



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)

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| ● 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*