



Realife Cooperative of West St. Paul Share Values Effective June 15, 2025. Monthly Charges Effective June 15, 2025

Style	Description	Sq. Ft	Qty.	June 15, 2025 - June 14, 2026 Share Values	June 1, 2025 - June 1, 2026 Monthly Carrying Fee	All Mbrs. Pay Wi-Fi	Minimum Monthly Qualifying Income	Minimum Annual Qualifying Income
EE	1 BR, Den, 1 Bath	955	28	\$44,668	\$1,124	\$22	\$2,865	\$34,380
D	1 BR, Den, 1 Bath	1,000	12	\$47,470	\$1,179	\$22	\$3,003	\$36,030
E	1 BR, Den, 1 Bath	1,083	9	\$49,882	\$1,233	\$22	\$3,138	\$37,650
I	1 BR, Den, 1 1/2 Bath	1,130	12	\$52,423	\$1,319	\$22	\$3,353	\$40,230
G	2 BR, 1 1/2 Bath	1,134	9	\$53,118	\$1,319	\$22	\$3,353	\$40,230
K	2 BR, 2 Bath	1,315	6	\$61,424	\$1,524	\$22	\$3,865	\$46,380
FF	2 BR, 2 Bath	1,378	6	\$62,624	\$1,565	\$22	\$3,968	\$47,610
F	2 BR, 2 Bath	1,399	6	\$62,624	\$1,565	\$22	\$3,968	\$47,610
H	2 BR, 2 Bath	1,409	3	\$63,550	\$1,597	\$22	\$4,048	\$48,570
HH	2 BR, 2 Bath	1,409	6	\$63,550	\$1,597	\$22	\$4,048	\$48,570

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 2% 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.

Unit Style	Annual Equity Earned
EE	\$876
D	\$934
E	\$978
I	\$1,028
G	\$1,042
K	\$1,204
FF	\$1,228
F	\$1,228
H	\$1,246
HH	\$1,246

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