

HOMEOWNERS' & RESIDENTS' MANUAL

6 March 2025 Update

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Change Record

Date of Change Approved by the Board	Version Number	Section(s) Affected: List of Section Numbers/Headings	Reason for Change: Brief explanation of the rationale for the amendment	Description of Changes & Impact: Detailed description of what was changed and how the change impacts the Association
June 2023	1.0			Baseline manual published
March 2025	1.1	The Management Company	Update to include new management company and property manager contact info	Admin change – no substantive change
March 2025	1.2	Document Title & Date	To clarify that it applies to everyone, not just owners.	Title & Date change – no substantive change. Minor grammar and typo corrections though out.
March 2025	1.3	Clubhouse Policies	Update Fees for Security Deposit	Updated Security Deposit from \$150 to \$275
March 2025	1.4	Enforcement Policy	Define an Enforcement Policy	Define and publish the new policy. Approved by the Board 27 Feb 2025
March 2025	1.5	Collection Policy	Define a Collections Policy	Define and publish to the new policy Approved by the Board 27 Feb 2025

HOMEOWNERS MANUAL

Woods Owners Association Policies www.woodsofbeavercreek.com

Foreword

This MANUAL contains information that every homeowner should read. It lists the guidelines for the proper management of the Woods subdivision and policies to help residents enjoy the Woods and its facilities.

The Board of Trustees

A board of Trustees is responsible for managing the affairs of the Woods Owners Association (WOA). The Board consists of seven persons who are elected at an annual meeting in June.

The Board's authority and responsibilities are outlined in the Declaration of Covenants, Conditions and Restrictions for the Woods and the By-Laws of the Woods Owners Association. Each homeowner should have received these documents prior to purchasing a home in the Woods. If you do not have these documents, you can access them at our Website: www.woodsofbeavercreek.com

The Board also appoints subcommittees to help with the operation of the Woods. Homeowners are encouraged to serve on one of these subcommittees: Finance and Budget, Landscaping and Common Areas, Social, Welcome, Architectural Review, and Clubhouse and Pool Use. Contact the management company for additional information.

The Management Company

The Board of Trustees employs APM Property Management to oversee the daily operations of the Woods. If you have questions, contact Angela ElMorjani at APM at the address or phone numbers listed below:

- Angela ElMorjani
- Community Association Manager
- Email: angelae@apmoh.com
- Direct Number: (937) 684-8569
- Dayton Office: (937) 432-9050

Association Fees

Monthly homeowner association assessments are established by the Board of Trustees. These fees are based on projected common area expenses and a fund for capital expenses (streets, etc.). The Board reviews the actual expenses to maintain the Woods and, based on the anticipated income from WOA fees, determines the amount needed from each homeowner to cover expenses and sets money aside for emergency and long-term items.

The monthly fee is due on the 1st day of each month. Payments can be made by sending a coupon and check to the Management Company (see Management Company), through the management company's online portal, or through an automatic withdrawal from a homeowner's checking account.

If payment is not received by the 10th of each month, the homeowner will be considered delinquent, and a notice will be sent advising the homeowner of the delinquency and the assessment of a late charge of \$25. Any unpaid assessment may result in collection action, including letters, liens, updated liens, suits for money judgment, and foreclosure. The cost of filing the lien and other reasonable attorney fees will also be charged to the homeowner's account.

The status of delinquent accounts will be reviewed at each board meeting to determine if any additional action, up to and including foreclosure, is necessary.

Use of the Clubhouse, exercise room, pool, pickleball and tennis courts is prohibited until the homeowner's account is current.

Enforcement Policy

- A. Notwithstanding anything contained in these Rules, the Board has the right to proceed, immediately or otherwise, with legal action for any violation of the Declaration, Bylaws, or Rules ("Governing Documents") as the Board, in its sole discretion may determine. The entire cost of effectuating a legal remedy to impose compliance, including court costs and attorneys' fees, will be assessed to the account of the responsible owner.
- B. The owner is responsible for any violation of the Governing Documents by the owner, or the guests, or the occupants, including tenants, of the owner's home.
- C. All costs stemming from any violation, including enforcement assessments, cleaning, repairs, or removal, will be charged to the responsible owner's account.
- D. In addition to any other action and if applicable, in accordance with the procedure outlined below, the Board may: a) levy an enforcement assessment for damages and/or cleaning of the common elements or other property, or b) levy an enforcement assessment per occurrence or if the violation is continuous and ongoing in nature, levy an enforcement assessment per day, or c) levy an enforcement assessment for the approximate cost to physically remove the violation. For any violation of the Governing Documents that is continuous and uninterrupted for a period of more than 24 hours, each calendar day that the violation continues without interruption constitutes a new and separate violation.
- E. Prior to the imposition of an enforcement assessment for a violation, the following procedure will be followed:
 - 1. Written notice(s) will be served upon the alleged responsible owner specifying:
 - a) A description of the property damage or violation; and
 - b) The amount of the proposed charge (or, if unknown, a reasonable estimate of the proposed charge) or enforcement assessment; and

- c) A statement that the owner has a right to, and the procedures to request a hearing before the Board to contest the proposed charge or enforcement assessment; and
- d) If applicable, a reasonable date by which the owner must cure the violation to avoid the proposed charge or assessment.
- 2. To request a hearing, the owner must mail or deliver a written "Request For Hearing" notice, which must be received by the Board not later than the tenth day after receiving the notice required by Item 1 above.
 - a) If an owner timely requests a hearing, at least seven days prior to the hearing, the Board will provide the owner with a written notice that includes the date, time, and location of the hearing. If the owner fails to make a timely request for a hearing, the right to that hearing is waived, and the enforcement assessment will be immediately imposed; and
 - b) At the hearing, the Board and alleged responsible owner have the right to present any evidence. This hearing will be held in Executive Session and proof of hearing, evidence of written notice to the owner to abate action, and intent to impose an enforcement assessment will become a part of the hearing minutes. Within 30 calendar days of the hearing, the owner will be sent written notice of the Board's decision.
 - c) In the event of an enforcement assessment hearing, or court hearing, copies of complaints and the complaining party identity will be made available to the alleged violator.
- 3. The Association may file a lien for any enforcement assessment that remains unpaid for more than 10 days.

Collection Policy

- 1. All assessments are due on the 1st day of the month and are considered late if not received by the 10th day of the month (the late date").
- 2. Payments must be made to the Association via the method approved by the Board of Directors.
- 3. After the late date, an administrative late charge of \$25 per month will be added for any late payment or on any balance of unpaid assessments. (Subject to increase upon further notice.)
- 4. The Association will apply any payments in the following order:
 - A. Interest owed to the Association,
 - B. Administrative late fees owed to the Association,
 - C. Collection costs, attorney fees and paralegal fees the owners Association incurred in collecting the assessment; and, finally,
 - D. Oldest principal amounts the owner owes for common expenses or penalty assessments charged to the account.
- 5. Payments marked with notations contradicting the above order of application, as referenced in number four above, or disputing the amount owed, will not be applied to the account and will be returned to the titled owner and if the payment was electronic, the payment will be refunded.
- 6. Any unpaid assessment may result in collection action, including letters, liens, updated liens, suits for money judgment, and foreclosure. Once judgment is obtained, the Association may proceed with post-judgment action, including bank attachment and wage garnishment. Any costs the Association incurs in the collection of unpaid assessments, including document preparation fees, nonsufficient bank fees, attorney's fees, recording costs, title reports, and court costs, will be charged back to the account.

- 7. While a foreclosure case is pending, partial payments will not be applied to the account and will be returned to the titled owner and if the payment was electronic, the payment will be refunded, unless, through a formalized payment plan or Receiver.
- 8. If an account is more than 30 days past due and the Association becomes aware that the unit is vacant or abandoned then, in accordance with the Declaration, the Association may take action to secure the property to protect the common elements with all costs charge back to the account.

Clubhouse policies

The Clubhouse, located at 2161 Hidden Woods Boulevard, may be used from 8:00 a.m. until 1:00 a.m. Guests must vacate the Clubhouse by 1:00 a.m.

All loud music and conversation must cease after 10:00 p.m. out of respect for those homeowners who live near the Clubhouse. Local police may be called if excessive noise continues after that time.

Rules

- 1. The Clubhouse is **only** to be used by the Woods residents and their guests for functions hosted by the residents.
- It is the residents' responsibility to always be present during the use of the Clubhouse and to keep guest activities under reasonable control.
- 3. No resident under the age of 18 will be permitted to use the facility unless accompanied by an adult resident.
- 4. The number of guests who may occupy the Clubhouse at one time is **150**, as restricted in accordance with the state fire codes.
- NO LIT CANDLES, except on cake, are allowed in any area of the Clubhouse.
- The Clubhouse and adjacent grounds may not be used for any dangerous activity or unlawful purpose, such as use of weapons or fireworks, or the use or sale of illegal drugs.
- Smoking is not permitted in the building. Persons choosing to smoke must do so outside and discard their cigarette butts in the ash receptacles located outside the facility.
- 8. **NO PETS** are allowed in any area of the Clubhouse, the pool, or the tennis court, except for Service Pets.
- 9. Party decorations may only be attached with clear tape and removed afterwards. **NO** nailing or tacking.
- 10. The resident host is responsible for cleaning the Clubhouse after their event. The entire facility is thoroughly inspected before and after each function. Items left unacceptable by our standards will result in the forfeit of their deposit. (Please see

Clubhouse Reservations and Clean-Up Policies). The facility must be cleaned by noon the next day, only if no other function is scheduled on that day. If an event is scheduled for the next day (see bulletin board calendar), the cleaning must be completed immediately afterward. All trash and recycling must be placed in the appropriate waste containers by the kitchen entrance. If the containers are full, the resident must take the items to his/her home containers.

- 11. Pool and patio areas may be used but never to the exclusion of The Woods' residents and their guests. The pool house should be used to change into and out of swimwear. No wet swimming attire in the Clubhouse.
- 12. The exercise room is **NOT** included in the reservation of the Clubhouse and may not be used by anyone under 18.
- 13. If the resident wishes to use the tennis courts when renting the Clubhouse, please contact our Property Manager.
- 14. If a resident desires to use the fireplace, it can be turned on with the switch located on the left side (looking outside) of the front door.
- 15. Activities are usually held on the first floor. However, small groups, such as residents wanting to play cards, may use the second floor. Furniture is **NOT TO BE MOVED** to the second floor or outside.
- 16. Children are not allowed on the second floor unless with an adult over 18 years of age.
- 17. Furniture will **NOT BE REMOVED** from the clubhouse.

Clubhouse Reservation and Clean-Up Policies

 Reservations for the clubhouse can only be made by a Woods resident through our Property Manager and must be in the residents' name. In addition to a \$275 deposit, the following day rates apply:

Groups with up to 100 people - \$75 nonrefundable fee Groups over 100 people - \$135 nonrefundable fee Two checks in the required amount should be written to The Woods of Beavercreek and mailed to our Property Manager. The reservation will not be confirmed until the checks are received by the Property Manager.

- 2. The monitor (employed by The Woods) thoroughly inspects the entire facility before and within 24 hours after each function. If the inspection shows that the Clubhouse has been cleaned to our standards and there was no property damage to the premises, the \$275 deposit will be returned to the resident. However, if the inspection shows incomplete cleaning or property damage, the \$275 deposit will be forfeited!
- 3. The resident host is responsible for the cleanliness of the facility after their event. A detailed clean-up checklist addressed to the resident will be left on the Clubhouse kitchen counter. When their cleaning and final inspection is completed, the resident will initial each item, sign the checklist which guarantees that the facility is cleaned as required, and return it to the kitchen counter. An advanced copy of this checklist will be provided to a new renter by our Property Manager and to other residents who request it. If the checklist is not completed and left for the clubhouse monitor, the \$275 deposit will be forfeited. If the clubhouse monitor finds cleaning or damage issues, the renter will be given a chance to correct the problem. If this is not done, the deposit will be forfeited.
- Residents who have a delinquent account WILL NOT be allowed to use the Clubhouse, the exercise room, the pool, or tennis courts.

(Prior to September 30th, residents may reserve the Clubhouse for only one weekend date or holiday date between Thanksgiving and New Year's Day. After September 30th, residents may reserve additional dates.)

Pool policies

DATES: Specific dates are established annually. The pool normally opens the Saturday of the Memorial Day weekend and closes Labor Day.

HOURS: 9:00 a.m. to 9:00 p.m. (adult swim from 9:00 a.m. to 10:00 a.m.

Association fees must be current, or use of the pool is prohibited.

Rules

1. Prohibitions:

- No Diving. The pool has a maximum depth of only 5 feet and THERE ARE NO LIFE GUARDS!
- No Glass of any kind. The financial liability from injuries from broken glass is costly! Broken glass may necessitate the temporary draining of the pool. All costs will be borne by the offender or sponsoring resident.
- No Running, pushing, horseplay, deliberate splashing, or other disorderly conduct.
- No Smoking, unless next to the ash receptacle in patio area.
- No Roller-skating, rollerblading or skateboarding, bikes.
- No Offensive language.
- No Loud radios, stereos, CD, digital media players, or televisions.
- No Pets, except for Service Pets.
- No Reserving tables and lounges when the resident is not at the pool for an extended <u>period of time.</u>
- DO NOT LEAVE UMBRELLA(S) OPEN.
- Do not leave lounges and straight chairs in disarray when leaving pool area.
- Do not remove pool furniture from the fenced area.

- Do not move weights on the large pool umbrellas, they are set to keep umbrellas from tipping.
- 2. Persons with open sores, burns, cuts, or similar injuries are not allowed in the pool.
- Infants and toddlers must wear waterproof pants over diapers.
 Diapers should be changed in the pool house, not in the immediate pool area.
- Only bathing suits are to be worn while swimming. No cutoffs are allowed. Please wear appropriate swimwear suitable for all ages.
- 5. Wet bathing suits and/or towels are not permitted in the Clubhouse. Residents and their guests are to use the pool house to change in and out of swimming attire. Please keep the pool house tidy and the floor dry. The closet is stocked with supplies and a floor mop if needed.
- 6. Food and beverages are allowed in the pool area, but they are not allowed in the pool or at the pool's edge.
- 7. All trash and recycling must be placed in proper containers.
- 8. Small rafts, water wings, life jackets, etc. are permitted. However, items left in the pool or pool area and unclaimed will be donated to charity after one week.
- 9. DO NOT STAND ON, REMOVE LID OR HOLD FLAP IN A FIXED POSITION ON THE SKIMMERS (white circular covers) by the edge of the pool. DO NOT STAND ON THE MAIN DRAIN AT THE BOTTOM OF THE POOL. Doing so may result in the pool system automatically shutting off.
- 10. All children under 14 in the pool area must be accompanied by a resident parent or a resident authorized adult (18 years or older), at all times-no exceptions! Residents under 18 are not permitted to entertain guests unless accompanied/supervised by a resident parent.
- 11. Responsibility for enforcement of Pool Policies resides with each resident. Breaches of these policies must be corrected quickly, due to the personal dangers inherent with the use of the pool, and the possible financial liability of the Woods

Owners Association. Violations should be reported to the Property manager. Ultimate enforcement of pool policies rests with the Board of Trustees. The Board will quickly deal with repeated violations of these policies by residents, their family members and guests.

Special Rules Concerning Guests Using the Pool

- 1 The Woods pool is primarily for the use of The Woods residents. Therefore, residents will limit the number of guests they invite (up to 8 people) to the pool at any time. When they have reserved the Clubhouse with pool access, then all guests may use the pool.
- 2 Guests are individuals who are not full-time residents of the Woods. A full-time adult resident of the Woods must be present when guests are using the pool facilities and is responsible for their guests' conduct.
- 3 Exceptions to the rules listed above are:
 - a Paid adult caretakers of children who are Woods' residents.
 - b Adult non-resident family members accompanying children who are Woods' residents.

Exercise room policies

- 1. Use of the exercise room is limited to residents and their guests.
- 2. Exercise equipment is not to be removed from the exercise room.
- 3. If a piece of exercise room equipment does not work, please call The Woods Property Manager.
- 4. No food or drinks (other than water) are permitted in the exercise room.
- 5. When finished exercising, clean the contacted surface of equipment for the benefit of the next person using the equipment. Please pick up any trash in the exercise room and turn off the light before leaving.
- 6. There is a separate thermostat in the exercise room which you may set to your preference. It automatically reverts to the initial setting after 2 hours.

Pickleball and tennis court policies

- 1. Use of the tennis courts is limited to residents and their guests.
- 2. Play is limited to 90 minutes or three sets when others are waiting.
- 3. The courts are to be used for tennis, pickleball, or basketball only. **NO OTHER ACTIVITIES** may take place on the courts.
- 4. Only soft-soled shoes are permitted on the courts.
- 5. No food or drinks (other than water) are permitted on the courts.
- 6. Individuals under 16 must be accompanied by an adult over 18.
- 7. No pets are allowed on the courts at any time.
- 8. The courts are reserved Fridays from 4:30 to 6:00 PM and Sundays from 4:00 to 5:30 for residents' Pickleball.

Key policies

- 1. Upon becoming a homeowner, contact the property management company for a key that will provide access to the Clubhouse, pool, and the pickleball and tennis courts.
- Keys are only to be used by residents of the Woods. They are <u>NOT</u> to be given to other people.
- The Board of Trustees or its authorized representatives may confiscate keys from anyone who abuses any area of the Clubhouse, the exercise room, pickleball and tennis courts, or pool.
- 4. Replacement keys may be obtained from the property management company at a cost of \$25.

Pet policies

- 1. All pets will be controlled so as not to create a nuisance (barking, smell, or appearance).
- 2. Pet owners are required to pick up any waste created by their pets and dispose of it in their own trash receptacles.
- 3. All pets must be walked with a hand-held leash. Unattended pets must be confined to the resident's property. If a pet's leash is attached to a stake, the homeowner must make sure that leash does not go beyond their property lines.
- 4. No pets are allowed in the Clubhouse, tennis courts, and pool area.

PENALTIES: There is a \$25 assessment for each infraction of the Pet Policies.

Parking & Driving Policy in the Woods

Policy

Parking is a critical issue which involves safety and aesthetics as well as potential expenses to the association due to damage to common areas. Safety concerns involve the ability for emergency vehicles to transit streets quickly, to provide garbage trucks clear access to all homes, and to allow unrestricted snow plowing in winter. Aesthetic concerns involve vehicles parked long term in common areas, especially if they leak fluids. Consequently, in accordance with Article VI, Section 1.a. of our Covenants, the Trustees have approved the following policies for the Woods:

Driving

All residents, their guests and contractors are expected to comply with the speed limit signs (20 mph), one-way traffic signs and stop signs posted on the Association property. It is imperative to observe the 20 mph for the safety of those who walk and children playing. While these activities are not prohibited on our private streets, the residents need to be aware that such activities are taken at their

own risk. The Association assumes no liability for injuries incurred while using the streets. Trails are provided which offer more safety.

Parking

 Mailbox Parking Areas: Parking at the mailbox areas is for two purposes: (1) To allow residents and postal employees easy access to the mailboxes, and (2) to provide an area for visitors to park, but for no more than 3 days per month and never in the cross-hatched areas directly in front of the mailboxes. Residents are prohibited from parking in these areas unless their driveway is inaccessible.

2. Street Parking:

- a. Residents are prohibited from parking on any street. Residents should use garages and driveways.
- b. Guest parking on both sides of any street is prohibited. In other words, the first person to park on the street determines which side all other guests may use at that time. This is a safety concern for both access and for personal safety as many residents walk in the streets. Parking on both sides can impact the driver's visibility. While we do not post "No Parking" signs on one side or the other, residents are asked to monitor this situation and ask their guests to move vehicles if needed. Guests should also be reminded not to park across from any driveway so that they remain clear and easy to use.
- c. Absolutely **NO PARKING** in cul-de-sacs, circles, or turnarounds.

School Buses:

City school buses will make one stop in the Woods on the street near the Clubhouse parking lot. Students should wait in the Clubhouse parking lot (or on the porch in bad weather). Parents should wait in the parking lot until their children are picked up or dropped off after school.

Other:

a. Guests may park in the Clubhouse parking lot for up to 3 days during visits to residents with Board approval.

To obtain approval, please contact the Property Manager with dates and type of vehicle. No other overnight parking is allowed in the Clubhouse parking lot.

- b. No parking on vacant lots.
- Any vehicle which is dripping oil (or some other fluid) <u>must</u>
 <u>not</u> be parked in any common area; residents are
 responsible for cleaning up the spill.
- d. Inoperative vehicles, including vehicles with expired tags may not be parked on the street, in designated parking areas, or in driveways. Such vehicles must be parked in garages.
- e. Commercial vehicles, trailer coaches, house trailers, mobile homes, automobile trailers, recreational vehicles, campers, trucks (more than ¾ ton), boats or boat trailers that belong to a resident are not permitted unless these vehicles are parked in a garage.
- f. Recreational vehicles that belong to guests of residents must be parked in a way that does not impede the flow of traffic of the other residents.

Enforcement

Residents observing violations should report them to our Property Manager for follow-up action. Please note the address, vehicle description (e.g., type, color, license), time and date in the report. Homeowners are responsible for enforcing these policies with their guests or tenants in the case of rental properties.

Penalties

Homeowners will receive a notification for a first offense. Subsequent occurrences will result in escalating assessments per the following schedule:

2nd Parking Offense - \$10 assessment 3rd Parking Offense - \$25 assessment

4th Parking Offense and more - \$50 for each occurrence

Each offense is determined on a 24-hour basis.

Assessments will be collected by billing from the Property Manager. Any unpaid assessments will be added to homeowner's accounts and unpaid balances will incur late fees per the current policy. Homeowners are advised that any and all parking assessments levied can and will be a ledger item along with monthly association fees and other assessments which can and will be enforced in the same fashion and with all remedies available for delinquent assessments which includes, but is not limited to, a recording of a lien, filing of a civil lawsuit and/or foreclosure of the property on the basis of any lien, along with any and all other relief available.

For extenuating circumstances, a homeowner may request relief from any imposed billing by appeal to the Board. The failure to enforce on each and every individual violation is in no way a waiver of the right to enforce.

Miscellaneous policies

Common Areas:

- a. Residents should not plant anything in a Common Area, remove any trees, or build any structure on a Common Area without obtaining permission from the Board of Trustees.
- b. Residents should not set up any structures such as: tents, volleyball/soccer nets and/or picnic tables, trampolines, or swing sets on their property or on a Common Area or vacant lot without first obtaining permission from the Board of Trustees.
- c. The Common Areas include two ponds. No fishing, swimming, or ice skating is permitted.

Landscaping:

To ensure minimum disturbance of the existing ecological systems and to preserve existing drainage, vegetation, and trees, all homeowners will request approval from the ARC prior to disturbing any existing vegetation or trees on their lot or common area. Live trees greater than six (6) inches in diameter should not be removed, if practical, without the consent of the ARC.

Architectural Control:

No exterior addition or alteration of any unit on any lot, no changes in the colors of the exterior portions of the unit including doors and window frames, no changes in fences, hedges, walls or other structures and appurtenances to the units shall be commenced, erected, or maintained unless until the sketches, construction plans specifications are approved by the Trustees or by the Architectural Review Committee. It is understood that any building additions or modifications, including patio, room additions or playground equipment that may be approved by the ARC, must also meet the regulations of the City of Beavercreek and PUD 90-5. The ARC standards can be obtained from our Property Manager or the Woods website (www.woodsofbeavercreek.com).

b. The Trustees shall appoint an Architectural Review Committee or shall themselves act as such a committee. The Trustees or ARC shall arbitrate all disputes that may arise from the terms and provisions of this Declaration.

4. Signs:

No sign of any kind shall be displayed to the public view on the properties, except (a) on the Common Area, signs regarding and regulating the use of the Common Area that are erected by the Association, (b) on a lot, except one sign of no more than 5 square feet advertising the property for sale or lease or (c) signs used by the Declarant for the advertisement of the property during the construction and initial sales period. Signs may be erected by the Board for traffic control on the private streets. No home for sale signs may be displayed at the entrance to The Woods of Beavercreek, except for open house signs for the day of the open house. Garage Sale signs may be displayed at the entrance and in The Woods during the event.

Garbage and Refuse Disposal:

No lot or part of the Common Area shall be used or maintained as a dumping ground for rubbish. Trash, garbage, or other waste shall be kept in sanitary containers on the lots or in dumpsters if provided by the Association.

Moving:

If a homeowner moves and rents their home in The Woods to another family, he/she is responsible for notifying the property management company and for ensuring that the new family receives a copy of this manual. Ultimately, the homeowner must be sure the tenants understand that certain guidelines and policies apply to all residents of the Woods. (Ask the Property Manager to send a copy of the manual to the renter.)

7. Inclement Weather:

During Snow, residents should not shovel snow from their property onto an already plowed street.

ASSOCIATION DISCLAIMER

THE ASSOCIATION AND THE MANAGEMENT COMPANY ARE NOT RESPONSIBLE FOR INJURIES TO RESIDENTS AND/OR GUESTS WHILE USING THE COMMON AREAS (INCLUDING THE STREETS AND THE TRAILS), THE CLUBHOUSE, THE POOL AREA AND THE EXERCISE ROOM.

HOMEOWNERS ARE RESPONSIBLE FOR ANY DAMAGES CAUSED BY THEIR FAMILIES AND GUESTS.