

ANTIGUA CONDOMINIUM

8500 Coastal Highway

Ocean City, MD 21842

OPERATING POLICY

Antigua Condominium Association

Antigua Operating Policy

March 20, 2013

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Antigua Condominium Association

Antigua Operating Policy

November 6, 1993

Antigua Operating Policy 1 - 1.

Subject: Antigua Operating Policies

Purpose:

To establish the Antigua Operating Policy Book (AOP) as the means of recording and publicizing the operating policies for the Antigua Condominium Association.

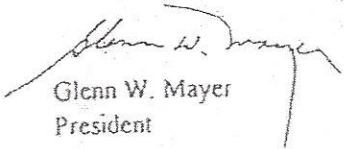
Policy:

1. The Antigua Operation Policy book (AOP) is established to contain the continuing policies for the operation of the Antigua Condominium.
2. Antigua Operating Policies will support and amplify the Declaration of the Antigua Condominium and its attached By-laws.
3. The policies contained in the AOP are approved by the Board of Directors and will be used as the direction for the management and operation of the Antigua Condominium Association
4. The AOP book shall be indexed in the following groups:

Administrative Policy; AOP Number 1 - X.
Building Policy; AOP Number 2 - X.
Finance Policy; AOP Number 3 - X.
Maintenance Policy; AOP Number 4 - X.
Other policy groups may be established as determined.

Approved:

Antigua Operating Policy 1-1 was approved by the Board of Directors on November 6, 1993.


Glenn W. Mayer
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 2-1 (Revised)

Subject: Replacement Windows

Purpose: to establish the policy for window replacements.

Policy:

1. The building windows will be standardized to insure:
 - a. An aesthetic appearance.
 - b. A safety factor margin.
 - c. Effectiveness to prevent water penetration.
2. The exterior of the building may only have windows of the glider type.
3. Windows for the interior of the building shall consist of a three section casement which shall have a large fixed center glass with side windows which may be either of two types:
 - a. Glider type side window.
 - b. Double hung frame.
4. The Board of Directors must approve all window replacement prior to installation. Requests must meet the following standards:
 - a. Manufacturer's product literature must be submitted with approval request.
 - b. Color to be Dark Bronze on the exterior.
 - c. Must be of vinyl or aluminum cladding.
 - d. Screens shall be dark color, light or aluminum color is not acceptable.
 - e. Exterior glazing shall be clear insulated glass. Tinted glass may not be installed.
 - f. Shall meet all code requirements and carry correct hurricane rating and UV specifications.
5. Windows must remain operational.

Approved: Antigua Operating Policy 2-1 (Revised) was approved by the Board of Directors on March 8, 2012.

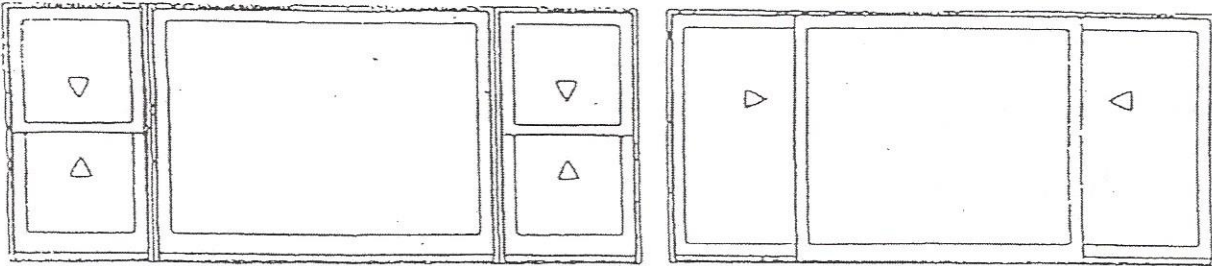


Bonnie Pearlman
President

ANTIGUA: Replacement Window Program

SECOND BEDROOM WINDOWS: Interior Hallway

Windows in this area may be one of two (2) types. You may choose either a three (3) wide Double Hung & Picture Window configuration, or a Triple Sash Glider. In each case there shall be a large center glass of a FIXED (or non— operating) nature. The main difference between the two is the method of operability: either side to side sliding, or up and down sliding, for ventilation.



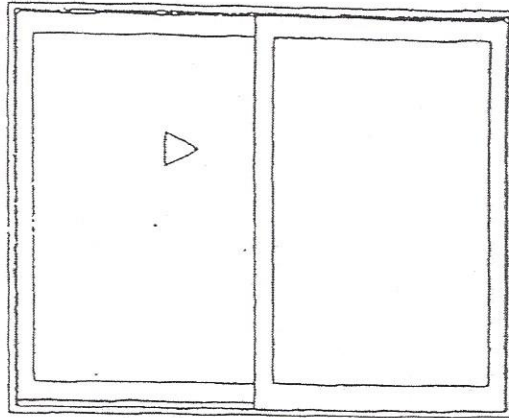
Standard features required of ALL windows.

- All manufacturers' product literature, sample of design by pictures or drawings, color samples, etc. must be submitted to the board for consideration and approval before you may begin your replacement work.
- In order to insure uniformity, the color of the exterior aluminum or vinyl cladding shall be DARK BRONZE. Screen fabric should also be dark in color; light or bright aluminum color is unacceptable.
- Exterior glazing shall be clear, sealed, insulated glass. Tinted glazing will not be acceptable as the variation in available colors would go against uniformity of appearance.

ANTIGUA : Replacement Window Program

MASTER BEDROOM WINDOWS : Exterior Wall

Exterior windows in the Master Bedroom & Porch Balcony shall be "Gliders" (or sliding) ONLY. These windows shall be horizontally operating units, with one sash fixed in place (non-operating) while the other side glides side to side to allow ventilation.



Standard features required of ALL windows.

- All manufacturer's product literature, sample of design by pictures or drawings, color samples, etc., must be submitted to the Board for consideration and approval before you may begin your replacement work.
- In order to insure uniformity, the color of the exterior aluminum or vinyl cladding shall be DARK BRONZE. Screen fabric should also be dark in color; light or bright aluminum color is unacceptable.
- Exterior glazing shall be clear, sealed, insulated glass. Tinted glazing will not be acceptable as the variation in available colors would go against the uniformity of appearance.

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 2-2 (Revised)

Subject: Occupancy Limitation

Purpose: To prescribe the maximum number of persons who may occupy a unit.

Policy:

1. Excessive noise, health hazards, and maintenance problems may result when too many persons occupy a unit in the building. All Ocean City Ordinances pertaining to rental units and noise will be strictly enforced.
2. The maximum number of persons occupying a unit on Floors 1 through 12 must not exceed six (6).
3. The maximum number of persons occupying a unit on Floor 13 must not exceed eight (8).
4. Antigua Management reserves the right to evict persons exceeding these limits.
5. A curfew of 12 AM will be imposed on large groups/visitors to vacate the building. At that time, Building Management may enforce this rule and escort groups from the building.

Approved: Antigua Operating Policy 2-2 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association
Antigua Operating Policy

October 10, 2009

Antigua Operating Policy 2-3 (Revised)

Subject: Restrictions on Pets

Purpose: To prescribe policy and responsibility for allowing pets in the Antigua.

Policy:

1. Only Antigua owners may have their pet on Antigua Condominium property. Friends and tenants may NOT have pets. Pets not belonging to an owner and not registered with the Managers Office are not permitted on the Condominium property. A fine not to exceed \$250 for non-compliance with this regulation may be imposed.
2. Pets are limited to domestic cats, dogs, caged birds and fish. Exotic pets must be approved by the Board of Directors and must be registered and in compliance with any applicable state, county and municipal laws and/or codes.
3. All owners' pets must be registered in the Manager's Office. Registration will require filling out an application and provide a photo of the pet. Proof of licensing in the owner's local area and/or local Ocean City license copies are required if applicable. This information must be updated when and if required by law. Each pet will receive a tag which must be worn when the pet is staying with you at the Antigua.
4. Pets must be carried or on a short leash at all times and must be attended by a responsible person when in common areas. Pets are not allowed in recreation areas or the pool deck area and can only pass through the common areas to reach the owner's unit. Courtesy from all owners is requested for transporting pets on elevators.
5. Owners are, by law, responsible for picking up their pet's feces promptly. This is a Town of Ocean City ordinance and is in force all year. No pet owner may allow a pet to relieve itself on the building or any exterior common areas. Owners are responsible for removing pets' waste if an accident occurs on the common areas and dispose of the waste. All pets are to be curbed off Antigua property when walking.
6. **Violation of Rule #5 will result in a fine for each incident not to exceed \$100.**
7. No dog shall be permitted to bark, howl or make any other loud noises for such an unreasonable time which may disturb neighbors rest or peaceful enjoyment of their unit or common areas.
8. All local government laws and regulations pertaining to animals must be obeyed and will be enforced.

9. All pet owners are responsible for property damage, disturbance or injuries caused by their pets. The Board of Directors has the right (after a meeting) to require the removal of any pet that is deemed a nuisance. The Board has the sole power to make that decision. Any substantial report regarding a pet's vicious propensity will necessitate immediate removal of the pet until there has been a meeting and a final determination is made by the Board of Directors.

Approved: Antigua Operating Policy 2-3 was revised and approved by the Board of Directors on October 10, 2009.



Dennis G. Marsalek
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 2-4 (Revised)

Subject: Use of Swimming Pool Area

Purpose: To restrict the use of pool to unit owners, their guests and renters.

Policy:

1. The use of the swimming pool area is limited to Antigua Owners, their guests, properly Registered Renters and on duty employees of the Antigua Condominium. Everyone in the pool area must sign in with the Pool Attendant.
2. The Building Manager shall publish rules of conduct applicable to pool use. Any person failing to comply with the rules of conduct will be expelled from the pool area.

Approved: Antigua Operating Policy 2-4 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 2-5 (Revised)

Subject: Hanging Towels or Other Objects

Purpose: To preserve the appearance of the building, protect the exterior building coating and to avoid hazards from falling objects.

Policy:

1. Towels and other objects may not be hung from balconies or windows of the building.
2. The Building Manager is authorized to enter a unit and remove any object in violation of this policy.

Approved: Antigua Operating Policy 2-5 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

April 16, 1994

Antigua Operating Policy 2-6

Subject:

Prohibiting the Feeding of Birds

Purpose:

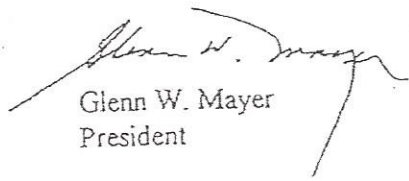
To avoid hazards and maintenance problems resulting from attracting of birds to the building.

Policy:

The feeding of birds from balconies or anywhere on the Antigua Condominium property is prohibited.

Approved:

Antigua Operating Policy 2-6 was approved by the Board of Directors on April 16, 1994.


Glenn W. Mayer
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 2-7 (Revised)

Subject: Parking Permits

Purpose: To establish parking space allocation and permits for parking.

Policy:

1. All vehicles parking in the Antigua parking lot must display a valid Antigua issued parking permit.
2. One permanent parking permit will be issued to each unit for one undesignated space in the parking area for the use of the owner or his/her designate.
3. A temporary pass may be issued to a guest/ friend of a unit owner when a permanent pass is not being used.
4. Renters will receive one temporary parking pass only after the building registration fee is paid. Additional passes may be issued for a fee if space allows.
5. At the direction of the Building Manager, a vehicle not displaying a valid parking permit will be towed from the parking lot at the vehicle owner's expense.
6. Passes may be revoked at any time deemed necessary by Management or the Antigua Board of Directors due to a full parking lot.

Approved: Antigua Operating Policy 2-7 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 24, 2012

Antigua Operating Policy 2-8 (Revised)

Subject: Maintenance of Condominium Property

Purpose: To establish relative responsibilities of the unit owners and the Council of Unit Owners for the maintenance of condominium property; and to establish a process for the timely resolution of disputes.

Policy:

1. Maintenance of Common Elements: The Council of Unit Owners will maintain in good order, condition, and repair, the general common elements which include all other property within the Condominium except the units and the limited common elements dedicated to the exclusive use of the unit. (See attached – EXTRACT -- Declaration Establishing a Horizontal Property Regime to be Known as Antigua Condominium, Article I, Section (g))
2. Maintenance of Unit and the Limited Common Elements dedicated to the exclusive use of the unit: Each unit owner, at his own cost and expense, shall maintain his unit and the limited common elements appurtenant to his unit in good order, condition and repair. Further, each unit owner shall be responsible for all damage caused to the common elements or to any other unit by reason of his failure to maintain his unit in accordance with this provision. (See attached - EXTRACT -- Antigua Condominium By-Laws, Article XII (Maintenance of the Property), Section 3, Condominium Unit)

For the purpose of this section, the term "*limited common element*" shall be used to identify a subcategory of common element. These limited common elements are common elements that are reserved for the use of less than all of the unit owners (the use is limited). For example, a balcony that can only be accessed through a unit is considered a limited common element because only one homeowner has access to it.

3. Any questions about the relative responsibilities of the unit owners, individually, and the Council of Unit Owners regarding the maintenance of the property within the Condominium shall be submitted in writing to the Board of Directors for action. Within 45 days after receipt of the letter, the Board will provide a written response stating their determination of responsibility.

Attachment

Extract - Declaration Article 1 (g)

Extract – By-Laws, Article XII, Section 3

Approved:

Antigua Operating Policy 2-8 (Revised) was approved by the Board of Directors on February 24, 2012.

A handwritten signature in cursive script that reads "Bonnie Pearlman".

Bonnie Pearlman
President

EXTRACT

Declaration Establishing a Horizontal Property Regime to be Known as Antigua Condominium

Article 1

Definitions

(g) Common Elements. Common elements mean and include all the property, except the units. Said common elements include particularly but in no way of limitation, the following: (i) the land and all yards, lawns, gardens, plantings, walkways, and parking and driveway areas thereon or pertaining thereto; (ii) foundations, pilings, columns, girders, beams, planks, slabs, roofs, partitions, supports, and other structural elements or improvements of the building, including all exterior walls and partition walls, all glass in windows, doors and elsewhere not contained within any unit, and all bearing walls and columns located within a unit; (iii) walkways, communication ways, stairs, stairways, shafts, lobbies, mechanical rooms, and all entrances and exits to and from the building; (iv) all central and appurtenant installations for utilities and services, including power, light, electricity, telephone, water, sewage, ventilation, and pumping, together with all pipes, lines, ducts, wires, cables, conduits, fixtures, facilities, equipment and installations used in connection with the foregoing, including those located within a condominium unit for the service of two or more units; (v) all tanks, pumps, motors, fans, compressors, controls, devices, installations, machinery, equipment, apparatus, and facilities required or deemed advisable for use in operation of the condominium project, or for the care and maintenance of the land or buildings, (vi) balconies; and (vii) all other parts of the property necessary or convenient to the maintenance, care, safety, and operation of the condominium project or to the use of the property by the unit owners in common.

The term "general common elements" means and includes all the common elements.

EXTRACT

Antigua Condominium By-Laws

Article XII Section 3

Condominium Unit. Each unit owner, at his own cost and expense, shall maintain his unit in good order, condition and repair. Additionally, to prevent freezing, of any water in any pipe, plumbing fixture or other facility in the condominium project, each unit owner, at his own expense, shall maintain the temperature inside his unit at not less than 50 degrees dry bulb throughout each calendar year. For the purpose of this Section 3, the term "unit" shall include the water and sewage pipes and drains and other plumbing fixtures and facilities, the heating and air conditioning apparatus and equipment, the electric and telephone installations and doors, windows and glass in said unit, whether or not the foregoing constitute part of the common elements or to any other unit by reason of his failure to maintain his unit in accordance with the provisions of this section.

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 2-9 (Revised)

Subject: Window Treatments and Balcony Enclosures

Purpose: To establish standard treatment of Windows to maintain a continuity and aesthetic appearance of the building.

Policy:

1. All window treatments such as drapes, curtains, and vertical blinds in the corridor, exterior windows, or patio doors are to be white, off-white or beige in color or are to be lined in these colors.
2. Any alteration or enclosure of balconies must be approved by the Board of Directors and will have to meet any current code requirements. The Board may also choose to have the enclosure plans and product information reviewed by the building engineer. Rollup electronic hurricane and storm shutters are allowed.

Approved: Antigua Operating Policy 2-9 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 27, 2012

Antigua Operating Policy 2-10

Subject: Hurricane Shutters

Purpose: To preserve the appearance of the building, protect building exterior, ensure the safety and accessibility of the unit and to protect adjoining units and common elements.

Policy:

1. Owners must keep their shutter systems intact and in good working order.
2. Unit owners are responsible for adhering to the repair and maintenance as outlined by the shutter Manufacturer's guidelines.
3. The owner is responsible for ensuring that the appropriate sealant be kept intact where shutters and/or related electrical components attach to or penetrate the building.

Approved: Antigua Operating Policy 2-10 was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 2-11

Subject: Building and Unit Lock Outs

Purpose: To establish a policy for after hour responses to lockouts.

Policy:

1. A call out to Antigua Staff by an Owner or Renter who has been locked out of the building or their unit will be charged a fee of \$50.
2. Additional verification of the Owner, Owner's Family or a Renter may need to be performed to ensure building and unit security.

Approved: Antigua Operating Policy 2-11 was approved by the Board of Directors on March 12, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 20, 2007

Antigua Operating Policy 2-12

Subject: Contractor Rules and Regulations

Purpose: To mandate a standard of rules and regulations that contractors and owners performing their own repairs inside their unit must abide by. The intent is to follow existing Ocean City Code Enforcement.

Policy:

1. All companies, contractors, delivery people, or individuals performing any repairs, replacements, or delivering items in any unit must first report and sign in at the Management Office.
2. No owner, tenant or occupant may make or authorize any repair, renovation, change or modification of a unit during the time period between Memorial Day and Labor Day except for emergency repairs or by Manager and/or Board approval.

All repairs, renovations, changes of any unit from Labor Day to Memorial Day shall be done between 9:00 a.m. and 5:00 p.m. on week days, except for emergency repairs or with the General Manager's approval.

3. NO key to a unit will be released without the authorization of the owner. Keys signed out of the management office must be returned before 5:00 p.m. As a courtesy to owners, the management will cooperate in providing keys for access to an owner's unit with the proper authorization. Excessive requests by owners to provide access to their units will be required to provide their own access arrangements.
4. All contractors, repair people, delivery people, etc., performing work in the Antigua must be properly licensed and insured, and must supply the management office with a certificate of insurance for our files.
5. All debris from construction, carpet, old appliances, etc., is to be removed from the Antigua property by the contractor or delivery company. Under no circumstances will any debris be placed in dumpsters belonging to the Antigua.

6. Contractor vehicles are allowed in the building loading zones for loading and unloading purposes only.
7. Removing the tops of elevator cabs is prohibited. If it becomes necessary to remove any part of the elevator for furniture deliveries, construction materials, etc., contact the management office for assistance. Your company will be held responsible and charged for any damage to the elevator (or any other part of the building) which is caused by your people.
8. Under no circumstances will any items be stored in the Antigua's storage areas.

Approved: Antigua Operating Policy 2-12 was approved by the Board of Directors on February 20, 2007.


Dennis G. Marsalek
President

Antigua Condominium Association

Operating Policy

February 27, 2012

Antigua Operating Policy 2-13

Subject: Building Registration

Purpose: To help keep the Building Manager informed about who is staying in the building, and to prescribe a policy for registering occupants in the event a unit is rented.

Policy:

1. All owners are requested to notify the Building Manager when they are going to have a guest staying in their unit while they are not there.
2. In the event that a unit is rented, the occupants must register with Antigua Staff in the Management Office upon their arrival. This is required of all occupants staying at the Antigua Condominium in exchange for a fee or service.
3. Renters must pay the Building Registration Fee as stated in their lease agreement, the Antigua Rules & Regulations, and the sign posted outside the Management Office Door.
4. Temporary parking passes, a copy of the Antigua Condominium Rules & Regulations, and proper approval for access to the Building's amenities will be provided (to all Renters) at Registration.

For the purpose of the Antigua Operating Policy, the term "Rental" shall have the same meaning as outlined by Ocean City Code of Ordinances – Article V, which reads, "Definition: Rental Housing Unit. Any space in any building which, for a consideration, is made available by any person to another person for dwelling purposes."

Approved: Antigua Operating Policy 2-13 was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 27, 2012

Antigua Operating Policy 2-14

Subject: Reporting To Management

Purpose: To establish a mandated reporting system to ensure building safety.

Policy:

1. Owners are requested to inform their guests, friends, renters and contractors to immediately report to the Antigua Management any problems on Antigua Condominium property related to the following:
 - Heating and air (geothermal),
 - Leaks,
 - Water penetration,
 - Broken pipes,
 - Alarms, or
 - anything that could cause damage to other units or common areas.
2. All other problems in a unit or the building should be reported to the owner or rental agency that booked the unit.

Approved: Antigua Operating Policy 2-14 was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

January 3, 2013

Antigua Operating Policy 2-15

Subject: Rental Policy – Mandatory 3-Night Minimum

Purpose: To protect Antigua Condominium from being classified as a “condotel”

Policy:

1. All rentals in Antigua Condominium must be for a minimum of 3 nights.
 - Having units that rent for less than 3 nights may change the classification of the Antigua Condominium to a “condotel.”
 - Condotels cannot be financed through Fannie Mae or Freddie Mac. Therefore, having Antigua Condominium classified as a condotel would make it difficult for potential buyers to
-

find financing and for unit owners to be able to re-finance their units.

- By definition, a "condotel" is a condominium project that is operated as a hotel. The units are individually owned and owners have the option to rent their units out like any other hotel room.
- This 3-night minimum is a way of distinguishing Antigua Condominium from a "condotel."

Approved: Antigua Operating Policy 2-15 was approved by the Board of Directors on January 3, 2013.

Bonnie Medford
Bonnie Medford

President

Antigua Condominium Association

Antigua Operating Policy

January 3, 2013

Antigua Operating Policy 2-16

Subject: No-Smoking Policy for Common Areas

Purpose: To establish no-smoking and designated smoking areas for Antigua Condominium

Policy:

1. No smoking is allowed in any "building" common area including but not limited to the following: any elevator lobby, building hallway, fire stairwell, pool restroom, office space, or elevator cab.
2. No smoking is allowed on the back decks or the pool area except in designated smoking areas.

Approved: Antigua Operating Policy 2-16 was approved by the Board of Directors on January 3, 2013.



Bonnie Medford

President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 3-1 (Revised)

Subject: Special Assessment Insurance

Purpose: To recommend that each unit owner acquire insurance to cover a special assessment generated from damages not covered by the general insurance policy of the Antigua Condominium Association.

Policy:

1. The insurance policies of the Antigua Condominium include a deductible clause which is in an amount that the insurance carrier does not pay. In the event of a loss which is not covered by the insurance policy, the Association must pay for the loss either through available funds or by imposing a special assessment on the unit owners.
2. Insurance to cover the cost of special assessments levied as a result of losses not covered by the overall condominium policy is available from most insurance carriers as a rider to the regular insurance policy carried by a unit owner.
3. It is recommended that all unit owners include in their unit insurance policy provisions for coverage of special assessments resulting from damages not covered by the Antigua Condominium Association insurance policies.
4. It is suggested that owners also obtain insurance coverage (Home Owner's Policy/HO6 for betterments and improvements) of their individual condominium unit to cover updated cabinetry, flooring and any other content not covered by the Antigua Condominium Master Policy.

Approved: Antigua Operating Policy 3-1 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Operating Policy

April 16, 1994

Antigua Operating Policy 3-2.

Subject: Flood Insurance

Purpose:

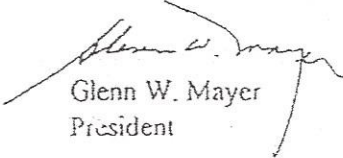
To establish responsibility for acquisition of flood insurance.

Policy:

1. The Antigua Condominium Association will acquire a general flood insurance policy to include the building common elements and the individual units.
2. This procedure will provide the unit owners with insurance at a lower cost and will alleviate the need to determine the responsibility as to whose insurance will cover the compensation for damage caused by a flood.
3. In the event existing flood insurance can not be renewed or a new policy can not be acquired for the Antigua Condominium, the Building Manager will promptly notify each unit owner. In this situation, the unit owner will be responsible to obtain flood insurance for his unit.
4. The cost for flood insurance will be included in the monthly condominium fee paid by the unit owners.

Approved:

Antigua Operating Policy 3-2 was approved by the Board of Directors on April 16, 1994.


Glenn W. Mayer
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 3-3 (Revised)

Subject: Placement of Lien

Purpose: To prescribe the placement of a lien as security for payment of overdue condominium fees and/or assessments.

Policy:

1. A lien process will be initiated by the Antigua Board of Directors on an individual unit when the total outstanding balance due, included but not limited to, condo fees, special assessments, and late fees, exceeds two months' delinquency.
2. If payment has not been received after a notice is sent, the Board may choose to proceed further with collections and may at that time turn the account over to an attorney for a lien to be placed on the delinquent property. The Board may also at that time choose to enforce accelerated payments as specified by the By-Laws and collect not only what is due, but the remainder of the condominium fees for that year.
3. An account turned over to an attorney for collection and/or lien does not have voting rights at annual meetings of the Condominium Association.

This Operating Policy reflects the current best practice to maintain current accounts and implement a lien on a property, but may change as needed to reflect amendments to the Antigua Condominium Association By-Laws or the Maryland Condominium Act.

Approved: Antigua Operating Policy 3-3 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

January 27, 1996

Antigua Operating Policy 3-4

Subject: Approval Authority

Purpose:

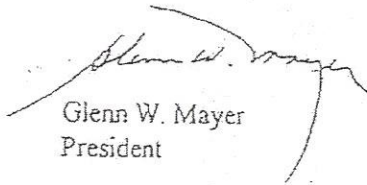
To designate the individuals who may sign documents of indebtedness or for the purchase of real property, goods or services.

Policy:

1. Documents authorizing the indebtedness of the Antigua Condominium Association from loans including secured and unsecured notes, mortgages, pledges, and any other financial instruments:
 - a. The signature of both the President and the Treasurer is required.
 - b. In the event either the President or the Treasurer is unavailable to sign a document, two other Board members may sign the document in place of the absent member.
2. Documents authorizing the purchase or sale of real property, goods or services
 - a. Purchases or sales in the amount of ten thousand dollars (\$10,000) or more which have been approved in accordance with the By-laws of the Antigua Condominium Association:
 - (1) The signature of both the President and the Treasurer is required.
 - (2). In the event either the President or the Treasurer is unavailable to sign a document, two other Board members may sign the document in place of the absent member.

Approved:

The Board of Directors approved this policy on September 3, 1993.



Glenn W. Mayer
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 4-1 (Revised)

Subject: Smoke Detectors

Purpose: To prescribe compliance with governmental requirements for smoke detectors and provide for the safety of the building and its occupants.

Policy:

1. Under current Ocean City Fire Marshal Code, units are required to have two types of life safety devices in their units. For Operating Policy 4-1, they will be referred to as SMOKE detectors and HEAT/SMOKE detectors.

A. HEAT/SMOKE DETECTORS

The Heat/Smoke detector is a round device, 4 inches in diameter, with 2 red flashing lights and does NOT make any audible sounds in the unit. ALL units in building must have an operating wired Heat/Smoke detector located in a precise position near kitchen areas as prescribed by Ocean City Fire Marshal Code. Owners are not to alter or tamper with the kitchen area's Heat/Smoke detector in the unit as this device is connected to the building's main emergency response system and is instead the responsibility of Building Management. Work inside a unit that may impact the Heat/Smoke device in any way must be cleared through the Antigua Management Office. Proper protocol will be followed to prevent a False Alarm to the Ocean City Fire Department.

B. SMOKE DETECTORS

The Smoke detector is also round, roughly 5 ½" in diameter with steady green lights in the center of the device and does emit audible notice to alert occupants of smoke and low battery conditions. Units on Floors 1 to 12 must have operating Smoke detectors in the main hallway and in both bedrooms. Penthouse Units must have operating Smoke detectors in all bedrooms and the upstairs hallway. Owners are responsible for changing the batteries as needed in any of the Smoke detectors at their own expense. If a unit owner does not maintain an operating wired Smoke detector, the Board may direct the Manager to correct the deficiency. The unit owner must reimburse the Antigua Condominium for any expenses incurred. The unit owner is responsible for any fines for failure to meet the requirements of this section.

Approved: Antigua Operating Policy 4-1 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 4-2 (Revised)

Subject: Internal Unit Geothermal System

Purpose: To avoid maintenance problems and damage to dwelling units and their contents.

Policy:

1. Geothermal systems in each unit are covered by a building maintenance plan. Owners are advised not to tamper with the system in a way that could impact operation such as placing linens or other personal belongings on the system components in the geothermal closet or pulling the breakers to cause a system reset. Antigua Management is to be contacted with any system outages or problems.

Approved: Antigua Operating Policy 4-2 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 4-3 (Revised)

Subject: Window Screens

Purpose: To prescribe responsibility for the maintenance of window screens.

Policy:

1. Unit owners must maintain the window screens installed in the unit in a manner that they do not detract from the appearance of the building or pose a hazard due to possible falling from the building.
2. A unit owner will be notified either in writing, by personal notification or by telephone of any screens not in compliance with paragraph 1.
3. If a screen is found deficient, the Building Manager may notify the owner and request that a repair be done in a timely manner.
4. Owners are responsible for the removal of screens at the end of season and reinstallation at the beginning of season the following year.

Approval: Antigua Operating Policy 4-3 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 4-4 (Revised)

Subject: Protection of Pipes

Purpose: To establish procedures to reduce the risk of freezing pipes and water tanks.

Policy:

1. Sufficient warmth must be maintained in the building in order to reduce the risk of pipes and water tanks becoming frozen and bursting causing water damage.
2. During the winter months each unit owner must leave the thermostat set to the unit heating system in the "Heat Mode" or "Auto Mode" and the thermostat set to a minimum of 55°.
3. The Building Manager is authorized to enter a unit to verify compliance with paragraph 2. The Manager may correct the switch setting and the thermostat if necessary to bring them into compliance.
4. The unit owner is responsible for any damage caused by failure to comply with this policy.

Approved: Antigua Operating Policy 4-4 (Revised) was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 4-5

Subject: Hot Water Heaters and Miscellaneous Internal Unit Plumbing

Purpose: To avoid maintenance problems and damage to the common elements, dwelling units and their contents, and to clarify responsibility for such damages.

Policy:

1. All units must have cut off valves on their hot water heaters.
2. This valve and the corresponding circuit breaker must be shut off whenever the unit is unoccupied for more than one week.
3. All hot water heaters must be easily and readily accessible through a cutout panel.
4. Unit owners are responsible for all damage done to their unit, other units, or the common elements due to leaking from their hot water heater or from their kitchen, bathroom, or laundry room plumbing and/or fixtures.

Approved: Antigua Operating Policy 4-5 was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 4-6

Subject: Washing Machines

Purpose: To avoid maintenance problems and damage to the common elements, dwelling units and their contents, and to clarify responsibility for such damages.

Policy:

1. All units must have metal hose connectors and/or cut off valves on their clothes washers.
2. Unit owners are responsible for all damage done to their unit, other units, or the common elements due to leaking from their clothes washer or plumbing affixed to it.

Approved: Antigua Operating Policy 4-6 was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 4-7

Subject: Balcony Care

Purpose: To outline building rules and regulations governing the care of exposed exterior balconies.

Policy:

1. To maintain effective exterior balcony coating, Owners may not place, including but not limited to, carpeting, tile, decking, or area rugs on their deck. If found, Antigua Management reserves the right to remove such items that could cause harm to the integrity of the concrete.
2. Owners are not to bolt in or penetrate their balconies with items, including but not limited to, hanging swing chairs, mirrors, plant holders, light fixtures, etc., without proper permission from the Board of Directors. Consideration must be taken as to how such items may impact the structure's integrity.
3. No items, water or other liquids other than natural rainwater may come off the balconies.
4. Owners may not wash their balconies with any chemical that could cause harm to the coating and cannot sweep excess water off balcony after cleaning.

Approved: Antigua Operating Policy 4-7 was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 4-8

Subject: Interior Rotunda Appearance

Purpose: To outline expectations for continued upkeep of unit exterior.

Policy:

1. Exterior frame of the second bedroom windows should be free of excessive rust or corrosion spots and free of extreme paint flaking. Must be kept uniformly painted and in good appearance.
2. Unit entry doors should be free of excessive rust or corrosion spots and free of extreme paint flaking. Must be kept uniformly painted and in good appearance.
3. Color of paint on doors and frames must conform with the approved colors in use in the building.
4. If a unit is found to be in violation of these rules, the owner will be contacted in writing and asked to remedy the situation within 30 days. If Management's requests go unanswered, the Board may have the appropriate corrections made at the Owner's expense.

Approved: Antigua Operating Policy 4-8 was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 4-9

Subject: Out of Scope Cleanup and Building Repairs

Purpose: To establish guidelines for excessive building cleanup and repairs imposed on Antigua Staff.

Policy:

1. Costs associated with the unscheduled or unwarranted repair or cleanup of Antigua property may be assessed to the party responsible (whether it be owner/friend/guest or renter) at the Building Manager or Board's discretion.
2. Unwarranted cleaning/repairs would consist of any matter that resulted from direct negligence or disorderly conduct on Antigua Property.
3. Costs imposed on a responsible party may consist of, including but not limited to, cleaning reagents used, materials needed, employee wages and any fines the Antigua Condominium Association incurs from state, county or local agencies.

Approved: Antigua Operating Policy 4-9 was approved by the Board of Directors on March 8, 2012.



Bonnie Pearlman
President

Antigua Condominium Association

Antigua Operating Policy

February 18, 2012

Antigua Operating Policy 5-1 (Revised)

Subject: Personnel Policies

Purpose: To establish the policies, procedures and practices for personnel management.

I. Employment Policies

A. Employment

1. The Antigua Condominium Association (ACA) is an equal opportunity employer. No applicant will be barred from consideration for employment by the Association on the basis of race, color, gender, age, religion, national origin or disability.
2. It is Association policy not to hire relatives of officials, staff or unit owners of the Association unless approved by the Board of Directors.
3. Each applicant will complete an employment application giving pertinent information about background and experience. Providing false information will automatically disqualify a candidate and is grounds for dismissal.

B. Probationary Period

All newly hired employees must complete a 90 day probationary period. The Manager will conduct a performance appraisal after 90 days and; (1) if the performance appraisal is satisfactory or better, status will be changed from probationary to full-time or part-time (2) if the performance appraisal is less than satisfactory, employment will be terminated. Probationary employees are not eligible for benefits.

C. Categories of Employment

1. Full-time – Any employee who works 40 or more hours a week.
Part-time – Any employee who works less than 40 hours a week.
Seasonal – Any employee who works on a temporary basis.
(Usually less than 120 days.)
2. Part time and Seasonal employees are not eligible for benefits.

D. Hours of Work and Holidays

1. The normal workweek is 40 hours; work days and hours may be changed based upon the needs of the Association.
2. An employee must notify the manager no later than one hour after normal reporting time if late or absent.
3. All eligible employees receive the following three (3) regularly scheduled holidays as paid holidays:

- New Year's Day
- Thanksgiving Day
- Christmas Day

4. In addition, eligible employees may select three (3) additional days as holidays to be known as "Floating Holidays." These days must be approved by either the Building Manager or the Board and may not be taken between Memorial Day and Labor Day.
5. If it is necessary to work on a regularly scheduled holiday, employees will be entitled to compensatory time off equal to the number of hours worked that holiday. If a holiday should fall on a Saturday or Sunday, the preceding or following day, respectively, shall become a paid holiday. To be eligible for holiday pay, the probationary period must have been successfully completed. The work day preceding the holiday and the work day following the holiday must have been worked.

II. Compensation

A. Pay Procedures

It is the policy of the Antigua Condo Association to pay employees a competitive salary based on; (1) the duties and responsibilities of the position comparable to similar positions in the Ocean City area, and (2) the Antigua Condo Association's financial ability to pay.

B. Pay Period

Employees are paid on a weekly basis, generally on Friday. The pay period starts at 12:00 AM on Friday and ends at 11:59 PM on Thursday. The first week's earnings will be paid on Friday.

C. Salary Adjustments

Employee's salaries will be reviewed on an annual basis. Adjustments are made on the basis of merit and result directly from job performance.

D. Overtime

1. It is the policy of the Antigua Condominium Association that work be performed during the regular hours established by the Board, and that overtime work will be required only when it is clearly in the best interest of the Association.
2. An employee may only be paid at the overtime rate for those hours worked beyond 40 hours per week.
3. Overtime work must be authorized prior to the performance of work and only by the Building Manager or President.
4. Only hourly (non-exempt under the Fair Labor Standards Act) employees are eligible to receive overtime which is paid at the rate of one and a half times (1 ½) the employee's regular salary.

III. Performance Evaluations

- A. Purpose – To provide definitive feedback to an employee about individual job performance.
- B. Evaluations Schedule
 - 1. Appraisals will be conducted after an employee's initial 90 day probationary period and then annually.
 - 2. The Building Manager may conduct additional appraisal reviews as needed.
- C. Rating Process
 - 1. The Manager conducts a performance planning meeting with the employee to discuss specific job performance and job requirements of the position.
 - 2. Performance is measured against these requirements and the employee is rated on each.
 - 3. The results of the evaluation have a direct bearing on the amount of salary increase the employee will receive, if any, whether employment will continue, and/or whether further training is necessary.
- D. Building Manager Evaluation

The Board will implement the above requirements for the evaluation of the Building Manager.

IV. Leave

- A. Annual Leave
 - 1. Annual leave for eligible employees is computed from the day of employment. Although annual leave will be accrued, no annual leave can be taken during the first 90 days of employment.
 - 2. Annual leave must be used during the calendar year unless prior approval is given by the Manager or the President.
 - 3. Employees earn annual leave as follows:
 - a. After one year from anniversary date – five (5) days.
 - b. After two years from anniversary date – ten (10) days.
 - c. After five years from anniversary date – fifteen (15) days.
 - d. After 10 years from anniversary date – twenty (20) days.
 - 4. Annual leave pay shall be at the regularly hourly rate of pay in effect on the date leave is taken. If a paid holiday falls within the leave period, it will not be counted as a leave day.
 - 5. No employee will be permitted to take annual leave during the summer season from May 1 through September 15.

B. Sick Leave

1. Eligible employees are entitled to six (6) days or forty-eight (48) hours of sick leave annually, accrued at the rate of four (4) hours a month.
2. Sick leave will be entitled and authorized only when the employee has accrued that time in advance of any absence caused by illness only.
3. Employee must notify the Manager no later than one (1) hour after normal reporting time if not able to attend work to receive sick leave.
4. At the Managers request, a doctor's certificate is required after three or more consecutive days.
5. Unused sick leave may be accumulated from year to year to a maximum of twenty-four (24) days or one hundred ninety-two (192) hours.

C. Military Leave

1. Employees who are members of the National Guard or Reservists of the Armed Forces will be granted excused absences as provided by Federal Law. References may include the "Employer Support of the Guard and Reserves" (ESGR) and the "Uniformed Services Employment and Reemployment Rights Act" (USERRA). Antigua Management may request a copy of the employee's Orders to be placed in the employment file.
2. Leave will not be charged against the employee's accrued annual leave.
3. With respect to an employee's military requirement of attending Annual Training (AT), the Antigua Condominium Association agrees to make up the difference of pay if the employee's rate of pay happens to be higher than what their current military pay provides. Any amounts disbursed by the Antigua will be based on the employee's rate of pay at the time of their departure for their training.

D. Bereavement Leave

When a death occurs in an employee's immediate family, all regular full time employees may take up to three (3) days off with pay to attend the funeral or make funeral arrangements. For part time employees, the pay for time off will be prorated if the funeral occurs on a scheduled work day. The Board or Management may require verification of the need for the leave.

"Immediate Family" Defined for Bereavement Leave: Immediate Family members are defined as an employee's spouse, parents, stepparents, siblings, children, stepchildren, grandparent, father-in-law, mother-in-law, bother-in-law, sister-in-law, son-in-law, daughter-in-law, or grandchild.

V. Work Rules

It is the intent of the Antigua Condominium Association to protect the mutual rights and interest of every employee, owner, and just of the Association by establishing appropriate work rules and penalties for the violation.

A. Group 1 Rules

Violation of one of these rules is cause for immediate dismissal.

1. Provoking or starting a fight involving physical contact.
2. Stealing property of the Association, owners, renters, guests or employees.
3. Refusing to comply with orders of the supervisor.
4. Making false statements on employer or employee records.
5. Smoking or carrying lighted smoking materials in forbidden areas while on Association property.
6. Drinking alcohol or using drugs, possession or bringing drugs or alcohol, or being intoxicated or drugged on the Association's premises.
7. Being convicted of a crime while in the employ of the Association.
8. Obtaining or using keys of the Association and/or owners without authorization for any reason.

B. Group 2 Rules

Violation of one of these rules will result in a reprimand and a second reprimand may be cause for dismissal.

1. Continuing unsatisfactory performance or unacceptable productivity after proper instruction and guidance has been provided.
2. Failing to observe work hours, being tardy or absent without proper notice.
3. Wasting time by loafing, loitering, or gossiping.
4. Spreading rumors, gossip, or lies which may result in harm to employees, owners, guests, or the Association.
5. Using abusive language or failing to be considerate of others.

C. Other Rules

The above work rules are not all-inclusive since all wrongful conduct or activities cannot be listed.

VI. Termination

Termination of employment may become necessary because of rule violations, and ability to perform assigned work, unsatisfactory evaluation, or job elimination.

- A. Employees who are separated for any reason, other than a violation of a Group 1 rule, will be given at least a two weeks' notice of the Association's intent, or maybe given two weeks' pay in lieu of notice.
- B. Employees violating a Group 1 rule are subject to immediate dismissal requiring neither prior notice nor termination pay.
- C. Any employee who was terminated or leaves, while employed by the Association, is not entitled to payment of any accrued or unused leave or vacation time.
- D. Any employee who is terminated for cause is not entitled to any severance pay.

VII. Employee Benefits

Health Benefits

1. Full-Time Employees who have successfully completed their probationary period with six months of continued employment will be offered healthcare, dental and vision benefits after six months of service. Coverage may be changed as needed and policies are to be reviewed by the Building Manager and Board of Directors on an annual basis.

Retirement Savings Plans

1. Full-Time Employees that reach 1 year of service will be eligible to participate in the Antigua Condominium Association's Retirement Savings Plan. The structure of the Plan will be reviewed by the Board annually.

Approved: Antigua Operating Policy 5-1 (Revised) was approved by the Board of Directors on January 3, 2013.



Bonnie Medford
President