



Monthly Costs in the Cooperative Include:

- Mortgage principal and interest;
- Mortgage insurance;
- Real estate taxes;
- Liability insurance in common areas;
- Hazard insurance on entire building;
- Operating expenses;
- Group-rate, individual Midco cable TV and internet service;
- One underground, heated parking space;
- Heating and A/C for common areas;
- Sewer, water, recycling & trash removal;
- Snow removal and professional lawn care service;
- Interior and external repairs & maintenance;
- Required reserve funds for replacement or cooperative property;
- Professional management by Ebenezer Management Services, which includes PT onsite office/sales, repairs/maintenance and cleaning personnel.

Your Monthly Costs DO NOT Include:

- Electricity used in your home;
- Gas used in your home;
- Landline telephone service;
- Upgraded/additional Midco cable TV service;
- Personal/home contents insurance (HO6 insurance policies).

Approximate Monthly Cost Breakdown:

(subject to change due to annual variations in operating costs)

• Mortgage principal and interest* (fixed)	61%
• Reserve funds (fixed)	7%
• Real estate taxes (variable)	13%
• Common area utilities (variable)	5%
• Maintenance and operations (variable)	12%
• Insurance (variable)	2%

**Mortgage interest and real estate interest may be deductible on your income taxes*