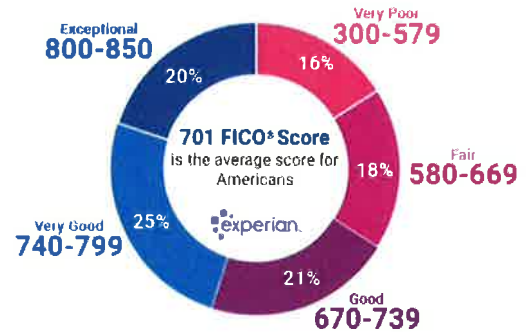


BRYANT GARDENS CORP.

INCOME, CREDIT & OCCUPANCY REQUIREMENTS FOR BUYERS

As a matter of policy, the Bryant Gardens Board of Directors considers each buyer's application on its merits on a case by case basis. However, it will not approve any sale unless the applicant intends to live in the apartment as their primary residence, has a FICO credit score of 740 or better, meets the following income and occupancy criteria, and provides a Guarantor, if required.

STUDIO	Occupancy: 1 Individual Minimum annual gross income: \$50,000
ONE BEDROOM	Occupancy: 2 Individuals Minimum annual gross income: \$60,000
TWO BEDROOM	Occupancy: 3 Individuals Minimum annual gross income: \$70,000
THREE BEDROOM	Occupancy: 4 Individuals Minimum annual gross income: \$100,000



Proof of minimum annual gross income is established by the Adjusted Gross Income (AGI) on the buyer's current Federal Income Tax return, or in the case of retirees, by the Federal AGI supplemented by other evidence satisfactory to the Board.

Applicants with short employment tenure, little or no rental or property ownership history, minimal credit activity, or self-prepared tax returns may be required to provide a Qualified Guarantor. (Cosigners are not permitted.)