

EXHIBIT E, 1

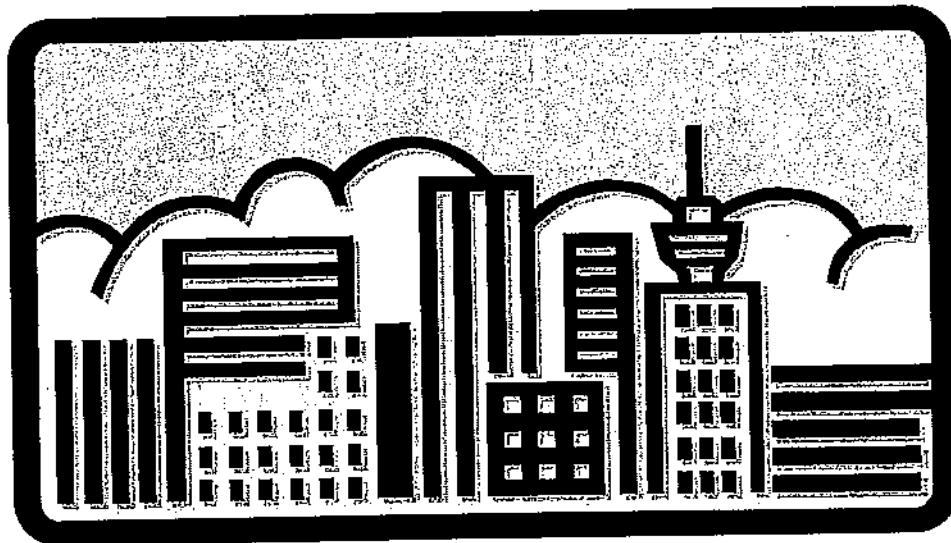
PLATZNER INTERNATIONAL GROUP, LTD.

COOPERATIVE ADMISSION

APPLICATION

FOR NEW PURCHASER(S) OR

SUBTENANT(S)



THIS APPLICATION IS FOR THE

-----PURCHASE

_____RENTAL

OF THIS UNIT.

Owner _____

Address: _____ Apt. _____

Telephone #: _____

No. of Shares _____

No. of Rooms _____

COOPERATIVE HOUSING APPLICATION

NAME _____ SOC. SECURITY # _____

NAME _____ SOC. SECURITY # _____

PRESENT ADDRESS _____

(Must include zip code)

TELEPHONE # (H) () _____ (B) () _____

CHECK ONE: RENT ___ HOME OWNER ___ OTHER ___ EXPLAIN _____

IF RENT: LANDLORD'S NAME _____

ADDRESS _____

TELEPHONE #: _____

NO. OF YEARS

AT PRESENT ADDRESS _____ MONTHLY RENT OR CARRYING CHARGES \$ _____

IF LESS THAN TWO (2) YEARS AT PRESENT ADDRESS:

FORMER ADDRESS _____

(Must include zip code)

NO. OF YEARS

AT FORMER ADDRESS _____ MONTHLY RENT OR CARRYING CHARGE \$ _____

FORM LANDLORD'S NAME _____

ADDRESS _____

(Must include zip code)

TELEPHONE# _____

MARITAL STATUS: MARRIED ___ SINGLE ___ SEPARTED ___ DIVORCED ___

APPLICANTS DATE OF BIRTH _____ CO-APPLICANTS DATE OF BIRTH _____

PRICE OF APARTMENT \$ _____ MONTHLY MAINTENANCE CHARGE: \$ _____

AMOUNT OF DOWN PAYMENT \$ _____ ANNUAL MORTGAGE RATE: _____ %

AMOUNT OF MORTGAGE \$ _____ MONTHLY MORTGAGE PAYMENT \$ _____

NAME OF BANK: _____ ESTIMATED CLOSING DATE: _____

TITLE TO BE HELD IN WHAT NAME(S): _____

PURCHASER'S ATTORNEY

SELLER'S ATTORNEY

ADDRESS

ADDRESS

TELEPHONE/FAX

TELEPHONE/FAX

PERSONS TO RESIDE IN APARTMENT:

NAMES

RELATIONSHIP

SEX

DATE OF BIRTH

***NUMBER OF PET(S): _____ TYPE OF PET(S): _____

IF AVAILABLE, DO YOU WANT: _____ GARAGE _____ OUTSIDE PARKING

NUMBER OF PERSONS TO RESIDE IN APARTMENT WHO ARE CURRENTLY EMPLOYED:

1. NAME _____ POSITION _____
EMPLOYERS NAME _____ LENGTH OF EMPLOYMENT _____
ADDRESS _____ CURRENT SALARY \$ _____
TELEPHONE _____ ESTIMATED SALARY NEXT YEAR \$ _____
NAME OF SUPERVISOR: _____
2. NAME _____ POSITION _____
EMPLOYERS NAME _____ LENGTH OF EMPLOYMENT _____
ADDRESS _____ CURRENT SALARY \$ _____
TELEPHONE _____ ESTIMATED SALARY NEXT YEAR \$ _____
NAME OF SUPERVISOR _____
3. NAME _____ POSITION _____
EMPLOYERS NAME _____ LENGTH OF EMPLOYMENT _____
ADDRESS _____ CURRENT SALARY \$ _____
TELEPHONE _____ ESTIMATED SALARY NEXT YEAR \$ _____
NAME OF SUPERVISOR _____

***PETS ARE NOT PERMITTED PURSUANT TO THE RULES & REGULATIONS AND BY-LAWS OF THE CORPORATION.

3. NAME _____ POSITION _____
EMPLOYERS NAME _____ HOW LONG EMPLOYED _____
ADDRESS _____ CURRENT SALARY \$ _____
TELEPHONE # _____ ESTIMATED NEXT YEAR \$ _____
NAME OF IMMEDIATE SUPERVISOR _____

4. NAME _____ POSITION _____
EMPLOYERS NAME _____ HOW LONG EMPLOYED _____
ADDRESS _____ CURRENT SALARY \$ _____
TELEPHONE # _____ ESTIMATED NEXT YEAR \$ _____
NAME OF IMMEDIATE SUPERVISOR _____

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO (2) YEARS:

1. NAME _____ POSITION _____
PREVIOUS EMPLOYER'S NAME _____ HOW LONG EMPLOYED _____
ADDRESS _____ SALARY \$ _____

2. NAME _____ POSITION _____
PREVIOUS EMPLOYER'S NAME _____ HOW LONG EMPLOYED _____
ADDRESS _____ SALARY \$ _____

FINANCIAL

1. BANK (SAVINGS) _____ ACCOUNT NO. _____
ADDRESS _____

2. BANK (CHECKING) _____ ACCOUNT NO. _____
ADDRESS _____

3. BANK (BUSINESS) _____ ACCOUNT NO. _____
ADDRESS _____

4. BANK (OTHER) _____ ACCOUNT NO. _____
ADDRESS _____

CREDIT REFERENCES

1. NAME _____ ACCOUNT NO. _____
ADDRESS _____

2. NAME _____ ACCOUNT NO. _____
ADDRESS _____

3. NAME _____ ACCOUNT NO. _____
ADDRESS _____

BUSINESS REFERENCE:

1. NAME _____ TELEPHONE _____
ADDRESS _____

2. NAME _____ TELEPHONE _____
ADDRESS _____

PERSONAL REFERENCE:

1. NAME _____ TELEPHONE _____
ADDRESS _____

2. NAME _____ TELEPHONE _____
ADDRESS _____

THE FOLLOWING QUESTIONS APPLY TO ALL PURCHASERS/RENTERS. IF A "YES" ANSWER IS GIVEN TO ANY QUESTION, PLEASE EXPLAIN IN DETAIL ON THE REVERSE SIDE OF THIS PAGE.

	APPLICANT	CO-APPLICANT
	YES OR NO	
DO YOU HAVE ANY OUTSTANDING JUDGEMENTS?	_____	_____
HAVE YOU EVER DECLARED BANKRUPTCY?	_____	_____
DO YOU HAVE ANY "BAD" CREDIT?	_____	_____
HAVE YOU HAD ANY PROPERTY FORECLOSED UPON OR GIVEN TITLE IN LIEU THEREOF?	_____	_____
ARE YOU A CO-MAKER ON A NOTE OR LOAN?	_____	_____
HAVE YOU EVER BEEN CONVICTED OF A CRIME?	_____	_____
ARE YOU A PARTY TO A LAWSUIT?	_____	_____
ARE YOU OBLIGATED TO PAY ALIMONY OR CHILD SUPPORT. IF SO, STATE AMOUNT \$ _____	_____	_____
IS ANY PART OF THE DOWNPAYMENT BORROWED? IF SO, STATE AMOUNT \$ _____	_____	_____
DO YOU OWN ANY OTHER "HOMES"?	_____	_____

**COOPERATIVE APPLICATION
EMERGENCY FACT SHEET**

NAME _____

APARTMENT NUMBER _____

ALTERNATE MAILING ADDRESS _____
(IF NOT LIVING IN UNIT)

HOME PHONE _____ WORK PHONE _____

NEAREST RELATIVE NAME _____

ADDRESS _____

TELEPHONE W: _____ H: _____

PERSON TO CONTACT IN THE EVENT OF AN EMERGENCY:

_____ TELEPHONE _____

HAS KEYS TO MY APARTMENT: _____ YES _____ NO

APPLICANT SIGNATURE

DATE _____

Personal Financial Statement

ASSETS

ACCT# _____
Bank _____

ACCT# _____
Bank _____

ACCT# _____
Bank _____

Real Estate

Other

Business

Auto

LIABILITIES

Cash or Acct # _____
Market Mortgage
Value _____

\$ _____ \$ _____

Acct # _____
Home Equity _____

\$ _____ \$ _____

Acct # _____
Personal Loan _____

\$ _____ \$ _____

Acct # _____
Auto Loan _____

\$ _____
\$ _____
\$ _____

Other

\$ _____
\$ _____
\$ _____



PLATZNER INTERNATIONAL GROUP, LTD.

Real Estate Extraordinaire!
308 NORTH AVENUE, NEW ROCHELLE, NEW YORK 10804-0111 • TEL: (914) 235-1770 • FAX: (914) 235-1037
DOMESTIC TELEX: 980177 SWIFT HYX ATT:TPC • INTERNATIONAL TELEX: 230199 SWIFT UR ATT:TPC

APPLICANT'S ACKNOWLEDGEMENT

1. THE APPLICANT (S) HEREIN HAS RECEIVED AND READ A COPY OF THE PROPRIETARY LEASE AGREEMENT, HOUSE RULES AND BY-LAWS AND WILL ABIDE BY THE RULES AS SET FORTH THEREIN. I/WE UNDERSTAND THAT ANY VIOLATIONS OF THE HOUSE RULES ARE, IN EFFECT, VIOLATIONS UNDER THE PROPRIETARY LEASE ON THE APARTMENT AND MAY LEAD TO TERMINATION OF SUB-LET APPROVAL OR LEGAL ACTION AGAINST THE OWNER (S). VIOLATIONS MAY ALSO SUBJECT THE OCCUPANTS TO EVICTION PROCEEDINGS OR TERMINATION OF THE STOCK AND LEASE. LEGAL EXPENSES INCURRED BY THE CORPORATION TO CURE THE SUBJECT VIOLATIONS WILL BE ASSESSED TO THE UNIT OWNER AS ADDITIONAL MAINTENANCE.
2. THE APPLICANT (S) HEREIN ACKNOWLEDGE THAT THE AFOREMENTIONED HOUSE RULES AND BY LAWS MAY BE MODIFIED, CHANGED OR ADDED TO BY THE CORPORATION'S BOARD OF DIRECTORS FROM TIME TO TIME AND WE HEREIN AGREE TO ABIDE BY ANY SUCH MODIFICATIONS, CHANGES OR ADDITIONS.
3. THE APPLICANT (S) HEREIN UNDERSTAND THAT THEY WILL NOT MOVE INTO THE BUILDING OR MOVE ANY POSSESSIONS INTO THE SUBJECT UNIT UNTIL THEY HAVE RECEIVED WRITTEN APPROVAL FROM THE MANAGING AGENT AND UNTIL THEY HAVE ADVISED THE SUPERINTENDENT, AND HE HAS APPROVED, OF A PROPOSED MOVE IN DATE.
4. THE APPLICANT (S) HEREIN ACKNOWLEDGE THAT IT IS A REQUIREMENT OF THE COOPERATIVE CORPORATION THAT I/WE SUBMIT A WRITTEN REQUEST TO MAKE ANY ALTERATIONS OR IMPROVEMENTS TO THE UNIT. NO ALTERATIONS OR IMPROVEMENTS CAN BE MADE UNTIL THE WRITTEN REQUEST, IN A FORMAT ACCEPTABLE TO THE MANAGING AGENT, IS SUBMITTED, AND APPROVED, IN WRITING, BY THE MANAGING AGENT.
5. THE APPLICANT (S) HEREIN ACKNOWLEDGES THAT THE APARTMENT UNIT MAY NOT BE SUB-LET WITHOUT PRIOR WRITTEN CONSENT OF THE MANAGING AGENT.
6. THE APPLICANT (S) HEREIN UNDERSTANDS THAT THE MANAGING AGENT AND/OR THE CORPORATION MAY IMPOSE CERTAIN CHARGES ON EITHER THE SELLER/LESSOR OR PURCHASER/TENANT. THESE CHARGES MAY INCLUDE, BUT ARE NOT LIMITED TO, FLIP TAX, SUBLET FEE, TRANSFER FEE, RECOGNITION REVIEW FEE OR LOST DOCUMENT REPLACEMENT FEE. THE PARTIES TO THIS TRANSACTION WILL BE RESPONSIBLE FOR THE PAYMENT OF ANY SUCH FEES IMPOSED. THE TRANSFER AGENT MAY REQUEST THAT A CERTIFIED CHECK OR BANK MONEY ORDER BE PROVIDED FOR PAYMENT OF THESE FEES.

SIGNATURE OF APPLICANT

SIGNATURE OF APPLICANT

DATE

COOPERATIVE ADMISSION APPLICATION

I/we have provided the information contained in this Application in order to induce the Board of Directors to favorably consider my/our Application to purchase/sublet the subject apartment. I/we represent that all information provided is true and accurate and I/we further represent that I/we accept responsibility for any misrepresentations herein which may be, or cause to be a default of my/our Proprietary Lease and the Corporations By-laws.

The applicant(s) herein understand that the information, which has been provided herein, will be verified and the Corporation is herein given express permission to contact and inquire of any of the firms or individuals, credit references or employers, Landlord's or mortgage banks. Applicant(s) also understand that a credit report will be obtained to verify credit information and Applicant expressly authorizes such an investigation. This authorization shall satisfy all of the requirements of Section 606 of the Fair Credit Reporting Act.

In applying for Consent to this proposed sale/sublet, the applicant(s) understand that such consent is required by the terms of the Proprietary Lease. The applicant(s) also understand that the information provided is essential to this Application and the Board of Directors is relying on the accuracy of the information provided to make their decision. Any misstatements or false statements will be deemed grounds for denial of the Application.

Applicant(s) are aware that the subject Cooperative Unit is sold "as is" and the Corporation is not obligated to make any repairs, alterations or decorations. Applicant(s) acknowledge that the purchaser or renter of a cooperative apartment takes subject to the provisions of the Proprietary Lease and By-laws and assumes all of the Seller's obligations there under and is obligated to sign such documents to accomplish such purpose as the Corporation's Transfer Agent may require.

The Board of Directors reserves the right to request any additional information that it considers pertinent and this Application will not be deemed submitted until all requested information has been provided.

Applicant(s) represent that I/we are over eighteen (18) years of age and will purchase/rent these shares for my/our own account and not for any other individual, Corporation, Partnership, Trust, or any other entity.

Applicant(s) understand that this Application is not binding on the Corporation, or its Agent(s), and that the fee paid for this Application is not refundable if the Application is denied or withdrawn for any reason.

Applicant(s) understand and agree that any information obtained by the Corporation or its Agent(s), either submitted by the Applicant or obtained directly by the Corporation, whether original or copy, shall be the property of the Corporation and will not be returned whether the Application is approved or denied.

SIGNATURE OF APPLICANT

DATE

SIGNATURE OF APPLICANT

DATE

APPLICATION INSTRUCTIONS AND FEE REQUIREMENTS

1. An original and **seven (7)** copies of this Application and all required attachments (including Income Tax Forms, Reference Letters and documents requested below) must be submitted. Only fully completed Application Packages will be submitted for review; incomplete packages will be returned to Applicant. Interview appointments will only be scheduled when the completed package is submitted. You will be notified of your interview date and time—**do not call the Management Office requesting an appointment. Board Members are not to be contacted directly by Seller's, Buyer's, Broker's or Counsel under any circumstances. This will only delay the process.** All applicants must be present at the interview—no exceptions.
2. A money order made payable to Platzner International Group, Ltd. in the amount of **\$500.00** must be submitted with this Application. This fee is **not refundable** under any circumstances.
3. An additional money order in the amount of **\$35.00** is required for each additional credit check if there is more than one (1) Applicant. This fee should be made payable to Platzner International Group, Ltd. This fee is **not refundable** under any circumstances.
4. Copies of the last Two (2) years Federal Income Tax Returns (Form 1040) and W-2 forms must be submitted. (Originals will not be returned) (Entire, signed copy required)
5. A **fully executed** copy of the **Contract of Sale, and Riders**, if any, must be submitted with this Application. If this Application is for a **sublet**, a copy of the **executed Lease Agreement** is required.
6. If you are **financing** this purchase, a copy of the **Bank Commitment** is required.
7. A Letter of Recommendation from your Landlord.
8. A Letter of Recommendation from your Employer (s). Indicate salary, position and length of employment.
9. Two (2) personal or Social Letters of Recommendation.
10. A copy of your **Driver's License**.
11. Application may not be faxed to our office.
12. Application may be **delivered or shipped Federal Express** to our offices at:
309 North Avenue, 1st Floor
New Rochelle, New York 10801
13. Application may be **mailed or sent Express Mail (U.S. Postal Service)** to our offices at:
Box 111, Wykagyl
New Rochelle, New York 10804-0111
13. If you have any **questions**, please feel free to call our office:
914-235-7770
14. If you have any **questions**, please feel free to Fax those questions to our office:
914-235-1037

Additional Charges and Conditions:

1. If financing, **\$350.00 Recognition Review Fee**
2. **Agent's Transfer Fee, \$900.00.** Closing to be held at the office of the Transfer Agent only. Travel outside of Agent's office is at the Agent's discretion and is an additional charge. If closing is not completed within two (2) hours, there will be an additional fee of \$100.00 for each additional hour or part thereof.
3. Agent will collect \$.05 per share New York State Stock Stamps fee.
4. If the Cooperative Corporation imposes a Flip Tax, Agent will collect this fee at closing. Payment for this charge is to be in the form of Money Order, Certified Check or Attorney's Trust check
5. If the closing is scheduled and not cancelled forty-eight (48) hours prior, a cancellation fee of \$300.00 will be charged. If the parties appear and the closing is adjourned or is not consummated, an additional fee equal to the Agent's Transfer Fee will be charged.
6. It is the Seller's responsibility to produce the original Stock and Lease at closing. If Seller is unable to **produce original documents**, a fee will be charged in the amount of \$250.00 for each lost document and Counsel, at least forty-eight (48) hours PRIOR TO CLOSING, must advise Transfer Agent and supply a Lost Stock or Lease Affidavit. Lost Stock or Lease Affidavits will not be accepted on the day of closing and the closing will be adjourned and adjournment fees will be charged.
7. If Purchaser or Seller intends to utilize a **Power of Attorney** for any party, Transfer Agent must be notified at **least three (3) days prior to closing and a copy of the Power of Attorney must be submitted for prior approval.** Power of Attorney forms will not be accepted on the day of closing without the requisite prior notice and the closing will be adjourned and adjournment fees will be charged.
8. If the Seller is an Estate or Trust, Counsel must contact the Transfer Agent two (2) days prior to closing and supply additional documentation.

MOVING & DELIVERY POLICY

1. Moving/delivery times are as follows:
 - *Monday through Friday, 8:00 A.M. to 5:00 P.M.
 - *Saturday, 8:00 A.M. to 1:00 P.M.
 - ***Sunday – Absolutely no moving or deliveries are allowed**, with the exception of food deliveries.
2. Moves, in or out, will require a \$500.00, fully refundable, security deposit in the form of a check or money order made payable to the Association. Management must have this payment and the Moving/Delivery Form in their possession prior to any move.
3. All move-in's/out's require a walk through of the building with the Superintendent to avoid any discrepancies or claims.
4. Request forms must be completely filled out and submitted to the Superintendent **one (1) week prior to your move and three (3) days prior to delivery of items.**
5. Moving times must be scheduled and approved by the **Superintendent only.**
6. **No move-in/out, or deliveries, will be permitted without the approved request form and proper notification.**
7. Any **unauthorized moves or deliveries** will be assessed an initial **fine of \$150.00 and \$300.00 for all subsequent violations**, which will be subject to late fees and penalties. All expenses incurred will be applied to the unit owner.
8. If an owner/resident **exceeds the moving hours**, they will be assessed a **fee of \$150.00**. Owners are responsible for the actions of their tenants.
9. Only one (1) move per day will be permitted, no exceptions!
10. All deliveries and pick-ups are handled like a move; all of the above rules and regulations apply.

Please note that you are responsible for your movers. Any damage caused by your moving company will be your responsibility. It is up to you to settle the damage disputes directly with your mover, not the Association.

8-23-01

MOVING & DELIVERY REQUEST FORM

BUILDING ADDRESS: _____

UNIT # _____ OWNER'S NAME: _____

OCCUPANT'S NAME (IF DIFFERENT) _____

_____ MOVE-IN _____ MOVE-OUT _____ DELIVERY

_____ OTHER (EXPLAIN) _____

1ST DATE REQUESTED: _____

2ND DATE REQUESTED: _____

I have read the attached Moving & delivery policy and understand the guidelines, which have been set forth by the Association. I further understand that I am liable for any damages or violations that may occur during my move/delivery and any damages will be deducted from my \$500.00 security deposit. If no accidents or violations occur, I will receive my full deposit.

Signature of Requestor

_____ OWNER _____ OCCUPANT

Print Name Signed Above

Date of Request

FOR OFFICE USE ONLY

DATE APPROVED: _____

SUPERINTENDENT'S SIGNATURE: _____

TIME STARTED: _____ TIME COMPLETED: _____

_____ COMPLETED WITHOUT INCIDENT

_____ COMPLICATIONS DETAILED ON REVERSE SIDE OF THIS FORM

8-22-01

ACCESS AGREEMENT

Apartment # _____

Address: _____

The undersigned Applicant represents that I/we are aware that the Proprietary Lease Agreement allows for the Corporation (the Lessor) to have all the apartment entrance door keys to my/our apartment at all times.

While the Corporation is not responsible for the loss or misuse of these keys, the Corporation has provided a secure area for the retention of these keys and they are to be utilized in the case of an emergency only and only after all attempts to contact the residents have been exhausted.

By my/our acknowledgement of this form, I/we herein agree that I/we will supply a complete set of keys to my/our apartment to the Superintendent immediately. If any lock is altered or changed at any time thereafter, I/we will notify the Superintendent and immediately provide a new key thereto.

Signature

Date

Signature

Date

RENOVATIONS - REMODELING - CONSTRUCTION **POLICY & RULES**

NON-SUBSTANTIAL JOBS:

This category includes cosmetic work such as painting, plastering, floor sanding and the installation of carpet and floor tile. Non-substantial jobs are generally those that could not predictably affect the heating, plumbing, and electrical or structural systems of the building.

Any Owner who plans to have a non-substantial job performed in their apartment must notify (in writing) the Managing Agent and notify (verbally) the Superintendent of the scope of work to be performed and the dates on which the work will be performed. No work can be commenced without the **written approval of the Managing Agent prior to commencement**. This includes any of the aforementioned work even if the Shareholder intends to physically perform this work themselves.

Any Owner who has a non-substantial job performed in their apartment must comply with the following rules:

1. Workers can only be in the building between the hours of 8:00 A.M. to 5:00 P.M., Monday through Friday. Work **shall not** be performed on **Saturdays, Sundays or Holidays** (except for quiet work which is self-contained within the apartment.) No work that can create noise or otherwise disturb neighbors shall be performed before 9:30 A.M.
2. Workers must check in and out with the Superintendent on a daily basis. All workers must enter and exit through the basement, garage or service entrance where possible and may not use the front lobby door.
3. Workers must clean up on a daily basis all dust and debris the job creates anywhere in the building (outside of the apartment,) i.e. elevators, halls, basement, and must remove all debris from the building on a daily basis. Debris may not be deposited with the trash or in building disposal areas or left for municipal pick-up.
4. Workers may not store their tools, equipment or supplies in the basement, halls or any other common areas.
5. Workers must protect the elevator or halls and stairs from scratching or other marring by using either pads or construction paper. Hallway floors must be similarly protected.

SUBSTANTIAL JOBS:

This category includes any work that involves the removal and/or installation of electrical wiring or equipment, plumbing equipment (inclusive of toilets, sinks, vanity cabinets, kitchen equipment or the demolition or alteration of interior unit walls (even if non-structural). Any partial or complete kitchen or bathroom renovations are considered substantial.

If an Owner is uncertain whether a particular job is substantial or non-substantial, it is the Owner's responsibility to request a written opinion from the Managing Agent.

If a job is substantial, Rules 1 through 5 set forth herein, must be complied with and, in addition, the Shareholder must comply with the following Rules:

6. The Managing Agent **must approve the Contractor** you wish to retain to perform the work. (There have been instances where Contractors have caused damage to the building systems and have failed to adhere to procedures intended to protect the building and its residents.)

7. The Owner must submit the following documents to the Managing Agent. **After** the Managing Agent has reviewed the documents, you will be advised, **in writing**, of approval, denial or a request for additional documentation: **(The Managing Agents written approval must be obtained prior to the commencement of any alteration or improvement)**
- A. A **detailed, written statement** describing the **scope of work**.
 - B. A set of legible **plans for the job, signed by a licensed Architect or Engineer**.
 - C. A copy of **these Rules signed** by the Shareholder and Contractor.
 - D. Complete copies of all Contracts made with the Contractors and suppliers. Any and all **Contractors must be licensed** and a copy of that license must also be submitted. General Contractors may not perform plumbing or electrical work without the having required licenses and must submit same.
 - E. A **Certificate of Insurance** evidencing Personal Liability, Property Damage, Employee's Liability and Worker's Compensation coverage in an amount not less than \$1,000,000.00. Certificates will name the Corporation, the Managing Agent and the Shareholder as co-insureds. Each Certificate shall state that the coverage may not be terminated without ten (10) days prior written notice of their termination to the Managing Agent. A Certificate is required for each Contractor and Sub-Contractor.
 - F. A written statement indicating whether any **other apartments will be affected** by the job (i.e. water, heating or electrical shut off) and, if so, which apartments, in what way, and for how long will be affected. Any aforementioned shut off requires at least a twenty four (24) hour prior notice to any and all affected residents, Managing Agent and Superintendent.
 - G. If, by Law, Statute or Code, the proposed work requires the prior approval of government agencies and the issuance of a Permit, you must submit copies of all **Permits and Applications** for those Permits.
 - H. If, in the sole discretion of the Managing Agent, an Engineer must be engaged to review any submission, the cost thereof shall be charged back to the unit owner.
 - I. A **refundable** (if there has been no damage or violation of these Rules) **renovation deposit** in an amount up to \$1,000.00 may be requested and must be tendered prior to written approval being granted.

Any violation of the Rules herein set forth will subject the owner to a fine of up to \$1,000.00 (amount to be set by the Managing Agent depending on severity of the violation and at the Managing Agents sole discretion.)

If an Owner, or their Contractors, violates any of the Rules herein set forth, or if the Managing Agent, in his sole discretion, determines that a job is being performed in an unsafe manner, or if the Scope of Work has been or will be exceeded, the Corporation reserves the right to withdraw any written approval and to stop all work at any time, and shall incur no liability if they do so.

I/we have reviewed and understand the Rules herein contained and agree to abide by all of the provisions contained therein.

Signature

Date

Apartment #

Address

EXHIBIT E, 2



PLATZNER INTERNATIONAL GROUP, LTD

"REAL ESTATE EXTRAORDINAIRE"

309 NORTH AVENUE | NEW ROCHELLE, NY 10801
MAIN: 914-361-9744 | DIRECT: 914-774-5860 | FAX: 914-235-1037
Email completed: PlatznerRealEstate@Gmail.com

APPLICATION DATE: _____

NAME: _____ SSN#: _____ - _____ - _____

CURRENT ADDRESS: _____ DOB: _____ / _____ / _____

CITY | STATE | ZIP: _____ CELL #: _____

EMAIL ADDRESS: < _____ > HOME/ALT#: _____

EMPLOYER NAME: _____ WORK#: _____

BUSINESS ADDRESS
CITY | STATE | ZIP: _____

JOB DESCRIPTION: _____ LENGTH EMPLOYED: _____

YEARLY MONTHLY CIRCLE ONE:
SALARY: _____ SALARY: _____ PAYMENT - WEEKLY BI WEEKLY MONTHLY

ADDITIONAL INCOME: _____ SOURCE: _____

SPOUSE/ ROOMMATE NAME: _____ SSN#: _____ - _____ - _____

CURRENT ADDRESS: _____ DOB: _____ / _____ / _____

CITY | STATE | ZIP: _____ CELL #: _____

EMAIL ADDRESS: < _____ > HOME/ALT#: _____

EMPLOYER NAME: _____ WORK#: _____

BUSINESS ADDRESS
CITY | STATE | ZIP: _____

JOB DESCRIPTION: _____ LENGTH EMPLOYED: _____

YEARLY MONTHLY CIRCLE ONE:
SALARY: _____ SALARY: _____ PAYMENT - WEEKLY BI WEEKLY MONTHLY

ADDITIONAL INCOME: _____ SOURCE: _____

PRESENT LANDLORD'S NAME: _____ CURRENT RENT: \$ _____

LANDLORD'S ADDRESS

CITY | STATE | ZIP: _____

HOW LONG LIVING

AT THIS LOCATION: _____ LANDLORD'S PHONE #: _____ OTHER#: _____

BANK NAME (Savings): _____ ACCT #: _____

BANK LOCATION: _____ PHONE #: _____

BANK NAME (Checking): _____ ACCT #: _____

BANK LOCATION: _____ PHONE #: _____

BANK NAME (401K/ Investment): _____ ACCT #: _____

BANK LOCATION: _____ PHONE #: _____

BEDROOMS DESIRED #: _____ MIN - MAX AMOUNT OF RENT: \$ _____ - _____

NUMBER OF OCCUPANTS: _____ NUMBER OF CHILDREN: _____ AGES: _____

NUMBER OF PETS: _____ TYPE PET: _____ DO YOU SMOKE: YES NO

CHARACTER/ CREDIT SEARCH AUTHORIZATION:

I hereby agree, and only if so requested by the Landlord, I, the applicant, give full authorization to the application reviewer to perform an investigative report where third parties may be contacted to report on my personal character, general reputation, past and present behavioral conduct, civil, salary, and rental history. Income, consumer credit, banking, civil and criminal reports may also be performed and verified as well. I agree to pay the sum of fifty dollars (\$50.00), per applicant, for said report(s). I understand this inquiry does not guarantee an acceptance of tenancy and said charge is non refundable.

APPLICANT'S SIGNATURE: _____ DATE: _____

CO-APPLICANT'S SIGNATURE: _____ DATE: _____

BROKER'S FEE:

I hereby understand that upon acceptance of my application for an apartment rental, I agree to pay a Broker's Fee, a sum equal to 1 month's rent corresponding to that particular unit's rental amount, or a sum that has been mutually agreed to. The Real Estate Broker may or may not have a financial interest in the property being offered for rent.

APPLICANT'S SIGNATURE: _____ DATE: _____

CO-APPLICANT'S SIGNATURE: _____ DATE: _____

EXHIBIT F

PLATZNER INTERNATIONAL GROUP, LTD.

"REAL ESTATE EXTRAORDINAIRE"

309 NORTH AVENUE, NEW ROCHELLE, NEW YORK 10801. (914)235-7770

APPLICATION DATE - _____

NAME: _____

SOCIAL SECURITY #: _____ DATE OF BIRTH: _____

PRESENT
ADDRESS: _____

CITY, STATE, ZIP CODE _____

HOME PHONE # _____

CELL PHONE #: _____ EMAIL: _____

EMPLOYER: _____

BUSINESS PHONE #() _____

BUSINESS ADDRESS:
CITY, STATE, ZIP CODE-
_____ Email: _____

JOB DESCRIPTION- _____

LENGTH OF EMPLOYMENT _____

YEARLY MONTHLY CIRCLE ONE: PAYMENT PER
SALARY: \$ _____ SALARY: \$ _____ WEEK, BI-WEEKLY, MONTH

ADDITIONAL INCOME: \$ _____ SOURCE: _____
.....

CO-TENANT NAME- _____ SOCIAL SECURITY: #- _____

DATE OF BIRTH: _____

PRESENT
ADDRESS: _____

CITY, STATE,
ZIP CODE: - _____

HOME PHONE #: () _____ CELL PHONE #: _____

EMAIL: _____

PLATZNER INTERNATIONAL GROUP, LTD.

"REAL ESTATE EXTRAORDINAIRE"

309 NORTH AVENUE, NEW ROCHELLE, NEW YORK 10801. (914)235-7770

EMPLOYER: _____

BUSINESS PHONE :#() _____

BUSINESS ADDRESS

CITY, STATE, ZIP

CODE _____

LENGTH OF EMPLOYMENT: _____

DESCRIPTION: _____

YEARLY MONTHLY CIRCLE ONE: PAYMENT PER
SALARY\$ SALARY:\$ WEEK, BI-WEEKLY, MONTH

ADDITIONAL INCOME - _____

SOURCE: _____

NAME OF PRESENT LANDLORD: _____

CURRENT RENT:\$ _____

LANDLORDS ADDRESS

STREET, CITY,

STATE, ZIP: _____

LANDLORD'S PHONE#: _____

HOW LONG HAVE YOU LIVED THERE: _____

SAVING ACCOUNT BANK NAME: _____

BANK ACCOUNT#: _____

CHECKING ACCOUNT BANK NAME: _____

BANK ACCOUNT# _____

OF BEDROOMS DESRED: _____ # OF PETS: _____

WHAT TYPE OF PET: _____

OF PEOPLE LIVING IN THE APARTMENT: _____

OF CHILDREN: _____ AGES: _____

MAXIMUM AMOUNT OF RENT:\$ _____

PLATZNER INTERNATIONAL GROUP, LTD.

"REAL ESTATE EXTRAORDINAIRE"

309 NORTH AVENUE, NEW ROCHELLE, NEW YORK 10801. (914)235-7770

CHARACTER & CREDIT SEARCH AUTHORIZATION: UPON MY SUBMISSION OF AN APARTMENT APPLICATION, (IF SO REQUESTED BY THE LANDLORD) I, THE APPLICANT, GIVE FULL AUTHORIZATION TO THE APPLICATION REVIEWER FOR AN INVESTIGATION REPORT WHEREBY THIRD PARTIES MAY BE CONTACTED TO REPORT ON MY CHARACTER, GENERAL REPUTATION, PERSONAL SALARY INCOME, CONSUMER CREDIT, AND BANKING STATUS. I AUTHORIZE PREVIOUS LANDLORDS, BUSINESS ASSOCIATES, CREDIT BUREAUS, BANKS FINANCIAL ACCOUNTANTS, AND ALL OTHER PERSONS WITH WHOM I AM ACQUAINTED TO FURNISH ANY INFORMATION THAT WOULD BE NECESSARY TO COMPLETE THIS SEARCH AND APPLICATION. **THERE IS NO APPLICATION FEE OR CREDIT SEARCH FEE ASSOCIATED WITH THIS APPLICATION.**

APPLICANT SIGNATURE: _____ DATE: _____

CO-APPLICANT SIGNATURE: _____ DATE: _____

BROKERS FEE

I HEREBY UNDERSTAND AND AGREE THAT UPON ACCEPTANCE OF MY APPLICATION FOR AN APARTMENT RENTAL, I AGREE TO PAY THE BROKERS FEE, A SUM EQUAL TO 1 1/2 MONTHS RENT CORRESPONDING TO THAT PARTICULAR UNITS RENT, OR A SUM TO BE MUTUALLY AGREED UPON, TO PLATZNER INTERNATIONAL GROUP LTD., A LICENSED NEW YORK STATE REAL ESTATE BROKER. THE REAL ESTATE BROKER MAY OR MAY NOT HAVE AN INTEREST IN THE PROPERTY BEING OFFERED FOR RENT. THERE IS NO APPLICATION FEE FOR A RENTAL APPLICATION PURSUANT TO NEW YORK STATE STATUTE.

SIGNATURE: _____

SIGNATURE: _____

EXHIBIT G, 1



Division of Human Rights

New Yorkers Are Protected from Housing Discrimination on the Basis of Lawful Source of Income

The New York State Human Rights Law protects those who rely on any lawful source of income from discrimination in housing.

What sources of income are protected?

Lawful sources of income include, but are not limited to:

- child support
- alimony or spousal maintenance
- foster care subsidies
- social security benefits
- federal, state, or local public assistance
- federal, state, or local housing assistance
- any other form of lawful income.

Housing assistance includes Section 8 or any other type of vouchers, or any other form of housing assistance, regardless of whether paid to the tenant or the landlord.

Who are persons who may not discriminate?

All housing providers and real estate professionals are required not to discriminate. These include:

- Owners, landlords
- Managing agents or companies
- Co-op boards and condominium associations
- Tenants seeking to sublet
- Real estate brokers and salespersons
- Any employee or agent of the above



@NYSHumanRights

**dhr.ny.gov
1-844-862-870**

What actions are discriminatory when based on a person's lawful source of income?

- Refusal to sell, rent or lease or otherwise deny public or private housing
- Providing different terms, conditions or privileges, or denying the use of facilities or services, of any public or private housing
- Making any advertisement, publication, statement, inquiry, record, or using a form of application for public or private housing which expresses any intent to limit or discriminate
- A real estate professional's refusal to negotiate for sale, rental or lease

It is not unlawful to ask about income, only to discriminate based on lawful sources of income. Housing providers may ask about income, and about the source of income, and require documentation, in order to determine a person's ability to pay for the housing accommodation, but must accept all lawful sources of income equally.

A publicly-assisted housing accommodation may include eligibility criteria in statements, advertisements, publications or applications, and may make inquiry or request information to the extent necessary to determine eligibility. Such eligibility criteria must be only those required by federal or state law or programs.

Retaliation for filing a complaint or opposing discrimination is unlawful. The Human Rights Law prohibits a housing provider or any other entity covered by the Human Rights Law from retaliating against an individual for filing a complaint of discrimination or otherwise opposing practices that are discriminatory.

What are other Human Rights Law protections in the area of housing?

The Human Rights Law also protects against housing discrimination on the basis of race, creed, color, disability, national origin, sexual orientation, gender identity or expression, military status, age, arrest record, sex, marital status, and familial status.

Limitations in the Human Rights Law

The New York State Human Rights Law does not cover: rental units in two-family homes occupied by the owner; rental in rooming houses occupied by the owner; rental of all rooms to persons of the same sex; certain senior housing.



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1-844-862-870

More information is provided in the Division's publication entitled Fair Housing Guide, available on the Division's website (dhr.ny.gov). Refusal by a housing provider to accept and treat equally any type of benefits received due to disability is also disability discrimination. See the Division's brochure Housing Rights of Persons with Disabilities, available on the Division's website.

Refusal by a housing provider to accept and treat equally child support, spousal support or foster care subsidies may also be familial or marital status discrimination.

SOME EXAMPLES:

Margaret is seeking an apartment and is told by a landlord, who has an available apartment that Margaret can afford with her housing voucher, that vouchers are not accepted. Is this a valid reason to refuse to rent to Margaret?

No. The law requires that an apartment may not be denied to an applicant because of the use of a voucher.

Gwen receives child support from the father of her children, and with this support she is qualified to rent an available apartment. The landlord tells her that he does not take into account child support because fathers sometimes stop paying.

This is discriminatory. The landlord may evict a tenant who fails to pay the rent, but may not refuse to rent on speculation of future inability to pay based on the possibility that child support won't be paid.

During the pandemic, Theresa has fallen behind in her rent and has applied for emergency rental assistance to pay her arrears. After being deemed eligible for rental assistance, Theresa's landlord reports that they do not want the money, they just want her out.

This is discriminatory. The landlord may not refuse ERAP because it is a lawful source of income. Additional ERAP tenant protections can be found at <https://otda.ny.gov/ERAP>.

Luis is denied the use of fitness equipment available to other tenants because he receives governmental housing assistance to pay part of his rent. Is this lawful?

No. Equal terms, conditions and privileges cannot be denied to a tenant on the basis of the source of the tenant's income.



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**dhr.ny.gov
1-844-862-870**

FILING A COMPLAINT at the DIVISION

If you believe that you have discriminated against by a housing provider with regard to your lawful source of income, you can file a complaint with the New York State Division of Human Rights.

A complaint must be filed with the Division within one year of the alleged discriminatory act. To file a complaint:

- Visit the Division's website, at **DHR.NY.GOV**, and download a complaint form. Completed complaints should be signed and returned to the Division, by email, fax, mail or in person.
- Stop by a Division office in person
- Contact one of the Division's offices, by telephone or by mail, to obtain a complaint form and/or other assistance in filing a complaint.

For more information or to find the regional office nearest to you, visit the Division's website **DHR.NY.GOV**.

You can also call the Division's toll-free HOTLINE at **1 (844) 862-8703**.

Your complaint will be investigated by the Division, and if the Division finds probable cause to believe discrimination has occurred, your case will be sent to a public hearing, or the case may proceed in state court. There is no fee charged to you for these services.

If the Commissioner of Human Rights finds in your favor following the hearing, the relief awarded to you may include such remedies as a cease-and-desist order, provision of housing that was denied, and monetary compensation for the harm you suffered.



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dhr.ny.gov
1-844-862-8703

EXHIBIT G, 2



Division of
Human Rights

FAIR HOUSING



**NEW YORK STATE
DIVISION OF HUMAN RIGHTS
FAIR HOUSING GUIDE**

**ONE FORDHAM PLAZA, 4TH FLOOR
BRONX, NEW YORK 10458
(844) 862-8703
DHR.NY.GOV**

REVISED: APRIL 2021

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I. Introduction

Housing discrimination is an evil that hurts both its victims and society as a whole. It goes against our vision of a free society, and its elimination is a New York State and national priority. Housing discrimination seriously injures its victims, causing them emotional and financial harm.

There are strong national, state, and local laws against housing discrimination. They provide many places to file complaints. The laws also order many different forms of remedy to victims and to society, including monetary damages and fines. The laws give a court or administrative body the power to order violators to stop discriminating and to make up for past wrongdoing.

In New York State, the Human Rights Law prohibits housing and lending discrimination, as well as other forms of discrimination. The New York State Division of Human Rights is responsible for enforcing the Human Rights Law. The Division receives and investigates housing and lending discrimination complaints and, if warranted, holds hearings and issues enforceable orders.

If you think your rights have been violated, you can file a complaint with the Division and the agency will investigate. You do not need a lawyer to file a complaint. You may also file a complaint under the Human Rights Law in a court of law.

This booklet describes your fair housing rights under the Human Rights Law. It describes who is protected by the law, who must follow the law, what actions are prohibited, and what to do if your rights have been violated. It is important to remember that there are also federal and local laws prohibiting discrimination. If an issue is not covered by the Human Rights Law, you should consult federal and local law, because they might cover it.

To help you determine whether your rights have been violated, this publication offers examples of behavior that may violate the law. Generally, however, more investigation is necessary to decide whether a behavior is illegal. The government agencies and organizations listed at the end of this pamphlet can conduct such investigations.

Overview of DHR

The New York State Division of Human Rights (DHR) was created to enforce the state's Human Rights Law. The mission of the agency is to ensure that "every individual . . . has an equal opportunity to participate fully in the economic, cultural, and intellectual life of the State."

DHR protects New Yorkers against discrimination in employment, housing accommodations, nonreligious educational institutions, places of public accommodation, commercial spaces, and credit transactions.

DHR takes legal action in response to complaints about discrimination, initiates investigations of individual and systemic cases of discrimination, and conducts outreach to communities throughout the State of New York.

What Housing is Covered?

The New York State Human Rights Law applies to nearly all housing accommodations.

The only exceptions are:

Rental units in two-family homes occupied by the owner.

Example: A two-family home where the owner lives in one of the units is not covered by the Human Rights Law.

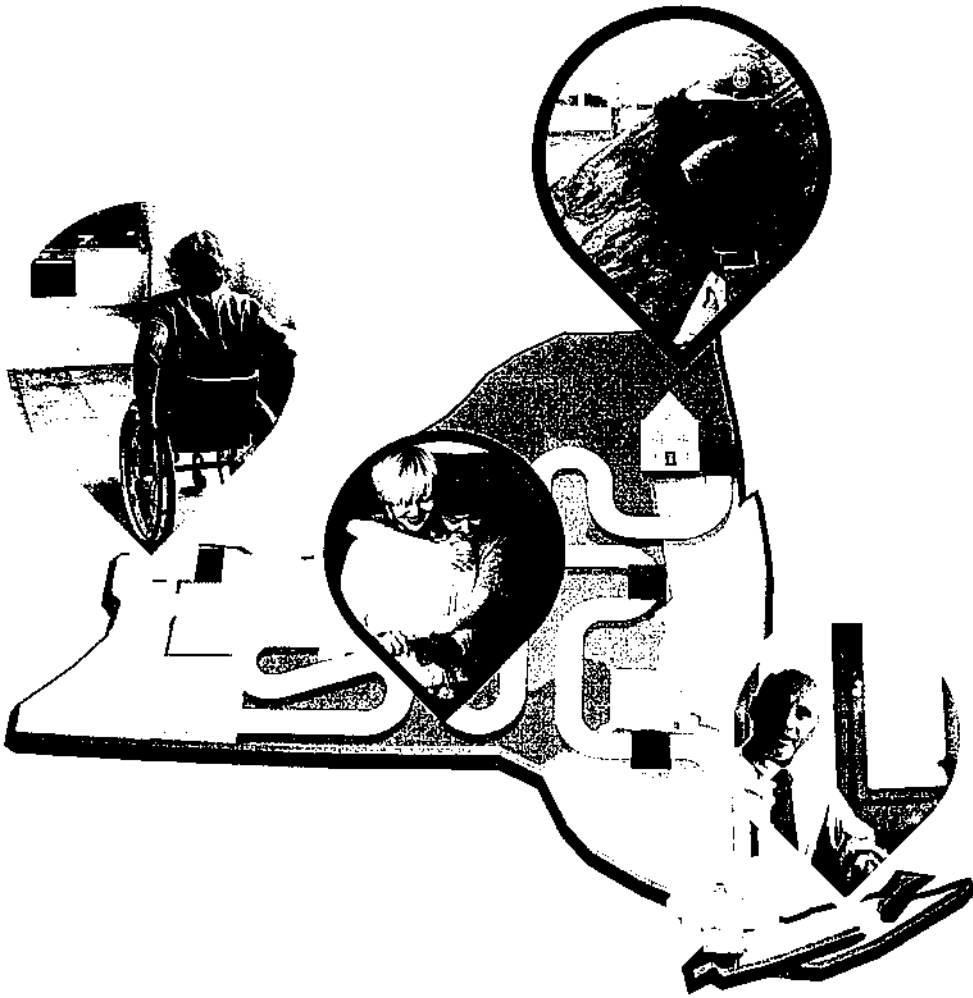
Rentals in rooming houses occupied by the owner or member of the owner's family.

Example: A rooming house with a resident owner is not covered by the Human Rights Law.

It is important to remember that although the Human Rights Law does not apply to these housing accommodations, federal or local fair housing laws may apply.



II. Who is Protected?



Who is Protected?

The New York State Human Rights Law prohibits housing discrimination on the basis of several “protected characteristics.” It is unlawful for someone to discriminate against you because of one of the following protected characteristics.

Race/Color

Creed

Exception: A religious institution can, under certain circumstances, limit the sale or rental of housing to a member of the same religion to further its religious principles.

Sex

Exception: Single-sex housing accommodations such as female- or male-only dormitories at a college are permitted.

Age

Exception: Housing accommodations for seniors are permitted; housing discounts to people 65 years or older are permitted.

Disability

Exception: Housing discounts to people with disabilities are permitted.

Arrest Record resolved on your favor, an adjournment in contemplation of dismissal, a sealed conviction record, or a youthful offender adjudication.

National Origin

Marital Status

Military Status

Family Status

Sexual Orientation

Gender Identity/Expression

Lawful Source of Income

The Human Rights Law does not give preference to any one particular race, creed, color, national origin, sex, age, disability, marital status, family status, sexual orientation, or gender identity. If someone denies housing to you, and the reason is one of these characteristics, whatever that characteristic happens to be, it is unlawful.

Who Must Follow the Law?

Anyone who sells, rents, or leases housing must follow the New York State Human Rights Law.

Examples:

A real estate agent may not aid a landlord who asks not to rent apartments in his building to "minorities."

A housing complex cannot establish a "no children" rental policy.

A family member who assists her relative in selling her home cannot discriminate.

A tenant of an apartment cannot discriminate if subletting the apartment to another person.

A contractor making repairs may not engage in sexual harassing behaviors against tenants.

What is Prohibited?

The Human Rights Law makes it illegal to discriminate in the sale, rental, or leasing of housing because of a protected characteristic. Specifically, the law makes it illegal to do the following because of a protected characteristic:

Refuse to sell, rent, or lease housing.

Example: An owner refuses to sell a home to Asian-Americans.

Example: A woman receives child support from the father of her children, and with this support she is qualified to rent an available apartment. The landlord tells her that he does not take into account child support because fathers sometimes stop paying.

Example: A renter has the appearance and gender identity of a male, and checked off "male" on the application. The landlord later learns that the sex assigned to the renter at birth was female. The landlord tries to evict the renter, stating he lied on his application, and also harasses him to try to get him to leave.

Discriminate in the terms, conditions, or privileges in the sale, rental, or lease of housing.

Example: A landlord requires higher security deposits from African-American families in connection with renting apartments.

Example: A homeowner decides to require a larger down payment from a Latino family in connection with the sale of a home.

Discriminate in providing facilities or services in connection with the sale, rental, or lease of housing.

Example: A landlord refuses to allow Latino children to play at a playground.

Example: A man is denied the use of fitness equipment available to other tenants because he receives governmental housing assistance to pay part of his rent.

Print or circulate a statement, advertisement, or publication expressing a limitation, specification, or discrimination in the sale, rental, or lease of housing.

Example: An advertisement for a vacant apartment expresses preference for a specific national origin.

Use an application for housing that expresses any limitation, specification, or discrimination in the sale, rental, or lease of housing.

Example: A real estate application asks questions about a protected characteristic.

Make any record or inquiry in connection with the prospective purchase, rental, or lease of housing that expresses any limitation, specification, or discrimination.

Example: A landlord asks the religion of prospective tenants.

Discriminate against a person with a vision impairment because of their use of a guide dog, or a person with hearing impairment because of their use of a hearing dog. Discriminate against a person with a disability because of their use of a service dog. Discriminate against a person with a disability because of their use of an emotional support animal, where the animal is needed to use and enjoy the premises.

The Human Rights Law also prohibits participating in discrimination or retaliating against someone for helping to enforce the Law. Specifically, the Law prohibits:

Aiding, abetting, inciting, compelling, or coercing someone to violate the Human Rights Law.

Example: A co-op board informs an owner that it will not approve a sale to an African-American buyer. (Should they actually vote to deny a sale because the buyer is of a protected class, the co-op board will be liable directly for discrimination, as will each member of the board who voted to deny).

Retaliating against someone for opposing housing discrimination, filing a complaint, or testifying or assisting in any enforcement action under the Law.

Example: A real estate agency fires an employee for reporting that a landlord refused to rent to her Latino client.

It is unlawful to discriminate against an individual because of that individual's known relationship with a member of a protected class under the Human Rights Law.

Example: A landlord refused to rent an apartment to a couple when he learns they are interracial.

In addition to the above restrictions, the Human Rights Law adds additional obligations on real estate brokers, real estate salespersons and their employees.

Specifically, it is illegal for them to:

Refuse to negotiate for the sale, rental, or lease of housing.

Example: A real estate agent refuses to negotiate with a person with a disability for the rental of housing.

Represent that housing is not available for sale, rental, or lease when it is available.

Example: A real estate salesperson shows housing to a white person, but then tells a minority person that the same housing is not available for rental.

It is also illegal for a real estate board to exclude or expel any person, or discriminate against a person in the terms, conditions, and privileges of membership on the board because of a protected characteristic.

Example: A lesbian locates an apartment she would like to rent. The landlord's broker calls to tell her the apartment has been rented to someone else after she mentioned her wife. She find out through a friend that the apartment is available and the broker continues to show it to prospective tenants.

In addition to prohibiting housing discrimination on the basis of disability, the Human Rights Law requires persons covered by the law to accommodate the needs of persons with disabilities.

Examples: A landlord makes an exception to a "no pet" policy to permit a tenant to keep an emotional support animal where the animal allows the person to use and enjoy their home.

Example: You rent an apartment in an apartment building and need to use a wheelchair to enter and leave your apartment. You cannot get up the steps at the front of the building without assistance of others. Your landlord may be required to provide you with a ramp or other reasonable means to permit you to access the building.

Discrimination in Lending

The Law also prohibits discrimination in connection with lending, including real estate lending. It is unlawful to discriminate in connection with lending on the basis of the same characteristics* that are protected in connection with the sale or rental of housing.

*Age can be considered in determining the creditworthiness of an applicant when age has a demonstrable and statistically sound relationship to determining creditworthiness.

The Law prohibits the following in connection with an application for a loan for the purchase, acquisition, construction, rehabilitation, or repair or maintenance of a home:

Discriminating in granting, withholding, extending, renewing, or setting the terms, rates, or conditions of the loan.

Example: A lender charges higher interest rates to African-Americans.

Using an application for a loan or making any record on an inquiry about an applicant that expresses any limitation, specification, discrimination.

Example: A credit application asks about the applicant's medical history.



Discrimination in Lending

Asking an applicant about her capacity to have children or about the use or advocacy of any form of birth control or family planning.

Example: A loan officer asks a couple applying for a loan whether they plan to have children.

Refusing to consider sources of an applicant's income or discounting an applicant's income because of a protected characteristic, including childbearing potential.

Example: When considering the loan application of a married couple, a creditor refuses to consider the income of the wife because she is of childbearing age.

In connection with considering an applicant's credit worthiness, considering statistics or assumptions relating to a protected characteristic, including the likelihood of bearing children.

Example: A creditor refuses to lend in predominantly minority neighborhoods.



**PEOPLE WITH A DISABILITY
HAVE A RIGHT TO EQUAL
OPPORTUNITY TO USE AND
ENJOY THEIR HOME.**



Reasonable Accommodation for a Disability

The NYSHRL prohibits housing providers from refusing to sell, rent, lease or otherwise deny any person a housing accommodation on account of disability; and discriminating against any person because of disability in the terms, conditions, or privileges of the sale, rental, or lease of any such housing accommodation or in the furnishing of facilities or services in connection therewith.

Housing providers are obligated to reasonably accommodate persons with disabilities to allow them the use and enjoyment of their homes. Such accommodations may include removing architectural barriers, providing accessible parking, and waiving no pet policies for persons who have a disability-related need for a service or emotional support animal. Housing providers are required to pay and provide for reasonable modifications to common areas to make them accessible to persons with disabilities. New multifamily housing built on or after March of 1991 must meet basic design and construction requirements to ensure that access to and inside the dwellings are provided to persons with disabilities.

III. Filing a Complaint



Filing a Complaint

It is FREE to file.

There is no cost or fees associated with filing a complaint.

You do not need an attorney.

DHR will assign an attorney for you if your case goes to a public hearing. However, you may retain a private attorney if you prefer.

Different ways to file.

You may file by phone, email, mail, or in person. You can find our complaint form at dhr.ny.gov/complaint.

Phone: 1-844-862-8703

Email: info@dhr.ny.gov

We can help.

If you need assistance or have any questions, please contact us.

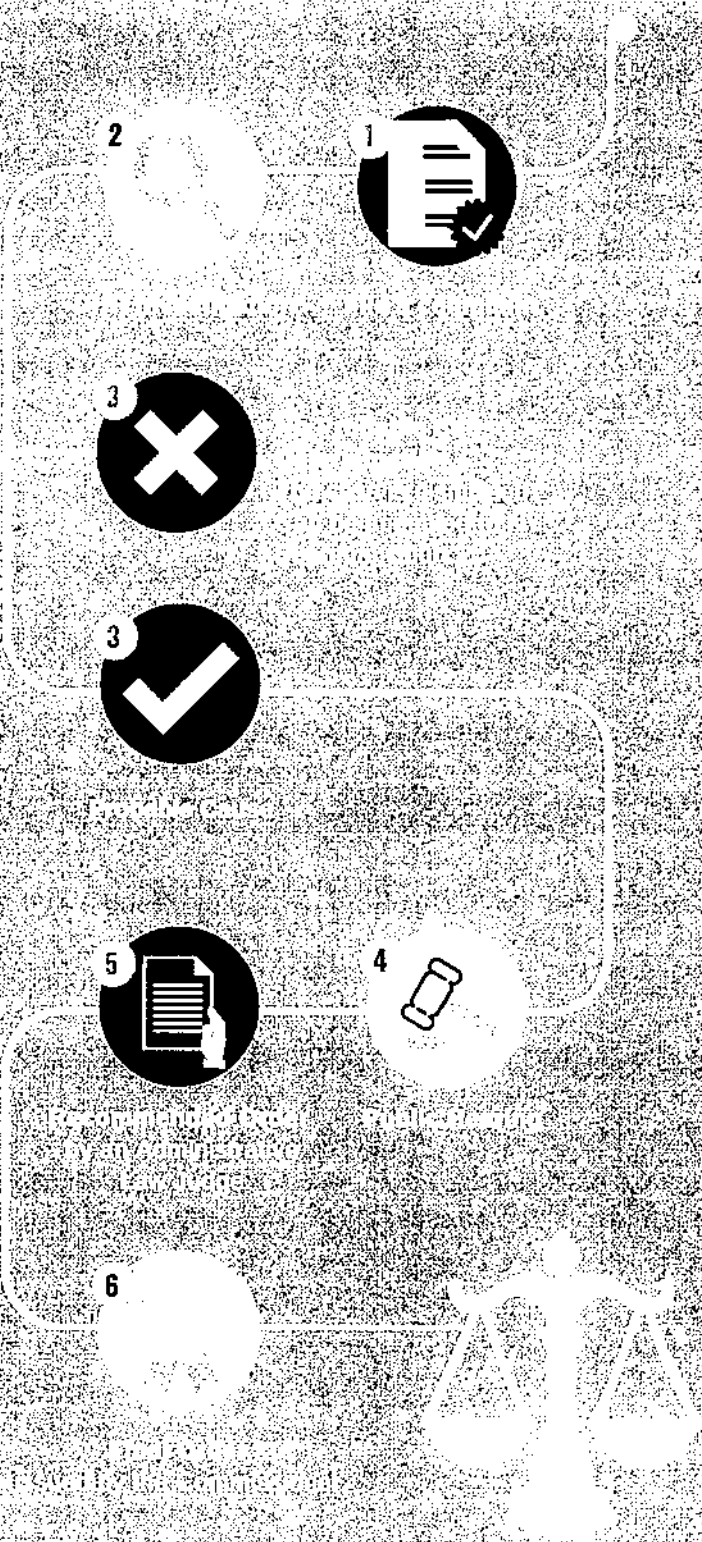
If you are blind or a person with a vision disability, you can contact John Herrion at 718-741-8332 or john.herrion@dhr.ny.gov to receive the form in an alternative format, including Braille in English or Spanish.

You may request a complaint form in a different language by calling 1-888-392-3644.

If you are unsure about filing, contact us. We can answer your questions. You may also feel free to check out our self-screening questionnaire at <https://dhr.ny.gov/self-screening-questionnaire>.

DHR Complaint Process

- Visit dhr.ny.gov/complaint to file a complaint of discrimination within one year of the last act of discrimination. DHR will investigate your complaint to determine if there is probable cause to believe that the law may have been violated. If there is no probable cause, the complaint is dismissed and closed.
- If there is probable cause, DHR will prosecute your complaint at a public hearing before an administrative law judge.
- After the public hearing, DHR's Commissioner will issue an order with a final decision either dismissing or sustaining the complaint.
- If the complaint is sustained, possible remedies may include a change in policies and/or practices; reinstatement to a job; back pay with interest or benefits lost due to the discriminatory practice; the provision of services; equal treatment in an accommodation, institution, or program; and/or compensation for emotional distress. Civil fines may also be assessed.



IV. Resources

If you suspect that you may have been the victim of discrimination, there are a number of government agencies and private organizations that can help.

Bronx Central Office

One Fordham Plaza, 4th Floor
Bronx, NY 10458
(718) 741-8400

Albany Regional Office

Agency Building 1, 2nd Floor
Empire State Plaza
Albany, New York 12220
(518) 474-2705

Binghamton Satellite Office

NYS Office Building Annex
44 Hawley Street, 6th Floor
Binghamton, NY 13901-4465
(607) 721-8467

Brooklyn Regional Office

Shirley A. Chisholm State Office Building
55 Hanson Place, Room 304
Brooklyn, NY 11217
(718) 722-2385

Buffalo Regional Office

Walter J. Mahoney State Office Building
65 Court Street, Suite 506
Buffalo, NY 14202
(716) 847-7632



dhr.ny.gov/contact-us



Upper Manhattan Regional Office

Adam Clayton Powell State Office Building
163 West 125th Street, 4th Floor
New York, NY 10027
(212) 961-8650

Long Island Regional Office

50 Clinton Street, Suite 301
Hempstead, NY 11550
(516) 539-6848

Hauppauge Satellite Office

State Office Building
250 Veterans Memorial Highway, Suite 2B-49
Hauppauge, NY 11787
(631) 952-6434

Rochester Regional Office

One Monroe Square
259 Monroe Avenue, 3rd Floor
Rochester, NY 14607
(585) 238-8250

Syracuse Satellite Office

State Office Building
333 East Washington Street, Room 543
Syracuse, NY 13202
(315) 428-4633

White Plains Regional Office

7-11 South Broadway, Suite 314
White Plains, NY 10601
(914) 989-3120

Office Of Sexual Harassment Issues/Queens

55 Hanson Place, Room 900
Brooklyn, NY 11217
(718) 722-2060

Resources

New York State Homes and Community Renewal - Fair Housing and Equal Opportunity Office

25 Beaver Street
New York, NY 10004
(866) 275-3427
www.nyshcr.org

Under the Human Rights Law, you can also file a
lending discrimination complaint with the
Superintendent of Banks at the following address:

New York State Department of Financial Services

One State Street
New York, NY 10004
(800) 342-3736
www.dfs.ny.gov

You can also file a complaint with your city,
municipality, or county if it has a law prohibiting
housing or lending
discrimination.

You may visit dhr.ny.gov/humanrightskommissions to
find a list of such agencies.



Resources

Federal law also prohibits housing discrimination. You can file a housing discrimination complaint under federal law with:

The United States Department of Housing and Urban Development (HUD)

26 Federal Plaza, Room 3532
New York, NY 10278
(212) 264-5072

Lafayette Court, 465 Main Street
Buffalo, NY 14203
(716) 846-5785
Toll-Free Number: (800) 496-4294

United States Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity

451 Seventh Street, S.W., Room 5116
Washington, D.C. 20410-2000
(202) 708-2878

www.hud.gov

Nationwide Toll Free Number: (800) 669-9777

Resources

The following private, non-profit, fair housing enforcement organizations are dedicated to preventing and eliminating discriminatory housing practices:

Brooklyn Legal Services

105 Court Street

Brooklyn, NY 11211

(917) 661-4500

<https://www.legalservicesnyc.org/>

CNY Fair Housing

731 James Street, Suite 200

Syracuse, NY 13203

(315) 471-0420

www.cnyfairhousing.org

Fair Housing Justice Center, Inc.

30-30 Northern Blvd #302,

Long Island City, NY 11101

(212) 400-8201

www.fairhousingjustice.org

Resources

Housing Opportunities Made Equal, Inc.

1542 Main Street
Buffalo, NY 14209
(716) 854-1400
www.homeny.org

Legal Assistance of Western NY, Inc.

361 South Main Street
Geneva, NY 14456
(315) 781-1465
www.lawny.org

Long Island Housing Services, Inc.

640 Johnson Avenue
Bohemia, NY 11716
(631) 567-5111
www.lifairhousing.org

Westchester Residential Opportunities, Inc.

470 Mamaroneck Avenue
White Plains, NY 10605
(914) 428-4507
www.wroinc.org

**If you believe that you have
been discriminated against, you
can file a complaint with the
NYS Division of Human Rights.**

**Visit DHR's website dhr.ny.gov
or call (844) 862-8703.**

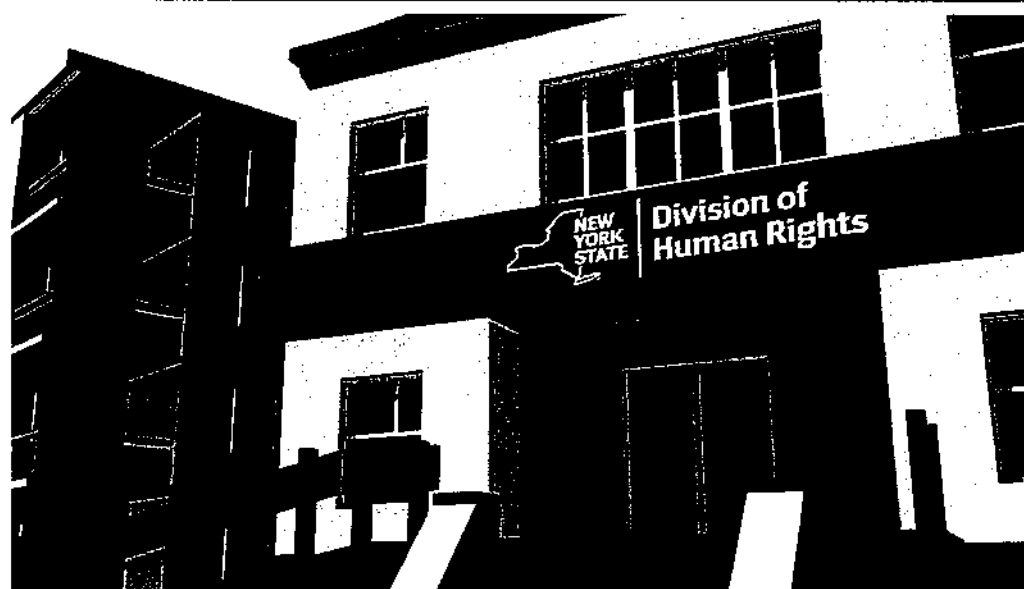


EXHIBIT H

ATTORNEY GENERAL OF THE STATE OF NEW YORK
WESTCHESTER REGIONAL OFFICE

In the Matter of

Assurance No. 23-038

**Investigation by Letitia James,
Attorney General of the State of New York, of**

**AFFIDAVIT OF
HARRIN PLATZNER**

Merrick Platzner, Harrin Platzner, Platzner International
Group Ltd., The Platzner Management Co. Inc., The Platzner
Organization LLC and Waterside Gardens LLC.


Respondents.

STATE OF NEW YORK)
)ss.:
COUNTY OF WESTCHESTER)

HARRIN PLATZNER, being duly sworn, deposes and states:

1. I am a named party to this investigation, and a principal of Platzner International Group Ltd. and of Waterside Gardens LLC, as such, I am fully familiar with the facts set forth in this affidavit.

2. In accordance with the provisions of ¶62 of the Assurance of Discontinuance, I make the following material representations under the penalty of perjury. Even though the rental application used by Platzner International Group, Ltd. and The Platzner Management Co. Inc. contained a provision for an application fee of \$35.00 or \$50.00 in excess of the \$20.00 application fee that may be charged for tenant background check reports under the law, it was not our custom or practice to collect application fees for rental units. We represent that no rental applicant was overcharged or ever charged a rental application fee for either a regular rental or sublet for rental of a cooperative unit owned by Waterside Gardens LLC during the relevant period.

By: 
Harrin Platzner

STATE OF NEW YORK)
COUNTY OF Westchester ss.:

On this 17 day of August, 2023, Harrin Platzner, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument, appeared before the undersigned and acknowledged to me that he executed the within instrument by his signature on the instrument.

Sworn to before me this
17 day of August, 2023


NOTARY PUBLIC

NANCY E. BURRELL
Notary Public, State of New York
No. 4775833
Qualified in Westchester County
Commission Expires August 31, 2023