

1. What Is A Community Association?

It *is* a mandatory, non-stock, nonprofit, corporation. The purpose of this association is the preservation of economic values within your neighborhood through architectural controls and deed restrictions. In addition it *is* to provide for the maintenance, improvement, preservation and administration of the common facilities. Each association is governed by a Board of Directors, elected by the owners, operating under the legal documents which established the association.

2. What Are The Functions and Responsibilities of the Association?

The major responsibility of the Association is to protect the investment and enhance the value of the property owned by the members. The Association is empowered to oversee the duties and obligations of said community as to covenants, conditions, restrictions and easements concerning the property; to fix, levy, collect and enforce payment by any lawful means all charges and assessments and to take care of all maintenance and repairs to the common facilities, if any *is* owned by the Association.

3. What Are Deed Restrictions. And Why Have Them?

The deed restrictions are important rules governing your responsibilities as a member of the association. They are also set up to protect your rights as a homeowner. They are established to make sharing of property and living in harmony convenient and easy for all involved. The Architectural Controls provided for in the deed restrictions are set up not to stifle your creativity, but rather to assure that the integrity of the original community design is preserved. You should have been furnished with a copy of the Declaration by the Title Company upon the closing of your home. If, however, you did not receive a copy and would like to, please contact your property manager to request a copy. There may be a slight charge for copying.

4. May I Make Improvements To My Property?

Yes, you may do whatever you desire to the interior of your home. Alterations, additions, changes, to the exterior of your home must be approved by the Board of Directors and Architectural Control Committee. This approval assures the beauty of not only your home, but also a consistency with community surroundings.

5. What Can The Association Do To Correct A violation Of The Deed Restrictions?

Enforcement remedies are granted to the association by the governing legal documents and each Board of Directors adopts an enforcement policy containing specific courses of action. Generally, violations are noted during a drive through inspection of the community. Letters are sent out notifying the residents of the violation and asking their cooperation in correcting the problem. If the violation is not corrected within the time frame specified, the association may hire someone to correct the violation and charge the property owner with the costs to cure or, the association may hire an attorney and file suit against the property owner. The Board of Directors has the responsibility and the duty to enforce the deed restrictions, it is not optional.

6. HOW Much Is The Assessment And What Is It Spent For?

The assessment for your community is set on an annual basis. A budget *is* developed by your Board of Directors for the Association based on operating history, and an evaluation of the needs of the community. Assessments may be spent on various services which may include security, trash pick-up, landscape contracting, maintaining the recreational facilities as well as the accounting and administration of the Association.

7. Can The Assessment Be Increased?

Yes, however, in the case of the general assessment, the increases are controlled by the declaration as well as by the Board of Directors. The assessments are usually projected to incorporate sufficient reserves and operating expenses for the day to day operation of the community, and future capital improvements without the need for special assessments.

8. What Happens If Someone Doesn't Pay The Assessment?

The assessment is secured by a lien on each lot and/or home and it may be foreclosed by the Association if not paid. If the Association must spend its time and money to collect your assessment, it will harm the Association and eventually you.

9. What Is Our Association's Delinquent Account Collection Policy?

It is important to pay your assessment on time to insure the continuation of services provided to the members of the association. Collection remedies are granted to the association by the governing legal documents and each Board of Directors adopts a Collection Policy containing a specific time frame for action. A copy of your association's specific collection policy will be mailed to you upon request. A general collection policy follows:

- a. Assessments are due January 1st of each year.
- b. Assessments are past due January 31st.
- c. The association has the responsibility and authority to charge interest, collection fees and late fees on past due accounts. If an attorney is retained, all costs will be charged to the delinquent property owner.
- d. The Board of Directors can select anyone collection method or a combination, including, filing a notice of lien, foreclosure, personal money judgement, collection agency and credit reporting.

10. What If I Have A Question Regarding My Charges?

Unless there is an emergency you should address your concerns in writing to the Management Company, attention Accounts Receivable Department. If you have supporting documentation, cancelled checks, etc., include front/back copies of these with your correspondence. Of course, if time is of the essence, we will attempt to research your request over the phone.

11. Does My Mortgage Company Pay My Assessment?

Most mortgage companies no longer escrow for annual assessments. Do not assume they do. Before sending your statement to them, call and verify they do escrow for your assessments. It is your responsibility to make sure the assessment is paid on time.

12. What Can I Do To Help My Association?

Become actively involved - serve on the Board, head up a committee, lend your talent where it will be most useful. You can help by always doing these three things:

- a. Pay your assessment on time.
- b. Cooperate with the Association, follow the rules.
- c. Be ready and willing to participate in neighborhood activities, committees and celebrations.