RESERVE FUND BASED APPROACH

INSURED VALUE		RESERVE
\$8 Million	5%	\$400,000
\$10 Million	5%	\$500,000
\$12 Million	5%	\$600,000
\$8 Million	4.5%	\$360,000
\$10 Million	4.5%	\$450,000
\$12 Million	4.5%	\$540.000
\$8 Million	4%	\$320,000
\$10 Million	4%	\$400,000
\$12 Million	4%	\$480,000

UNIT OWNERS CONTRIBUTION

ANNUAL DUES	RESERVE	QUARTERLY PAYMENT
\$7,000	\$3,500	\$875
\$6,000	\$3,000	\$750
\$5,000	\$2.500	\$624

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2/6/2024