COOP APPLICATION AGREEMENT

HENDERSON APARTMENTS CORP.

c/o All Area Realty Services 99 Tulip Ave, Suite 302 Floral Park, NY 11001

The undersigned hereby submits this application to purchase	shares of stock in HENDERSON
APARTMENTS CORP. and the Proprietary Lease for Apartment	at 60-11 Broadway Woodside,
NY	
We / I hereby acknowledge understanding of the following:	

- 1. Pursuant to the authority granted in the Proprietary Lease and Bylaws of the Corporation, the Board of Directors will use the application to obtain background information regarding proposed purchasers of the Corporation's stock
- 2. The Board of Directors may require additional information and will require that the applicant(s) appear for the personal interview. Other persons who will reside in the apartment may also be required to appear at this interview.
 - 3. The proposed purchase cannot be consummated without the consent of the Board of Directors.
- 4. We / I hereby have read the Proprietary Lease and House Rules, which govern the occupancy of the apartment and agree to abide by these rules.
- 5. In no event will the Corporation, the Board of Directors, or its agents be responsible for any liabilities or expenses incurred by an applicant whose application is not approved.
- 6. While the Board of Directors will attempt to review all applications promptly, the Corporation, the Board of Directors, and its agents will not be responsible for expenses or liabilities resulting from any delay in this review.
- 7. Falsification of any of the enclosed information, or omission of material information, may result, without limitation, in revocation of approval of the Board of Directors and termination if the applicant's Proprietary Lease.

The undersigned acknowledges that, if this application is accepted, the undersigned will NOT, without prior written consent of the Board of Directors:

- Pledge the shares of the Corporation's stock
- Make structural alterations to the apartment
- Sublease the apartment
- Permit non-family members to reside in the apartment for more that one month
- Use the apartment for other than residential purposes
- Or violate any provision of the Proprietary Lease, the House Rules, or the Bylaws.

The undersigned acknowledges that the apartment is being acquired in "as is" condition. The undersigned confirms the accuracy of all the information contained herein.

Applicant	Date
Applicant	Date

Instructions to prospective shareholders (Applicant)

Henderson Apartments Corp. c/o All Area Realty Services 99 Tulip Ave, Suite 302 Floral Park, NY 11001

Complete application (18 pages) and return to Managing Agent with the following:

1.	□Full Resale Application completely filled out
1.	□ Copy of your photo ID (Drivers License / Passport) □ 2x2 Color Picture affixed to the application □ Pre-Transfer Inspection Form
2.	Letters of reference as follows: Two (2) business references
	□Two (2) social references
	□One (1) bank reference □Employment Reference Letter, stating annual income, position and length of employment
	□One (1) present landlord reference. If current residency is owned, please provide a letter and any documentation supporting your statement.
3.	The following documents:
	Copy of the contract of sale
	Signed Two (2) years of tax returns with W2's
4.	If a loan is to be obtained, the following documents must be submitted:
	□A copy of the completed bank application □A copy of the bank commitment, or pre-approved letter
	□A copy of the recognition agreement (Aztec standard form only)
5.	A non-refundable application fee in the amount of \$600.00, payable to ALL AREA BROKERAGE
	Background check fee of \$110.00 per applicants and occupants over 18
	If you are obtaining financing, the following fees will be applicable as requested by the bank: \$325.00 certified check/money order for Recognition Agreements payable to ALL AREA
	BROKERAGE
	\$250.00 certified check/money order for Bank Questionnaires payable to ALL AREA

PLEASE NOTE: Only *completed* applications, duly submitted <u>in 1 SET</u>, with the appropriate fees, will be presented to the Board for review and approval. *No exceptions*. At the closing, <u>the seller and buyer</u> are required to pay a transfer/preparation fee, payable to ALL AREA BROKERAGE in the amount of \$750.00 EACH. Please have your lawyers contact us prior to closing to disclose any other fees associated with closing. Move in deposit and move out deposit will be collected at closing which will be \$200 each, and a \$500.00 post inspection fee from Buyer.

Application Handling & Procedures:

Upon receipt of the completed application and required documents, the Managing Agent will Proceed in obtaining a current credit report for the applicant. All credit report information is Confidential and will not be disclosed to the applicants or current owners. Applicants can obtain copy of their credit report by a direct inquiry to the credit bureau involved.

All completed documents are reviewed and verified by the agent prior to submitting them to the Board of Directors, who at their discretion will arrange for an interview with the applicant if one is needed. The Board upon review decides for an approval or rejection of the application, and notifies Agent accordingly. The Board has no obligation to explain their decision to the Shareholder or Applicant. All submitted documents are not returnable.

General Terms:

The Cooperative Corporation and Managing Agent are not responsible for any physical representations related to the condition and appointments of the apartment.

Owner / Shareholder Information (Current)

HENDERSON APARTMENTS CORP.

Name:		
Address (for sale):		
Address (forwarding):		
Home Tel. No.:		
Business Tel. No.:		
Cell/Beeper Tel. No.:		
Email : .		
I confirm that I am the	e current shareholder of said unit #_ Signature of Shareholder:	
0.11		
Sellers attorney: Name:		
Telephone:		
Fax:		
Email:		
Real EstateBroker:	Telephone:	

HENDERSON APARTMENTS CORP.

DATE OF APPLICATION:	DESIRED MOVE IN DATE:
UNIT NUMBER:	OWNER'S NAME:
APPLICANT:	
Applicant (1) Name :	Applicant Tel #:
Cell # :	Email:
Date of Birth :	Social Security Number:
Current Address :	
Dates of Residence :	Rent:\$
Citizenship Status :	
Prior Address if less than 3 y	rears:
Education (highest level):	
Volunteer work if any :	
CO-APPLICANT:	
Applicant (2) Name :	Applicant Tel #:
Cell # :	Email:
Date of Birth :	Social Security Number:
Current Address :	
Dates of Residence :	Rent:\$
Citizenship Status :	
Prior Address if less than 3 y	rears:
Education (highest level):	
Volunteer work if any :	

Personal Information (cont'd)

HENDERSON APARTMENTS CORP.

Landlord/Mtge Holder	· :	· · · · · · · · · · · · · · · · · · ·	·····	Tel. #	
# of Persons To Occupy Apartment	:				
Names and Relations	hip of pr	roposed occupa	ints of the Apar	tment an ages of child	ren, if any:
**All Occupants of le	egal age	e (age 18) must	t fill out Perso	nal Information Shee	t (see next pa)
Pets		Yes 🗖			· (ese nem pg)
Additional Information	on:				
Please tell us any othomore space is needed				t help us evaluates yo application):	ur application (if
Buyers Attorney: Name: Address: Telephone: Fax: Email:					
Real Estate Broker			Telephone:		

PERSONAL INFORMATION

APPLICANT/OCCUPANT	CO-APPLICANT/OCCUPANT
Name:	<u> </u>
Home Tel. No.:	
	_
Position/Title Held:	
How long employed:	
Curr. Gross Income:	
Social Security #:	
Professional Background:	

Employer Information

HENDERSON APARTMENTS CORP.

APPLICANT: Occupation	;
Business/Employer	:
Telephone	:
Гуре of Business	:
Business Address	:
Position	:
Status	:
Supervisor	:
Salary/Present Income	: (Month/Week) Add. Income:
Prior Employer & Position is	ess, level and expected date of graduation:
CO-APPLICANT: Occupation	:
Business/Employer	<u> </u>
Геlephone	<u> </u>
Гуре of Business	<u> </u>
Business Address	; <u> </u>
Position	:
Status	:
Supervisor	: <u></u>
Salary/Present Income	: (Month/Week) Add. Income:
Prior Employer & Position is	s less than 3 years:
f Student list school, addre	ess, level and expected date of graduation:
,	

HENDERSON APARTMENTS CORP.

APPLICANT		
Bank's Name	:	Address:
Savings Acct. Number	:	Checking:
Credit Acct (Name)	:	Number:
	:	Number:
CO-APPLICANT		
Bank's Name	:	Address:
Savings Acct. Number	:	Checking:
Credit Acct (Name)	:	Number:
	:	Number:
For all the references p	provided, please provide th	ere name, address, and phone number:

Balance Sheet

HENDERSON APARTMENTS CORP.

						Floral Park	, NY 1100
ASSETS:							
Cash:					•		
Checking Account (Note 1)							
Savings Account (Note 1) .							
Marketable Securities (Note 2)							
Life Insurance Net Cash Value							
Non Marketable Securities.							
Real Estate Owned (note 3)							
Automobiles / Pleasure craft own	ed (No	te 4).					
Vested Interest in Retirement Fun	ıds (No	te 5).					
Net Worth of Business Owned (N	lote)						
Furniture and Personal Property							
Notes Receivable							
Other Assets (Note 5) .							
Total Assets	•	•	•	•	•		
LIABILITIES:							
Installment Debt Payable (Note 6) .				•		
Other Unsecured Loans (Note 6)					•		
Mortgage Loans (Note 6) .					•		
Automobile / Please Craft Loan					•		
Other Secured Loans (Note 6)					•		
Other Liabilities (Note 7) .							
Total Liabilities	•	•	•		•		

HENDERSON APARTMENTS CORP.

c/o All Area Realty Services 99 Tulip Ave, Suite 302 Floral Park, NY 11001

Note 1:

Bank	Account #	Balance

Note 2:

No. Shares	Type of Security	Issuer	Market Value	Monthly Dividend / Interest

Note 3:
Address of Property:
Type of Property:
Cost of Property:
Present Market Value:
Amt. Mortgage / Loans:
Monthly Gross Income:
Monthly Taxes, Insurance,
Maintenance and Misc Payments:
Monthly Net Rental Income:
Note 4:
Make and Year of Vehicle:
Make and Year of Vehicle:
Make and Year of Vehicle:

Balance Sheet (Notes Cont'd)

If a "Yes" answer was given to any question, explain below

			HENDERSO	c/o All 99	ARTMENTS CORP. Area Realty Services Tulip Ave, Suite 302 Toral Park, NY 11001
Note 5: Briefly describe	e other assets:				lotat raik, NT 11001
Note 6: Please provide	the following for all D	ebts			
Creditor	Address	Account #	Monthly Pay	ment	Unpaid Balance
Briefly Describ	be any other liabilities:				
			YES or	1	1O
			APPLICANT	CO-A	PPLICANT
Have you had an	y outstanding judgments	?			
In the last 7 year	s, have you been declared	l bankrupt? .			
Have you had a property In Lieu thereof?	property foreclosed upon				
Are you a party i	in a lawsuit? .				
Are you obligate Or separate main	ed to pay alimony, child so tenance?	upport 			
Will any part of	your cash payment be bo	rrowed? .		_	
	nember of your family hav				_

Purchase Information

HENDERSON APARTMENTS CORP.

Apartment #		
Shares:	-	
Purchase Price of Apartment: _		Amount to be financed:
Interest Rate:	_ Term:	Monthly Payment:
Lender for Mortgage: Name of Bank:		Phone #:
Seller's Attorney: Name:		
Phone #:	· · · · · · · · · · · · · · · · · · ·	
Address:		
Buyer's Attorney: Name:		
Phone #:		
Address:		
Tel No.:		
Best time to reach:		

HENDERSON APARTMENTS CORP.

c/o All Area Realty Services 99 Tulip Ave, Suite 302 Floral Park, NY 11001

Please Read Carefully Before Signing

In considering this application from you (The applicant), management will rely heavily on the information which your have supplied. It is important that the information be accurate and complete. By signing this application, you represent and warrant the accuracy of the information, and you authorize management to verify references that you have listed, (contact individuals listed)

In the application, obtain copies of credit and financial information, and agree to hold such persons harmless with respect to any information they may give out. All original applications and any attached documents are not returnable.

Signed (Applic.2) : Date :	Signed	(Applic.1)	<u>:</u>	_ Date :
cigilod (Applicia) .	Signed	(Applic.2)	:	Date :

RECYCLING RIDER

HENDERSON APARTMENTS CORP.

- Tenant agrees, at his sole cost and expense, to comply with all present and future laws, orders, and regulations of all state, federal, municipal and local governments, departments, commissions, and boards regarding the collection, sorting, separation, and recycling of waste products, garbage, refuse and trash in categories as provided by law, and in accordance with the rules and regulations adopted by Landlord for the sorting and separating of such designated recyclable materials. Tenants shall comply with the requirement to rinse recyclable bottles and containers before placing them in designated receptacles, in accordance with the law and local regulations.
- The Landlord reserves the right, where permitted by law, to refuse to collect or accept from Tenant, waste products, garbage or trash, which is not, separated and sorted as required by law. Where permitted by law, The Landlord reserves the right to require the Tenant to arrange for such a collection, at the Tenant's sole cost and expense, utilizing a contractor satisfactory to the Landlord.
- Tenant shall pay all costs, expenses, fines, penalties, or damages which may be imposed on the Landlord or Tenant by reason of the Tenant's failure to comply with the provisions of this paragraph, and at the Tenant's sole cost and expense, Tenant shall indemnify, defend, and hold harmless the Landlord (including legal fees and expenses) from and against any actions, claims, and suits arising from such Tenant's non-compliance, utilizing counsel reasonably satisfactory to the Landlord, if the Landlord so elects. Tenant's failure to comply with this paragraph shall constitute a violation of a substantial obligation of the tenancy, local statute and the Landlord's rules and regulations. Tenant shall be liable to the Landlord for any cost, expenses, or disbursements, including attorney's fees, of any action or proceeding by the Landlord against the Tenant, predicted upon the Tenant's breach of this agreement. The Tenant understands that local regulations governing recycling make residents liable for noncompliance.

Date:	
Purchaser:	Purchaser:
By:	Ву:
Apartment:	

Henderson Apartments Corp. Inspection Form For Transfer Approval

The Undersigned Owner(s) and prospective Purchaser(s) of the Apartment, for which Board approval of the transfer is requested, agree to the following additional terms as a condition of Board approval of the transfer:

- The apartment must be inspected by a representative of the managing agent to determine if extermination services are required. If services are required, the current Owner(s) must arrange with the Managing Agent for Corporation's extermination company to perform the necessary services.
- 2. The Buyer must be advised of and comply with the House Rule requiring that 80% of the floors in the bedrooms, living room, hallways, and dining area be covered by carpeting. The Buyer agrees to post a refundable deposit in the amount of \$500.00 to assure compliance. If after inspection this Rule has been complied with, then the \$500.00 deposit will be refunded. If the Rule has not been complied with within 30 days after transfer of the shares, then the deposit will be forfeited and the new Owner will be in violation of the House Rule and subject to all of the penalties provided in the House Rules.
- 3. The apartment must be inspected by a representative of the Managing Agent to determine if there are any plumbing leaks, loose bathroom tiles, electrical problems or any other repairs required for the health or safety of the prospective occupants of the apartment and/or the other residents of the building. If any repairs are determined to be required they must be completed **before** the new resident will be given permission to occupy the apartment.

The Undersigned acknowledge that they understand the Rules and agree to comply.

	Owner(s):
Dated:	
Apartment No	·
	Prospective Purchaser(s)

HENDERSON APARTMENTS CORP.

c/o ALL AREA PROPERTY MANAGEMENT CO., INC. 21-07 31ST STREET, LONG ISLAND CITY, NEW YORK 11105-2601

718-721-0700 FAX # 718-721-5629

May 21, 2002

TO ALL SHAREHOLDERS

Please be advised that the following resolutions were passed by the Board of Directors on April 17, 2002

SUBLEASING RULES

In order for an apartment to be subleased the following rules apply:

- 1.A Purchaser of an apartment will not be permitted to sublease the apartment for two (2) years from the date of purchase.
- 2.A Shareholder desiring to sublease his or her apartment must be current in all financial obligations to the corporation.
- 3.A Sublease Application obtained from and submitted to the Managing Agent will then be presented to the Board of Directors for approval.
- 4.I f approved, the sublease approval will be for a one (1) year period with the possible right to review. The form of Sublease Agreement will be provided by the Managing Agent.
- 5.T he Board of Directors reserves the right to terminate or not renew any sublease.
- 6.S hareholders are responsible to notify Managing Agent when their Subtenant wishes to terminate his or her subleasing arrangements.
- 7.T he Board of Directors will impose a penalty of \$200.00 for each unauthorized subleased month for an illegal or unauthorized sublease, in addition to the regular sublease fee for each month an apartment is subleased with proper approval.
- 8.T he Corporation and Managing Agent are not responsible for any representations related to the condition of the apartment.
- 9.S hareholders and Subtenants must obtain their own insurance policies to protect their personal belongings and furnishings.
- 10.Th e Sublease Agreement will provide that Subtenants agree to be legally bound by the terms of the Proprietary Lease for the apartment and all House Rules promulgated by the Board of Directors of the Corporation.
- 11.Th e sublease fee is established from time to time by the Board of Directors of the Corporation and is payable monthly.
- 12.Pa rents may sublease to their children without a sublease fee and children may sublease to their parents without a sublease fee.

****All Shareholders who are currently subleasing must supply the management office with a copy of the current lease.

Sincerely,

Janier Giraldo Managing Agent

HOUSE RULES

- 1. The public halls and stairways of the Building shall not be obstructed or used for any purpose other than ingress to and egress from the Apartments in the Building, and the fire towers shall not be obstructed in any way.
- No patient of any doctor who has offices in the building shall be permitted to wait in the lobby.
- 3. Children shall not play in the public halls, courts, stairways, fire towers or elevators and shall not be permitted on the roof unless accompanied by a responsible adult.
- 4. No public hall above the ground floor of the Building shall be decorated or furnished by any Lessee in any manner without the prior consent of all the Lessees to whose apartments such hail serves as a means of ingress and egress. In the event of disagreement among such Lessees, the Board of Directors shall decide.
- 5. No Lessee shall make or permit any disturbing noises in the Building or do or permit anything to be done therein which will interfere with the rights, comfort or convenience of other Lessees. No Lessee shall play upon or suffer to be played upon any such instrument or permit to be operated a phonograph or a radio or television loud speaker in such Lessee's Apartment between the hours of eleven o'clock p.m. and the following eight o'clock am, if the same shall disturb or annoy other occupants of the Building. No construction or repair work or other installation involving noise shall be conducted in any Apartment except on weekdays (not including legal holidays) and only between the hours of 8:30 am. and 5:00 p.m.
- 6. No article shall be placed in the halls or on the staircase landings or fire towers, nor shall anything be hung or shaken from the doors, windows, terraces or balconies or placed upon the window sills of the Building.
- 7. No a window air-conditioning units or ventilators shall be used in or about the Building except such as shall have been expressly approved by the Lessor or the Managing Agent, nor shall anything be projected out of any window of the Building without similar approval.
- 8. No sign, notice, advertisement or illumination shall be inscribed or exposed on or at any window or other part of the Building, except such as shall have been approved in writing by the Lessor or the Managing agent.
- 9. No velocipedes, bicycles, scooters or similar vehicles shall be allowed in a passenger elevator and baby carriages and the above mentioned vehicles shall not be allowed to stand in the public halls, passageways, areas or courts of the Buildings.
- Messengers and trades people shall use such means of ingress and egress as shall be designated by the Lessor.
- 11. Kitchen supplies, market goods and packages of every kind are to be delivered only at the service entrance of the Building and through the service elevator to the Apartments when such elevator is in operation.
- 12. Trunks and heavy baggage shall be taken in or out of the Building through the service entrance.
- 13. Garbage and refuse from the Apartments shall be disposed of only at such times and in such manner as the superintendent or the Managing Agent of the Building may direct.
- 14. Water closets and other water apparatus in the Building shall not be used for any purposes other than those for which they were constructed, nor shall any sweepings, rubbish, rags or any other article be thrown into the water closets. The cost of repairing

- any damage resulting from misuse of any water closets or other apparatus shall be paid for by the Lessee in whose Apartment it shall have been caused.
- 15. No Lessee shall send any employee of the Lessor out of the Building on any private business of a Lessee.
- 16. No bird or animal shall be kept or harbored in the Building unless the same in each instance have been expressly permitted in writing by the Lessor; such permission shall be revocable by the Lessor. In no event shall dogs be permitted on elevators or in any of the public portions of the Building unless carried or on leash. No pigeons or other birds or animals shall be fed from the window sills, or in the yard, court spaces or public portions of the Building, or on the sidewalks or street adjacent to the Building.
- 17. No radio or television aerial shall be attached to or hung from the exterior of the Building without the prior written approval of the Lessor or the Managing Agent.
- 18. No vehicle belonging to a Lessee or to a member of the family or guest, subtenant or employee of a Lessee shall be parked in such manner as to impede or prevent ready access to any entrance of the Building by another vehicle.
- 19. The Lessee shall use the available laundry facilities only upon such days and during such hours as may be designated by the Lessor or the Managing Agent.
- 20. The Lessor shall have the right from time to time to curtail or relocate any space devoted to storage or laundry purposes.
- 21. Unless expressly authorized by the Board of Directors in each case, the floors of each Apartment must be covered with rugs or carpeting or equally effective noise- reducing material to the extent of at least eighty (80%) percent of the floor area of each room excepting only kitchens, pantries, bathrooms, maid's rooms, closets, and foyers.
- 22. No group tour or exhibition of any Apartment or its contents shall be conducted, nor shall any auction sale be held in any Apartment without the consent of the Lessor or its Managing Agent.
- 23. The Lessee shall keep the windows of the Apartment clean. In case of refusal or neglect of the Lessee during ten (10) days after notice in writing from the Lessor or the Managing Agent to clean the windows, such cleaning may be done by the Lessor, which shall have the right, by its officers or authorized agents, to enter the Apartment for the purpose of such cleaning and to charge the cost of such cleaning to the Lessee.
- 24. The passenger and service elevators, unless of automatic type and intended for operation by a passenger, shall be operated only by employees of the Lessor, and there shall be no interference whatever with the same by Lessees or members of their families or their guests, employees or subtenants.
- Complaints regarding the service of the Building shall be made in writing to the Managing Agent of the Lessor.
- 26. Any consent or approval given under these House Rules by the Lessor shall be revocable at any time.
- 27. If there be a garage in the building, the Lessee will abide by all arrangements made by the Lessor with the garage operator with regard to the garage and driveways thereto.
- 28. No Lessee shall install any plantings on the terrace, balcony or roof without the prior written approval of the Lessor. Plantings shall be contained in boxes of wood lined with metal or other material impervious to the dampness and standing on supports at least two inches from the terrace, balcony or roof surface, and if adjoining a wall, at least three inches from such wall. Suitable weep holes shall be provided in the boxes to draw off water. In special locations, such as a corner abutting a parapet wall, plantings may be contained in masonry or hollow tile walls which shall be at least (3) inches from the parapet and flashing, with the floor of drainage tiles and suitable weep holes at the sides

to draw off water. It shall be the responsibility of the lessee to maintain the containers in good condition, and the drainage tiles and weep holes in operating condition.

- 29. The agents of the Lessor, and any contractor or workman authorized by the Lessor, may enter any Apartment at any reasonable hour of the day for the purpose of inspecting such Apartment to ascertain whether measures are necessary or desirable to control or exterminate any vermin, insects or other pests and for the purpose of taking such measures as may be necessary to control or exterminate any such vermin, insects or other pests. If the Lessor takes measures to control or exterminate carpet beetles, the cost thereof shall be payable by the Lessee, as additional rent.
- 30. These House Rules may be added to, amended or repealed at any time by resolution of the Board of Directors of the Lessor.

Receipt of a copy of the House Rules and assent to its terms are hereby acknowledged by you under the words "Accepted and Agreed to"

ACCEPTED AND AGREED TO:	
	Applicant #1
	Applicant #2
	Prospective Applicant for Apartmentlocated at

HENDERSON APARTMENTS CORPORATION 60-11 Broadway Woodside, NY 11377

Move-In/Move-Out Permission Form

1.	Name of	shareholder	/tenant:		
2.	Apartme	nt Number:		_	
3.	Date requ	uested for:	Move-In	Move-Out_	
4.		-	lerstand and agre he building <u>:</u>	es to the following rules re	egarding moving
	a)		ng must be done	between the hours of 9:00	a.m. and 5:00
	b)		s must be done th	including furniture, televinrough the garage side of t	
c) Any moving trucks or vans should be parked so as not to block the usage of the garage or driveway.				ot to block the	
	d)	Any viola	ntion of moving i	n or moving out rules and	•
e) subject to a penalty in the amount of two hundred dollars (\$20 A deposit in the amount of \$200.00 must be posted with the application and will be returned if there is no damage.			with the		
	f)	This pern		t be signed by All Area Re	
	g)		rs must provide i	nanagement with a Certifi	cate of Insurance
Dated:					
				Signature of sharel	holder/tenant
Appro	val of Maı	naging Age	nt:		
		ested move- to		the date of	during the
Dated:				All Area Realty Services l	Inc.
				Ву:	
				By: Authorized representative	

*Please see below details pertaining to the required Certificate of Insurance from all movers.

Certificate of Insurance Info for all Move In & Out, and Large Deliveries

All Movers and Delivery companies must provide a COI prior to any move or large delivery taking place. The Certificate must list the following;

Certificate Holder:

HENDERSON APARTMENTS CORP. 60-11 Broadway Woodside, NY 11377

Additional Insured:

ALL AREA REALTY SERVICES, INC. 99 Tulip Avenue, Suite 302 Floral Park, NY 11001

Please have the certificate emailed faxed or sent to the management office in order to finalize your move/delivery. Email is preferred.

Email: janier.giraldo@aarsny.com

Fax: (516) 417-8401

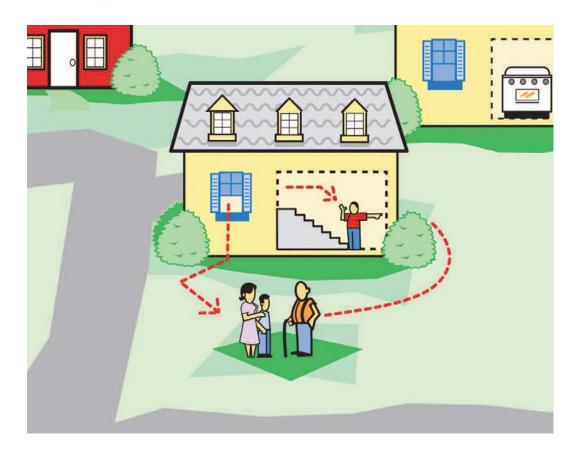
Mailed to:

Henderson Apartments Corp.c/o All Area Realty Services, Inc. attn// Janier Giraldo
99 Tulip Ave., Suite 302
Floral Park, NY 11001

Protecting Your Family From Fire

March 2008





Fire in the Home

American homes suffer an unwanted fire every 10 seconds, and every 60 seconds they suffer a fire serious enough to call the fire department. Most importantly, every three hours someone is killed in a home fire—that's more than 2,600 people in 2006 alone. Another 13,000 people are injured in home fires in a typical year.

Protecting your family from fire requires advance planning for what to do if fire strikes. This includes the use of protective devices, usually smoke alarms, to provide early warning of fire, especially at night when they are most vulnerable. However, depending on the size and layout of your home and the characteristics of your family, you may need to do more to assure their safety. This brochure was written to provide the information you need to decide what you must do to protect your family from fire.

The Dangers of House Fires

Most home fires occur in the kitchen while cooking and are the leading cause of injuries from fire. However, they are often extinguished with only minor damage since a person is generally present. Common causes of fires at night are carelessly discarded cigarettes, sparks from fireplaces without spark screens or glass doors, and heating appliances left too close to furniture or other combustibles. These fires can be particularly dangerous because they may smolder for a long period of time before being discovered by sleeping residents.



Most victims of fire succumb to the smoke and toxic gases and not to burns. Fire produces poisonous gases that can spread rapidly and far from the fire itself to claim victims who are asleep and not even aware of the fire. Even if residents awaken, the effects of exposure to these gases can cloud their thinking and slow their reactions so that they cannot make their escape. This is why it is so crucial for you and your family to have sufficient warning so that you can all escape before your ability to think and move is impaired. In addition, more than half of fatal fires in homes occur when people are asleep—this represents only a third of a 24-hour day. Therefore, any fire protection system must be able to protect people who are asleep in their bedrooms when fire starts.

Furthermore, nearly half the people killed in home fires each year are either preschool children or adults 65 years old or older. Add people with physical, mental, or emotional handicaps, and it is clear that home fire protection must be designed for people with limitations. That is why every fire safety program should include provisions for people with special needs.

Children and Fire

Children playing with matches or lighters are a leading cause of home fires and one in which the children and others present are often hurt. Children have a natural curiosity about fire and are tempted to play with matches or lighters left within their reach. In many cases, children who start fires have a history of firesetting. Many fire departments offer counseling programs for juveniles who set fires. If your child is setting fires, you should contact your local fire department for information about counseling before the situation gets out of hand and your child gets hurt. Nevertheless, the most important thing you can do is to keep all matches and lighters out of the sight and reach of children. Store them up high, preferably in a locked cabinet.



Even though they have a natural curiosity about fire, children may become frightened and confused in a fire and hide rather than escape to safety; especially if they started the fire. Children are often found hiding in closets or under beds where they feel safe. Therefore, it is crucial for your child's safety that you hold fire drills in the home at least twice a year to let them practice the right things to do in a fire emergency.

Clothing fires are a significant cause of fire injuries to children (and to adults too). They set their clothes on fire by getting too close to heat sources such as open fires or stoves, or when playing with matches or lighters. Here too, the best defense is a respect for fire and training in what to do if their clothes do catch fire. Their natural reaction is to run—which will make the situation worse. STOP, DROP, and ROLL is taught as the correct action and has saved many lives in clothing fires. The moment clothes start to burn, stop where you are, drop to the ground, cover your face with your hands and roll repeatedly to smother the flames.

Of course, young children should never be left alone in the home. Even if they don't play with fire, unattended children can accidentally start a fire by attempting to cook something or by using a heater or electrical appliance in the wrong way. All too often, tragic fires occur when young children are left unattended, for even short periods.

Children's Sleepwear

In the 1970's, the hazards of accidental ignition of sleepwear on young children were addressed through Federal legislation. The Flammable Fabrics Act required that children's sleepwear (sizes 0-6X) be flame retardant. In a short time, this had a dramatic impact on deaths and injuries, reducing them by 95%.

Recently, an increase in injuries has been reported among children sleeping in garments classified as "daywear" such as tee shirts and jerseys. These garments look just like sleepwear but are not fire retardant. The only way to tell the difference is by careful examination of the garment label. Therefore, parents should be careful to buy only fire retardant sleepwear for their children in order to enjoy the fire safety benefits of these garments.



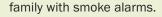
Fire and Older Adults

The risk of death from fire for Americans age 65 and over is two times greater than the risk for adults under 65, and hospital stays of more than 40 days are common for older burn victims. Thus, older people need to be especially careful with fire. People can become victims of fire by falling asleep smoking, either in bed or in a favorite chair, especially after consuming alcohol or taking medication. Ashtrays emptied before smoldering materials are completely out also start a number of fires in homes of smokers. Cooking is a major cause of fire injuries among older persons when loose fitting clothing is ignited as the wearer reaches over a hot burner, or slips and falls onto the stove.

Smoke Alarms

One of the most important fire safety devices for the home is the smoke alarm. After becoming generally available in the early 1970's home smoke alarm sales grew rapidly and the price fell, so that by 1991, 88% of US homes had at least one, and alarms could be purchased for under \$10.

Several studies have concluded that when working smoke alarms are present, the chance of dying from the fire is cut in half. The smoke alarms currently in place have saved thousands of lives, but several problems exist. First, the 12% of homes without alarms have more than half of the fires; second, it is estimated that a third of the smoke alarms in place are not working, often due to failure to replace a worn-out battery; and third, many homes do not have as many smoke alarms as are needed to protect the occupants properly. In this chapter, we will examine how to protect your





How Many Alarms are Needed?

The primary job of a smoke alarm is to protect you from fires while you are asleep. Thus, your alarms should be located between any sleeping persons and the rest of the house—outside bedrooms or sleeping areas. But tests conducted in the 1970's clearly showed that this might not be enough.

In multi-story homes, fires on a floor level without a smoke alarm can grow to dangerous conditions before sufficient smoke can rise in a stairway to set off an alarm on the upper floor. Based on this observation, most codes require that additional smoke alarms be located on each floor level of the home.

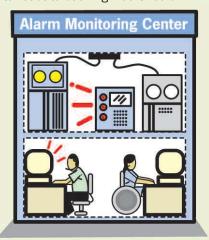
A closed door provides protection from smoke on the other side, but will also prevent smoke from reaching a smoke alarm. This is particularly a problem in bedrooms. If you sleep with your bedroom door closed, you should add a smoke alarm in the bedroom; particularly if you smoke in the bedroom or there is a TV, air conditioner, or other major appliances in the bedroom that might start a fire. If you sleep with the bedroom door open, the alarm in the hall outside will detect a fire in the bedroom or elsewhere.

There are a few places where a smoke alarm should not be placed. These include kitchens and garages (cooking fumes and car exhaust are likely to set them off) and unheated attics and crawl spaces (where it can get too cold or hot for the electronics to work properly). Fires beginning in these areas are generally detected by the other smoke alarms in enough time to escape safely. If an alarm is desired in these spaces, heat detectors are available. But remember that the smoke alarms are the primary safety devices in any home protection scheme.

What Kind of Smoke Alarms Should You Get?

There are two basic types of smoke alarms available; the ionization type and the photoelectric type. The ionization alarm reacts faster to open flaming fires and is usually the least expensive. The photoelectric alarm reacts faster to smoldering fires and is less likely to react to cooking. You should

consider getting one or more of each type of alarm, since there is no way of predicting what type of fire might occur in your home. There is also an alarm that combines the features of both the ionization and photoelectric smoke alarms into one unit. It is called a "dual sensor" smoke alarm. For the best protection, the U.S. Fire Administration (USFA) recommends installing either the dual sensor alarm or a combination of ionization and photoelectric alarms in every home. All of the above smoke alarms should be replaced no later than ten years after their installation.



There are also multiple ways to power smoke alarms. Most operate on a battery (usually 9 volt), which should be replaced at least once a year. When the battery needs changing, the smoke alarm will begin to "chirp" every 20 seconds or so; this will persist for a month. This is most likely to start in the middle of the night (when the temperature in the house drops) causing you to get up and remove the battery so you can sleep. To prevent this nuisance you should pick a special day and give your alarms new batteries once a year. Some fire safety organizations promote "change your clocks, change your batteries" when the change is made back from daylight savings time each fall. Always make sure that you use the right battery—the required battery type is marked on the alarm near where the battery goes. Smoke alarms installed in a house may be operated from the household electrical power and not need battery replacement. This type of alarm has a "power on" light to tell you that the alarm has power. Smoke alarms are available which run on house power but also have a battery in case the main power fails. Both types of alarms need to be tested monthly and batteries should be replaced yearly just as with the battery-only operated type.

There now are available long-life smoke alarms that last for up to ten years. They are different than the alarms described above in that their batteries do not need to be changed every year. However, they still need to be tested on a regular basis and should be replaced between eight and ten years of their initial installation.

How Should Your Smoke Alarms be Installed?



Smoke alarms should always be installed according to the manufacturer's directions. In general, smoke alarms are installed on the ceiling or high on the wall. Alarms should be installed no closer than 3 feet from supply registers of forced air heating systems (that might blow on the alarm preventing it from exposure to smoke) and no closer than 3 feet from the door to a kitchen or a bathroom containing a shower (steam can set the alarm off when the door is opened). Alarms should be no closer than 3 feet from supply registers of forced air heating systems (that might blow on the alarm preventing it from seeing smoke) and no closer than 3 feet from the door to a kitchen or a bathroom containing a shower (steam can set the alarm off when the door is opened).

If an alarm is mounted on an exterior wall or a ceiling below an unheated attic that is poorly insulated (the surface gets noticeably cold in the winter and warm in the summer), the temperature difference can prevent smoke from getting to the alarm. Placing the alarm on an inside wall avoids the problem. In desert climates where evaporative coolers are being used, mount smoke alarms on walls 12 inches below the ceiling. These coolers add moisture that can cause the smoke to drop.

Older adults may have difficulty reaching alarms on ceiling to change batteries. If hard-wired alarms are impractical, wall mounting 12 inches down should be considered.

Will You be Able to Hear Your Alarms?

The ultimate test for smoke alarms is their ability to wake you when you are asleep. This generally means that the nearest alarm to the bedroom can be no further away than in the next room with the intervening door open.

Hard-wired alarms can be connected together (with a wire) so when one alarm activates, all interconnected alarms go off. Many alarms in new homes have this feature. It means any alarm in the home can awaken you in your bedroom if the nearest alarm is loud enough to do so.

For homes with battery-powered alarms, there are models that contain a radio transmitter that will activate a receiver that can be placed in the bedroom. An advantage of this type is that, when you go vacation, you can give the receiver to a neighbor who could call the fire department if a fire starts. Of course, these are a lot more expensive than the simple alarms.

All battery-powered and most hard-wired smoke alarms use a highpitched electronic horn which is difficult for some people to hear. Test alarms before installation to make sure that all members of the household can hear them clearly.

People with hearing impairments can get smoke alarms with bright, flashing lights or vibrating signals. To awaken you, the light needs to be over the head of the bed and should be rated at least 110 candles. Such bright lights must be powered from house power, so if it is battery operated, it is probably not bright enough to use in the bedroom.

Testing and Maintenance

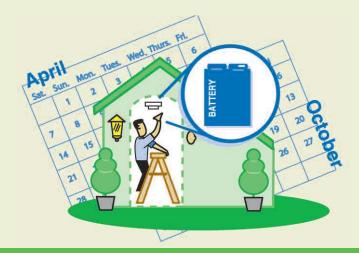
Smoke alarms should be tested at least once a month. All smoke alarms have a test button that you push to check out the entire alarm, including its sensitivity (how much smoke it takes to set it off). If the testing mechanism does not work properly, the alarm should be replaced immediately. Never use open flame devices to test an alarm.

Older adults and the physically impaired may have problems reaching their alarms to test them. There is one brand of smoke alarm on which the test feature can be activated by shining a flashlight on it. Another brand has an automatic test that activates at the same time and day, once a week. These models can be used where proper testing might not otherwise be done.

Smoke alarms need no maintenance other than changing batteries (in those that have batteries) and an occasional vacuuming of dust or cobwebs. Every smoke alarm comes with a homeowner booklet, which describes how to use and take care of that particular alarm. You should read that booklet and keep it in a safe place for future reference.

What if Your Alarm "ACTS UP"?

Smoke alarms are highly reliable but can sometimes be fooled by cooking or steam. If it sounds when there is no fire, it may need to be moved a few feet to a new position where it is not in the way of cooking vapors or steam. It may also have insects in it, so you should take it down and vacuum it out. If it continues to act up, simply replace it with a new alarm. They are inexpensive and can be purchased at any local hardware store.



How Long Should Your Smoke Alarms Last?

Smoke alarms have a useful life of about 10 years. At that age they should be replaced, even if they seem to be working. This will assure that the alarm will be working when you need it.

Even though today's smoke alarms are less expensive than you might have paid some years ago, today's alarms are more reliable. Thus, it is usually not worth keeping an old alarm rather than buying a replacement.

Fire Alarm Systems

A home fire alarm system is usually part of a total security system providing burglary protection in addition to fire protection. Such a system supervises doors, windows, and spaces within the home for break-in and may provide monitoring services by dialing your telephone to report a fire or intrusion to a security office, where it will be reported to your local police or fire department.

Due to their relatively high cost, these systems are generally found only in larger homes. The system can cost \$1000 or more to install, with 24-hour monitoring service adding \$15 to \$20 per month.



Components of the System

These systems consist of a central control panel to which smoke alarms and heat detectors are connected, along with bells or horns that are activated when the system triggers an alarm. Other sensors associated with the burglary functions connect to doors and windows or monitor rooms for motion or body heat. The control panel operates from house power but also usually contains an emergency battery which can operate the system for about 24 hours during a power outage.

The basic requirements for the number and locations of alarms are exactly the same as with the self-contained alarms discussed previously. The difference is that a fire alarm system gives you more flexibility to locate additional alarms and additional bells or horns (or flashing lights, should a person in the household be hearing impaired).

Fire alarm systems that provide remote monitoring services can also be used to provide medical alert services. Here a person with health problems who lives alone carries a radio transmitter that can trigger the system in case they need assistance. Signals received at the monitoring station are identified by type (fire, burglary, medical alert) so that the proper response can be made.

Why Have a Residential Fire Alarm System?

The primary advantage of a home fire alarm system is increased reliability and the ability to place alarms and bells exactly where needed. However, the reason most people have them is that they wanted a burglar alarm system and the cost of adding fire alarm features to a residential burglary system is relatively small.

Another advantage is that they are the only way to obtain remote monitoring services. This becomes important in cases where family members may not be capable of escaping from a fire without assistance. For example, if you have an older or physically impaired person in your home and a fire started when no one was home to assist that person, alarms alone might not be enough to assure their safety.

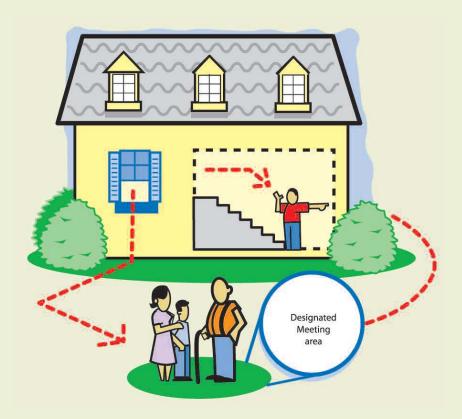
A feature of most monitoring services is the ability to keep special information on the residence which comes up on the computer screen whenever an alarm is received from that home. Thus, if there is a disabled person in the home who needs special assistance, this fact will be known to the operator and can be passed along to the fire department when it is called.

Escape Planning

Smoke alarms can only warn of danger. You must then take action to escape. Unless you act quickly and effectively, the extra warning time provided by alarms could be wasted. The best way to assure that your family will do the correct things in an emergency is to have an escape plan and practice it. The important factors in a home fire evacuation plan are:

Immediately leave the home.

Do not waste any time saving property. Call the fire department (Use 9-1-1 if available) from a neighbor's home. Take the safest exit route, but if you must escape through smoke, remember to crawl low under the smoke.



Know two ways out of each room.

If the primary way out is blocked by fire or smoke, you will need a second way out. This might be a window onto an adjacent roof or by using an escape ladder (tested and approved by a recognized testing laboratory). Practice escaping by both the primary and secondary routes to be sure that windows are not stuck and screens can be taken out quickly. Windows and doors with security bars need quick release devices to allow them to be opened quickly in an emergency. Practice escaping in the dark.

Feel the door.

When you come to a closed door, use the back of your hand to feel the top of the door, the door knob, and the crack between the door and door frame to make sure that fire is not on the other side. If it feels hot, use your secondary escape route. Even if the door feels cool, open it carefully. Brace your shoulder against the door and open slowly. If heat and smoke come in, slam the door and make sure it is securely closed. Use your alternate escape route.

Have an arranged meeting place.

If you all meet under a specific tree or at the end of the driveway or front sidewalk, you will know that everyone has gotten out safely and no one will be hurt looking for someone who is already safe. Designate one person to go to a neighbor's home to phone the fire department.

Once out, STAY OUT!

Never go back into a burning building for any reason. If someone is missing, tell the firefighters. They are equipped to perform rescues safely.



Residential Sprinklers

Fire sprinklers have been used to protect commercial buildings for more than 100 years. More recently, a new type of sprinkler system has been developed for residences which offers an unprecedented level of fire safety for both lives and property. These systems will be addressed in this chapter.

How Much do Residential Sprinklers Cost?

The cost of a sprinkler system is about \$1.50 per square foot in a new home (for a 1000 square foot home this is \$1500). In existing homes they range from \$2.50 to \$5.00 per square foot, depending on how difficult it is to run the pipes. This assumes the availability of an adequate and reliable water supply.

How do Residential Sprinklers Differ From Commercial Sprinklers?

The sprinklers that you have come to expect in hotels, offices, and other commercial buildings are there primarily to protect property and to protect people who are not in the immediate vicinity of the fire's point of origin. Sprinklers work by limiting the size and impact of the fire to a small area. Sprinklers in commercial buildings use larger quantities of water because fires in these types of buildings can involve large fuel loads.

Sprinklers used in the home are a special type referred to as residential sprinklers. These sprinklers use a fast acting element to allow the sprinkler to activate when the fire is still in its very early stages of development. No matter what type of building sprinklers are in, inadvertent operation of the sprinkler system is extremely unlikely. Smaller fuel loads coupled with activation when the fire is smaller allow these sprinklers to require much less water, so much so that the typical home's domestic water system is usually sufficient for such systems.

Why Are Sprinklers so Powerful?

The primary reason is that as soon as it activates, the sprinkler sprays water on the burning object and puts out or controls the fire. In fact, the sprinkler system not only stops the growth of the fire, it also acts directly on the potentially deadly effect of the fire, for example, by lowering the air temperature.

This means that a combination of sprinklers and smoke alarms can save most potential victims of home fires. The principal exceptions are victims

who are very close to the fire when it begins, such as victims of clothing fires, explosions, or flash fires. For some potential victims, there is no substitute for prevention.

What About Water Damage?

Once a fire begins, only one or two sprinklers near the fire activate and discharge water. Residential sprinklers discharge water at a low rate, so your home will not be flooded. (Flooding is not a danger with sprinklers in commercial buildings either.) After the fire is out, the supply valve can be simply shut off—but never do this yourself. Always call the fire department and let the professionals determine when it is safe to shut off the water.

Do You Need Smoke Alarms Too?

YES! Smoke alarms will tend to react first, providing extra time to escape. In some fires, sufficient smoke can be released to impair judgment or even threaten persons with preexisting medical problems before enough heat is released to set off the sprinkler. Also, smoke alarms provide early warning of fires that may start out of range of the sprinklers, such as within a wall space. Therefore, it is important that smoke alarms be installed in all of the places discussed in Chapter 2.



Protect Your Family From Fire

- Respect fire and teach your children to respect it too.
- Install smoke alarms, either self-contained or as part of a system, outside bedrooms and on EVERY LEVEL OF THE HOME.
- Test and maintain your alarms as if your life depends on it. IT DOES!
- Make sure everyone can clearly hear the sound of your smoke alarms from their bedrooms.
- Make an escape plan with two ways out of every room and practice it with your family.
- Especially when there are family members who cannot escape unassisted, consider a residential sprinkler system.



EMERGENCY PHONE NUMBERS

Emergency 9-1-1/0r:
Record other emergency phone numbers here so you will have hem when you need them.
Fire Department
Police Department
Poison Control Center
Doctor
Father's Work
Mother's Work
Other Important Numbers:



