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COTTAGE POINTE
RULES AND REGULATIONS FOR OWNERS / RENTERS

Association email: cphoaassoc@gmail.com
Association website: www.CottagePointeAssociation.com

Architectural Control Committee

Watts Homes & Construction
Developer
269-345-3859
joy@mywattshome.com

Introduction

Cottage Pointe is a residential condominium community located in Richland Township, Michigan. The administration and maintenance of the Association is managed by the Board of Directors.

All owners are welcome and encouraged to attend the Annual Meeting which takes place between August - October. During that meeting the directors are elected, financials and Association business are reviewed, and policy decisions are made.

This Rules and Regulations Handbook has been created to assist current and new owners in the neighborhood and is based on the Association bylaws and policies and rules created for the Association. This handbook has been approved by the Board of Directors and will be amended as needed.

These Rules and Regulations are intended to:

- Preserve property values and community aesthetics
- Promote harmonious living among residents
- Ensure the proper use and enjoyment of Common Areas
- Protect the health, safety, and welfare of residents
- Implement and supplement the Declarations and Bylaws

General Conduct:

- Compliance: All persons within the Community shall comply with these Rules, Regulations, the Declaration, Bylaws, and applicable laws.
- Responsible Parties: Owners are responsible for the conduct of all residents, tenants, guests, and invitees in the Unit or using the Common Areas.

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- Illegal Activities: No illegal activities are permitted anywhere in the Community
- Courteous Behaviors: All persons shall conduct themselves in a courteous and respectful manner toward neighbors, residents, guests, vendors and any Association staff.
- Interference Prohibited: No person shall interfere with the peaceful enjoyment of other residents or the proper functioning of the Association.

DEFINITIONS:

Association - "Association of Co-owners" or "Association" means the non-profit corporation organized under the laws of Michigan of which **all Co-owners shall be members**, which corporation shall administer, operate, manage and maintain the Project. The entity initially created by the Developer for this purpose is identified as Cottage Pointe Homeowners Association, a Michigan non-profit corporation. Any action required of or permitted to the Association shall be exercisable by its Board of Directors unless specifically reserved to its members by the Condominium Documents or the laws of the State of Michigan.

Michigan Homeowners Energy Policy Act – (Link to Michigan Homeowners Energy Policy Act

Owner/Co-Owner - "Co-owner" means the person, firm, corporation, partnership, limited liability, association, trust or other legal entity or any combination of persons or entities who or which **owns a Condominium Unit in the Project,** including the vendor and vendee of any land contract for the purchase of a Unit in the Project. The term "Owner," wherever used, shall be synonymous with the term "Co-owner."

General/Shared Common Areas – Areas owned and maintained by the Association such as streets, pond, walking path, entrance sign/fence, yards, etc.

Limited Common Elements – Areas owned and maintained by the Owner such as house, garage, deck/patio, driveway, sidewalk, front porch.

Driveways/Apron: The area between a unit and the paved street which includes the apron. The apron is the area where the driveway meets the main street.

Sidewalks: The portion of any sidewalk which is intended to service fewer than all of the Units;

Streets/curbs: Streets are the main passageways within the subdivision including the Boulevard and all cul-de-sacs and curbs lining these areas.

HELPFUL LINK:
CP Owner Website

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RULES AND REGULATIONS:

Architectural Control (Reference Bylaw Article VII, 7.04): No owner has the right to construct or install any building, improvement, wall, fence, hedge or "underground fence", make exterior alterations, additions, exterior improvements or make changes to the exterior appearance (including color) within the neighborhood without the prior written approval of the Architectural Control Committee or the Landscape Committee (whichever is appropriate). The Association may create rules to govern the construction or installation of patios, decks, outbuildings, fixed structures/elements and special landscaped areas.

Association Fees (Rule): The Association fees are due bi-annually on January 15th and July 15th of each year. The bills will be sent out in a timely manner by email if elected to receive email communication, or USPS if elected not to receive email communication. A late fee of $50.00 per month will be added to any bill that is not paid by the 25th of the month's due date. The fees cover the following items:

- Garbage and recycling
- Landscaping maintenance – mowing, trimming, weeding, fertilization, repairs
- Sprinkling system - maintenance, repair
- Snow removal from the streets, driveways, sidewalks
- Salting of the roads (only as needed and requested by the Landscape Committee)
- Insurance of the common areas
- Maintenance and replacement of roads and curbs
- Street light maintenance and electric use
- Maintenance of entrance and street signage
- Maintenance of entrance fencing
- Utilities for common areas
- Association administrative expenses
- Reserve fund

Clotheslines (Rule)
In support of the Michigan Homeowners Energy Policy Act (HEPA), clotheslines and/or drying racks are allowed on the deck or patio. Items must be removed from the clothesline and the clothesline and/or drying rack retracted and stored prior to sundown on the day items are hung for drying. No clothesline or drying rack can be permanently installed.

Conflict Resolution – Owners are encouraged to resolve disputes among themselves first. If brought to the Board, both parties must appear together to explain their sides before a final resolution is issued.

Fees/Collection:
Returned checks: A $45 fee is assessed for any Non-Sufficient Fund (NSF) or returned check.
Collections: Delinquent accounts over $500 may be referred to an attorney for lien filing and foreclosure. All collection costs and attorney fees are the responsibility of the owner.

Fencing (Rule): Except for the entrance fencing, no other fencing is allowed in the community. This includes no above or below ground pet fencing or other pet fencing/enclosures of any kind. Above ground vinyl fencing needed as a buffer must be submitted to and approved by the Architectural Control Committee before installing.

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Flags (Reference Bylaw Article VII, 7.01): Each owner may display a single United States flag of a size not greater than 3'x5' mounted in a wall holder attached to the garage of the owner's unit. Displaying of the United States flag must be in compliance with federal guidelines. If an owner would like to install a US flag on a pole, it must be approved by the Landscape Committee, must be installed only in the landscaped area, and the height of the pole cannot exceed the height of the roof.

Garage Sales (Rule): No garage sales may be conducted on any part of the condominium premises. Moving or estate sales can be held with the Board's permission.

Generators (Rule): Before installing a generator, you must submit a request using the Generator Request Application (located on the CP website) which will be reviewed by the Landscape Committee. Once approved by the Landscape Committee, the generator can be installed. All generators require metal edging and rocks around the generator at the owner's expense to prevent issues with the mowing services provided by the Association. If a generator is installed during winter months, rocks and edging must be installed in the Spring prior to the mowing season. If any damage is caused to the sprinkling system or sprinkler heads, or if a sprinkler has to be moved as a result of installing a generator, the costs will be paid by the owner.

Holiday Decorations (Rule): Lighting and decorations for the Christmas/Holiday Season are acceptable November 15-January 15. Door wreaths are permitted for the entire winter season. Other specific holiday decorations (Easter, Halloween, July 4th) are allowed two (2) weeks before and one (1) week after the holiday. No lawn ornaments are allowed, only decoration in the landscaped areas.

Home Occupations (Reference Bylaw Article VII, 7.02): Home occupations conducted entirely within the house and participated in solely by members of the immediate family residing in the house, which do not generate unreasonable traffic by members of the general public and do not change the residential character of the unit, are expressly declared to be incidental to primary residential use. No unit intended for business uses, and no use of any unit as an apartment house, rooming house, day care facility, foster care residence or other commercial use of any kind shall be permitted or operated within the community.

Insurance (Reference Bylaw Article VI, 6.02a): Each owner is responsible to purchase a homeowners insurance policy for their unit which should include the structure, contents and liability. The Association has insurance for the common areas (roads, mailboxes, signage, entrance fence, etc.). If an Owner has a house that may be impacted by the retention pond (e.g., overflow), the Owner is responsible to have appropriate insurance.

Landscaping Approval (Reference Bylaw Article VII, 7.05.g): No additional plants, trees, landscaping or replacement landscaping are to be placed by any owner/renter in the rocked landscape areas except as pre-approved by the Landscape Committee. Added garden areas must also be pre-approved, edged with metal edging and stone/rock (*no bark, mulch or other material*). An Owner must submit for approval a written application and plan for a landscaped area to be created at the side and/or rear of the Owner's unit. The application and plan must contain a diagram with the dimensions of the area to be landscaped and detailed descriptions of the types and sizes of plants along with any other information/details the Landscape Committee may require. The required form can be found on the Cottage Pointe Owner's website (Members | Forms). If approved, the Owner is responsible to properly maintain and care for the landscaped area (this will not be done by the landscapers or the Association). If the house is

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sold, the new owner must sign a form indicating they will take over maintenance of the added landscaping or the Owner/seller must remove the landscaping and return the area to its original state. If any landscaping installed by the Owner causes damage to the sprinkling system or sprinkler heads, the cost for repair(s) will be paid by the Owner.

Landscaping Maintenance (Rule): The Association is responsible to maintain the lawns and Association installed landscaping. The vendor will mow and trim the lawns in addition to blowing away lawn cutting debris from concrete, asphalt and landscape beds typically once a week. The vendor will spray weed control products in the landscape beds, curbs and parking areas. Trimming of the bushes and plants will be done two (2) times per year by the vendor. Fertilization takes place several times per year with different types of treatments. No owner shall apply their own lawn fertilizer. Any landscaping installed by the Owner which was approved by the Landscape Committee is maintained by the Owner and not the Association.

Bushes and trees planted by the Association that die are replaced by the Association as budgets permit.

No mulch is allowed in the community except for around trees. Mulching around trees is needed to protect the trees during mowing/trimming and to help maintain water and inhibit disease. Mulch will be of a standard color and will be provided by the association. Only stones/rocks are allowed in garden and landscaping areas installed by the developer and approved by the landscaping committee.

Leases (Reference Bylaw Article IX, 9.02): All non-owner occupants shall comply with all of the conditions of the Condominium Documents, rules, regulations, etc. and all of the provisions of the Act, and all leases and other occupancy agreements shall state so. No lease or other occupancy agreement shall be for a term not less than twelve (12) months. An owner desiring to rent or lease a unit shall disclose that fact in writing to the Board at least ten (10) days before presenting a lease or otherwise agreeing to grant possession of a unit to potential tenants or occupants and, at the same time, shall supply the Board with a copy of the exact lease for its review for compliance with the condominium documents. Such notice shall include the name and address of the tenant and terms of the lease and any other information the Association may require. Leasing must be for residential purposes only and tenants must agree to abide by all rules, regulations and bylaws for the community. The Tenant and Owner must sign the *Addendum to Condominium Lease or Occupancy Agreement for a Unit in Cottage Pointe* (available on the Association website) indicating they and the Tenant will abide by all community documents (e.g., Rules, Regulations, Bylaws).

Mailboxes (Rule): Per the United States Post Office (USPS), the Association is required to have a bank of mailboxes in one location instead of individual mailboxes in front of each unit. The mailboxes are located on the west side of Cottage Pointe between Cottage Trail and Cottage Crossing. A key is required to access each mailbox. Each Owner was provided two (2) keys when the unit was purchased from the Developer. Each mailbox has a number on it which corresponds with the house unit (lot) number and not the street address. If mailbox keys are lost, the Owner is responsible to obtain and pay for the new key(s) from the USPS.

Nuisances (Reference Bylaw Article VII, 7.01.d): No nuisance shall be permitted within the neighborhood nor shall any use or practice be permitted which is a source of annoyance to any resident within the neighborhood or which interferes with the peaceful possession or proper use of the neighborhood by any resident (inside and outside a unit). Quiet time should be

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considered between 10 p.m. and 7 am. No fireworks are allowed at any time. As a general guideline, always be respectful of your neighbors.

Occupancy (Reference Bylaw Article VII, 7.01.a): No more than two (2) persons per bedroom shall occupy or reside in the condominium units.

Outdoor Decorations and Bird Feeders (Rule):
Front of Condo: Outdoor decorations and ornaments, including wreaths, welcome signs, garden flags and statues shall be limited to no more than 6 items in the front of the condo. Garden flags, statues, solar lights and decorative items can only be placed in garden, landscaped or stone areas and cannot exceed 5' feet in height. Potted flowers/plants do not count toward the allowable items. Potted flowers/plants are limited to 4 in the front of the home in the garden, landscaped or concrete areas. Non-holiday wreaths or door decorations can be hung on a door year-round, if desired, and count towards the number of items. Door decorations must not be offensive, political or any type of advertisement.

Back and Side of Condo: Outdoor decorations and ornaments, including wreaths, welcome signs, garden flags and statues shall be limited to no more than 6 items in the back/side yard of the condo. Garden flags, statues, solar lights and decorative items can only be placed in garden, landscaped or stone areas, decks and patios and cannot exceed 5' in height. Potted flowers/plants do not count toward the allowable items. Potted flowers/plants are limited to 6 in the back/side of the home in garden, landscaped or stone areas, decks and patios.

Other: Benches and/or chairs are allowed on the front porch, patios and/or decks only and are not allowed in the lawn, garden or landscaped areas. Benches, chairs, tables, grills and other outdoor furniture are not counted as part of the allowable decorative items.

Shepherd hooks are counted as part of the allowable items and should only be installed in the landscaped area.

Bird baths are allowed in the backyard only, installed only in the landscaped areas, decks or patios, and are counted as part of the allowable items.

Bird feeders are discouraged due to the attraction of other animals that can be destructive to lawns and landscaping.

All outdoor decorations, potted flowers and ornaments, including wreaths, welcome signs, garden flags and statues cannot be political, inflammatory or discriminatory in nature.

No trellises are allowed.

No plastic flowers, plants or greenery are allowed.

General: No items may be placed by Owners/tenants in the shared common areas. Items no longer in use must be removed by Owner/tenant, (e.g., empty/unused flower pots and decorations that are no longer in good condition).

***As we strive to keep our community beautiful, the Landscape Committee reserves the right to evaluate any outdoor owner/tenant areas and request appropriate action.

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Outdoor Furniture, Grills, Firepits & Decorative Foliage (Rule): An owner may place and maintain outdoor furniture and decorative foliage of a customary nature and appearance on a deck, patio or open porch. Grills and propane firepit tables must be used in open areas away from siding and overhangs when in use and are not allowed on the lawn or landscaped areas. No wood burning firepits are allowed. If furniture or other personal property is stored on any open deck or patio during the winter season, it must be neatly stored, covered and secured to prevent wind from blowing it off decks or patios. No items should be stored underneath raised decks.

Parking (Reference Bylaws Article VII, 7.05.o): No vehicle shall be parked overnight on any street in the neighborhood. If a car needs to be parked in the neighborhood overnight, the car should be in one of the designated guest spots located in the boulevard or in the owner's driveway. Under no circumstances should cars parked in the street during the day block fire hydrants, driveways, or prevent safe passage into or out of the cul-de-sacs or boulevard (e.g., for owners, emergency personnel). Exceptions are for deliveries, moving or repair vehicles and are expected to be removed within a reasonable timeframe. Owners may also not use guest spots on the boulevard on a full-time basis for any reason without express written permission of the Board. If you are not able to routinely park in your garage, you must park in your driveway only.

Pets & Animals (Reference Bylaws Article VII, 7.05.j): Approved animals kept in a unit include aquatic or marine animals in an aquarium, small animals such as gerbils, guinea pigs, and hamsters maintained within a house, and domesticated cats, dogs and birds. There shall be a maximum of four (4) domesticated cats or dogs and/or a combination that includes no more than 2 dogs in any unit unless approved by the Board. Dogs must have current shots and be appropriately licensed. All animals shall be taken off of paved areas and onto green areas for the purpose of relieving themselves. Animal owners shall immediately remove any waste created by their animals. All pets shall have such care and restraint as to not be obnoxious on account of noise, odor, or unsanitary conditions. No dangerous animal may be kept in the neighborhood. No animal may be permitted to run loose and each animal shall be controlled by leash, held by a person of sufficient age, size and discretion in order to exert complete control of the animal. No animal shall be restrained outside of a unit in a permanent or temporary structure such as a kennel, fenced-in area, including any type of above or below ground electric fencing (see section on Fencing). As required by law, the Association will make reasonable accommodations for owners and other authorized occupants of units who are legally entitled to enjoy the benefits of "service" animals, Service animals under the Fair Housing Act or Americans with Disability Act must provide documentation of disability-related need to the Board before the animal is moved in. Documentation may be required to be updated periodically.

Personal Property (Reference Bylaws Article VII, 7.05.h) (Refer to previous sections for information on clotheslines and holiday decorations). Other than clotheslines as outlined previously, no owner shall display, hang or store anything visible from the outside of the unit other than neutral window coverings. No owner shall paint or decorate outside of the unit or install anything on an exterior wall, roof or structure. There must not be any CB or shortwave antenna, window air conditioning unit, window dividers, awning or other equipment, fixture or item of any kind installed, without the written permission of the Architectural Control Committee

Rain Barrels
Rain barrels are allowed on an owner's deck or patio. Rain barrels can catch rain water but must not be connected to any downspouts to avoid running extensions across the lawn or

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landscaped areas and impeding landscape crews. A maximum of one 40-gallon barrel is allowed and the barrel design is to be approved by the Landscape Committee.

Residential Use (Reference Bylaws Article VII, 7.01): The units shall be used exclusively for single family residential occupancy, and no unit or common element shall be used for any purpose other than that of residence or purposes incidental to residential use.

Retention Pond (Reference Bylaws Article Subsection 7.05t)
While the Association will endeavor to operate and maintain the retention pond properly, the Association disclaims any liability or responsibility in connection with the retention pond. Owners with homes who might be impacted by an overflow of water from the retention pond, or who might otherwise be adversely affected by the retention pond, are advised to take such precautions as may be available, including the purchase of appropriate insurance to protect from adverse consequences that might arise from the existence and/or operation of the retention pond.

To avoid damage to the well and sprinkling system, nothing, including coins, fish, flowers, and other plants, shall be placed in the retention pond without prior express written consent of the Board.

Roads (Rule): All roads within the neighborhood are private and shall be maintained by the Association. The roads shall be in good and readily passable condition. There are several designated parking spaces on the main boulevard for overflow parking. Road repair/ maintenance is the responsibility of the Association and includes curbs. (See Sidewalks and Driveways section for additional details)

Satellite Dishes (Reference Bylaws Article VII, 7.05.n): Satellite dishes 3 feet and smaller in diameter may be installed in the neighborhood in the limited common elements (e.g., attached to the side or rear of your unit).

Security Cameras (Rule): Cameras and lights must be placed in unobtrusive locations as to not affect the appearance of the unit. Cameras should be aimed to ensure they are not unnecessarily capturing neighboring areas (e.g., neighbor's house/deck/patio). Camera door bells are allowed and should be installed in the existing doorbell location.

Sidewalks and Driveways (Refer to Master Deed Section 4.3 and Bylaws Article 6.02):
Each Owner has the obligation to repair, replace and properly insure their sidewalk and driveway. The driveway includes the apron from the driveway to the road. The Association maintains the right to prescribe aesthetic and maintenance standards regarding driveways and sidewalks.

Signs (Reference Bylaws Article 7.05.f): No signs shall be displayed from any residence or common element which is visible from the exterior of the unit or from any common element *with the exception of For Sale signs*. A single For Sale sign may be placed in the front yard or window which faces the street. For Sale signs must be of modest size (24"x30" not including the post) and must be removed from the yard if the home is not actively listed on the MLS. Placement of the sign should not unduly impede access for the landscape/lawn crew and should not damage any underground wiring or sprinkler lines as posts are installed. Any damage created as a result of a for sale sign being installed is the responsibility of the Owner. Owners may place a small security camera sign (e.g., ADT or other security company) in the landscaping, or on a door/window of a unit as a deterrent.

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Snow & Ice Removal (Rule): The Association is responsible to plow and salt the roads. Salt is only installed at the request of the Landscape Committee and results in an extra cost to the Association. Association residents must take appropriate care when walking on snow or ice covered roads. The Association is also responsible for plowing the driveways and shoveling the sidewalks. Each owner is responsible for salting their own driveways, sidewalks and porches. If you purchase salt make sure it is salt that does not deteriorate concrete (that information is usually listed on the label or bag). Typically, the vendor plows once the accumulation reaches 1.5" in depth. Plowing will occur based on snow fall accumulation and weather conditions, not on blowing snow. The vendor will not move trash cans when plowing. They will also not come back to plow your driveway if vehicles are in the way when plowing occurs. A specific time of day for plowing cannot be guaranteed by the vendor. A salt/sand bucket, scoop and a winter shovel will be located at the mailboxes for owners to use as needed to help maintain the area around the mailboxes. If you are having any issues with snow removal, contact the Landscape Committee. (See section on Vendor Communication and see information on salting on last page)

Solar Panels (Reference Bylaws regarding Homeowners Energy Policy Act): In compliance with HEPA, homeowners may install solar panels on the roof of a unit only (not on the sides of the unit or in the yard). Solar panels must align with the slope of the roof and should not have a clearance of more than 6 inches from the surface of the roof. Submission of the plan and placement of solar panels must be provided to the Architectural Control Committee and be approved before solar panels can be installed. The application form can be found on the Cottage Pointe Members website under Forms (Application for Approval of Solar Energy System).

Solar Water Heating
Solar water heating must follow the same process as solar panels and be submitted to the Architectural Control Committee and approved prior to taking action to install (see details above).

Sprinkling System (Rule): The sprinkling system is fed by a well (not city water) and is maintained by the Association. No owner should attempt to fix or adjust anything related to the sprinkling system. If you identify any issues with the sprinkling system, please contact a member of the Landscape Committee. *The Landscape Committee Chair or their designee are the only people authorized to contact the sprinkling system company.* (See section on Vendor Communication)

Storm Water and Retention Pond (Rule): The Association shall operate, maintain and pay all costs associated with the maintenance of the storm water system and retention pond. Owners who have units in the area of the retention pond are responsible for obtaining appropriate insurance (if available) in the event of an overflow of the retention pond.

Taxes (See Bylaws Article VI, 6.01): Each owner is responsible to pay their property taxes. Taxes are billed two (2) times a year and payments are made to Richland Township. All questions regarding property taxes should be directed to Richland Township.

Trash & Recycling (Rule): Trash and recycling containers are provided by the waste management company and must be stored in the garage when not out for pickup. Typical pickup days for trash are weekly on Wednesday (excluding certain holidays). The trash container should be placed at the end of the driveway no sooner than the evening before pickup

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(currently Tuesday evening on normal weeks). Containers are to be returned to the garage no later than the evening of pickup day. If you are unable to place your container outside for pickup and back inside your garage after pickup, please make arrangements with a neighbor. All trash must be located within the container and not on the ground. Recycling is picked up the 1st Wednesday of each month (excluding certain holidays) and the recycling container should be placed at the end of your driveway along with your trash container the evening before. During the winter months, containers should be placed at the end of the driveway and not in the street so the snow plows can plow the streets unimpeded.

Utility Bills (Rule): Each owner is responsible for payment of all utilities and services furnished to his/her unit. This includes gas, electric, water, sewer, TV, phone and internet.

Vehicles (Rule): No maintenance or repair shall be performed on any boat, watercraft, motor, motorcycle, or vehicle except within a garage where totally isolated from public view. No commercial or recreational vehicle, motor home, boat or trailer shall be parked outside of a garage except for brief periods of time, not to exceed twenty-four (24) hours, for loading and unloading. No snowmobile, dirt bike, go-cart, all-terrain vehicle or other motorized recreational vehicle shall be operated or kept within the neighborhood outside of a garage. No parking of any boat, automobile, truck, trailer, motorcycle, or other vehicle mentioned shall be parked on any grass within the neighborhood at any time. None of the above-mentioned vehicles should be parked in the overflow spots on the boulevard for longer than 24 hours. Vehicles in violation are subject to towing after 48 hours' notice at the vehicle owner's expense. Repeat violations are subject to immediate towing without notice at the vehicle owner's expense.

Vendor Communication (Rule): The Landscape Committee Chair or their designee are the only people authorized to contact the sprinkling system company, lawn maintenance company, snow removal company or any other Association vendor. The vendor will be provided a list of authorized individuals from the community (Landscape Chair and backup) who are able to request additional service. Any unauthorized owner that contacts the vendor will be given an initial warning. Further offenses will result in a fine ($100 for 1st offense, $150 for 2nd, $200 for 3rd). The owner will also be responsible for any additional costs that result from any unauthorized contact with the vendor.

Windows & Doors (Rule): Window and door coverings should be a neutral color facing the exterior of the home. No blankets or sheets may be used in place of curtains, shades, blinds or drapes. Temporary window coverings (up to 30 days) can be used if desired during move-in until other window coverings are installed.

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INFORMATION ON SALT USE ON CONCRETE DRIVEWAYS AND SIDEWALKS:

ICE MELTERS CAN DAMAGE CONCRETE

Ice melters, even those advertised as "safe for concrete", can cause damage to concrete, particularly new concrete. When ice and snow melt, the water soaks into concrete, then will refreeze when the temperature drops below freezing. When water inside the concrete freezes, it expands which exerts internal pressure throughout the concrete, which can cause tiny cracks to form. When this is repeated through multiple cycles of snowfall and melting, the cracking can cause small pieces of the concrete surface to flake off, leaving unsightly marks on the surface.

When concrete is first poured it becomes strong enough to walk on within a day, and can handle car traffic within 7 days, even though it continues to develop strength gradually over time (even up to 90 days). It can take months for concrete to fully "dry out." Concrete in its first year is susceptible to the pressures of freeze/thaw cycles. Salt products do provide ice control, but many of the products on today's market attract water to the surface long after the ice has been removed. This extends the "drying out" period of new concrete and increases the potential for damage.

WHAT ABOUT SLIP AND FALL HAZARDS?

Using sand for traction on concrete is the best for the concrete, but may be undesirable for tracking. While the best thing for the concrete would be to use no ice melters at all, the need to eliminate slip and fall hazards is clearly more important than aesthetics, which is why ordinary rock salt (sodium chloride) is recommended.

WHY THIS PRODUCT?

Sodium Chloride commonly known as "rock salt" or "road salt" is not chemically harmful to concrete, but can still damage new concrete through increased saturation and additional freeze-thaw cycles. Many ice melt products include a blend of sodium chloride, magnesium chloride, calcium chloride, or other compounds. Some of these compounds are harmful (specifically calcium chloride) to the portland cement in the concrete, which can cause pits to form in the surface of the sidewalk. This is in addition to the flaking which can occur from the freeze/thaw cycles.

The following deicer products can be found at local hardware/home improvement stores and contain only sodium chloride (NaCl) and should be safe for properly cured and sealed concrete.

- **Morton Safe-T-Salt**
- **Safe Step Rock Salt, Standard 3300 Ice Melter**
- **Merit Hall bulk road salt, 98% NaCl**
- **Compass Minerals / North American Salt bulk road salt**
- **Cargill bulk road salt, 96% NaCl**

HOW MUCH SHOULD I USE?

Use only enough salt to provide traction over slippery areas, after snow removal has been completed. Remove any accumulated slush after the salt has started working. **DO NOT** blanket the driveway or sidewalk with salt in advance of an anticipated snowfall.

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BOARD ADOPTION

These Rules and Regulations were adopted by the Board of Directors on November 10, 2026, and approved by the Developer on November 10, 2026.

Nancy J. Diment — dotloop verified 11/13/26 6:06 PM EST CBYZ-8GB0-GESD-QJER

11/13/2026

President, Board of Directors — Date

Joy Watts — dotloop verified 11/13/26 3:15 PM EST 9YUP-WFPN-ASRE-JID4

11/13/2026

Secretary, Board of Directors — Date

ACKNOWLEDGMENT

I/We have received and read the Rules and Regulations of Cottage Pointe Homeowners Association and agree to comply with them. All owners must sign and return a copy of this page to the Association.

Owner/Resident Name	Unit	Signature	Date