



Lakeridge Tax District
And Association

RULES
AND
REGULATIONS

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INTRODUCTION

The Lakeridge Tax District and the Lakeridge Association have collectively endeavored to establish a Book of Rules and Regulations for the Lakeridge Community. Those factors that have motivated past Boards and continue to influence the decisions of current Boards of Directors, evolve essentially from two needs. First, the Boards of Directors have an ongoing responsibility to conduct the affairs of Lakeridge in a businesslike manner. The ultimate goal of this responsibility is to preserve and protect both the physical properties of Lakeridge and to place certain restrictions on the behavior of individuals where such behavior might have a negative effect on the larger community. Secondly, the Boards, as fellow residents, have a need to preserve the quality of life and the residential characteristics at Lakeridge for the mutual benefit of all residents. Any services provided to Lakeridge by a Board member or a Committee member must be done on a pro bono basis with no compensation to that person or that person's firm except for pre-approved out-of-pocket expenses (approved December 20, 2009). The Board voted unanimously to approve a resolution requiring disclosure of any conflict of interest by directors as soon as such conflict is discovered by them and also requiring them refrain from voting on issue affected by such conflict (approved Nov 9, 08).

The Book of Rules and Regulations has been developed with these two factors

clearly evident. Upon review, for example, the reader will find most rules introduced by a resolution of a Board. These resolutions, in turn, cite both the enabling legislation within the governing documents that allows the rule to be promulgated and each resolution contains a short summary of the purpose or reasons why a Board has passed a particular set of rules.

The Book has also been developed with some additional vital concerns being addressed. For example:

- Every effort is made to scrutinize the need for a rule. Where rules are not needed, they are not promulgated. Lakeridge is a residential and recreational community and continuing efforts are expended to keep rules to a minimum.
- Every effort is made to keep residents abreast of rule changes. For example, new rules are posted before going into effect. In many cases, additions, amendments or other proposed changes in rules are brought to the attention of the community by public hearings.
- Every effort is made to involve the larger community in the decision making process regarding rules. For example, public hearings are designed specifically to allow residents the opportunity to review and comment on proposed rules. The use of the committee process, committees being comprised of residents, is normally requested in generating and/or reviewing proposed legislation.
- New residents are introduced to Lakeridge by automatically receiving a copy of the Book of Rules and Regulations so that they, too, are aware of some of the requirements of living at Lakeridge.

We encourage the reader to carefully and occasionally review the Rules and Regulations. Suggestions are always welcomed.

Article I Establishing a Book of Rules and Regulations

Section 1 Tax District Resolution Creating a Book of Rules and Regulations

Be it resolved that the Lakeridge Tax District Board of Directors

pursuant to Article VI, Section 6.2B, and Article VIII, Section 8.4, of the Lakeridge Tax District Governing Ordinance, and in conjunction with the Lakeridge Association Bylaws, hereby adopt the following measures to create a Book of Rules and Regulations hereafter to be called the Book of Rules and Regulations. The sole purpose of the resolution shall be to provide a source document whereby all rules and regulations of the Tax District shall be duly incorporated thereunto and so that this book can be made available to the Lakeridge Community according to the requirements of the Tax District Governing Ordinance (Art. VIII, Sec. 8.4). The following administrative regulations shall apply.

A. The Book of Rules and Regulations shall be divided into major administrative areas for the ease of understanding. The areas shall include:

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A-Disclosure of interest for board members

B-Formation of the Committees

C-Tenants Facility Use Procedures

D-Storage of Gasoline and Other Fuels

E-Architectural Rules- Unit Exteriors and Alterations

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Page 65 Guidelines For:

a- Home Winterization and De-Winterization

b- Garbage/Recycling

c- Parking Stickers and Gate Entry

d- Moped Safety

e- Pet Safety

f- Parking Passes

g- Winter/Fireplace Safety Tips

h- Electronic Communication Authorization Form

Page 72 Revisions to the Rules and Regulations

The Book of Rules and Regulations shall be periodically summarized, represented, and disseminated to the Lakeridge Community.

A. It shall be made mandatory that the Book of Rules and Regulations be made available to new residents and tenants at Lakeridge as a mandatory part of closing or rental process.

B. Amendments, additions, deletions or other changes to the Book of Rules and Regulations shall be subject to the requirements of Article II of said book and these changes shall be incorporated into the Book of Rules and Regulations not less than 30 days of the effective date of the change and only after public notice of such change as hereinafter defined (Art. II, Sec. 3).

C. To facilitate understanding and dissemination, the Tax District Book of Rules and Regulations shall be incorporated and made as one with the Association Book of Rules and Regulations.

Section 2 Association Resolution to Create a Book of Rules and Regulations

Be it resolved that the Lakeridge Association Board of Directors pursuant to Article VIII, Section 2P, of the Association Bylaws, and in conjunction with the Tax District Governing Ordinance, hereby adopts the measures necessary to adopt a Book of Rules and Regulations whereby all Rules and Regulations as passed by the Association shall be therein incorporated. This book shall be correlated with and become a permanent part of the Book of Rules and Regulations as hereinafter defined. The sole purpose of the resolution shall be to provide a source document whereby all rules and regulations may be duly incorporated.

A. To facilitate understanding and dissemination, the Association Book of Rules and Regulations shall be incorporated with and made as one with the Tax District Book of Rules and Regulations.

Article II Administrative Procedure

Administrative procedures for incorporating additions, deletions, amendments and other changes to the Book of Rules and Regulations

Section 1 Tax District Resolution defining procedure for incorporating changes into the Book of Rules and Regulations

Be it resolved that the Lakeridge Tax District Board of Directors pursuant to Article IV, Section 6, and Article VIII, Section 8, of the Tax District Governing Ordinance, hereby adopts the following measures for incorporating additions, deletions, amendments or changes to the Book of Rules and Regulations. The purpose of the resolution and addendum measures is to insure that specific procedures are adhered to in the promulgation of Rules and Regulations. The measures to be taken include:

A. The Lakeridge Tax District Board of Directors shall not promulgate rules and regulations that do not derive their authority from the existing Governing Ordinance. Amendments to existing ordinances, addition of new ordinances, and/or promulgation of rules and regulations that do not derive authority from the existing documents shall only be adopted pursuant to the requirements of said documents.

B. The Board of Directors shall have the authority to adopt, subject to the requirements as herein defined, administrative regulations that purport to prevent nuisances and hazards that prohibit immoral, improper, offensive or unlawful use of recreational facilities that purport to limit the use of recreational facilities to proper persons. Also, adopting fines for violations and establishing charges for exceptional use of facilities.

C. Rules and regulations as defined above may be adopted and effectuated only after the Board of Directors has allowed for public hearings on proposed said rules and regulations. Specifically excluded from the requirements of public hearing shall be those actions of the Board taken pursuant to Article VIII, Section 8.2, including measures directed at internal administrative matters, acquiring, maintaining, leasing of public areas (within budgets), opening bank accounts, obtaining insurance, obtaining trusts for the accumulation of capital resources, establishing procedures required for administration and doing "all things reasonably necessary to "effectuate the above purposes." The Board, however, may elect to" ring such rules and regulations to public hearings.

D. Rules and regulations shall be formulated, amended, deleted or changed according to the procedures as defined in Section 3 of this Article.

Section 2 Association Resolution defining procedures for incorporating changes into the Book of Rules and Regulations

Be it resolved that the Lakeridge Association Board of Directors pursuant to the Declaration of Covenant and Restrictions Article IX, Section 4, and the Bylaws Article VIII, Section XII, do hereby adopt the following measures for incorporating changes into the Book of Rules and Regulations. The sole purpose of this resolution and addendum is to define the procedure to be followed in the promulgating rules and regulations. Rules and regulations shall be adopted by the Board of Directors accordingly.

A. The Board of Directors shall have the power to adopt, amend, promulgate "reasonable" rules and regulations governing the conduct of persons and the use of properties.

B. Rules and Regulations of the Association may not be inconsistent with the ordinances of the Tax District with respect to portions of the common properties over which the Tax District exercises control. If said conflict or inconsistency does evolve, the Tax District rule or regulation. shall supersede the Association ruling.

C. Rules and Regulations shall be promulgated, amended, deleted or changed according to the procedures defined in Section 3 of this Article.

Section 3 Procedures for the Creation, Deletion or Amendment of Rules and Regulations

A. Proposals to add, delete, or otherwise change the rules and regulations of either the Tax District or Association may be made by communication, staff recommendation or Board of Directors proposal of resolution.

B. If a topic communicated to the Board of Directors, as defined above, concerns an internal operating procedure which does not directly affect the members or residents as a whole, but rather purports to govern the actions of the Board, the Committees, or the Staff and/or is designed to protect safety and welfare of the community at large; or if the topic of communication, as determined by the Board, can be resolved as interpretative on policy resolution, then the topic shall be referred to Committee or Staff for review and comment. A report, including a draft of resolution in a form suitable for passage shall be submitted to the Board of Directors. The Board may adopt the proposed resolution and determine, at

that time, the most appropriate method of dissemination. The Board shall also determine whether the resolution should be incorporated into the Book of Rules and Regulations or the Office Procedure Manual.

C. If the Board determines that the communication, as referenced in Item A above, purports to and/or would have the effect of controlling the behavior of the community at large and if the Board determines that the Book of Rules and Regulations should be amended to incorporate this topic, then the topic shall be referred to the appropriate Committee or Staff. All steps as hereinafter (Steps D through J) shall be followed in formulating said legislation.

D. The appropriate Committee or Staff shall be charged with reviewing the topic and reporting to the Board. The report shall include a draft resolution, in suitable format, to be approved by the Board of Directors.

E. All such "Draft Resolutions" shall include a reference to that section of the governing documents that provides the authority for the resolution and concomitant regulations under consideration. The resolution must also summarize the purpose and/or purposes of the Board in proposing the legislation. Final resolutions shall also incorporate such information.

F. Once a draft resolution, purporting to control the behavior of the community at large, has been approved by the Board, the resolution shall be subject to review and consideration by the Community in the form of a public hearing as described hereinafter. Notice of the hearing and a copy of the resolution shall be posted prior to the meeting.

G. The public hearing will be conducted with an opportunity for all interested parties to be heard, either in person or in writing.

H. Following the meeting, final resolutions will be drafted and submitted to the Board of Directors for consideration.

I. Upon passage of final resolutions, the Board will give public notice to the community of the resolution and the effective date of the same. The effective date of the resolution shall not be less than 30 days from public notice of said resolution and it shall also be incorporated at that time into the Book of Rules and Regulations.

J. Rules and Regulations created or amended by the Tax District and Association Board of Directors or recommendation refused, may be rescinded at any District or Homeowners meeting by a majority vote of those present and eligible to vote. Upon petition of not less than 25% of eligible voters in the Association and/or Tax District, the Board shall call a special meeting of the Homeowners/District to discuss existing or proposed Rules and Regulations.

Article III General Regulations Regarding Restrictions on Properties

Section 1 Tax District Resolution Regarding Restrictions on Tax District Properties

Be it resolved that pursuant to Article VIII, Section 8.1, of Tax District Governing Ordinance, the Board of Directors hereby resolves that the following rules and regulations regarding the use of Tax District property be adopted. These rules and regulations are both general and specific in nature. Those of a general nature are important in that they impose the

minimum requirements to assure that the actions of any individual(s) are such as not to impose a threat to the health and welfare of the community at large. The specific rules and regulations are such as to protect the common properties from infringement and/or encroachment.

1.A. General Regulations

1. The Properties of the District shall be used only for the purposes for which they are intended.

2. There shall be no obstruction of the Properties of the District nor shall anything be stored in the Properties of the District without the prior written consent of the Directors except as hereinafter expressly provided.

3. No garbage cans, trash barrels, or other obstructing personal property shall be placed on the Properties of the District by the owners.

4. No accumulation of rubbish, debris, or unsightly materials will be permitted in Properties of the District, except in designated trash storage areas, nor shall Properties of the District be used for the general storage of personal property. Littering on the Property of the District is strictly forbidden.

5. Storage of materials in Properties of the District or other areas designated by the Directors shall be at the risk of the person storing the materials. Buildings used for storage shall be kept neat, clean and free of vermin.

6. All cans, candy wrappers, cigarettes, or litter is to be disposed of in the appropriate receptacles. Under no circumstances will the beach at, or Ridge Pond be considered a suitable receptacle for garbage.

7. From time to time, the Board will promulgate policy resolutions to provide for the safety, protection of equipment, and good order of the use of the Properties of the District. Properties of the District will be used in accordance with the policy resolutions as posted at the applicable facility or area.

8. Residents and staff shall not be allowed to borrow or utilize maintenance vehicles or equipment for personal use. Recreation equipment can only be utilized by residents at that location and for that purpose for which the equipment is designed.

1.B. Specific Regulations

1. Buildings, fences, walls, decks or other structures may not be constructed on any lot or common area without the written approval of the Board of Directors.

2. Wood stoves, solar panels, windmills, air conditioners, sky lights, fountains, antennas, special electrical services, upgrading of existing plumbing that will effect common elements and/or other changes designed to modify, change, improve, and/or upgrade the existing utilities including heat, light, electricity, water, shall not be commenced by any homeowner

without the written approval of the Board of Directors.

3. Trees, shrubs, flowers, cannot be planted on common property without the written permission of the Board of Directors. No planting shall be allowed within four (4) feet of any road, drive-way, cul-de-sac, or other vehicular road bed.

4. Excavation of roads, walkways, and earthen material on common property is prohibited without written permission of the Board of Directors.

5. Requests for changes, additions, appurtenances to building and/or grounds as herein defined shall be made according to the procedures defined in the document known as "Lakeridge Tax District and Association - Interior/Exterior Building Changes, Trees, and other Plantings, Miscellaneous Construction; Procedural Rules and Regulations". (Attached as addendum to the Book of Rules and Regulations.)

Section 2 Association Resolution Regarding the Use of Lots

Be it resolved that the Lakeridge Association Board of Directors, pursuant to the Association Declaration of Covenants and Restrictions and Bylaws hereby resolves that the following Rules and Regulations regarding both the general and specific use of common properties, garages, lots and residences, as defined by the Declaration be imposed. The purpose of these Rules and Regulations shall be to assure that the use of all property at Lakeridge conforms to the residential character of Lakeridge, that the use of property shall be restricted to protect the safety and integrity of the community at large, and to assure that the design, intentions and requirements of the Declaration and Bylaws are fulfilled.

2.A. General Regulations

1. Residence lots shall be used for residential purposes only.
2. No industry, business, trade, or commercial activities except for home professional pursuits without regular visits from the public, shall be conducted, maintained, or permitted on any lot.
3. No "For Sale," "For Rent," or "For Lease" signs or window displays or advertising shall be maintained or permitted on any part of the properties or in any lot therein, nor shall any lot be used or rented for transient, hotel or motel purposes.
4. Each garage lot may be used only for the storage of a motor vehicle, boat, or trailer and the neat and clean storage of domestic material related to its use as an accessory to a residence.
5. Residents shall provide to the Board of Directors or its designated agent a duplicate key to all of the locks to the premises for use in emergency

situations only.

6. No electrical device creating unusual electrical loading may be used on the lots without prior written permission from the Board of Directors. Electrical devices for destroying insects may not, under any circumstances, be placed on common property, but only over back decks or back of houses. They should only be operated when unit owners are in residence and never after 11 p.m. or before 8 a.m.

7. No alteration or remodeling involving the exterior of a building on a lot may be done without written permission from the Architectural Review Committee and approval of the Board. Any unapproved changes to the exterior of units are subject to a fine of not less than \$250 and not more than \$1,000 and the unauthorized work must be redressed immediately upon written notification. Unauthorized removal of any standing trees in any condition will engender an automatic fine of \$250. These charges are due immediately upon written notification of the violation.

8. Misuse or abuse of appliances or fixtures within the lot is prohibited; any damage resulting from such misuse shall be the responsibility of the owner in whose lot it shall have occurred. No wood burning or coal stoves may be installed until written approval is submitted to the management office from the Building Department of Torrington for the installation of such stoves.

9. On those lots on which buildings are constructed on piers, the area under the buildings shall be kept free of unsightly material and no storage of materials or animals will be permitted on any lots except in such a manner as to prohibit the spread or encouragement of fire or vermin.

10. No wood or other flammable substance shall be stockpiled or stored on exterior decks or in crawl spaces.

2.B. Specific Regulations

1. Owners shall not cause or permit anything to be placed on the outside walls or door of a building and no awning, canopy, shutter, or radio or television antenna shall be affixed to or placed upon the exterior walls or doors, roof, balconies, or patios, or any part thereof without the written consent of the Architectural Review Committee and the Board of Directors.

2. Nothing shall be hung or displayed, with the exception of the American flag on holidays, from the windows, terraces, balconies, or patios, or Placed upon the window sills, nor shall any rugs or mops be shaken or hung from or on any of the windows, doors, balconies, patios, or terraces. No clothes shall be hung or dried outside of the buildings on the lots.

3. No terrace, balcony, or patio shall be enclosed or covered by anything or otherwise enclosed without the written consent of the Architectural Review Committee and the Board of Directors.

4. Owners shall not paint, stain, or otherwise change the color of any exterior portion of any building without the approval of Management.

5. Each owner shall keep all buildings and structures on his lot in a clean and sightly condition.
6. Foundation plantings of trees, shrubs, flowers, or other ornamental plants cannot be planted unless written permission is given by the Board of Directors.
7. Requests for building additions, changes and/or plantings must be processed according to and follow the requirements of that document entitled "Lakeridge Tax District and Association - Interior/Exterior Building Changes, Trees and Planting, Miscellaneous Construction.
8. The responsibility for and the maintenance of grounds, buildings, residences, lots, appurtenances shall be required as defined in Article VI of this Book of Rules and Regulations.

Section 3 Insurance

Association Resolution Regarding Master Association Policy Insurance Responsibilities

Be it resolved that the Lakeridge Association Board of Directors pursuant to Article XV of the Association Bylaws, hereby moves that the following restrictions be imposed regarding the Association Master Policy. The sole purpose of the resolution is to assure that the coverage of personal property provided by the Association's insurance policies is not diminished, exceeded, or otherwise threatened.

- A.1. Nothing shall be done or kept which will increase the rate of insurance of any of the buildings or contents thereof applicable for residential use without the prior written consent of the Board of Directors.
2. No owner shall permit anything to be done or kept in his lot or in the Common Properties which will result in the cancellation of insurance on any of the buildings or contents thereof or which would be in violation of any law.
3. An owner shall comply with the Rules and Regulations of the New England Fire Rating Association and with the rules and regulations contained in any fire insurance policy upon said building or the property contained therein.
4. Damage by fire or accident affecting the Common Properties or the liability of the members will be promptly reported to the Board of Directors immediately following the occurrence thereof.
5. The Board of Directors may establish fines, refuse to file insurance claims, or take whatever measures it deems reasonable when it has been clearly ascertained that the negligence of a homeowner has caused property damage covered by the Association Policy.

Re: Condominium Master Insurance Policy

Revisions to the Common Interest Ownership Act August 19, 2010

As a result of the changes to the Common Interest Ownership Act (CIOA) that took effect on July 1, 2010 the insurance coverage provided to Lakeridge Association/Tax District under the master insurance policy has also changed.

After July 1, 2010, the Lakeridge Association/Tax District Master Insurance Policy will rebuild each building for covered losses inclusive of each unit. This coverage will now extend to unit owner purchased and installed improvements and betterments. We refer to this "all in" coverage.

To further clarify what a unit owner improvement is, there may be many physical enhancements to the unit that were purchased and installed after the original date of conveyance, or in other words, the very first sale from the developer to the first unit owner. Common examples of unit owner installed improvements are kitchen upgrades, bathroom upgrades, flooring upgrades, ornate molding, partition walls and finished basements.

This is a broadening of coverage compared to how the master policy was originally written and may present an opportunity for unit owners to reduce coverage on their individual unit owner policies.

Even with this broadening of the master policy, our agency recommends that each unit owner purchase at least \$25,000 coverage for "Building Coverage", "Coverage A" or "Improvements or Betterments." These are all different names for this coverage provided by the unit owner policy.

We also suggest that you take this opportunity to document the interior of your unit. Whether this is a compilation of paid invoices for improvements or a collection of photographs of each room, (ideally stored offsite) any proof of improvements would be necessary to facilitate claim settlement. Effective July 1, 2010

Article IV Assessment, Common Charges, Taxes and Other Financial Obligations Credit Restrictions and Policy

Be it resolved that pursuant to Article V, Section 10, of the Association Declaration of Covenants and Restrictions; Article XI, Section 6, of the Bylaws; and Section 5.5 of the Tax District Governing Ordinance, the Association and Tax District Boards of Directors hereby jointly resolved that the following credit policies and rules and regulations be effectuated. The purposes of this joint resolution shall be to assure that all owners, members, guests, business and/or third party obligations due to the Association and Tax District are paid in a timely fashion. Secondly, to cause the delinquent party to bear the cost of all additional expense with the administration and collection of the overdue account.

A. Interest

1. ASSOCIATION:

If payment is not made within 30 days of the date of the statement, the payment due becomes delinquent and a late charge shall be assessed from the date of the statement. The late charge on delinquent payments of Common Charges to the Association shall be at the rate of 1% per month pursuant to Article V, Section 10, of the Declaration and Article XI, Section 6, of the Bylaws.

2. LAKERIDGE TAX DISTRICT:

If payment is not made within 30 days of the due date (approved Feb 15, 2009), the payment due becomes delinquent and a late charge shall be assessed from the due date. The late charge on delinquent payments of taxes to the Tax District shall be at the rate of 1% per month pursuant to Section 5.5 of the Governing Ordinance.

3. Partial payments in the Association and Tax Districts on account will be applied as follows:

The oldest interest owed must be paid in full before any amount is applied to the oldest principal.

4. A lien shall be placed on any property having an outstanding balance of more than \$50 that is older than 90 days. Foreclosure proceedings may be initiated not less than 60 days from the date of lien placement.

5. Any individual who has had a lien placed upon his or her property will also have the following penalties imposed:

1. The owner, his family and guests, will lose all recreational privileges.
2. The owner will be required to relinquish his Committee and/or Board privileges.
3. The mortgagor will be notified of the lien.
4. No rent privileges will be permitted.

Article V Association Resolution Regarding the Restrictions on Leases and/or Rentals of Units

Be it resolved that pursuant to Article VIII, Section 2P, Article XII and Article XIV, the Lakeridge Association. Board of Directors hereby resolves the following restrictions, requirements and Rules and Regulations regarding rentals of lots shall be imposed upon the

Lakeridge Homeowners. The sole purpose of this resolution shall be to prevent excessive demand on common facilities, to restrict entry to Lakeridge to proper persons, to reserve the residential characteristics of Lakeridge and to fulfill the requirements of the Declaration and Bylaws.

Section 1 Rental Applications Regulations and Requirements

A. Any owner wishing to lease his or her lot shall petition to the Lakeridge Association Board of Directors for permission to do so.

B. Petitions for rentals must be made on a standard "Lakeridge Rental Application" form.

C. The "Lakeridge Rental Application" must be filled out in detail and submitted at least three (3) weeks prior to the proposed rental periods.

D. Rental applications must be submitted with a non-refundable rental application fee. (See Article IX - Fees)

E. All rentals, including long and short term rentals, must be consummated by a duly executed lease between the owner and the renter. Said lease must be attached to the rental application and must include the following minimum provisions (sample of lease attached as addendum to the Book of Rules and Regulations):

1. The lease shall not be legal and binding until such time as the application for rental has been approved by the Lakeridge Association Board of Directors and/or their designee(s).

2. The Owner has provided the tenant(s) with copies of, and the tenant(s) understands and agrees to be bound by all present and future rules and regulations, including those herein stated, of the Lakeridge Tax District and Association and/or their designee(s).

3. The Lease may not be modified, amended, extended or assigned without prior written consent of the Lakeridge Board of Directors.

4. The Owner grants, and the Tenant attorns to the Association, acting through its President, an irrevocable power of attorney for the Owner for the term of the lease, and hold-over periods, to act on behalf of the Owner to terminate the lease and commence summary process and other legal action against the Tenant, to initiate actions or recover damages, in the event that the Tenant or his guests or invitees shall violate the Regulations, Policy Resolutions, Declaration, or Bylaws of this Association.

5. All actions of the Association hereunder shall be undertaken at the cost of said Owner including reasonable attorney's fees of the Association, provided before any action is commenced, Landlord Member is notified by certified mail at least five (5) days before commencement of such action itself or abate the violation prior to the date set for commencement in said notice

6. The Owner or the Tenant may in a timely manner, request a hearing before the Board, to be held prior to said date, to protest the action, or indicate reasons for the violation. After opportunity to be heard, the Board may either agree to proceed, agree to delay, or terminate the action.

7. Article IX, Sections 1 to 5, of the Declaration of Covenants and Restrictions will be reprinted in the lease.

8. The tenant shall not sublet the demised premises, or any part thereof without the prior written consent of the Board of Directors. (Article XIV, Section 11, Bylaws.)

9. The Owner has provided the Tenant with all the necessary information and has thoroughly familiarized the Tenant with the use of the unit, including fireplace(s), appliances, utilities and other areas such that the Tenant is aware of all the actions to be taken to assure a safe and enjoyable stay at Lakeridge.

F. The Lakeridge Association Board of Directors retains the right to accept or reject rental applications based upon the following:

- failure to meet the minimum requirements of these Rules and Regulations;
- incomplete application materials;
- past experience with the Owner and/or proposed Tenant and/or reference checks on the proposed Tenant that would indicate rental application should not be approved;
- where the number of people proposing to rent the unit exceeds the capacity of the unit as defined in Article IX of the Association Declaration;
- any other criteria that the Board of Directors may deem reasonable and appropriate.

G. The Owner who has had a rental application denied may appeal to the Board of Directors. A request to appeal must be submitted in writing within two (2) weeks of a denial.

H. The decision of the Board of Directors shall be deemed as final.

I. The Lakeridge Board of Directors retains the right to supersede and amend and/or terminate any lease where a Tenant/Owner displays willful neglect, misconduct, or transgression of the Rules and Regulations and the Board feels that it would be in the best interests of the Lakeridge Community at large to pursue such action(s).

Section 2 Rental Regulations

A. No unit may be rented to more than one (1) immediate family during a rental period.

B. No rental applications will be approved where more than two (2) adults or three (3) pre-adolescent children per bedroom would be required.

C. Units may be rented for periods of one year or more and this type of rental/renter shall be classified as a long term rental/renter.

D. During a calendar year, a unit shall be limited to two (2) short term rentals accordingly:

-- one rental period of not less than 30 days,

-- one rental period of not less than 60 days.

E. Any person(s), with the exception of those members of an Owner's lineal family, who uses a unit in the absence of an Owner shall be defined as a Tenant and the Owner, excluding corporate Owners, shall be charged with one short term rental. This rule does not apply to the Special Guest Pass Regulation delineated in ARTICLE VII, Section 1, Paragraph E9.

F. Any person(s) requesting a guest pass in the absence of an Owner, including corporate ownership shall be defined as a Tenant. The Owner (excluding corporations) shall be charged with one short term rental and, additionally, the owner (including corporations) may be subject to additional fees and charges.(See Fee Schedule)

G. The Owner hereby agrees to assume the responsibility of any financial obligations incurred by his Tenant during the term of the lease. The Owner relinquishes all his immediate rights and privileges to the use of common properties for the term of the lease. Rights forfeited include the right of the owner, his lineal families and his guests to use common facilities.

H. All Tenants shall be required to obtain parking stickers, photo ID's and/or facility passes according to the Rules and Regulations as specified in Article XII of the Lakeridge Association, Inc. Bylaws, regarding the Identification of Lakeridge Residents, Tenants and Guests.

Section 3 Definitions

The following definitions regarding rentals shall apply to Article III, Section 5, of the Book of Rules and Regulations of the Association and Tax District.

Immediate Family: Shall be defined as husband, wife or equivalent, dependent children. One permanent housekeeper per immediate family with children under the age of 12 is allowed.

Lineal Family: Shall be defined as mother, father, children, grandchildren, and respective spouses.

Guest: Shall be a person who is an invitee of a Homeowner or Tenant occupying a lot who pays no consideration for his occupancy. Corporate occupancy pursuant to corporate purposes permitted by Article IX, Section II, of the Declaration, shall be permitted for such occupancy, and such occupancy is incidental to the corporation activities of the Homeowner.

Tenant: Shall be an invitee of a Homeowner, occupying his lot in return for rental or other consideration. Tenant shall be anyone other than the Homeowner's lineal family who occupies a unit in the absence of the Homeowner. Such occupants are subject to all Rules and Regulations that apply to renters and must be on register at the Management Office.

Renter: Shall be used interchangeably with Tenant, with the exception of long term renters.

Long Term Renter/Rental: Shall be defined as any person(s) and/or rental period(s) whose duration is equal to or greater than one (1) year.

Short Term Renter/Rental: Shall be defined as any person(s) and/or rental period(s) whose duration is less than one (1) year.

Article VI Resolution of the Tax District and Association Boards of Directors to Create the Policies, Rules and Regulations Defining and Specifying the Responsibilities for the Maintenance of Properties

Section 1 Tax District

Be it resolved that the Lakeridge Tax District Board of Directors, pursuant to Section 2.1 of the Governing Ordinance of the District, hereby adopts this resolution and does hereinafter define the responsibilities of the Tax District for the maintenance and upkeep of the common properties and facilities of the Tax District. The sole purpose of this resolution and the commensurate policies, rules and regulations as hereinafter stated shall be to define and thereby endeavor to maintain the common properties in a manner consistent with the available funding and original concept of Lakeridge.

1.A. Common Properties: Tax District

1. Definitions

A. Street and Walk Lights: Shall be 'defined as any light that is designed to illuminate walkways, roads, parking areas. Specifically excluded are lights on decks, homes, garages or other privately-owned structures.

B. Roads: Shall be defined as any bituminous or gravel surface vehicular passageway designed for vehicular use by three (3) or more homes including officially designated and named roads, curbing, common parking areas, cul-de-sacs and buffer zones.

C. Buffer Zones: Shall be defined as that area, excluding privately-owned structures, extending outward laterally for a distance of not less than 4' from the lip of any bituminous or gravel road as herein defined and shall be considered a part of the road.

D. Private Driveway: Shall be defined as any bituminous or gravel road bed that truncates at one (1) or two (2) homes that is designed for limited access by said home(s).

E. Common Walkways: Shall be defined as any bituminous, gravel or wood chipped area designed and specifically for common pedestrian access/egress. Specifically excluded here shall be any stairs, porch, or deck (wooden or otherwise) that is permanently affixed to any home or lot, any passageway or path or other area that has evolved. Due to erosion, foot traffic, site clearing, or other means and that has not been specifically constructed for common pedestrian traffic for three (3) or more homes.

F. Private Walkways: Shall have the same definition as common walkways, except that private shall be defined as any walkway that is designed for the exclusive use of one or two homes.

G. Shade and Ornamental Trees: Shall be defined as any tree, shrub, or other perennial plant that has been planted by the District and/or whose distance from any road, walkway, common facility, home, garage or similar structure is equal to or less than its height. Specifically excluded here is any planting installed by a homeowner and within the private property lines of any home. Homeowners are prohibited from planting on common property and if they do so, they do it at their own risk. Lakeridge is not responsible for any resulting damage. Approved September 10, 2006

H. Common Flood Control, Erosion and/or Drainage Systems: Shall be defined as any trench, sluiceway, culvert, storm drain, swale or other construction intended to convey surface water and/or ground water away from any structure and/or to any common collection point. Specifically excluded shall be gutters on homes, sump pumps, or any drainage work done to or under any home or building.

I. Sewers: Shall be defined as any common sanitary line, cleanout, manhole, or other item designed for the conduction of effluence to any common collection point. Specifically excluded shall be those lateral lines that serve individual homes or a building. In all cases, lateral drops shall be defined as private property.

J. Community Water System: Shall be defined as any pipe, junction, hydrant, shut-off fixture, or other item designed to carry drinking or public use water to any home or other structure. The common system shall truncate at any vertical service.

K. Recreation Facilities: Shall be defined as any common lodge, building, structure, playground, athletic area, or court that has been constructed for public use.

L. Garbage/Ashes/Refuse: Shall be defined as any item intended for disposal and that is placed into a designated garbage bin. Refuse must be bagged and each bag must weigh less than 50 lbs. in order for it to be picked up by the town. If the District employees must be discharged to clean out garbage bins because of the accumulation of loose garbage, the expense of this work shall be charged back to the homes designated to use this bin.

M. Requests by Homeowner: Shall be defined as written requests. If a formal request process exists for any type of work, such as exterior changes, plantings, etc., then requests shall only be entertained if submitted in this fashion.

N. Association Definitions: As shown in Item 2A of this Section shall also apply in the Tax District.

1.B. Common Properties: The Tax District, based upon available funding, shall maintain in a timely fashion:

1. Roads and walkways, including buffer zones: Repairs here shall include patching, sealing of cracks, filling depressions, reconstruction, snow removal, sweeping, and other work, as required, to keep these areas safe and passable. Seal coating of said areas shall be done only as funding permits. Residents are prohibited from repairing/construction of roads, common walkways and buffer zones and from erecting any structure or plantings of any kind in said areas without written approval of the Board of Directors.

2. Private walkways and private driveways shall be maintained by the Tax District comparable to all other roads and walkways. Seal coating

and/or other construction to these facilities by individuals may be done upon written approval of the Board of Directors, provided such work is done according to all the requirements of the Tax District.

3. Street and walkway lights shall be maintained by the Tax District. Maintenance shall include replacement of defective bulbs, structures, wiring, glass enclosures, timers and other integral parts of said system. Residents are prohibited from tampering with any portion of the street and walkway lighting system. Specifically excluded here are lights or other electrical appliances affixed to any deck, home, garage, or other privately-owned structure. Maintenance of these items shall be the responsibility of the homeowner.

4. Shade and ornamental trees shall be maintained by the District including installation, pruning, removal, spraying, and fertilization, based upon the availability of funding. Foundation plantings shall be the responsibility of the homeowner. Homeowners shall be prohibited from installing, removing, pruning, and/or spraying of any tree or shrub without the written approval of the Board of Directors, Requests must conform to the applicable Architectural Requests Format.

5. Drains, sewers, and community water systems shall be maintained to include repair, replacement, additions, deletions, or other items necessary to keep these systems in operable condition. All other items of these systems shall be maintained by the homeowner. Where collective service is affected, the Tax District shall perform required repairs but the cost of same shall be charged back to those houses sharing the common line.

6. Recreational facilities shall be routinely maintained including reconstruction if required. These facilities may be closed for periods of time, at the discretion of the Board of Directors, for periods of required maintenance. The Board may also elect to abandon and/or remove certain facilities if they deem it to be in the best interests of Lakeridge to do so.

7. Common flood control, common erosion systems, and/or common drainage systems shall be regulated and maintained by the Tax District only to the degree that said systems are on common property. If it is deemed necessary to incorporate any portion of private property into the common flood, erosion, or drainage systems, the Tax District shall retain the right to do any or all work, as required to assure the success of the common system. Work done on private property including the installation of gutters, dry wells, pipe, pumps, culverts, or other items that are specifically designed to properly drain a private home(s), building or other structures shall be done by the District, at the discretion of the District, but shall be charged back to the Owners.

8. Garbage, ashes and refuse as herein defined shall be collected and disposed of by the district. Homeowners will need to make their own arrangements for the removal of large, heavy and bulky trash items, such as old furniture, appliances, etc.

9. wild Areas: Wild areas are defined as those portions of Lakeridge which are to be left in the original condition. No maintenance will be performed in these areas other than selective removal of dead trees and underbrush, correction of serious erosion problems and the cutting of dry grass and weeds which present a fire hazard.

10. Meadow Areas: Meadow areas are defined as those portions of Lakeridge which are to be left open with wild grass as planted. These areas will be cut at least once and not more than three times per year to maintain them as a meadow rather than allowing them to go back to nature as wild areas. The distinction between wild area and meadow area

shall be established by the Association. Where such areas are adjacent to roads and paths, a border of approximately four feet will be regularly cut where terrain conditions permit.

11. Lawn Areas: The decision as to the amount of lawn which will be cut regularly will be made in all cases by Management. Lawn cutting will normally be scheduled once a week during the growing season. Lawns will be maintained only in limited areas of Lakeridge including the entrance and the recreation field. The concept of Lakeridge involves encouraging a maximum of natural forest growth. This schedule may be altered during periods of extreme dry weather. Clippings will be allowed to fall on the grass and will not be picked up. Wherever possible, mowers will run over the paths to blow off the grass cuttings. Leaves will be raked and removed periodically in the fall. Normally, fertilizing and/or reseeding of dead or poor lawns will be performed in the spring or fall.

12. Watering: Watering by the Tax District is impractical. Owners are encouraged to water areas and shrubbery beds on or near their lots during dry spells. Hose and sprinklers should be kept picked up when not in use.

13. Wood Chip Areas: Areas outside of pathways which are covered with wood chips will, for the most part, be allowed to return to natural forest growth of underbrush and trees. Leaves will not be raked or removed from such areas. Areas on lots which Owners desire to remain open can be mulched with wood chips at Owner's cost and subject to the approval of the Architectural Review Committee.

14. Subsequent Owner: An owner who purchases a lot from a previous owner who has done special planting is responsible for all maintenance of such plantings. Should the new owner desire not to perform such maintenance, he is responsible for restoring the ground to a condition acceptable to the Association.

15. Replacement of Landscaping After Repair: Should it become necessary to dig up an area of maintenance repair, the area will be restored as closely as possible to the original state prior to construction.

16. Approval for work in Common Properties: In cases where work in Common Properties is to be performed by other than Management personnel, it is the Owner's responsibility to obtain the Board of Director's approval prior to performance of such work.

17. Snow Removal: Roads, driveways, paths and carport areas will be kept open. Sanding will be done in anticipation of and during icing conditions on those areas outside the lots.

Section 2 Association

Be it resolved that the Lakeridge Association Board of Directors, pursuant to Article VI, Sections .1 to 5, Article VIII of the Declaration of Covenants and Restrictions, and Article XVI of the Bylaws, hereby adopts this resolution and does hereinafter define the responsibilities of the Association for the maintenance and upkeep of the portions of the lots, as herein defined, for which it is responsible. The sole purpose of this resolution and the commensurate policies, rules and regulations as hereinafter stated shall be, to define and thereby endeavor to maintain these lots in a manner consistent with the available funding and the

original concept of Lakeridge.

2.A. Association Maintenance – Definitions

1. Lot: Any plot of land intended for any type of independent use and ownership shown upon any approved and recorded final subdivision map of the properties with the exception of the Common Properties as hereinafter defined.

2. Common Properties: Those areas of land shown on any approved and recorded final subdivision map of the properties and intended to be devoted to the common use and enjoyment of the owners of the lots and shall include all portions of the properties except the lots and shall also include common easements over the lots, and shall include any lot previously acquired by the Association or its designee on behalf of lot owners, including such lots as may be acquired by right of first refusal exercises pursuant to the Bylaws, or acquired by foreclosure of its lien for maintenance assessments.

3. Exterior of Buildings: Shall be defined as any visible portion of the outside of any structure including roof shingles, trim, fascia boards, wood siding and/or shingles, exterior door paint, existing gutters, railings, deck floors, exterior wood stairs, flashing, and other aspects of a building veneer. Specifically excluded shall be substructures to a building floor, walls, roofs, and decks, plywood sheeting for walls and roofs, chimneys, insulation, windows, exterior mounted electrical devices attached to the outside of a unit, or any modification or alteration made by the current or any past owner of a separate structure. Also excluded shall be any electrical or mechanical device intended to make any exterior portion of a home useable, such as, door and window locks, hinges, pulleys, heat tapes, gutter guards, etc. These later items will be maintained by and at the expense of the homeowner, or where common ownership is involved, by the joint owners of the property.

2.B. Association Maintenance Responsibilities

The Association shall maintain the exterior of homes and garages in a condition comparable to that which existed when the building was completed by the Developer accordingly:

1. Painting/Staining: Siding, doors and trim will be restained as close as possible to the existing or original color on each building not less than once every five years. Entrance decks, door sills, and unit decks will be stained in a semi-transparent stain at least once every three years. The owner, however, shall be responsible for removing any or all wall-hangings, planters, deck furniture or belongings that might impede the efficient staining of any unit. The Association shall also prune any tree, shrub and/or remove any weed or vine from any area where said plant may affect the efficiency or effectiveness of the staining operation. Requests for non-scheduled staining must be made to the

Architectural Review Committee and Board of Directors and will be done, if approved, by and at the expense of the owner.

Oozing of sap from wood will not be considered a maintenance item except where, in the opinion of the Association, it is of such major proportions so as to affect the ability of proper staining and protection of the wood.

The Association shall also, where possible, effect minor repairs such as nailing loose shakes and trim, replacing broken shingles or do other preparation work, as it is deemed necessary, to assure proper staining of the home or structure.

2. Woodsiding and Trim: Damaged wood siding and trim shall be repaired or replaced when the siding or trim is to be stained. No wood will be replaced because of oozing sap. Siding may be replaced, at the discretion of the Association, if it is decided that accidental damage to siding may affect the water-tight integrity of the unit.

3. Structural Repairs: Repairs to foundations, walls, floors and sub-structure, deck substructures, sub-roofs, walls or other portions of the building shall be done by and at the expense of the homeowner. Crawl space ventilation and/or any insulation work of any structure or utility shall also be done at the expense of the owner.

4. Storm Doors and Awnings: These items are optional and maintenance is the responsibility of the owner. Installation must be approved by the Association to insure that both will be of approved design and color.

5. Screens: Damage to screens caused by owners will be the responsibility of the owners. Adjustment of screens when operation becomes difficult will be performed by the Association at the expense of the owner.

6. Decks and Patios: Maintenance is the responsibility of the Association, except those decks and patios built or enlarged by the owner. Maintenance of enlarged decks, including staining, becomes the responsibility of the owner. The Board of Directors may elect to institute a flat rate for staining and/or repair of enlarged decks. General cleaning, snow removal, and day-to-day maintenance is the responsibility of the owner for all front and rear decks including entrance decks. Maintenance shall include regular staining as heretofore defined, replacement of rotted steps or floor boards, replacement of railings and posts as required, resetting of loose nails and trim.(see ARC resolution on page 62)

7. Pitched roofs: Pitched roofs will have damaged or loose shingles repaired or replaced if needed. Snow and ice will be removed and necessary roof repairs made if weather conditions result in an ice-dam formation which causes water to enter a unit. If Management deems it necessary, additional gutters, heat tapes, or other remedial actions will be taken when recurring problems of this nature are present. The costs of these remedial measures shall be charged back to the homeowner.

8. Flat Roofs and Flashing: Flat roofs and flashing will be repaired should water enter a unit through this portion of the roof. (See Item 10 below)

9. Windows and Glass Doors: If glass is broken, the owner will be considered responsible and will be billed by Management for the cost of replacement. The owner shall be responsible for washing and keeping clean the exterior glass of all windows and doors. Vapor seals, sliding mechanisms, locks or other aspects of windows shall be the responsibility of the owner.

10. Water Stains: water stains to interior painted surfaces caused by

roof, door or window leaks shall be the responsibility of the Association. Painting repairs caused by leaks shall be the immediate area affected by stains. If color matches are not possible, the owner shall be assessed the cost of additional painting.

11. Storage Area: Maintenance of the exterior of the storage building is the responsibility of the Association. Any changes made within the storage building shall be approved in advance by the Association and shall be maintained by the owner. Maintenance of the storage area under units (crawl spaces/basements) is the responsibility of the owner.

12. Electrical wiring and Plumbing: If repair is required to plumbing or electrical wiring common to more than one lot, the Association will perform the repair and will restore the structure as closely as possible to the original standard condition. The costs will be the responsibility of the owner or collective owners.

13. Insects: The Association will treat for insects and other vermin extermination in or around a building in the case of an infestation and at the expense of the owner. Casual insects of any type will not be treated by the Association. An infestation is defined as a swarm of insects.

14. Exterior Wood and Metal Items

(a) Garbage Boxes and Miscellaneous Structures

These items will be stained or painted on the same cycle as buildings. If and when damage occurs, repairs will be performed by the Association. If negligence is the cause, the cost of repairs shall be charged back to the owner.

(b) Divider Fences and Railings

These items will be maintained by the Association. Additional fences or railings must be approved in advance by the Association. Privacy walls on decks will be the responsibility of the owner or collective owners of said walls.

15. Garages

(a) Roofs

The roofs of garages will be maintained in the same manner as building roofs.

(b) Siding and Trim

Knot holes will not be repaired except when they are considered a possible source of damage. Minor warpage or damage will not be cause for replacement. Normally, replacement will be done when staining is scheduled. Staining will be performed when homes in the associated Village are stained.

(c) Exterior Concrete and Bituminous Lips to Garages

These will not be maintained perfectly flat. Small depressions and waves are to be expected. Major depressions will be repaired.

(d) Interior of Garages

Interior of garages, including floors, are the responsibility of the owner, including sweeping.

(e) Exterior Garage Doors

Doors will be painted in the same manner as siding and trim. Owner will be

responsible for maintenance and/or replacement of doors including the interior operating hardware. Keys will be on a master system and may not be changed without permission and deposit of a duplicate key with Management. Automatic door operators must be approved by the Association. Installation and maintenance is the responsibility of the owner.

Deteriorated wood doors must be replaced with the Lakeridge approved metal doors by the owner. When the garage is sold or the house is sold with the garage (attached or not) and the garage door is deteriorated the door must be replaced. Approved January 27, 2008

16. Extra Planting by Residents: Prior approval of the Association must be obtained if extra planting of flowers, shrubs, trees or ground cover is desired by residents in the lots. In all cases where extra planting is done, it is the responsibility of the residents to maintain such additional planting. Should the resident decide not to maintain such additional planting, it is his responsibility to restore the area to a condition comparable to other similar areas in Lakeridge. All plantings shall conform to the requirements of the Architectural Review Committee Recommended Plantings which can be obtained from the office.

17. Interior Electrical and Plumbing Fixtures: The electrical and plumbing fixtures are considered part of the lot and the property of the owner. Repair or replacement is the responsibility of the owner. Fixtures include, but are not limited to, the following: light switches, outlets, sconces, sinks, tubs, toilets, faucets (within the unit), water heaters, bathroom heaters, electrical appliances, heat tape on gutters and water feed lines.

18. Recessed Light Fixtures: Recessed light fixtures on the lots are the responsibility of the owner. Should the owner fail to replace bulbs as necessary, the Association shall do so at the owner's expense.

19. walls, Floors and Ceilings: walls, floors or ceilings damaged as a result of water entering the building on lot from outside the building will be repaired by owner with those exceptions noted in Item 10 above. Such water could be the result of leakage or overflow on another lot, drainage and sewer backup, roof leakage, etc.

20. Appliances: All appliances are the property of the owner. No maintenance responsibility is assumed by the Association.

21. Heating and Air Conditioning: The heating and air conditioning systems are the property of the owner. Calibration of heating thermostats and other maintenance should be performed by the service representatives of the manufacturer and are the responsibility of the owner.

22. Floor Covering: All carpet and floor covering in the lots are the property of the owner. No maintenance responsibility is assumed by the Association.

23. Unit Winterization: At Homeowner's request the unit can be winterized by the Maintenance department at \$20.00 charge to the unit owner. If Lakeridge responds to a low temp alarm and it is determined that the problem occurred because the homeowner was non-compliant, then a fine of \$150.00 will be imposed and the homeowner must pay in full to fix any and all damages to the unit. (December 20, 2009) see winterization section on page 67-69.

24. Home Protection: All Lakeridge units shall be connected to the

Home Protection System on an uninterrupted basis. The Home Protection System includes all necessary installation and repair of component parts and related telephone and electric service. In the event a unit owner fails to maintain proper electrical and telephone service to its respective unit and fails to cure the same within ten days after receipt of a written notice by the Association to the unit owner by certified mail, return receipt requested, the Association through its Board of Directors or its designated agent is hereby authorized to take necessary steps to reinstate utility service to the unit. Such necessary steps shall include but not be limited to (a) the Association through its designated and authorized agent to access said unit, install, repair, replace, and/or maintain Home Protection System including components, parts and related telephone and electrical service servicing said system, (b) payment directly to a utility company for any delinquent utility bills.

Such payments as may be made by the Association or costs incurred by the Association concerning the maintenance, repair or replacement of the Home Protection System on behalf of the unit owner shall constitute a common expense assessment to the respective individual homeowners account as provided for in Section 10 of the Declaration of Covenants and Restriction of Lakeridge and pursuant to Section 47-200 et seq. Of the Connecticut General Statutes. Adopted by Board of Directors Meeting January 7, 1990

25. Skylight/Maintenance Maintenance of all skylights is the Homeowners responsibility. Approved April 11, 1999

Article VII General Administrative Regulations of the Board of Directors Regarding the Conduct of Persons at Lakeridge and Their Use of Common Properties. Enforcement of Regulations Fines Fees and Charges

Section 1

Be it resolved that the Lakeridge Association Board of Directors, pursuant to Article VIII, Section 2P, of the Association Bylaws and the Lakeridge Tax District Board of Directors, pursuant to Article IV, Section 6.2, hereby adopt the following Rules and Regulations regarding the conduct of persons at Lakeridge, their use of common property, and such other miscellaneous rules as herein defined and deemed appropriate to assure the purpose of and objectives of this resolution. The sole purpose of this resolution and the addendum rules and regulations is to assure the safety of the Lakeridge Community, to regulate and control the behavior of the users of common properties and to assure the integrity of the residential setting of the Lakeridge Community.

A. Behavior of Homeowners, Tenants, Guests

1. Each and every person within the District, without exception, shall abide by the Bylaws and Rules and Regulations of the Lakeridge Association and the Lakeridge Tax District.
2. Each and every person within the District, without exception,

shall comply with and conform to all applicable laws and regulations of the United States and of the State of Connecticut, and all applicable ordinances, rules and regulations of the City of Torrington. No immoral, improper, offensive, or unlawful use shall be made of the District property, or of any part thereof, and all persons shall save the Association and the District harmless from all fines, penalties, costs, and prosecutions for the violation of or non-compliance with any of the above.

3. Each and every person shall behave in a mannerly fashion, being considerate of all others at all times. No noxious or offensive activity shall be carried on in or on any lot or within the properties of the District, nor shall anything be done therein, either willfully or negligently, which may be or become an annoyance or nuisance to other persons within the District. No person shall make or permit to be made any disturbing noises in or outside the buildings by one's family, servants, employees, agents, invitees, or licensees; nor do or permit anything to be done by such persons that will interfere with the rights of other members or occupants. No person shall play upon, or suffer to be played upon, any musical instrument or operate, or suffer to be operated, a phonograph, television set, radio, or other audio equipment, at such volume or times so as to cause a disturbance to other members or occupants.

4. Association and District members, or other authorized occupants of a lot must notify Front Gate or Management Office when expecting a person or persons to their lot and desiring access to the District be given to such person or persons. Such notice and permission must be in writing and signed by the authorized occupant of the lot if the authorized occupant will not be in residence at the anticipated time of arrival of such person or persons. The member or occupant shall be responsible for the activities and behavior of any and all such persons while they are in or on the District premises.

5. Association and District members, or authorized occupants of a lot that intentionally cause damage to tangible property or another having no reasonable grounds to believe that he/she has a right to do so.

6. Association and District members, or authorized occupants of a lot with intent to cause inconvenience, annoyance, alarm or recklessly creates a risk thereof, engages in tumultuous or threatening behavior, offensive or disorderly conduct, or makes unreasonable noise.

B. Pets

1. A dog or cat that is a pet and is not kept, bred or maintained for any commercial purpose, may be kept inside residences.

2. A dog or cat may be exercised on the properties of the District but must be carried or on a leash in any inhabited portion of the District properties except the designated two Dog Run areas*. No dogs shall be permitted to run loose unattended within the properties of the District. In no event shall any animal, including all domestic pets, be tied or left unattended outside of any residence or on any lot within the District properties.

3. Dogs shall not be "curbed" on any walkways, courtyards, patios, or close to any buildings. Owners or caretakers of the pet(s) shall be responsible for the removal of any feces from these areas.

4. No pet(s) or animal(s) of any kind shall be allowed in the lodges, nor shall they be permitted on the sandy beach at Ridge Pond, or on the patio areas of the West Lodge. In no event shall any dog be allowed in the water at Ridge Pond. (Revised as above: July 18, 2010)

5. Owners or caretakers of pets shall be responsible for any damage or injury caused by any pet(s) owned by them, their families, servants, employees, agents, guests, or tenants.

6. Any pet(s) causing or creating a nuisance or unreasonable disturbance or noise shall be permanently kept out of the properties of the District upon written notice from the Board of Directors or Management.

7. The Dog warden shall be dispatched immediately if pets are found unleashed.

*Lakeridge has two designated Dog Run areas. One is the permanent at the Stables area and one is the temporary next to the Ski Lodge (approved Oct 24, 2010 from March to December weather permitting).

C. Motor Vehicles

1. No vehicle shall be allowed entry or permission to park on Lakeridge grounds unless the vehicle carries a parking sticker and/or visitor's parking pass permanently and clearly displayed in the appropriate place as defined by Management. Those vehicles failing to display stickers shall be subject to fines. Charge to renters a \$100 refundable deposit for their car stickers which would be returned to them when their rental was up. (Approved June 25, 2006 see page 49 rental fees)

2. No owner or employee shall be allowed to register more than three (3) vehicles under the permanent parking sticker system without prior written approval of the Board of Directors.

3. An owner or registered tenant must notify the Front Gate (860- 489-7469) when expecting a guest, visitor, delivery, or service. Those visitors who come unannounced may be uncomfortably detained at the front gate until clearance can be obtained from the owner.

4. Abandoned and/or inoperable vehicles must be repaired and/or removed from parking areas within a reasonable period of time. Failure on the part of the owner to move such vehicles may result in fines.

5. All vehicles will comply with Connecticut State Laws and Motor Vehicle Bureau regulations on Lakeridge roads and drives.

6. All vehicles must be registered with the Management Office and/or Front Gate and must display parking permits as specified herein.

7. All vehicles shall be required to obey posted traffic signs.

8. The posted speed limit on all roadways within Lakeridge is 20 mph. This speed limit is strictly enforced.

9. Vehicles making excessive noise shall be subject to fines.

10. There are no assigned or reserved parking areas at Lakeridge. Each unit, however, is entitled to one parking area near their unit. Visitors, guests, or extra family vehicles must be parked in specially designated areas.

11. Parking is restricted to those areas laid out by lines that are specifically designated for parking.

12. No vehicles shall be parked in such a manner so as to impede or prevent ready access to any other parking space, garage, or to pedestrian walkways.

13. In no event shall vehicles park where they will impede or obstruct the passage of other vehicles. Vehicles blocking access by emergency vehicles will be towed.

14. Residents holding social affairs, in the homes that will create parking shortages must notify Management. If Management feels that additional personnel must be assigned to assist in parking, then these personnel will be assigned and the resident will be charged the cost of said personnel. Two weeks' notice will be required.

15. Trucks, commercial vehicles, trailers, boats, and all other non-passenger vehicles shall park in specifically designated locations. Trucks and commercial vehicles will be allowed to park near units only when unloading and/or involved in actual construction work.

16. The operation of snowmobiles on Lakeridge property is prohibited. Off-road vehicles, such as dune buggies, dirt bikes, similar types of vehicles are prohibited from use on Lakeridge grounds. Motorized bicycles must be registered according to State law and may be driven by individuals holding a valid driver's license.

17. From Memorial Day to Labor Day (all days) and from Saturday morning at 9:00 a.m. to Sunday evening at 6:00 p.m., the East Lodge parking lot from the intersection of Stone Gate Drive to the Lodge and the West Lodge parking lot from the entrance off Trailsend Drive and encompassing the entire lot are restricted parking area. Only those cars with permanent parking passes are allowed to park in these areas. No vehicle carrying a visitor pass, whether driven by an owner or guest, will be allowed to park in these areas during the above-mentioned periods.

18. The Board of Directors shall empower Management to enforce these rules and regulations through the use of fines and/or reasonable measures.

19. Designated Parking Areas:

a. Visitors, guests, trucks, non-passenger vehicles and/or extra family cars: Several small singular parking areas are designated, throughout Lakeridge, to accommodate these vehicles for short periods of time (1 or 2 days). Additionally, the Sports Field parking area (Dec. 1 to April 1), the Ski Lodge parking area (April 1 to Dec. 1), and the Village Center lower parking area (year round) can be used for longer stays.

b. Commercial vehicles, trailers, and boats may be parked at the Maintenance Building, upon written approval of the Board of Directors.

20. The parking areas located at the East Lodge cul-de-sac have areas marked and these areas are restricted to the parking of Management and emergency vehicles. These restrictions are in effect year round.

21. Parking violations: Management will make reasonable efforts as defined by Management and, if possible, to notify violators before issuing fines. If such efforts are unsuccessful, fines not to exceed \$15.00 per day shall be imposed.

22. For the first offense of a moving traffic violation on Lakeridge property a \$25.00 fine will be imposed. For the second offense, a \$50.00 fine will be imposed. For the third and subsequent offenses, a withdrawal of the use of all common facilities for a period of time and any other measures the Board of Directors and/or their designee feels are reasonable, may be imposed.

23. From November 1st to April 15th, no vehicle or bike shall be stored in parking areas near the units. All vehicles and bikes not being used on a week to week basis shall be stored in specifically designated areas. After a written warning, if the vehicle or bike is not moved to a designated area within seven days, a fine of \$15.00 per day will be assessed.

D. Photo ID System

1. Every owner and dependent member of the owner's family must become a member of the Lakeridge Photo ID System. Those individuals who are not members of the Photo ID System must obtain a guest pass in order to utilize common facilities.

2. To become a member of the Photo ID System, the individual must present a copy of the Photo ID Registration form.

3. Photo ID's are obtained at the Management Office on an appointment basis only.

4. ID's will be taken after the appropriate fees have been paid.

5. All ID's will be dated to correspond to the dates of closing (owner) or rental period (tenant).

6. Tenant ID's will be valid only for the dates as shown on the card.

E. Guests

1. Those definitions as shown in Article V, Section 3, of the Lakeridge Book of Rules and Regulations, shall hereunto apply to the regulations as defined herein.

2. Owners and tenants are allowed to have guests in their units.

3. Owners and tenants shall not be issued more than four (4) guest passes per day for the use of Lodge and Pool facilities without written permission of Management.

4. Employees are not allowed to use facilities during peak periods. Full-time employees may bring their immediate family members, limited to three (3) or one (1) guest. Permanent part-time employees are permitted only one (1) guest. Employees may use the facilities from 9:00 a.m. Monday until 5:00 p.m. Friday. At no time may any employee have a guest during working hours (including lunch breaks).

5. Guest passes must be picked up and signed for by the owner of the unit. Guest passes are valid for two days (can be extended for long holiday weekends). Commencing on the day the pass is

received. Passes may be obtained at the West Lodge Recreation Office during working hours.

6. Guest passes will be issued to an adult member of an owner's family. Passes will not be issued to minors (under 18) in the absence of an adult owner.

7. Guests of tenants with the exception of linear family members will be charged for all passes issued during the year.

8. Any and all passes may be revoked at any time.

9. Special Guests – Each unit will be allocated 16 special guest passes on an annual calendar year basis for a guest who will occupy the unit in the absence of the owner in accordance with the following:

- a. Maximum number of daily passes on consecutive days is four.
- b. Owners may call the Management Office for authorization to issue passes.
- c. Passes will be picked up at the West Lodge.
- d. A fee of \$5.00 per day will be charged.
- e. The Memorial Day, Independence Day, and Labor Day weekends are excluded from the preceding provisions.

F. Lodge Regulations

1. Children age 11 and younger are not permitted to be left unattended at the East or West Lodge.

2. Invited guests to the lodges shall be limited to a maximum of four (4) per unit, without prior permission of Management.

3. The lodges shall be used in accordance with Policy Resolutions posted therein.

4. Pets, excluding service animals, are not allowed in lodges or administration buildings. Owners of a service animal must provide proof of a state registration.

5. The Association shall not be responsible for personal property left in the lodges.

6. The lodges shall not be used for events that are concerned with interest of sales or business, politics, religion, or where a fee or contribution is required of an attendee unless written permission is granted by the Board of Directors.

7. Management personnel have the responsibility and authority under the Bylaws to expel or recommend suspension or charge any individual whose actions are sufficiently hazardous or potentially damaging to the property. Responsibility for behavior of any

person and resulting damages that may occur lies with the individual or, in the case of a minor, the parents or guardians.

8. The East Lodge is closed during winter months.
(Approximately 11/1 – 4/30)

9. The Ski Lodge and East Lodge in the off-season may be reserved, subject to a fee, for private parties. In the event of a rental request, an application form must be submitted to Management at least one (1) week in advance. Application forms may be obtained at the Management office. Any individual requesting a private rental shall comply with state fire codes regarding maximum number of people in the facilities at one given time. It is required that provisions for parking are made with Management prior to the event. It is also required that the rental is such as to minimize the disturbance of other homeowners. The lodge is to be cleaned and left in the condition in which it was rented within twelve (12) hours from the conclusion of the event. A damage deposit equal to the amount of the rental fee is required and refundable upon inspection of the Lodge by Management.

If alcohol is provided, a certificate of insurance naming Lakeridge as the certificate holder (additional insured) must be provided prior to the rental date.

Rental of the East Lodge facility excluding the pool area, after 7 pm, depends upon availability and requires prior written approval of Management. In each case, said approval may be withheld or conditioned in the absolute discretion of Management. (Resolution approved by BOD on 7/31/10)

10. Any persons using lodges shall be responsible for keeping them clean and presentable.

11. Smoking is prohibited in all Lakeridge common buildings. This includes all East Lodge pool areas.

12. Consumption of alcoholic beverages in the lodges or at any public recreational area is not allowed unless consumption of said beverages is in conjunction with and recognized as part of an event approved by the Recreation Committee and/or Board of Directors.

13. Offensive language, immoral acts, loud and disruptive behavior, fighting, unhealthy acts are not tolerated at any of the common facilities.

G. Swimming Area and Pool Rules

1. Except by prior arrangement with Management, the number of guests in one group in the pools at any one time will not exceed four (4) per unit. (See Article VII, Section 1.E.)

2. Swimming areas will be used in accordance with the Policy Resolutions as Posted.

3. No pets are allowed in the swimming pools or pool areas or at the Ridge Pond beach (sand) areas.

4. Management will store personal articles found at the swimming areas until the end of the current swimming season and will dispose of those unclaimed articles remaining at that time. It

will assume no responsibility for personal property left at the pool.

5. A soap shower must be taken before entering the pool. (State Health Department)

6. Any persons known or suspected of having communicable diseases shall not use the pool.

7. Spitting or blowing the nose in the swimming pool is prohibited.

8. Running, boisterous or rough play (except supervised water sports) is prohibited.

9. Proper swim wear is required. No T-Shirts, cut offs, sweats, etc.

10. Food and glass containers are prohibited in the West Lodge pool area and Ridge Pond and are restricted to the upper level at the East Lodge.

11. Rafts, large floats and scuba diving equipment are not permitted in either the East or West Lodge pools. Children are allowed to use swimming aids. The Lifeguard or Lodge Attendant on duty has the authority to deny use of any equipment listed above.

12. Lounge chairs are for the use of all and may not be reserved or held for anyone not at the pool. Chairs in the kiddy pool area at the East Lodge or inside the West Lodge pool area are not to be moved outside of those areas. Attendants are authorized to remove towels and/or clothing from chairs not being used after a reasonable length of time (60 minutes).

13. Children under the age of four (4) must wear rubber pants over their swim diaper (available from the lodge attendant) according to CT State Department of Health Recommendations. Approved June 22, 2008

14. Small flotation devices such as water noodles, water wings, etc., are allowed in the large pools during designated times and at the discretion of the Lifeguard or Lodge Attendant on duty.

15. Children under ten (10) years-of-age are not permitted in the whirlpool at the West Lodge and may not be unattended in the adult pools unless a lifeguard is on duty.

Children ages 10 to 12 are not allowed to use the whirlpool without adult supervision.

Children from 12 - 15 years of age must be accompanied by a "buddy" of the same age or older when there is no lifeguard on duty.

16. Individual ipods or CD players are only allowed when using headphones/ear-buds so as not to disturb others. Likewise cell phone conversations should be kept at a minimum so as not to disturb others. Residents are asked to be respectful of cell phone conversations.

17. The kiddie pool is limited to children five (5) years-of-age and under who are supervised by an adult at all times.

18. Lifeguards and lodge attendants are in charge of bathing and safe conduct in swimming pool and bathing/locker room areas. They shall enforce all safety and sanitation regulations.

19. The lifeguard on duty has the responsibility of enforcing all pool safety regulation and will be the final arbiter.

H. Ski Slopes

1. The ski slope may be operated by the Association either directly or on a concession basis. The slope manager will be responsible for all operations and activities on the ski slope. Users of the ski slope will comply with his directions and with the safety regulations posted at the entrance.

2. A reasonable fee for skiing will be charged for the use, maintenance, and operation of the skiing facilities in accordance with a schedule of fees posted at the West Lodge and in the weekly newsletter.

3. Ski schools and private lessons may be offered on a fee basis by arrangement with the Recreation Office.

4. No schussing, boisterous or rough play will be permitted on the slope. Courteous trail behavior will be required. Lift lines will be respected and there will be no cutting ahead, skiing through, pushing and shoving. Seitz marks will be filled and tamped down by the persons causing them.

5. Skiers must maintain control at all times and will be responsible for skiing on the slopes which are commensurate with their abilities and experience.

6. Consumption of alcoholic beverages and food, use of glass wear, discarding of trash and debris, are prohibited while on the ski slopes. Pets, sleds, toboggans, tubes, walking and/or climbing without skis are also prohibited on the slopes.

I. Tennis

1. All tennis courts shall be used in accordance with the Policy Resolutions posted.

2. Players must wear proper tennis attire and smooth soled tennis shoes on the courts. The playing surface will be respected and hard objects will not be placed or struck on the court.

3. Good manners are expected and conduct shall be such as to minimize interference with the play of others. Do not chase balls across courts while play is in progress.

4. Babies, toddlers, strollers, carriages, bicycles, scooters, roller blades/skates, skateboards, pets, food, beverages, breakable containers, trash or debris are not permitted on the tennis courts.

5. No charge for any outdoor courts. Approved May 13, 2007

For the interior courts fees see page 61 Article IX Fees and Charge.

J. Sports Field Area

1. The Sports Field area will be used for fun and safe sporting activities and events. Rough and dangerous behavior is forbidden.

2. The Sports Field area may be reserved for organized games on a first-come basis upon request to Management. Reserving time for organized games is specifically for Lakeridge residents only. Lakeridge facility cannot be used for outside practices or games.

3. Persons using the Sports Field area will be responsible for maintaining Lakeridge equipment and clean-up.

K. Boats and Canoes

1. Boaters must reserve each craft through the East Lodge Attendant. Individuals are limited to a maximum of two (2) hours per boat rental.

2. Children under the age of 12 MAY NOT take out a boat alone under any circumstances. No individual age 12 to 17 will be permitted to boat alone. Boaters age 12 to 17 MUST have a permission slip signed by an adult homeowner on file at the Recreation Office or be accompanied by an adult.

3. Boaters must use ONLY the authorized trail to the launch site and

crafts must be launched from the designated site ONLY. Lakeridge boats must be launched and returned with the assistance of the boat attendant on duty. There may be a fine for non-compliance.

NOTE: The Lakeridge launch site is limited to crafts rented by Lakeridge Association, Inc. Private boats MUST be launched from the State boat launch ramp on Burr Mountain Road. Lakeridge agreed to limit the number of boats to a maximum of 20; motors are not permitted on any Lakeridge craft except an emergency vessel. Boaters MUST be issued and use water safety equipment.

It is mandatory that individuals storing private boats behind the East Lodge register them seasonally at the West Lodge.

4. Boaters must return craft if a storm approaches. Alcoholic beverages are not permitted in any Lakeridge vessel. Diving from or docking boats at the state beach or on any other property is not allowed.

L. Posting Ads.–Post Office Bulletin Board

The glass enclosure section of the Bulletin Board will be under lock and key. The Management Office and the Communications Committee will be the only ones to have access to this section. The enclosed section is for posting notices from the Board of Directors and Management as well as advertisements for sale of homes or personal property.

All ads for any section of the Bulletin Board will use the following procedures:

1. The ad should be typed or neatly printed on a 3" x 5" card.
2. The date of posting should be placed in the upper right hand corner.
3. Cards that are over 30 days old will be removed.
4. Ads to be posted in the enclosure should be given to the Management Office for posting in the locked case.
5. If an advertiser wants to leave an ad for more than 30 days, such a person should contact the Management Office to place a new date on the card.
6. Any individual in Lakeridge seeking public office may post information regarding his or her campaign on the Post Office bulletin board. Said information shall be displayed on and shall not exceed an 8 1/2" x 11" sheet of paper.

M. Mail Boxes

Handling of personal mail is the sole responsibility of the Homeowner. (January 2, 2011 minutes)

N. Private Parties and Events

Because of heavy usage between Memorial Day and Labor Day (peak season), there shall be no private parties allowed at the West Lodge, the East Lodge pool area, or the pond.

The use by non-residents of other recreational facilities, such as the Sports Field or the West Lodge picnic area, for special events on a regular or non-regular basis requires prior written approval from Management. (Resolution approved July 18, 2010)

Rental of the East Lodge Facility excluding the pool area after 7 p.m. depends upon availability and requires prior written approval from Management. In each case, said approval may be withheld or conditioned in the absolute discretion of Management. (Resolution approved July 31, 2010)

O. Stables

All riding activities are by appointment only. Reservations are suggested one day in advance. Cancellation requires a 24 hour notice or the unit will be charged. Riding activity is subject to weather and footing conditions and may be cancelled by the stable manager or assistants on duty. Children under 12 must be accompanied by adult. Individuals are not permitted to enter paddocks or stalls. All barn visitors must stand behind the rope when horses are on the isle.

For the rider's safety on trails and lessons, the following attire is mandatory:

- 1.) Long pants (No shorts).
 - 2.) Shoes or boots with a heel (Flat, open toed or open back shoes are not allowed).
 - 3.) Approved equestrian helmets are available to rent.
 - 4.) Trail rides are for walking only.
 - 5.) All riders must follow staff instructions.
 - 6.) No abusive or rough treatment of horses will be tolerated.
- (Approved October 25, 2007)

P. Fitness Center

- 1.) Children under the age of 13 are prohibited.
 - 2.) Children ages 13 to 15 are permitted with a parent or adult guardian (Parent/Guardian must be physically in the Fitness Center at all times).
 - 3.) Access may be denied when more than 8 adults occupy the Fitness Center.
 - 4.) Individuals age 16 and 17 require written permission by a parent or guardian that will be kept on file at the west Lodge. Adults do not have to be on site.
 - 5.) Parents must sign a Hold Harmless form at the west Lodge.
- (Approved July 22, 2007)
- 6.) Everyone using the Fitness Center must hand carry their workout shoes into the facility and change into them prior to entering the center.

Q. Garden Plots

- 1.) Garden plot applications must be received no later than May 1st of each year.
- 2.) Plot assignments are posted in the first week of May at the Post Office, West Lodge, and Garden area.
- 3.) Rocks shall not be removed from Lakeridge property for use in gardens.
- 4.) Plots must be kept free of weeds. If Maintenance is required to clear poorly maintained plots, the owner is charged a \$25.00 fine each time.
- 5.) Plots not planted by the end of June will be deemed abandoned, and the plot will be reallocated.
- 6.) Garden plots must be cleared of all materials (Plastic, cages, stakes, rocks, etc.) no later than Oct. 1st of each year. If Lakeridge staff is required to remove these items, a \$75.00 fee will be charged to the homeowner's account. Clearing the garden involves removing all items from the garden plot and placing unwanted items in the container provided.

In addition: Due to the overwhelming response and demand for garden plots, each homeowner will only be allowed one (1) plot per season. Gardeners wishing to rent a second plot will be considered after all other requests have been honored. Prior to May 1, 2011, individuals with more than one permanent plot will be considered grandfathered.

For Garden plot application fees see page 47 Article IX Fees and Charges.

Section 2

1. All services are charged to homeowner's account. Owners must give written permission to Management Office for guests to be allowed to charge on the owner's account. All tenants must charge to the owner's account.

Article VIII Enforcement of the Book of Rules and Regulations

Be it resolved that the Lakeridge Association Board of Directors pursuant to Article VIII, Section 2, of the Association Bylaws and the Tax District Board of Directors, pursuant to Article VI, Section 6.2B,

of the Governing Ordinance hereby adopt the following measures of enforcement for the Book of Rules and Regulations. The sole purpose of this resolution shall be to define and specify those remedial actions that can be evoked.

1. Specific enforcement procedures defined under any Section of the Book of Rules and Regulations shall not be superseded by any procedure defined herein. Rather, these procedures may be enforced in addition to those as defined in any of the Section of this Book.

2. Management may invoke any of the following actions, as deemed appropriate and equitable, for violations of the Rules and Regulations. Any action of Management requiring an individual to cease and desist and/or evacuate a premises and/or suspensions for the use of facilities must be complied with immediately. Violators may at a later time appeal Management's actions to the Board of Directors.

1. Cease and Desist Order.
2. Vacate Premises Immediately.
3. Assess the Homeowner for any damage to Physical Property.
4. Contact the Torrington Police Department.
5. Detain individuals but not through force unless life and limb is threatened.
6. Suspensions from use of common recreation facilities.
7. Monetary fines as posted may be enforced.
8. Control Points:

a. Front Gate

No keys must be left by homeowners.

Entry will not be allowed to visitors unless they are approved by Management or homeowner.

Visitor's parking passes will show effective dates and will be valid only for those dates shown. Outdated parking passes will be subject to parking fines.

b. Office

Keys will not be issued for more than 1 day or to guests in the absence of the homeowner.

Article IX Fees and Charges

1. Rental Application

a. Administrative Fee: \$75.00 non-refundable. (Homeowner's responsibility and must be submitted in the form of personal check or money order at the time that application material is submitted).

FEE SCHEDULE

JANUARY 1, 1998

2. Photo ID's

Photo ID's are taken for each member of the household aged 6 years and older. FEES ARE AS FOLLOWS:

A-Owner - \$9.00 per Card
B-Tenant - \$100.00 per Month/per Card

Any member of an owner's linear family (grandparents, parents, children, grandchildren, etc., and their respective spouses) is entitled to a Photo ID at a cost outlined above for owners which will allow them access to the facilities. For tenants, this privilege is limited to the immediate family, i.e. those individuals renting the unit, their dependent children, and one housekeeper. Members of an owner's linear family who occupy another unit in the absence of its owner will be defined as tenants and will be charged for photo ID at a rate equal to one-half the current fee for tenants.

3-Guest Passes

Guest passes may be obtained at the West Lodge and are limited to 4(four) at a time without written management approval. Guest passes must be requested by an adult member (over 18) of the owner or tenant family. Guest passes may be issued for two days at a time, with the exception of three day holiday weekends.

FEES ARE AS FOLLOWS:

A-Owner

Free upon request if the homeowner is present to sign the guest in (four guest per day).

If the homeowner is not present to sign their guest in they may obtain a special guest pass over the phone. The fee is \$5.00 per person per day (this excludes the linear family members: grandparents, parents, children, grandchildren, etc., and their respective spouse).

Special Guests - Each unit will be allocated 16 special guest passes on an annual calendar year basis for a guest who will occupy the unit in the absence of the owner. (Ref page 51 guest section)

B-Tenant

Linear family members of renter of any Lakeridge unit may use the Lakeridge facilities without fees (approved December 20, 2009). All guests must be registered at the West Lodge by the tenant.

Fees for all other tenant guests

Monday- Friday \$5.00 per day/ per pass Sat-Sun \$10.00 per day/ per pass

Memorial Day weekend through Labor Day weekend and Christmas week through and including week of New Year Days, fees are as follows:

MONDAY-FRIDAY \$7.50 per day/ per pass

SAT-SUN \$10.00 per day/ per pass

For the owners and the tenants children under age of six are not required to obtain a guest pass.

4-Rental Fees:

Rental Application Fee (non- refundable) \$75.00
Photo ID/Facility Fee – See fees outlined previous (Photo ID) Guests of Renters

- Tenant Car Sticker Fee (refundable) \$100.00 Approved June 25, 2006

- See fees outlined previous (Guest Passes)

5-Motor Vehicle Violations:

Parking \$ 15.00 per day
Speeding First Offence 25.00
Second Offense 50.00

Third Offense:

Withdrawal of use of all common facilities and other measures the Board and/or its designee may deem appropriate.

Reckless Driving	25.00
Driving and Unregistered Motor Vehicle	20.00
Driving without a License	20.00
Stop Sign Violation	15.00
Improper Entry of Exit	5.00

6-Infractions of The Rules and Regulations:

Minor Violations 5.00 per day

Major Infraction – Up to \$100.00 per day/per violation

7-Copy Charge for the homeowners 15 cents per page (approved August 17, 2008).

8-Indoor Tennis Courts' Fees:

For weekdays (Monday thru Friday 5pm) \$10.00 per hour per court
Weekends and holidays \$12.00 per hour per court

9-Boats Fee Schedule:

Boats are available only on the weekends and holidays between Memorial and Labor day weekends

At \$6.00 per hour. For non-compliance \$25.00 will be charged to the unit.

10-East Lodge and Ski Lodge Rental Fees:

East Lodge: \$200.00 per rental

Ski Lodge: \$150.00 per rental on a seasonal basis

11-Garden Plots

Location: Stables-Cliffside Drive

<u>Size</u>	<u>Fee</u>
Full plot 12' x 28'	\$25.00
Half Plot 12' x 14'	\$12.50

*Refunds will not be issued for cancelled plots.

12-Unit Alteration

Application fee: \$250.00

*It will be returned to the owner upon completion.

13-Maintenance Service charges \$20.00

\$150.00 winterization non-compliance see page 27 Article IV/23

Article X Resolutions

A

RESOLUTION-DISCLOSURE OF INTEREST FOR BOARD MEMBERS LAKERIDGE ASSOCIATION/TAX DISTRICT

Disclosure of Interest

WHEREAS, the board wishes to avoid self-dealing, actual or apparent, in its administration of the association/tax district; and

WHEREAS, the board wishes to adopt requirements for directors in order to assure sound management of the association/tax district;

NOW, THEREFORE, BE IT RESOLVED THAT the following shall apply:

Section 1. Requirements Upon All Directors.

- A. All directors shall exercise their power and duties in good faith and in the interest of, and with utmost loyalty to, the association/tax district and owners. All directors shall comply with all lawful provisions of the association's/tax district's protective covenants, bylaws, rules, and regulations.

- B. Any duality of interest or possible conflict of interest on the part of any director shall be disclosed to the other directors at the first meeting of the board of directors at which the interested director is present after the conflict of interest is or should be discovered. Such disclosure shall be made a matter of record in the minutes of the board meeting at which the disclosure of the conflict of interest is made.

- C. Any contract or transaction between the association/tax district and a director must be commercially reasonable to the association/tax district at the time it is authorized, ratified, approved, or executed.

Section 2. Directors

In addition to all the requirements of section 1 above, resident-elected directors shall be subject to the following requirements:

- A. Any owner-elected director having a duality of interest or possible conflict of interest on any matter shall not vote or use his or her personal influence on the matter, and he or she shall not be counted in determining the quorum for the meeting. The minutes of the meeting shall reflect that a disclosure was made, the abstention from voting, and the quorum situation.

B.

Date: 07/18/10

FORMATION OF THE COMMITTEES: SELECTION OF COMMITTEE MEMBERS:

1. Standing (year round committees)

- a. Membership on committees is open to all homeowners in good standing, and/or their spouses or domestic partners. (One member from each unit)
- b. Participation by as many homeowners as possible is to be encouraged
- c. Anyone on a committee is automatically allowed to continue on that committee for the new board year. Committee members may be denied continued membership if they missed more meetings than they attended in the previous year (per the committee's discretion: this rule should not be used as an excuse to exclude people who don't come to LR year-round.)
- d. Subject to the discretion of the committee chairman, new members may join any standing committee at any time. All committee meetings are open to all homeowners. Someone wanting

to join a committee for the first time becomes an official voting member of that committee at the third meeting attended. Committees may ask prospective members to complete a Board approved application form.

e. If a committee feels it is getting too large it may request the Board to limit the number of members. This request should contain the reason for restriction and criteria by which decisions will be made to keep members on the committee. If a committee feels someone on the committee should no longer be allowed to be on the committee because of poor attendance, poor performance or other valid reason, the chairman of the committee, acting on behalf of the committee, may request that the board, for reasons specified, remove the person from the committee. Committee members may not, on their own, remove anyone from a committee.

f. The mission/mandate/purpose of all committees is to be established by the Committees with the approval of the Board. This mission/mandate purpose shall be consistent with the LR governing documents

g. The Board will conduct a review of these procedures within a year of their adoption to see whether any revisions are needed.

2. Other Committees

From time to time special purpose or limited life committees may be established (examples: real-estate assessment committee, manager search committee.) The selection of the Chair and members of these committees should follow the procedures outlined above.

3. Nominating committee

Formation of the committee

Committee should consist of 9 people who are eligible to vote in the elections of the Association:

The most recent past President, if he is willing to serve should be Chairperson. If he/she is not available the next most recent past President should be invited to serve, etc.

At least 2 former Board members should serve on the committee in addition to the Chairperson.

At least 1 full-time resident and 1 part-time resident

At least 3 former members of the prior nominating committee

The Board should canvas past presidents and former board members first. Next the Board should canvas previous nominating committee members, and then add people who are full time and part time residents to complete the committee.

Rules for the Nominating Committee

1. The committee must interview all persons nominated or volunteering to run for the Boards of Directors who seek the Committee's endorsement. This includes all incumbent Board members seeking re-election. Members of the community may come before the committee to provide information pertinent to the selection process. Committee deliberations and decision-making will occur privately in executive session. Criteria for selecting candidates for the Board:

- a. Active participation on Lakeridge committees/activities

b. Seek mixed skill sets:

- Financial
- Real estate
- Marketing
- Part time/full time residents
- Management experience
- Legal
- Etc.

c. Board members should be evaluated based on the above, plus their attendance at meetings and their contributions while serving on the Board

2. Per Article X Section 2 of the Association Bylaws, "The Nominations committee shall make as many nominations for election to the Board of Directors as it shall in its discretion determine, but not less than the number of vacancies that are to be filled, in advance of the time fixed for the annual meeting. However, their failure to do so shall not affect the validity of any such election."

C.

LAKERIDGE TAX DISTRICT/ASSOCIATION ADMINISTRATIVE RESOLUTION
FOR TENANTS FACILITY USE PROCEDURE

WHEREAS , the board of directors of Lakeridge Association/Tax District is empowered to have the powers and duties necessary for the administration of the affair of the Association pursuant to the Article VIII, Section 2 of the Association's By Laws; and

WHEREAS, the board of directors of Lakeridge Association/Tax District is empowered to adopt, amend and promulgating reasonable Rules and Regulations governing the conduct of all persons on the Properties and the operation and use of the Properties pursuant to the Article VIII, Section 2-p of the Association's By Laws; and

WHEREAS, the Rules and Regulations of the Association concerning the use of the Lots and the Common Properties may be made and amended from time to time by the Board of Directors pursuant to Article XII, Section 2 of the Association's By Laws,

WHEREAS, the Board of Directors has determined that certain rules on the facility usage fees, Article IX, Section 1-a of the Rules and Regulations must be modified,

WHEREAS, it is the intent that this modification shall be applicable to only tenant's guests and invitees who use Lakeridge's Facilities and this resolution shall remain in effect until otherwise rescinded, modified, or amended by a majority of the board of directors,

NOW, THEREFORE, BE IT RESOLVED THAT the following modification on Fees and Charges for tenant's guests and their invitees' use of the Lakeridge Facilities are hereby adopted by the Board of Directors:

Linear family members of the renter of the any Lakeridge unit may use the Lakeridge Facilities without fees. The renter must be present with their guests and families which may number no more than four at a given time.

D.

The Lakeridge Association and Tax District
Resolution from the Board of Directors
Pertaining to the Storage of Gasoline and Other Fuels

Whereas, the Board of Directors is responsible for governance of the community; and

Whereas, the Board of Directors, authorized by the Association's Declaration of Covenants, Conditions and Restrictions is empowered to adopt reasonable rules concerning the safe operation of the community; and

Whereas, the Board of Directors desires and intends to adopt reasonable restrictions governing the storage of flammable fuels stored within the community.

Now Therefore be it Resolved, that the Board of Directors adopts the following restrictions and regulations, hereinafter referred to as rules, which shall be binding upon all owners and their grantees, lessees, tenants, occupants, successors, heirs and assigns who currently or in the future may possess an interest in the community, and which shall supersede any previously adopted rules regarding the same subject matter.

1. Gasoline and other fuels cannot be stored inside any unit or storage area. The exception to this rule being that fuel storage tanks for heating purposes, with the approval from the ARC and City of Torrington, may be placed in storage areas.
2. Gasoline and other fuels can only be stored in detached garage areas, excluding propane being used for cooking apparatus, which may be stored on rear decks.
3. All gasoline and other fuels, when kept onsite in detached garages, must be stored in UL approved containers with self-closing lids and flame arrestor screens.
4. Gasoline for mopeds may be purchased from the maintenance department at the current market rate per gallon during the maintenance department's normal operating hours.
5. Propane for grills and cooking apparatus that is used on the rear deck portion of the unit must be placed as far away from the main building wall as possible.
6. Propane cannot be stored inside any unit or storage area with exception of rule #1.

This resolution is adopted by the Board of Directors of the Lakeridge Association and Tax District this 9th day of April 2000, and shall become effective the 9th day of April 2000.

E. ARCHITECTURAL GUIDELINES

Work may proceed only after *arc approval*

ARCHITECTURAL REVIEW COMMITTEE
STATEMENT OF PURPOSE

Article VII Section 1 of the Lakeridge Association Bylaws, an Architectural Review Committee appointed by the Board of Directors is authorized to review plans and specifications for exterior additions, changes or alterations to ensure "The Harmony of external design and form in relation to surrounding structures and topography".

Responsibility: The Lakeridge Architectural Review Committee is responsible for reviewing any and all proposals contemplated by homeowners to alter residential units in our community. These changes include, but are not limited to:

Buildings, fences, decks, enclosures, windows, frames, doorframes, and lights attached to structures, air conditioning sleeves, skylights, awnings, canopies, shutters, radio/TV antennas and painting of exterior surfaces.

Any changes including but not limited to those in the interior that might affect exterior structure or structural integrity of the building.

Procedures:All applications for changes must be made in writing prior to planned construction. Please include in this application all dimensions, windows/door vendors and photos for review. Also include the name of the licensed architect or builder/contractor to be used and a copy of their license and insurance certificate and any applicable permits from the City of Torrington. Permits are to be obtained by the builder/contractor. Electrical work must be performed by a licensed contractor. The Lakeridge management office will distribute required forms and pass applications and said forms on to the Architectural Review Committee. The committee will then review Applications, conduct site visits, and make recommendations for approval, denial or modification. If the applicant is notified at any point in the application process that modifications are required, the owners must submit plans showing said modifications to the Architectural Review Committee.

The Committee will notify the applicant of its decision in written form. An effort will also be made to contact the homeowner by phone.

REVISED SEPTEMBER, 2006

The property line will be measured from the subdivision plan. No professional surveys are required.

The concept of "neighbors' input" will be broadened to include all units which may be visually impacted by requested alterations. However, written input will still be required only from adjoining units. Approved Nov 5 1995

All homeowners must submit a \$250.00 check to Lakeridge as a condition precedent to approval of all alteration agreements. The funds will be returned to the homeowner upon satisfactory completion of the job in accordance with approved specifications. Approval will not be considered without submittal of a check.

All homeowners must have input from their neighbors for applications relating to exteriors changes such as deck extensions. This form must be included with application papers.

It is the homeowner's responsibility to be certain that his contractor/ architect obtains all necessary permits and needed insurances. Homeowners can ask for guidance from the Lakeridge Management Office should they have questions regarding the following paperwork requirements. (Homeowners must include the signed Home Modification Application.)

Owners may proceed with their plans after receiving written approval from the committee. Upon completion of construction, a review will be made to verify that no modifications other than those specified have been made. In the case of non-compliance, the matter will be referred to the Board of Directors.

Should a request be denied, homeowners may appeal the decision to the Board of Directors within thirty (30) days from the date of denial. The request must be in writing.

Please note that maintenance and repair of all alterations and house modifications are the responsibility of the current and future owners.

Should requested renovation require a building permit from the City of Torrington, it is suggested that ARC approval be received before seeking said permit from the city. Requested renovations may not proceed until this permit is delivered to the Management Office.

CONTRACTORS MUST SUBMIT REQUIRED PAPERWORK AT LEAST ONE WEEK PRIOR TO ARC MEETING.

I.

HOUSE EXTENSIONS Approved 2006

Specifications and requirements for submission are found in the Board of Directors

Resolution of 12/08/01, available at the Management Office. The following guidelines also apply.

1. Houses can be extended as long as they follow the original footprint of the house and maintain the same outdoor roofing, shingles, paint color, recommended windows and doors and overall aesthetic integrity of the Lakeridge community.
2. At all times, extensions must be structurally sound. Plans must be submitted by a licensed architect and/or builder. All renovations must conform to building codes specified by the State of Connecticut and/or the City of Torrington.
3. Any house that is extended must in all cases have a deck no less than two feet deep and the length of the original deck. Deck railings will be required.
4. Once an extension is approved and completed, the owner assumes maintenance and upkeep of all structural changes and maintenance and upkeep of any other part of the house that is affected by these changes.
5. Any additional taxes are to be incurred by the homeowner.
6. Input from your neighbor is mandated by the Board of Directors. "Neighbor input" includes all units which may be visually impacted by requested alterations. Written input will be required only

from adjoining units. Forms must be included with papers submitted.

Agreement for House Extension Adopted 18.08.01

Responsibility: The Lakeridge Board of Directors is responsible for approving any and all proposals by homeowners to modify, extend or otherwise change the original dimensions of the unit.

Purpose: To assure that when individual homeowners, request approval to make modifications, additions and/or extensions to the original dimensions of the unit, that they comply with all building codes established by Lakeridge and The City of Torrington; do not infringe upon common areas and preserve the design and esthetic values of the community.

Process and Requirements:

1. All applications must be made in writing and forwarded to the Manager, who shall then forward the request on to the Architecture Review Committee.

A. Detailed plans and specifications (i.e. blueprints) must accompany the application. The plans and specifications must carry the seal of a licensed Connecticut Engineer or Architect. The cost of providing said plans shall be borne by the homeowner.

B. The plans shall be presented to the neighboring homeowners and they shall be entitled to review such plans and convey their comments to the Architecture Review Committee and Board of Directors.

2. The Manager and Architecture Review Committee shall inspect the plans to insure that the design of the improvement blends with the architectural scheme of the building and community.

3. An Engineer and/or Architect of the Community's choosing (at the expense of the homeowner) will then inspect the plans:

A. To insure that the structural integrity of the improvements will not present an adverse effect on the building, neighboring units or surrounding area.

B. To insure that said improvements do not exceed original footprint of the home (footprint defined as the unit and original deck according to master plan of Lakeridge).

4. The contractor performing the work will be required to submit the appropriate license and insurance coverage (limits to be determined by the Board of Directors).

5. The Board of Directors, taking into account the aforementioned, along with the Engineer's certification of the plan and validation of the safeness and design standards, will then formally consider the request. As the Board of Directors considers the request, the primary factor in its decision will be that of esthetics and design. The improvements must not upset or otherwise deviate from the established design of the community if the request for improvement is approved, the following requirements will need to be met and/or understood and agreed to:

A. The additions or improvements shall remain subject to all Bylaws, Rules and Regulations and the Declaration of the Lakeridge Association, Inc. and The Lakeridge Tax District.

B. Lakeridge shall require the homeowner to record a document on the Torrington Land Records so that any and all restrictions, as part of this agreement, shall become an encumbrance on the respective title.

C. It shall be understood that in the event damage of any kind occurs to the home, or to the adjoining homes in the building, as a result of, or in connection with the work undertaken, by or on behalf of the homeowner, including but not limited to the following: roof leaks, wall cracks, settling etc., the expense of effecting such repairs shall be borne by the homeowner or then owner(s) of the home.

D. Nothing contained in this Specification and Requirement shall prohibit the sale of the home.

However, any such sale or conveyance shall continue to be subject to this agreement.

E. Ten percent of the total cost to perform the work shall be provided to the Association as a security project deposit. The Association reserves the right to hold these funds should the work performed deviate from the original approve plan or should the work not be entirely complete according to the approved plan. These funds will be held in a separate account until such time as the work is complete and all requirements as part of this agreement are fulfilled.

F. The project shall proceed in a neat and orderly fashion. The Security and the, Maintenance Department shall be made aware of the project schedule.

G. The homeowner shall be responsible to insure that the appropriate permits are obtained from the City of Torrington prior to the commencement of any work.

H. When the project is complete the Association shall have its Engineer and/or Architect (cost to be borne by homeowner) inspect the work to insure its accuracy and adherence to the approved plans.

I. The Homeowner shall be responsible, within the scope of the Lakeridge maintenance schedule, for the cost of maintaining the roof shingles and exterior painting of the addition.

J. The Homeowner further expressly agrees to indemnify the Lakeridge Tax District and Lakeridge Association, as well as its individual members, and hold them harmless of and from any losses, damages, charges or expenses, including attorney fees, which arise or are alleged to have arisen out of, or in conjunction with, or by reason of services described in the contract for the work.

I have read and fully understand these restrictions and by *signing* below agree to comply with them.

Owner(s) Signature
Date

Date

_____ Lakeridge Association, Inc

2.

DECK EXTENSIONS Approved 2006

1. No deck may be extended onto common property. The property line will be measured from

the recorded subdivision plans on file in the Management Office. Please refer to additional property survey information attached.

2. Owners or contractor will supply sketch of extension requested. Sketch must show dimensions and location of privacy walls. Deck railings will be required.

3. Signed house modification application enclosed in packet must accompany papers submitted.

4. It is requested that homeowners have input from their neighbors. The concept of "neighbors' input" includes all units which may be visually impacted by requested alterations. However, written input will still be required only from adjoining units. This form must be included with application papers submitted.

5. Completed forms returned to the Management Office will then be passed on to the Architectural Review Committee. The Committee will verify that paper work is complete and will then do an on site inspection, when necessary.

6. The Management Office will notify homeowners by letter of approval or denial.

7. Extensions will be checked both by the City of Torrington and by the Lakeridge Maintenance Department to verify that construction was done as per approvals.

8. In the case of non-compliance, the matter will be immediately referred to the Board of Directors who shall assess fines and damages.

Homeowners will be notified in writing, by certified mail, of any infraction of the above rules. A time period of thirty (30) days will be provided to correct the infraction. If the infraction is not corrected within the thirty (30) day time frame, the Association will perform the necessary work and bill the owner's account for all applicable expenses incurred, including labor.

UNDER DECK STORAGE

1. In accordance with the General Regulations, the area under buildings shall be kept free of unsightly materials.

2. No food of any kind, no flammable materials, with the exception of propane or kerosene tanks used for auxiliary heating, and no animals are permitted to be stored.

3. In order to conform to the residential character of Lakeridge, only lattice work or plantings are allowable and ARC approval is needed before proceeding.

PROPERTY INFORMATION

1. Each application shall include a property survey map or recorded subdivision plot map which shall confirm with the following:

a. Scale shall be 1" —10' or 1" — 20'.

b. Sheet size shall be 8 1/2 x 11" or 8 1/2 x 14".

c. 1" clear border shall be provided.

- e. Entire building shall be drawn to scale:
- f. Information which showing all exterior deck, stairs, jogs should appear on in building (exterior), over hangings, walls survey map, which accompanies all application for deck extension.
- g. Property lines for the lot owner making application shall be shown as they actually exist in relationship to the building. Field measurements are required. All dimensions of existing building shall be shown.
- h. Any fixed surface or subsurface structure, object, utility, or tree within 10' of the line shall be located on the map.

3.

STORM DOORS AND FRONT ENTRANCE DOORS Approved 2006

1. According to existing restrictions The Architectural Review Committee must approve all storm doors and front entrance door designs. A front entrance door is defined as the door leading to the living area of the unit. The storm door is the outermost door.
2. There can be several approved combinations of door design.
 - a. An approved insulated front door that may not require a storm door will be reviewed by the Committee.
 - b. An approved storm door opening to a mudroom area which leads to an interior front door.
 1. If an owner positions an interior front door at least, but not limited to six (6) feet from the storm door, and if this door is not visible from the road, no Architectural Review Committee approval is necessary for the door design. However, site approval and visibility will be determined by the Committee.
 - c. An approved storm door may be piggybacked by an approved front entrance door.
 1. The color of all storm doors and front entrance doors shall be brown or bronze and must match in color as closely as possible to the brown trim on the buildings.
 2. Etched or stained glass on storm doors and front entrance doors is prohibited. All glass or Plexiglas sections of storm doors shall remain clear.
 3. Decorative or ornate objects are prohibited from being placed, attached or made part of storm doors or front entrance doors.
 4. All glass and or screen sections or the storm door shall be rectangular in shape (including square).

Homeowners will be notified in writing, by certified mail, of any infraction of the above rules. A time period of thirty (30) days will be provided to correct the infraction. If the infraction is not corrected within the thirty (30) day time frame, the Association will perform the necessary work and

bill the owner's account for all applicable expenses incurred, including labor.

The property line will be measured from the subdivision plan. No professional surveys are required.

The concept of "neighbors' input" will be broadened to include all units which may be visually impacted by requested alterations. However, written input will still be required only from adjoining units. Approved Nov 5 1995

4. ANY ALTERATION IN WINDOW DESIGN, placement or change in dimension must be approved by the Architectural Committee. Any replacement of existing windows or window panes doesn't need the Committee's approval if the windows being replaced are the original style. The current policy of requiring windows to conform to Lakeridge standard applies. The trim color of all windows shall be brown or bronze and must match in color as closely as possible to the brown trim on the buildings.

The Board approved three types of window designs in addition to the standard rectangular shape. They can best be described by illustration. At this time these changes may only be made to the rear of homes that cannot be seen from a roadway or adjacent homes.

Windows may not be extended below existing sill levels. Approved June 22 2008

5. AIR CONDITIONERS must be enclosed in standard Lakeridge style-shingled sides with wood angled top and painted the same color as the unit. Due to aesthetic considerations, air conditioners should be placed on the side or back of the unit wherever possible. Air conditioner unit specifications must be submitted with the application.

6. SHEDS AND MUDROOM ENCLOSURES Architectural Committee is authorized to review and approve requests for sheds. Mudroom enclosures must be approved by the ARC. Storm doors, front door and window designs must be followed. Approved June 22, 2006

HOUSE MODIFICATION APPLICATION

(Decks, windows, Doors, Mudrooms, Sheds)

I (we)owner (s) of _____

Lakeridge, have made this application to the Architectural Review Committee and to the governing Board for approval to modify the above premises according to submitted plans.

In doing so it is recognized that approval in no way guarantees the soundness nor structural integrity of said Modification. Furthermore, maintenance and upkeep of said modification shall be sole responsibility of the owner (s). In consideration for approval of this modification the owner (s) hereby agrees that he/she (they) and the contactor or agents shall strictly follow the plans submitted. It is agreed that should this not occur, the Board and/or its committee shall have the right to require the owner (s) to conform the building to the plans as

were approved or in their sole and absolute discretion to require the owner (s) to restore the structure to its original pre modified condition.

The owner (s) also recognizes the right of the Board to assess damage and fines against him/her (them) should here be non-compliance with the submitted and approved plans.

S/Owner Date S/Owner Date Contractor Date
Contractors, as well as owners, will be held accountable for any deviations from plans approved by the Architectural Review Committee.

The following is a suggested revised version of the Resolution of the Board of Directors, May 17, 1999 and updated recommendations from ARC, June 30, 2006. These updates were amended on August 12, 2009. Please note the changes to the following: 8, 13, and 14, and an addition of a new item 15. Updates amended again on August 25, 2009. Please note changes to the following: 3, 4, 8, 12, 13, 14, and 15. Under Enforcement, note changes in 1 and 2. Updates amended again on September 5, 2009. Please note changes to 12, 13 and 15, and under Enforcement, 2.

THE LAKERIDGE ASSOCIATION, INC.
RESOLUTION OF THE BOARD OF DIRECTORS
FROM
THE ARCHITECTURAL COMMITTEE
September 5, 2009

WHEREAS the Association has a Declaration, Bylaws, Articles of Incorporation and Rules and Regulations, and,

WHEREAS the Declaration, Bylaws, Articles of Incorporation and Rules and Regulations empower the Board of Directors to enforce the provisions located therein, and,

WHEREAS the Association has surveyed the membership to ascertain the membership opinion on enforcement of certain existing rules and restrictions, and,

WHEREAS the Board of Directors has determined that certain rules and restrictions must be ratified and will enforce the following rules:

1. Plantings along driveways and parking areas are permitted; however, Lakeridge will not be responsible for any damage done to these plantings.
2. Plastic containers that mimic wood, terra cotta, plaster or stone may be used.
3. Benches installed by Lakeridge are permitted; however, benches installed by owner must have ARC approval.
4. Only the American flag may be displayed. It is suggested that the maximum flag size be three by five feet (3 x 5'), and that the flag be attached by a standard pole to the unit building.
5. Statuaries are prohibited anywhere visible from a roadway or an adjacent home.
6. Driftwood is prohibited from being placed or installed in any outside area.
7. Wagon wheels are prohibited from being placed in any outside area.

8. Formal rock gardens are prohibited from being installed.
9. No fence or wall may be constructed on any lot or common area by any resident.
10. Fountains are prohibited from being placed in any outdoor area.
11. Birdfeeders are not permitted from April to November due to increased bear population.
12. Garden hoses must be stored away when not in use. Hoses should be green or *beige*.
13. Tarpaulins and firewood must be stored in a location not visible from a roadway or an adjacent home. Tarpaulins should be a neutral shade.
14. Excessive use of mulch is prohibited. Limit the use of mulch to garden borders and pathways. Red colored mulch should not be used.
15. Bricks or decorative pebbles should not be used as borders along walkways or in flower beds.

ENFORCEMENT

1. Members will be notified in writing, by certified mail or e-mail, of any infraction of the above rules. A time period of thirty (30) days will be provided to correct the infraction.
2. The member may request a hearing with the ARC first. The request must be in writing and a hearing will be held in thirty (30) days from the date the ARC receives the request. If ARC is unable to settle the dispute, the Board of Directors will discuss the issue.
3. Failure by the member to respond in thirty (30) days to the infraction notice, or to request a hearing, will result in the unauthorized items being removed by management, with no further notice to the member, and at the member's expense.
4. Any items removed from the properties will be stored in the maintenance yard for a period of fourteen (14) days. The homeowners may contact the maintenance department to claim their property. If after fourteen (14) days, the homeowner has not contacted the maintenance department; all items being stored will be discarded.
5. Each violation will be subject to fine consideration by the Board of Directors. Should a fine be imposed on a violator, standard collection action will be pursued, which may include the filing of a lien.
6. In case a tenant or guest of a homeowner violates the aforementioned rules, the owner whose guest or tenant violates the rules will remain the responsible party.

This resolution was considered this 5th day of September, 2009 and approved by the Board of Directors of the Lakeridge Association, Inc.

REVISED 9/5/09

The ARC committee has developed a booklet that recommends plants for Lakeridge owners available in the office in case you need any info regarding what to plant.

Please review the ARC rules and regulations for refreshing your information regarding what

can and cannot be done outside of your unit (garden hoses, benches, stones, pavers, plants etc).

Please be informed that plastic chairs and benches are not allowed. However, we have some ARC approved bench and chair information in the office as well. If you are planning to place one of them around your unit you can, but it has to be an Arc approved one. The ARC committee will also need to approve the location of this placement.

F.

LAKERIDGE ASSOCIATION, INC.
RESOLUTION OF THE BOARD OF DIRECTORS
ADOPTING MAINTENANCE, REPAIR AND REPLACEMENT STANDARDS

I. Statement of Facts.

- A. Lakeridge (“Common Interest Community”) was created by a declaration of Lakeridge, Inc., dated September 24, 1974, and recorded in the Torrington Land Records in Volume 296 at Page 1159 (“Declaration”).
- B. Lakeridge Association, Inc. (“Association”) is the association of unit owners of the Common Interest Community.
- C. The bylaws of the Association are recorded in the Torrington Land Records as Exhibit C to the Declaration (“Bylaws”).
- D. Under Article XI, Section 9 of the Bylaws, the unit owners are responsible for the maintenance, repair and replacement of their units.
- E. When certain objects, fixtures or components within the units fail or malfunction, or when certain conditions exist within units, they can cause significant damage to the units containing them, to other units, and to the common elements of the Common Interest Community.
- F. Failure to inspect, maintain or replace certain objects, fixtures or components, within the units, or creating or maintaining certain conditions within units, can result in higher insurance premiums being charged to the Association.
- G. The Association wishes to adopt standards for the maintenance, repair and replacement of units, so as to avoid damage to units and common elements and keep down insurance premiums.

II. Statement of Authority.

- A. Under Subsection 47-261b(a) of the Connecticut Common Interest Ownership Act (“Act”) and Article VIII, Subsection 2(p) of the Bylaws, the Board of Directors of the Association

has the power to adopt and amend rules, subject to providing unit owners with notice of the proposed rule and an opportunity to comment.

- B. Under Subsection 47-261b(f) of the Act, the Association may adopt rules to regulate any behavior in a unit which adversely affects the use and enjoyment of other units or the common elements.
- C. Under Subsection 47-257(e) of the Act, if any common expense is caused by the failure of a unit owner to comply with a written maintenance standard promulgated by the Association, then the Association may, after notice and hearing, assess the portion of that common expense in excess of any insurance proceeds received by the Association under its insurance policy, exclusively against that owner's unit.

III. Rule.

NOW THEREFORE IT IS RESOLVED:

A. That the rules and regulations of the Association are hereby amended by adding the maintenance, repair and replacement standards attached hereto as Exhibit A.

B. That the Association may assess a fine against any unit owner who fails to comply with the standards attached hereto as Exhibit A, after giving the Unit Owner notice and an opportunity to be heard.

C. That if any common expense is caused by the failure of a unit owner to comply with the standards attached hereto as Exhibit A, then the association may, after giving the unit owner notice and opportunity to be heard, assess the portion of that common expense, in excess of any insurance proceeds received by the association under its insurance policy, exclusively against that owner's unit.

Adopted by the Board of Directors of the Association on Sunday April 3, 2011, after giving all unit owners notice and an opportunity to comment.

EXHIBIT A

Annual Chimney Inspection and Cleaning: Unit Owners shall have the chimneys serving their units inspected by a knowledgeable and licensed professional on an annual basis, and shall provide the Association with a copy of the inspection report.* If the inspector determines that a chimney is in need of cleaning, maintenance or repair, then the Unit Owner shall perform all such work at his or her expense.

Use of Fireplaces: Fireplaces shall not be used for heating the Unit, unless the fireplace has been specially modified for that purpose.

Dryer Vents Inspection and Cleaning: Unit Owners shall have the dryer vents serving their units inspected by a knowledgeable and licensed professional on a regular basis, but in no event less than once every five consecutive years, and shall provide the Association with a copy of the inspection report.* If the inspector determines cleaning and/or replacement and/or repairs are deemed necessary, then the Unit Owner shall perform all such work at his or her expense.

Washing Machine Hose Inspection: All Unit Owners shall install Flood-Chek, or equivalent hoses to serve the washing machines in their Unit. Furthermore, Unit Owners shall have the washing machine hoses in their units inspected by a knowledgeable and licensed professional on a regular basis, the time-frame for which is not to exceed once every five years, and shall provide the Association with a copy of the inspection report.* If the inspector determines that the hoses are in need of repair or replacement, then the Unit Owner shall perform all such work at his or her expense.

Maintain Electricity and Phone Connection for Alarm System Monitoring: Unit Owners shall maintain a supply of electricity to operate the alarm system at all times. Unit Owners shall maintain the phone connection for the alarm system at all times.

Winterization: From November 1 through March 31, homeowners are required to set their thermostats at a setting sufficient to maintain heat in their unit in order to prevent plumbing fixtures and pipes from freezing. If the unit has a crawl space with electric heaters, they, too, should be set sufficiently high to protect the main water lines from freezing. We recommend that homeowners set thermostats between 50 and 55 at a minimum. Further, if a unit has an alternative heating system, the electrical heat should continue to be set as a backup in case of a system failure.

Adherence to Manufacturers' Installation, Operating and Safety Instructions for Appliances and Installed Building Components: Unit Owners shall adhere to all manufacturers' installation, operating and safety instructions for appliances and installed building components.

*Unit Owners may request that the Association engage a knowledgeable and licensed professional to conduct this inspection at the Association's expense. If a Unit Owner makes such a request, the Association shall then engage the professional at its expense and coordinate the scheduling of the inspection. The Association shall provide the Unit Owner with a list of any work that the inspector recommends to be performed. The Unit Owner is then responsible for completing the work as set out above.

G.

RESOLUTION OF
THE BOARD OF DIRECTORS OF LAKERIDGE ASSOCIATION, INC.
AND THE BOARD OF DIRECTORS OF LAKERIDGE TAX DISTRICT
ADOPTING COLLECTION AND STANDARD FORECLOSURE POLICIES

I. Statement of Facts

A. In order to provide for the proper operation of our community for the benefit of all the Unit Owners, the Association must collect all of the Common Expense assessments and the District must collect all tax assessments in a timely manner.

B. Whenever a Unit Owner fails to pay his or her assessments on time, the Association and the District incur administrative expenses in sending late notices and taking other steps to

collect unpaid assessments.

C. Whenever a Unit Owner fails to pay his or her assessments on time, the Association and the District may also incur legal fees in collecting the unpaid assessments or in foreclosing or protecting their liens for unpaid charges.

D. Whenever a Unit Owner makes a partial payment against an outstanding balance owed to the Association or District, the Association or District needs to determine to which part of the outstanding balance the partial payment is to be applied.

E. Whenever a Unit Owner fails to pay on time the Association and District lose the use of funds to which they are entitled.

II. Statement of Authority of the Association

A. Under Article XI, Section 1 of the bylaws of the Association and Subsection 47-244(a)(2) of the Connecticut Common Interest Ownership Act (“Act”) the Board of Directors of the Association has the power to adopt and amend budgets for revenues, expenditures and reserves and to collect assessments for Common Expenses from Unit Owners.

B. Under Article XI, Section 6 of the bylaws of the Association and Subsection 47-244(a)(11) of the Act, the Board of Directors of the Association has the power to impose charges or interest or both for late payment of assessments.

C. Under Article XI, Section 6 of the bylaws of the Association and Subsection 47-258(b) of the Act, the Association is entitled to recover its costs and attorneys’ fees in enforcing its lien for Common Expenses.

D. Under Subsection 47-258(m) of the Act, the Association can commence foreclosure on a Unit when the Unit Owner owes a sum equal to two months of Common Charges, it has made demand in writing for payment and the Board has adopted a standard policy providing for foreclosure against such a Unit.

III. Statement of Authority of the District

A. Under Article V of the Governing Ordinance of the District and Section 7-328 of the Connecticut General Statutes, the Board of Directors of the District has the power to adopt and amend budgets for revenues, expenditures and reserves and to collect tax assessments from Unit Owners.

B. Under Article V, Section 5.5 of Governing Ordinance of the District and Section 12-145 of the Connecticut General Statutes, the Board of Directors of the District has the power to impose interest for late payment of assessments.

C. Under Section 12-181 of the Connecticut General Statutes, the District may foreclose tax liens on a Unit.

D. Under Section 12-193 of the Connecticut General Statutes, the District is entitled to

recover its costs and attorneys' fees in enforcing its lien for unpaid taxes.

IV. Resolution

NOW THEREFORE it is hereby resolved as follows:

A. Due Dates.

1. Common Expense Assessments: The annual assessment as determined by the Association and as allowed for in the Declaration and Bylaws, shall be due and payable in 12 installments due on the first of each month.

Assessments or other charges not paid to the Association by the last day of the month in which they are due shall be considered past due and delinquent. Association funds should be made payable to Lakeridge Association, Inc. and mailed or dropped off to 811 Burr Mountain Road, Torrington, CT 06790.

2. Tax Assessments: Regular Tax District quarterly assessments are due the first day of January, April, July, and October. Assessments or other charges not paid to the District by the last day of the month in which they are due shall be considered past due and delinquent. Tax District funds should be made payable to Lakeridge Tax District and mailed or dropped off to 811 Burr Mountain Road, Torrington, CT 06790.

B. Automatic Payments: Automatic Payments (ACH Debits) from the Unit Owner's checking or savings account are available for the Association and Tax District charges. Unit Owners may request an authorization agreement from the Association and District at the above address. Once the authorization form is completed and processed, the funds will be transferred from the Owner's designated account on the 15th day of each month.

C. Notice of Assessments: The Association and the District may, but shall not be required, to provide a Unit Owner with a notice of assessments. An invoice is a courtesy only. Non-receipt of such notice or invoice shall in no way relieve the Owner of the obligation to pay the amount due by the due date. It is also the Unit Owner's responsibility to provide notice of any changes in the billing address, and/or change(s) in the title of the property, to the Association and the District.

D. Interest Imposed on Delinquent Installments: Interest shall be assessed from the original due date on any balance that remains unpaid as of the last day of the month, at a rate of 1% per month.

E. Returned Check Charges: Any charge incurred by the Association or the District resulting from any check or other instrument attributable to or payable for the benefit of a Unit Owner, which is not honored by the bank or is returned by the bank for any reason whatsoever, including but not limited to insufficient funds, shall be assessed against such Unit Owner's Unit, in addition to a fee of \$35.00.

The total returned check charge imposed by the Association shall be a "Common Expense" for each Owner who tenders payment by check or other instrument that is not honored by the bank upon which it is drawn. Such returned check charge shall be due and payable immediately, upon demand. Notwithstanding this provision, the Association and the District shall be entitled to all additional remedies as may be provided by applicable law. Returned check charges shall be the obligation of the Owner or Owners of the Unit for which

payment was tendered to the Association or the District, as the case may be. If two or more of a Unit Owner's checks are returned unpaid by the bank within any year, the Association and the District may require that all of the Unit Owner's future payments, for a period of one year, be made by certified check or money order.

F. Attorneys' Fees on Delinquent Accounts: The Association and the District shall be entitled to recover their reasonable attorneys' fees and collection costs incurred in the collection of assessments or other charges due from a delinquent Owner. The reasonable attorneys' fees incurred by the Association or the District shall be due and payable immediately when incurred, upon demand.

G. Application of Payments Made to the Association Payments received from an Owner will be credited in the following order of priority:

1. Charges for legal fees, court costs and other costs of collection.
2. All late charges or interest accrued, as applicable.
3. All other charges incurred by the Association as a result of any violation by an Owner, his or her family, employees, agents or licensees, of the Declaration, Bylaws, Rules and Regulations, or Resolutions.
4. The monthly assessment for a Unit, including any special assessment due, as applicable; payments shall be applied toward the oldest month(s) then owed.

H. Application of Payments Made to the District. Payments received from an Owner will be credited in the following order of priority:

1. Charges for legal fees, court costs and other costs of collection.
2. Accrued interest.
3. All other charges incurred by the District as a result of any violation by an Owner, his or her family, employees, agents or licensees, of the Governing Ordinance of the District.
4. The quarterly tax assessment for a Unit, including any special assessment due, as applicable; payments shall be applied toward the oldest assessment then owed.

I. Collection Letters and Demands.

1. After an assessment or other charge due the Association or the District becomes 30 days past due, the Association or the District, as the case may be, shall send a late notice and demand to the Unit Owner who is delinquent in payment ("Late Notice").
2. After an assessment or other charge due the Association or District becomes 60 days past due, the Association or the District, as the case may be, shall send a "Notice of Intention to Refer Account to the Attorney" letter to the Unit Owner and make a second demand for payment.

J. Use of Certified Mail and or First Class Mail. In the event the Association or the District

shall cause a collection or demand letter or notices to be sent to a delinquent Unit Owner by first class mail, the Association or the District, as the case may be, may also cause, but shall not be required to send, an additional copy of that letter or notice by certified mail.

K. Referral of Delinquent Accounts to Attorneys. The Association and the District may, but shall not be required to, refer delinquent accounts to their attorneys for collection or foreclosure. Upon referral to the attorneys by the Association, the attorneys shall take all appropriate action to collect or foreclose the accounts referred to them, as set forth in the Association's Standard Foreclosure Policy, set forth in Subsection IV.R. of this Resolution.

L. Collection Procedures and Timeframe. The following timeframe shall be used in the collection of installments of the annual Common Expense assessment, the quarterly tax assessment, and other charges, except as provided for in Subsection IV.N. of this Resolution:

Due date (date payment is due)	1 st day of each month
Past due date (date payment is late)	Last day of each month
Late charge imposed	Last day of each month
"Late Notice" mailed imposing late	30 days after the due date fees, interest, etc.
"Notice of Intention to Refer Account to Attorney" mailed	60 days after the due date
Account referred to attorney for legal action	60 days after the due date

The attorney is to consult with the Association and the District at all times to determine if payment has been arranged or which collection procedures are appropriate.

M. Situations of Immediate Referral to Attorney for Collection. In the event of any of the following, the Association and/or the District may immediately refer the account to the attorney for collection without further notice:

1. The Unit is abandoned;
2. The Unit Owner advises the Association or the District that he or she does not intend to pay the assessment;
3. The Unit Owner files for bankruptcy;
4. The holder of a security interest against the Unit files for foreclosure;
5. Whenever the Association, in its sole discretion, believes that the collection of Common

Expense assessments may be in jeopardy, and the likelihood of collection of Common Expense assessments would be improved by prompt legal action.

6. Whenever the District, in its sole discretion, believes that the collection of tax assessments may be in jeopardy, and the likelihood of collection of tax assessments would be improved by prompt legal action.

N. Waiver: The Association or the District may grant a waiver of any provision herein upon petition in writing by an Owner showing a personal hardship. Such relief granted an Owner shall be appropriately documented in the files with the name of the person or persons representing the Association or the District, as the case may be, granting the relief and the conditions of the relief. In addition, the Association and the District are hereby authorized to extend the time for the filing of lawsuits and liens, or to otherwise modify the procedures contained herein, as the Association or the District shall determine appropriate under the circumstances.

O. Repayment Schedules: Upon the written petition of a delinquent Unit Owner, the Association and District may, at their sole discretion, allow the delinquent Unit Owner to enter into a repayment schedule for the repayment of delinquent assessments. The Association or the District, as the case may be, shall review such petitions on a case by case basis, and the repayment schedules shall be designed and agreed to on a case by case basis. A payment submitted by a Unit

Owner that is less than the full amount due and payable does not constitute a repayment schedule unless previously approved by the Board of Directors of the Association or the Board of Directors of the District in writing. In the event that a Unit Owner fails to make timely payments under the repayment schedule, the Association or the District, as the case may be, shall immediately refer the account to the attorney for collection without further notice to the Unit Owner.

P. Notification to Owners: The secretary of the Association shall give notice of these resolutions to all Unit Owners and shall file these resolutions with the Association's rules and regulations and in the Association's minutes. The secretary of the District shall file these resolutions with the District's rules and regulations and in the District's minutes.

Q. Standard Foreclosure Policy:

1. Prior to sending a delinquent account to its attorneys, the Association shall send the Unit Owner at least the first written demand for the amounts owed required by Subsection IV.J.1, above.

2. Once the Association sends the account to its attorneys, the attorneys are instructed to make a written demand for payment.

3. The attorneys are authorized to commence a foreclosure against the Unit Owner with no further action by the Board of Directors of the Association if:

a. At least 30 days have passed since the attorneys made written

demand and the Unit Owner has not either:

- i. Brought his or her account, including applicable attorneys' fees and costs, entirely current; or
- ii. Agreed to and be following a repayment plan that will bring his or her account, including applicable attorneys' fees and costs, entirely current in six or fewer equal monthly payments; and

b. The Unit Owner owes the Association a sum equal to or greater than two months Common Charges, the oldest part of which sum is at least 60 days past due.

R. Ongoing Evaluation: Nothing in this Resolution shall require the Association or District to take specific actions other than to notify the Unit Owners of the adoption of these policies and procedures. The Association and the District have the option and right to continue to evaluate each delinquency on a case by case basis.

Adopted this 15 day of August, 2010.

GUIDELINES FOR:

Lakeridge Home Winterization/De-Winterization

We would like to remind all Lakeridge residents to properly winterize their unit if they plan on leaving it unoccupied for any period of time. By properly winterizing your unit you will greatly reduce the chance of having any frozen pipes and minimize the amount of damage in the event that something does happen.

When leaving your unit unoccupied the most important procedure to remember is to make sure the water is turned off near your water meter or where the water first comes into your unit. If a water pipe was to break anywhere in the unit after this point, having it turned off will prevent water from flowing. With this, you should also flush all the toilets and open up the faucets, which will drain out some of the water within the pipes. Also, make sure to turn off the circuit breaker to the hot water heater. Failure to do so may cause the heating element to burn out if there is no water within the hot water heater.

As far as your heat settings are concerned, from November 1 through March 31, homeowners are required to set their thermostats at a setting sufficient to maintain heat in their unit in order to prevent plumbing fixtures and pipes from freezing. If the unit has a crawl space with electric heaters, they, too, should be set sufficiently high to protect the main water lines from freezing. We recommend that homeowners set thermostats between 50 and 55 at a minimum. Further, if a unit has an alternative heating system, the electrical heat should continue to be set slightly below the alternative heating system thermostats' set point as a backup in case of a system failure. By doing this the electric heat should not turn on unless the kerosene/propane heater malfunctions or runs out of fuel, in which event you will still have heat and be protected.

When winterizing your unit, make sure to pay extra attention to areas of the unit where water pipes are located. This includes bathrooms, kitchens, sinks, hot water heaters, water main closets, and crawlspaces. All of these areas should have some source of heat reaching them. If your main water supply has a heat tape, make sure it is in a working condition. If your crawl space has electric heaters they should also be set to maintain 50 to 55 degrees Fahrenheit.

Also make sure that your low temperature sensor, which is part of your alarm system, is not blocked off from the heat that you have turned on within the unit. The sensor itself is approximately 2x2 inches square, and usually is located next to your alarm panel. When the temperature in the area of this sensor drops down to 48 degrees Fahrenheit, it will send a signal to the alarm company, who will then notify us of the signal and we'll respond and take the appropriate action to correct the problem. This is why it is important not to block the heat from reaching the sensor. Make sure to leave the doors to this area open, and do not stack clothes, towels, blankets, boxes, or other items around the sensor.

Helpful Winterization Tips: 1-Turn water off at the meter 2- Leave faucets in the open position to allow any residual water to drain out. (Lines are not blown. If this is requested, a professional plumber should be contacted) 3-Flush the toilets. 4- Open the cabinets underneath the sinks. 5-Turn off the circuit breaker to the hot water heater off 6-Set thermostats at a minimum setting to maintain 50F to 55F in the unit 7- Pour antifreeze into all toilets 8- If your main water supply has a heat tape, leave it on.

Many units share a wall in common with a neighboring unit. The removal of heat from an area could jeopardize pipes and drain lines that are located within this shared space. A burst pipe in a unit in which the heat has been turned off will create a burden for this unit's owner who may be responsible for the cost of water clean-up and the restoration of the affected units.

Association offers winterization services for all units at a minimal charge to prevent freezing in case of a power outage or heat failure.

Never turn the heat off while you are away to save electricity. This is an extremely unsafe and risky action for the owner and Lakeridge. This may also jeopardize your insurance coverage. The Board approved a resolution at their December 20, 09 meeting stating that if any owner turns the heat off in her/his unit, or does not winterize the unit in accordance with the Lakeridge requirements and leave for the winter, they will be charged \$150.00 to winterize the unit after maintenance receives a low temperature alarm, plus for any additional damage if there is any.

Again, please be reminded that improper winterization is the most common and the most costly type of damage to our units. Winterization may not prevent the pipe breakage 100% during the winter however it will certainly minimize damage and the cost.

NOTE: We recommend digital thermostats being installed for all heaters. They are more reliable and give you more accurate readings.

De-winterization of your unit is as important as the winterization. Even if you were careful enough to winterize your Lakeridge home before leaving it for the winter, it is still possible that a pipe has frozen and/or may have burst during these past cold winter months. With this in mind, when de-winterizing your unit we suggest that you never just simply turn the water back on. When you return to your unit after being a way for a while, first walk through the unit and make a visual inspection where water and drain lines are located, looking for any type of damage. Next, close all faucets inside and out before slowly turning the water on at the main with taking caution to **Stop, Look, and Listen for Leaks**.

Once you are sure that there are no leaks to the main water lines, test each individual fixture for operation by opening its faucet, first cold, then the hot water. Make sure to run just about a quart of water to check the fixture trap and make sure it is also not leaking. After you see that there are no leaks in any of these areas it is ok to use the plumbing fixtures normally. You may want to open each fixture to release air in the system and flush the lines for a couple of minutes. Also, do not immediately leave after turning the water on at a previously winterized unit before you have spent some time looking and listening for leaks, including the hiss, drip, or running water sounds where there may be a water break hidden in a wall or ceiling area.

Finally, a list of these and other winterization procedures can be found at the Lakeridge Management Office, or you can contact the Maintenance Help Desk at 860-482-9401 and this service can be provide for your convenience.

Garbage/Recycling

Garbage removal is once a week by the city.

PLEASE

Use a garbage bin when disposing of trash on our common grounds. Our beautiful forests are also not a place to toss a wrapper, bottle, or can.

Please respect your neighbors when throwing away your garbage in the bins near your home. The bins are power washed twice a year.

Do not leave garbage or recyclables on the side of bins. All non-recyclable garbage must be placed in tied plastic bags in the bins.

Plastic bags and Styrofoam are not recyclable items. Placing a plastic bag in the recyclable bin containing cans, bottles or boxes is not appropriate recycling. Please remove those recyclable items from the plastic bag and place separately in the recycle bin. Please then

dispose of the plastic bag separately in the regular bin in an appropriate manner.

Please don't place any regular garbage into the recycling bins or vice versa. As a result of this misplacement of your garbage trash Removal Company will not remove the garbage from the improper used trash bin. Please remember that the City of Torrington has changed their recycling system and no more separation is need for glass, plastic containers, metal cans, papers etc. They can all go into the same recycling bins.

Note: It is our experience that most issues arise because visitors, guests, and tenants are unfamiliar with the LR rules and regulations. Please inform them of these rules and regulations.

Lakeridge Parking Stickers and Gate Entry

This is a reminder that within Lakeridge, all vehicles must clearly display either a permanent parking sticker or visitor's parking pass at all times. If you or your guest needs one of these items, they can be picked up at the Front Gate or from the Management Office.

Homeowners' Access to Lakeridge:

All homeowners must use the center traffic lane to enter Lakeridge. Homeowners should use either key fobs or transmitters, and if you do not you can make arrangements at the Management Office to obtain them. Each unit will be allowed a total of three (3) devices per unit at a cost of \$ 8.00 for the fobs and \$ 32.00 for the transmitters.

All visitors and contractors will be able to gain access to Lakeridge by three methods. They can either call your unit from the front gate using the keypad entry system by pressing #, 0 and then the unit number. For example for unit 1 they would push #0001 or for unit 10 they would push #0010, and then while the visitor is on the phone you can open the gate by pressing the 9 button on your telephone.

The other two methods visitors or contactors can enter Lakeridge is to call the Management Office during regular office hours at the front keypad entry system by pressing #0600, or calling the 24 Hour On Duty person by pressing #0601.

Within Lakeridge, all vehicles must clearly display either a permanent parking sticker or visitor's parking pass at all times. This is very important for responding to emergency situations when a vehicle may need to be moved.

Visitor's parking passes can be obtained at the front gate and permanent parking stickers are issued at the Management Office. If you or your guest does not have a parking pass please pick one up. When applying your permanent parking stickers, please remember to place it where it can be easily seen and not behind tinted windows.

Also, each unit is only allowed three permanent stickers, and only those vehicles with permanent parking stickers are allowed to park at the East and West Lodges from Memorial Day to Labor Day.

Moped Safety

Mopeds are one of the most popular and easiest ways to get around within Lakeridge. They provide a mode of transportation that is fun to ride, easy to find parking for, and cost efficient to run. However, along with all of the benefits that mopeds can provide, comes a little bit of responsibility.

Because of the many hazards that go along with sharing the road with other motor vehicles, moped operators need to observe the following safety tips:

- All operators must have a valid driver's license.
- Operators must obey all traffic signs and the 20mph speed limit.
- Never pass a moving vehicle.
- Mopeds shall be operated on paved roadways only.
- Operators shall not carry any passengers on a moped unless it is specially designed to do so.
- Ride single file when riding with others.
- Ride to the right side of the road with traffic, not against it.
- All mopeds should have a valid Lakeridge parking sticker so that they can be easily identified.

Pet Safety

As a reminder to all pet owners, a dog or cat may be exercised within Lakeridge but must be carried or on a leash in any inhabited portion of the properties. In no event shall any animal be tied or left unattended outside of any residence or on any lot within the properties. Also, dogs shall not be "curbed" on any walkways, courtyards, patios, or close to any buildings. These regulations were implemented for the health and safety of all residents and other animals. We would appreciate all pet owners to please observe them.

Note: Please remind your visitors if they bring their dogs with them about our pets'

Parking Passes

Within Lakeridge, all vehicles must clearly display either a permanent parking sticker or visitor's parking pass at all times. Visitor's parking passes can be obtained at the front gate and permanent parking stickers are issued at the Management Office. When applying your permanent parking stickers, please remember to place it where it can be easily seen and not behind tinted windows. Also, each unit is only allowed three permanent stickers, and only those vehicles with permanent parking stickers are allowed to park at the East and West Lodges from Memorial Day to Labor Day.

Winter/Fireplace Safety Tips

Before you use your fireplace, remember that your fireplace is not designed to heat your unit. Please, use caution when burning in your fireplace. Short of not burning all, remember to implement these important precautions:

- Lakeridge fireplaces are not constructed for heating the entire unit.
- Do not overload with large logs or over heat your fireplace for long periods of time. We recommend only about three medium sized logs at a time.
- Always check to make sure the damper is **OPEN** before starting any fires.
- Never leave a burning fire unattended.
- Always use a metal, mesh screen in front of your fireplace. Leave glass doors of a fireplace open while burning a fire - unless fireplace manufacturers' instructions indicate otherwise.
- Use seasoned woods only.
- If burning commercially made fire logs make sure to follow the manufactures' instructions. Many of them allow for only one log at a time to be burned with no other flammables.
- Never burn cardboard boxes, wrapping paper, or garbage that can spark and cause a chimney fire.
- Do not burn materials such as plastic, charcoal, or Styrofoam, which produce toxic gases.
- When starting fires, do not use any flammable liquids such as gasoline, kerosene, fuel oil, or lighter fluid.
- Keep a glass or metal screen in front of the fireplace opening to prevent embers or sparks from jumping out.
- Remove any flammable materials such as furniture, paper, toys, and matches from the front of the fireplace opening.
- Never close your damper with hot ashes still burning in the fireplace. After you are sure that the fire is out, close the damper to prevent heat loss within your unit.

- Make sure not to dispose of burning ashes in any storage sheds or trash bins. If they are still warm they may rekindle and start a fire.

Outdoor Hoses

Remember to disconnect your garden hose from your outside faucet during the colder freezing months in order to allow the hose bib to drain. Failure to do so during freezing temperatures may result in a burst water pipe.

Keep Garage Doors Closed

Keep garage doors closed at all times to keep water pipes which may be located within the walls from freezing (attached garages). Also, keeping garage doors closed will shut out wildlife looking for warm places.

Important note:

Please follow the winterization procedures if you will be leaving your unit for a period of time.

Electronic Communication

In an effort to reduce the operating expenses of Lakeridge Association, Inc., (“Association”) and to enhance timely and effective communication within the community, the Board of Directors has voted to implement an **Email Distribution System**.

- If you complete and return this form, you will receive all official notices from the Association via Email instead of standard U.S. Mail, to the extent permitted by Connecticut law. By agreeing to this, you will save the Association a substantial amount of money and time. The added benefit of “going green” is also a concept we can all support.

If you do nothing, you will continue to receive all notices via U.S. Mail.

Please review the authorization below. If you wish to receive future notices by Email, please provide the information requested below and sign and date this Authorization. This Authorization will then remain in place until you revoke it by another written document. **Please mail the completed form to the Lakeridge Management office, or feel free to drop it off directly.** Your email address will not be distributed to any person other than the Association and the email service provider (solely for the use of transmitting one-way email messages only to our members). All information provided below will be used ONLY for official Lakeridge business.

AUTHORIZATION TO SEND ASSOCIATION NOTICES VIA ELECTRONIC MAIL

I hereby authorize the Association to use an electronic mail format, in lieu of U.S. Mail, to notify me of all official notifications. I understand that although the Association and any and all service providers will take every reasonable precaution to protect the privacy of members' information, the Association cannot guarantee protection. I consent to having my email address included in the Association's email list and accept the inherent risks involved with email communications.

The Association may continue to use the email address set forth below until such time as it receives written notification from me revoking this Authorization or giving notice of a change in my email address.

OWNER(S) NAME PRINTED: _____

LAKERIDGE UNIT ADDRESS: _____

EMAIL ADDRESS FOR FUTURE NOTICES: _____

HOMEOWNERS SIGNATURE: _____ DATE: _____

Revisions

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|-------------------------------|--|
| Page 4 Introduction | Board or Committee members' services on a pro bono basis Approved Dec 20, 2009 |
| Page 4 Introduction | Board Members' Conflict of Interest Policy Resolution Approved Nov 9, 2008 |
| Page 15 Article III/section 3 | Revisions to Condominium Master Insurance Policy August 19, 2010 |
| Page 16 Article IV.A-2 | Revised billing cycle Approved February 15, 2009 |
| Page 27 Article IV.15-e | Garage doors maintenance. Approved January 27, 2008 |
| Page 27 Article IV.23 | Unit winterization Approved December 20, 2009 |
| Page 28 Article IV.24 | Unit Home Protection System Approved January 7, 1990 |
| Page 28 Article IV.25 | Skylight Maintenance Approved April 11, 1999 |

Page 29 Article VII.B-2	Dog Runs. Approved Oct 24, 2010
Page 30 Article VII.B-4	Pets. Approved July 18, 2010
Page 30 Article VII.C-1	Renters' Car Stickers Approved June 25, 2006
Page 30 Article VII.C-3	Security "Front Gate"
Page 31 Article VII.C-14	Security "Management"
Page 37 Article VII.M	Mail Boxes Approved January 2, 2011
Page 41 Article IX.3-B	Tenants' Guest Passes Approved Dec 20, 2009
Page 41 Article IX.4	Tenant Car Sticker Charge (refundable upon returning) Approved June 25, 2006
Page 42 Article IX.7	Copy Charge Approved August 17, 2008.
Page 43 Article IX.13	Unit Winterization Non-Compliance Fee Approved Dec 20, 2009