## Donna's Unofficial Guide to LW Co-Op Vs. Condo

Any of these items can change without notice (2025)

### PROPERTY TAXES   Impounded monthly and paid on top of HOA dues   Proposition   Paid directly to County of Orange   Paid directly to Co		Ally of these items can change without notice (2023)	
HOA TRANSFER FEE (TYPICALLY BUTER PILIUS (SADO.00  \$400.00  \$400.00  \$400.00  \$5761 + 548-135 for community insurance \$855 - \$880 (3 story building)  Occupancy Agreement and Stock certificate received for one-share of the corporation  Impounded monthly and paid on top of HOA dues  Non-warrantable condo financing available  HOA FINANCIAL QUALIFICATION  \$40,000 annual income PLUS \$125,000 over and above purchase price in liquid assets  FINANCING  HOA FINANCIAL QUALIFICATION  \$40,000 annual income PLUS \$125,000 over and above purchase price in liquid assets  FINANCING  FOR FORGRAM AVAILABLE  EXCEPTION TO FINANCIAL  REQUIREMENTS  \$5 to be listed as owner on stock certificate (spouse can be any age and listed as co-occupant but not owner unless \$55)  CAN TRUST PURCHASE?  CAN YOU RENT OUT?  Wes, 30 day minimum. Lease must be approved by HOA every year  MAX # THAT CAN BE OWNED  One  One  One  Only 2 can be occupied, 3rd can be under construction or vacant. Third Mutual board will not approve any new sales that increase number owned to over?  Water, trash, sewer, basic cable, original exterior structure and basic landscaping. HOA may cover/replace appliances, kitcher/bath flooring and counter-tops. HOA inspection will be provided to buyer  # OF OCCUPANTS  # of Dector All Marge times are taken care of before closing  who provided to super the complete and any HOA required items are taken care of before closing  for the provision to confirm all permits are complete and nmy HOA required items are taken care of before closing  Donna Empfield, REALTOR  949-939-5747 cell  \$400.00  \$4		Stock Cooperative	Condo
CAREGIVER ALLOWED?  Water, trash, sewer, basic cable, original exterior structure and basic kandscaping. HOA ROCCUPANTS  Water, trash, sewer, basic cable, original exterior structure and basic kandscaping. HOA may cover/replace appliances, kitchen/bath flooring and nounter box. HOA COVERS  Water, trash, sewer, basic cable, original exterior occupants  # OF OCCUPANTS  # of DCCUPANTS  # of Days and service in liqual daseads  # S761 + \$48-135 for community insurance  \$ 5761 + \$48-135 for community insurance  \$ 5761 + \$48-135 for community insurance  \$ 5855 - \$880 (3 story building)  Paid directly to County of Orange  Recorded Grant Deed  # Non-warrantable cond financing available  Non-warrantable cond financing available  \$ 540,000 annual income (higher if obtaining a loan)  PLUS \$200,000 over and above purchase price in liquid assets  Provision for those short on income but have extra  \$ 55, to be listed as owner on stock certificate (spouse can be any age and listed as co-occupant but not owner unless \$ 55 to be listed as owner on stock certificate (spouse can be any age) and listed as co-occupant but not owner unless \$ 50 to reside (spouse owner/occupant can be any age)  # Non-warrantable cond financing available  # Nor-warrantable cond financing available  # Nor-warran	GRF FACILITY FEE	\$7500. \$3000 if purchase price under \$150,000	\$7500. \$3000 if purchase price under \$150,000
PROPERTY TAXES Impounded monthly and paid on top of HOA dues Paid directly to County of Orange  Not available at this time  S40,000 annual income PLUS \$125,000 over and above purchase price in liquid assets  GUARANTOR PROGRAM AVAILABLE  EXCEPTION TO FINANCIAL  Provision for those short on income but have extra \$5 in traditional requirement accounts, ask for more details  Provision for those short on income but have extra \$5 in traditional requirement accounts, ask for more details  AGE REQUIREMENTS  S5 in traditional requirement accounts, ask for more details  AGE REQUIREMENT TO PURCHASE  AGE REQUIREMENT TO PURCHASE  Yes, with lawyer verification letter  Yes, 30 day minimum. Lease must be approved by HOA every year  HOA every year  One  One  Only 2 can be occupied, 3rd can be under construction or varant. Third Mutual board will not approve any new sales that increase number owned to over 2 where place appliances, kitchen/bath flooring and countertops. HOA inspection will be provided to buyer  CAREGIVER ALLOWED?  We, must be licensed and LW approved. May use amentities as guest  # OF OCCUPANTS  # OF O	HOA TRANSFER FEE (TYPICALLY BUYER PAID)	\$350.00	\$400.00
PROPERTY TAXES Impounded monthly and paid on top of H0A dues Not available at this time Non-warrantable condo financing available 1 H0A FINANCIAL QUALIFICATION Available at this time S40,000 annual income PUUS \$125,000 over and above purchase price in liquid assets [liquid assets]  GUARANTOR PROGRAM AVAILABLE Yes, ask for more details  EXCEPTION TO FINANCIAL Provision for those short on income but have extra \$5 in traditional requirement accounts, ask for more details  EXCEPTION TO FINANCIAL Provision for those short on income but have extra \$5 in traditional requirement accounts, ask for more details  EXCEPTION TO FINANCIAL Provision for those short on income but have extra \$5 in traditional requirement accounts, ask for more details  EXCEPTION TO FINANCIAL Provision for those short on income but have extra \$5 in traditional requirement accounts, ask for more details  AGE REQUIREMENTS \$5 to be listed as owner on stock certificate (spouse can be any age and listed as co-occupant but not owner unless \$5 to reside (spouse owner/occupant can be any age)  Anyone of legal age can own but must be \$5 to reside (spouse owner/occupant can be any age)  Anyone of legal age can own but must be \$5 to reside (spouse owner/occupant can be any age)  Anyone of legal age can own but must be \$5 to reside (spouse owner/occupant can be any age)  Yes, 30 day minimum. Lease must be approved by H0A every year by H0A  ANA # THAT CAN BE OWNED One Only 2 can be occupied, 3rd can be under construction or vacant. Third Mutual board will not approve any new sales that increase number owned to over 2 water, trash, sewer, basic cable, original exterior structure and basic landscaping. H0A may cover/replace appliances, kitcher/baff hooring and course.  FOR OCCUPANTS of observations of the formal partition or vacant. Third Mutual board will not approve amentiles as guest  # OF OCCUPANTS of observation to confirm all permits are complete and any H0A required items are taken care of before closing  ## OF OCCUPANTS of Observation to confirm all pe	2024 HOA dues	\$761 + \$48-135 for community insurance	\$855 - \$880 (3 story building)
FINANCING HOA FINANCIAL QUALIFICATION S40,000 annual income PLUS \$125,000 over and above purchase price in liquid assets  GUARANTOR PROGRAM AVAILABLE EXCEPTION TO FINANCIAL REQUIREMENTS Si in traditional requirement accounts, ask for more details  AGE REQUIREMENT TO PURCHASE CAN TRUST PURCHASE? Yes, with lawyer verification letter  CAN YOU RENT OUT? Yes, 30 day minimum. Lease must be approved by HOA every year  HOA COVERS Water, trash, sewer, basic cable, original exterior structure and basic landscaping. HOA may cover/replace appliances, kitchen/bath flooring and countertops. HOA inspection will be provided to buyer  CARGEIVER ALLOWED? Yes, must be licensed and LW approved. May use amenities as guest  # OF OCCUPANTS  # Of Decromon + 1. Additional HOA fee for 3 or more occupants  # OF OCCUPANTS HOA inspection to confirm all permits are complete and any HOA required items are taken care of before closing  # OF OCCUPANTS  # OF OCC	FORM OF OWNERSHIP		Recorded Grant Deed
HOA FINANCIAL QUALIFICATION  \$40,000 annual income PLUS \$125,000 over and above purchase price in liquid assets  GUARANTOR PROGRAM AVAILABLE  EXCEPTION TO FINANCIAL  Provision for those short on income but have extra \$5 in traditional requirement accounts, ask for more details  Provision for those short on income but have extra \$5 in traditional requirement accounts, ask for more details  AGE REQUIREMENT TO PURCHASE  \$5 to be listed as owner on stock certificate (spouse can be any age and listed as co-occupant but not owner unless \$55)  CAN TRUST PURCHASE?  Yes, with lawyer verification letter  Yes, 30 day minimum. Lease must be approved by HOA every year  One  One  Only 2 can be occupied, 3rd can be under construction or vacant. Third Mutual board will not approve any new sales that increase number owned to over a wore. How cover/replace appliances, kitchen/bath flooring and countertops. HOA inspection will be provided to buyer  CARREGIVER ALLOWED?  # OF OCCUPANTS  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  HOA inspection to confirm all permits are complete and any HOA required items are taken care of before closing  # OF OCCUPANTS  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  HOA required items are taken care of before closing  # OF OCCUPANTS  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  HOA required items are taken care of before closing  # OF OCCUPANTS  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  HOA required items are taken care of before closing  # OF OCCUPANTS  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # OF	PROPERTY TAXES	Impounded monthly and paid on top of HOA dues	Paid directly to County of Orange
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Provision for those short on income but have extra \$\$ in traditional requirement accounts, ask for more details  AGE REQUIREMENT TO PURCHASE \$\$ in traditional requirement accounts, ask for more details  AGE REQUIREMENT TO PURCHASE \$5 to be listed as owner on stock certificate (spouse can be any age and listed as co-occupant but not owner unless 55)  CAN TRUST PURCHASE? Yes, with lawyer verification letter  Yes, 30 day minimum. Lease must be approved by HOA every year  CAN YOU RENT OUT? Yes, 30 day minimum. Lease must be approved by HOA every year  One  Water, trash, sewer, basic cable, original exterior structure and basic landscaping. HOA may cover/replace appliances, kitchen/bath flooring and countertops. HOA inspection will be provided to buyer  CAREGIVER ALLOWED? Yes, must be licensed and LIW approved. May use amenities as guest  # OF OCCUPANTS  # of bedroom + 1. Additional HOA fee for 3 or more occupants  HOA inspection to confirm all permits are complete and any HOA required items are taken care of before closing  GUESTS  60 days max/yr per guest  Provision for those short on income but have extra \$\$ in traditional requirement accounts, ask for more details  \$ in traditional requirement accounts, ask for more and take for a son one occupants  Anyone of legal age can own but must be 55 to reside (spouse owner/occupant and be under construction exide (spouse owner/occupant and be under construction or vacant. Third Mutual board will not approve every year by HOA  Only 2 can be occupied, 3rd can be under construction or vacant. Third Mutual board will not approve any new sales that increase number owned to over 2 water, trash, sewer, basic cable, original exterior structure and basic landscaping. Interior is responsibility of owner  **CAREGIVER ALLOWED?**  Yes, must be licensed and LW approved. May use amenities as guest  ## OF OCCUPANTS  ## OF Dedroom + 1. Additional HOA fee for 3 or more occupants  HOA inspection to confirm all permits are	HOA FINANCIAL QUALIFICATION		PLUS \$200,000 over and above purchase price in
### S\$ in traditional requirement accounts, ask for more details  ### AGE REQUIREMENT TO PURCHASE  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be 55 to reside (spouse owner/occupant can be any age)  ### Anyone of legal age can own but must be set by  ### Anyone of legal age can own but must be set be set any age)  ### Anyone of legal age can own but must be set any age)  ### Anyone of legal age can own but must be set any age)  ### Anyone of legal age can own but must be set any age)  ### Anyone of legal age can own but must be set any age)  ### A	GUARANTOR PROGRAM AVAILABLE	Yes, ask for more details	Yes, ask for more details
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HOA every year every year by HOA  One  Only 2 can be occupied, 3rd can be under construction or vacant. Third Mutual board will not approve any new sales that increase number owned to over 2 water, trash, sewer, basic cable, original exterior structure and basic landscaping. HOA may cover/replace appliances, kitchen/bath flooring and countertops. HOA inspection will be provided to buyer  CAREGIVER ALLOWED?  Yes, must be licensed and LW approved. May use amenities as guest  # OF OCCUPANTS  # of bedroom + 1. Additional HOA fee for 3 or more occupants  HOA inspection to confirm all permits are complete and any HOA required items are taken care of before closing  HOA requires water heater to be less than 10 years old, toilets to be low flow and any permits on file for alterations viewable from the exterior. HOA does not check permits of interior upgrades  HOMEOWNER INSURANCE  The completed of the complete of the provided of the complete of the provided of the provided of the provided to the provided to buyer  Strongly recommended for interior and liability  Donna Empfield, REALTOR 949-939-5747 cell  Only 2 can be occupied, 3rd can be under construction or vacant. Third Mutual board will not approve any new sales that increase number owned to over 2 water, trash, sewer, basic cable, original exterior structure and basic landscaping. Interior is responsible of water tracking and content of the provided to buyer  Yes, must be licensed and LW approved. May use amenities as guest  # OF OCCUPANTS  # OF OCCUPANTS  # OF OCCUPANTS  # OF Dedroom + 1. Additional HOA fee for 3 or more occupants  # OF Dedroom + 1. Additional HOA fee for 3 or more occupants  # OF Dedroom + 1. Additional HOA fee for 3 or more occupants  # OF Dedroom + 1. Additional HOA fee for 3 or more occupants  # OF Dedroom + 1. Additional HOA fee for 3 or more occupants  # OF Dedroom + 1. Additional HOA fee for 3 or more occupants  # OF Dedroom + 1. Additional HOA fee for 3 or more occupants  # OF Dedroom + 1. Additional HOA fee for 3 or more occupants  # OF	CAN TRUST PURCHASE?	Yes, with lawyer verification letter	Yes
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structure and basic landscaping. HOA may cover/replace appliances, kitchen/bath flooring and countertops. HOA inspection will be provided to buyer  CAREGIVER ALLOWED?  Yes, must be licensed and LW approved. May use amenities as guest  # OF OCCUPANTS  # of bedroom + 1. Additional HOA fee for 3 or more occupants  HOA inspection to confirm all permits are complete and any HOA required items are taken care of before closing  Wes, must be licensed and LW approved. May use amenities as guest  # OF OCCUPANTS  # OF OCCUPANTS  # of bedroom + 1. Additional HOA fee for 3 or more occupants  HOA inspection to confirm all permits are complete and any HOA required items are taken care of before closing  GUESTS  60 days max/yr per guest  Yes, licensing by city of Laguna Beach, 3 max, 2 dogs  Yes, licensing by city of Laguna Beach, 3 max, 2 dogs  Yes, licensing by city of Laguna Beach, 3 max, 2 dogs  Strongly recommended for interior and liability  Donna Empfield, REALTOR 949-939-5747 cell  Strongly recommended for interior Realty Inc 24371 El Toro Rd, Suite A Laguna Woods, CA 92637	MAX # THAT CAN BE OWNED	One	•
amenities as guest  # of occupants  # of bedroom + 1. Additional HOA fee for 3 or more occupants  # of bedroom + 1. Additional HOA fee for 3 or more occupants  # of bedroom + 1. Additional HOA fee for 3 or more occupants  # of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # Of bedroom + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Additional HOA fee for 3 or more occupants  # OF BeDROOM + 1. Addition	HOA COVERS	structure and basic landscaping. HOA may cover/re- place appliances, kitchen/bath flooring and counter-	structure and basic landscaping. Interior is responsi-
occupants HOA inspection to confirm all permits are complete and any HOA required items are taken care of before closing  GUESTS HOA inspection to confirm all permits are complete and any HOA required items are taken care of before closing  GUESTS GUESTS GO days max/yr per guest Yes, licensing by city of Laguna Beach, 3 max, 2 dogs HOMEOWNER INSURANCE Strongly recommended for interior and liability  Donna Empfield, REALTOR 949-939-5747 cell  Laguna Premier Realty Inc 24371 El Toro Rd, Suite A Laguna Woods, CA 92637	CAREGIVER ALLOWED?	• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •
and any HOA required items are taken care of before closing  old, toilets to be low flow and any permits on file for alterations viewable from the exterior. HOA does not check permits of interior upgrades  60 days max/yr per guest  Yes, licensing by city of Laguna Beach, 3 max, 2 dogs  HOMEOWNER INSURANCE  Strongly recommended for interior and liability  Donna Empfield, REALTOR 949-939-5747 cell  Laguna Premier Realty Inc 24371 El Toro Rd, Suite A Laguna Woods, CA 92637	# OF OCCUPANTS		
Yes, licensing by city of Laguna Beach, 3 max, 2 dogs HOMEOWNER INSURANCE  Strongly recommended for interior and liability  Donna Empfield, REALTOR 949-939-5747 cell  Yes, licensing by city of Laguna Beach, 3 max, 2 dogs Strongly recommended for interior and liability  Laguna Premier Realty Inc 24371 El Toro Rd, Suite A Laguna Woods, CA 92637	RESALE REQUIREMENTS	and any HOA required items are taken care of before	old, toilets to be low flow and any permits on file for alterations viewable from the exterior. HOA does not
HOMEOWNER INSURANCE  Strongly recommended for interior and liability  Strongly recommended for interior and liability  Donna Empfield, REALTOR 949-939-5747 cell  Laguna Premier Realty Inc 24371 El Toro Rd, Suite A Laguna Woods, CA 92637	GUESTS	60 days max/yr per guest	60 days max/yr per guest
Donna Empfield, REALTOR 949-939-5747 cell  Laguna Premier Realty Inc 24371 El Toro Rd, Suite A Laguna Woods, CA 92637	PETS	Yes, licensing by city of Laguna Beach, 3 max, 2 dogs	Yes, licensing by city of Laguna Beach, 3 max, 2 dogs
949-939-5747 cell 24371 El Toro Rd, Suite A Laguna Woods, CA 92637	HOMEOWNER INSURANCE	Strongly recommended for interior and liability	Strongly recommended for interior and liability
		949-939-5747 cell	24371 El Toro Rd, Suite A

donnaempfield@gmail.com

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