

RESIDENT COVENANT HANDBOOK

COMMUNITIES OF CHADWICK HOMEOWNERS ASSOCIATION, INC.

The enclosed handbook is a summary of the Code of Bylaws and the Rules and Regulations of the Communities of Chadwick Homeowners Association, Inc. This handbook has been created to answer some of your questions about living in Communities of Chadwick, which you must pass on to future owners, should you sell your property. You should have received a complete legal copy of the Association Bylaws during the closing of your new home. If you did not, copies may be obtained. Please call the Management Group, Communities of Chadwick's agent for these documents.

Please feel free to contact any of the board members or BND Commercial with any questions or comments. BND Commercial will hereafter be referred to as the Management Company.

IMPORTANT PHONE NUMBERS

MANAGEMENT COMPANY
BND Commercial
c/o Communities of Chadwick
1021 S. Calhoun Street, Suite One
Fort Wayne, IN 46802

General/Financial Inquiries and Maintenance Requests

Brian Geeting (260) 421-1923

Or

Deb Lucas (260) 421-1924

Or

(260) 407-0900 (24 hours)

Fire Department: Emergency 911

Police: Desk Sergeant 427-1222

Emergency 911

Crime Stoppers 427-7867

Drug Hotline 427-1262

Animal Care and Control 427-1142

SECTION I

ARCHITECTURAL CONTROLS AND STANDARDS

A. PURPOSE OF ARCHITECTURAL CONTROL:

The purpose of Architectural Control, whether or not stated in the governing documents of a community association, is twofold: (1) Establish and preserve a harmonious design for the community and (2) to protect the value of property in the community. Design review or architectural control has been described as a way to enhance the quality of life, to promote those qualities in the environment which bring value to the community, to foster the attractiveness and functional utility of the community as a place to live, and even to raise the level of community expectations for the quality of its environment. These are but elaborate explanations on a theme, deceptively simple to state, but wonderfully complex to live with: the basic purpose of design review is to keep the community looking like a nice place to live.

Approval of any project by the Board does not waive the necessity of obtaining required building permits or other approval; obtaining such permits and approvals does not waive the need for Board approval.

B. GENERAL GUIDELINES:

Adding to an existing building, any exterior alteration, modification, or change to an existing building must have the approval of the Board of Directors **BEFORE** the work is undertaken.

Any exterior alteration, modification, or change to an existing building shall be compatible with the original design. Only the exterior materials existing on the parent structure or compatible with the architectural design character of the community will be approved.

No changes in the exterior colors will be approved. Exterior painting by the unit's owner or its occupants is not allowed. If touch up is required, contact the Management Company.

In general, only those areas that are painted will be repainted; only those areas that are to be stained will be re-stained. Unpainted surfaces and unstained areas such as brick shall remain unpainted and unstained.

The Board has the right to determine when, what and who shall paint any exterior surfaces within the complex.

C. REQUEST OF CHANGE PROCEDURES:

The following guide is to assist homeowners when requesting an exterior change, to the Board of Directors.

1. Only a written request for change, using the **ARCHITECTURAL CHANGE REQUEST** form, will be considered.

2. The **ARCHITECTURAL CHANGE REQUEST** form and necessary attachments are to be sent to the attention of the Architectural Control Committee and the president of the Board of Directors, in care of the Management Company.
3. The Architectural Control Committee will review requests and make recommendations to the Board based on the established guidelines within thirty (30) days.
4. The description of the project should include all necessary information for the Committee to take action. A sketch or photograph should be submitted, including the following information: materials to be used, dimensions (height, width, length), color, location, etc. If the alteration affects the drainage pattern, a proposed drainage solution must also be submitted. If this change affects neighboring units in any way, those units' owners must be informed and will have to agree in writing to their acknowledgment and acceptance of the change if deemed necessary by the Board.
5. Possible violations should be submitted to the Board of Directors, in care of the Management Company, in writing. (The name of the complainant will remain confidential.)

D. EXTERIOR CHANGES AND MODIFICATIONS:

The following items must have a Board approved Architectural Change Request prior to installation.

1. Storm Doors

Full view, brown or white colored storm doors can be added. Brown on tan buildings and white on gray buildings, subject to normal architectural change request approval process. Call Management Company for manufacturer and style number of approved door.

2. Dishes and Exterior Antennas

Satellite dishes are governed by the following FCC Ruling: On August 6, 1996, the FCC released a rule regarding the preemption of community association restrictions on satellite antennas less than one meter in diameter, off-the-air television antennas and multi-point distribution service (MDS) antennas less than one meter.

Requests for installation of small dishes shall be submitted on an **ARCHITECTURAL CHANGE REQUEST** and be approved by the Board of Directors prior to installation to insure each installation complies with the aesthetic requirements of the community. The owner will be responsible for all liability of the small dish and if it is removed, will be responsible for all repairs to the common ground or building exterior.

This rule applies only to an individual who owns or has exclusive use of the area in which he or she wants to install one or more antennas. Under this rule, association restrictions which prevent, unreasonably delay, unreasonably increase the cost of antenna installation, maintenance or

use, or preclude reception of an acceptable quality signal will no longer be enforceable. However, reasonable architectural guidelines, which do not impair signal reception, will continue to be enforceable. Examples of permissible restrictions include mandatory painting or screening of antennas and requiring the minimal visual intrusion possible. The rule appears to permit a prompt application process.

In addition, masts to which MDS antennas are to be attached may be prohibited if more than four (4) feet above the roofline. Restrictions designed to implement a clearly defined safety objective or maintain the nature of a historic district are exempt from the rule. In exceptional circumstances, an association may petition for a waiver of this rule.

Guidelines for Satellite Dishes – All satellite dishes two (2) feet in diameter or less (hereinafter referred to as a small dish) shall be allowed, provided they are installed in such a fashion that they are hidden from view. Placement is allowed ONLY in the rear of the dwelling or beside heat pump or air conditioning compressors, utility meters, or mounted on a pole by the wood patio divider.

If a small dish has to be installed in the yard in front of the dwelling, landscaping must be provided to screen the dish from view from the street. If landscaping is used to hide a small dish, the landscaping shall be of such a design that the dish shall not be visible from the street and shall be of such a design that the dish shall not be visible throughout the year's seasonal changes.

If satellite is installed it **MUST** be done by a professional certified installer.

3. Awnings or sun screens, as a general rule, do not enhance the aesthetic qualities of a community and are, therefore, not allowed.
4. Bug lights are not allowed.
5. Banners are not to be displayed.
6. Trash and garbage containers shall be put inside the dwelling unit, except the evening before or day of trash collections. Starting January 1, 2006, under the new trash collection contract all residents will be furnished a 96 or 48 gallon container with wheels. Whatever the size, containers must be stored in the garage only. Leaving outside the garage, on side or in back of condo is not permitted. The Board is requesting the 48-gal size, but the final decision is up to the city.
7. Signage (For Sale/Rent, etc.) will not be allowed. Signs may be placed inside windows only. A limit of three (3) "Open House" signs may be strategically placed in the community the day of the open house only. The only For Sale sign that is allowed is the sign that the board approved and may only be placed in the front window.

8. **Doors.** No resident is allowed to do any exterior painting. In the case of doors (garage, front), the homeowner needs to contact the Management Company.
9. **Porch Lights/Deck Lights.** Replacements of these lights must match existing lights. The Management Company can provide fixture specifications upon request.
10. **Landscaping.** Additional landscaping or alterations to existing trees and shrubs must be submitted on the Architectural Change Request for review by the Board. Installation of annual or perennial flowers may be planted in existing flowerbeds without prior approval. Creation of any new flowerbeds needs approval by the Board. Other than mulch, the homeowner is responsible for keep of all flowerbeds.

E. DECK CONSTRUCTION GUIDELINES AND PROCEDURES:

1. **Requirements for submission for architectural review**
 - a. The only approved detailed drawing with dimensions, materials, etc. must be obtained from the Management Company.
 - b. The area where the construction will take place is to be staked for review.
 - c. Acknowledgment Form(s) may require written signature by affected neighbors. (The Architectural Committee will determine which neighbors are affected.)
 - d. Applicable building permits and signed approval letter from Board of Directors must be obtained and on file before construction begins.
2. **Construction of decks must adhere to the following.**
 - a. Design must be the same as originally built pre-existing enclosures and must not deviate from approved drawings (in design and size).
 - b. Must be built with pressure-treated lumber.
 - c. All underground utilities must be located and marked before construction begins.
 - d. All unsightly debris must be removed daily during construction.
 - e. The homeowner is responsible for all damage to sod and/or exterior building damage as a direct result of construction.
 - f. Construction must be completed within ten (10) days.
3. **Maintenance**

The maintenance and/or replacement of all decks and patios are the financial responsibility of the Homeowner.

SECTION II

ASSOCIATION DUES AND ASSESSMENTS

As a Homeowner, you are obligated to pay an "Association dues and assessment", which represents your share of the common expenses. This assessment is due quarterly on the first (1st) day of each pay period.

You will receive coupons and pre-addressed labels for each quarter to be used when remitting your fee payment. It is your responsibility to pay the quarterly fee. If a change of ownership occurs, we (the Association) request a copy of the settlement sheet or a formal notice from the settlement attorney.

“Special Assessments”, approved by the Homeowners, are due as required by the Board of Directors.

A. WHAT CONSTITUTES A DELINQUENCY:

The Bylaws provide the ability for Assessments to be paid in advance, quarterly, semi-annually or annually. At the present time a unit-owner is responsible for making quarterly payments on the first of each month of that quarter.

1. The Offender:

If it is necessary to involve any legal means for the sole purpose of maintaining up-to-date assessment payments, it will then be established that the unit’s assessments will be changed to a yearly payment in advance for the remainder of the calendar year.

2. Delinquency Procedure:

Assessments are due and payable the first of the month. If payment is not received by the allotted time, the account is turned over to the Association Attorney for immediate legal action and filing suit. Homeowners will be responsible for all attorney fees and court costs. Legal action may result in acceleration of assessments, garnishment of wages, lien upon the property and possible foreclosure. The Management Company will also add an administrative cost to the owner to absorb expenses related in handling the delinquent account.

SECTION III

COMMON GROUNDS REGULATIONS

The intent of these regulations is to avoid unnecessary maintenance costs, to preserve the continuity and integrity of the community, and to retain high standards of appearance, thereby protecting the investment of each homeowner.

A. REGULATIONS REGARDING PETS:

- 1. Only customary house pets are permitted in the community.**
- 2. When pets are outside the house, they must be leashed and accompanied by the owner and the pet must never be out of the sight of this person.**
- 3. Pet owners are responsible for seeing that all vaccinations required by law are up-to-date.**

4. Any damage to the grounds will be the financial responsibility of the owner.
5. No pet shall be housed or chained outside any residence.
6. Owners are responsible for controlling the noise level of pets, so neighbors are not excessively annoyed.
7. Pets are not permitted on the tennis court.
8. The owner will be responsible for picking up solid wastes left by their animal upon discharge.
9. The Board of Directors reserves the right to seek removal of any pet that becomes a community nuisance due to chronic disregard of established rules and regulations.

B. REGULATIONS FOR MOTOR VEHICLES (which are in addition to the City of Fort Wayne Ordinances):

1. The parking of recreational vehicles, trailers, campers or boats is prohibited on the streets, driveways and common parking areas of the community.
2. Due to Fire Department Regulations, the parking of motor vehicles on streets blocking a fire hydrant at any time is prohibited.
3. Vehicles shall not be parked in such a way that they will restrict other homeowners from entering or leaving their garage.
4. Parking in the cul-de-sac of streets is not permitted. Parking is limited to driveway only.
5. Any motor vehicle, which is inoperative or is not being used for normal transportation, must be kept within a closed garage.
6. The parking of motor vehicles on grassy or landscaped areas is prohibited.
7. No boats, campers, trailers of any kind, buses, mobile homes, commercial vehicles, motorcycles, mini bikes, mopeds, or any other vehicles of any description other than normal passenger vehicles shall be permitted to be parked or stored anywhere within the property. However, nothing shall prevent the parking or storage of such vehicles completely enclosed within a garage.
8. Damage to the grounds caused by motor vehicles will be repaired at the owner's expense. Damage includes street and driveways by large commercial moving vans, or resulting from automobile fluids leaking onto the asphalt.
9. Automobile repairing shall be performed only within the confines of a homeowner's garage. No welding, construction or painting of vehicles is allowed in the garage or anywhere in the complex; only normal maintenance procedures should be performed in the complex.
10. Guests and extra vehicles that won't fit on the private drives are to park on the city street only, and not on any grass or in common turnaround areas. All vehicles parked on the streets must meet City Ordinance and be moved accordingly or every twenty-four (24) hours, whichever comes first. No motor vehicle parked in a driveway is to obstruct any portion of the public sidewalks.

11. Violators receiving two (2) violation taggings of their vehicles may be towed at the owner's expense without further notice.
12. The Board of Directors reserves the right to have a vehicle removed at the owner's expense due to disregard of the established rules and regulations.

B. REGULATIONS REGARDING LANDSCAPING:

1. The Board must approve the addition or removal of shrubs or trees, as all shrubs or trees are the property of Communities of Chadwick Homeowners Association, Inc.
2. Residents are permitted to plant flowers and other decorative vegetation in areas where existing beds border the home or patio.
 - a. Vegetable gardens are not permitted in mulch beds.
 - b. Potted plants are permitted and encouraged.
3. The pruning of trees or shrubs or the application of fertilizer or chemicals to the grounds by homeowners is prohibited.
4. The Board must approve lawn decorations such as statues or other ornamentation.
5. Firewood Storage: Not more than one (1) rick per homeowner may be stored on the patio area.
 - a. Wood needs to be stored off the ground and in a metal rack or box.
 - b. No wood should be stored on the front porches or have contact with the building or patio fence.
6. All grills must be kept in patio area only, not on driveways.

D. REGULATIONS REGARDING CHILDREN:

1. Parents are responsible for controlling the activities of their children so that other residents are not unduly disturbed.
2. Children should not ride bicycles, skateboards, inline skates, mopeds, mini bikes or go carts in those areas of the community where they cannot be clearly seen by oncoming motorists.
3. Children riding on tricycles, Hot Wheels and other low profile vehicles are not easily noticed by motorists. Therefore, these vehicles should be ridden in the driveway areas only.
4. Bicycles and other vehicles shall not be ridden on grassy or landscaped areas.
5. All toys, bicycles, etc. shall be kept in the home or garage when not in use.
6. No permanent or moveable basketball goals are permitted.

F. ENFORCEMENT OF REGULATIONS:

Enforcement of the regulations is one of the most delicate problems that the community must handle. However, in the interest of the community as a whole,

enforcement becomes a matter of necessity. Therefore, unless otherwise noted above, violations of the rules and regulations will be treated as follows:

The Association is responsible to enforce the Covenants, Conditions and Restrictions as described in the Declaration, the Bylaws and the Community Rules and Regulations as adopted by the Board. Please review these documents to familiarize yourself with the scope of the Association's responsibilities. Problems not illustrated in these documents most likely are the responsibility of outside agencies such as the Police, Department of Transportation, Zoning, etc. and should be reported to those entities. Maintenance concerns that are the Association's responsibility should be submitted immediately to the Management Company by telephone.

The Association requires that all rule violation complaints that fall within the Association's jurisdiction be submitted in writing (for a first offense). These complaints shall identify the violation, date of occurrence, the address of the violating party and any details available (such as auto make and color, or the breed, size and/or color of offender's animal, to better define the problem).

This information will enable your Association to have a written complaint on file to substantiate the complaint and action taken by the Board. Once a written complaint is on file for a specific offense, we will accept any subsequent complaints verbally in regard to this offense from the party that lodged the original written complaint. Complaints will be responded to by sending the violating party a letter regarding correcting the infraction and consequences if the problem persists. In order for the complainant to know that their issues have been addressed, an additional copy of the violation letter will be forwarded to him/her. Chronic disregard to the community rules may result in charges incurred to the homeowner.

The Association appreciates your cooperation in following the above policies in order to enable your Board of Directors to effectively enforce the community's rules, regulations and restrictions.

The cost of repairing damage to the grounds caused by cars, pets, children, or any other means is the sole responsibility of the homeowner/occupant to be subjected to the same rules of enforcement, as would any other problem.

SECTION IV

INSURANCE

One of the many functions of your Board is the purchase of a Master Insurance Policy to cover the buildings and the common liability of your Association. This Master Policy is through the insurance agency on record. It is the intent of the

Association to provide coverage that would restore your unit to its existing condition before the damage occurred in the event of loss.

As a unit owner, it is important that you understand certain aspects of the Association's Master Policy as it relates to your own insurance program. The Association's Master Policy covers your basic unit, providing the damage was caused by other than the Owner or Tenant's fault. Those fixtures and improvements (including anything beyond the plaster board) such as wallpaper or wall covering, cabinets, counters, appliances, carpeting or other flooring, and any other standard interior fixtures are your responsibility. Of course, you must also cover your own personal property and damages caused by your own negligence.

The Association's Master Policy does not cover any improvements and betterments that you may have made. For example, you may have installed carpet and pad, parquet flooring or perhaps added wallpaper where it was originally painted.

The Association Master Policy has a deductible. When a claim is filed on the Association's Master Policy it may be necessary for the unit owner to pay this deductible. This situation would most commonly occur when the loss originates from within the unit. In the event of a loss involving your unit it is your responsibility to MINIMIZE THE LOSS and report it to the Management Company. They will take the loss report and advise you how to proceed in obtaining estimates and any emergency or temporary repairs needed.

PLEASE NOTE: It is important that no general repair work shall be started before the insurance agency(s) have had the opportunity to inspect the premises and/or approve the repair estimate(s).

Please keep in mind that the Association is the named insured on the Master Policy and therefore will be responsible for coordinating the claim processing. Upon satisfactory completion of any loss involving individual units the insurance agency of record will send the insurance proceeds, less the deductible, to the Association for distribution to the contractor who performed the work.

We are doing our best to give you advice as to areas that require your consideration as a unit owner. We cannot act as your insurance advisor; however, we strongly urge you to take steps to protect your property with the very best possible coverage.

If you have any questions, please contact your insurance agent or our Management Company.

SECTION V

MANAGEMENT COMPANY

Our Management Company, at the direction by the Board, is responsible for financial administration of the Association and for the administration and maintenance of the common areas of your community. The quarterly Association assessments

collected are used to pay for common services (includes maintenance of the buildings and grounds, snow removal, repairs to the common areas, etc).

Any questions or problems should be directed to the Management Company.

SECTION VI

CHANGE OF ADDRESS

In this booklet you will find a **CHANGE OF ADDRESS NOTICE**, which should be completed and mailed to the Management Company if you relocate, but do not sell your home. Giving this information to us is very important since, as an Owner, you will continue to receive all pertinent information regarding the Association.

If, however, you do sell your home, please complete the **NOTICE OF SALE** form and mail it to the Management Company. Both of these documents (Change of Address and Notice of Sale) are extremely important to the Association and to you as a member.

SECTION VII

PROBLEMS WITH YOUR HOME

A. EXTERIOR:

If you notice a problem with the exterior of your unit or anywhere on your building, please contact the Management Company as soon as possible by phone as well as in writing so that the problem can be corrected before any additional damage might occur.

B. INTERIOR:

Each individual homeowner is responsible for all problems with the interior.

C. MAINTENANCE RESPONSIBILITY GUIDELINES:

The following two (2) pages outline the responsibility of various items pertaining to the units at Communities of Chadwick. The maintenance, repair, and/or replacement of those items has been assigned to the Association (A) or the Owner / Occupant (O), based on the legal documents and policies as detailed by your Board of Directors.

MAINTENANCE RESPONSIBILITY GUIDELINES

A = Association O = Owner or Occupant

Air Conditioner	O	Patio Door:	
Furnace	O	Repair	A
Chimney Cap:		Replace	A
Repair	A	Broken Glass	O
Replacement	A	Broken Thermal Seal	A
Chimney Screen:		Paint	A
Installation	A	Caulking	A
Repair	A	Washing	O
Replacement	A	Track	A
Chimney Flashing	A	Locks	O
Chimney Leaks			
Damage to Chimney	A		
or decking			
Damage inside	O		
exterior wall			
Chimney Flue:			
Cleaning	O		
Repair	O		
Replacement	O		
Chimney			
Siding/Masonry	A		
Roofing/Decking	A		
Vent Stacks	A		
Roof Vents	A		
Skylights:			
Leaking	A		
Replacement	A		
Gable Vents	A		
Gutters	A		
Downspouts	A		
Exterior Siding	A		
Windows:			
Broken Glass	O		
Broken Thermal Seal	A		
Screens	O		
Exterior Trim	A		
Exterior Caulking	A		
Washing	O		

MAINTENANCE RESPONSIBILITY GUIDELINES – CONTINUED

A = Association O = Owner or Occupant

Dryer Vent:			Pest Control, Exterior	A
Ductwork Inside	O		Pest Control, Interior	O
Vent Cap	A		Critter Control, Exterior	A
Smoke Detector	O		Sump Pump	O
Vents Pipe or Line:			Landscaping:	
Repair	O		Shrub Pruning	A
Replacement	O		Shrub Replacement	A
Bird Nest Removal	A		Mulching	A-Front Only
Exterior Light Fixtures:			Weeding	O
Fixture Replacement	A		Border (if any)	O
Bulb Replacement	O		Insecticide Treatment	A
Hose Bibs:			Turf	
Repair	O		(mowing/fertilization):	
Replacement	O		Annual Maintenance	A
Mail Box:			Replacement	A
Replacement	P. Office		Other Common	
Maintenance	P. Office		Ground:	
Keys	P. Office		All other damage to	
Patio Divider:			buildings or common	
Replacement	A		grounds due to	
Repair	A		negligence from	
Concrete Commons	A		owners or their	O
Deck	O		tenants/guests	
Garage Floor:			Snow Removal	A
Maintenance	O		Exterior Front Door:	
Interior Slabs:			Repair	A
Minor Repair	O		Replace	A
Major Repair	O		Paint	A
Front Porch	A		Door Knobs	O
Sidewalks	A		Locks	O
Driveway	A		Keys	O
Sewer Stoppage:			Garage Door :	
Blockage Inside	O		Garage door panels	A
Blockage Outside	A		Garage door	O
Plumbing:			mechanism	
Inside Unit	O		If damaged by owner	O
Outside Unit	A		Storm Doors	O
Water Supply:			Other Doors	O
Unit Meter	City U			
To Meter	City U			
Meter to Inside	O			
Interior damage due to				
roof leaks, fireplace,	O			
rodents, etc.				

SECTION VIII

COMMUNITIES OF CHADWICK TENNIS COURT REGULATIONS

The following rules and regulations were established for the protection and benefit of all Communities of Chadwick Association residents and their guests to assure safe operation of the facility. Residents and/or their guests who fail to comply with these rules risk suspension of all amenities.

Use of the tennis court is restricted to Association residents and their guests.

A. TENNIS COURT:

1. Hours for tennis court use shall be Monday through Thursday, 10:00 a.m. to 8:00 p.m., and Friday through Sunday, 9:00 a.m. to 8:00 p.m.
2. Court will be locked at all times.
3. Keys are available from the Management Company. If key needs to be replaced, the cost is \$3.00 per key.

SECTION IX

SEASONS

A. SPRING:

1. **Ground Clean-up and Maintenance**
We will start to clean up and repair the grounds as soon as the weather will allow. If anything requires attention around your unit, please contact the Management Company so that the problem can be resolved with the normal contracted spring clean-up work.
2. **Shrub / Tree / Sod Replacement**
The Grounds and Maintenance Committee will be making lists for plant and shrub replacements and sod work, as soon as weather will allow.

B. FALL/WINTER:

1. **Christmas Decorations**
Christmas lights are allowed as long as they are not hung in excess, and should be removed within a reasonable time after the holidays.
2. **Snow Removal**
Every effort will be made during the snow season to remove the snow with as little inconvenience to you as possible. There typically will not be any removal

considered until three (3) inches of snow has fallen. At that time the following factors will be considered concerning removal:

- a. Time of day
- b. How much additional snow is expected
- c. Potential for drifting
- d. Contractor scheduling
- e. What will be plowed:
 - 1) Streets
 - 2) Driveways
 - 3) Sidewalks

The removal crew will normally not be able to come back to clear where cars were parked during the initial removal, so please park in your garage whenever possible. The contractor is expected to remove snow, not ice. Occasional sanding can be done at dangerous intersections. We would suggest you keep a bag of sand, not salt, to use on your sidewalk when it is covered with ice. Salt will cause excessive damage to the concrete and landscaping.

3. Freezing Temperatures and Plumbing

Remove hose from all faucets to prevent freezing of the inside plumbing. If a pipe freezes and/or ruptures, it will be your responsibility to thaw it out and stop the water to prevent further loss.

SECTION X

ASSOCIATION MEETINGS

A. BI-MONTHLY BOARD MEETINGS:

Board meetings are held at the discretion of the board as required, to discuss and carry out the business of keeping the Association operating smoothly. Any owner or resident of the Association is welcome to come to these meetings, ask questions and voice their concerns during the first portion of the meeting. After the formal meeting is called to order, members are not to participate unless called upon to do so. In certain cases when the Board has to deal with delinquents or other privacy matters, homeowners will be asked to leave due to the "Privacy Act". Notice of board meetings will be posted with the management company. Please inquire to confirm time, date and location of any meetings.

B. ANNUAL HOMEOWNERS MEETING:

Once a year a meeting is called to discuss and approve the budget, elect board members and discuss any other business. You will be notified of the date of this meeting and its location several weeks before the fact. It is very important that you either sign a proxy or attend the meeting.

SECTION XI

BUDGET EXPENSE

The budget is very tightly controlled to keep the operating costs to a minimum. Each homeowner is provided a copy of the annual budget prior to the annual meeting. The Association's fiscal budget is January 1st through December 31st.

SECTION XII

EMERGENCY CONCERNS

A. FIRE, POLICE AND/OR MEDICAL EMERGENCY: DIAL 911

B. PARKING:

1. Mail Boxes

Parking too close to the mailboxes can prevent mail delivery!

2. Fire Department Access

One of the most prevalent and critical problems affecting the fire department's response and operation in multi-family complexes is inappropriate parking.

It is imperative that residents and guests park only in designated parking areas. Fire apparatus and aerial trucks in particular are very large and difficult to maneuver through multi-family complex streets under ideal conditions. The problem is compounded when it is necessary to lay out fire hoses, which also limits access to later-arriving emergency equipment.

Several complexes in St. Joseph Township seem to be experiencing chronic parking problems and others have very narrow and winding roadways where inappropriate parking will cause an unacceptable delay in responding. Under no conditions should vehicles be allowed to block fire hydrants, turnarounds or driveways.

C. SMOKE DETECTORS:

Smoke detectors have had the most significant impact in reducing deaths and property loss due to fire than any other single factor. Smoke detectors are required in each unit of a multi-family building and should be located close to the sleeping area. Ideally, a smoke detector should be placed on each level of the unit.

Smoke detectors should be inspected for proper operation on a regular basis and should never be rendered inoperable for any reason. If a resident is experiencing operational difficulties with a smoke detector, replace it.

Occasionally, severe thunderstorms will initiate a lightning strike, which can cause a serious fire. Power surges or interrupted power associated with a lightning strike can cause a smoke detector to activate. The smoke detector must be thoroughly investigated, particularly if the detector activates following a simultaneous lightning flash and thunderclap. In this case please check the attic space of the unit immediately. If there is any smoke or haze in the attic space, call the fire department immediately.

The moral of this story is that smoke detectors activate for a reason. If there is the slightest question why a detector has activated, immediately call the fire department to investigate.

D. FIREPLACE AND CHIMNEY INSPECTION:

Wood burning fireplaces and chimneys should be inspected annually. The buildup of creosote and other products of combustion can cause a flue fire that can extend to the walls and the attic space. Professional chimney sweeps regularly perform this service and are listed in the yellow pages or contact the Management Company for a referral.

Also, do not burn paper products or freshly cut wood in fireplaces. Do not discard fireplace ashes in your trash until you have sifted through them and confirmed that all embers have been extinguished.

SECTION XIII

USEFUL FORMS

(SEE ATTACHED)

**COMMUNITIES OF CHADWICK HOMEOWNERS – CHANGE OF ADDRESS NOTICE
(PLEASE MAKE COPY OF THIS FORM SO ORIGINAL WILL REMAIN IN THIS BOOK)**

Date _____

Homeowner _____

Current Address _____

Unit Number _____

New Address _____

New Phone Number _____

NOTE: This form should be completed and mailed if you relocate but do not sell your home.

Mail to:

BND Commercial
c/o Communities of Chadwick
1021 S. Calhoun Street, Suite One
Fort Wayne, IN 46802

**COMMUNITIES OF CHADWICK HOMEOWNERS
ARCHITECTURAL CHANGE REQUEST**

(Please copy this form so that the original will remain in this handbook)

Please refer to exterior architectural limitations noted in this handbook prior to submitting your request. Complete items 1 – 6 only.

1. Name _____ Phone _____
Address _____

2. Model or Unit Type _____

3. Briefly describe the proposed change

4. Will there be changes or modifications in basic utility services or existing structures to accommodate the proposed change? Please indicate.

	Yes	No		Yes	No
Electric	_____	_____	Exterior Walls	_____	_____
Telephone	_____	_____	Patio Fencing	_____	_____
Gas	_____	_____	Patio Slab	_____	_____
Water	_____	_____	Sidewalks	_____	_____
Sewage	_____	_____	Pavements	_____	_____
TV Cable	_____	_____	Other	_____	_____

5. Please list below the major materials that will be used in this project. Be as specific as possible. (Exterior materials must conform to those used on the original building or be sufficiently compatible.)

6. If the proposed project is an addition or alternation that would change the appearance of your residence, please attach the following information.
a. Plot plan indicating the location and dimensions of the project.

- b. Blueprints or working drawings indicating all necessary dimensions and elevations.
- c. If available, a photograph or drawing of a similar completed project.

7. Project Schedule:

- a. The project will be done by Homeowner _____ Contractor(s) _____
Contractor Name _____
- b. Indicate the approximate time needed to complete the project, subsequent to the Board approval.
- c. Indicate any building permits that will be required.

NOTE: All submitted materials shall remain the property of the Board. You may wish to make a copy for your personal records.

I hereby acknowledge that I have read and understand the Architectural Control Standards set forth by the Board, as well as the Declaration of Covenants and Restrictions.

Homeowner's Signature

----- DO NOT WRITE BELOW -----

Committee Action:

- () Approved as submitted
- () Deferred
 - () Additional information required
 - () Other
 - () Denied

Comments

Signed _____ **Date** _____