INDEX

SECTION		PAGE
1	ARCHITECTURAL CONTROLS & STANDARDS	5-6
	 A. Purpose of architectural control B. General guidelines C. Exterior changes and modifications D. Deck construction/ Maintenance guidelines and procedures 	
2	ASSOCIATION ASSESSMENTS	7
	A. What constitutes a delinquency?B. Delinquency procedures	
3	COMMON GROUNDS REGULATIONS	8-12
	 A. Regulations regarding pets B. Regulations for motor vehicles C. Regulations regarding landscaping D. General regulations E. Regulations regarding children F. Enforcement of regulations 	
4	INSURANCE 13-1	
5	MANAGEMENT CO.	15
6	CHANGE OF ADDRESS CHANGES	15
7	PROBLEMS WITH YOUR UNIT	15-17
	 A. Exterior B. Common Areas C. Units D. Limited Common Areas 	
8 POOL & CABANA		17
	A Pool Rules	

9	SEASONS 18		18-20
	A. B. C. D.	Spring Summer Fall Winter	
10	ASSO	CIATION MEETINGS	20
	A. B.	Monthly Board Meetings Annual homeowner meeting	
11	MON	ROE COUNTY FIRE DEPARTMENT SUGGESTIONS	20-22
	A. B. C. D.	Fire department Parking and fire department access Smoke detectors Fireplace/chimney inspections	
	FORM	AS:	
	NOTI HOM	NGE OF ADDRESS CE OF RESALE EOWNER REQUEST FOR CHANGE HBOR REQUEST FOR CHANGE ACKNOWLEDGEMENT	23 24 25-26 27

WELCOME TO HARBOUR POINTE

The purpose of this Harbour Pointe Handbook is to help you enjoy your stay at the Pointe, and to maintain and protect the owner's investments.

Condominium living is far different from owning or renting private property. The "Common Property" means that we all own and are responsible for everything in Harbour Pointe except the insides of the condos, and even there your Board of Directors have some rights and responsibilities. For example, our By-Laws prohibit us from running a business out of our condos, or doing anything that would impair the safety or value of any building, entranceway or DECK.

Very few visitors or residents will willfully violate the Harbour Pointe Rules and Regulations. All of our procedures have been developed for the welfare of the majority. Please read this carefully and keep it handy as a reference tool.

OWNER RESPONSIBILITIES AND LIABILITY

You may find it convenient to provide a copy of your key to the front desk at the clubhouse. If you are a non-resident owner, this will allow us to enter your unit in an emergency situation.

We know that sometimes circumstances may make it impossible to follow all the rules. If you are faced with such circumstances, please contact the Manager in advance and request a waiver.

The Board of Directors, members, building representative and security have the authority and responsibility to levy penalties. Appeals to the Harbour Pointe Board must be made within one week of the notification of the imposition of a penalty.

The Board maintains the authority to modify the fines and/or employ alternative solutions to rule violations.

Harbour Pointe Homeowner:

The enclosed handbook is a summary of the Code of By-Laws and Rules and Regulations of Harbour Pointe Homeowners Association. The handbook has been created to answer some of your questions about living in Harbour Pointe. Please feel free to contact R & G Management with any questions or comments.

IMPORTANT PHONE NUMBERS

POINTE GUARD HOUSE - (812) 824-8940

REPORT FIRE - 336-1166 (Perry Township Fire Department)

EMERGENCY - 911

MONROE COUNTY SHERIFFS DEPARTMENT - 333-1111

AMBULANCE SERVICE - 334-1611

HOSPITAL EMERGENCY ROOM - 336-9515

R & G MANAGEMENT CO., INC. (Financial Inquiries) - (317) 875-5600

HARBOUR POINTE MANAGER - Nich Holston (812) 824-8471

EMERGENCY PROCEDURES

If an emergency exists for which you feel the Association is fully or partially responsible, you must contact Nich Holston, Manager.

(812) 824-8471 (Office/Answering Service)

Failure to do so will eliminate the Association's liability.

Naturally, if the responsibility is yours you may call any repair service.

ARCHITECTURAL CONTROLS AND STANDARDS

Purpose of Architectural Control

The purpose of Architectural Control, whether or not stated in the governing documents of a community association, are two fold: (1) To 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 expectations for the quality of its environment. These are but elaborations 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.

General guidelines

Any addition 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. Contact R & G Management for the necessary forms and instructions on how to submit an architectural change request. Your request will then be considered at the next meeting.

Any addition, 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. Painting of the exterior is not allowed. The front doors can be touched up, but the color cannot be changed.

In general, only those areas that are painted will be repainted; only those areas that are to be stained will be restained; unpainted surfaces and unstained areas shall remain unpainted and unstained.

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

- 1. Exterior antennas or satellite dishes are not allowed.
- 2. **Awnings/Sun screens**, as a general rule, do not enhance the aesthic qualities of a community, and are, therefore not allowed.
- 3. **Patio coverings** (turf, carpeting) cannot be installed by the homeowner on the front or rear concrete pad.
- 4. **Bug lights** may not be affixed to the exterior of the building.
- 5. Storage of anything under elevated decks is prohibited.
- 6. Trash and garbage containers shall not be permitted to be conspicuous.
- 7. **Signage** (for sale/rent, etc.) will not be allowed. Signs may be placed inside windows only with the Board's permission.
- 8. **Doors:** No resident is to do any exterior painting except doors. (see pg. 5)

ASSOCIATION ASSESSMENTS

As a homeowner, you are obligated to pay an "Annual Association Assessment" which represents your share of the Association Common Expenses. The Board of Directors has elected to have the fee paid monthly. If the full payment of the monthly installment is not paid by the 15th of each month a late payment service charge may be imposed. You will receive monthly statements to be used when remitting your payment. (It is your responsibility to pay the fee. If a change of ownership occurs, we request a notice from the Settlement Attorney or a Notice of Resale-copy enclosed.)

WHAT CONSTITUTES A DELINOUENCY?

The By-Laws provides the ability that Assessments be paid either monthly, quarterly, semi-annually, or annually. At the present time a unit owner is responsible for making monthly payments on the first day of each month.

If the full payment of the monthly installments is not paid by the 15th of each of the above mentioned months a late payment service charge may be imposed and the Delinquency procedures will be as follows:

DELINQUENCY PROCEDURES

(Effective 6-1-94)

4th QUART 10/01/94	ER EXAMPLE Assessment fee due and payable
10/15/94	\$10.00 Late Fee is assessed to homeowners account.
10/30/94	"Reminder Notice" is sent to homeowner requiring full payment. The \$10.00 late fee assessment is included in the amount due.
11/30/94	"Overdue Notice" is sent to homeowner requiring payment in full, giving the homeowner 15 days to pay assessment fee.
12/15/94	"Final Notice" is sent to homeowner requiring payment in full within 10 days, if payment is not received within the allotted 10 days, the account is turned over to the Association Attorney for immediate legal action and filing suit, and a \$75.00 collection cost is added to the homeowner's account. HOMEOWNERS WILL BE RESPONSIBLE FOR ALL ATTORNEY FEES,

NOTE: Legal action may result in acceleration of fees, garnishment of wages, a lien upon the property and foreclosure.

ADMINISTRATIVE FEES AND COURT COSTS!

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 (limit-two) are permitted in the community.
- 2. When pets are outside the house, they must be leashed and accompanied by the pet 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. No pet shall be housed or chained outside any residence. No pets are allowed on upper decks if there is another unit owners deck below Yours.
- 5. Owners are responsible for controlling the noise level of pets so that neighbors are not excessively annoyed.
- 6. Pets are not permitted in the cabana or the swimming pool area.
- 7. The owner will be responsible for picking up solid wastes left by their animal.
- 8. 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

Due to Fire Department Regulations the parking of motor vehicles on community streets at any time is prohibited.

- 1. OPERATE MOTORSCOOTERS AND MOTORCYCLES AS IF THEY WERE AUTOMOBILES obey the same road rules, stay on the roads and park in designated areas.
- 2. Since parking space is at a premium, a motor vehicle which is inoperative, not being used for normal transportation, or has expired license plates may be tagged and towed at the owners expense.
- 3. The parking of motor vehicles on grassy or landscaped areas is prohibited.
- 4. No boats, campers, trailers of any kind, buses, mobile homes, commercial trucks, commercial vehicles, motorcycles, mini bikes, mopeds, or any other vehicles of any description other than normal passenger automobiles shall be permitted to be parked anywhere within the Property unless the Board determines otherwise.
- 5. Damage to the grounds caused by motor vehicles will be repaired at the owner's expense. This includes damage to streets and driveways resulting from automobile fluids leaking onto the asphalt.
- 6. Any parked vehicle impeding the removal of snow from community streets may be removed immediately, without notice.
- 7. The Board of Directors reserves the right to have a vehicle removed, at the owner's expense, due to chronic disregard of the established rules and regulations.

8. FOLLOW SPEED LIMITS AND DIRECTIONAL SIGNS

C. REGULATIONS REGARDING LANDSCAPING

- 1. The addition or removal of shrubs or trees must be approved by the Board.
- 2. Residents are permitted to plant flowers and other decorative vegetation in areas where existing mulch beds border the home or patio. Vegetable gardens are not permitted in these mulch beds.
- 3. The pruning of trees or shrubs, or the application of fertilizer or chemicals to the grounds by homeowners is prohibited.
- 4. Lawn decorations, such as statutes, stonework, or other ornamentation must be approved by the Board.
- 5. Firewood storage: Wood needs to be stored off the ground and in a metal rack or box. No wood should be stored on the front porches or have contact with the building or deck.

D. GENERAL REGULATIONS

- 1. PLACE BIRD FEEDER FAR ENOUGH AWAY from the buildings so droppings will not fall on neighbor's decks or walkways below.
- 2. PEOPLE MUST MAINTAIN QUIET especially at night.
- 3. NO FIREARMS MAY BE DISCHARGED
- 4. USE TIGHTLY WRAPPED PLASTIC BAGS for garbage.

E. 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, 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 not be stored on common grounds or walkways.
- 6. Any damage to the grounds caused by children will become the financial responsibility of the parent homeowner.
- 7. Children cannot play under the buildings. It is extremely dangerous.

F. ENFORCEMENT OF REGULATIONS

Enforcement of the regulations is one of the most delicate problems which 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:

- 1. Homeowners will be issued a written notice of the violation and be given the opportunity to correct the situation. In the case of a vehicle or item in which the ownership cannot be determined the particular item will be marked.
- 2. Should the violation continue, or be repeated, a second written notice will be issued. Such notice may carry with it a ten (\$10) dollar special assessment.
- 3. Any and all successive notices may carry with them a twenty-five (\$25) dollar special assessment.
- 4. Notices pertaining to a continuous violation will be issued on a weekly basis. Notices pertaining to repeated violations will be issued as the violation occurs.
- 5. Special assessments levied by the Association for violations(s) of established rules and regulations shall be a charge on the land and shall be a continuing lien upon the property against which each such assessment is made.

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

INSURANCE

One of the many functions of your Board of Directors is the purchase of an insurance policy to cover the buildings and common liability of our association. It is the intent of the board to provide coverage that would restore your unit to its original condition in the event of a loss. It is your responsibility to cover the improvements that you make beyond the original fixtures and appointments of the first owner purchase. For example, if sometime after the purchase you have wallpapered where it was paint, the extra coverage necessary for wallpapering is your responsibility. Some unit-owners may have spent several thousand dollars in improvements of this nature.

The Condominium Unit-owner's policy (HO-6) can be endorsed to provide extra coverage for your improvements. Typically, an HO-6 automatically provides an amount of coverage for the structure equal to 10% of your personal property. You may need to increase this in order to properly cover your improvements.

The Association policy has a deductible payment. When a claim is made through the Association policy it may be necessary for the unit-owner to pay the deductible. This situation would most commonly occur when the loss originates from within a unit. For example, smoke damage results from a fire in the fireplace. The deductible, loss to the unit-owner's personal property, and improvements and betterments would be the unit-owner's responsibility.

Under many unit-owner's policies (HO-6) the deductible under the Associations policy for which you would be responsible, would be covered under the section dealing with coverage on the structure. In this event, you would want to add the Association deductible for which you were responsible to your claim under your unit-owners policy along with any damage you suffered to personal property and your improvements and betterments.

Please keep in mind the Association is the named insured on the master policy, not the individual unit-owner. However, on losses that are contained solely within the unit, it is the responsibility of the unit-owner to cooperate and coordinate the settlement with the Insurance Agent. Also, the unit-owner ultimate satisfaction with the claim settlement is of the utmost importance. On most losses that originate from OUTSIDE the unit, such as wind, lightening, etc. the Association will pay the deductible and be more heavily involved in the administration and repair coordination.

HYPOTHETICAL INSURANCE CLAIM FLOW CHART

EXAMPLE: 10:00 P.M. - ONE OF YOUR WATER LINES RUPTURES IN YOUR WALL

- 1. Unit-owner is to get the water shut-off immediately by whatever means available:
 - A. Turn off the water
 - B. Call a contractor or plumber you are familiar with.
 - C. Call any plumber or contractor in the yellow pages.
 - D. Call R & G Management Co. for possible suggestion on a plumber or contractor.
- 2. Take prudent steps to prevent any further loss.
- 3. First thing next morning report the loss to the Management Co. (even if you have spoken to them about a plumber it is still a good policy to call the office the next morning when things are likely to be less stressful for you to report the actual loss.)
- 4. Report the loss to your personal unit-owner (HO-6) insurance carrier.
- 5. The Management Co. will then report the loss to the Association insurance carrier. If you would also like to talk to the Associations carrier, please ask for the agent's name and phone number.
- 6. Other than steps 1 and 2, it is important that no general repair work be started until you are given the OK by the Associations Insurance Agent.
- 7. The Association's Insurance Agent is responsible for coordinating the claim processing. After the initial conversation with the unit-owner, the insurance agent will advise the unit-owner as to how to proceed.
- 8. After the repair work is completed the Insurance Agent will send payment for the loss, less the deductible, to the Association.
- 9. After the Association confirms with the unit-owner that the work is completed satisfactorily, the check will be endorsed and mailed to the contractor who did the repair work.
- 10. The unit-owner would have to pay the deductible in this example.

MANAGEMENT COMPANY

R & G Management, our managing agent, is responsible for the financial administration of the Association and for the administration and maintenance of the common areas of your community. The monthly Association assessments collected are used to pay for common services (including maintenance of the buildings and grounds, trash collection, snow removal, the Association's master insurance policy, repairs to the common areas, etc.). Any questions or problems should be directed to the managing agent.

SECTION 6

CHANGE OF ADDRESS

In this booklet you will find a "change of address" form, which should be completed and mailed to the Management Co. if you relocate, but do NOT sell your home. Providing 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 RESALE" form and mail it to the Management Co. Both of these documents are extremely important to the Association and you as a member.

SECTION 7

PROBLEMS WITH YOUR UNIT

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 can be done.

B. Common Areas

The Board of Directors shall be responsible for the repair and maintenance of all common areas; the cost and expense of which shall be assessed against all owners as a part of the Associations common expenses.

C. Units

Each unit owner shall clean, maintain, repair and replace at his or her sole cost and expense all portions of his or her unit and all property located therein.

D. Limited Common Areas

Each unit owner shall clean, maintain, repair and replace at his or her sole cost and expense all limited common areas appertaining to his or her unit. In other words, each unit owner is responsible for the repair and maintenance of each limited common area to which the unit owner enjoys a right of exclusive use. If two or more unit owners jointly enjoy the right to exclusive use of a limited common area, they shall be jointly and severally responsible for the repair and maintenance of that limited common area.

EXAMPLES OF LIMITED COMMON AREAS:

- 1. Patios, Balconies, Decks, Exterior Doors and Windows
- 2. Chimneys, including Duct work and Flues
- 3. Storage Rooms
- 4. Glass and Screening in Doors and Windows
- 5. All Heating and Air Conditioning Units
- 6. All Electrical lines, Boxes and Switches within the boundaries of the unit.
- 7. All Plumbing lines, Valves, and Equipment within the boundaries of the unit.

Any repairs or maintenance that you have done will be at your expense. If you have a problem that you think may be the Association's responsibility you must contact Nich Holston, Property Manager for Harbour Pointe at (812) 824-8471, before having any work done.

When the Board learns of a limited common area in need of repair or maintenance, the Board shall notify in writing the unit owners responsible therefore and demand that the repair or maintenance be completed at the unit owners cost and expense. If after thirty (30) days of a written demand from the Board, A unit owner(s) has still failed to make those repairs to a limited common area requested by the Board, the same may be repaired by the Board and the cost thereof assessed to the unit owner(s) responsible therefore.

Because limited common areas are owned collectively by all unit owners, as are all common areas, the Board may, in proper situations, assume some or all of the cost of maintaining or repairing a limited common area. The Board is not obligated, however, to assume any such cost. In the case of Decks and Balconies the Board has decided that the Association

will be responsible for the maintenance of the load bearing joists, posts and beams. The unit owners will be responsible for the Decking, railing, and spindles.

No unit owner shall perform or cause to be performed any maintenance or repair work which unreasonably disturbs the rights of other unit owners, jeopardizes the safety of the condominium, diminishes the aesthetics of the condominium, or reduces the value of the condominium. The Board shall determine if and when a unit owner has violated this provision. If the Board determines a unit owner has violated this provision the Board shall order the unit owner to immediately correct the problem and the unit owner shall not recommence or cause to be recommenced the repairs or maintenance without the written consent of the Board.

SECTION 8

POOL & CABANA

A. Pool Rules

- 1. Please be considerate of other residents when inviting guests to use the amenities. No more than four (4) guests at one time should be invited and they must be accompanied by a resident of the community at all times.
- 2. No lifeguard will be on duty. Anyone using the pool does so at their OWN risk. Please keep the gate locked at all times. Only proper swim wear is allowed in the pool.
- 3. Children under 14 years of age must be accompanied by an adult.
- 4. Pets are NOT allowed in or around the amenities area.
- 5. Please refrain from excessive boisterous and rough play, so that you do not disturb other residents (especially during evening hours).
- 6. The Association is not responsible for lost or stolen articles.
- 7. Hours will be from 9:00 A.M. to 11:00 P.M. (Note: Shock treatment of water might be taking place at other times.)
- 8. Only one (1) key per household is issued. There will be a \$15.00 charge for a replacement key if the original key is lost.
- 9. All personal belongings (i.e. lawn chairs) are to be removed after each daily visit or they will be disposed of by the pool maintenance team each morning.
- 10. No glass bottles are permitted in the pool/cabana area.

SEASONS

A. Spring

1. Grounds 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 submit it in writing so that the problem can be resolved with the normal contracted spring clean-up work.

2. Bush/Tree/Sod Replacement:

The Grounds and Maintenance Committee will be making lists for plant and bush replacements and sod work as soon as weather will allow.

B. Summer

1. Pool opening:

The pool-will be opened as soon as the State Board of Health rules will allow.

C. Fall

1. Pool Closing

The pool will stay open as long as the State Board of Health rules will allow.

D. Winter

1. Christmas Decorations:

Christmas lights will be allowed as long as they are not hung in excess. These can be installed no earlier than the Friday after Thanksgiving and should be removed by the first Saturday of January. If these guidelines are not followed the decorations will be immediately removed at your cost.

2. Snow Removal:

Many of us like to see snow but few of us like the problems that can follow. 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 two (2) 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. How hard the wind is blowing and if there is a potential for drifting
- D. Contractor Scheduling

What will be plowed:

- A. Streets
- B. Driveways

The removal crews will normally NOT be able to come back to clear where cars were parked during the initial removal. The contractor is expected to remove snow, not ice. Occasional sanding can be done at dangerous intersections. We would suggest you keep a bag or two of sand NOT SALT to use on your sidewalk when it is covered with ice.

Salt will cause excessive damage to the concrete and asphalt.

3. Freezing temperatures and plumbing

It is the unit owner's responsibility to properly prepare his unit for cold temperatures. Due to the fact that many units are not occupied throughout the year, it is <u>extremely important</u> that you do so. If the water is left on with no one to check the unit, it may be weeks before a ruptured water line is discovered. Please call R & G Management if you need a contractor recommendation for winterizing your unit.

The Association's master insurance policy normally will provide coverage for ruptures in water lines due to freezing: however, there are a few exceptions. If coverage is available, it is still in everyone's best interest to do all they can to prevent a loss. As with any insurance, if the loss experience is too high, your premium will increase and/or it may become more difficult for the Association to obtain proper insurance coverage. Please take every available step to avoid frozen pipes.

If a pipe does freeze and/or rupture, it will be your responsibility to thaw it out and stop the water to prevent further loss. You will then need to report the loss to the management company as soon as possible. (refer to Section #4-INSURANCE)

SECTION 10

ASSOCIATION MEETINGS

A. 1. Monthly Board meetings

There are board meetings held once per month, or as required to discuss and carry out the business of keeping the Association operating smoothly. Any member of the association is welcome to address the Board at the beginning of the meeting.

2. Annual Homeowner Meeting

Once a year a meeting is called to discuss the budget, elect officers, as well as discuss any other business at hand. You will be notified of the date of this meeting and its location several weeks in advance. It is very important that you either sign a proxy or attend the meeting in person, so that a quorum will be present.

SECTION 11

MONROE COUNTY FIRE DEPARTMENT SUGGESTS

A. FIRE DEPARTMENT NOTIFICATION

336-1166 (Fire Department)

or

333-1111 Addresses all emergency services including fire

B. PARKING AND 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. The normal response to apartment and condominium complexes involves at least six (6) pieces of fire apparatus which causes considerable congestion.

It is imperative that residents and guests park ONLY in designated parking areas to facilitate the Fire Department. 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.

Under NO conditions should vehicles be allowed to block fire hydrants.

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 and in the attic space.

Smoke detectors should be inspected for proper operation on a regular basis and should never be rendered inoperable for any reason.

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. A thorough investigation is warranted if the smoke detector activates following a simultaneous lightning flash and thunder clap. 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.

A lightning-caused fire resulted in considerable damage to a four unit condominium building when it went undetected for nearly two (2) hours. The occupant of the unit where the lightning struck was not at home during the middle of the night when the strike occurred. The other three (3) units were occupied at the time and each occupant reported that they were awakened by the lightning and thunder and noticed that their power had been momentarily interrupted and several breakers in their electrical box had been tripped. The occupants stated that they reset the breakers and returned to bed. At this time the fire was in the attic space, smoke detectors in the units did not activate until the fire was of major proportions and breaking through the roof. When they did activate, the residents assumed that it was caused by another electrical malfunction and shut off the breaker to the fire alarm.

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. The Fire Department would much rather be called to investigate the cause of a smoke detector's activation than to respond later to a fire that could result in a tragedy.

D. FIREPLACE AND CHIMNEY INSPECTIONS

Wood burning fireplaces and chimneys must be inspected annually. The buildup of creosote and other products of combustion can cause a flue fire that can extend to the walls and attic space. Professional chimney sweeps who regularly perform this service are listed in the yellow pages of the phone book.

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

CHANGE OF ADDRESS NOTICE

HOMEOWNERS ASSOCIATION
HOMEOWNER
CURRENT ADDRESS
UNIT NUMBER
NEW ADDRESS
NEW PHONE NUMBER

NOTE: This form should be completed and mailed to:

R & G Management Company P.O. Box 436 Zionsville, IN 46077

if you relocate but do not sell your home.

If you have any questions, please call 875-5600

HOMEOWNERS ASSOCIATION

NOTICE OF RESALE

Former Owner (s) of Property	
New owner (s) of Property(as shown on deed)	
Social Security Number	
Lot #	
Address of Property	
Alternate Address, if applicable	
Business Phone	Home Phone
Settlement Date	Move in date
Name of Resident (if different from owner)	
Business Phone	Home Phone
Please complete and mail this form to:	
R & G Management Co., Inc. P. O. Box 436 Zionsville, IN 46077	
Thank you	

HARBOUR POINTE HOMEOWNERS ASSOCIATION ACR

ARCHITECTURAL CONTROL COMMITTEE

HOMEOWNER REQUEST FOR CHANGE

Please complete items 1-7 only. Name _____ Phone_____ 1. Model or Unit Type _____ Briefly describe the proposed change: 2. Will there be changes or modifications in basic utility services or existing structures 3. to accommodate the proposed change? Please indicate. Yes No Yes No. Exterior Walls Electric Patio Fencing Telephone Patio Slab Gas Sidewalks Water Pavements Sewage TV cable Other Please list below the major construction materials which will be used in this project. 4. Be as specific as possible. (Exterior materials must conform to those used on the original building or be sufficiently compatible.)

5.	Will the proposed project extend beyond your property line? Yes No If yes, please provide the name and address of the affected homeowner below.			
	Name		Address	
6. If the proposed project is an addition or alteration that would change the appearance of your residence, please attach the following information:				
	A. B.		plan indicating the location and dimensions of the project. prints or working drawings indicating all necessary dimensions and tions.	
	C.		e indicate any building permits that will be required.	
			* * * * * * * * * * * * * * *	
NOTE			ed materials shall remain the property of the Association. You may wish opy for your personal records.	
			ge that I have read and understand the Architectural Control Standards mmittee.	
		Ho	meowner's signature	
		200. 20	DO NOT WRITE BELOW	
Comm	ittee /	Action:		
	()	appro defer	oved as submitted red	
		()	Additional information required:	
		()	Other	
() de	nied			
Comn	nents:_			
	3. 555			
	2-10	22		
Signed	1		Date	

NEIGHBOR REQUEST FOR CHANGE ACKNOWLEDGEMENT

I hereby acknowledge that my neighbor,
modification being
I f
I further acknowledge that this modification does not affect my privacy, use of common area, or obstruct my view, etc. I also have been notified that any objection to this
modification must be made within 30 days of its completion.
NAME:
(Signature)
ADDRESS:
DATE: