RESIDENTIAL LEASE

This Lease Agreement (this "Lease") is dated March 15, 2016, by and between HUTCHINSON CREEK CAPITAL ("Landlord"), Theresa K. Oquendo ar Cassandra lewis ("Tenant"). Subject to the terms and conditions stated below the parties are as follows:

1. PREMISES. Landlord, in consideration of the lease payments provided in this Lease, leases to Tenant first floor Three Bedrooms apartment with full bath, dining room and kitchen. (The "Premises") located at 168 Market st Saugerties NY 12477. No other portion of the building (hereinafter, the Building), wherein the Premises is located is included un esseexpressly provided for in this Agreement.

2. TERM. The lease term will begin March 15th 2016 ("Commencemer Eate") and will terminate on February 28 2017, and thereafter shall be month-to-month on the same terms and conditions as stated herein, save any changes made pursuant to law, until terminated.

Tenant shall vacate the Premises upon termination of the Agreement, unless: (i) Landlord and Tenant have extended this Agreement in writing or signed a new agreement; (ii) mandated by local rent control law; or (iii) Landlord accepts Rent from Tenant (other than 1 as: due Rent), in which case a month-to-month tenancy shall be created which either party may t minate by Tenant giving Landlord written notice of at least 30 days prior to the desired termination date, or by Landlord giving Tenant written notice as provided by law. Rent shall be at a rate a reed to by Landlord and Tenant, or as allowed by law. All other terms and conditions of this Agree nent shall remain in full force and effect.

- 3. MANAGEMENT. The Tenant is hereby notified that Daisy Rodrigu z is the property manager in charge of the Property. Should the tenant have any issues or or cerns the Tenant may contact Daisy Rodriguez at 55 Walnut street suite 205, Norwood, New Jersey 07648, 973-519-4727.
- 4. RENT; LEASE PAYMENTS. "Rent" shall mean all monetary obligations of Tenant to Landlord under the terms of this Agreement, except the Security Deposi
 - (a) Tenant shall pay to Landlord lease payments of \$1,350.00, payable in advance on the first day of each calendar month, and is delinquent on the next div. Lease payments shall be made to Landlord at the address of Landlord noted in the No ces provision of this Lease which may be changed from time to time by Landlord. Initials XIXO
 - (b) Rent shall be paid by the following method(s):

Personal Check Money Order

Cashier's Check

If any payment is returned for non-sufficient funds or because Tenant stops payments, then, after that, (i) Landlord may, in writing, require Tenant to pay Figure 1 cash for three months and (ii) all future Rent shall be paid by money order or c shier's check.

- 5. SECURITY DEPOSIT. At the time of the signing of this Lease, Terant shall pay to Landlord, in trust, a security deposit of \$1,350.00 to be held and disbursed for Tenant damages to the Premises or other defaults under this Agreement (if any) as provided by aw.
- **6. POSSESSION.** Tenant shall be entitled to possession on the first day of the term of this Lease, and shall yield possession to Landlord on the last day of the term of this Lease, unless otherwise agreed by both parties in writing. At the expiration of the term, Tenant shall remove its goods and effects and peaceably yield up the Premises to Landlord in as good a cordit on as when delivered to Tenant, ordinary wear and tear excepted.
- 7. USE OF PREMISES/ABSENCES. Tenant shall occupy and use the Premises as a full-time residential dwelling unit. Tenant shall notify Landlord of any anticipated extended absence from the Premises not later than the first day of the extended absence.

No retail, commercial or professional use of the Premises is allowed unless the Tenant receives prior written consent of the Landlord and such use conforms to applicable zoning laws. In such case, Landlord may require Tenant obtain liability insurance for the bene at of Landlord. Landlord reserves the right to refuse to consent to such use in its sole and absolute discretion.

The failure to abide by the provisions of this section shall constitute a material breach of this Agreement and is a just cause for eviction.

8. OCCUPANTS. No more than 6 person(s) in each unit may reside on the Premises unless the prior written consent of the Landlord is obtained.

This Lease and occupancy of the premises is binding, individually and severally, on each person(s) specifically named and who signs this Lease, regardless of the named person's occupancy of the Premises.

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Authorized Tenants/Occupants:

Teresa Oquendo 6/10/1955

SS#120-46-4894

Mariano Lewis 04/09/2006

Rosalina Lewis 06/22/2003

Carlos Martinez 06/23/2010

Josue Martinez 11/07/2013

Cassandra Lewis 01/8/1987

Tenant may have guests on the Premises for not over 10 consecutive days or 20 days in a calendar year, and no more than two guests per bedroom at any one tin e. Persons staying more than 10 consecutive days or more than 20 days in any calendar year shall NOT be considered

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original tenants of the Premises. Tenant must obtain the prior written approval of Landlord if an invitee of Tenant will be present at the Premises for more than 10 consecutive days or 20 days in a calendar year.

9. DAMAGES. Any damages to the following items of property located in or on the premises will result in a charge to the Tenant as indicated herein:

Item

Charge

\$ Fair 1 aiket value.

- 10. KEYS. Tenant will be given 2 key(s) to the Premises and 1 mailbox key(s). If all keys are not returned to Landlord following termination of the Lease, Tenant shall be charged \$25.00. Tenant is not permitted to change any lock or place additional locking devices on ny door or window of the Premises without Landlord's approval prior to installation. If allowed, Tenant must provide Landlord with keys to any changed lock immediately upon installation.
- **11. LOCKOUT.** If Tenant becomes locked out of the Premises, Tenan will be charged \$20.00 to regain entry.
- **12. STORAGE.** No additional storage space outside the Premises is provided or authorized by this Lease. Tenant shall not store any property in any area outside of the rented Premises at any time.
- **13. PARKING.** This Lease does not include or provide for parking spaces for motor vehicles or motorcycles anywhere in or about the Premises and or Building.
- **14. MAINTENANCE.** Landlord shall have the responsibility to maintan the Premises in reasonably good repair at all times and perform all repairs reasonably nelessary to satisfy any implied warranty of habitability except that Tenant will be responsible for the Keeping sidewalks free of snow and ice.

Except in an emergency, all maintenance and repair requests must be made in writing and delivered to Landlord or its Agent. A repair request will be deemed permission for the Landlord or its Agent to enter the Premises to perform such maintenance or repairs in accordance with ACCESS BY LANDLORD TO PREMISES herein unless otherwise specifically requented in writing, by Tenant. Tenant may not place any unreasonable restrictions upon Landlord's Agents access or entry. Landlord shall have expectation that the Premises is in a safe and habitable condition upon entry.

- 15. UTILITIES AND SERVICES. Tenant shall be responsible for all utilities and services incurred in connection with the Premises.
- **16. TAXES.** Taxes attributable to the Premises or the use of the Premises schall be allocated as follows:

REAL ESTATE TAXES. Landlord shall pay all real estate taxes and as essments for the Premises.

PERSONAL TAXES. Landlord shall pay all personal taxes and any other charges which may be levied against the Premises which are attributable to Tenant's use of the Premises, along with all sales and/or use taxes (if any) that may be due in connection with lease payments.

- 17. PROPERTY INSURANCE. Landlord and Tenant shall each be r sponsible to maintain appropriate insurance for their respective interests in the Premises and property located on the Premises.
- **18. OTHER.** Tenants pay all utilities including Electric, Heat, water, cut the grass, remove snow on back and front stairs, driveway on right side of the property, and put salt on back and front deck including driveway. Tenants are also responsible for the garbage.
- 19. NON-SUFFICIENT FUNDS. Tenant shall be charged \$30,00 as einbursement of the expenses incurred by Landlord for each check that is returned to Landlord for lack of sufficient funds. In addition, a check returned due to insufficient funds will be subject to any and all Late Payments provisions included in this lease. All charges will be immediate and failure to make immediate payment will constitute a default under the terms of this Lease.

Landlord reserves the right to demand future payments by cashier's che k, money order or Certified funds on all future payments in the event of a check returned for insufficient funds. Nothing in this paragraph limits other remedies available to the Landlor as a payee of a dishonored check. Landlord and Tenant agree that three returned checks in any twelve month period constitutes frequent return of checks due to insufficient funds and may be considered a just cause for eviction.

- 20. LATE PAYMENTS. For any payment that is not paid within 5 days after its due date, Tenant shall pay a late fee of \$25.00.
- 21. DEFAULTS. Tenant shall be in default of this Lease if Tenant fails to fulfill any lease obligation or term by which Tenant is bound. Subject to any governing povisions of law to the contrary, if Tenant fails to cure any financial obligation within 5 days (or any other obligation within 10 days) after written notice of such default is provided by Landlord to remant, Landlord may elect to cure such default and the cost of such action shall be added to Tenant financial obligations under this Lease. All sums of money or charges required to be paid by Tonant under this Lease shall be additional rent, whether or not such sums or charges are designated as "additional rent". The rights provided by this paragraph are cumulative in nature and are in addition to any other rights afforded by law.
- **22. EARLY TERMINATION CLAUSE.** Tenant may, upon 60 days written notice to Landlord, terminate this lease provided that the Tenant pays a termination charge equal to 0 months' rent or the maximum allowable by law, whichever is less. Termination will be effective as of the last day of the calendar month following the end of the 60 day not be period. Termination charge will be in addition to all rent due up to the termination day.
- 23. MILITARY TERMINATION CLAUSE. In the event, the Tenar is, or hereafter Becomes, a member of the United States Armed Forces on extended active duty and hereafter the

Tenant receives permanent change of station orders to depart from the a ea where the Premises are located, or is relieved from active duty, retires or separates from the military, or is ordered into military housing, then in any of these events, the Tenant may terminate thi lease upon giving thirty (30) days written notice to the Landlord. The Tenant shall also provide to the Landlord a copy of the official orders or a letter signed by the tenant's commanding officer, r florting the change, which warrants termination under this clause. The Tenant will pay prorated tent for any days (he/she) occupy the dwelling past the first day of the month. Any security deposit will be promptly returned to the tenant, provided there are no damages to the premises.

- 24. HABITABILITY. Tenant has inspected the Premises and fixtures (or has had the Premises inspected on behalf of Tenant), and acknowledges that the Premises are na reasonable and acceptable condition of habitability for their intended use, and the agreed lease payments are fair and reasonable. If the condition changes so that, in Tenant's opinion, the atitability and rental value of the Premises are adversely affected. Tenant shall promptly provide reasonable notice to Landlord.
- 25. HOLDOVER. If Tenant maintains possession of the Premises for a y period after the termination of this Lease ("Holdover Period"), Tenant shall pay to Landlard lease payment(s) during the Holdover Period at a rate equal to the most recent rate preceding the Holdover Period. Such holdover shall constitute a month-to-month extension of this Lease
- 26. CUMULATIVE RIGHTS. The rights of the parties under this Leave are cumulative, and shall not be construed as exclusive unless otherwise required by law.
- 27. REMODELING OR STRUCTURAL IMPROVEMENTS. To land shall be allowed to conduct construction or remodeling (at Tenant's expense) only with the prior written consent of the Landlord which shall not be unreasonably withheld. At the end of the lease term, Tenant shall be entitled to remove (or at the request of Landlord shall remove) any such ix ares, and shall restore the Premises to substantially the same condition that existed at the comm neement of this Lease.
- 28. ACCESS BY LANDLORD TO PREMISES. Subject to Tenant' consent (which shall not be unreasonably withheld), Landlord shall have the right to enter the Premises to make inspections, provide necessary services, or show the unit to prospective buyers, more gagees, tenants or workers. Landlord will provide reasonable notice of its intention to enter the Premises. If Tenant has, after written notice to cease, continued to deny Owner access to the unit, as required by State law, such failure is a substantial breach of this agreement and is a just cause for eviction. However, Landlord does not assume any liability for the care or supervision of the Promises. As provided by law, in the case of an emergency, Landlord may enter the Premises without Tenant's consent. During the last three months of this Lease, or any extension of this Lease Lundlord shall be Allowed to display the usual "To Let" signs and show the Premises to pubspective tenants.

29. INDEMNITY REGARDING USE OF PREMISES. To the ext nt permitted by law, Tenant agrees to indemnify, hold harmless, and defend Landlord from an lagainst any and all losses, claims, liabilities, and expenses, including reasonable attorney fee, if any, which Landlord may suffer or incur in connection with Tenant's possession, use or misus of the Premises, except

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Landlord's act or negligence. Tenant hereby expressly releases Landlord and or Agent from any and all liability for loss or damage to Tenant's property or effects whether in he Premises, garage, storerooms or any other location in or about the Premises, arising out of any cause whatsoever, including but not limited to rain, plumbing leakage, fire or theft, except in the case that such damage has been adjudged to be the result of the gross negligence of Landlord, andlord's employees, heirs, successors, assignees and/or Agents.

- **30. ACCOMMODATION.** Landlord agrees to and is committed to complying with all applicable laws providing equal housing opportunities. To ensure compliance, Landord will make reasonable accommodations for the known physical or mental limitations of an other vide qualified individual with a disability who is an applicant or a tenant, unless undue hardship would result. It is the applicant or tenant's responsibility to make Landlord aware of any required accommodation. In writing, the individual with the disability should specify the nature and effect of the disability and any accommodation he or she needs. If after thoughtful consideration and evaluation, the accommodation is reasonable and will not impose an undue hardship, Landlord will make the accommodation. Owner reserves the right to require appropriate medical verification of the disability.
- 31. DANGEROUS MATERIALS. Tenant shall not keep or have on the Premises any article or thing of a dangerous, flammable, or explosive character that might substantially increase the danger of fire on the Premises, or that might be considered hazardous by a responsible insurance company, unless the prior written consent of Landlord is obtained and problem adequate insurance protection is provided by Tenant to Landlord.
- **32. COMPLIANCE WITH REGULATIONS.** Tenant shall promptly comply with all laws, ordinances, requirements and regulations of the federal, state, county, municipal and other authorities, and the fire insurance underwriters. However, Tenant shall no by this provision be required to make alterations to the exterior of the building or alterations construction nature.
- 33. MECHANICS LIENS. Neither Tenant nor anyone claiming through the Tenant shall have the right to file mechanics liens or any other kind of lien on the Premises and the filing of this Lease constitutes notice that such liens are invalid. Further, Tenant agrees to (1) give actual advance notice to any contractors, subcontractors or suppliers of goods, labor, or services that such liens will not be valid, and (2) take whatever additional steps that are necessary in order to keep the premises free of all liens resulting from construction done by or for the Tonant.

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- **34. SUBORDINATION OF LEASE.** This Lease is subordinate to an mortgage that now exists, or may be given later by Landlord, with respect to the Premises.
- 35. ASSIGNABILITY/SUBLETTING. Tenant may not assign or sub ease any interest in the Premises, nor assign, mortgage or pledge this Lease. This is a blanket promittion, meaning no replacement tenant(s) will be permitted and no additional tenant or occupant will be allowed in the Premises even if a Tenant leaves the Premises. This prohibition applies to each and every term of this Lease in regard to space leased to Tenant. Any waiver of this prohibition must be secured from the Landlord in writing, and the consent of which Landlord may with noted in its sole and

absolute discretion. In the event the prohibition is invalidated or lifted, Tonant, Landlord and any subtenant or assignee agrees to be bound by each and every provision contained in this Lease.

36. NOTICE. Notices under this Lease shall not be deemed valid unless given or served in writing and forwarded by mail, postage prepaid, addressed to the party at the appropriate address set forth below. Such addresses may be changed from time to time by either party by providing notice as set forth below. Notices mailed in accordance with these provisions shall be deemed received on the third day after posting.

LANDLORD:

HUTCHINSON CREEK CAPITAL 55 Walnut Street suite 205 Norwood, New Jersey 07648

TENANT:

CASSANDRA Cewis
168 Marklet St.
SAUGERFIES, NY 12477 Teresa Oquendo 168 Market st 1st Floor

Saugerties NY 12477

Such addresses may be changed from time to time by either party by providing notice as set forth above.

- 37. GOVERNING LAW. This Lease shall be construed in accordance with the laws of the State of New Jersey.
- 38. ENTIRE AGREEMENT/AMENDMENT. This Lease contains the entire agreement of the parties and there are no other promises, conditions, understandings or other agreements, whether oral or written, relating to the subject matter of this Lease. This Lease my be modified or amended in writing, if the writing is signed by the party obligated under the amendment.
- 39. SEVERABILITY; WAIVER. If any portion of this Lease shall be neld to be invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable. If a court finds that any provision of this Lease is invalid or unenforceable but that by limiting such provision it would become valid and enforceable, then such provision shill be deemed to be written, construed, and enforced as so limited. The failure of either party to enforce any provisions of this Lease shall not be construed as a waiver or limitation of that party are ght to subsequently enforce and compel strict compliance with every provision of this Lease.
- 40. TIME OF ESSENCE. Time is of the essence with respect to the execution of this Lease.
- 41. ESTOPPEL CERTIFICATE. Tenant shall execute and return a tenant estoppel certificate delivered to Tenant by Landlord or Landlord's agent within 3 days after is receipt. Failure to comply with this requirement shall be deemed Tenant's acknowledgment that the estoppel

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certificate is true and correct, and may be relied upon by a lender or purchaser.

- **42. TENANT REPRESENTATION; CREDIT.** Tenant represents and warrants that all statements in Tenant's rental application are accurate. Tenant authorizes andlord and any broker to obtain Tenant's credit report periodically during the tenancy in connect on with the modification or enforcement of this Lease. Landlord may cancel this Lease (i) before occupancy begins, (ii) upon disapproval of the credit report(s), or (iii) at any time, upon discovering that information in Tenant's application is false.
- 43. BINDING EFFECT. The provisions of this Lease shall be binding upon and inure to the benefit of both parties and their respective legal representatives, successors and assigns.

benefit of both parties and their respective legal represe	ntatives, successors and
LANDLORD: HUTCHINSON CREEK CAPITAL X	
Daisy Rodriguez, Property Manager	
Dated:	
TENANT:	
Della K Quendo Teresa Oquendo Dated: 2/24/11	· ·
Dated:	
CASSANDRA Lewis	:
2/24/16 Dated:	

Acknowledged by Landlord:

HUTCHINSON CREEK CAPITAL

Daisy Rodriguez, Property Manager

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate

Agent

Date

RESIDENTIAL LEASE INSPECTION CHECKLIST

Tenant has inspected the Premises and states that the Premises are in sat sfactory condition, free of defects, except as noted below:

	SATISFACTORY	COMMENTS	
Bathrooms			
Carpeting			
Ceilings			· ·
Closets			
Countertops			Andrease.
Dishwasher			
Disposal			
Doors			_
Fireplace			MANAGEMENT .
Lights			
Locks			
Refrigerator			
Screens		-	
Stove			: :
Walls	~		-
Windows			-
Window coverings		:	—
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Form (Rev. December 2014) Department of the Treasury Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

	1 Name (as shown on your income tax return). Name is required on this line; do	not leave this line blank.		****			
		*					
6	2 Business name/disregarded entity name, if different from above		***************************************				
page							
ă	3 Check appropriate box for federal tax classification; check only one of the following	llowing seven boxes:			4 Exemptions (codes	annly only to	
io S	☐ Individual/sole proprietor or ☐ C Corporation ☐ S Corporation	Пі	ist/ is ate	i Certain entities, not individuals: see			
9 2	single-member LLC	,			instructions on page 3 Exempt payee code (if		
E 5	Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership)				Exemption from FATC	:	
Print or type See Specific Instructions on	Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the limit the tax classification of the single-member owner. ☐ Other (see instructions) ▶			above for	code (if any)		
P. P.					(Applies to accounts maintained	outside the U.S.)	
i.	5 Address (number, street, and apt. or suite no.)	Address (number, street, and apt. or suite no.)					
g							
96	6 City, state, and ZIP code						
Ň		:					
	7 List account number(s) here (optional)						
Part	1 3 1 1 1 1 1 1 1						
Enter y	our TIN in the appropriate box. The TIN provided must match the name	e given on line 1 to avo	id	Suc al sec	curity number		
resider	o withholding. For individuals, this is generally your social security num nt alien, sole proprietor, or disregarded entity, see the Part I instruction	ber (SSN). However, for	ra	126		13011	
entities	s, it is your employer identification number (EIN). If you do not have a n	s on page 3. For other number, see <i>How to get</i>	а	11/4/	7 - 1919 - 14	1199	
TIN on	page 3.	· ·		or			
Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for			1 for	Einployer identification number			
guidelli	nes on whose number to enter.						

Part							
	penalties of perjury, I certify that:						
	number shown on this form is my correct taxpayer identification number						
2. I am	n not subject to backup withholding because: (a) I am exempt from backup withholding because:	ckup withholding, or (b)	l hav	no teen r	notified by the Interna	l Revenue	
no l	vice (IRS) that I am subject to backup withholding as a result of a failur onger subject to backup withholding; and	e to report all interest of	r divi	ends, or (c)	the IRS has notified	me that I am	
3. I am	a U.S. citizen or other U.S. person (defined below); and						
	FATCA code(s) entered on this form (if any) indicating that I am exemp						
Certific	cation instructions. You must cross out item 2 above if you have been	n notified by the IRS tha	at you	ire current	ly subject to backup	withholding	
becaus	se you have failed to report all interest and dividends on your tax return t paid, acquisition or abandonment of secured property, cancellation o	n. For real estate transac	ctions	ite n. 2 dos	es not apply. For mor	tgage	
genera	lly, payments other than interest and dividends, you are not required to	or debt, contributions to a sign the certification. I	an in i	I must pro	rement arrangement : vide vour correct TIN	(IHA), and See the	
instruc	tions on page 3.	,	Jul	, mari pro	,	. 000 1110	
Sign	Signature of						
Here	Signature of U.S. person ► Weeson Oquenelo	Date	e►	•			
Gen	eral Instructions	Form 1098 (home mort (tuition)	gagei	ere ﷺ, 1098	B-E (student loan interes), 1098-T	
	references are to the Internal Revenue Code unless otherwise noted.	• Form 1099-C (canceled	i debt		•	•	
	developments. Information about developments affecting Form W-9 (such ation enacted after we release it) is at www.irs.gov/fw9.	Form 1099-A (acquisition)	on or a	and coment	of secured property)		
_	ose of Form	Use Form W-9 only if y provide your correct TIN.		a U.S. perso	on (including a resident a	lien), to	
An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN)		If you do not return Form W- to backup withholding. See Wi		to the requester with a TIN, you might be subject tis backup withholding? on page 2.			
number (ITIN) adoption taxpayer identification number (ATIN), or employer		By signing the filled-ou		-			
identification number (EIN), to report on an information return the amount paid to		you ar	giving is cor	rect (or you are waiting	for a number		
you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:		• •		ect to backup withholding, or			
	1099-INT (interest earned or paid)			up withholding if you are a U.S. exempt payee. If			
	1099-DIV (dividends, including those from stocks or mutual funds)	applicable, you are also on any partnership income for		that as a U.S. person, your allocable share of			
	1099-MISC (various types of income, prizes, awards, or gross proceeds)	withholding tax on foreign			effectively connected in		
 Form 1099-B (stock or mutual fund sales and certain other transactions by brokers) 					his form (if any) indicatir		
brokers) exempt from the FATCA report g, is correct. See What is FATCA reporting? on page 2 for further information.							
	1099-K (merchant card and third party network transactions)						