Excluding Equity and Liability in Connection with Unit Being Acquired)

ANNUAL INCOME AND EXPENSES

	<u>Applicant 1</u>	<u>Applicant 2</u>
<u>INCOME</u>		
Wages, Salary, Bonus	\$ _____	\$ _____
Interest (Taxable and Non-Taxable)	\$ _____	\$ _____
Dividends	\$ _____	\$ _____
Business Income	\$ _____	\$ _____
Capital Gains (Loss)	\$ _____	\$ _____
IRA Distributions	\$ _____	\$ _____
Pensions/Annuities	\$ _____	\$ _____
Social Security	\$ _____	\$ _____
Real Estate, Partnerships, etc.	\$ _____	\$ _____
Unemployment Compensation	\$ _____	\$ _____
Other (Describe) _____	\$ _____	\$ _____
_____	\$ _____	\$ _____
TOTAL GROSS INCOME (Transfer to Exhibit I)	\$ _____	\$ _____
<u>EXPENSES</u>		
Real Estate Debt (Current Residence)	\$ _____	\$ _____
Life Insurance Premiums	\$ _____	\$ _____
Contractual Obligations:		
Real Estate Debt (property other than current residence)	\$ _____	\$ _____
Installment Loans	\$ _____	\$ _____
Other Loans	\$ _____	\$ _____
Alimony, Child Support, Etc.	\$ _____	\$ _____
Tuition	\$ _____	\$ _____
Other Contracts/Obligations	\$ _____	\$ _____
Total Contractual Obligations (Transfer to Exhibit I)	\$ _____	\$ _____
Other Expenses	\$ _____	\$ _____
TOTAL ANNUAL EXPENSES (Transfer to Exhibit I)	\$ _____	\$ _____

Financial Statements (cont.)

Information for _____ Applicant 1
(ONLY IF FILED JOINTLY)

_____ Applicant 1 & Applicant 2

LIQUID ASSETS

Checking, Savings, Money Market
Accounts, Certificates of Deposit, etc.
(Name, Type, Account Number)

_____	\$	_____	
_____	\$	_____	
_____	\$	_____	
Subtotal			\$ _____

Securities (Description, Value)

_____	\$	_____	
_____	\$	_____	
_____	\$	_____	
Subtotal			\$ _____

Cash Deposit made toward Apartment Purchase \$ _____

Other (Describe) _____
_____ \$ _____

Liquid Assets (sum of above) (Transfer to Exhibit 1) \$ _____

NON-LIQUID ASSETS

Life Insurance \$ _____
Face Amount
Cash Value (net of outstanding loans) \$ _____

Real Estate (Description/Location)
_____ \$ _____
_____ \$ _____

Vested Interest in Pension or Retirement Fund \$ _____

Automobiles, Furniture and Other Personal Property

Other (Describe) _____
_____ \$ _____

Non-Liquid Assets (sum of above) (Transfer to Exhibit 1) \$ _____

TOTAL ASSETS (Liquid Assets Plus Non-Liquid Assets) \$ _____

Financial Statements (cont.)

Information for Applicant 2
(If not reported on previous page)

LIQUID ASSETS

Checking, Savings, Money Market
Accounts, Certificates of Deposit, etc.
(Name, Type, Account Number)

_____	\$ _____	
_____	\$ _____	
_____	\$ _____	
Subtotal		\$ _____

Securities (Description, Value)

_____	\$ _____	
_____	\$ _____	
_____	\$ _____	
Subtotal		\$ _____

Cash Deposit made toward Apartment Purchase \$ _____

Other (Describe) _____ \$ _____

Liquid Assets (sum of above) (Transfer to Exhibit I) \$ _____

NON-LIQUID ASSETS

Life Insurance

Face Amount	\$ _____	
Cash Value (net of outstanding loans)		\$ _____

Real Estate (Description/Location)

_____	\$ _____
_____	\$ _____

Vested Interest in Pension or Retirement Fund \$ _____

Automobiles, Furniture and Other Personal Property

Other (Describe) _____ \$ _____

Non-Liquid Assets (sum of above) (Transfer to Exhibit I) \$ _____

TOTAL ASSETS (Liquid Assets Plus Non-Liquid Assets) \$ _____

Financial Statements (cont.)

Information for _____ Applicant 1
(ONLY IF FILED JOINTLY)

_____ Applicant 1 & Applicant 2

LIABILITIES

Accounts Payable (other than Installment Debt) \$ _____

Installment Debt (including auto loans, credit lines, revolving charge accounts, etc.)
(Name of Lender/Type)

_____	\$ _____	
_____	\$ _____	
_____	\$ _____	
Subtotal		\$ _____

Real Estate Debt (on property described in "Non-Liquid Assets")

_____	\$ _____	
_____	\$ _____	
_____	\$ _____	
Subtotal		\$ _____

Other Debts/Liabilities (Describe)*

Cash Disbursement for purchase of HMC unit \$ _____

_____	\$ _____	
_____	\$ _____	
_____	\$ _____	
Subtotal		\$ _____

Total Liabilities (sum of above) (Transfer to Exhibit I) \$ _____

*Include balance of purchase price on HMC unit to be purchased

AGREEMENT REGARDING PETS

It is hereby agreed and understood by the prospective purchaser/sub tenant/shareholder, that in accordance with the Resolution passed by the Board of Directors on September 1, 1987, no dogs are allowed in the residence occupied by the undersigned.

It is further understood that violation of this resolution will incur penalties or other legal action which could lead to the cancellation of your proprietary lease and notification to your bank.

Applicant Name: _____

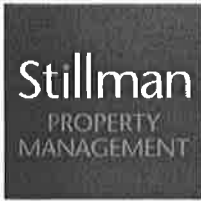
Applicant Signature: _____

Date: _____

Co-Applicant Name: _____

Co-Applicant Signature: _____

Date: _____



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



CREDIT REPORT INFORMATION FORM

Request Date: _____

Please send me a credit report on:
(Please print)

Name: _____
 (Last) (First) (Middle)

Address: _____
 (Street)

 (Apt., Box, Suite)

 (City) (State) (Zip Code)

Landlord Name: _____

Address: _____

Telephone # _____

Previous Address: _____

S.S. # _____

Date of Birth: _____

Employer: _____

Telephone # _____

.....
The Information requested will be used solely to obtain a credit report. Please sign the acknowledgment below:

Signature

Date



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CREDIT REPORT INFORMATION FORM

Request Date: _____

Please send me a credit report on:
(Please print)

Name: _____
 (Last) (First) (Middle)

Address: _____
 (Street)

 (Apt., Box, Suite)

 (City) (State) (Zip Code)

Landlord Name: _____

Address: _____

Telephone # _____

Previous Address: _____

S.S. # _____

Date of Birth: _____

Employer: _____

Telephone # _____

.....
The Information requested will be used solely to obtain a credit report. Please sign the acknowledgment below:

Signature **Date**

HOUSE RULES

ORIENTA GARDENS OWNERS CORP.

WE HAVE READ THE HOUSE RULES OF ORIENTA GARDENS OWNERS CORP. AND AGREE TO ABIDE BY ALL THE TERMS AND CONDITIONS LISTED WITHIN.

PROSPECTIVE PURCHASER SIGNATURE

PROSPECTIVE PURCHASER SIGNATURE

APARTMENT NUMBER

ORIENTA GARDENS

HOUSE RULES

- (1) The public halls and stairways of the Building shall not be obstructed or used for any purpose other than ingress to and egress from the Apartments in the Building, and the fire towers shall not be obstructed in any way.
- (2) No patient of any doctor who has offices in the Building shall be permitted to wait in the lobby.
- (3) Children shall not play in the public halls, courts, stairways, fire towers, or elevators (if any) and shall not be permitted on the roof unless accompanied by a responsible adult.
- (4) 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 Lessees to whose Apartments such halls serves as a means of ingress and egress; in the event of disagreement among such Lessees, the Board of Directors shall decide.
- (5) 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 11 PM and the following 8 AM., 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 AM and 5 PM.
- (6) No article shall be placed in the halls or on the staircase landings or fire towers, nor shall anything be hung or shaken from the doors, windows, terraces, or balconies or placed upon the windowsills of the Building.
- (7) 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 window of the Building without similar approval.

- (8) No air conditioner, washing machine, dryer, dishwasher, Apartment alarm system, non-building standard refrigerator or range, or any other appliance shall be installed in any Apartment without the express written approval of the Lessor or Managing Agent in each instance.
- (9) 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.
- (10) No velocipedes, bicycles, scooters, or similar vehicles shall be allowed in a passenger elevator (if any) and baby carriages and the above mentioned vehicles shall not be allowed to stand in the public halls, passageways, areas or courts of the Building.
- (11) Messengers and trades people shall use such means of ingress and egress as shall be designated by the Lessor.
- (12) Kitchen supplies, market goods and packages of every kind are to be delivered only at the Service Entrance of the Building and through the service elevator to the Apartments (if any) when such elevator is in operation.
- (13) Trunks and heavy baggage shall be taken in or out of the Building through the service entrance.
- (14) Garbage and refuse from the Apartment shall be disposed of only at such times and in such manner as the Superintendent or Managing Agent of the Building may direct.
- (15) Water closets and other water apparatus in the Building shall not be used for any purposes other than those for which they were constructed, nor shall any sweepings, rubbish rags or any other article be thrown into the water closets. The cost of repairing any damage resulting from the misuse of any water closets or other apparatus shall be paid for by the Lessee in whose Apartment it shall have been caused.
- (16) No Lessee shall send any employee of the Lessor out of the Building on any private business of a Lessee.

- (17) No birds or animals shall be kept or harbored in the Buildings unless the same in each instance is expressly permitted in writing by the Lessor; such permission shall be revocable by the Lessor. In no event shall dogs be permitted on the premises either as pets of tenants or under the possession and control of visitors to the apartments. No pigeons or other birds or animals shall be fed from the windowsills, terraces or balconies or in the yard, court spaces or other public areas of the Buildings, or on the sidewalks or streets adjacent to the Buildings.
- (18) No radio or television aerial shall be attached to or hung from the exterior of the Building without the prior written approval of the Lessor or the Managing Agent.
- (19) No vehicle belonging to a Lessee or to a member of the family, subtenant or employees 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.
- (20) 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.
- (21) The Lessor shall have the right from time to time to curtail or relocate any space devoted to storage or laundry purposes.
- (22) 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 eighty (80%) percent of the floor area of each room except only the kitchens, pantries, bathrooms, maid's rooms, closets and foyer.
- (23) No group tour or exhibition of any Apartment or its contents shall be conducted, nor shall any auction sale be held in any Apartment without the consent of the Lessor or its Managing Agent.
- (24) The Lessee shall keep the windows of the Apartment clean. In case of refusal or neglect of the Lessee during ten (10) days after notice in writing 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.
- (25) The passenger and service elevators (if any), unless of automatic type and intended for operation by a passenger, shall be operated only by employees of the Lessor, and there

shall be no interference whatever with the same by Lessees or members of their families or their guests, employees or subtenants.

- (26) Complaints regarding the service of the Building shall be made in writing to the Managing Agent of the Lessor.
- (27) Any consent or approval given under these House Rules by the Lessor shall be recoverable at any time.
- (28) If there is a garage in the Building, the Lessee will abide by all arrangements made by the Lessor with the garage operator with regard to the garage and the driveways thereto.
- (29) The following rules shall be observed with respect to incinerator equipment (if any):
 - (i) All wet debris is to be securely wrapped or bagged in small package size to fit easily into the hopper panel.
 - (ii) Debris should be completely drip-free before it leaves the Apartment and carried to the Incinerator closed in a careful manner and in a drip-proof container; then placed into the flue hopper so it will drop into the flue or disposal.
 - (iii) No bottles or cans shall be dropped down the flue before 10 AM or after 5 PM, but shall be left in a neat manner in the service elevator area, if such items must be disposed of before 10 AM or after 5 PM.
 - (iv) Cartons, boxes, crates, sticks of wood or other solid matter shall not be stuffed into the hopper opening. Small items of this nature may be left in a neat manner on the incinerator closet floor. Bulky items should be left at the service elevator area between 10 AM and 6 PM and a service employee summoned to dispose of them by way of the service elevator.
 - (v) Under no circumstances should carpet sweepings containing naphthalene, camphor balls or flakes, floor scrapings, plastic wrappings or covers, oil soaked rags, empty paint or aerosol cans or

any other inflammable, explosive, highly combustible substances or lighted cigarettes or cigar stubs be thrown into the incinerator flue.

- (vi) Vacuum cleaner bags must never be emptied into the flue. Such dust, dirt, etc. should be wrapped in a securely tied bag or package and then be placed through the hopper door panel into the flue.
- (vii) The Superintendent shall be notified of any drippings, or moist refuse, appearing on the incinerator closet floor and corridors.

(30) No Lessee shall install any plantings on the terrace, balcony, or roof without the prior written approval of the Lessor. Plantings shall be contained in boxes of wood lined with metal or other material impervious to dampness and standing on supports at least two (2) inches from the terrace, balcony or roof surface, and if adjoining a wall, at least three (3) inches from such wall. Suitable weep holes shall be provided in the boxes to draw off water. In special locations, such as a corner abutting a parapet wall, plantings may be contained in masonry or hollow tile walls which shall be at least three (3) inches from the parapet and flashing, with the floor of drainage tiles and suitable weep holes at the sides to draw off water. It shall be the responsibility of the Lessee to maintain the containers in good condition, and the drainage tiles and weep holes in operating condition.

(31) The Agents of the Lessor, and any contractor or workman authorized by the Lessor, may enter any Apartment at any reasonable hour of the day for the purpose of inspecting such Apartment to ascertain whether measures are necessary or desirable to control or exterminate any vermin, insects or other pests and for the purpose of taking such measures as may be necessary to control or exterminate any such vermin, insects or other pests. If the Lessor takes measures to control or exterminate carpet beetles, the cost thereof shall be payable by the Lessee, as additional rent.

(32) Orienta Gardens, Inc. requires that units in the Buildings generally be occupied by the shareholders. Notwithstanding the above, a Lessee may obtain permission to sublet or renew a previously authorized sublet of his or her apartment in the manner prescribed in Paragraph 15 of the Proprietary Lease. Each application to sublet or extend an authorized sublet will be reviewed on an individual basis, and a decision will be rendered upon the individual facts of each application. There is no limitation on the right of the Directors to grant or withhold permission, and the Directors may withhold

their consent for any reason or for no reason.

Before a shareholder may apply for permission to sublet his or her apartment, the shareholder must have resided in his or her apartment for no fewer than two years.

Any approval of a sublet is subject to the payment of a fee of two months maintenance.

Any proposed subtenants must be screened and approved by the admissions committee as if they were prospective purchasers. Proposed subtenants will be required to complete all necessary application forms and pay any such fees as may be applicable.

All approved sublets will be for a one-year period only. Applications to the Directors for any extensions beyond the one-year period must be made no later than 90 days prior to the expiration of an approved sublet.

- (33) These House Rules may be added to, amended, or repealed at any time by resolutions of the Board of Directors of the Lessor.

Stillman Management

914-813-1900
914-813-1919(Fax)

Congratulations of the purchase of your Cooperative Apartment. As a shareholder in the Coop Corporation you may be eligible to receive benefits from the School Property Tax Savings Program or the STAR PROGRAM as it's known. This will allow you to receive an exemption for a portion of the School Taxes allocated to your unit.

Please call the local assessor's office to obtain an application for this program. Below is a list of the phone numbers for all the local assessor's office for the properties Stillman manages.

Yonkers	914-377-6198
Mt. Vernon	914-665-2325
Mt. Kisco	914-241-0500
White Plains	914-422-1223
New Rochelle	914-654-2052
Mamaroneck	914-381-7820
Peekskill	914-737-3400
Greenburgh(Rex Ridge)	914-993-1520
Eastchester(Garth Essex)	914-771-3345

Please sign below indicating that you have been made aware of this benefit and that you will contact the Assessor's office directly to receive an application

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. 4852d 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



FACT SHEET

EPA and HUD Move to Protect Children from Lead-Based Paint Poisoning; Disclosure of Lead-Based Paint Hazards in Housing

SUMMARY

The Environmental Protection Agency (EPA) and the Department of Housing and Urban Development (HUD) are announcing efforts to ensure that the public receives the information necessary to prevent lead poisoning in homes that may contain lead-based paint hazards. Beginning this fall, most home buyers and renters will receive known information on lead-based paint and lead-based paint hazards during sales and rentals of housing built before 1978.

Buyers and renters will receive specific information on lead-based paint in the housing as well as a Federal pamphlet with practical, low-cost tips on identifying and controlling lead-based paint hazards. Sellers, landlords, and their agents will be responsible for providing this information to the buyer or renter before sale or lease.

LEAD-BASED PAINT IN HOUSING

Approximately three-quarters of the nation's housing stock built before 1978 (approximately 64 million dwellings) contains some lead-based paint. When properly maintained and managed, this paint poses little risk. However, 1.7 million children have blood-lead levels above safe limits, mostly due to exposure to lead-based paint hazards.

EFFECTS OF LEAD POISONING

Lead poisoning can cause permanent damage to the brain and many other organs and causes reduced intelligence and behavioral problems. Lead can also cause abnormal fetal development in pregnant women.

BACKGROUND

To protect families from exposure to lead from paint, dust, and soil, Congress passed the Residential Lead-Based Paint Hazard Reduction Act

of 1992, also known as Title X. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

WHAT IS REQUIRED

Before ratification of a contract for housing sale or lease:

- Sellers and landlords must disclose known lead-based paint and lead-based paint hazards and provide available reports to buyers or renters.

- Sellers and landlords must give buyers and renters the pamphlet, developed by EPA, HUD, and the Consumer Product Safety Commission (CPSC), titled *Protect Your Family from Lead in Your Home*.



- Home buyers will get a 10-day period to conduct a lead-based paint inspection or risk assessment at their own expense. The rule gives the two parties flexibility to negotiate key terms of the evaluation.
- Sales contracts and leasing agreements must include certain notification and disclosure language.
- Sellers, lessors, and real estate agents share responsibility for ensuring compliance.

WHAT IS NOT REQUIRED

- This rule does not require any testing or removal of lead-based paint by sellers or landlords.
- This rule does not invalidate leasing and sales contracts.

TYPE OF HOUSING COVERED

Most private housing, public housing, Federally owned housing, and housing receiving Federal assistance are affected by this rule.

TYPE OF HOUSING NOT COVERED

- Housing built after 1977 (Congress chose not to cover post-1977 housing because the CPSC banned the use of lead-based paint for residential use in 1978).
- Zero-bedroom units, such as efficiencies, lofts, and dormitories.
- Leases for less than 100 days, such as vacation houses or short-term rentals.
- Housing for the elderly (unless children live there).
- Housing for the handicapped (unless children live there).

- Rental housing that has been inspected by a certified inspector and found to be free of lead-based paint.
- Foreclosure sales.

EFFECTIVE DATES

- For owners of more than 4 dwelling units, the effective date is September 6, 1996.
- For owners of 4 or fewer dwelling units, the effective date is December 6, 1996.

THOSE AFFECTED

The rule will help inform about 9 million renters and 3 million home buyers each year. The estimated cost associated with learning about the requirements, obtaining the pamphlet and other materials, and conducting disclosure activities is about \$6 per transaction.

EFFECT ON STATES AND LOCAL GOVERNMENTS

This rule should not impose additional burdens on states since it is a Federally administered and enforced requirement. Some state laws and regulations require the disclosure of lead hazards in housing. The Federal regulations will act as a complement to existing state requirements.

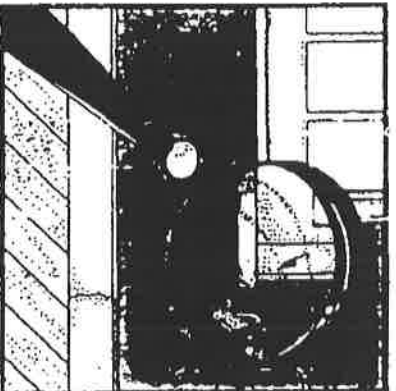
FOR MORE INFORMATION

- For a copy of *Protect Your Family from Lead in Your Home*, the sample disclosure forms, or the rule, call the National Lead Information Clearinghouse (NLIC) at (800) 424-LEAD, or TDD (800) 526-5456 for the hearing impaired. You may also send your request by fax to (202) 659-1192 or by Internet E-mail to ehc@cais.com. Visit the NLIC on the Internet at <http://www.nsc.org/nsc/ehc/ehc.html>.
- Bulk copies of the pamphlet are available from the Government Printing Office (GPO) at (202) 512-1800. Refer to the complete title or GPO stock number 055-000-00507-9. The price is \$26.00 for a pack of 50 copies. Alternatively, persons may reproduce the pamphlet, for use or distribution, if the text and graphics are reproduced in full. Camera-ready copies of the pamphlet are available from the National Lead Information Clearinghouse.
- For specific questions about lead-based paint and lead-based paint hazards, call the National Lead Information Clearinghouse at (800) 424-LEAD, or TDD (800) 526-5456 for the hearing impaired.
- The EPA pamphlet and rule are available electronically and may be accessed through the Internet.
Electronic Access:
Gopher: gopher.epa.gov:70/11/Offices/PestPreventToxic/Toxic/lead_pm
WWW: http://www.epa.gov/docs/lead_pm
<http://www.hud.gov>
Dial up: (919) 558-0335
FTP: [ftp.epa.gov](ftp://ftp.epa.gov) (To login, type "anonymous." Your password is your Internet E-mail address.)

Simple Steps To Protect Your Family From Lead Hazards

If you think your home has high levels of lead:

- ◆ Get your young children tested for lead, even if they seem healthy.
- ◆ Wash children's hands, bottles, pacifiers, and toys often.
- ◆ Make sure children eat healthy, low-fat foods.
- ◆ Get your home checked for lead hazards.
- ◆ Regularly clean floors, window sills, and other surfaces.
- ◆ Wipe soil off shoes before entering house.
- ◆ Talk to your landlord about fixing surfaces with peeling or chipping paint.
- ◆ Take precautions to avoid exposure to lead dust when remodeling or renovating (call 1-800-424-LEAD for guidelines).
- ◆ Don't use a belt-sander, propane torch, dry scraper, or dry sandpaper on painted surfaces that may contain lead.
- ◆ Don't try to remove lead-based paint yourself.



Protect Your Family From Lead In Your Home

EPA
United States
Environmental Protection
Agency



United States Consumer
Product Safety Commission

U.S. EPA Washington DC 20460
U.S. CPSC Washington DC 20207

EPA747-K-94-001
May 1995

Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

Many houses and apartments built before 1978 have paint that contains lead (called lead-based paint). Lead from paint, chips, and dust can pose serious health hazards if not taken care of properly.

By 1996, federal law will require that individuals receive certain information before renting, buying, or renovating pre-1978 housing:

LANDLORDS will have to disclose known information on lead-based paint hazards before leases take effect. Leases will include a federal form about lead-based paint

SELLERS will have to disclose known information on lead-based paint hazards before selling a house. Sales contracts will include a federal form about lead-based paint in the building. Buyers will have up to 10 days to check for lead hazards.

RENOVATORS will have to give you this pamphlet before starting work.

IF YOU WANT MORE INFORMATION on these requirements, call the National Lead Information Clearinghouse at 1-800-424-LEAD.



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EPA Regional Offices

Your Regional EPA office can provide further information regarding regulations and lead protection programs.

EPA Regional Offices

- Region 1** (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
John F. Kennedy Federal Building
One Congress Street
Boston, MA 02203
(617) 565-3420
- Region 2** (New Jersey, New York, Puerto Rico, Virgin Islands)
Building 5
2890 Woodbridge Avenue
Edison, NJ 08837-3679
(908) 321-6671
- Region 3** (Delaware, Washington DC, Maryland, Pennsylvania, Virginia, West Virginia)
841 Chestnut Building
Philadelphia, PA 19107
(215) 597-9800
- Region 4** (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
345 Courland Street, NE
Atlanta, GA 30365
(404) 347-4727
- Region 5** (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
77 West Jackson Boulevard
Chicago, IL 60604-3590
(312) 886-6003
- Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
First Interstate Bank Tower
1445 Ross Avenue, 12th Floor, Suite 1200
Dallas, TX 75202-2733
(214) 665-7244
- Region 7** (Iowa, Kansas, Missouri, Nebraska)
726 Minnesota Avenue
Kansas City, KS 66101
(913) 551-7020
- Region 8** (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
999 18th Street, Suite 500
Denver, CO 80202-2405
(303) 293-1603
- Region 9** (Arizona, California, Hawaii, Nevada)
75 Hawthorne Street
San Francisco, CA 94105
(415) 744-1124
- Region 10** (Idaho, Oregon, Washington, Alaska)
1200 Sixth Avenue
Seattle, WA 98101
(206) 553-1200

CPSC Regional Offices

- Eastern Regional Center**
6 World Trade Center
Weesey Street, Room 350
New York, NY 10048
(212) 466-1612
- Central Regional Center**
230 South Dearborn Street
Room 2944
Chicago, IL 60604-1601
(312) 353-8260
- Western Regional Center**
600 Hartson Street, Room 245
San Francisco, CA 94107
(415) 744-2966

State Health and Environmental Agencies

Some cities and states have their own rules for lead-based paint activities. Check with your state agency (listed below) to see if state or local laws apply to you. Most state agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards.

State/Region	Phone Number	Missouri	(314) 526-4911
Alabama	(205) 242-5661	Montana	(406) 444-3671
Alaska	(907) 465-5152	Nebraska	(402) 471-2451
Arkansas	(501) 661-2534	Nevada	(702) 687-6615
Arizona	(602) 542-7307	New Hampshire	(603) 271-4507
California	(510) 450-2424	New Jersey	(609) 633-2043
Colorado	(303) 692-3012	New Mexico	(505) 841-8024
Connecticut	(203) 566-5808	New York	(800) 458-1158
Washington, DC	(202) 727-9850	North Carolina	(919) 715-3293
Delaware	(302) 739-4735	North Dakota	(701) 328-5188
Florida	(904) 488-3385	Ohio	(614) 466-1450
Georgia	(404) 657-6514	Oklahoma	(405) 271-5220
Hawaii	(808) 832-5860	Oregon	(503) 248-5240
Idaho	(208) 332-5544	Pennsylvania	(717) 782-2884
Illinois	(800) 545-2200	Rhode Island	(401) 277-3424
Indiana	(317) 382-6662	South Carolina	(803) 935-7945
Iowa	(800) 972-2026	South Dakota	(605) 773-3153
Kansas	(913) 296-0189	Tennessee	(615) 741-5683
Kentucky	(502) 564-2154	Texas	(512) 834-6600
Louisiana	(504) 765-0219	Utah	(801) 536-4000
Massachusetts	(800) 532-9571	Vermont	(802) 863-7231
Maryland	(410) 631-3859	Virginia	(800) 523-4019
Maine	(207) 287-4311	Washington	(206) 753-2556
Michigan	(517) 335-8885	West Virginia	(304) 558-2981
Minnesota	(612) 627-5498	Wisconsin	(608) 266-5885
Mississippi	(601) 960-7463	Wyoming	(307) 777-7391

IMPORTANT!

Lead From Paint, Dust, and Soil Can Be Dangerous If Not Managed Properly

FACT: Lead exposure can harm young children and babies even before they are born.

FACT: Even children that seem healthy can have high levels of lead in their bodies.

FACT: People can get lead in their bodies by breathing or swallowing lead dust, or by eating soil or paint chips with lead in them.

FACT: People have many options for reducing lead hazards. In most cases, lead-based paint that is in good condition is not a hazard.

FACT: Removing lead-based paint improperly can increase the danger to your family.

If you think your home might have lead hazards, read this pamphlet to learn some simple steps to protect your family.

Lead Gets in the Body in Many Ways

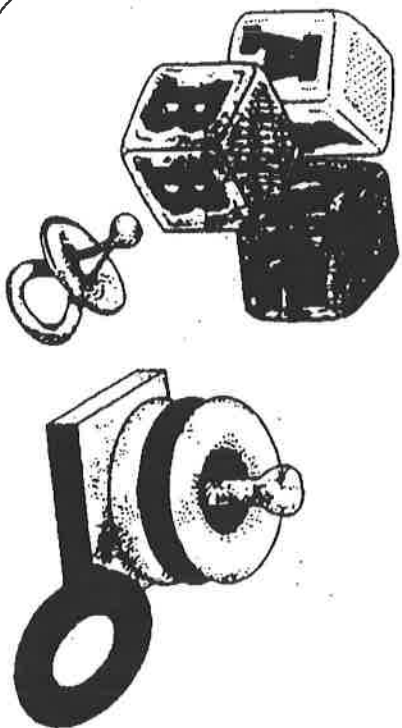
1 out of every 11 children in the United States has dangerous levels of lead in the bloodstream.

Even children who appear healthy can have dangerous levels of lead.

- People can get lead in their body if they:
- ◆ Put their hands or other objects covered with lead dust in their mouths.
 - ◆ Eat paint chips or soil that contain lead.
 - ◆ Breathe in lead dust (especially during renovations that disturb painted surfaces).

Lead is even more dangerous to children than adults because:

- ◆ Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.
- ◆ Children's growing bodies absorb more lead.
- ◆ Children's brains and nervous systems are more sensitive to the damaging effects of lead.



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For More Information

The National Lead Information Center

Call 1-800-LEAD-FYI to learn how to protect children from lead poisoning. For other information on lead hazards, call the center's clearinghouse at 1-800-424-LEAD. For the hearing impaired, call, TDD 1-800-526-5456. (FAX: 202-659-1192, Internet: EHC@CAIS.COM).

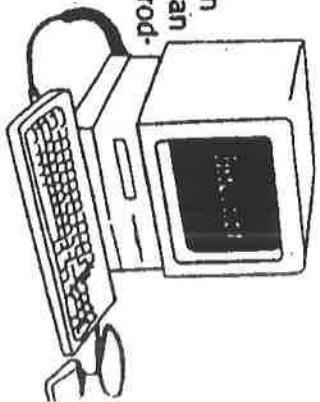


EPA's Safe Drinking Water Hotline

Call 1-800-426-4791 for information about lead in drinking water.

Consumer Product Safety Commission Hotline

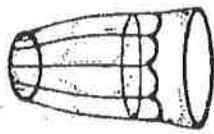
To request information on lead in consumer products, or to report an unsafe consumer product or a product-related injury call 1-800-638-2772. (Internet: info@cpsc.gov). For the hearing impaired, call 1-800-638-8270.



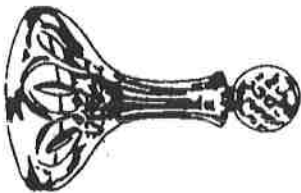
Local Sources of Information

11

Other Sources of Lead



While paint, dust, and soil are the most common lead hazards, other lead sources also exist.



- ◆ **Drinking water.** Your home might have plumbing with lead or lead solder. Call your local health department or water supplier to find out about testing your water. You cannot see, smell, or taste lead, and boiling your water will not get rid of lead. If you think your plumbing might have lead in it:
 - Use only cold water for drinking and cooking.
 - Run water for 15 to 30 seconds before drinking it, especially if you have not used your water for a few hours.
- ◆ **The job.** If you work with lead, you could bring it home on your hands or clothes. Shower and change clothes before coming home. Launder your clothes separately from the rest of your family's.
- ◆ **Old painted toys and furniture.**
- ◆ **Food and liquids stored in lead crystal or lead-glazed pottery or porcelain.**
- ◆ **Lead smelters** or other industries that release lead into the air.
- ◆ **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture.
- ◆ **Folk remedies** that contain lead, such as "greta" and "azarcon" used to treat an upset stomach.

Lead's Effects

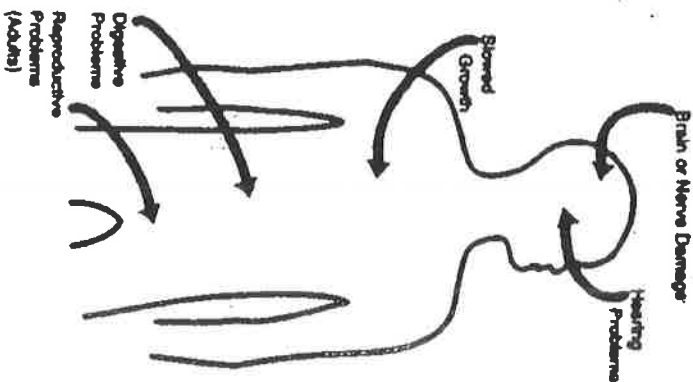
If not detected early, children with lead in their bodies can suffer from:

- ◆ Damage to the brain and nervous system
- ◆ Behavior and learning problems (such as hyperactivity)
- ◆ Slowed growth
- ◆ Hearing problems
- ◆ Headaches

Lead is also harmful to adults.

Adults can suffer from:

- ◆ Difficulties during pregnancy
- ◆ Other reproductive problems (in both men and women)
- ◆ High blood pressure
- ◆ Digestive problems
- ◆ Nerve disorders
- ◆ Memory and concentration problems
- ◆ Muscle and joint pain



Lead affects the body in many ways.

Checking Your Family for Lead

Get your children tested if you think your home has high levels of lead.

A simple blood test can detect high levels of lead. Blood tests are important for:

- ◆ Children who are 6 months to 1 year old (6 months if you live in an older building or home that might have lead in the paint).
- ◆ Family members that you think might have high levels of lead.

If your child is older than 1 year, talk to your doctor about whether your child needs testing.

Your doctor or health center can do blood tests. They are inexpensive and sometimes free. Your doctor will explain what the test results mean. *Treatment can range from changes in your diet to medication or a hospital stay.*

Where Lead-Based Paint Is Found

In general, the older your home, the more likely it has lead-based paint.

Many homes built before 1978 have lead-based paint. In 1978, the federal government banned lead-based paint from housing.

Lead can be found:

- ◆ In homes in the city, country, or suburbs.
- ◆ In apartments, single-family homes, and both private and public housing.
- ◆ Inside and outside of the house.
- ◆ In soil around a home. (Soil can pick up lead from exterior paint, or other sources such as past use of leaded gas in cars).

Remodeling or Renovating a Home With Lead-Based Paint

Take precautions before you begin remodeling or renovations that disturb painted surfaces (such as scraping off paint or tearing out walls):

- ◆ Have the area tested for lead-based paint.
- ◆ Do not use a dry scraper, belt-sander, propane torch, or heat gun to remove lead-based paint. These actions create large amounts of lead dust and fumes. Lead dust can remain in your home long after the work is done.
- ◆ Temporarily move your family (especially children and pregnant women) out of the apartment or house until the work is done and the area is properly cleaned. If you can't move your family, at least completely seal off the work area.

- ◆ Follow other safety measures to reduce lead hazards. You can find out about other safety measures by calling 1-800-424-LEAD. Ask for the brochure "Reducing Lead Hazards When Remodeling Your Home." This brochure explains what to do before, during, and after renovations.

If you have already completed renovations or remodeling that could have released lead-based paint or dust, get your young children tested and follow the steps outlined on page 7 of this brochure.



If not conducted properly, certain types of renovation can release lead from paint and dust into the air.

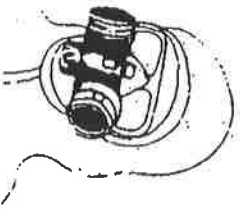


How To Significantly Reduce Lead Hazards

Removing lead

can increase the hazard to your family by spreading even more lead dust around the house.

Always use a professional who is trained to remove lead hazards safely.



In addition to day-to-day cleaning and good nutrition:

- ◆ You can temporarily reduce lead hazards by taking actions like repainting damaged painted surfaces and planting grass to cover soil with high lead levels. These actions (called "interim controls") are not permanent solutions and will not eliminate all risks of exposure.

- ◆ To permanently remove lead hazards, you must hire a lead "abatement" contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not enough.

Always hire a person with special training for correcting lead problems—someone who knows how to do this work safely and has the proper equipment to clean up thoroughly. If possible, hire a certified lead abatement contractor. Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.

Call your state agency (see page 12) for help with locating qualified contractors in your area and to see if financial assistance is available.

Where Lead Is Likely To Be a Hazard

Lead-based paint that is in good condition is usually not a hazard.

Peeling, chipping, cracking, or cracking lead-based paint is a hazard and needs immediate attention.

Lead-based paint may also be a hazard when found on surfaces that children can chew or that get a lot of wear-and-tear. These areas include:

- ◆ Windows and window sills.
- ◆ Doors and door frames.
- ◆ Stairs, railings, and banisters.
- ◆ Porches and fences.

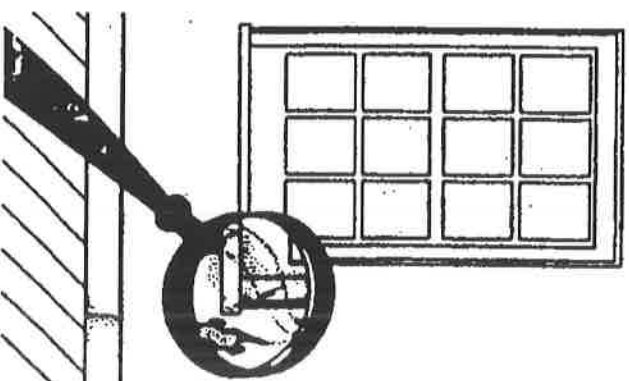
Lead dust can form when lead-based paint is dry scraped, dry sanded, or heated. Dust

also forms when painted surfaces bump or rub together. Lead chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when people vacuum, sweep, or walk through it.

Lead in soil can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. Call your state agency (see page 12) to find out about soil testing for lead.

Lead from

paint chips, which you can see, and lead dust, which you can't always see, can both be serious hazards



Checking Your Home for Lead

Just knowing that a home has lead-based paint may not tell you if there is a hazard.

You can get your home checked for lead hazards in one of two ways, or both:

- ◆ A paint inspection tells you the lead content of every painted surface in your home. It won't tell you whether the paint is a hazard or how you should deal with it.

- ◆ A risk assessment tells you if there are any sources of serious lead exposure (such as peeling paint and lead dust). It also tells you what actions to take to address these hazards.

Have qualified professionals do the work. *The federal government is writing standards for inspectors and risk assessors. Some states might already have standards in place. Call your state agency for help with locating qualified professionals in your area (see page 12).*

Trained professionals use a range of methods when checking your home, including:

- ◆ Visual inspection of paint condition and location.
- ◆ Lab tests of paint samples.
- ◆ Surface dust tests.
- ◆ A portable x-ray fluorescence machine.

Home test kits for lead are available, but the federal government is still testing their reliability. These tests should not be the only method used before doing renovations or to assure safety.



What You Can Do Now to Protect Your Family

If you suspect that your house has lead hazards, you can take some immediate steps to reduce your family's risk:

- ◆ If you rent, notify your landlord of peeling or chipping paint.
- ◆ Clean up paint chips immediately.
- ◆ Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner or a cleaner made specifically for lead. **REMEMBER: NEVER MIX AMMONIA AND BLEACH PRODUCTS TOGETHER SINCE THEY CAN FORM A DANGEROUS GAS.**
- ◆ Thoroughly rinse sponges and mop heads after cleaning dirty or dusty areas.
- ◆ Wash children's hands often, especially before they eat and before nap time and bed time.
- ◆ Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- ◆ Keep children from chewing window sills or other painted surfaces.
- ◆ Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- ◆ Make sure children eat nutritious, low-fat meals high in iron and calcium, such as spinach and low-fat dairy products. Children with good diets absorb less lead.

