



Welcome to Michigan Shores Cooperative
Offering a window on Lake Michigan and a door to the rest of your life!

We are thrilled that you are considering Michigan Shores for either your new residence, for a family member or friend. Established in 1991 with the active, independent and mature resident in mind; memberships are available to adults ages 55 and older.

Situated on a majestic ridge overlooking Lake Michigan, tucked within nineteen beautiful wooded acres, Michigan Shores offers the opportunity for Lake Michigan living through a variety of memberships. Housing options include fifty-four one-and two-bedroom apartments varying in size from 676 sq ft - 1488 sq ft. Inclusive monthly carrying fees, abundant common areas and secure entrances with attached garages make Michigan Shores a highly desirable place to call home.

We hope you will decide to become a neighbor and a part of our self-governed community. With the maintenance free lifestyle of a Cooperative we know you'll enjoy the freedom to pursue your passions and the joy that comes from the opportunity for involvement in planned activities here.

Please let us know if you have any questions, we're here to help and look forward to getting to know you better. Contact us at Telephone # 231.352.7217 or e-mail us at admin@michiganshores.net

Yours sincerely,

A handwritten signature in black ink that reads "Shirley A. Robert". The signature is written in a cursive, flowing style.

Shirley A. Robert
Corporate Manager



**Michigan Shores Cooperative
Member Application Questionnaire**

Name: _____ Date: _____

Address: _____

E-Mail address: _____

Contact telephone number: _____

Are you on our Wait List? _____

1. When would you like to move in?

2. Can you pay the Member Share cost investment plus first month's Monthly carrying charge upon signing the paperwork?

3. Michigan Shores Cooperative members must be at least 55 years old, do you qualify?

4. Do you have pets? Michigan Shores allows one pet per unit.

5. Michigan Shores may require a background and credit check, you can see available units, but if you want to proceed with the purchase of the membership, you will need to pass a credit and/or background check, do you authorize Michigan Shores to proceed with the screening?

6. Michigan Shores Cooperative is a smoke free building, do you smoke? No smoking within 25 feet of any entrance or the building. Please see our No Smoking Policy

7. How many residents will be occupying the unit permanently?

8. Michigan Shores is an independent retirement community. There is no assistance provided for members. Can you live independently and perform the ADL as per the table below?

Table 1: Activities and Tasks That Need to be Performed for Independent Living

Activities of Daily Living (ADLs)	ADL task examples	Instrumental Activities of Daily Living (IADL)	IADL Task Examples
Feeding	Eating; drinking	Using the telephone	Finding a number; dialling a contact
Dressing	Putting on clothes and shoes; removing clothing	Getting beyond walking distance	Catching a bus; Calling a taxi
Bathing	Getting into bath/shower; Drying the body	Shopping for groceries	Preparing a list; Storing products
Transferring	Getting out of bed/chair; Getting into bed or chair	Preparing meals	Peeling vegetables; cooking; dishing up
Toileting	Sitting on and getting up from toilet; wiping; washing hands	Doing housework	Using the vacuum cleaner; cleaning windows; washing up
Walking	Moving around the house; getting up and down stairs	Performing laundry	Washing clothes; drying and airing items; ironing
		Managing medications	Ordering prescriptions; collecting them; remembering
		Managing finances	Paying bills; drawing cash; writing cheques

Michigan Shores Cooperative does business in Accordance with the Fair Housing Act and Fair Housing Amendments Act. We do not discriminate on Race, color, religion, sex, familial status, including have children or being pregnant, National Origin, or a mental or physical disability.

This application is also available online on our website for downloading, completing and return to us at Shirley@michiganshores.net or fax 231-352-7288 or mail to: Michigan Shores Cooperative, 641 Michigan Avenue, Frankfort MI 49635



RESERVATION AGREEMENT
of
MICHIGAN SHORES COOPERATIVE
Frankfort, Michigan

This Reservation Agreement ('Agreement') is made this _____ day of _____, 20____, between MICHIGAN SHORES COOPERATIVE (the "Corporation"), a Michigan non-profit Corporation and _____ ('Applicant' or 'Reservation Holder').

WHEREAS, Reservation Holder desires to reserve a residence unit in Michigan Shores Cooperative ("Unit") and reside there in the future when the unit becomes available; and

NOW THEREFORE, Reservation Holder and the Corporation agree as follows:

1. Reservation Holder will have priority for selection of a Unit, based on the date of this Agreement and the chronological order in which similar agreements are entered with other reservation holders.
2. In consideration for the rights and privileges as outlined in this Agreement, Reservation Holder agrees to pay a Reservation Fee of Five Hundred Dollars \$500.00, receipt of which is acknowledged by the Corporation upon its signing of this Agreement. The Reservation Fee is a non-interest bearing administrative fee associated with this Reservation Agreement and will be credited toward the total Subscription Price due upon approval of Reservation Holder's application for membership.
3. Reservation Holder may terminate the Agreement for any reason prior to occupancy of the Unit by giving written notice to the Corporation. Upon such termination, the Corporation will refund the Reservation Fee within approximately sixty (60) days of such notification of termination.
4. The Corporation may terminate this Agreement if Reservation Holder does not meet the membership criteria set by the Corporation. Upon such termination, the Corporation shall notify Reservation Holder and the Corporation shall refund Reservation Holder the full amount of the

Reservation Fee within approximately sixty (60) days of such notification of termination.

5. If the Reservation Holder dies before occupying Michigan Shores, this Agreement shall be deemed cancelled and the Corporation shall refund to the Reservation Holder's legally-authorized representative the full amount of the Reservation Fee within sixty (60) days of notification of death.
6. Reservation Holder is responsible for notifying the Corporation of any changes in address, telephone number and/or email.
7. Members are required to be able to maintain their own apartments and take care of themselves, or provide the necessary assistance required to do so. Michigan Shores is not an assisted living facility and does not provide care giving services of any kind.
8. Michigan Shores Cooperative does not discriminate against any person(s) because of race, color, sex, sexual orientation or identity, religion, familial status, national origin or other protected classification except age. Business is conducted in accordance with the Federal Fair Housing Law.
9. Applicants acknowledge that the Corporation's building and attachments have been designated as a smoke free living environment. Members and members of household may not smoke anywhere in the apartment unit, including balconies, decks, and patios; and in common areas of the building, including, but not limited to community rooms, community restrooms, lobby, reception area, hallways, laundry rooms, stairways, office, kitchen, mechanical room, exercise room, storage rooms, elevator, and garages; or adjoining grounds within 25 feet of the entry of any building, nor shall the Member permit any guests or visitors under control of the Member to do so.
10. It is highly recommended that applicants be able to fulfill the income eligibility requirement as determined by the Board of Directors and the Corporate Manager. The general guideline utilized is that the Corporation's monthly carrying charges should not exceed 25% of the Applicant's gross income; however, this is only a guideline, not a requirement. This will allow for any inflation of the monthly carrying charges which are subject to annual increases. Credit/background checks may be performed as part of the application process.
11. The Board of Directors has the right to not approve an application if it feels an Applicant does not meet the required eligibility. The Member Applicants must be at least 55 years old to sign this Reservation Agreement.

**PLEASE MAKE CHECKS PAYABLE TO: MICHIGAN SHORES
ESCROW ACCOUNT**

Returned deposit checks for NSF will cancel your right to this reservation.

In Witness Whereof, Michigan Shores Cooperative and Reservation Holder have executed this Agreement, and the Five Hundred Dollars (\$500.00) Reservation Fee has been paid as of the day and year first above written.

Reservation Holder

Reservation Holder

Current Address

City, State, Zip Code

() _____
Telephone Number

Michigan Shores Cooperative

Corporate Manager Date

Smaller home. Bigger life!

MICHIGAN SHORES

55+ COMMUNITY





CO-OP LIVING!

The seeds for **Michigan Shores Cooperative**—located in Frankfort, Michigan—were planted in 1987 when area resident Telfer Mook envisioned affordable, independent senior housing in Benzie County. With Munson Health Care and the Community Retirement Housing Association Inc. of Frankfort as partners, work began. In 1991, memberships became available to residents 55 and better.

Michigan Shores is situated on a majestic ridge overlooking Lake Michigan. Tucked within 19 beautiful wooded acres, it offers spacious, secure apartments supporting an active lifestyle.

As an owner-member, you'll enjoy a **turnkey residence**, lively community, and time to enjoy walking trails, beautiful gardens and wildlife just outside your window. Strolls on the property showcase expansive Lake Michigan views.

You're **close to the bustling community of Frankfort**; regional hiking and biking trails; Crystal Mountain Resort; world-class golf courses; and large and small bodies of water for kayaking, stand-up paddleboarding, sailboating, power boating or watching waves lap at the shore.

Unique Apartments

There are **54 one- and two-bedroom apartments**, which vary in size from 676 to 1,488 square feet. Members have the option to remodel and redecorate to reflect their taste and lifestyles. Members also receive an indoor storage space and, if needed, a garage space.

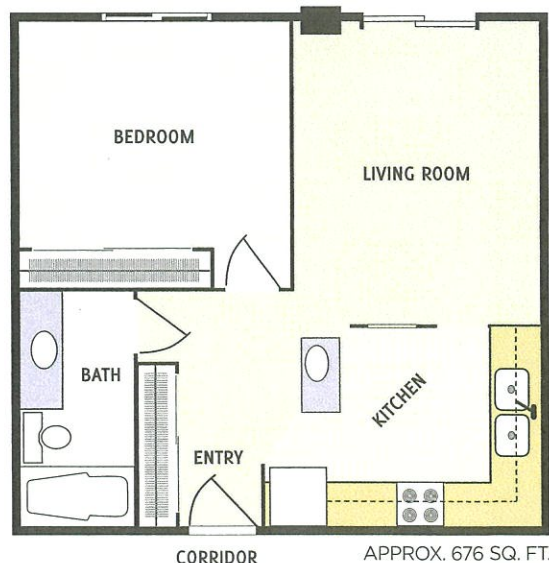
Your Apartment Features

- Private balcony or patio
- Air conditioners in each living room
- Carpeted living room and bedrooms
- Ceramic tiled kitchens and bathrooms

- Refrigerator, dishwasher, garbage disposal, stove and exhaust fan
- Window dressings and/or drapes. Ample closet space
- Bathrooms with tub/shower, vanity and toilet, heater and exhaust fan
- Some apartments have walk-in closets

Building and Grounds

- Great room for dining and parties (with fire alarm system and sprinkler system)
- Community kitchen and a meeting room
- Variety of lounges with fireplaces
- Overnight guest rooms at a nominal fee
- Fitness center and hiking paths. Well-kept grounds and gardens. Pond with fountain
- Laundry rooms on each floor. Storage rooms
- Workshop and library
- Emergency call system



TYPICAL C Apartment



- Central mail boxes, U.S. Mail boxes, daily delivery
- Indoor, attached garages with automatic doors
- Barrier-free access. Secure phone access entry
- Local shuttle service
- Elevator and public restrooms
- Community grill and patio
- Wi-Fi in the common areas
- Lighted circle parking for guests and visitors

Activities

- Pinochle–Bridge–Happy hour–Movie night
- Potlucks–Bonfires–Hotdog cookouts
- Outdoor concerts–Talent shows–Writers group
- Friday lunch–Needlers group–Ladies’ tea

Why Choose a Co-Op?

The difference between co-op living and conventional home ownership or a condo/townhouse relates to **ownership and upkeep**.

Michigan Shores co-op members—not a separate company—own and manage the building. Members meet in committees to handle maintenance, accounting, landscaping, investing, meals, decor, and events.

Most importantly, cooperative living ensures that **members feel a sense of belonging**. When people pass in the hallway, they’re likely to see each other not as nameless faces but as neighbors and co-members of the Michigan Shores team.

There is also a **financial benefit** to being part of Michigan Shores since co-op members do not own any real estate — only shares that entitle them to an apartment. That sets the cooperative apart from condominiums, where individuals own their unit.

Co-op shares appreciate one percent of the initial value, and selling a share is easy. There are no appraisals, inspections, excessive paperwork, or real estate commissions.

Cooperative Benefits

- Membership in an active, intelligent, socially aware and self-governed community of adults 55 and better
- Private apartments in a gorgeous lakeview setting while living close to town
- Maintenance-free lifestyle. Turnkey convenience for seasonal and year-round residents
- Opportunities for social activities and volunteer roles within the Cooperative
- Tax benefits of home ownership, without the complications
- Initial membership purchase more affordable than a standalone home and a monthly fee less expensive than any comparable housing options
- Opportunity to bring your pet

Membership

Membership at Michigan Shores **begins with a one-time payment** that purchases a share in the Cooperative. The price of the share varies based on the apartment and size.

Members commit to a **proportionate monthly fee** to cover expenses related to co-op operation: apartment rent; real estate taxes and insurance; heat; basic-expanded charter cable TV; garbage and recycling; snow plowing, gardening, and outdoor maintenance. The cost of the fee varies based on the apartment type and size and does not include: upgraded TV channels and personal internet; electricity; and telephone.



Cooperative members can become involved in governance and have first preference when apartments open within Michigan Shores.

Cooperative Principles & Values

Michigan Shores operates using the same principles as adopted in 1995 by the International Cooperative Alliance (www.ica.coop) which defines a cooperative as **an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations** through a jointly-owned and democratically controlled enterprise.

VALUES

Cooperatives are based on values of self-help, individual responsibility, democracy, equality, equity and solidarity. Members believe in ethical values of honesty, openness, social responsibility and caring for others.

PRINCIPLES

Voluntary and Open Membership

Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Those serving as elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are organized in a democratic manner.

Member Economic Participation

Members contribute equitably to, and democratically control the cooperative's capital. Part of that capital is usually the common property of the cooperative. They usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other membership-approved activities.

Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they employ terms to ensure democratic control by members and maintain their cooperative autonomy.

Education, Training and Information

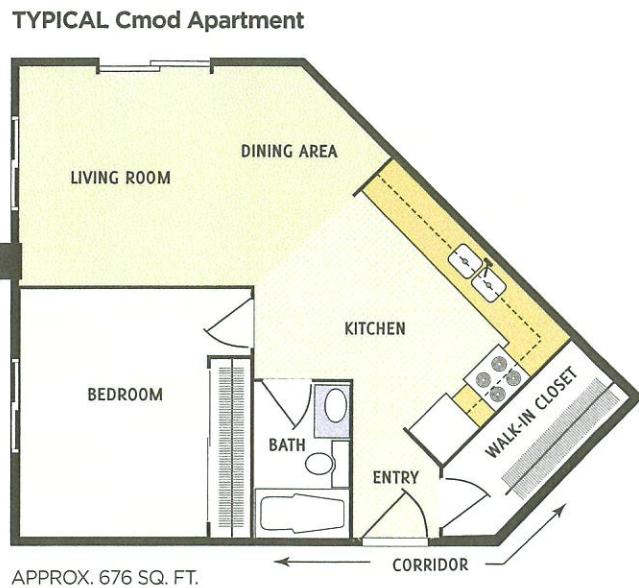
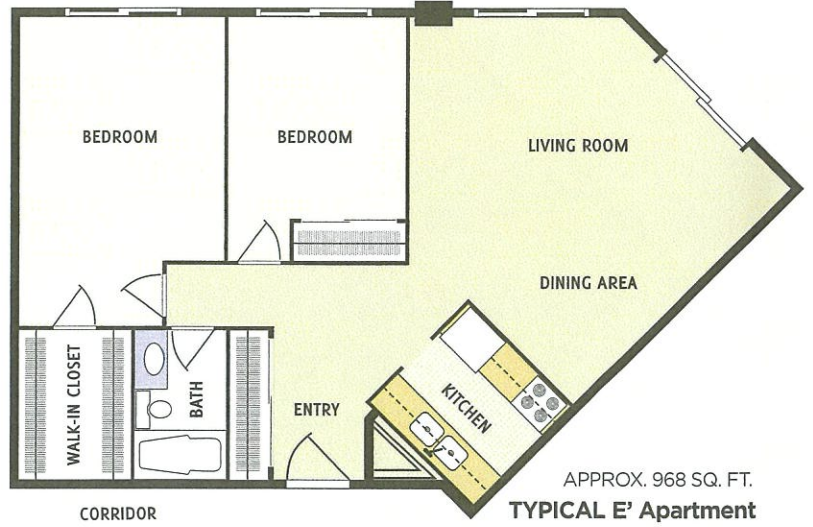
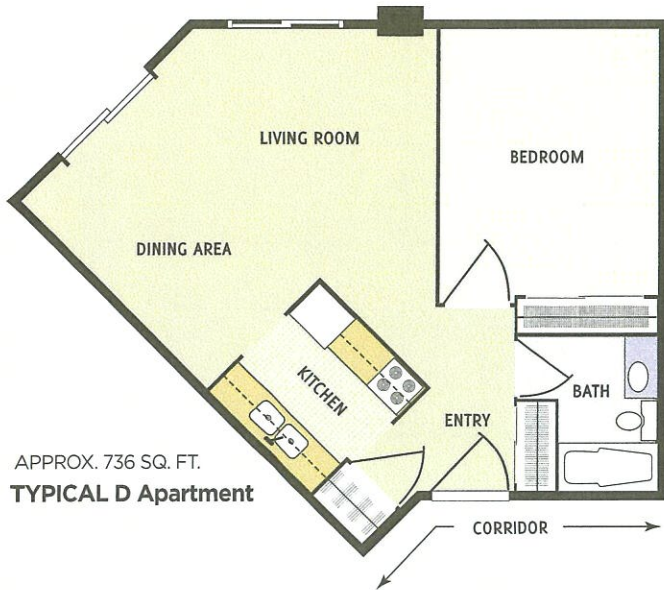
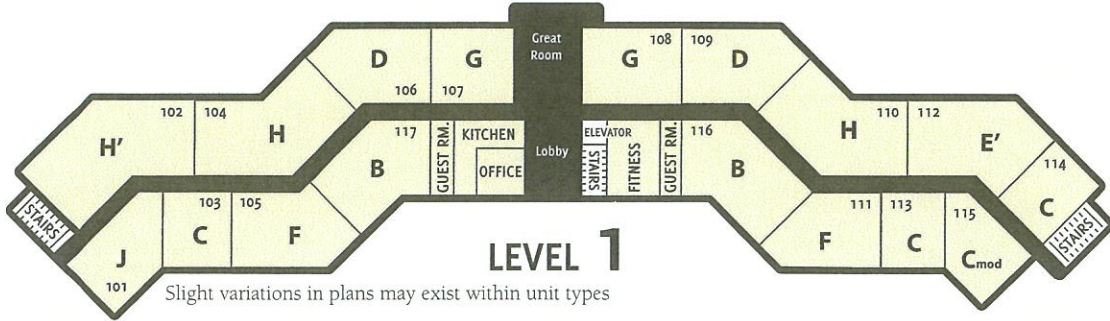
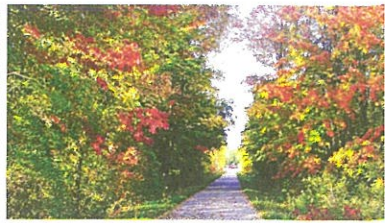
Cooperatives provide education and training for members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the public—particularly young people and opinion leaders—about the nature and benefits of cooperation.

Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

Concern for Community

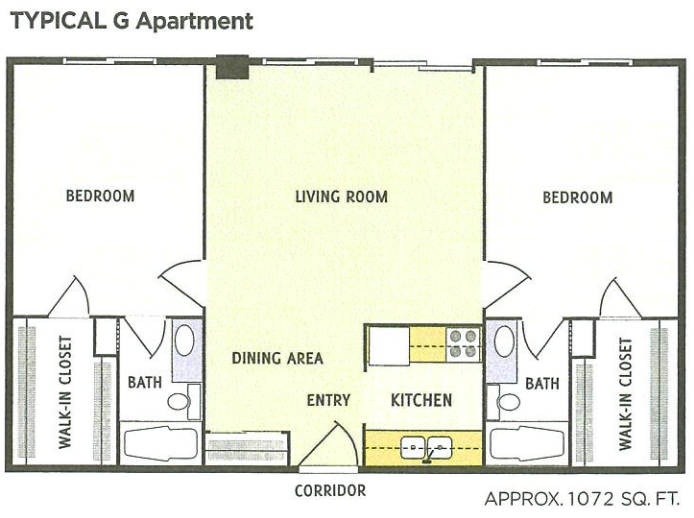
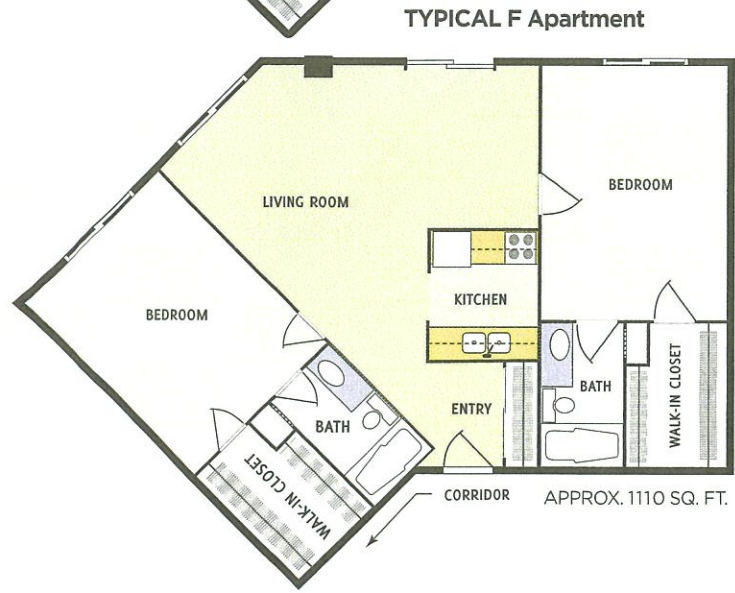
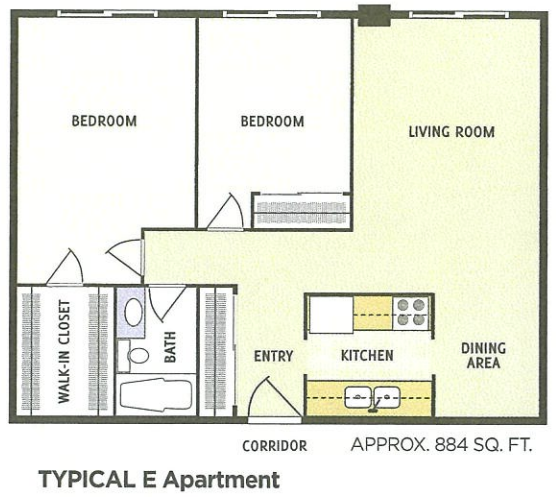
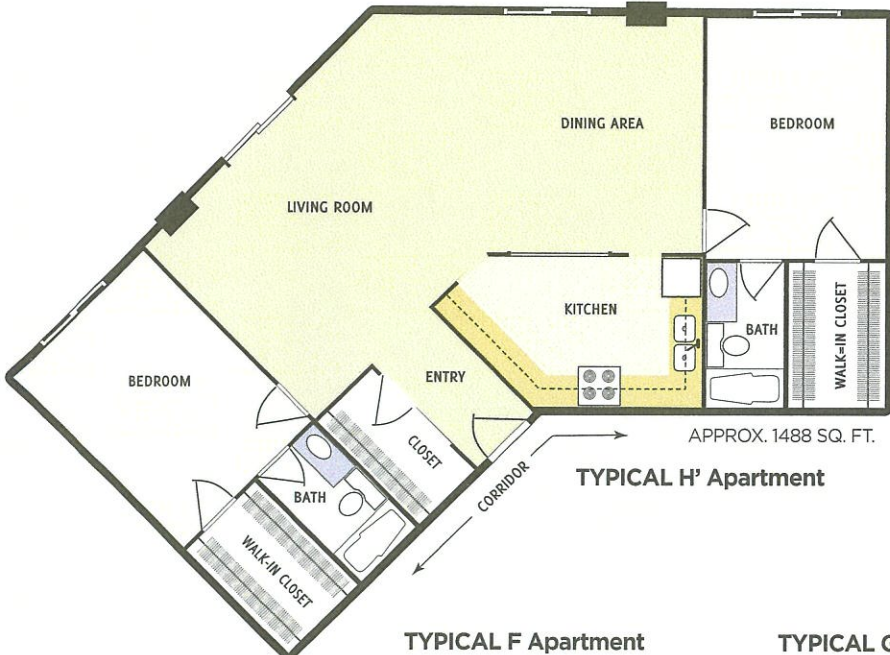
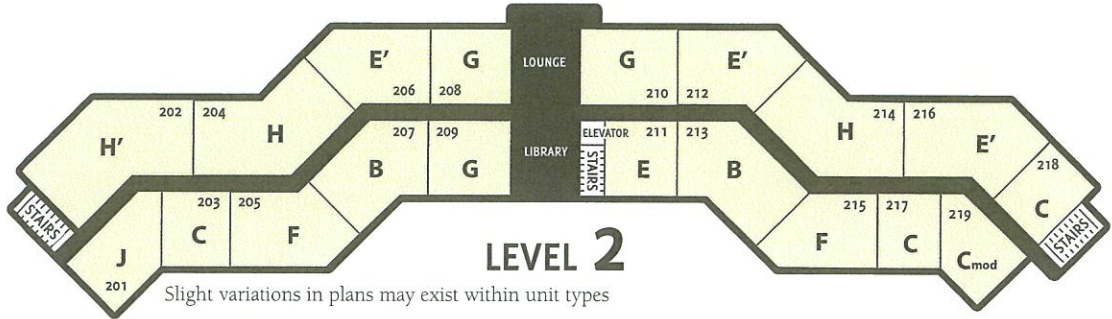
While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.





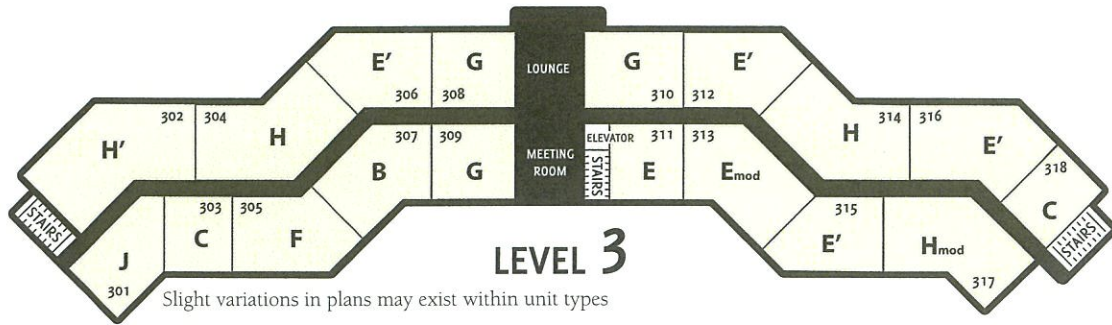
MICHIGAN SHORES

55+ Community. Smaller home. Bigger life!

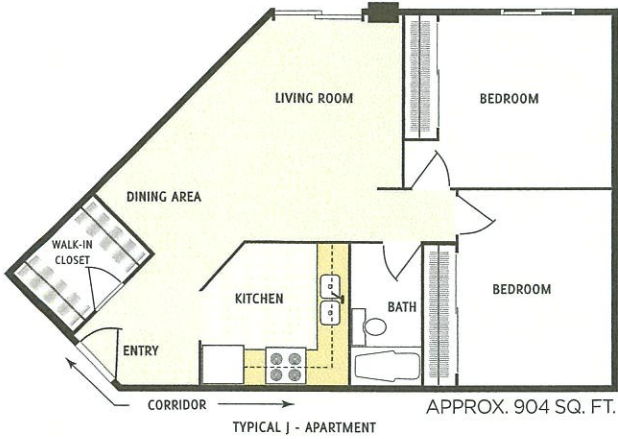




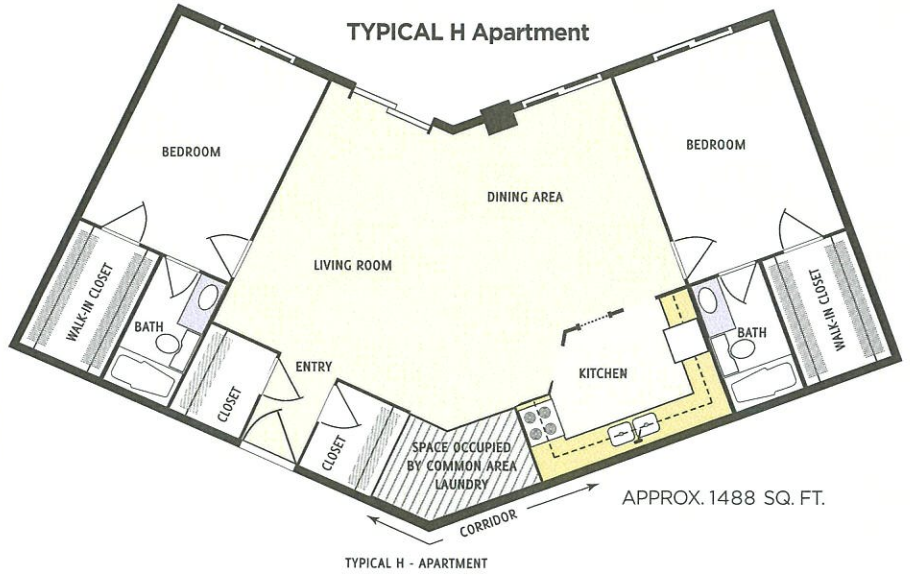
Thanks to Carol M. Kraak for sharing many of her photos



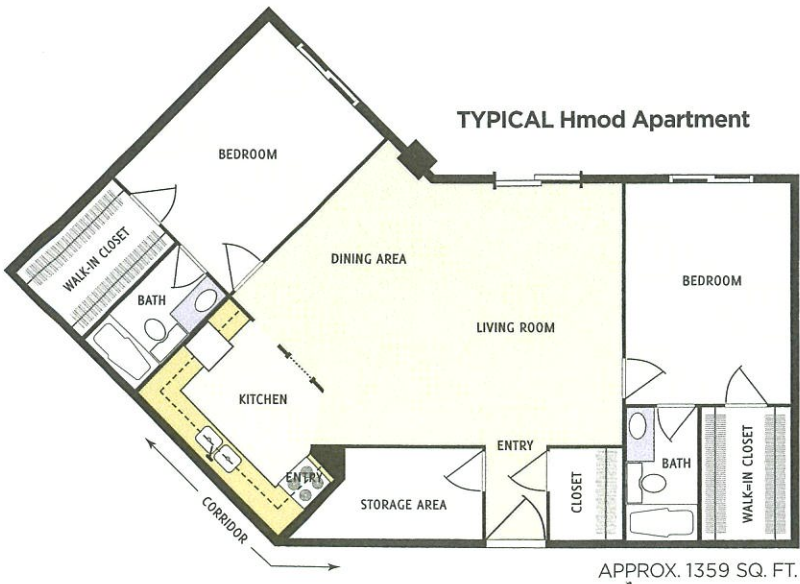
TYPICAL J Apartment



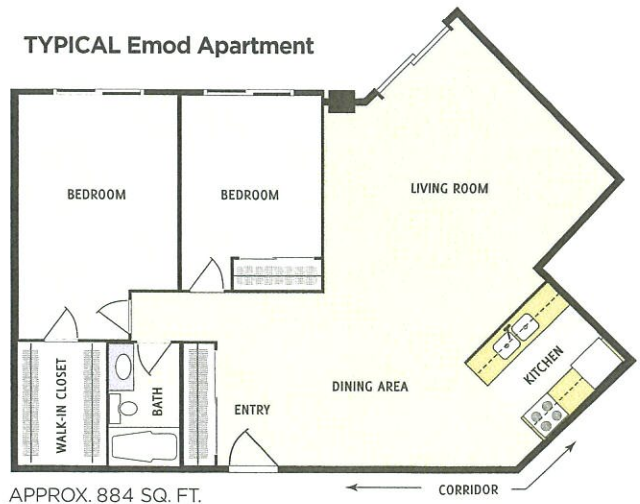
TYPICAL H Apartment



TYPICAL Hmod Apartment



TYPICAL Emod Apartment



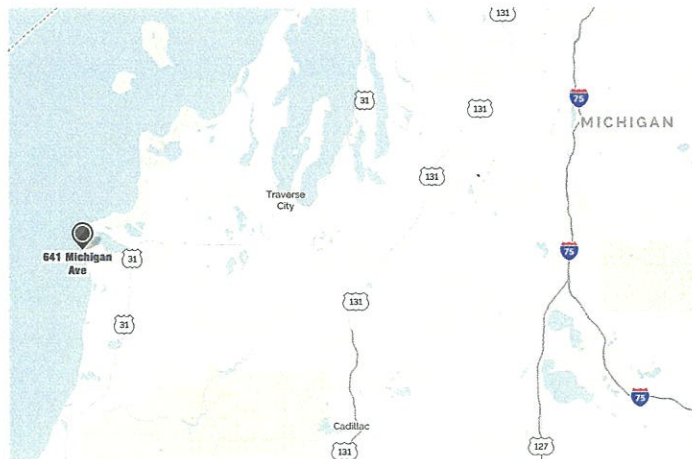
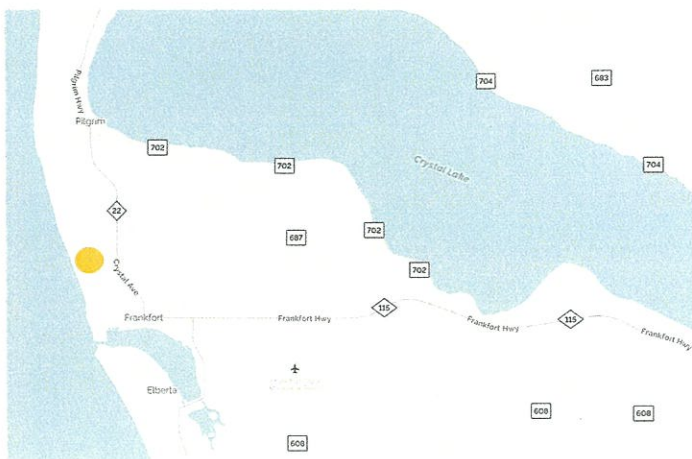


Live a BIGGER LIFE in This Dynamic, Beautiful Place

Our region is a four-season playground for anyone who loves the great outdoors.

We are just minutes from the port city of Frankfort, a bustling resort community with plentiful shopping, excellent restaurants, and a wonderful hometown feel. Walk to downtown Frankfort in 15 minutes, bike it in ten, and drive there in just five!

By car, we are 30 minutes north of Manistee and the Blacker Airport and less than an hour south of the Sleeping Bear Dunes National Lakeshore—designated the most beautiful place in America by *Good Morning America*. We are 45 minutes southwest of Traverse City, the Cherry Capital Airport, Old Mission Peninsula, and Leelanau Peninsula Wine Trail.



FOR MORE INFORMATION

Shirley Robert, Executive Director

231-352-7217 shirley@michiganshores.net

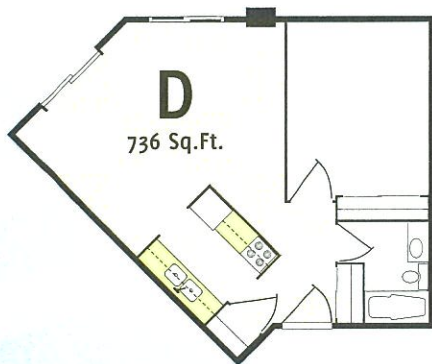
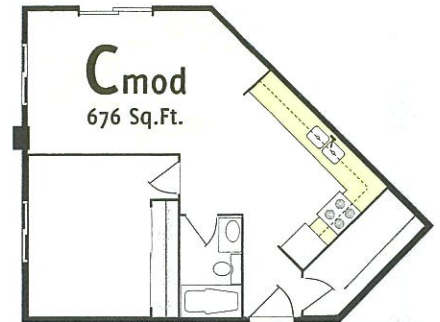
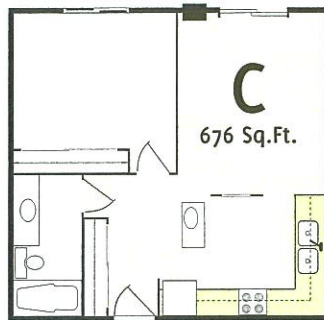
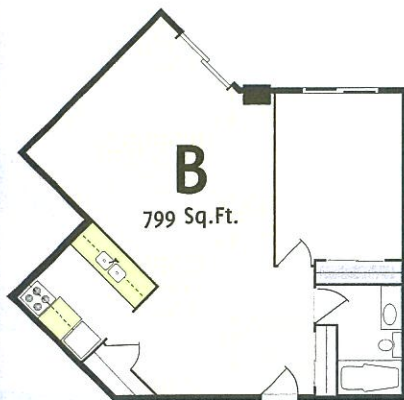
641 Michigan Ave, Frankfort, Michigan 49635

WWW.MICHIGANSHORES.NET

Apartment Floor Plans

Michigan Shores Cooperative consists of 54 one- and two-bedroom apartments ranging in size from 676 square feet to 1488 square feet. Each apartment is appointed with kitchen appliances, carpeting in all living areas, ceramic tile in kitchens and bathrooms, ample closet space and either a private patio or deck. In addition, each member has an additional locked storage space located between the apartments and the attached garages. Complete accessibility is available through secure electronic entrances and attached enclosed garages. Barrier free access to the west lawn overlooking Lake Michigan is available through the Great Room. Abundant guest parking is provided adjacent to the main entrance.

Typical One Bedroom Plans



One bedroom floor plans

(types B, C, Cmod and D):

103, 106, 109, 113, 114, 115, 116, 117

203, 207, 213, 217, 218, 219

303, 307, 318

KEY:

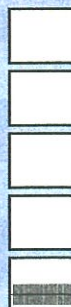
Living Room / Dining Room Area

Bedrooms

Kitchens

Bathrooms

Closets

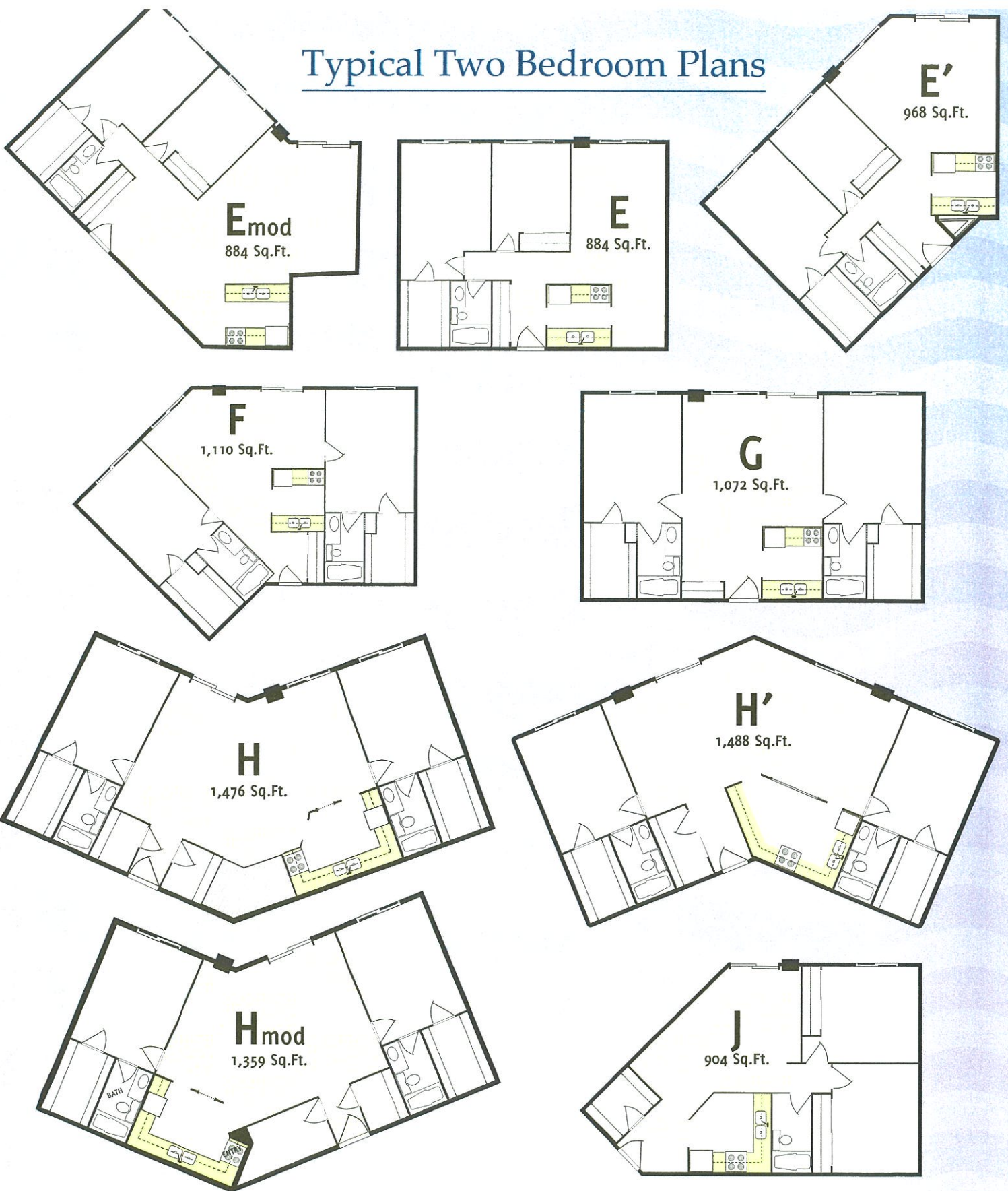


SCALE 0 10 20
FEET

NOTE: All square footage and floor plans are approximations for the TYPICAL Floor Plan. There may be slight variations in each individual apartment.

Also, all floor plans are positioned so that the corridor and entrance doors are located at the bottom of the floor plan.

Typical Two Bedroom Plans



Members living in two-bedroom apartments have used their second bedroom in a variety of ways; creating comfortable dens, office spaces, craft rooms and guest accommodations.

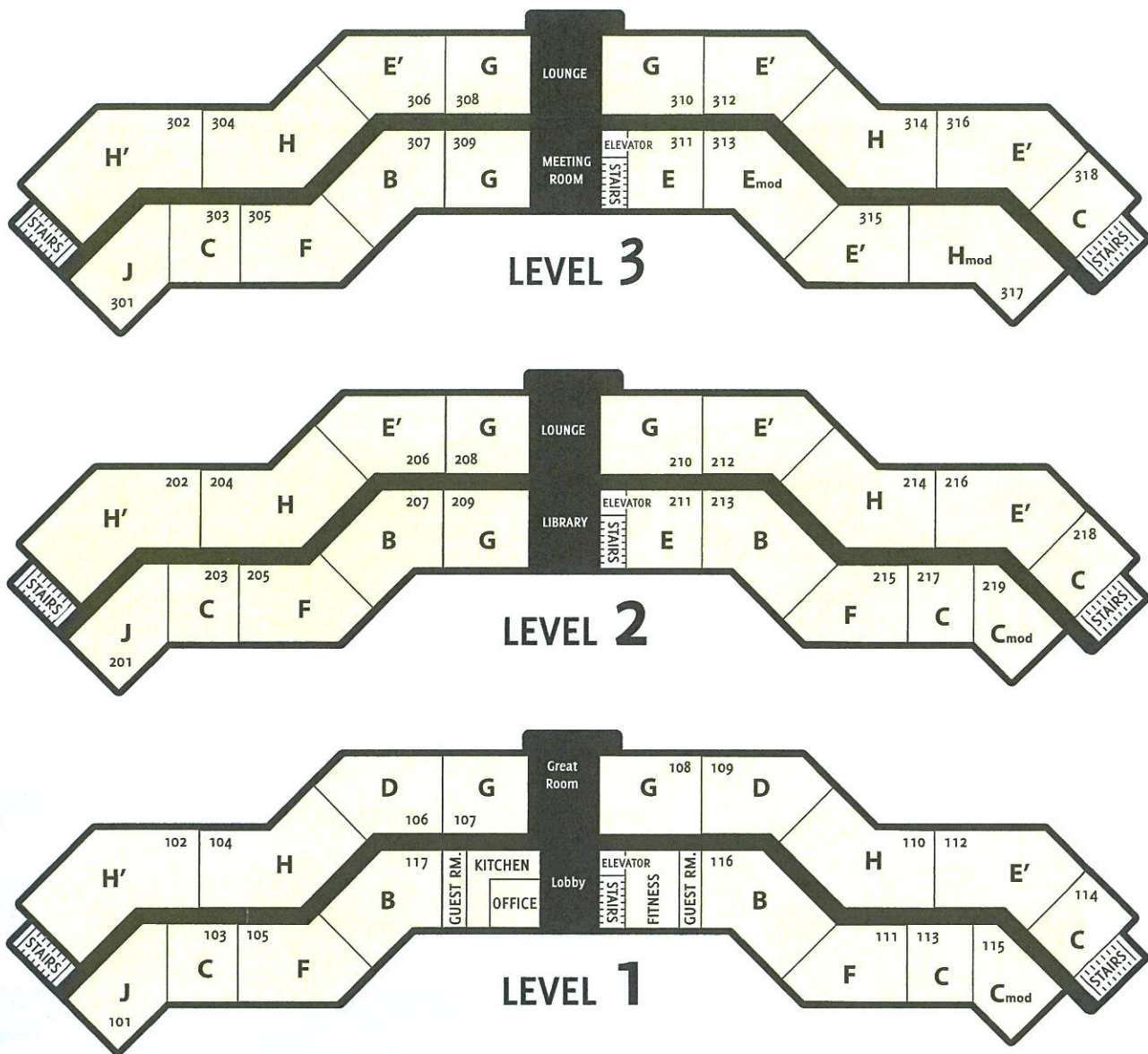
Two bedroom floor plans (types E, E', E_{mod}, F, G, H, H', H_{mod} and J):

101, 102, 104, 105, 107, 108, 110, 111, 112

201, 202, 204, 205, 206, 208, 209, 210, 211, 212, 214, 215, 216

301, 302, 304, 305, 306, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317

Building Overview*



With common areas on each floor, Michigan Shores has places for group activity as well as private pursuits. The Great Room functions beautifully for small group conversations overlooking the lake & lawn, large meal gatherings, concerts, group exercise, movie nights, and private functions when reserved by a member. With a baby grand piano and microphone available the possibilities are endless for culture and recreation in this space.

The second and third floor lounges overlook Lake Michigan and include a gas fireplace, relaxed seating, space for card playing and puzzles; encouraging the sharing of common interests with other members. A library, fitness room, conference room, whirlpool room and wood shop are also available to members free of charge. Guest rooms are available to members for a nominal fee for use when friends or family visit and lodging are needed beyond what is available in member apartments.

* Building overview image is not to scale. Please reference individual floor plans inside for scaled size comparisons and square footage estimates.