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191 Willoughby Street Apartment 10B NO BOARD APPROVAL

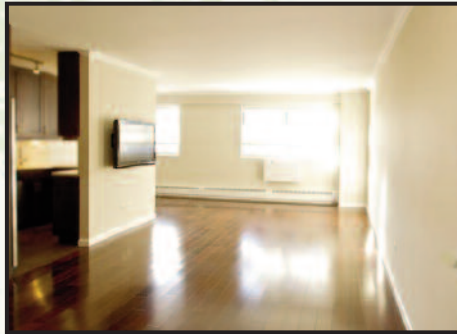
Price - \$496,220 Mo. Maintenance - \$1016.00

* Buyer pays all transfer taxes

Apartment 10B Features

4-1/2 Rooms • Master Bedroom plus 1 additional family bedroom • 1 Full Bathroom
Approximate Sq. Ft - 1,008*

* If the apartment were measured as a condominium using standard practices, it would be reflected as a 1135 sq. ft



The sale of this spacious sponsor newly renovated 2 bed/2 bath requires NO Board Approval. High floor corner unit which offers amazing views and light. Kitchen fitted with granite counters/stainless steel appliances...Marble bath /nickel fixtures. This apartment is outfitted with closets galore! University Towers is unlike any residential complex in the metropolitan area, and is conveniently located near most major subways and shopping areas and literally walking distance to all of downtown Brooklyn, the Heights and downtown Manhattan. Much of the development is brand new, from the lobby to the state-of-the-art FITNESS CENTER and laundry room. It is a warm community-like development that offers ON-SITE PARKING, 24/7 ground and lobby attendants. Relax in the garden gazebo, by the picnic BBQ area, or take your child to the play area. In the next few months the completion of all new electronic systems and cabs will be provided for the elevators. The renovation includes:

- All stainless steel top-of-the-line kitchen appliances, including range, refrigerator, dishwasher and microwave.
- Bathroom is all marble and includes fine brushed-nickel fixtures including oversized medicine cabinet.
- Brazilian walnut flooring.
- Granite counters.
- New door trim and nickel hardware.
- All closets outfitted with birch shelving.
- Apartment is wired for cable and network.
- Apartment comes with a 37" flat-screen T.V. mounted in a place of your choosing.



Financial Status of Co-op

Co-op plan accepted: 1990
Total Apartments. 549 • 75% sold
Estimated Future Availability - 5-6 per year
Strong financial security -
\$6 million plus capital reserves
No 2008 Maintenance Increase - 2009 only 2.5%
Average increase for the past 20 years
= 2% per year • No assessment ever

Further Improvements Coming 2010

- NEW ELEVATORS AND CABS - **COMPLETED**
- NEW ELEVATOR LOBBIES
- NEW PAVED AND LINED PARKING LOT - **COMPLETED**
- METICULOUS NEW LANDSCAPING AND LIGHTING - **SEASONAL**
- COMMUNITY TV/RECREATION LOUNGE - **COMPLETED**



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University Towers is a 3 building hi-rise complex. The apartments are spacious, airy and finely appointed homes, nestled in a mature 5 1/2 acre suburban, tree-lined gated community. Including on-site parking availability. There is NO comparable living in Brooklyn or Manhattan at this price, and with these varied amenities and space.