

OWN YOUR FUTURE LOVE YOUR LIFE

How do you want to spend your time? The value of cooperative living is more than the sum total of the costs involved. Cooperatives are more than brick and mortar, more than just a place to live. Cooperatives are member-owned, member-involved communities that invite your participation, solicit your opinion, and provide an opportunity for you to be a part of an exceptional lifestyle. Truly a place to call home, Estoria Cooperatives invites you to become part of our family. Here you'll find beautiful spaces, friendly neighbors, and a lifestyle that lets you prioritize how you spend your time. You get the value of home ownership without the burden of home repairs and yard maintenance. Choose how you want to spend your time. Your life. Your way.

"Being rich is having money, being wealthy is having time." – Margaret Bonnano

	ESTORIA OPT. 1 (LOW)	ESTORIA OPT. 2 (HIGH)
Home Value	\$	\$
(-) Less Mortgage Balance	\$-	\$-
(-) Less Realtors Fees & Closing Costs	\$-	\$-
Proceeds from Home Sale	\$	\$
(-) Less Cost of Share	\$-	\$-
Equity - Sale of Home & Purchase of Share	\$	\$
<i>Consult your licensed financial advisor for calculations and potential investment opportunities that may offset monthly costs.</i>		
Estimated Investment Calculation at _____%		
Estimated Interest Earned Per Year	\$	\$
Estimated Interest Earned Per Month	\$	\$
Total Monthly Expenses *See Side 2		
	\$	\$
(-) Less Estimated Interest Earned Per Month	\$-	\$-
Total Estoria Monthly Expenses Minus Applied Interest	\$	\$

TAX BENEFIT CALCULATIONS	MONTHLY FEE	ESTIMATED TAX BENEFITS
Option 1 / Unit # _____	\$	\$
Option 2 / Unit # _____	\$	\$

*Approximately 50%–60% of the monthly fee can be deducted for mortgage interest and property taxes. Tax benefits are based on individual circumstances, and a consultation with a personal tax advisor is recommended.

ESTIMATED COST/LIFESTYLE COMPARISON WORKSHEET

EXPENSES	ESTORIA OPT. 1 (LOW)	ESTORIA OPT. 2 (HIGH)	CURRENT HOME	ADDITIONAL COSTS OVER TIME
Monthly Fee / Master Mortgage Payment	\$	\$	\$	
Telephone	\$	\$	\$	
Electricity	\$	\$	\$	
Homeowners Insurance / HO6	\$	\$	\$	
Bulk Rate TV / Internet Service	Included	Included	\$	
Heat	Included	Included	\$	
Sewer and Water	Included	Included	\$	
Garbage Removal	Included	Included	\$	
Real Estate Taxes - *See Side 1	Included	Included	\$	
**Reserves / Home Replacements	Included	Included	\$	\$
**Maintenance / Home Repairs	Included	Included	\$	\$
Professional Management Services	Included	Included	\$	
Lawn Care / Landscaping	Included	Included	\$	\$
Snow Removal	Included	Included	\$	\$
Fire Protection System	Included	Included	\$	
Building Security System	Included	Included	\$	
One Parking Spot in Temperature Controlled Garage	Included	Included	\$	
Second Parking Spot	\$	\$	\$	
In-home Storage	Included	Included	\$	
Use of Common Rooms/More Time to Enjoy: Great Room, Pub Room, Golf Simulator, Fitness/Wellness Studio, Art Studio, Garden Room, Sound Room, Fix-it Up Shop, Pickleball Courts, Garden Plots, and More!	Included	Included	\$	
*TOTAL MONTHLY EXPENSES	\$	\$	\$	\$

**Most professionals recommend spending 4%–6% of a home’s value per year on maintenance and upgrades to keep it in a sales-ready condition: paint, roof, siding, driveway, landscaping, wiring, appliances, carpet, window treatments, water softener, furnace, AC, etc.

Side 2