

Glen Oaks Village Owners, Inc.

## **Sales Package**

To sell your unit at Glen Oaks Village Owners, Inc., the documents indicated below must be submitted to the Management Office. The processing of your application will take approximately 4 weeks. ***Incomplete packages will be returned.*** All requirements for Seller(s) and Purchaser(s) must be submitted together in one package as ***single-sided*** copies.

After a complete package is received, it will be reviewed and an Admissions interview will be scheduled with the prospective purchaser(s). Repeatedly calling the office for a package and/or interview date will delay the processing of your package. ***Please note that admissions interviews take place in person on Thursday evenings.*** Video conference calls (Zoom, Microsoft Teams, Facetime, etc.) are not offered. All prospective occupants (12 years of age and older) of the subject unit must be present during one admissions interview.

Enclosed you will find a copy of the Glen Oaks Village House Rules. Kindly make sure that all prospective occupants ***know*** the House Rules. Priority is not given to those that may have to return for “no shows” or not knowing the House Rules during the initial admissions interview.

All units that are being sold are subject to an inspection by Glen Oaks Village Owners, Inc. during the processing of your application to ensure that the unit has been properly maintained. If maintenance issues are identified, the seller(s) must make the necessary repairs or the prospective purchaser(s) must sign off on the findings and make the necessary repairs following closing. Certain repairs cannot be deferred until after closing and must be completed by the seller prior to the issuance of an approval letter.

### **I. Shareholder(s)/Seller(s) Requirements**

- Completed Application for Sale (*see attachment #1*).
- A fully executed Contract of Sale.
- Shareholder’s/Seller’s Notarized Statement (*see attachment #2*).
- Lead Paint Disclosure Form (*see attachment #3*).
- Garages and applicable keys must be surrendered one (1) week prior to closing (*if applicable*).

### **II. Prospective Purchaser(s) Requirements**

#### ***A. Required Check***

Check should be made payable to Glen Oaks Village Owners, Inc.

- Admissions Review & Interview Management Fee of \$500. This fee is non-refundable.

#### ***B. Forms Requiring Completion***

All forms must be filled completely to process your application in the most expeditious manner.

- Lead Paint Disclosure Form (*see attachment #3*).
- Application for Occupancy and Credit Application (*see attachment #4*).
- Emergency Contact Information Form (*see attachment #5*).
- Purchaser's Notarized Statement (*see attachment #6*).
- Acknowledgment and Agreement Form (*see attachment #7*).
- Admissions Committee Interview Policy (*see attachment #8*).
- Smoke/Carbon Monoxide Detector Notice (*see attachment #9*).
- Gift Letter Affidavit (*see attachment #10*).
- Source of Funds Statement (*see attachment #11*).
- Homeowners Insurance Now Required for All Owners (*see attachment #12*).

### **C. Additional Documentation**

1. Signed copy of last year's Federal (1040) Income Tax Returns and W-2 Forms including all applicable schedules.
2. Copies of **two** recent consecutive pay stubs.
3. Verification of employment letter on company letterhead indicating annual salary, date of hire and probability of continued employment. Any overtime or bonuses must be stated on this letter to be considered.
4. Bank verification on letterhead indicating date account was opened and current balance.
5. If the prospective purchaser(s) is receiving Social Security benefits, Disability or Survivor's benefits, or Pension benefits, a copy of the current year Award Letter.
6. Prospective Purchaser(s) who are self-employed must submit the following documentation:
  - a. Signed copy of last year's Individual Federal (1040) Tax Returns including all applicable schedules and W-2 or 1099's.  
  
If the business is a Corporation, an "S" Corporation or a Partnership, you must also submit a signed copy of last year's Corporate Federal Tax Return including all applicable schedules.
  - b. Year to Date Profit & Loss Statement signed or stamped by a CPA.
7. Copy of the last **three** months' checking and savings account statements of only the accounts being used for this transaction (all pages).
8. Copy of a valid driver's license, passport, green card, or other photo identification. Expired photo identification will not be accepted.
9. A signed Mortgage Commitment Letter (if financing is involved) that is not expired.
10. Letter from the attorney stating he/she has the down payment monies in an escrow account.

**NOTE: ANY ADDITIONAL DOCUMENTATION REQUIRED TO COMPLETE THE PROCESSING OF THIS APPLICATION MUST BE PROVIDED UPON REQUEST.**



**III. Other Attachments**

- House Rules (As previously stated, all prospective occupants **must know** the GOVO House Rules prior to screening.)
- Lead Paint Disclosure Memo

**Closing Fees**

The closing fees listed below are due at closing and must be paid in the form of an Official Bank Check or a Certified Check. All checks should be made payable to Glen Oaks Village Owners, Inc., unless otherwise noted. All arrears must be paid in full before or at closing.

*The following closing fees were adopted by the Board of Directors, effective January 1<sup>st</sup>, 2026.*

<b><u>CLOSING COSTS</u></b>	<b><u>SELLER</u></b>	<b><u>BUYER</u></b>
Apt. Sale Closing Document Review Fee	\$500	\$300
Attendance Fee: Closing at Glen Oaks Village	\$300	\$300
New Stock Certificate & Proprietary Lease	N/A	\$250
Stock or Lease Cancellation & Search Fee	\$150	N/A
Capital Improvement Fund Contribution Fee**	\$500	\$1,000
GOVO Attorney Fee: Closing at Glen Oaks Village	\$450	\$450
GOVO Attorney Surcharge*	\$250	\$250
Co-op Surcharge Fee*	\$250	\$250

*Note: All GOVO Attorney fees are to be paid directly to attorney.*

\* If a closing lasts beyond 90 minutes due to unnecessary delays, lateness, or is adjourned on the day of closing, a separate charge to both Seller and Buyer will be applicable.

\*\* Effective 1/1/2023, the Capital Improvement Fund Contribution Fee will no longer be waived for Shareholders who own another apartment other than the one being transferred at closing.

**Capital Improvement Fund Contribution Fee**

The Capital Improvement Fund Contribution Fee was established by the Board of Directors in 1998. This fee is deposited into the reserve account of the co-op. The premise of this fee was that all shareholders, even new ones, benefit from the reserve account which has been funded through maintenance fees and paid by all current shareholders during the full year.



## Application for Sale

(Attachment #1)

Shareholder Name(s): \_\_\_\_\_

Address of Apt.: \_\_\_\_\_

Mailing Address (If Different): \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Email: \_\_\_\_\_

My Co-op Loan is held by: \_\_\_\_\_  
(Name of Institution Holding Loan)

Seller's Attorney's Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Purchaser's Attorney's Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Brokers Name/Contact Person: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Email: \_\_\_\_\_

**I AGREE TO NOTIFY THE MANAGEMENT OFFICE IMMEDIATELY OF ANY CHANGE IN THE ABOVE REFERENCED INFORMATION.**



**Shareholder's/Seller's Notarized Statement**  
*(Attachment #2)*

I agree that I will not allow my prospective purchaser(s) to occupy the above referenced apartment until they have been interviewed by the Admissions Committee, I have received an approval letter from Glen Oaks Village Owners, Inc. in writing, and post-closing.

\_\_\_\_\_  
Shareholder's Signature and Date

Sworn to me this \_\_\_\_\_ day of \_\_\_\_\_, 20

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Shareholder's Signature and Date

Sworn to me this \_\_\_\_\_ day of \_\_\_\_\_, 20

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Shareholder's Signature and Date

Sworn to me this \_\_\_\_\_ day of \_\_\_\_\_, 20

\_\_\_\_\_  
Notary Public

**Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards**

*Attachment #3*

**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



## APPLICATION FOR OCCUPANCY AND CREDIT APPLICATION

(Attachment #4)

**Please Print**

Apartment Address: \_\_\_\_\_ Unit No.: \_\_\_\_\_

Purchaser's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Driver's License. No.: \_\_\_\_\_ State: \_\_\_\_\_

Co-Purchaser's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Driver's License. No.: \_\_\_\_\_ State: \_\_\_\_\_

OTHERS TO OCCUPY APARTMENT	RELATIONSHIP	AGE

### RESIDENCE HISTORY (2 Years)

**Purchaser:**

A. Present Address: \_\_\_\_\_ How long? \_\_\_\_\_

Present Landlord: \_\_\_\_\_ Phone No.: \_\_\_\_\_  
*(If you are the owner, list mortgage bank)*

B. Previous Address: \_\_\_\_\_ How long? \_\_\_\_\_

Previous Landlord: \_\_\_\_\_ Phone No.: \_\_\_\_\_

**Co-Purchaser:**

A. Present Address: \_\_\_\_\_ How long? \_\_\_\_\_

Present Landlord: \_\_\_\_\_ Phone No.: \_\_\_\_\_  
*(If you are the owner, list mortgage bank)*

B. Previous Address: \_\_\_\_\_ How long? \_\_\_\_\_

Previous Landlord: \_\_\_\_\_ Phone No.: \_\_\_\_\_



**EMPLOYMENT HISTORY (5 Years)**

**Purchaser:**

A. Employer: \_\_\_\_\_ How Long? \_\_\_\_\_  
*Company Name*

Address: \_\_\_\_\_ Position: \_\_\_\_\_ Approx. Mo. Income: \$ \_\_\_\_\_

B. Previous employment: \_\_\_\_\_ How Long? \_\_\_\_\_  
*Company Name*

Address: \_\_\_\_\_ Position: \_\_\_\_\_ Approx. Mo. Income: \$ \_\_\_\_\_

**Co-Purchaser:**

A. Employer: \_\_\_\_\_ How Long? \_\_\_\_\_  
*Company Name*

Address: \_\_\_\_\_ Position: \_\_\_\_\_ Approx. Mo. Income: \_\_\_\_\_

B. Previous employment: \_\_\_\_\_ How Long? \_\_\_\_\_  
*Company Name*

Address: \_\_\_\_\_ Position: \_\_\_\_\_ How Long? \_\_\_\_\_

**VEHICLE INFORMATION**

Make: \_\_\_\_\_ Year: \_\_\_\_\_ Plate No.: \_\_\_\_\_

Make: \_\_\_\_\_ Year: \_\_\_\_\_ Plate No.: \_\_\_\_\_

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The undersigned applicants certifies that the foregoing is true and hereby authorizes Glen Oaks Village Owners, Inc. (GOVO) to obtain a consumer credit report and verify all references listed above. In addition, the undersigned releases all parties to provide such information as requested by GOVO pertaining to this application including salaries, bonus/overtime information, loan balances and other information requested to assist GOVO in completing the processing of this application.

\_\_\_\_\_  
Applicant Signature Date

\_\_\_\_\_  
Co-Applicant Signature Date



## Emergency Contact Information

(Attachment #5)

It is the policy of Glen Oaks Village Management Office to maintain "**emergency contact information**" files for all Glen Oaks Village residents. This information will be kept in the strictest confidence and will only be used in an emergency.

**PURCHASER**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Home: \_\_\_\_\_ Cell: \_\_\_\_\_ Office: \_\_\_\_\_

Email Address: \_\_\_\_\_

Other Occupants' Name(s): \_\_\_\_\_

**IN CASE OF EMERGENCY, PLEASE NOTIFY THE FOLLOWING**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Home: \_\_\_\_\_ Cell: \_\_\_\_\_ Office: \_\_\_\_\_

Email Address: \_\_\_\_\_

Relationship: \_\_\_\_\_

***Any changes to the above-mentioned information must be forwarded to Management immediately.***



**Purchaser's Notarized Statement**  
*(Attachment #6)*

I (we) have received a copy of the House Rules of Glen Oaks Village Owners, Inc. I (we) agree to abide by all of the terms and conditions contained therein.

I (we) affirm that we will abide by the rules and regulations as set forth by the Board of Directors when harboring a household pet and will comply with New York City Sanitation Laws.

I (we) understand that our vehicle(s) must be registered with GOVO to park on Glen Oaks Village property. A parking permit application must be completed and submitted with all requirements to the Management or Maintenance Office, to obtain a valid parking permit(s). An authorized towing company will tow away vehicles without Glen Oaks Village parking permits.

I (we) agree to submit a complete Alteration Agreement with all applicable requirements and obtain written approval prior to completing any repairs or renovations.

Please check one of the following:

I (we) will occupy the subject apartment.

\_\_\_\_\_  
Prospective Purchaser Signature and Date

\_\_\_\_\_  
Prospective Purchaser Signature and Date

I (we) intend to sublease the subject apartment and will submit the appropriate package.

\_\_\_\_\_  
Prospective Purchaser Signature and Date

\_\_\_\_\_  
Prospective Purchaser Signature and Date

Sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

\_\_\_\_\_  
Notary Public



**Acknowledgement and Agreement**  
*(Attachment #7)*

**Board Resolutions and House Rules including Sublet Restrictions for  
Offsite Owner/Investor Applicants**

The undersigned understands, acknowledges, and agrees to abide by all Co-op House Rules and Board Resolutions including but not limited to the following:

- The premises will not be used for any illegal or prohibited purpose or use as defined by the House Rules.
- Verification of any information contained in the application may be made at any time by Glen Oaks Village Owners, Inc. (GOVO), its agents, successors, and assigns, either directly or indirectly from any source named in this application. The original copy of this application will be retained by GOVO even if the application is not approved.
- GOVO, its agents, successors and assignees will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any such information should change at any time. In the event my/our rental or maintenance payments become delinquent, GOVO, its agents, successors and assigns may, in addition to all their right and remedies, report my/our name(s) and account information to a credit reporting agency.
- GOVO, its agents, successors and assignees make no representation or warranties expressed or implied to the applicant(s) regarding the premises, its condition or value.
- Effective June 1<sup>st</sup>, 2016, until further notice, The Board of Directors approved restrictions on the purchase or transfer of Glen Oaks Village apartments to offsite owners/investors who do not plan to reside in the unit. If the applicant does not currently reside in Glen Oaks Village AND does not plan to occupy the unit as a personal residence, this application for purchase or transfer will not be approved. A purchaser or transferee who resides in the unit for at least 2 years from the date of closing may sublet the unit after that time in accordance with all rules and regulations as promulgated by Glen Oaks Village Owners, Inc. This resolution does not apply to purchasers or transferees that are current owner occupant Shareholders living in Glen Oaks Village. The full text of this board resolution is available upon request.

**Certification**

I/We certify that the information provided in this application is true and correct and that I/we have read, understand, and agree to abide by all House Rules, Board Resolutions and the Contents of this Application.

\_\_\_\_\_  
Purchaser's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Purchaser's Signature

\_\_\_\_\_  
Date



## Admissions Committee Interview Policy

(Attachment #8)

**All** prospective residents of the apartment **must appear together** for an **in-person** interview with the Admissions Committee of the Board of Directors. If a member of the family cannot be available on the set date you must notify the Management Office immediately and receive approval to appear for your interview without said family member. If prior approval is not given and **all** residents (including minors 12 years of age and older) **do not** appear together for the scheduled interview, the interview will not be conducted, and your application may be disapproved.

Any request for a postponement must be made at the time of scheduling or prior to the scheduled interview and the Committee retains the discretion to grant any such postponements.

Be advised that the admissions interview does not constitute an approval and I/we agree not to move into said apartment until such time that a written approval letter is provided by the Management office. I understand that if I move in prior to said approval that my application may be rejected.

***I/we certify that I have read and understand the instructions listed above regarding the Admissions Committee's interview requirements.***

***I/we acknowledge receipt, have read and agree to abide by the House Rules of Glen Oaks Village. I also understand that the admissions interview will involve a discussion of said House Rules.***

_____	_____
Prospective Purchaser Signature	Date
_____	_____
Prospective Purchaser Signature	Date
_____	_____
Prospective Occupant Signature (if applicable)	Date
_____	_____
Prospective Occupant Signature (if applicable)	Date



## Smoke/Carbon Monoxide Detector Notice to All Residents

*(Attachment #9)*

This form is only necessary if the apartment does not currently have a smoke/carbon monoxide detector and you would like the maintenance department to install one for you. *If the apartment already has a smoke/carbon monoxide detector or you will be installing one yourself then this form does not need to be completed.*

New York State Law requires that a Smoke/Carbon Monoxide Detector **MUST** be installed in your apartment. At closing, both the Seller and the Buyer will have to sign an affidavit that the Smoke/Carbon Monoxide Detector has been installed.

**DOES YOUR APARTMENT HAVE ONE INSTALLED?** If not, please complete the form below and send it to the Maintenance Office at 70-41 260th Street, Glen Oaks, NY 11004. A smoke/carbon monoxide detector will be installed in your apartment at the current cost.

Name: _____			
Address: _____ Up    Down			
_____	_____	_____	_____
City	State	Zip Code	Unit Number
Contact #: _____ Email: _____			



**Gift Letter Affidavit**  
(Attachment #10)

To whom it may concern:

We (I), \_\_\_\_\_

are (am) giving our (my) \_\_\_\_\_  
RELATIONSHIP NAME OF RECIPIENT

who is purchasing premises known as \_\_\_\_\_  
ADDRESS

in the amount of \$ \_\_\_\_\_ as a bona fide gift and no repayment in any form is expected.

The date of transfer of these funds will (did) take place on \_\_\_\_\_

from funds on deposit as follows:

NAME OF BANK \_\_\_\_\_ ACCOUNT NUMBER \_\_\_\_\_

ADDRESS OF BANK \_\_\_\_\_

***By my signature, I also authorize the depository named above to verify the funds on deposit.***

DONOR SIGNATURE AND DATE \_\_\_\_\_

DONOR SIGNATURE AND DATE \_\_\_\_\_

DONOR ADDRESS \_\_\_\_\_

DONOR TELEPHONE NUMBER \_\_\_\_\_

**Verification by Depository**

***The above-named donor has accrued funds on deposit in an amount at least equal to the gift listed above.***

SIGNATURE OF DEPOSITORY OFFICER \_\_\_\_\_

NAME OF DEPOSITORY INSTITUTION \_\_\_\_\_



## Source of Funds Statement

(Attachment # 11)

Glen Oaks Village Owners, Inc., requires that each applicant applying for a home mortgage submit evidence that the funds to be used for the down payment and settlement charges were derived from personal assets, and not borrowed in any way. To comply with this requirement, we request that you complete the following statement as accurately as possible.

### I. Down Payment:

I/We hereby certify that the funds used for deposit on

\_\_\_\_\_ (PROPERTY ADDRESS)

paid on (date) \_\_\_\_\_ by check/cash which came from the following:

Check/savings (*Specify institution and account number*).

\_\_\_\_\_  
Proceeds from the sale of real estate (*Please provide copy of Closing Disclosure statement*).

\_\_\_\_\_  
Other (*Explain*) \_\_\_\_\_

**IF FUNDS IN THE ABOVE ACCOUNT(S) WERE DEPOSITED WITHIN THE LAST NINETY (90) DAYS, PLEASE INDICATE THE SOURCE OF DEPOSIT (*Name of Institution, Address, Type of account, Account Number*).**

### II. Settlement/Closing Charges:

I/We further certify that the balance of funds due at settlement will be obtained from:

Check/savings (*Specify institution and account number*).

\_\_\_\_\_  
Proceeds from the sale of real estate

\_\_\_\_\_  
Other (*Explain*) \_\_\_\_\_

\_\_\_\_\_  
BORROWER/PURCHASER

\_\_\_\_\_  
CO-BORROWER/CO-PURCHASER

\_\_\_\_\_  
DATE



(Attachment #12)

**ALL OWNERS ARE REQUIRED TO HAVE HOMEOWNERS INSURANCE**

**Homeowners Insurance Now Required for All Owners**

The Board of Directors on 10/30/18 passed a resolution requiring all shareholders obtain Homeowners Insurance as of 1/1/19 covering damages to their apartment, personal possessions and any maintenance/rental fees that may be incurred while they are temporarily displaced. Although tenants are not required to purchase “Tenant” insurance, we strongly recommend that they do so. This requirement already exists in most co-ops and we have urged shareholders and tenants alike to obtain insurance for many years. Homeowners, Landlord or Tenant Insurance is an integral part of sound financial protection and is relatively inexpensive and will be very important when damage from storms, water, fire or theft occur.

**When Disaster Strikes – How is Cost Responsibility Determined?**

Your Proprietary Lease which you received when you purchased your apartment spells out the division of repair responsibilities if a disaster should occur and apartment damage is sustained.

**Repair Expenses that are the responsibility of Owners and Not the Co-op**

Pursuant to paragraphs 4(a) and 4(b) of the Proprietary Lease, GOVO is NOT required to repair or replace equipment, fixtures, furniture, furnishings or decorations installed or owned by the owner. In general, GOVO is NOT responsible to refinish floors, paint or replace wallpaper or other decorations in the apartment. YOU will be responsible for most of the costs of repairing and refurnishing your apartment, including but not limited to carpet, wallpaper, painting, furniture and fixtures, bathroom fixtures, appliances and cabinetry, etc., which are outlined in paragraph 18(a) of the Proprietary Lease. Just as important, the Proprietary Lease further states that if your apartment sustains damage rendering it uninhabitable, your monthly maintenance will NOT be abated while you are temporarily displaced.

**Repair Expenses that are the responsibility of the Co-op and Not the Owner**

GOVO is responsible for the repair and replacement of original floors; walls; ceilings; windows; pipes, wiring and damage within the apartment walls.

**How to Report a Claim if Damage is Sustained to Your Apartment**

Any damage to a shareholder’s property or apartment should always be reported to your insurance carrier regardless of who may be at fault.

**How to Obtain Insurance**

You should contact your insurance broker and compare policies and prices. GOVO’s corporate insurance policies are provided by HUB International at 100 Sunnyside Boulevard, Woodbury, NY 11797. You can call Millie Ayala at (516) 677-4775 or Michael Capobianco at (516) 677-4797 for information on a wide range of co-op insurance to Owners and Tenants. You are not obligated to use our insurance company; we provided this information as a courtesy to our shareholders and residents.

I/we have read, understand, and agree to abide by the above policy.

\_\_\_\_\_  
Purchaser’s Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Purchaser’s Signature

\_\_\_\_\_  
Date