



Realife Cooperative of West St. Paul Share Values and Monthly Charges Effective January 1, 2023

Style	Description	Sq. Ft	Qty.	Jan 1, 2023 - June 14, 2023	Jan 1, 2023 - June 14, 2023	All Mbrs. Pay Wi-Fi	Minimum Monthly Qualifying Income	Minimum Annual Qualifying Income
				Share Values	Monthly Carrying Fee			
EE	1 BR, Den, 1 Bath	955	28	\$42,476	\$915	\$20	\$2,338	\$28,050
D	1 BR, Den, 1 Bath	1,000	12	\$45,158	\$960	\$20	\$2,450	\$29,400
E	1 BR, Den, 1 Bath	1,083	9	\$47,412	\$1,003	\$20	\$2,558	\$30,690
I	1 BR, Den, 1 1/2 Bath	1,130	12	\$49,838	\$1,074	\$20	\$2,735	\$32,820
G	2 BR, 1 1/2 Bath	1,134	9	\$50,528	\$1,074	\$20	\$2,735	\$32,820
K	2 BR, 2 Bath	1,315	6	\$58,410	\$1,240	\$20	\$3,150	\$37,800
FF	2 BR, 2 Bath	1,378	6	\$59,488	\$1,273	\$20	\$3,233	\$38,790
F	2 BR, 2 Bath	1,399	6	\$59,488	\$1,273	\$20	\$3,233	\$38,790
H	2 BR, 2 Bath	1,409	3	\$60,362	\$1,299	\$20	\$3,298	\$39,570
HH	2 BR, 2 Bath	1,409	6	\$60,362	\$1,299	\$20	\$3,298	\$39,570

Realife Cooperative of West St Paul has 97 shares; one share per unit. Share prices and Monthly Carry Fees vary according to unit size. Units are automatically homesteaded with Dakota county. Members who have non-homestead status pay the tax benefit difference.

The value of shares increase each June 15th by a fixed dollar amount as determined by the chart.

*See article III, section 9 of the Bylaws for details regarding share sales.

The Monthly "Carrying Fee" includes the Member's proportionate share of operating expenses:

- *Mortgage Principal, interest & MPI / Real Estate Taxes (homestead).
- *Utilities inc: Cable TV, heat in units & common areas, elec. in common areas, water, sewer, and trash.
- *Building & Grounds maintenance including snow removal, lawn care, and common area housekeeping.
- *Operating, replacement and supplemental reserve deposits.
- *Building insurance policie(s).
- *Professional management company with onsite property manager and maintenance.

The Monthly "Carrying Fee" does NOT include:

- *Building-wide Bulk Rate Wi-F- = **\$20.00** required payment per unit/per month
- *Electricity and landline telephone (optional) in units.
- *Unit upgrades and required personal H06 insurance policy.
- *Underground parking space (optional) - **\$55.00** per month.

***Qualifying Income must be a minimum of 2.5 times the Monthly Carrying Fee + Wi-Fi ***

Unit Style	Annual Equity Earned
EE	\$658
D	\$689
E	\$746
I	\$779
G	\$774
K	\$905
FF	\$954
F	\$954
H	\$971
HH	\$971