MONTHLY FEES

<table>
<thead>
<tr>
<th>Cottage</th>
<th>Style:</th>
<th>Approx. Size</th>
<th>Monthly Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td>“F”</td>
<td>Two bedroom, two bath</td>
<td>1085 sq. ft.</td>
<td>$1,636</td>
</tr>
<tr>
<td>“G”</td>
<td>Two bedroom, two bath</td>
<td>1332 sq. ft.</td>
<td>$1,684</td>
</tr>
<tr>
<td>“H”</td>
<td>Two bedroom, two bath with den</td>
<td>1600 sq. ft.</td>
<td>$1,793</td>
</tr>
</tbody>
</table>

*Fees listed are for single occupancy. Cottages with two residents will pay an additional monthly fee of $100.

WHAT’S INCLUDED!

Cottage residents pay a monthly cottage association fee which covers the items listed below.
Note: Every cottage resident has privileged access to the all Village activities, amenities and events.

- Property taxes and insurance
- Repairs and maintenance
- Annual window washing and carpet cleaning
- Snow and trash removal
- Lawn and landscape maintenance
- Replacement reserve fund
- Town water and sewer costs
- 24-hour Emergency Call System
- Professional health care coordinator
- Scheduled transportation

COTTAGE PURCHASE

Cottages are purchased on a cooperative basis and owned by the St. Andrews Village Association. Residents purchase a share of stock representing the value of their residences and become community shareholders. When residents move from their cottages, their stock is sold by St. Andrews at a price determined by the shareholder and reflecting the current market value of the residence. Residents receive the proceeds of the sale, less an 8% refurbishing and resale fee.