

THE CROSSINGS

AT WOLF CREEK



July 18, 2011

RE: Rule Manual

Dear Unit Owner:

Please be advised that the board of directors adopted the enclosed rule manual at their meeting conducted on July 12, 2011. Please be sure to read the rules and follow them accordingly.

Very truly yours,

The Crossings at Wolf Creek Master Operating Association, Inc.

Villa Management, Ltd., Agent

By: Steven R. Heuberger
Steven R. Heuberger

SRH/03.251

The Crossings
at Wolf Creek

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Crossings at Wolf Creek Master Operating Association, Inc.

HOMEOWNER MANUAL

Effective 7/12/11

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Chapter 1

Administration

Section:

1. General. Crossings at Wolf Creek Master Operating Association, Inc. is a not-for-profit corporation of 347 owners. Each owner has one vote, which may be cast from time to time on certain issues.
2. Board of Directors. The Board of Directors of the Association is comprised of five (5) owners. Terms are two (2) years for the single family directors. The townhome members are represented by two (2) members of the townhome board. The Board of Directors administers the functions of the Association. Board Members do not receive pay.
3. Board Meetings. The Board meets pursuant to notice. The exact date, location and time of the Board Meeting is sent to all members.
4. Annual Meeting. Each year, in the month of July, the single family members meet to elect or re-elect single family Board Members to fill the expiring terms. Notices will be sent to all owners.
5. Management. The Board of Directors, pursuant to its powers, has retained the services of professional Management to handle the administrative management of the Association.

Chapter 2

Advertising

Section:

1. Signs. No advertising signs or billboards shall be erected, placed or permitted to remain on a Lot except as follows:
 - A) One "For Sale" or "For Rent" sign of not more than 24" x 30" may be maintained on a Lot. However, said sign shall be placed only in the front window.
 - B) Garage sales shall be coordinated by the Association for all homeowners to participate.
2. Soliciting. No soliciting is permitted on the property without prior written consent of the Board of Directors.

Chapter 3

Architectural Rules

Section:

1. Administrative Procedures. Homeowners requesting approval for architectural modifications, whether they are landscape or structural, must fill out in duplicate an "Architectural Change or Improvement" form and submit it to management. If the request is not routine on its face, the application will be considered by the Board and you will be notified of its decision. For your convenience, application forms are made a part of this manual. Depending on the nature of the modification, building permits may be required from the Village of Plainfield. Please be advised that it is the responsibility of the individual homeowner to obtain such permits. **In addition, no permanent structure can be placed over an existing utility easement.** (See attached form.)
2. Fences. (See attached illustration.)
 - A. Material. Pressure treated preserved wood, or cedar.
 - B. Color. A clear or cedar colored stain that will allow the color of the natural wood to show through.
 - C. Height. All fences shall be four (4) feet tall following the contour of the property.
 - D. Design. All fencing shall be flat topped shadow box or board on board design as depicted in the illustration in this manual. Posts must be a minimum of five (5) feet apart.
 - E. Privacy Screens. A privacy screen (10' deep x 16' wide) around the patio deck or patio is permitted. Said privacy screen shall be four (4) or six (6) feet tall following the contour of the property and of a design depicted in this manual.
3. Decks/Patios.
 - A. Material. Pressure treated preserved lumber, or cedar for decks. Concrete or paving bricks for other than wood patios.
 - B. Color. The color must be same as fence, clear or cedar colored stain to allow natural wood to show through.
 - C. Dimensions. Decks shall not exceed a depth of ten (10) feet and a width of sixteen (16) feet.
 - D. Location. The width of the deck must be flush with the rear or side exterior walls, where applicable.
4. Landscaping.
 - A. Front lawn beds and area around front yard tree. Gardens will be allowed around the front yard tree subject to the following restrictions:
 1. Border type. Natural wood, or masonry.
 2. Border color. Natural, earth tone or gray.
 3. Border height. Borders shall not exceed six (6) inches above the surface of the soil. Recessed borders are preferred.
 4. Size. Gardens shall not exceed twenty four (24) inches in radius from the base of the tree.
5. Storm Doors.
 - A. Material. Metal frame.
 - B. Color. A color that matches the exterior wood trim.
 - C. Style. Full view with no cross bar.

6. Exterior Lighting.

- A. Lights are defined as "Malibu" or tier lawn lights.
- B. A maximum of eight (8) lights can be used.
- C. Clear or translucent lenses are the only type permitted.
- D. Lights must be installed between the sidewalk and the front exterior wall of the unit.
- E. Wiring and transformers should be installed out of view to prevent tripping hazards.
- F. The lights must be directed toward the residence.

7. Flags.

- A. Flags are permitted subject to the following restrictions.
- B. Restrictions.
 - 1. Flags shall only be displayed on the front and/or rear elevations of units.
 - 2. Flags may be mounted on brackets attached to the dwelling unit. Such pole shall not exceed eight (8) feet in length.
 - 3. Free standing flag poles shall not exceed thirty (30) feet in length.

8. Retractable Awnings. Retractable awnings are permitted subject to the following restrictions:

- A. Materials. A fabric awning (such as, but not limited to Dacron or acrylic canvas) supported by a non rusting, maintenance-free metal frame. The awning frame must be retractable and self-storing while mounted to the house. The awning can be operated either manually or motorized.
- B. Colors. Solid cream, solid linen, solid white/natural, solid oyster. NO STRIPED awning will be permitted.
- C. Dimensions. The awning is designed to be a deck or patio cover, providing protection from the sun.
- D. Location. The retractable awning will be mounted on the rear or non-street side of the unit.
- E. Maintenance. The retractable awning must be kept in good repair and the homeowner is responsible for all such repairs.

9. Window/Flower Boxes. Window/flower boxes are permitted subject to the following restrictions: (See attached illustration.)

- A. Materials. Pressure-treated pine, redwood, cedar or cypress wood with a minimum 1" thickness. No metal or plastic is allowed unless used as a liner inside the wooden box.
- B. Color. Box must be painted or stained to match the home's exterior paint colors of wood, siding or trim.
- C. Dimensions. Box must fit window space from outside edge-to-outside edge. If space is longer than 5 feet, box should be in 2 sections (for easier handling). Minimum inside measurements should not be less than 8" deep and 10" wide.
- D. Design. Box must be mounted on a shelf attached to outer wall or on wood or non-rusting metal brackets; removable for painting, planting or storage; be in reach of the garden hose or from indoors to water; have ½" holes placed "6 - 9" apart in bottom of box to allow for proper drainage of water (or else it becomes laden and heavy with water and can cause damage to the home's exterior).
- E. Maintenance. Box must be kept in good repair.

Chapter 4

Assessment Policy

Section:

1. **General.** The Association is funded by dues paid by each member. The dues are to be paid by the 20th of February. Payment should be made by sending in your check payable to Crossings at Wolf Creek Master Operating Association, Inc. Please use the payment card and envelope provided at your closing. If you did not receive them, call management. You will not be billed for your annual assessment.
2. **Delinquency.** Any assessment not paid by the 20th of February.
3. **Late Charge.** A late charge of \$50.00 shall be charged if payment is not received on or before the 20th of February. For other outstanding charges, a late charge will be assessed if payment is not received within 20 days of the charge.
4. **Legal Proceedings.** The Association reserves the right to initiate legal proceedings against any homeowner who is delinquent. All court costs and attorney fees will be added to the arrearage of the homeowner.
5. **Rule Violations.** Any penalties levied by the Board for Association rule violations not paid within 20 days of the Board's decision shall be deemed delinquent and subject to the above assessment enforcement procedures.
6. **Special Assessments.** From time to time, the Association may levy a special assessment. All the above assessment procedures apply to special assessments.
7. **Revocation of Privileges.** All Association privileges are automatically revoked if the unit owner is delinquent.

Chapter 5

Enforcement of Rules

Section:

1. Declaration Provisions. The Declarant, the Association, or any owner, shall have the right to enforce, by any proceeding at law or equity, all restrictions, conditions, covenants, liens and charges now or hereafter imposed by the provisions of the Declaration, By-Laws, and Rules. Failure by the Association or by any owner to enforce any Covenant, Restriction, By-Law or Rule contained therein shall in no event be deemed a waiver of the right to do so thereafter.

2. Fine System. Violation of any Covenant, Condition, Restriction of the Declarations, By-Laws, or Rules shall be subject to a penalty not exceeding \$1,000 per violation and revocation of privileges until said penalty is paid and the violation corrected.

3. Procedural Rules. No penalty shall be assessed unless a hearing is held in accordance with the following procedural rules.

A. Time Limitations. Complaints must be filed within 35 days of violation.

B. Hearing Body. The Board of Directors shall hear all complaints.

C. Continuances. Continuances shall be granted for cause, except each side shall be allowed one continuance without showing cause.

1. Cause is defined as:

i. Party or witness out of town.

ii. Party or witness is ill.

iii. Death in family of party or witness.

2. Requests for continuances must be communicated to the Board of Directors or management within a reasonable time before said hearing date.

D. Burden of Proof.

1. Violation - unanimous Board decision required.

2. Penalty - majority Board decision required.

E. Enforcement.

1. Lien.

2. Legal proceedings.

3. Self Help. Notwithstanding anything to the contrary, the Association may physically take action to remove architectural violations, etc. if the homeowners has failed to do so within the time granted by the Association. All costs related to said Association action shall be back charged to the homeowner and shall be added to any penalties already assessed and shall be subject to the enforcement provisions stated in these rules.

F. Definitions.

1. Final Decision - Any decision of the Board is final.

2. Consolidation - Where two or more complaints are filed against an owner for the same claimed violation before a decision of the Board is rendered, they will be heard at the same time and the decision of the Board will be considered as one violation.

- G. Complaints.
1. Homeowners may file complaints.
 2. Board Members may file complaints, but not take part in the decision.
 3. Committee members may file complaints.
 4. The managing agent may file complaints.
- H. Notice. The complaint shall be delivered by personal service or by mail to the alleged Violator's address a reasonable time before the hearing date.
- I. Penalties. The Board may assess a fine for violation of any Association rule or provision in the Declaration or By-Laws. Notwithstanding, the assessment of a fine shall not limit the Association from pursuing any other legal remedy in law or equity.
- J. Inconsistencies. All penalties or parts of penalties inconsistent with the Declarations or By-Laws are hereby repealed.

COMPLAINT HEARING

Date and Time of Hearing

FAILURE TO APPEAR MAY RESULT IN A
DEFAULT BEING ENTERED AGAINST YOU
IN THE FORM OF A FINE OF UP TO \$1,000.

Place of Hearing

COMPLAINT

COMPLAINANT:

Crossings at Wolf Creek Master Operating Association, Inc.
(Name) (Address) (Phone)

VIOLATOR: *(If you have difficulty understanding and/or speaking English, bring someone to the hearing who can assist you.)*

(Name) (Address) (Phone)

CLAIMED VIOLATION

Date(s) and Time(s):

Location(s):

What Happened:

WITNESSES:

(Name) (Address) (Phone)

(Name) (Address) (Phone)

Chapter 6

Garbage Collection

Section:

1. All trash shall be placed in plastic bags sealed at the top. Items that do not fit in such bags must be neatly stacked and secured so they do not blow away during windy conditions. All trash must be placed on your lot adjacent to the street curb, not in the street. If provided, garbage shall be placed in provided containers.
2. Trash shall not be placed out prior to 7:00 p.m. on the night before collection.
3. Collection is performed by Waste Management after 6:00 a.m. on Thursday. If you have very large items, you may need a special pick-up. Call Waste Management at 800-858-2218.

Chapter 7

Insurance

Section:

1. Townhomes. The townhome Association shall obtain and maintain a policy or policies of insurance covering the townhouses (not including the contents) subject to casualty contained in an "all risk" form insurance policy in an amount equal to 100% of the insurable replacement cost thereof, without depreciation.

2. Additions and Betterments To Townhomes. Since the insurance market is so unpredictable, and since policy forms change depending on market conditions, the Association has little control over the final coverages that will be included in the master policy. Therefore, we strongly suggest that individual owners add an endorsement to their own policies covering additions and alterations that they may make to their units, since this type of coverage may not be available to the Association. Examples of additions and alterations include, but are not limited to such things as, wallpaper, paneling, mirroring walls, decks and fences, etc.

3. Single Family Homes. Each owner is responsible for insuring their home.

4. Owners Insurance. Each owner shall maintain at his own expense such insurance coverage as he may desire. Contact your own insurance agent or broker. The type of insurance policy that seems to fit best is called an H.O.6 type policy for the townhomes and H.O.3 for the single family homes.

5. Common Areas. The Association provides insurance on the common areas in the form of:

- A) Property coverage
- B) Comprehensive general liability coverage
- C) Directors and Officers Liability coverage
- D) Workers compensation coverage
- E) Fidelity coverage

Chapter 8

Limitations, Use and Occupancy Restrictions

Section 1. Covenants, Conditions and Restrictions. The Dwellings and the Property shall be owned, occupied and used subject to the following covenants and restrictions:

(a) Use. No part of the Property shall be used for other than housing and related common purposes for which the Property was designed. The parking spaces and driveways shall be used for parking operable automobiles, motorcycles and other motor vehicles and for no other purposes, subject to such reasonable rules and regulations as may be adopted by the Board. Campers, trailers, vans, pick-up trailers, recreational vehicles, and other types of non-passenger vehicles and accessories (but not including non-business use "mini-vans"), including boats and snowmobiles, shall be stored in garages only. The Board may authorize such vehicles and items parked in violation of this provision to be towed away and any such towing charge shall become a lien on the Owner if he or she owns the vehicle or item.

(b) Obstruction of the Property and Dwelling Maintenance. There shall be no obstruction of the Property nor shall anything be stored in, on, under or above the Property without the prior written consent of the Board except as herein expressly provided. Each Owner shall be obligated to maintain and keep in good order and repair his or her own Dwelling.

(c) Owner's Insurance. All Owners shall be responsible for their own insurance on their personal property in their own Dwellings, their personal property stored elsewhere on the Property and their personal liability insurance to the extent not covered by the liability insurance for all the Owners obtained by the Board as hereinbefore provided.

(d) Exterior Attachments. To the extent not otherwise inconsistent with applicable federal, state or Village law, regulation or ordinance, Owners shall not cause or permit anything to be placed on the outside walls of the Dwellings and no sign, awning, canopy, shutter, radio or television antenna shall be affixed to or placed upon the exterior walls or roof or any part thereof, without the prior written consent of the Board.

(e) Exterior Colors. Owners shall not change or cause to be changed the exterior colors of the Dwellings without the prior written consent of the Board.

(f) Pets. No animals, reptiles, rabbits, livestock, fowl or poultry of any kind shall be raised, bred or kept in any Dwelling or in the Property, except that up to two (2) total dogs, cats, or other usual household pets may be kept in Dwellings, subject to rules and regulations adopted by the Board, provided that they are not kept, bred or maintained for any commercial purposes, and provided further that any such pet kept in violation of rules and regulations adopted by the Board or causing or creating a nuisance or unreasonable disturbance (after causing more than one (1) violation) shall be permanently removed from the Property upon three (3) days' written notice from the Board.

(g) Nuisances. No noxious or offensive activity shall be conducted in any Dwelling or in the Property, nor shall anything be done therein, either willfully or negligently, which may be or become an annoyance or nuisance to the other Owners.

(h) Unsignhtliness. No clothes, sheets, blankets, laundry of any kind or other articles shall be hung out or exposed on any part of the Property. The Property shall be kept free and clear of rubbish, debris and other unsightly materials, which shall be kept in receptacles provided for such purposes. No temporary or permanent chairs, hammocks or other lounging devices may be located within or on those portions of the Property which directly face or are contiguous to a public street. All holiday decorations shall not be placed out sooner than four (4) weeks before the official Holiday and shall be removed within four (4) weeks after said Holiday.

(i) Commercial Activities. Except as otherwise provided herein no industry, business, trade, occupation or profession of any kind, commercial, religious, educational or otherwise, designated for profit, altruism, exploration or otherwise, shall be conducted, maintained or permitted in any Dwelling. This prohibition shall also apply to the Common Properties unless permission from the Board is obtained.

(j) Signs. Except as specifically set forth in this Declaration, no signs, advertising or other displays shall be maintained or permitted on any part of the Property except (i) one (1) "For Sale" sign no larger than twenty-four inches (24") high and thirty inches (30") wide, or (ii) one (1) reasonably sized political sign displayed two (2) weeks before and one (1) week after any scheduled public election date, so long as, in either case, such sign is affixed on the inside of the front window of the Dwelling only; provided that the right is reserved by Declarant and its agents, to maintain on the Property until the sale of the last Dwelling all models, sales offices and advertising signs, banners and lighting in connection therewith, at such locations and in such forms as Declarant shall determine, together with the right of ingress, egress and transient parking therefore throughout the Property.

(k) Improvements. No physical improvements or additions shall be made to a Dwelling, Lot or the Common Properties, including, without limitation, patios, fences, decks, screens, steps, sheds, pathways, sidewalks, special, unique or other vegetation, landscaping, berms and fencing, without the prior written consent of the Board. No Owner shall make any physical improvements or additions to a Dwelling or otherwise that would cause a violation of any setback line set forth on the Plat.

(l) Fencing. No fencing shall be installed upon any Lot without the prior written consent of the Board. No fencing shall be installed in the front yard of any Lot. Fencing may be installed in the back yard of a Lot so long as such fencing is in compliance with Laws.

(m) Mailboxes. Owners shall not change or cause to be changed the size, shape, color, placement or other physical characteristics of the mailboxes installed on the Property by Declarant without the prior written consent of the Board or unless otherwise directed by the Board. Each Owner shall maintain his or her respective mailbox in accordance with Laws and the rules and regulations of the Board.

(n) Property. Nothing shall be altered or constructed in or removed from the Property, without the prior written consent of the Board.

(o) Exceptions. Nothing herein contained shall be construed in such a manner as to prohibit Owners from: (i) maintaining their professional libraries therein, (ii) keeping their personal business or professional records or accounts therein, or (iii) handling their personal business or professional telephone calls, business or correspondence therefrom provided such business activities are in accordance with all applicable laws, regulations and ordinances and do

not include personal visits to the Property from business employees, invitees or guests. Such uses are expressly declared customarily incident to the principal residential use and not in violation thereof.

(p) Leasing of Dwellings. Any lease or rental agreement concerning an individual Dwelling must be in writing and be subject to the requirements of the Association. No Dwelling may be leased or rented for an initial term of less than six (6) months. A copy of each executed lease or rental agreement shall be supplied to the Board within ten (10) days after the lease is executed and prior to occupancy. The Association is hereby expressly deemed to be a third party beneficiary of any such lease; any violation by the tenant under any such lease of this Declaration, the By-Laws or rules and regulations shall be deemed a default under such lease entitling the Association to exercise any and all remedies under the lease or available at law or equity, regardless of the Owner's action or inaction in response to such default.

(q) Rules and Regulations. The Association by the Board or its various committees shall have the right to establish rules and regulations concerning the use of the Common Properties and the Facilities.

(r) Restrictions on Modification to Facilities. No part of the Common Properties designated as the Facilities or as open space areas and nature preserve or natural recreational and wetlands areas on the Plat shall be used for any other purpose. In the event Declarant or the Association authorizes or conducts any other use, such party shall do so at such party's sole cost and expense, and such cost and expense shall not be required to be reimbursed by any Owner and shall not be subject to this Declaration or the lien rights set forth herein. The Association shall only be permitted to make alterations, modifications or changes in the topography and ground elevations of the Stormwater Detention Facilities if, and only if:

(1) such modifications, changes or alterations are done in such a manner, to such engineering specifications and with such results that the additional or alternative alterations, modifications, or changes in the topography and ground elevations of the Stormwater Detention Facilities do not:

- (A) reduce the required stormwater detention capacity of the Stormwater Detention Facilities for the benefit of the Property;
- (B) affect or alter the drainage patterns from the Property;
- (C) reduce the compensatory storage volumes of the Stormwater Detention Facilities for the benefit of the entire Property; or
- (D) increase the flood heights at the exterior boundaries of the Stormwater Detention Facilities from the respective capacities, patterns and volumes provided for in any permits obtained in connection therewith; and

(2) such additional or alternative alterations, modifications or changes in the topography and ground elevation of the Stormwater Detention Facilities meet the rules and requirements and have received the approval, where applicable and if required, of (i) the U.S. Army Corps of Engineers, (ii) the Illinois Department of Transportation, Division of Water Resources, (iii) Will County, (iv) the Village, and (v) any other regulatory agency

or agencies having or exercising jurisdiction over the development of the Stormwater Detention Facilities or the Property.

(s) Creation of Easement. Subject to all of the covenants, conditions and restrictions contained herein, except for the obligation for payment of any assessments hereunder or the payment of any other fees for the maintenance of the Common Properties, there is hereby created a non-exclusive perpetual easement upon, over and in the Common Properties, for the benefit of the Owners, for the use and enjoyment of those portions of the Common Properties designated on the Plat as open space areas and nature preserve and natural recreational and wetlands areas.

(t) Approval of Changes to Property. In furtherance of the general restrictions set forth in this Declaration, the following additional restrictions shall apply to all of the Property. With respect to the Property, an Owner shall not alter, modify or change in any way the existing topography, ground elevations or hydrology of any Lot or the Property unless such alteration, modification or change is specifically approved by Declarant, in its sole discretion, and any other governmental entity having authority therefore with respect thereto; provided, however, that additional or alternative alterations, modifications or changes in the topography and ground elevations of the Property may be made by Declarant in its sole discretion from time to time.

(u) Duration and Modification. The specific restrictions set forth in this Chapter 8 shall continue in full force and effect for the full term of this Declaration.

Chapter 9

Maintenance

Section:

1. Definition. Common area shall mean all real property (including the improvements thereto) owned by the Association for the common use and enjoyment of the owners.

2. Common Area. The Association shall maintain, repair, and replace the Common Area, and its elements, including but not limited to retention and/or detention ponds, grass, trees, shrubs, plantings, creeks, lighting, drain lines, sidewalks and other improvements located on the Common Area and shall snowplow the same to the extent deemed by the Board to be beneficial and convenient. (See index below.)

The following is a quick index to determine maintenance responsibility:

Item: **X Master Association**

Common Areas:

Entry monument and center median of Heritage Meadows Dr.X

All common area landscaping (round-a-bouts; cul-de-sac islands; Lot 348; pond landscaping).... X

Bike paths on Association property.....X

Retention ponds on Association property.....X

Wetlands on Association property.....X

Berm along 119th Street.....X

*Lots 270 & 271, including perimeter maintenance of landscaping along Olympic Dr.....X

Dedicated streets.....City

Park.....Park District

* There are no Lots 270 & 271 on the community map.

Chapter 10

Sales and Leases

Section:

1. Sales. All owners must notify management of their intent to sell. The Association will provide you with an assessment letter which you will need to present to the title company to clear the exception to title concerning liens for Association dues.
2. Leases. Any owner may lease his lot, but no lease may be for a period of less than six (6) months. All leases must be made expressly subject to the Declarations, By-Laws, and these Rules. A copy of the lease shall be sent to the Association within ten (10) days after execution. (See Limitations and Restrictions for further details.)
3. Service Charge. The Association reserves the right to charge homeowners a processing fee for all sales, leases, and requests for refinancing.

Chapter 11

Safety

Section:

1. Fire.

A. Call Fire Department - Village of Plainfield - 911 or non-emergency number of 815-436-5335. Then alert your neighbors, and finally call management.

B. Before exiting a room, feel the upper part of the door. If the door is warm or hot, brace one leg and hand against the door and open it about one half inch. If conditions are safe, evacuate the room. If you feel a rush of hot air, smoke or pressure, slam it shut. Seal cracks around door, and any other places where smoke could enter with wet towels, preferably. If smoke enters your unit or room, open windows about three inches. Soak a large blanket, sheet, or throw rug and get under it near the window. Hold the edge of the wet material over the opening of the window to breathe fresh air.

C. Upon exiting your home, close all doors and windows and leave them unlocked for easy access for the fire department.

D. Keep the following items in your home:

1. Flashlight.
2. Candle.
3. Masking tape for sealing cracks.
4. Escape ropes long enough to reach the ground from the second story.

E. Install and maintain smoke and carbon monoxide detectors.

2. Tornado.

A. Open all windows to equalize pressure.

B. Stay as far away from outside walls and windows as you can.

C. Protect yourself from flying glass by staying behind large pieces of furniture.

D. If possible, seek shelter in the basement or interior first floor hallway.

E. Sit on the floor with your knees up and place your head between your knees with your hands over your head for protection.

F. Try to take a battery operated radio, candles, or flashlight with you.

DISCLAIMER

The above information is offered for information purposes only. The Association, its agents and employees disclaim all liability for the following or non-following of the above information.

Chapter 12

Unit Owner Hints

1. Drainage. Place splash blocks under all downspouts to prevent soil erosion or attach flexible hoses to downspouts to keep water away from the foundation.
2. Frozen Pipes. On bitterly cold days, frozen pipes are a likely problem. Be sure to keep the thermostat set at a reasonable temperature; open cabinets to allow air to circulate around pipes; keep water dripping slightly through all faucets and be sure to disconnect all hoses when temperatures are expected to drop below 40 degrees. If you are going on a vacation in the winter, contact a licensed plumber on how to winterize your pipes.
3. Humidity. Those homeowners who use humidifiers may cause severe damage to their homes if they set the humidity level too high in cold weather. Be sure to follow operator instructions carefully. Over humidification can cause condensation that may appear to be a roof leak or pipe leak due to the large volume of water condensed. It can cause damage to drywall, as well as roof undersheeting that can cause the premature failure of your roof. If you have a humidifier, it might be wise to inspect your attic to see that no ice or condensation is forming on the undersheeting.
4. Ice Dams. Leaks in the winter time may be caused by what are called "ice dams." Ice dams occur when ice and snow build up in the gutters or on any horizontal surface and the escaping warmth from your home causes the build up to melt and leak inside. Because ice dams travel upwards, and your home is designed only to shed water in a downward direction, ice dams are difficult to prevent. The best thing to do is to purchase a roof rake at your local hardware store and periodically rake the snow off your roof so it never gets a chance to build up sufficiently to cause an ice dam. Roof rakes come with seven (7) foot extensions which can reach 28 to 35 feet. They are inexpensive and easy to use. Do not use shovels or picks to remove ice or snow from the roof. You will permanently damage the shingles.
5. Warranties. Be sure to keep all manufacturer and builder warranties in a safe location. Make sure you preserve your warranty rights by giving proper notice when problems first arise.
6. Product Information. Ask the Developer for all product information, e.g. paint colors and manufacturer, cabinet and counter top manufacturer, etc. This is a good thing to have if they are damaged and need repair or replacement.

DISCLAIMER

The above information is offered for informational purposes only. The Association, its agents and employees disclaim all liability for the following or non-following of the above information.

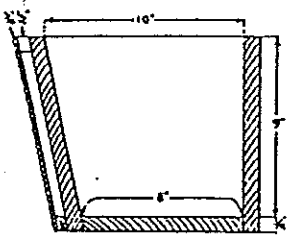


Figure 1. Insulation of the outside face of a window box in very sunny position. The $\frac{1}{2}$ -inch space between the two boards is filled with dry sphagnum moss.

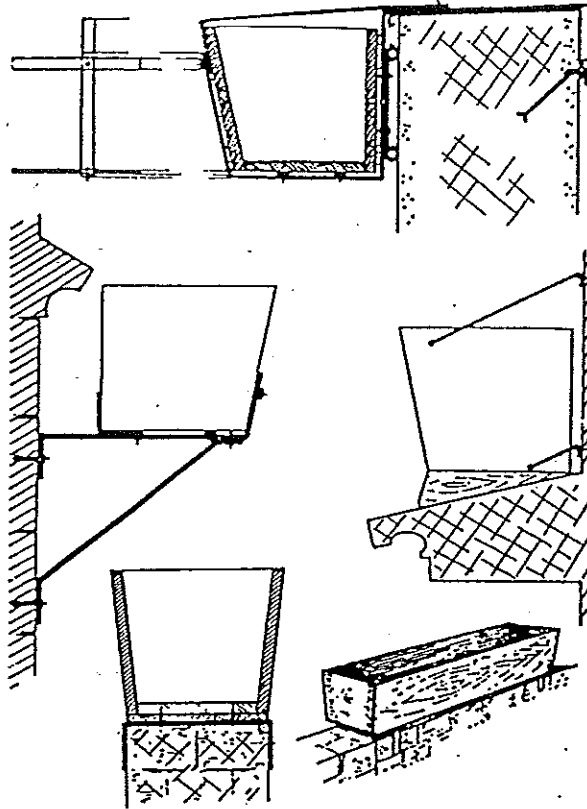


Figure 2. Methods of fastening a window box securely. Top. In front of a stone railing. Center left. To house wall, below narrow sill. Center right. On slanting window sill. Bottom. On top of stone wall.

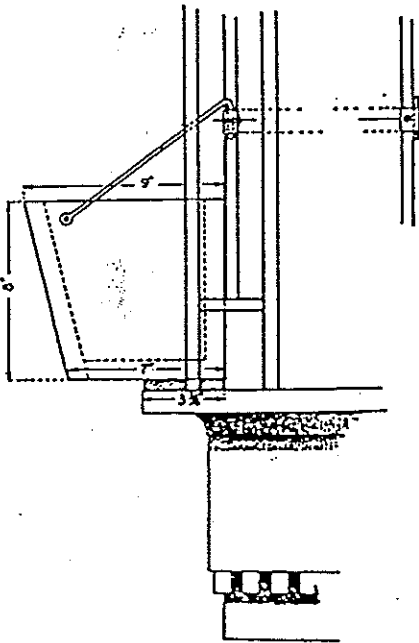


Figure 3. The fastening of a window box in front of a balcony railing, its base resting partly on the protruding floor of the balcony.

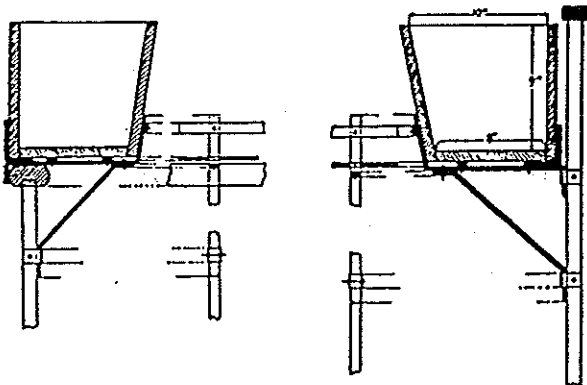


Figure 4. Left. Fastening a window box to the top of a balcony railing. Right. Fastening box in front of a balcony railing, the top of the box slightly below the top of the railing.

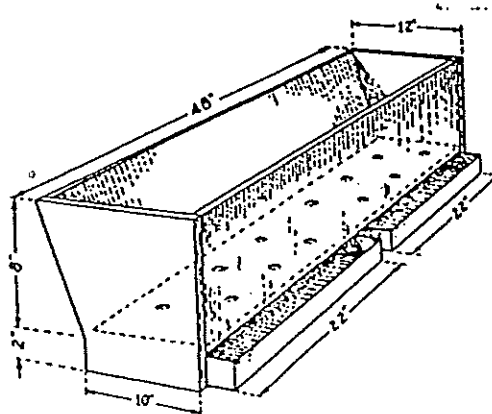
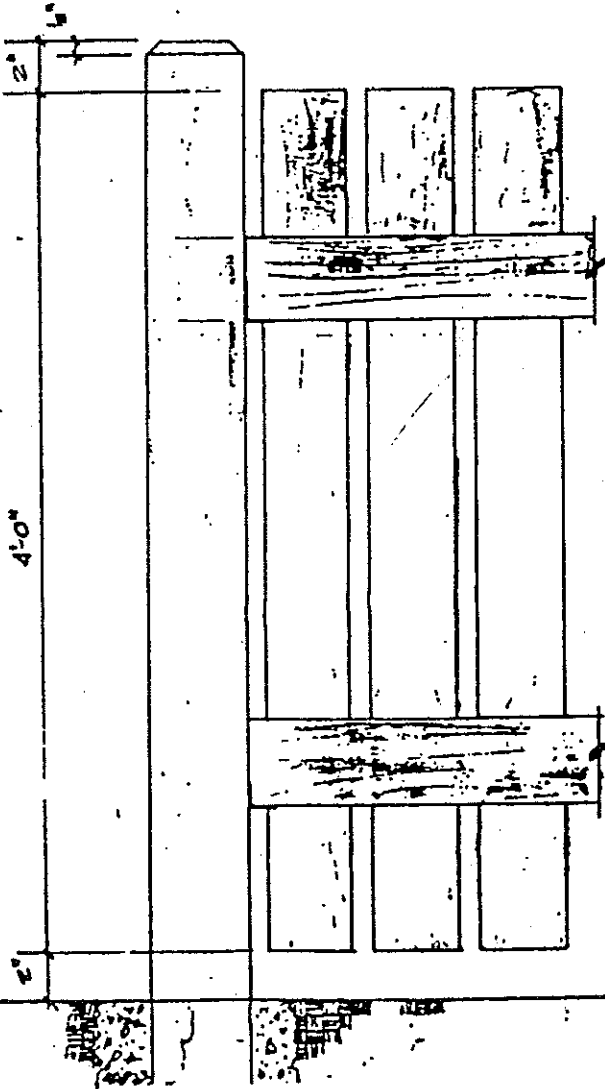
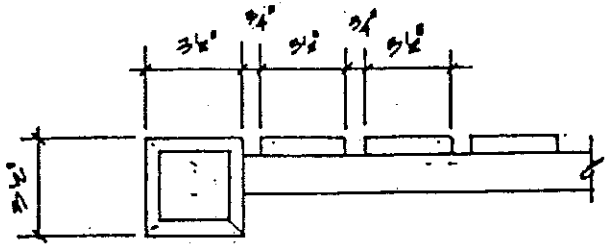


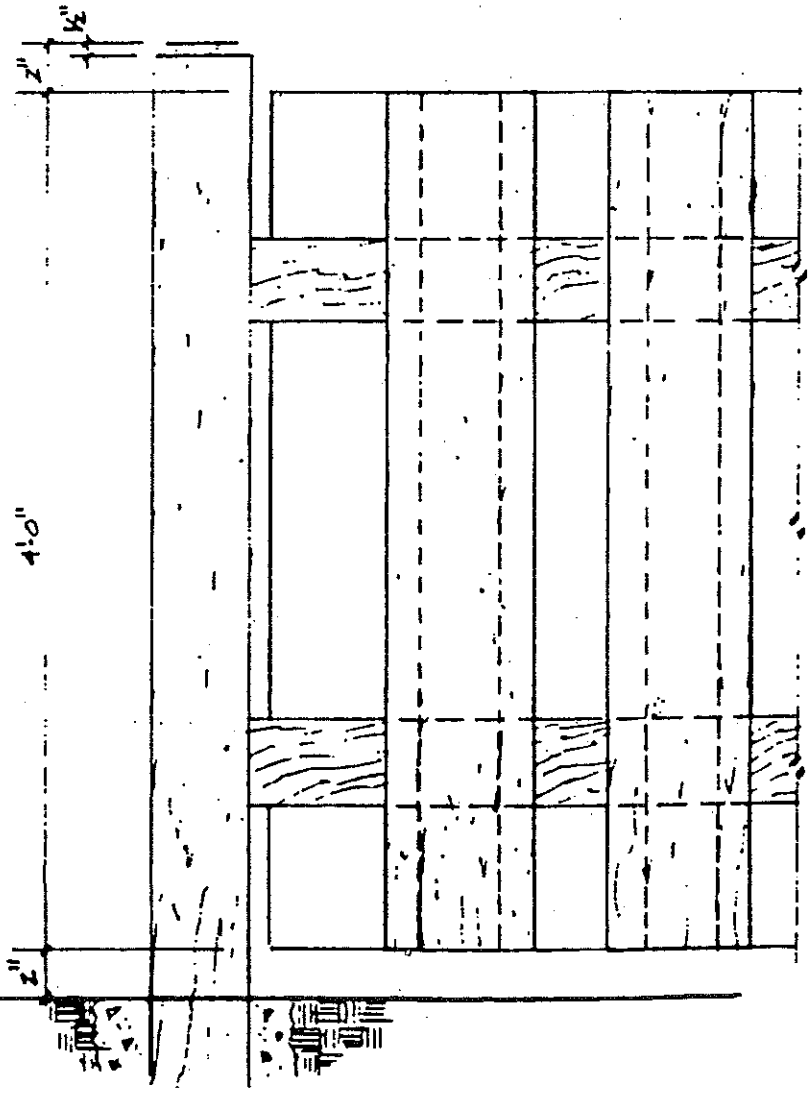
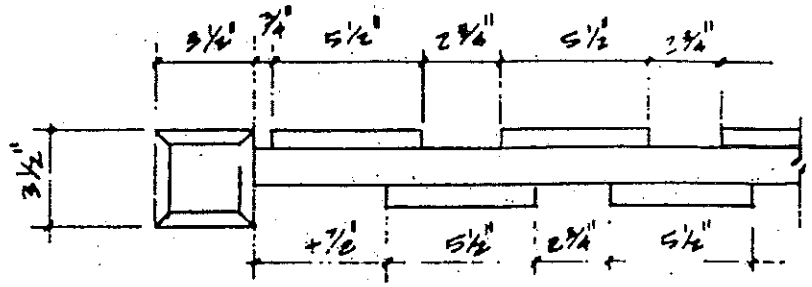
Figure 5. Suggestion for a special box equipped with drainage trays to prevent dripping. The trays are facing inside and may be emptied by siphoning the water into a pail.

FENCE STYLES

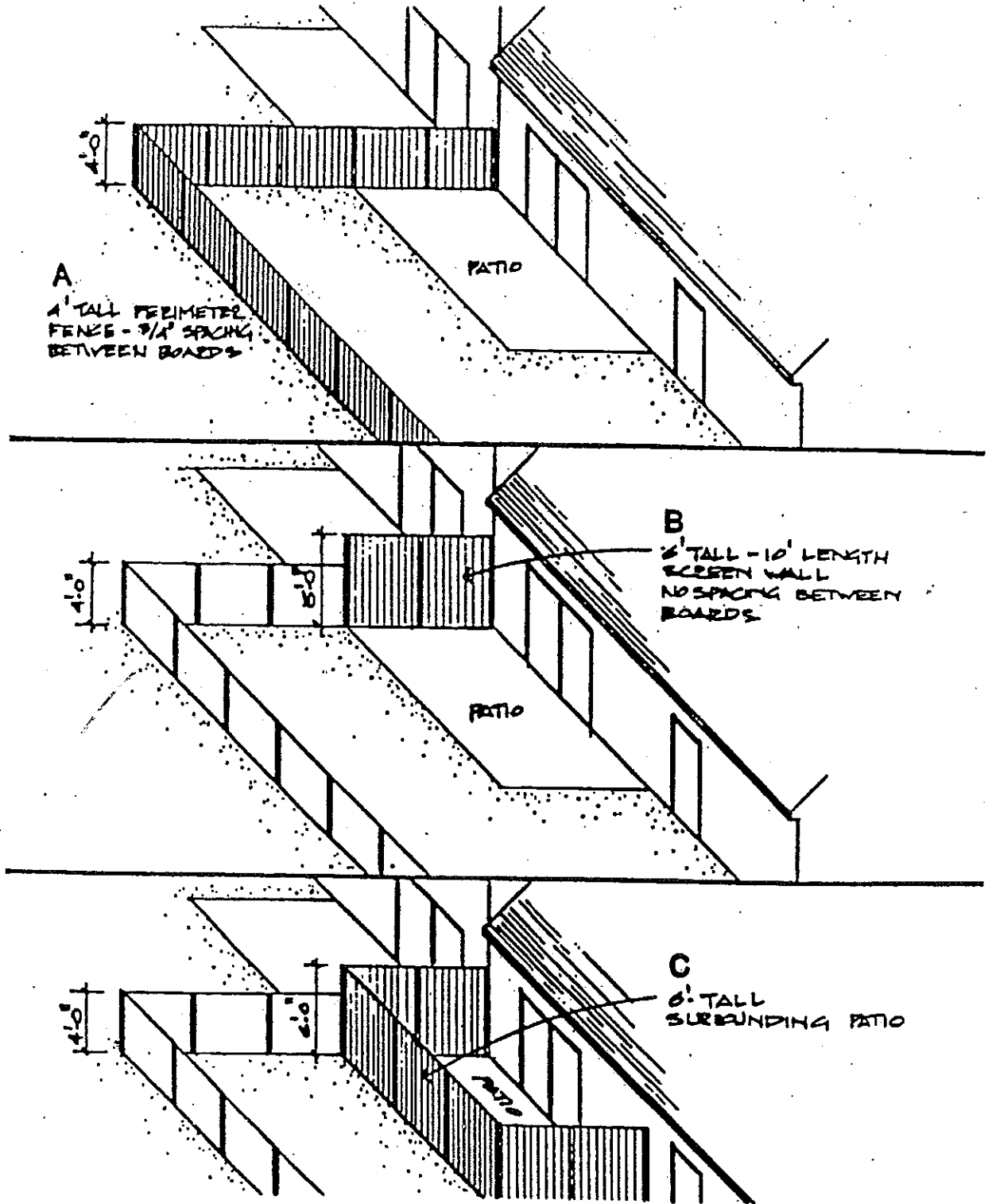
BOARD ON BOARD



SHADOW BOX



Potential applications of the fence requirements (including a patio privacy screen).



**APPEARANCE OR ARCHITECTURAL CHANGE
OR IMPROVEMENT APPLICATION**

Section 1:

Date: _____

Name(s) _____

Address _____

Full Association Name _____
(Condominium, Single Family, Townhome, etc.)

Phone Number: (Home: _____) (Work: _____)

Section 2: Description of Change or Improvement.

Attachments to Description:

1. Sketch of change or improvements showing all pertinent information related to said change or improvement, including, but not limited to, colors, dimensions, construction materials, location of change or improvement in relation to property lines, Unit, and neighboring property or other structures or objects, or physical features of property, including, but not limited to swales, trees, utility transformer, vaults, etc.
2. A copy of your survey must accompany this application.
3. A legal description of your property must accompany this application.

Section 3: Application Affidavit.

1. I hereby agree to obtain all necessary building permits and to comply with all applicable building codes and begin the change and/or improvement within 30 days after approval, with completion within 90 days of start.
2. I hereby agree to comply with all Association Declarations, By-Laws, and Rules and Regulations in respect to this change and/or improvement.
3. I hereby agree to defend, indemnify and hold harmless the Association, its Unit owners, Members of the Board, Employees and Managing Agent from all loss, damage, liability, judgments, court costs, attorney's fees, interest or any other costs, penalties arising out of this change or improvement.
4. I hereby understand and agree that I am responsible for the future upkeep, insurance and maintenance of said change and/or improvement. Further, should said change interfere with any maintenance responsibility of the Association, I agree to remove my change, or have the Association remove my change at my expense.
5. I hereby agree to record this application and necessary supporting documents with the Recorder of Deeds and/or Registrar of Torrens of the County in which the property is located within 14 days after approval by Association, and supply the Association with a copy thereof within a reasonable amount of time. All recording costs shall be at my expense.

ARCHITECTURAL CHANGE OR IMPROVEMENT APPLICATION

Page -2-

- 6. I hereby agree to permit the Association access to my property for purposes of enforcement of this Application.
- 7. I hereby agree that failure to comply with any of the above requirements may result in the revocation of the approval of my change and/or improvement and removal of my change and/or improvement and restoration of my property to a condition that existed immediately before approval of this Application.

All necessary costs and expenses to restore my property shall be at my expense, including but not limited to, construction costs, and consequential expenses, such as attorney's fees, court costs, permit fees, etc.

Notwithstanding anything to the contrary, the Association, at its discretion, shall have the right and power to enter my property and repair said change and/or improvement should it fall into a state of disrepair which is not corrected within 14 days after written notice to me. All costs connected with such repair shall be charged to my assessment account and be collected by methods authorized by the Declaration, By-Laws, Rules and Regulations of the Association or laws of the State of Illinois.

- 8. I hereby agree and understand that this Application shall be binding on all successors, devisees, heirs, assignees, and transferees of my property. I further agree to inform them of the terms and conditions contained in this Application.
- 9. All verbal or written communication between the parties is expressed hereinabove, and no verbal understandings or agreements shall alter, change, or modify the terms and provisions of this Agreement, and the entire Agreement of the parties is expressed herein. No course of prior dealings between the parties and no usage of trade shall be relevant to supplement or explain any term used in this agreement. Further, this agreement shall not be modified or altered by subsequent course of performance between the parties. In addition, should any provision of this Agreement be found to be unenforceable, all other terms and provisions shall remain in full force and effect.

Section 4: Notice:

All Notices shall be deemed delivered if delivered personally to Applicant or Members of his family 13 years or over, or mailed to the named applicant at his last known address by first class mail with postage prepaid.

X _____
Signature

X _____
Signature

Section 5: For Office Use Only:

Date Approved: _____

Date Rejected: _____

X _____
Signature

X _____
Signature

X _____
Signature

X _____
Signature

Please return original and one copy. Thank you.

Return to:
Villa Management, Ltd.
P. O. Box 7110
Libertyville, IL 60048-7110