



Realife Cooperative of West St. Paul Share Values and Monthly Charges Effective June 15, 2023

Style	Description	Sq. Ft	Qty.	June 15, 2023 - June 14, 2024	June 15, 2023 - June 14, 2024	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	\$43,134	\$915	\$22	\$2,343	\$28,110
D	1 BR, Den, 1 Bath	1,000	12	\$45,847	\$959	\$22	\$2,453	\$29,430
E	1 BR, Den, 1 Bath	1,083	9	\$48,158	\$1,004	\$22	\$2,565	\$30,780
I	1 BR, Den, 1 1/2 Bath	1,130	12	\$50,617	\$1,073	\$22	\$2,738	\$32,850
G	2 BR, 1 1/2 Bath	1,134	9	\$51,302	\$1,073	\$22	\$2,738	\$32,850
K	2 BR, 2 Bath	1,315	6	\$59,315	\$1,240	\$22	\$3,155	\$37,860
FF	2 BR, 2 Bath	1,378	6	\$60,442	\$1,274	\$22	\$3,240	\$38,880
F	2 BR, 2 Bath	1,399	6	\$60,442	\$1,274	\$22	\$3,240	\$38,880
H	2 BR, 2 Bath	1,409	3	\$61,333	\$1,300	\$22	\$3,305	\$39,660
HH	2 BR, 2 Bath	1,409	6	\$61,333	\$1,300	\$22	\$3,305	\$39,660

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- = **\$22.00** 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