

## Town of Bedford, Westchester County, New York

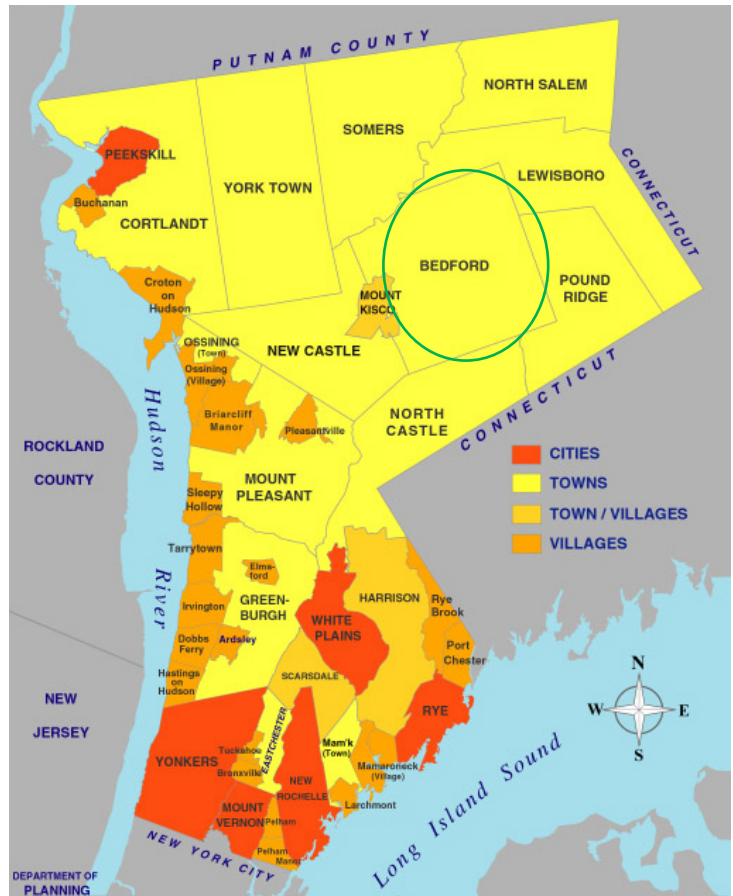
The Town of Bedford is located in the northeastern part of Westchester County and contains the three hamlets of Bedford Hills, Bedford Village and Katonah. The property at 41 Church Street is located in the Bedford Hills hamlet while the 7 Ridge Street property is in the Katonah hamlet. The Town is bordered to the west by Mt.Kisco, to the south by Armonk, and to the east by Pound Ridge. Both hamlets have shopping and business centers. Major shopping is also available in nearby Mt. Kisco.

The Town’s Recreation & Parks Department offers swimming lessons at its three hamlet pools; summer camp, including a six-week day camp for children with special needs; Dog Park; seasonal sports programs; and programs for seniors.

The properties are conveniently located to I-684, a major north-south roadway which connects to I-287, and to the Saw Mill River Parkway which is also a major north-south roadway. Both properties have access to the Metro-North Harlem line in Katonah and Bedford Hills and are served by the Westchester County Bee Line Bus Route along nearby Route 117 for 7 Ridge Street and at Babbitt Road at Harris Road for 41 Church St.

Children at the Bedford Hills property would attend Bedford Hills Elementary School (K-5), the Fox Lane Middle School and the Fox Lane High School, all in the Bedford Central School District. Those at the Katonah property would be served by the Katonah-Lewisboro School District and would attend the Katonah Elementary School, the John Jay Middle School and the John Jay High School.

The Northern Westchester Hospital in Mt.Kisco is the closest hospital. The Katonah Museum of Art, John Jay Homestead and the Caramoor International Music Festival are cultural attractions in the Town. There are three public libraries in the Town, one in each hamlet.



### Maximum Income Limits as of June 1, 2016

(Income limits are subject to change)

2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons
<b>\$69,000</b>	<b>\$77,650</b>	<b>\$86,250</b>	<b>\$93,150</b>	<b>\$100,050</b>	<b>\$106,950</b>

**Must have a minimum household size of 2 for 7 Ridge Street**  
**Must have a minimum household size of 3 for 41 Church Street**

## 7 Ridge Street, Katonah (Town of Bedford) – Information Sheet

**Net Sale Price: \$185,000** – Single Family Home, Two Bedrooms, 1 Bath Home, Fireplace, Patio in Rear, Wood picket fence, Detached One Car Garage, Unfinished basement, Katonah/Lewisboro School District, +/- 784 sq. ft. and .24 acres



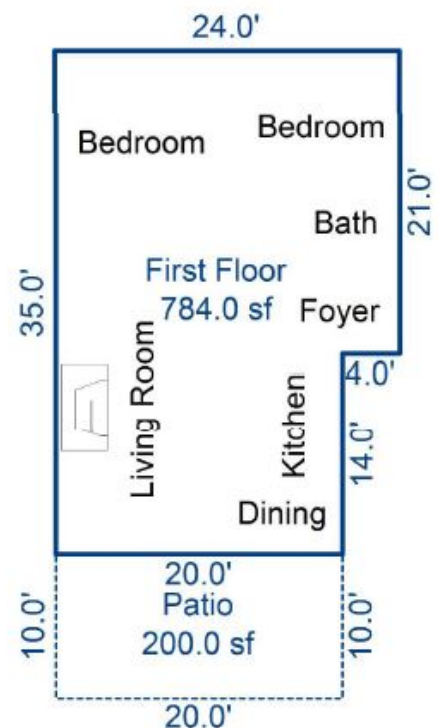
7 Ridge Street	2 BED/1 BATH
Net Sale Price	\$ 185,000
5% Down Payment	\$ (9,250)
<b>Mortgage Amount</b>	<b>\$ 175,750</b>
Principal + Interest*	\$ 895
Real Estate Taxes***	\$ 660
Homeowners Insurance	\$ 125
<b>Total Monthly Housing Payment (PITI)</b>	<b>\$ 1,680</b>
Approx. income needed to carry payment	\$ 61,090**

*All figures are estimates*

\*Assumes 30 year fixed rate mortgage at 4.5 %

\*\*If monthly debt (minimum monthly payments on credit cards, loans, leases, child support payments etc.) is higher than 5% of your gross monthly income a higher income may be necessary.

\*\*\*Base Tax without NYS STAR Exemption



## 41 Church Street, Bedford Hills (Town of Bedford) – Information Sheet

**Net Sale Price: \$245,100** – Single Family Home, Cape Cod Style, Three Bedrooms, 1 Bath Home, 2 Bedrooms on 1<sup>st</sup> floor and one on 2<sup>nd</sup> Fl, Breakfast area, Fireplace, Front Porch, Enclosed porch in rear, Unfinished basement, One Car Garage, Bedford Central School District, +/- 1239 sq. ft. and .14 acres



41 Church Street	3 BED/1 BATH
Net Sale Price	\$ 245,100
5% Down Payment	\$ (12,255)
<b>Mortgage Amount</b>	<b>\$ 232,845</b>
Principal + Interest*	\$ 1180
Real Estate Taxes***	\$ 625
Homeowners Insurance	\$ 125
<b>Total Monthly Housing Payment (PITI)</b>	<b>\$ 1,930</b>
Approx. income needed to carry payment	\$ 70,180**

\*Assumes 30 year fixed rate mortgage at 4.5 %

\*\*If monthly debt (minimum monthly payments on credit cards, loans, leases, child support payments etc.) is higher than 5% of your gross monthly income a higher income may be necessary.

\*\*\*Base Tax without NYS STAR Exemption

*All figures are estimates*

