



ANKER MANAGEMENT CORP.
440 Mamaroneck Ave Suite 5512
Harrison, NY 10528
914-288-0200/Fax: 914-461-2910

**3131 Grand Concourse Owners Corp.
Resale Application**

Dear Prospective Resident:

Enclosed is your Resale Application. Please complete and forward the application, along with all required documents, to Anker Management Corp. for processing.

Once we receive a 100% Complete Application, the Board of Directors will have 60 Days to review the Application Package.

In order to expedite your application, Anker will only communicate with two individuals regarding this application. (Unit Owner/Shareholder and one another person.) Please provide names and numbers for the two contacts designated for this application.

Name	Phone	Email
1) _____	_____	_____
2) _____	_____	_____

Thank you for your interest in **3131 Grand Concourse Owners Corp.** We look forward to hearing from you.

Sincerely,
Anker Management

Our Cooperative is committed to equal housing opportunity. We do not discriminate based on race, color, national origin, religion, sex, disability, familial status, sexual orientation, lawful source of income, marital status, age, military status, or other characteristics protected by local fair housing laws.

Application Instructions

Due to the sensitive and personal information contained in this application we require that you redact (Black Out) all but the last 4 digits of Social Security Numbers and Bank Account Numbers on all pages of the submitted application.

If you do not blackout the information as directed, your application will be returned to you.

FULL SOCIAL SECURITY NUMBER IS REQUIRED ON THE CREDIT REPORT/BACKGROUND AUTHORIZATION FORM

General Guidelines

1. The income of any prospective purchaser(s) must be sufficient to cover projected financing and carrying costs.
2. Each prospective purchaser must be a full-time occupant of the subject apartment

These guidelines are not intended to limit the right of the Board of Directors to consider all information and factors deemed 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 or the shareholder in connection with the application, the Board has the right to withdraw its consent.

Any further questions or inquiries should be addressed to the managing agent.

Financial Requirements

****Required Co-op Guidelines****

- 1. Minimum Down Payment: 10%**
- 2. Minimum Credit Score: 675**
- 3. Maximum Housing Ratio: 30%**
- 4. Total Debt Ratio: 30%**

Pet Policy

No big dogs allowed. 2-3 small dogs and cats allowed.

Closing Procedure

1. If the Board approves your application, the closing should be arranged through the transfer agent, **Dawn Martin (Dmartin@stillmanmanagement.com)** located at **440 Mamaroneck Ave Suite S-512, Harrison NY 10528** **(914) 813-1900**.
2. At least **ten (10) business days' notice is required** to arrange and attend the closing.
3. The closing will be held at the transfer agent's office.
4. At the closing, the transfer agent will prepare either an Assignment of Proprietary Lease and the Acceptance and Assumption of the Proprietary Lease or a new Proprietary Lease. The transfer agent will issue a new Stock Certificate to the Prospective Purchaser. They will also confirm that all maintenance charges and assessments have been paid in full through the date of closing.
5. At the closing, it is absolutely necessary that **all parties** for the transaction are present.
6. If the shareholder financed his/her purchase through a lending institution, the Lender must be notified of the closing.
7. A representative from the lending institution must attend the closing and deliver the seller's original stock certificate and proprietary lease. **The transaction will not close unless these documents are surrendered at closing.**
8. It is the responsibility of the Purchaser to file for the N.Y.S. Star Program if this will be your primary residence. Forms are available from the managing agent or your local assessor's office.

Important Information

The following is a list of the items you are required to submit in order for your application to be processed. Please be sure to provide all of the requested information. Missing items will delay the processing of your application.

The completed application package must be submitted at least sixty (60) days prior to the intended closing date. Please note that application packages will not be processed until all required documentation is received by our office.

CHECKLIST

PLEASE DO NOT SUBMIT ORIGINAL DOCUMENTS – THEY WILL NOT BE RETURNED

- 1. Broker-Attorney page must be completed.
- 2. Fees Acknowledgement Form- **Must be signed by all applicants**
- 3. Applicant Information for purchase- Part 1 of the application
- 4. Financial Information- Part 2 of the application (**please make sure your totals match your supporting documents**)
- 5. Credit/Background Check Authorization- **Every adult (over 18 years of age) occupant of the unit must complete this form.**
- 6. House Rules Acknowledgement Form & Pet Rider Form- **Must be signed by all applicants**
- 7. Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards- **Must be signed and initialed by all applicants**
- 8. Contract of Sale- (fully executed by all parties) with all riders, including the "Rider to Purchase Agreement
- 9. Loan Commitment Letter (if financing any part of the purchase)- Must be signed and include the monthly mortgage payment and interest amount.

Please provide the following documents for each applicant.

- 1. Letter from the seller requesting that the Board review the sale application
- 2. Federal Tax Returns (**past 2 years**)- including your **signature** and all schedules
- 3. W-2 forms or if self-employed, 1099 Form (**past 2 years**)
- 4. Employment Verification Letter – on company letterhead (**stating annual salary, position held, length of employment**) - If self-employed, submit a letter from your CPA or accountant stating your income. **Please date, sign and provide contact information.**
- 5. **Two (2)** Personal Reference Letters. **Please date, sign and provide contact information.**
- 6. Landlord Reference Letter (**detailing payment history for last 12 months**) - If you are a current home owner, a letter from the managing agent or financing company is required. **Please date, sign and provide contact information.**
- 7. **Four (4)** most recent pay stubs from each employer
- 8. **Three (3)** most recent Bank Statements- Only the last four numbers of the account number should be visible. Please provide **ALL** pages even if blank.
- 9. Supporting documents for the Assets and Liabilities listed in the Financial Information Section. All assets and liabilities **MUST** be accounted for if listed.

Additional Information (Enclosed for your information. DO NOT RETURN)

- 1. House Rules and Regulations
- 2. "Protect Your Family from Lead in Your Home" Pamphlet

BROKER-ATTORNEY INFORMATION

ALL OF THE INFORMATION ON THIS PAGE MUST BE COMPLETED
IF IT IS NOT COMPLETED, YOUR APPLICATION WILL BE RETURNED TO
YOU.

Applicant (s) Broker's Information

Name: _____

Address:: _____

Phone # _____ Fax #: _____ Email: _____

Applicant (s) Attorney's Information

Name: _____

Address:: _____

Phone # _____ Fax #: _____ Email: _____

Seller (s) Broker's Information

Name: _____

Address:: _____

Phone # _____ Fax #: _____ Email: _____

Seller (s) Attorney's Information

Name: _____

Address:: _____

Phone # _____ Fax #: _____ Email: _____

Purchase Fees and Acknowledgement

The following is information about the board application process and a schedule of fees. Please review this information before completing your application.

****PERSONAL CHECKS ARE NOT ACCEPTED-NO EXCEPTIONS****

****BANK CHECKS OR MONEY ORDERS ONLY****

Payable by Applicant(s) due at Submission

****SEPARATE CHECKS ARE REQUIRED****

****PAYABLE TO ANKER MANAGEMENT CORP.****

- ___ 1. **\$400.00 Non-Refundable** Application Processing Fee
- ___ 2. **\$175.00 Non-Refundable** Credit/Background Report Fee **for each Occupant** (over the age pf 18 residing in the unit)

Payable by Applicant(s) due at Submission

Certified, Bank or Attorney Trust Checks Only.

- ___ 1. **\$250.00 Move In Security Deposit** (refundable upon verification from the Superintendent that no damage was caused to the common areas during the move)- payable to **3131 Grand Concourse Owners Corp.**
- ___ 2. **\$300.00 Move In Fee** (Non-refundable, separate check required) payable to **3131 Grand Concourse Owners Corp.**

Payable by Seller(s) due at Submission

Certified, Bank or Attorney Trust Checks Only.

- ___ 1. **\$250.00 Move Out Security Deposit** (refundable upon verification from the Superintendent that no damage was caused to the common areas during the move)- payable to **3131 Grand Concourse Owners Corp.**
- ___ 2. **\$300.00 Move Out Fee** (Non-refundable, separate check required) payable to **3131 Grand Concourse Owners Corp.**

Acknowledgement of Fees

Please sign this acknowledgement

I (we) hereby acknowledge that all fees paid pursuant to this purchase application are non-refundable, unless otherwise noted, and hereby authorize you or your agents to obtain a credit report and related information and contact any references or employers listed herein.

Applicant Signature

Co-Applicant Signature

Date

Date

PLEASE PRINT CLEARLY

PART 1 – Application Information for Purchase

Today's date: _____

Requested move-in date: _____ Proposed closing date: _____

Address: _____ Apt. #: _____

Applicant(s) Personal Information

Applicant

Name: _____ Cell Phone: _____

Home Phone #: _____ Business Phone#: _____

Email address: _____

Current address: _____

Time at present address: _____ to _____ Rent or Own: _____

If less than two (2) years, previous address: _____

Monthly Rent/Mortgage and Maintenance at Current Address \$ _____

Current Landlord: _____ Phone # _____

U.S. Citizenship: Yes _____ No _____

Highest level of Education completed: _____

Current Employer: _____

Employer's Address: _____

Phone Number: _____ Nature of Business: _____

Employment Status: FT _____ PT _____ Title or Position: _____

Date of employment _____ to _____ Are you self-employed? Yes _____ No _____

Actual Gross Income this year \$ _____

Actual Gross Income last year \$ _____

If employed less than two (2) years list:

Previous Employer: _____

Employer's Address: _____

Phone Number: _____ Nature of Business: _____

Employment Status: FT _____ PT _____ Title or Position: _____

Date of employment _____ to _____ Were you self-employed? Yes _____ No _____

Number of Dependent Children: _____

Other Dependents: _____

Do you have any pets: _____

If so, what type: _____

Co-Applicant

Name: _____ Cell Phone: _____

Home Phone #: _____ Business Phone#: _____

Email address: _____

Current address: _____

Time at present address: _____ to _____ Rent or Own: _____

If less than two (2) years, previous address: _____

Monthly Rent/Mortgage and Maintenance at Current Address \$ _____

Current Landlord: _____ Phone # _____

U.S. Citizenship: Yes _____ No _____

Highest level of Education completed: _____

Current Employer: _____

Employer's Address: _____

Phone Number: _____ Nature of Business: _____

Employment Status: FT _____ PT _____ Title or Position: _____

Date of employment _____ to _____ Are you self-employed? Yes _____ No _____

Actual Gross Income this year \$ _____

Actual Gross Income last year \$ _____

If employed less than two (2) years list:

Previous Employer: _____

Employer's Address: _____

Phone Number: _____ Nature of Business: _____

Employment Status: FT _____ PT _____ Title or Position: _____

Date of employment _____ to _____ Were you self-employed? Yes _____ No _____

Number of Dependent Children: _____

Other Dependents: _____

Applicant (s) Attorney: _____

Phone # _____ Fax #: _____ Email: _____

Applicant (s) Broker: _____

Phone # _____ Fax #: _____ Email: _____

List of all persons, other than applicants, who will reside in the apartment:

Name	Relationship	Age
1) _____	_____	_____
2) _____	_____	_____
3) _____	_____	_____

Will this apartment be your primary residence? Yes _____ No _____

If No, Who will reside in the apartment? _____

PART 1 – Shareholder Information

Seller(s) Information

Name(s): _____

Current address: _____

Phone: _____

Seller (s) broker: _____

Phone # _____ Fax #: _____ Email: _____

Seller (s) Attorney: _____

Phone #: _____ Fax #: _____ Email: _____

Part 2 – Financial Information – Assets & Liabilities

Assets

Applicant

Co-Applicant

Cash _____

Checking Acct. _____

Savings Acct. _____

Stocks and Bonds _____

Investment in Business _____

Real estate _____

Automobiles _____

Personal property _____

Life insurance _____

Retirement funds/IRA _____

401K _____

Profit sharing/pension _____

Other assets _____

TOTAL ASSETS: _____

Liabilities

Applicant

Co-Applicant

Installment Debts
(Creditor Name and Address) _____

Real Estate Loans (Mortgages) _____

Automobile Loans _____

Loans of Life Insurance _____

Alimony, Child Support _____

Other Payments _____

TOTAL LIABILITIES: _____

PLEASE COMPLETE THIS SECTION

Dividend of partnership income (present year)
Dividend of partnership income (prior year)

Applicant Co-Applicant

Declarations

	Applicant	Co-Applicant
Are there any outstanding judgments against you?	_____	_____
Have you been declared bankrupt in the past 7 years?	_____	_____
Have you had a property foreclosed upon or given title or deed in lieu thereof in the past 7 years?	_____	_____
Are you a party to a lawsuit?	_____	_____
Are you obligated to pay alimony, child support or separate maintenance?	_____	_____
Is any part of the down payment borrowed?		
Do you intend to occupy the property as your primary residence?	_____	_____
Have you had ownership interest in a property in The last 3 years?	_____	_____
If yes, what type of property did you own?	_____	_____
How did you hold title to this property?	_____	_____

The foregoing application has been carefully prepared, and the undersigned hereby solemnly declare(s) and certify(s) that all information contained herein is true and correct. The information is submitted as being a true and accurate statement of the financial condition of the undersigned on the _____ day of _____, 20 _____.

Applicant Signature

Co- Applicant Signature

Credit Report / Background Check Authorization Form

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

Current Address: _____
(Street)

(Apt. #, P.O. Box #, Suite #, Etc.)

(City) (State) (Zip Code)

Previous Address: _____
(Street)

(Apt. #, P.O. Box #, Suite #, Etc.)

(City) (State) (Zip Code)

Social Security Number: _____

Date of Birth: _____

Current Employer: _____

Please Sign the Acknowledgement Below

I understand that the information given on this form will be used to obtain a credit report from one or more credit reporting agency, as well as a check of any court and criminal records. This information will be used to determine my creditworthiness relating to this application.

Signature: _____

Date: _____

Credit Report / Background Check Authorization Form

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

Current Address: _____
(Street)

(Apt. #, P.O. Box #, Suite #, Etc.)

(City) (State) (Zip Code)

Previous Address: _____
(Street)

(Apt. #, P.O. Box #, Suite #, Etc.)

(City) (State) (Zip Code)

Social Security Number: _____

Date of Birth: _____

Current Employer: _____

Please Sign the Acknowledgement Below

I understand that the information given on this form will be used to obtain a credit report from one or more credit reporting agency, as well as a check of any court and criminal records. This information will be used to determine my creditworthiness relating to this application.

Signature: _____

Date: _____

Moving Deposit Acknowledgment

Please sign this acknowledgement

I (we) hereby acknowledge that the moving fees paid at this closing pursuant to this purchase will be returned to the Shareholder/Owner otherwise noted, and hereby authorize you or your agents to return the fees to the Shareholder listed herein.

Authorized Person's Name

Shareholder's Name

Authorized Person's Signature

Shareholder's Signature

Date

Date

Forwarding address:

Acknowledgement of Receipt of Lead-Based Paint Disclosure Information

Please sign this acknowledgement

The undersigned, proposed purchaser(s) of _____
do hereby acknowledge and confirm that the undersigned have received from the
owner of the apartment and the Corporation the following items:

1. The pamphlet entitled Protect your Family from Lead in your Home published by the U.S. Environmental Protection Agency and the U.S. Consumer Product Safety Commission; and
2. Disclosure Notices containing Lead Warning Statements and information on lead-based paint and lead-based paint hazards in the apartment and building.

The undersigned acknowledge that they have read the Pamphlet and Disclosure Notices.

In addition, the undersigned acknowledge and confirm that the contract of sale has afforded them opportunity to conduct testing for lead-based paint at the apartment and the right to cancel the contract if such testing finds and unacceptable level of lead in the apartment or the undersigned have waived this right.

Applicant Signature

Co-Applicant Signature

Date

Date

Acknowledgement of House Rules

Please sign this acknowledgement

I, _____ hereby state that I have read and understood the house rules of the corporation, and hereby agree to abide by said house rules.

Accepted & Agreed:

Applicant Signature

Co-Applicant Signature

Date

Date

Acknowledgement

Please sign this acknowledgement

I (we) hereby acknowledge that all fees paid pursuant to this purchase application are non-refundable, unless otherwise noted, and hereby authorize you or your agents to obtain a credit report and related information and contact any references or employers listed herein.

I (we) understand that this application contains a lot of sensitive personal information and to help prevent identity theft, I (we) have per your instructions redacted (blacked out) all but the last four digits of social security numbers and account numbers on all pages of the submitted application with the exception of the Credit Report / Background Check Authorization Form. In doing so by signing below we hereby release Prime Locations Inc., its employees, the Co-op Board of Directors, Co-op Corporation and Admissions Committee from all liability associated with the information contained in this application.

Applicant Signature

Co-Applicant Signature

Date

Date

3131 GRAND CONCOURSE OWNERS CORPORATION

3131 GRAND CONCOURSE BRONX, NY 10468

PET RIDER

No bird or animal shall be kept or harbored in the building unless same in each instance be expressly permitted in writing by Lessor; such permission shall be revocable by Lessor. In no event shall dogs be permitted on elevators or in any of the public portions of the building unless carried or on a leash. No pigeons or other birds or animals shall be fed from the window sills, terraces, and balconies or in the yard, court spaces or other public portions of the building or on the sidewalk or street adjacent to the building. All Lessees shall abide by the pooper scooper law in the grass and curbs surrounding the property, or in any other area of the property.

Applicant _____

Date _____

Co- Applicant _____

Date _____

3131 GRAND CONCOURSE OWNERS CORPORATION

3131 GRAND CONCOURSE BRONX, NY 10468

TERMS AND CONDITION OF SALE

The undersigned Applicant understands that the consent of 3131 Grand Concourse Owners Corp: is required under the Proprietary Lease to the proposed transfer thereof and that the Board of Directors will rely on the information furnished. It is also understood that the information requested hereunder is essential to the application because of the desire of the cooperation and the obligations of the Board of Directors to ascertain that the purchaser(s) is financially able to comply with the obligations under the Proprietary Lease an his or her own mortgage. The undersigned, spouse and any adult, children who will reside in the apartment also agree to meet with representatives of the corporation. Applicant understands that the cooperative corporation reserves the right to request further information from applicant(s).

3131 Grand Concourse Owners, Corp., its officers, agents and Board of Directors shall have no liability with respect to any material concerning any act of the proposed seller in connection with any contract contemplated herein. The Corporation, its officers, agents and Board of Directors make no representation of any kind, including without limitation. With respect to the value of the Stock of Proprietary Lease of the individual apartment involved, nor any regarding the financial condition of the corporation or any recommendation to the prospective purchaser with respect to the advisability of or act of any person other than an act or representation made in writing by a duly authorized agent and duly authorized by the Board of Directors of the Corporation.

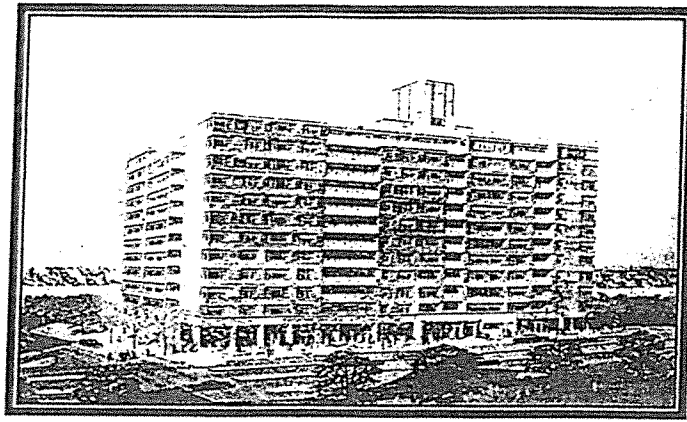
Cooperative Apartments are sold "As IS" and, unless specifically set forth to the contrary, the seller is obligated to make any repairs or decorations. The obligation to obtain possession of the apartment is on purchaser. The purchaser of a cooperative apartment takes possession, subject to the provision of the by-laws of the corporation and the Proprietary Lease, when issued and assumes all of the Seller's obligations there under.

Applicant _____

Date _____

Co- Applicant _____

Date _____



3131 Concourse Towers
3131 Grand Concourse Owners Corporation
Bronx, New York 10468

RESIDENT ' S MANUAL

Anker Management Corp.

440 Mamaroneck Avenue, Suite S-512

Harrison, NY 10528

914.288-0200

The Corporation shall be responsible for gas, steam, water, or other pipes or conduits within the walls, ceilings, or floors or heating equipment, which is part of the standard building equipment.

All plumbing repairs undertaken by the Shareholders require prior approval of the Board of Directors. The Corporation will not be financially responsible for any work done, or any work needing to be redone, if this approval is not in hand before said work begins.

ALTERATION OR RENOVATION OF APARTMENTS

Alterations may only be undertaken upon the written approval of the Board of Directors. Shareholders wishing approval should contact the Managing Agent about completing the appropriate forms and submitting the detailed alteration plans for approval, including copies of all contracts for the proposed work.

The contracts should include a description of the work to be done, the price, the approximate starting date, and evidence that the contractor or person performing the work has adequate insurance. Such insurance must name 3131 Grand Concourse Owners Corporation and the Metro Management Development, Inc. as additional insured parties.

The performance of any work by or on behalf of a Shareholder in the apartment must be in accordance with all applicable codes, rules, regulations and/or permits. Shareholders must sign a form of Alteration Agreement in favor of the Corporation prior to the commencement of any work. Further, Shareholders will not install any appliance that will overload the existing wires or equipment (e.g. plumbing system) in the building.

If proper approval is not received workmen and supplies will be prohibited from entering the building.

For certain work, a security deposit may be required, which will be applied to reimburse the Corporation for any damage or expense it may incur in connection with the work being performed or the complete removal of debris from the premises.

For all work, contractors may be asked to provide a complete list of materials to be used along with assurance that said materials meets all requirements of the Environmental Protection Agency.

For certain work, an escrow account may be required if the Certificate of Occupancy needs to be amended.

For certain work, the Corporation's architect or engineer may have to approve the contractor's plans at the Shareholder's expense before the Managing Agent can recommend approval to the Board.

All work will be performed according to the Alteration Agreement.

Upon approval to renovate an apartment, the following rules apply (as noted in the "Alteration Agreement"):

An interview date will be scheduled with prospective Purchasers (and all prospective occupants of the apartment). All interview dates are coordinated by the Managing Agent. Individual board members should not be contacted by seller or buyer. Please leave plenty of time in your negotiating for the setting of an interview date. The Board reserves full discretion to change interview times or the frequency thereof.

All amounts due to the Corporation at closing (e.g. maintenance and all other costs to the date of closing) must be paid by certified or bank check. The seller is responsible for the processing and closing fees charged by the Managing Agent in connection with the transfer.

All Shareholders are strongly urged to consult with the Managing Agent as to the timing of the above procedures before agreeing to a scheduled closing date in the sales contract. It is recommended that all sales be made with the advice of legal counsel.

No closing can take place until all procedures are fully carried out and all documentation is properly completed and promptly received by the Managing Agent. Open Houses are Permitted.

SUBLETTING OF APARTMENTS

We desire to have a safe and secure building with a tenancy having a vested interest in the building operation. Subletting is not allowed.

WINDOW GUARDS

Under section 131.15 of the New York City Health Code, window guards are required to be installed in apartments where children under the age of eleven (11) reside.

All Shareholders and residents having children under the age of eleven (11) residing in their apartments must notify the Managing Agent.

FIRE SAFETY PLAN

In accordance with the New York City Fire Department regulations, a fire safety plan must be posted on the inside of each dwelling unit door. Please notify the Managing Agent if you are missing the fire safety plan.

MOVING IN AND OUT

All residents moving in and out must notify the Managing Agent at least seven (7) days in advance of the scheduled move. In addition, the Superintendent must be contacted at least 48 hours before the move. All moves must be made through the service entrance.

Moving in or out will not be permitted to start until 9:00 a.m. and must be completed by 5:00 p.m., Monday through Friday and 9:00 a.m. — 12:00 noon on Saturday.

When moving, the Shareholder will be held responsible for any damage done to the building, including but not limited to the elevator, common areas, and his or her apartment. An inspection of all areas involved will be made by a building representative both before and after the move. It is to

PUBLIC HALLS

The public halls and stairways must not be obstructed or used for any purpose other than for ingress to or egress from the apartments. No article shall be placed in halls, in stairwells, or on or in front doors. Further, no public halls will be decorated or furnished by any occupant in any manner.

GARBAGE REMOVAL

All residents should know the recycling rules that are posted prominently in the recycling area of the building. All plastic, glass, and metal containers should be rinsed and put in the blue plastic recycling bin.

Newspapers, magazines, periodicals, and flattened boxes should be placed neatly in the clearly marked area. All wet garbage should be bagged and thrown down the chute. IT IS n,1PORTANT THAT PROCEDURES BE FOLLOVÆD SCRUPULOUSLY BY EVERYBODY IN ORDER TO CONTROL ROACHES, MICE/RATS,PREVENT FRES, AND AVOID POTENTIAL HEALTH HAZARDS, AND AVOD FNES.

NOISE AND DISTURBANCES

No resident will make or permit any disturbing noises to be made in the building or do anything therein that will interfere with the rights, comfort, convenience, or quiet enjoyment of other residents.

SIGNS AND NOTICES

No sign, notice, advertisement, or illumination will be allowed on or at any window or other part of the building.

Under no circumstances are outsiders (political organizations, religious groups, retail stores, guests) allowed to post bulletins or notices on walls or to distribute flyers under doors. The only exceptions to this policy are notices from the Managing Agent, the Apartment Corporation or the Board of Directors.

ANTENNA

No radio, television aerial, or satellite dish will be attached to or hung from the exterior of the building.

FLOOR COVERING REQUIREMENT

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 percent of the floor area of each room except kitchens, bathrooms and closets. This must be performed within (30) thirty days of moving in.

PUBLIC SALES AND EXHIBITIONS

No group tour or exhibition of any apartment or its contents will be conducted, nor will any auction sale, tag sale, or Other public access sale be held in any apartment without the expressed consent of the Board of Directors.

HOUSE RULES

1. The public halls, stairwells, and lobby of the building shall not be obstructed or used for any purpose other than ingress and egress from the apartment in the building. Use of the lobby shall be limited to ingress and egress. It shall not be used for social purposes, unless approved by the Board of Directors.
2. Children shall not play in the lobby, public halls, courts, stairways and elevators, or at the front of the building.
3. No decoration of public space or placing of any objects in hallways is permitted.
4. No Lessee shall make or permit anything to be done therein that will interfere with the rights, comfort, or convenience of other Lessees. No Lessee shall play any musical instrument or permit to be operated a stereo or radio or television loud speaker in such Lessee's apartment between the hours of 11:00 p.m. and 8:00 a.m. in a manner that shall disturb or annoy other occupants. No construction or repair work is allowed during those hours. An admiration fee will be charged for violators.

5. No Lessee shall make or permit anything to be done therein that will interfere with the rights, comfort, or convenience of other Lessees. No Lessee shall play any musical instrument or permit to be operated a stereo or radio or television loud speaker in such Lessee's apartment between the hours of 11:00 p.m. and 8:00 a.m. in a manner that shall disturb or annoy other occupants. No construction or repair work is allowed during those hours. An admiration fee will be charged for violators.
6. Installation involving noise shall not be conducted in any apartment except on weekdays (not including legal holidays) and only between the hours of 9:00 a.m. and 5:00 p.m.
7. No articles, including umbrellas, shoes, or rubber boots, shall be placed in halls or on the staircase landings or elevators, nor shall anything be hung or shaken from the doors, windows, terraces, or the roof of the building. No bicycles, scooters, strollers, baby carriages, or other wheeled items shall be allowed to stand in public halls, passageways, areas or courts of the building. Anything left outside an apartment is subject to removal by building personnel.
8. 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 Board or the Managing Agent.
9. Messengers and trades people shall use such means of entrance and exit as shall be designated by the Board or the Managing Agent.
10. All non-residents if not accompanied by shareholder must be announced by the Doorperson and must sign the Visitor Log in the lobby.
11. Except for U.P.S. parcels, supermarket and food deliveries, all other items of any kind must be delivered only at the service entrance to the building.
12. No resident shall hire or utilize the services of any building employee for private business during that employee's workday.
13. No Lessee shall make or permit anything to be done therein that will interfere with the rights, comfort, or convenience of other Lessees. No Lessee shall play any musical instrument or permit to be operated a stereo or radio or television loud speaker in such Lessee's apartment between the hours of 11:00 p.m. and 8:00 a.m. in a manner that shall disturb or annoy other occupants. No construction or repair work is allowed during those hours. An admiration fee will be charged for violators.

14. No Lessee shall make or permit anything to be done therein that will interfere with the rights, comfort, or convenience of other Lessees. No Lessee shall play any musical instrument or permit to be operated a stereo or radio or television loud speaker in such Lessee's apartment between the hours of 11:00 p.m. and 8:00 a.m. in a manner that shall disturb or annoy other occupants. No construction or repair work is allowed during those hours. An admiration fee will be charged for violators.
15. Installation involving noise shall not be conducted in any apartment except on weekdays (not including legal holidays) and only between the hours of 9:00 a.m. and 5:00 p.m.
16. No articles, including umbrellas, shoes, or rubber boots, shall be placed in halls or on the staircase landings or elevators, nor shall anything be hung or shaken from the doors, windows, terraces, or the roof of the building. No bicycles, scooters, strollers, baby carriages, or other wheeled items shall be allowed to stand in public halls, passageways, areas or courts of the building. Anything left outside an apartment is subject to removal by building personnel.
17. 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 Board or the Managing Agent.
18. Messengers and trades people shall use such means of entrance and exit as shall be designated by the Board or the Managing Agent.
19. All non-residents if not accompanied by shareholder must be announced by the Doorperson and must sign the Visitor Log in the lobby.
20. Except for U.P.S. parcels, supermarket and food deliveries, all other items of any kind must be delivered only at the service entrance to the building.
21. No resident shall hire or utilize the services of any building employee for private business during that employee's workday.

ALTERATION OR RENOVATION OF APARTMENTS

Alterations may only be undertaken upon the 'Mitten approval of the Board of Directors. Shareholders wishing approval should contact the Managing Agent about completing the appropriate forms and submitting the detailed alteration plans for approval, including copies of all contracts for the proposed work. Work can be done Monday – Friday 9am-5pm and Saturday 9am-3pm

The contracts should include a description of the work to be done, the price, the approximate starting date, and evidence that the contractor or person performing the work has adequate insurance. Such insurance must name 3131 Grand Concourse Owners Corp. and the David Associates as additional insured parties.

The performance of any work by or on behalf of a Shareholder in the apartment must be in accordance with all applicable codes, rules, regulations and/or permits. Shareholders must sign a form of Alteration Agreement in favor of the Corporation prior to the commencement of any work. Further, Shareholders will not install any appliance, which will overload the existing wires or equipment in the building.

If proper approval workmen and supplies will be prohibited from entering the building.

For certain work, a security deposit may be required which will be applied to reimburse the Corporation for any damage or expense it may incur in connection with the work being performed or the complete removal of debris from the premises.

For all work, contractors may be asked to provide a complete list of materials to be used along with assurance that said materials meets all requirements of the Environmental Protection Agency.

For certain work, an escrow account may be required if the Certificate of Occupancy needs to be amended.

For certain work, the Corporation's architect or engineer may have to approve the contractor's plans at the Resident's expense before the Managing Agent can recommend approval to the Board.

All work will be performed according to the Alteration Agreement.

Upon approval to renovate an apartment, the following rules apply (as noted in the "Alteration Agreement"):

1. Work will only be performed between 9:00 a.m. and 5:00 p.m., Monday through Friday. This includes construction, plumbing electrical work (or similar activities); work that involves transportation of supplies; or any work that would otherwise disturb other residents. Evening and early morning work will not be permitted.
2. Arrangements must be made with the Superintendent at least 36 hours in advance for use of the elevator to transport materials used for the alteration or renovation (as well as the removal of any materials left over from construction).
3. The Shareholder will be responsible for the safe and clean removal from the building and its surrounding areas (including sidewalks) of all debris and work materials from the proposed alteration or renovation. Building staff cannot be used for this purpose, and shareholders will be charged for any costs made by the Corporation in connection with the work. It is recommended that a written agreement with the contractor be made whereby he/she is responsible for carting away all debris and any other materials not used for the renovation or alteration. An alternative would be to arrange for a private carting service, which is suggested be written into the contract.
At no time should there be evidence of debris from renovation work in the public areas of the building, including the trash rooms on each floor or on its sidewalks.
4. Access to the work area will be provided to the Managing Agent and/or his/her representative for inspection of the work being done — both on a periodic basis and upon completion of the work.
5. Shareholders will be held responsible for any and all damages done to the building's public areas (entrance, elevators, etc.) and any and all cleaning required in connection with the renovation work.
6. Shareholders will be assessed for any damages, cost or other expenses incurred by the Corporation in connection with alteration or repair work initiated by them or on their behalf.

Alteration Agreement

Name:

Address:

Apt:

Telephone:

Alternate Phone:

Where will work be performed:

Total Cost of Alteration:

Detail alteration:

Name of contractor:

Address:

Telephone:

Fax:

Type of license held by contractor:

License no:

A copy of the contractor's insurance must be submitted with this application. 3131 Grand Concourse c/o Anker Management as the additional insured.

For certain work, a security deposit may be required which will be applied to reimburse the Corporation for any damage or expense it may incur in connection with the work being performed or the complete removal of debris from the premises.

Work will ONLY be performed between 9:00 a.m. and 5:00 p.m., Monday through Friday. This includes construction, plumbing electrical work (or similar activities); work that involves transportation of supplies; or any work that would otherwise disturb other residents. **Evening, Weekends, and Holidays will NOT be permitted.**

Access to the work area will be provided to the Managing Agent and/or his/her representative for inspection of the work being done — both on a periodic basis and upon completion of the work.

Shareholders will be held responsible for any and all damages done to the building's public areas (entrance, elevators, etc.) and any and all cleaning required in connection with the renovation work.

Shareholders will be assessed for any damages, cost or other expenses incurred by the Corporation in connection with alteration or repair work initiated by them or on their behalf.

The removal of all debris associated with the renovation will be the responsibility of the shareholder. Any cost entailed by the coop as a result of the debris will be charged to the shareholder.

Shareholder's Signature:

The applicant has fulfilled the required prerequisites and has been approved to make the enclosed alteration.

Authorized Signature:

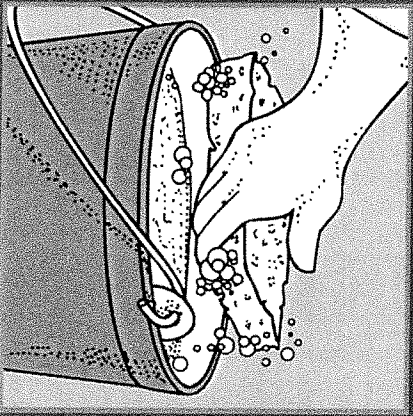
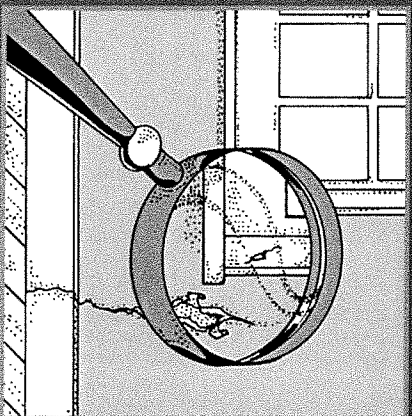


Simple Steps To Protect Your Family From Lead Hazards

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, high temperature heat gun, scraper, or 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

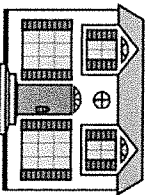
 **EPA**
United States
Environmental
Protection Agency


United States
Consumer Product
Safety Commission


United States
Department of Housing
and Urban Development

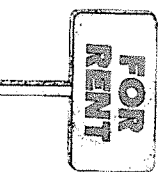
Are You Planning To Buy, Rent, or Renovate a Home Built Before 1978?

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

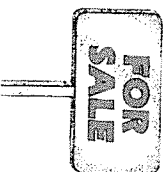


OWNERS, BUYERS, and RENTERS are encouraged to check for lead (see page 6) before renting, buying or renovating pre-1978 housing.

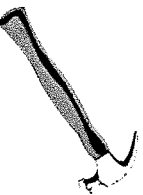
Federal law requires that individuals receive certain information before renting, buying, or renovating pre-1978 housing:



LANDLORDS have to disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a disclosure about lead-based paint.



SELLERS have to disclose known information on lead-based paint and lead-based paint hazards before selling a house. Sales contracts must include a disclosure about lead-based paint. Buyers have up to 10 days to check for lead.



RENOVATORS disturbing more than 2 square feet of painted surfaces have to give you this pamphlet before starting work.

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 who 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 containing lead.

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

Childhood lead poisoning remains a major environmental health problem in the U.S.

People can get lead in their body if they:

- ◆ Breathe in lead dust (especially during renovations that disturb painted surfaces).
- ◆ Put their hands or other objects covered with lead dust in their mouths.
- ◆ Eat paint chips or soil that contains lead.

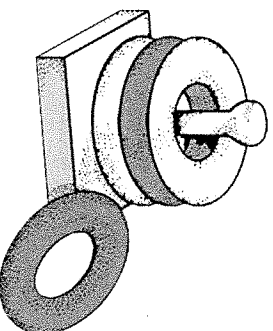
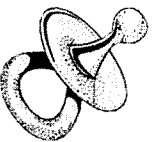
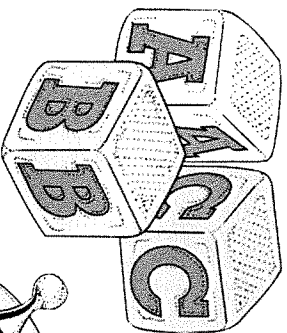
Lead is even more dangerous to children under the age of 6:

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

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

Lead is also dangerous to women of childbearing age:

- ◆ Women with a high lead level in their system prior to pregnancy would expose a fetus to lead through the placenta during fetal development.



Lead's Effects

It is important to know that even exposure to low levels of lead can severely harm children.

In children, lead can cause:

- ◆ Nervous system and kidney damage.
- ◆ Learning disabilities, attention deficit disorder, and decreased intelligence.
- ◆ Speech, language, and behavior problems.

- ◆ Poor muscle coordination.

- ◆ Decreased muscle and bone growth.

- ◆ Hearing damage.

While low-lead exposure is most common, exposure to high levels of lead can have devastating effects on children, including seizures, unconsciousness, and, in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults too.

In adults, lead can cause:

- ◆ Increased chance of illness during pregnancy.

- ◆ Harm to a fetus, including brain damage or death.

- ◆ Fertility problems (in men and women).

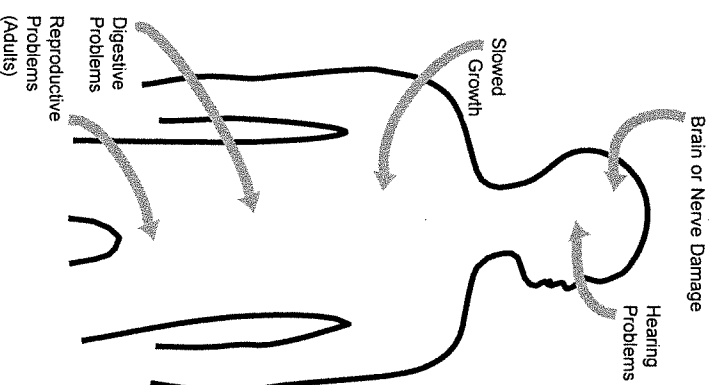
- ◆ High blood pressure.

- ◆ Digestive problems.

- ◆ Nerve disorders.

- ◆ Memory and concentration problems.

- ◆ Muscle and joint pain.



Lead affects the body in many ways.