

KYROUS REALTY GROUP, INC.

263 West 38th Street ♦ Suite 15E ♦ New York, NY 10018

Phone: 212.302.1500 ♦ Fax: 212.302.3855

M & A Residences, Inc.-Purchase Application and Required Documents

ATTENTION: The following is a list of the items you are required to submit for the board to review your application. All the required documents must be e-mailed to carine@kyrousrealtgroup.com. **DO NOT DUPLICATE HOUSE RULES.** Please retain the copy included in this package for your information.

* Copies of all Financial Materials furnished will be returned to applicant or destroyed. *

Upon receipt of a completed package and after verification of all financial data and references, the application will be submitted to the Board of Directors for review.

1. Purchase Application (enclosed)
2. Executed Contract of Sale
3. Net Worth Statement. Provide supportive documentation
4. Last two (2) year's Income tax Returns (include W-2's)
5. Tax Information Authorization Form (8821) attached.
6. Signed Credit Report Release
7. Letter from current landlord/management agent verifying status of tenancy
8. Letter from current employer verifying salary, position length of employment and likelihood of continued employment.
9. Two (2) personal letters of recommendation for each person to be named on the proprietary lease.
10. Letter of financial reference
11. Copies of Checking & Savings Account Statement for past three (3) months
12. New York City: Window Guard/Lead Paint Notice
13. Carbon monoxide affidavit

Schedule of Fees-Due with Application

1. **Move-out Deposit: \$500 Check, payable to M & A Residences, Inc.** This check will be returned to the seller after the move-out is complete. In case of damage to the building, the cost of repairs will be deducted from this deposit. This check must be in the form of a certified check or money order.
2. **Move-in Deposit: \$500 Check, payable to M & A Residences, Inc...** This check will be returned to the purchaser after the move-in is complete. In case of damage to the building, the cost of repairs will be deducted from this deposit. This check must be in the form of a certified check or money order.
3. **Application Processing Fee: \$800 certified check or money order payable to Kyrous Realty Group, Inc.**

*Please note that application packages must contain all required documentation. Items missing will only delay the Managing Agent's review and submission to the Board.

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Closing Fees

- All closings take place at the managing agent's office located at:

Kyrous Realty Group, Inc.
263 West 38th Street, Suite15E
New York, NY 10018
212-302-1500 (P)
212-302-3855 (F)

- All fees must be paid by Certified Check, Money Order, or Attorney Escrow Check.
- Processing fee for Recognition Agreements: \$200.00 Payable to Kyrous Realty Group, Inc.
- Managing Agent's fee for preparation of closing documents, and for representing the interest of the Coop at closing: \$600.00 payable by Seller. \$1,000.00 if closing takes place at another location. Payable to Kyrous Realty Group, Inc.

Please note that there are additional fees for messenger service, etc.

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IMPORTANT NOTICE

Please Read Carefully

Kyrous Realty Group, Inc. realizes that this application contains sensitive personal information. We require the social security number for each applicant (and each other adult occupant of the apartment) on the authorization to obtain Credit Report Information (see Credit Report Release). This is the only place on the application requiring a social security number, but social security numbers may be contained on other documents that you are submitting (e.g. tax returns, contracts of sale). Before submitting these documents, please blacken out or otherwise obliterate the social security number as Kyrous Realty Group, Inc. cannot be responsible for the security of this information if it is included in these documents.

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Applicant Information

Name(s): _____

SS#: _____

SS#: _____

Present
Address: _____

Apartment to be occupied by:
Applicant(s) Yes No

Occupants _____

Years at this address: _____

Do you own your present residence?

Yes No

CURRENT EMPLOYER INFORMATION:

Relationship _____

Employer: _____

Business
Address: _____

Office Phone: _____

Nature of Business: _____

Position: _____

PREVIOUS EMPLOYER INFORMATION:

Annual Salary: \$ _____

Employer: _____

Length of Employment: _____

Business
Address: _____

Office Phone: _____

SPOUSE'S EMPLOYER INFORMATION:

Length of Employment: _____

Employer: _____

Office Phone: _____

Business
Address: _____

Position: _____

Nature of Business: _____

Annual Salary: \$ _____

Length of Employment: _____

BROKER INFORMATION:

Name: _____

ATTORNEY INFORMATION:

Address: _____

Name: _____

Phone: _____

Address: _____

Phone: _____

-continued

Are there any outstanding judgments against you? Yes No

If Yes, please explain: _____

Do you have any diplomatic immunity or other special status? Yes No

If Yes, please explain: _____

Have you ever declared bankruptcy or are involved in a bankruptcy procedure? Yes No

If Yes, please explain: _____

Names of all clubs and society memberships, fraternities and honorary societies to which applicant belongs:

Schools and colleges attended by husband, wife and children: _____

Names of all residents in the building known by the applicant: _____

Does applicant wish to maintain any pets in the apartment, and if so, please specify with full information:

Do you own or rent another residence, and if so, where? _____

PERSONAL & BUSINESS REFERENCES

PERSONAL REFERENCE#1:

Name: _____

Address: _____

Phone: _____

Relationship: _____

PERSONAL REFERENCE#2:

Name: _____

Address: _____

Phone: _____

Relationship: _____

BUSINESS REFERENCES

Name: _____

Address: _____

Phone: _____

Person to verify Applicant's Employment or
Applicant's Supervisor

Name: _____

Address: _____

Phone: _____

FINANCIAL REFERENCES

PERSONAL ACCOUNTS: CHECKING

Bank Name: _____

Account No: _____

Address: _____

PERSONAL ACCOUNTS: CHARGE CARD#1

Account Name: _____

Account No: _____

Exp. Date: _____

PERSONAL ACCOUNTS: CHARGE CARD#3

Account Name: _____

Account No: _____

Exp. Date: _____

BUSINESS ACCOUNTS: CHECKING

Bank Name: _____

Account No: _____

Address: _____

Applicant Signature

Applicant Signature

PERSONAL ACCOUNTS: SAVINGS

Bank Name: _____

Account No: _____

Address: _____

PERSONAL ACCOUNTS: CHARGE CARD#2

Account Name: _____

Account No: _____

Exp. Date: _____

PERSONAL ACCOUNTS: CHARGE CARD#4

Account Name: _____

Account No: _____

Exp. Date: _____

CLOSEST LIVING ADULT RELATIVE

(Not intending to reside with Applicant)

Name: _____

Address: _____

Phone: _____

Relationship: _____

Date: _____

Date: _____

EMERGENCY CONTACT INFORMATION

APPLICANT INFORMATION:

Person to call in the event of an emergency

Contact Name: _____

Residence Phone: _____

Relationship: _____

Office Phone: _____

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The following is submitted as being a true and accurate statement of the financial condition of the undersigned on _____ day of _____, 20____

Applicant Name

Applicant Name

Applicant Signature

Applicant Signature

Address: _____

Address: _____

Attach additional pages if necessary.

ASSETS	Applicant	Co-Applicant	LIABILITIES	Applicant	Co-Applicant
Cash in banks			Notes Payable:		
Money Market Funds			To Banks		
Contract Deposit			To Relatives		
Investments: Bonds & Stocks <i>(See schedule)</i>			To Others		
			Installment Accounts Payable:		
Investment in Own Business			Automobile		
Accounts and Notes Receivables			Other		
Real Estate Owned <i>(See schedule)</i>			Other Accounts Payable		
Automobiles: Year: Make:			Mortgages Payable on Real Estate <i>(see schedule)</i>		
Personal Property & Furniture			Unpaid Real Estate Taxes		
Life Insurance Cash Surrender Value			Unpaid Income Taxes		
			Chattel Mortgages		
Retirement Funds/IRA					
401K					
KEOGH			Outstanding Credit Card Loans		
Profit Sharing/Pension Plan			Other Debts <i>(itemize)</i>		
Other Assets			TOTAL LIABILITIES		
TOTAL ASSETS			NET WORTH		
COMBINED ASSETS			COMBINED NET WORTH		

Application: M & A Residences, Inc.

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SOURCE OF INCOME	Applicant	Co-Applicant	CONTINGENT LIABILITIES	Applicant	Co-Applicant
Base Salary			Endorser or Co-maker on Notes		
Overtime Wages			Alimony Payments (Annual)		
\$Bonus & Commissions			Child Support		
\$Dividends and Interest Income			Defendant in any legal action?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Other Income (<i>itemize</i>)			Any unsatisfied judgments	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
TOTAL			Ever filed for bankruptcy	Yes <input type="checkbox"/> No <input type="checkbox"/>	
COMBINED TOTAL			Explain		

PROJECTED COMBINED MONTHLY EXPENSES	Applicants
Maintenance	
Apartment Financing	
Other Mortgages	
Bank Loans	
Auto Loan	
TOTAL	

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SCHEDULE OF STOCKS AND BONDS

Amount Of Shares	Description (Extended Valuation in Column)	Marketable Value	Non-Marketable Value

SCHEDULE OF REAL ESTATE

Description	Cost	Actual Value	Mortgage Amount	Maturity Date

SCHEDULE OF NOTES PAYABLE

Specify any assets pledged as collateral, including the liabilities they secure:

To Whom Payable	Date	Amount	Due	Interest	Pledged As Security

The foregoing statements and details pertaining thereto, both printed and written, have been carefully read and the undersigned hereby solemnly declares and certifies that the same is a full and correct exhibit of my/our financial condition.

Applicant Signature

Date: _____

Applicant Signature

Date: _____

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CREDIT REPORT RELEASE

I (we) hereby authorize Kyrous Realty Group, Inc., on behalf of M & A Residences, Inc., to request and receive any and all information from any credit bureaus, previous employers, law enforcement agencies, and references.

I (we) will hold harmless and/or release Kyrous Realty Group, Inc. and M & A Residences, Inc from any and all claims and liability which may arise now or in the future with regard to the obtaining or the releasing of the above stated information for the purpose of doing credit checks, and criminal activity checks.

Each Applicant and all adults who will reside in the Unit must complete Credit Report Release.

PLEASE PROVIDE THE FOLLOWING INFORMATION:

Name: _____

Date of Birth: _____

Social Security #: _____

Age: _____

Address: _____

Employer's Company Name

Address: _____

Applicant Signature

Date: _____

*Duplicate for Additional Applicants

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M & A Residences, Inc.-Carbon Monoxide Affidavit

{State of New York}

{County of New York}

The undersigned being duly sworn, deposes and affirms as follows:

1. The undersigned (hereinafter, the "Grantor") is the owner of _____,
New York, _____ (hereinafter, the "Premises") which this day we
(Address)
are conveying to _____.
2. The Grantor is in compliance with Section 378(5) (d) of the Executive Law in that
an operative carbon monoxide detection device has been installed in the
Premises.

(Seller)

Date: _____

HOUSE RULES

(1) The public halls and stairways of the Buildings shall not be obstructed or used for any purpose other than entrance to and exit from the Apartments in the Buildings.

(2) Children shall not play in the public areas unless accompanied by a responsible adult. No person shall be permitted on the roofs without permission of the Board.

(3) No public area in the Buildings shall be decorated or furnished by any Lessee in any manner without the prior written consent of the Board of Directors.

(4) No lounging or loitering shall be permitted by any person in any vestibule, lobby or area immediately outside the entrances of the Buildings. No Lessee shall make or permit any disturbing noises in the Buildings or do or permit anything to be done therein which will interfere with the rights, comfort or convenience of other Lessees. No Lessee shall play or allow to be played any musical instrument or permit to be played a phonograph, tape or compact disc recorder or a radio or television or other electronic device in a loud manner between the hours of eleven o'clock p.m. and the following eight o'clock a.m. so as to disturb or annoy other occupants of the Buildings. No construction or repair work or other installation involving noise shall be conducted in any Apartment except on weekdays (not including legal holidays) and only between the hours of 8:30 a.m. and 5:00 p.m.

(5) No article shall be placed in the public areas, nor shall anything be hung or shaken from the doors or windows, or placed upon the window sills of the Apartments.

(6) No awnings, window air conditioning units or ventilators shall be used in or about the Apartments except such as shall have been expressly approved by the Lessor or Managing Agent. No other object shall be projected out of any window of the Buildings without similar express approval.

(7) No sign, notice, advertisement or illumination shall be written on or hung from any window or posted in hallways or elevators or other parts of the Buildings or other part of the Apartments except as has been approved in writing by the Lessor or the Managing Agent.

(8) No baby carriages, bicycles, scooters, shopping carts or similar vehicles shall be stored or allowed to stand in the public areas, including, but not limited to, the public halls, lobbies, passageways, areas or courts of the Buildings.

(9) (a) Garbage and refuse from the Apartments shall be disposed of only at such times and in such manner as the superintendent or the Managing Agent of the Building may direct.

(b) Garbage and refuse from Apartments shall be bagged and deposited in the shaft provided therefore in the compactor room. No paper, garbage or refuse shall be left on the floor of the compactor room other than clean bottles and newspapers neatly

stacked. All items too large to be deposited in the chute provided for garbage and refuse shall be carried by Tenant-Shareholders to the garbage room in the basement.

(c) Tenant-Shareholders shall comply with all recycling laws regarding the disposal of garbage and refuse. In the event that a violation is imposed against the Apartment Corporation or the Buildings by reason of a Tenant-Shareholder's non-compliance with such recycling laws, that Tenant-Shareholder shall be responsible for payment of fines, penalties, attorney's fees and other costs of compliance incurred by the Apartment Corporation.

(10) Toilets and other plumbing fixtures in the Apartments shall not be used for any purposes, other than those for which they were constructed, nor shall any sweepings, rubbish, rags, garbage or any other articles be thrown into toilets. The cost of repairing any damage resulting from misuse of any toilets or other plumbing fixtures shall be paid for by the Lessee in whose Apartment it shall have been caused.

(11) No Lessee shall send any employee of the Lessor out of the Buildings on any private business of a Lessee during such employee's working hours nor shall any Lessee engage the services of any employee for the Lessor for personal use or within Lessee's Apartment during business hours.

(12) No radio or television antenna or satellite dish shall be attached to or hung from the exterior of the Building without the prior written approval of the Lessor or the Managing Agent.

(13) Complaints regarding the service of the Buildings or violations of these Rules shall be made in writing to the Managing Agent of the Lessor or to the Lessor.

(14) The agents of the Lessor and any contractor or workman authorized by the Lessor may enter any Apartment at any reasonable hour of the day for the purpose of inspecting such Apartment to ascertain whether measures are necessary or desirable to control or exterminate any vermin, insects or other pests and for the purpose of taking such measures as may be necessary to control or exterminate them. In the event access to the Apartment by an exterminator or Building personnel is requested or required by a Tenant-Shareholder, a separate key shall be provided by Tenant-Shareholder on such occasion and the emergency key shall remain undisturbed.

(15) Canvassing, soliciting or peddling in the Buildings is prohibited. No advertising matter may be placed in the mailboxes except that which is delivered by the Post Office. No circulars or other soliciting material shall be placed under or near any Tenant-Shareholder's entrance door. Each Tenant-Shareholder is requested to report promptly any violations of this rule to the superintendent or Managing Agent.

(16) No structural alteration shall be made in any Apartment without the prior written consent by the Board of Directors of the Apartment Corporation to plans submitted to and reviewed by the Board, nor shall any alteration of any type be made to any portion of the Buildings fronting on the street, by any Tenant-Shareholder.

(17) All contractors engaged by Tenant-Shareholders shall be licensed and shall carry such insurance as shall be required by the Board of Directors.

(18) Any consent or approval given under these House Rules by the Lessor shall be revocable at any time. These rules shall be enforced uniformly and in a non-discriminatory manner. Failure to enforce any rule on any occasion shall not constitute a waiver or abrogation thereof.

(19) These House Rules shall be binding not only on the Tenant-Shareholders, but also, where applicable, on the family, guests, servants, authorized sub-Tenant-Shareholders, and other occupants of Apartments. Neither the superintendent nor any employee of the Apartment Corporation has any authority to modify these rules or to give any consent or approval that is required thereunder, unless expressly and explicitly stated in these Rules.

(20) (a) As of the date of adoption of this rule, smoking is prohibited in all of the common areas of the building as required by all applicable laws, including in the elevators, hallways, stairways, lobby, amenity facilities, as well as in areas within 25 feet of any entrance to or egress from the building. No person shall smoke in the areas where smoking is prohibited by this rule or permit smoking by any occupant, agent, tenant, invitee, guest, friend, or family member in such areas.

(b) Provided that it does not create unreasonably disturbing secondhand smoke that interferes with the rights, comforts, or conveniences of other residents, and subject to applicable law and the condominium's governing documents, smoking is currently permitted inside a resident's individual apartment. The apartment owner is responsible for any secondhand smoke entering the common areas or other apartment units from the resident's individual apartment and has an obligation to put into effect measures to ensure secondhand smoke does not enter into common areas or other apartment.

(c) The smoking of illegal substances is prohibited in all areas of the building.

(d) The term "smoking" as used in this rule includes inhaling, exhaling, burning, carrying or otherwise handling or controlling any lit, heated or smoldering cigar, cigarette, electronic cigarette, herbal cigarette or non-tobacco smoking product, water pipe, vaping device, pipe, or any form of lighted object or device which contains tobacco or tobacco products.

(21) These House Rules may be added to, amended or repealed at any time by resolution of the Board of Directors of the Lessor.

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M & A Residences, Inc.-Letter to Board of Directors

The Board of Directors
M & A Residences, Inc.
41-43 Murray Street
New York, NY 10007

Re: M & A Residences, Inc.
Unit #: _____

Dear Board of Directors:

I (We) have received, read, understand and agree to abide by the House Rules for
M & A Residences, Inc.

Signature of Applicant

Date

Signature of Applicant

Date

**RETURN
THIS COPY**

M & A Residences, Inc.
c/o Kyrour Realty Group, Inc.
263 West 38th Street, Suite 15E
New York, NY 10018-5851

ANNUAL NOTICE

PROTECT YOUR CHILD FROM LEAD POISONING AND WINDOW FALLS

New York City law requires that tenants living in buildings with 3 or more apartments complete this form and return it to their landlord before February 15, each year. If you do not return this form, your landlord is required to visit your apartment to determine if children live in your apartment.

Peeling Lead Paint

By law, your landlord is required to inspect your apartment for peeling paint and other lead paint hazards at least once a year if a child under 6 years of age (5 years or younger) lives with you.

- You must notify your landlord in writing if a child under 6 comes to live with you during the year.
- If a child under 6 lives with you, your landlord must inspect your apartment and provide you with the results of these paint inspections.
- ***Always report peeling paint to your landlord. Call 311 if your landlord does not respond.***
- Your landlord must use safe work practices to repair all peeling paint and other lead paint hazards.

These requirements apply to buildings with 3 or more apartments built before 1960. They also apply to buildings to buildings built between 1960 and 1978 if the landlord knows that lead paint is present.

Window Guards

By law, your landlord is required to install window guards in all your windows if a child under 11 years of age (10 years or younger) lives with you, OR if you request them (even if no children live with you).

- ONLY windows that open to fire escapes, and one window in each first floor apartment when there is a fire escape on the outside of the building, are legally exempt from this requirement.
- It is against the law for you to interfere with installation, or remove window guards where they are required. Air conditioners in windows must be permanently installed.
- Window guards must be installed so there is no space greater than 4½ inches above or below the guard, on the side of the guard, or between the bars.

These requirements apply to all buildings with 3 or more apartments, regardless of when they were built.

Fill Out and Detach the bottom part of this form.

Please check all boxes that apply

- A child age under 6 years of age (5 years or younger) lives in my apartment.
- A child under 11 years of age (10 years or younger) lives in my apartment and:
 - Window guards are installed in all windows as required.
 - Window guards need repair.
 - Window guards are NOT installed in all windows as required.
- No child under 11 years of age (10 years or younger) lives in my apartment:
 - I want window guards installed anyway.
 - I have window guards, but they need repair.

Last Name

First Name

Middle Initial

Street Address

Apt. #

City

State

Zip Code

Signature

Date

Telephone Number

Deadline for return: February 15, 2011

Return form to: Name and address of landlord or managing agent. Call 311 for more information on preventing lead poisoning and window falls.

DOHMH-approved: November 05, 2010

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 c/o Kyrour Realty Group, Inc.
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- Window guards must be installed so there is no space greater than 4¹/₂ inches above or below the guard, on the side of the guard, or between the bars.

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 - Window guards need repair.
 - Window guards are NOT installed in all windows as required.
- No child under 11 years of age (10 years or younger) lives in my apartment:
 - I want window guards installed anyway.
 - I have window guards, but they need repair.

Last Name	First Name	Middle Initial		
Street Address	Apt. #	City	State	Zip Code
Signature	Date	Telephone Number		

Deadline for return: February 15, 2011

Return form to: Name and address of landlord or managing agent. Call 311 for more information on preventing lead poisoning and window falls.

DOHMH-approved: November 05, 2010



NEW YORK CITY Residential Recycling Guide

Full recycling is back in America's largest city! Here are some simple pointers on what to recycle and how.

Paper & Cardboard

YES

Newspapers, magazines & catalogs

White or colored paper

All mail (even envelopes with plastic windows), wrapping paper, etc.

Smooth cardboard

Cereal and other dry-food boxes, etc.

Paper bags

Flattened cardboard

Place paper and cardboard recyclables in a clear bag or green-labeled container. Note that paper milk and juice cartons (rinsed) should be placed in the container with metal, glass and plastic.

NO

Plastic- or wax- coated paper

Candy wrappers, take-out containers, etc.

Carbon paper

Heavily soiled paper or cardboard

Hardcover books

Metal, Glass & Plastic

YES

Metal cans

Food, aerosol (empty), etc.

Foil wrap & trays

Plastic bottles & jugs

For detergent, soda, milk, juice, water, etc.

-any bottle where the neck is smaller than the body

Glass bottles & jars

Milk and other beverage cartons

Household metal including:

- Wire hangers
- All metal appliances (from washing machines and stoves to toasters and irons)*
- All indoor and outdoor metal furniture, including cabinets and window screens
- Metal pots and pans, cutlery and utensils

*Call 311 before discarding appliances that contain CFC gas, such as refrigerators and air conditioners.

NO

Motor oil or chemical containers

Styrofoam

Cups, egg cartons, etc.

Food containers

For yogurt, margarine, take-out, salad bar, etc.

Plastic bags, wrap or film

Sandwich wrap, grocery or dry cleaning bags, etc.

Plastic trays or tubs

For microwave, etc.

Plastic utensils, plates, cups, bowls

Plastic appliances, toys, furniture

Lightbulbs

Pane glass

Pump spray nozzles

Caps or lids

Household batteries

Rinse metal, glass and plastic items and place them in a clear bag or blue-labeled container. Throw away caps and lids with your regular trash.

To collect the 5-cent deposit on beverage containers such as beer and soda bottles and cans, redeem them at a neighborhood store instead of putting them in with your recycling.

For more information, call the city Information line at 311 or visit the New York City Recycles website at www.ci.nyc.ny.us/html/dos/html/bw_home/index.html

To find this guide online, go to www.nrdc.org/cities/recycling/

Natural Resources Defense Council

40 West 20th Street, New York, NY 10011 | 212 727-2700

www.nrdc.org