

CONDOMINIUM ASSOCIATION

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INTRODUCTION

The purpose of this handbook is to provide useful and important facts and information to the Co-owners of the Heritage Place West Condominium Association. It is not intended to cover all facts of the Condominium Documents or condominium living, but to provide as much information as possible in an organized but informational fashion which the Board of Directors feels is important for each and every resident to know and understand. It also provides information relative to the imposition and levying of fines.

From time to time, each Co-owner may be given new updated information which should be added to this handbook. Such information, when received, should be attached and retained in the appropriate section.

In the event these Rules and regulations conflict with the Heritage Place West Condominium Association (Master Deed, Condominium Bylaws, Association Bylaws and Articles of Incorporation), or the Michigan Condominium Act, the Condominium Documents and the Act shall govern.

THIS HANDBOOK SHOULD BE KEPT IN A CONVENIENT LOCATION FOR READY REFERENCE.

Masculine pronouns are used in this document for literary convenience.

Common elements and limited common elements are defined in the "Amended and Restated" Fourth Amendment to the Master Deed, Article IV, page 4 & 5, a copy of which was given to you along with the amended and restated Bylaws in November 2002. Familiarity with these documents will help you to understand other parts of this manual.

DUTIES AND RESPONSIBILITIES

The Condominium Association -- The responsibility for management and maintenance of the project is vested in the Heritage Place West Condominium Association, which has been incorporated as a non-profit corporation under Michigan Law. The Bylaws include provisions that govern the procedural operation of the Association. The Association is governed by its Board of Directors.

Percentages of Value -- The Percentage of Value for the Heritage Place West Condominium Association were computed on the basis of the relative sizes of the units. Total value for the entire project is precisely 100 percent. See Article V, C of the Fourth Amendment of the Master Deed dated 22 July, 2002.

Budget -- The Condominium Bylaws require the Board of Directors to adopt an annual budget for the operation of the project. The budget for the project is intended to provide for the normal and reasonably predictable expenses of administration of the project, and must include a 10% annual reserve deposit for replacement of major structural and other components of the project in the future.

Assessments -- Each Co-owner of a unit included within the project must contribute to the Association in the form of a monthly assessment to defray expenses of administration. The Board of Directors may also levy special or additional assessments in accordance with the provisions of Article II of the Amended Condominium Bylaws. The respective responsibilities for maintenance, decoration, repair and replacement of the **Common Elements** is completely described in Article IV of the Fourth Amendment of the Master Deed.

Restrictions on Ownership, Lessees, Family or Acquaintances, Occupancy and Use -- Article VI of the Bylaws contains comprehensive restrictions on the use of the

responsibilities.

The Management Company -- Acting on behalf of the Association and as stipulated by the Board of Directors, shall perform such duties and service as are more specifically written in the Management agreement entered into between the Board of Directors, for the association, and the Management Company. Generally, this includes by way of example but not limited to the following: collect assessments, taxes, insurance, and any sum otherwise due and payable by the Association as operating expenses: maintain books of accounts, records, financial statements, and schedule of delinquent accounts, cause buildings, grounds, and appurtenances to be properly maintained, purchase necessary tools, equipment, materials, etc., investigate and report all accidents or claims for damages, prepare forms, reports and returns required by federal or state law, prepare operating budget, bond employees handling moneys for the association, serve as advisors to the Board of Directors; maintain records on complaints and service requests by each Co-owner, establish and maintain bank accounts, send out mail. Flyers, communications, year-end financial statements, etc., to all members of the Association.

MEETINGS

A notice will be served upon each Co-owner of each annual or special meeting, stating the purpose thereof, as well as the time and place, at least ten (10) days but not more than thirty (30) days in advance of the meeting.

A. VOTING PROCEDURES

Each designated voter has the right and responsibility to vote at any election, general, or special meeting, provided evidence of ownership is presented or of record, and no default of assessment exists. There is only 1 (one) vote per unit. The percentage of value shall determine the value of each unit's vote at the meetings of the Association. Unless otherwise stipulated by the Bylaws, a quorum consists of 35% in number of all eligible designated voters. Proxy voting is allowed and is counted in the quorum but authorization must be in writing to the Association. In most cases, a simple majority (more than 50%) of members present or voting by proxy will decide an issue.

B. ANNUAL (ELECTIONS)

Annual meetings of the Association shall be held in the month of June each year at such time, date and place as shall be determined by the Board of Directors. At

such meetings, members of the Board of Directors whose terms are expiring shall be elected by ballot of the designated voters, three in one year and two in alternating years. The Co-owners may also transact such other business of the Association as may properly come before them.

C. GENERAL

General Meetings of the Association may be held as required by the Board of Directors, and Co-owners will be notified in advance in writing. All members are urged to stay involved with the Association through regular attendance at these meetings.

D. SPECIAL

Special meetings of the Board of Directors are held at such time and places as shall be determined from time to time by a majority of the Directors. A majority of the Directors shall constitute a quorum for the transaction of business, and the acts of a majority of the directors present shall constitute the acts of the Board of Directors.

CONTRACTS

In order to provide maintenance of the highest quality for the condominium community, a consistent policy has been developed for contracting services.

The Management Company helps the Board establish specifications for the work to be performed and solicits bids on the basis of these specifications from competitive companies. A minimum of 3 bids shall be solicited for each major project, with an estimated cost in excess of \$1,500, unless otherwise determined by the Board of Directors. The Board of Directors reviews bids. Contracts are then awarded on the basis of cost and/or proven performance.

MONTHLY ASSOCIATION FEES

According to the Bylaws, all monthly assessments levied against the Co-owners to cover expenses of the Administration, maintenance of common elements, certain utilities, insurance for the common elements, Management Company fees, and contributions to the reserve fund, shall be apportioned among and paid by the Co-owners in proportion to the percentage of value allocated to each unit in the Master Deed. The monthly association assessment is DUE AND PAYABLE ON THE FIRST DAY OF THE MONTH FOR THAT MONTH. It is imperative for the well being of the Association that all assessments are paid on time.

Additional and Special assessments may be imposed in accordance with Article II, section 3(b) of the Bylaws.

COLLECTION POLICY

In order to clarify and avoid and misunderstanding relative to collection requirements, the Board of Directors has established the following policy in conjunction with regulation set forth in your association Bylaws Article II, Section 6, page 5.

All monthly, special or additional assessments are due on the 1st day of the month and payable to the Heritage Place West Association. There is a 10 day grace period and the payment must be posted to our system NLT the 15th of the month to avoid a late fee.

The management agent shall request, demand, collect and upon request, give receipt for, all assessments and other charges which may be due the Heritage Place West Condominium Association from the members. The Association Board of Directors will assist the management agent in any reasonable manner requested by the management agent in the collection of assessments and charges.

The management agent shall furnish the Association board a list of delinquent accounts on monthly basis. The **Collection Process** is as follows:

1. The management agent will send statements of account to all 30 day delinquent Co-owners on or about the 17th of each month following the delinquency which will include the assessment of a \$25.00 Late Fee.
2. If the assessment(s) should become 90 days in arrears, the Co-owners' account will be turned over to the Associations' attorney for collection. A Title Search will be done, by the attorney, followed by the attorneys' "Notice of Collection Proceedings". The cost of the collection process (attorney fees) is then applied to the Co-owners' account for collection.
3. If the Co-owner account is not brought current within 30 days of the attorneys' "Notice of Collection Proceedings", the attorney will proceed to place and file a Lien on the unit. The cost of the Lien process (attorney fees) is charged back to the Co-owner account for collection. A Lien will remain on the unit until all Delinquent Assessments, Late Fees and Legal Fees, including the cost of removing the Lien (attorney fees) are paid in full.
4. If the Co-owner account becomes 6 months in arrears, the Associations' attorney will proceed with "Foreclosure Proceedings" on behalf of the Association. Legal Fees for the Foreclosure will be applied to the Co-owners' account.

No Co-owner may exempt himself from liability for his contribution toward the expense of administration by waiver of the use or enjoyment of the common elements or by the abandonment or foreclosure of the unit.

A Co-owner in default shall not be entitled to vote at any meeting of the association so long as such default continues.

A Co-owner may not assert in an answer, or set off to a complaint brought by the Association for non-payment for assessments the fact that the Association of Co-owners or its agents have not provided the services or management to a Co-owner (s).

NON COMPLIANCE (VIOLATION) WITH BYLAW RESTRICTIONS

The Board of Directors has approved the following policy: Any legal costs incurred by the Board in correcting a Co-owner's violation of the Bylaws shall be charged to that Co-owner. Further, any Co-owner, who contracts the Association lawyer without Board Approval, shall be responsible for legal costs connected to that contract.

The violation of or non-compliance with any of the Condominium documents including these policies and procedures could result in fines and/or court action.

The failure to perform and action(s) as directed by the Board of Directors (such as maintenance, removal or restoration) shall entitle the association to perform said action(s) and charge back said costs (including costs of collection) to the responsible Co-owner.

FINE PROCEDURE

Violation of any of the provisions of the Condominium Documents, including provisions of this handbook shall be subject to the fine procedures contained herein:

1. Parties are required to attempt to resolve their differences amongst themselves without the involvement of the Board of Directors.
2. Any alleged violation shall be placed in writing and signed by the person or persons having witnessed or having knowledge regarding any violation.
3. Said writing shall contain the date of the complaint, the date of the offense or violation and nature of the alleged offense or violation and information regarding perpetrator(s) or responsible person(s) or vehicle. The management company shall act on all written complaints without verification since the assumption is that this procedure has been followed.
4. Board of Directors shall review all actions taken by the Management Company since its last meeting.
5. The association has established strict fines for anyone violating the rules and regulations.

First notice - immediate compliance is expected and no fine assessed.

Second notice - \$50 fine assessed after 5 days if you are still in violation.

Third notice - after 5 days of the second notice, an additional \$75 fine will be levied if you are still in violation

Fourth notice - after 5 days of the third notice a \$100 additional fine will be assessed and every 5 days thereafter an additional \$100 fine.

6. This procedure of the Board of Directors is not to be deemed an election of remedies and the Board is not precluded from pursuing any and all other action it deems necessary, including litigation.
7. Unpaid fines and assessments will be subject to a lien against the unit and/or legal action against Co-owner, at their expense.

INSURANCE

The Condominium Bylaws require that the Association carry fire and extended coverage, vandalism and malicious mischief and liability insurance and worker's compensation insurance, if applicable, with the respect to all of the common elements of the project. The Board of Directors is responsible for obtaining insurance coverage assessment. Each Co-owner is responsible for obtaining insurance coverage (HO-6 Policy) with respect to the interior and contents of his unit (including and additions made after the closing) to the extent indicated in Article IV of the Condominium Bylaws, as well as for liability for injury within his unit and upon limited common elements assigned to his unit. Each Co-owner is urged to carefully review Article IV of the Condominium Bylaws regarding insurance responsibilities.

COMMUNICATIONS FROM RESIDENTS

COMMUNICATION FROM RESIDENCE MUST BE WRITTEN, DATED, SIGNED AND CONTAIN NOT MORE THAN ONE CATEGORY PER LETTER.

Letters should be sent to the Management Company which will then forward the letters to the Board of Directors according to the policy adopted by the Board of Directors.

Letters of complaint concerning services rendered by the Management Company may be delivered to a member of the Board of Directors.

If the matter requires that it be given the consideration of the Board of Directors, it shall be placed on the agenda for the next regular meeting.

OBLIGATION OF CO-OWNER

The Co-owner of record, not the Association, shall be held accountable for all actions of all persons who hold an interest in or possession of said premises, including household members, licensees, invites, guests, vendors, tenants, visitors, and lessees.

Co-owners of a unit are responsible for any and all damages to common and limited common elements caused by themselves, their family members, tenants, visitors, and any other person legally on the premises.

Property damage shall be generally categorized to include, but not to be limited to, the following:

Destruction of building exteriors, streets, sidewalks and general landscaping, including trees, shrubs, the sprinkler system, utilities, mailboxes, and the general defacement of all property located on the complex.

Violators will be held responsible and properly assessed for the actual costs for the replacement and/or repair of damaged property.

When an act of property damage is being observed, a complaining resident should try to secure one (1) or more witnesses to the action. A letter, indicating the damage and the

name of the perpetrator if known or the license number of the vehicle or other means of description, should be sent to the Management Company. This letter should be counter signed by the same witness(es).

MODIFICATION REQUEST PROCEDURE

Requests for modification, alteration or for appropriate relief from under these regulations must be submitted in writing or submitted through the management companies' web site prior to any intended changes, unless otherwise accepted by the Board of Directors. The Co-owner should understand that said requests are referred to the Board of Directors for approval and are placed upon the agendas of the next regularly scheduled meeting of the Board of Directors.

Therefore, no work or variance is allowed until the Co-owner has received written approval from the Board of Directors.

No requests or petitions shall be accepted unless signed by the Co-owner.

RULES & REGULATION

PETS

The maintenance, keeping, boarding and/or raising of animals, livestock, poultry or reptiles of any kind, regardless of number, shall be and is prohibited within any unit or upon the common elements, except that the keeping of small, orderly, domestic pets (e.g. dogs, cats or caged birds) may be permitted; provided, however, that such pets are not kept or maintained for commercial purpose or for breeding and provided, further, that any such pet causing or creating a nuisance or unreasonable disturbance or noise shall be permanently removed from the property upon ten days written notice from the Board of Directors.

No animals, except one (1) dog or one (1) cat shall be maintained by any co-owner unless specifically approved, in writing, by the Association.

SUCH PETS SHALL BE KEPT ON HAND LEASHES, WHEN OUTDOORS, AND ATTENDED BY A RESPONSIBLE PERSON AT ALL TIMES. (PET CANNOT BE TIED TO ANY COMMON ELEMENTS.)

Any unit owner who keeps or maintains any pet upon any portion of the property shall be deemed to have indemnified and agreed to hold the Condominium, each unit owner and the Board of Directors free and harmless from any loss, claim or liability of any kind or character whatever arising by reason of keeping or maintaining such pet within Condominium.

All pets shall be registered with the Association pursuant to Article VI, Section 5, of the Bylaws of the Association.

Any animal permitted to be kept in the Condominium shall be cared for and restrained so as not to be offensive on account of noise, odor or unsanitary

conditions or allowed to damage the general common or limited common elements or personal property located thereon. Animal droppings must be immediately picked up by the owner. Droppings found, near the outside of a unit in which an animal is kept, will be assumed to be the responsibility of that owner and will be found in violation of this section.

RUBBISH REMOVAL

The Board has elected to provide garbage service as part of your monthly assessment at no additional charge. Pickup will be early Friday morning. *All trash shall be put in BLACK plastic bags, tied securely and placed in the designated pick up area after 7:00 p.m. on the evening before trash pickup to prevent rodent problems. The placement of loose trash is prohibited.*

If a legal holiday occurs during the week, preceding trash pickup day, the pickup will be delayed by one day.

If you must dispose of large household items (water heaters, stoves, washers, dryers, etc.), please call Waste Management, directly at (866) 797-9018. The Account Number for Heritage Place West I is 715-0127052-1715-1.

PARKING

*****Co-owners owning one or two vehicles must park them in their respective garages overnight and NO MORE THAN THREE (3) VEHICLES, USED ON A DAILY BASIS, WITH THREE (3) DRIVERS, MAY BE KEPT IN THE CONDOMINIUM. A THIRD VEHICLE, MEETING THE ABOVE REQUIREMENTS, IS ALLOWED TO BE PARKED IN A COURTYARD VISITOR PARKING SLOT.**

All vehicles (Co-owners or their visitors) shall be pulled straight into courtyard parking spaces, rather than backed in, to prevent lawn damage.

No vehicles, of any kind, shall be parked in front of any garage overnight.

All motorcycles shall be parked in the garage.

Courtyard parking spaces are identified as common elements.

Illegal and improper parking within the Condominium Complex includes:

1. Parking in posted "No Parking" (e.g., Fire Lanes) areas.
2. Parking on the grass, in walkway areas or the entrance to parking areas.
3. Parking in such a manner or place to impede the flow of traffic.
4. Abandoned vehicles or those with expired tags.
5. Parking in front of the garage (allowed for a maximum of 15 minutes only to allow loading/unloading of a vehicle).

Parking of commercial vehicles is prohibited unless said vehicles are parked in the garage.

Illegally parked vehicles are subject to towing and/or fine under these regulations, which liability to the Association, and which costs and/or fine shall be charged back to the Co-owner. That Association shall not be held responsible for any damage occurring to said vehicle during towing or storage which occurs pursuant to this section.

No trailers, house trailers, commercial vehicles, boat trailers, boats, camping vehicles, camping trailers, snowmobiles, snowmobile trailers or vehicles, other than automobile or vehicles used primarily for general personal transportation use, may be parked in the courtyard areas overnight, unless inside closed garages. If a Co-owner needs to temporarily park such vehicles in the complex, written permission must be obtained in advance from the Board through the Management Company.

No inoperable vehicles of any type may be brought or stored upon the condominium premises either temporarily or permanently. Commercial vehicles and trucks shall not be parked in or about the Condominium (except as above provided) unless while making deliveries or pickups in normal course of business. Co-owners shall, if the Association shall require, register with the Association all cars maintained on the condominium premises.

No vehicle shall be permitted to be stored or continually parked upon the condominium premises unless:

1. It is owned or operated (driven daily) by a Co-owner or a member of the Co-owners immediate household or a properly registered tenant; and
2. It is in operable running condition; and
3. It has current license tabs, license plates, and registration and motor vehicle insurance.

Vehicles not in compliance herewith shall be removed from the condominium premises without liability to the Association at the Co-owners expense, said charges or costs incurred in removing and/or storing said vehicles shall be assessed to and collected in the same manner as condominium assessments from the Co-owner determined responsible. Prior to the removal of said non-conforming vehicles at the direction of the Association, written notice shall be sent to the Co-owner(s) allowing them 48 hours to remove said vehicle(s). The return of any such vehicle(s) removed shall result in an immediate removal of the vehicle(s) without notice and the cost and expenses therefore shall be charged back to the Co-owner.

Co-owners, members of their household, or their tenants seeking relief from the operation of this regulation shall secure the prior written permission of the Board of Directors. Until such permission is obtained all compliance's is deemed mandatory and the owner/operator of any such non-conforming vehicle(s) assumes the risk of the action of the Association without liability to said Association (except in cases of culpable negligence).

2. All decks shall be built in accordance with plans and specifications approved by the Board. These approved plans and specifications may be obtained from the management company.
3. Co-Owners are responsible for the maintenance of their respective deck. The care and treatment of the wood must be done with treatment products recommended by the Association and done periodically so as to maintain the color and appearance of the material. Paint is prohibited. The color of the treatment must be approved by the Association.
4. It is recommended that all decks be bordered with 4 by 4 treated timbers at the perimeter at grade level, thereby facilitating lawn trimming, as well as retaining the required landscape fabric and pea gravel underneath the deck.



SATELLITE DISHES

Satellite dishes can be installed in the Limited Common Elements with the following restrictions:

1. A co-owner must first request, in writing to the board, permission to install one.
2. A site survey must be accomplished by the installing company showing where the satellite dish needs to be placed for proper reception. The preferred placement shall be pole mounted within 3 ft of the units' foundation. Previous installations installed on the unit garage roof, within a three feet (3') radius of either side of the highest peak will be grandfathered until replaced.
3. Satellite dishes are not to exceed twenty-one inches (21") in total diameter.
4. Satellite dishes are to be medium grey in color and cannot contain any brand names, logos or advertising as noted in the by-laws in Article 6 Section 10.
5. All wiring must be internal.
6. All maintenance of the satellite dish will be the full responsibility of the unit Co-Owner. In the event a unit is sold, a written agreement must be submitted to the Association stating that the new owners assume full responsibility of the satellite dish. If not received, the satellite dish will have to be removed at the Co-Owners' expense.
7. If found in violation of the above restrictions, penalties will apply per the Master Deed and By-laws, and/or the dish will be removed and the Co-Owner will be responsible to restore the Common Element to its original condition.

BARBECUE GRILLS

Gas barbecue grills may be used outside of garages, on Co-Owners' decks (10 feet from the structure) or in open courtyards (if stored in garage after use), but shall not be permitted on covered front porches. Charcoal grills are prohibited.

Any abandoned or unlicensed vehicles may be removed from the condominium premises, by the Association and the owner thereof shall be liable for all costs and expenses incurred by the Association in connection with such removal.

LANDSCAPING RULES AND REGULATIONS

Before any alterations can be made by a Co-owner to shrubs, trees or lawn area, a written request must be submitted to and approved by the Board of Directors. This includes the addition of flower beds to the common elements. (Additional forms available from the management company.) Annuals may be planted in existing borders. No sod should be removed from common area.

1. No pots, baskets or other containers are allowed to be hung from the eaves troughs (rain gutters) of any unit.
2. No brackets or flower baskets are allowed to be attached to, or hanging from, any pillars on any building (penetration of nails, screws or hooks is not permitted on any aluminum clad surface).
3. Removal of sod, wood chips or other material presently planted is strictly forbidden without prior written approval of the Board of Directors.
4. Planting of trees, shrubs or any other plants, other than flowers, is not permitted without prior written approval of the Board of Directors.
5. No ornamental items of any kind can be placed on common elements without prior written approval of the Board of Directors.
6. No flowers may be planted around base of any tree unless properly cared for by Co-owner doing the planting.
7. All flower pots are to be removed from porches and decks by November 1st each year. This also applies to dead material planted in any shrub or flower bed. In other words - pull out annuals and cut down perennials prior to November 1st.
8. No Ivy or plant growth of any kind is allowed on brick walls.

USE OF PORCHES, DECKS and INNER COURTYARDS

Porches, decks and inner courtyards are to be used as living and not storage areas. Only furniture and equipment consistent with seasonal use shall be permitted to be temporarily stored during said seasonal use. **All furniture and equipment must be stored away by November 1st.** Trash storage on porch, deck or inner courtyard area is specifically prohibited regardless of reason or season.

DECKS

Any improvements (such as wood decks) and any resulting adjustments to any building or common element (e.g. sprinkler heads or cabling) shall be done at the expense of the responsible Co-Owner.

1. The construction of wood and/or treated maintenance free material decks **MUST BE APPROVED BY THE BOARD.** A written request therefore must be made to and prior written approval obtained from the Board.

SPRINKLER SYSTEM

The sprinkler system is designed to be used for lawns, trees and shrubs only. Tapping into the system for other reasons is not allowed. Tampering with the water system changes the proper synchronization which is set to equally water all areas. Sprinklers and sprinkler boxes shall be attended to only by authorized persons. Any malfunctioning sprinkler shall be reported to the Management Company.

LEASE OF UNIT

A Co-owner desiring to rent or lease his unit must comply with the restrictions contained in Article VI, Section 2 of the condominium Bylaws. To insure compliance with these restrictions, each Co-owner is urged to carefully review these sections before renting or leasing his unit. If any Co-Owner is renting his/her unit(s), the names(s) of the person(s) renting, as well as the lease period, shall be submitted in writing to the Management Company and the Board. It is the responsibility of the Co-Owner to see that anyone renting his/her unit(s) abides by these Rules and Regulations.

CONSTRUCTION/EXCESSIVE NOISE

Construction work and/or excessive noise restricted from 8:00 p.m. to 8:00 a.m.

FOR SALE PROCEDURE

Article VI, Section 10, page 10 of the Condominium Bylaws prohibits any advertising devices on the Association property without the approval of the Board of Directors. The Board of Directors has pre-authorized one (1) "For Sale" signs not to exceed 24 inches x 24 inches to be placed in a front window.

Open House signs, from co-owner or Realtors, are the only signage allowed at the front Entryway and will only be allowed on Saturday and Sunday from 11:30 a.m. to 6:30 p.m.

For lease or rent signs are not allowed under any circumstances.

MISCELLANEOUS

- Any furniture, statues, flagpoles, etc. shall not hamper maintenance services.
- At no time shall anything be attached or mounted to the aluminum, wood, or brick exteriors of any building (except for the use of "Brick Clips" which do not require the physical penetration of the common element walls). Nothing may be permanently attached to garage exteriors facing common elements. Nothing may be added to nor may anything be modified within the common elements or limited common elements unless prior written approval is obtained from the Board.
- Any damage to brick or mortar resulting from attaching hanging plants, flagpoles, name plates, or other ornamental items shall be repaired by the responsible Co-Owner.
- Outdoor sports like baseball, football or soccer are not permitted to be played in common courtyards or parking areas. Lawn games are permitted in common elements.

- Seasonal decorations shall be confined to an area which does not create a hazard or potential liability for the Association. Any such decorations shall be removed within a reasonable time period following the respective holiday. No electrical wiring may be strung to center islands in common courtyards.
- Any Co-Owner of a unit containing a sump pump or water meter shall provide immediate access to the management company or other responsible Co-Owner nearby, to such sump pump or water meter in the case of an emergency in their absence.

AMENDMENT

These Rules and Regulations may be amended from time to time by a majority vote of the Board of Directors at a duly convened meeting.

TITLES CLAUSE

All of the heading of these Rules & Regulations are merely for convenience and are not intended to be descriptive or restrictive as to the content thereof.

SAVINGS CLAUSE

In the event that any clause or provision herein is declared to be invalid, illegal or unenforceable by a court of competent jurisdiction, the remaining clauses or provisions not affected by that determination shall remain in full force and effect.

