

THE COACH HOMES AT MARINERS' VILLAGE CONDOMINIUM ASSOCIATION, INC.

RULES AND REGULATIONS

I. GENERAL RULES:

The Board of Directors of The Coach Homes at Mariners' Village Condominium Association, Inc. would like to make sure that all members live harmoniously and that property values are enhanced. These regulations are intended to achieve those goals and shall apply to and be binding upon all unit owners, their guest and tenants. The unit owners shall at all times obey the Rules and Regulations and shall use their best effort to see that they are faithfully observed by their families, guest, invitees, servants, lessees, persons for whom they are responsible and persons over whom they exercise control and supervision.

These regulations do not purport to constitute all of the restrictions affecting the condominium and common property. Further reference should be made to the covenants and restrictions of the Declaration of Condominium. By-laws and Articles of Incorporation.

II. NOTICE AND ENFORCEMENT:

Violation of these Rules and Regulations may subject the violator to any and all remedies available to the Association and other unit owners pursuant to the terms of the condominium documents. Violations may also be remedied by the Association by injunction or other legal means against the violator and the Association shall be entitled to recover in said actions any and all courts cost incurred by it, together with reasonable attorneys' fees. Any waivers, consents or approvals given under these Rules and Regulations by the Board of Directors shall be revocable at any time shall not be considered as a waiver, consent or approval of identical or similar situations, unless notified in writing by the Board of Directors. Failure on the part of any past or present Boards of Directors to enforce any of the covenants and restrictions of the Association does not waive or negate its right to do so in the future.

Violations should be reported first to the Management Company in writing or by telephone, fax or email. Should the Management company fail to act upon said violation within a reasonable time, said violation should than be reported in writing to the Board of Directors. Serious violations needing immediate attention after management office hours or week-ends, should be reported immediately to a Board member for action. Disagreements concerning violations will be presented to and be judged by the Board of Directors who will take appropriate actions.

Within five days of a violation report, a letter will be sent to the violating individual by the Management Company or by the Board of Directors or an officer of the Association. If said violation is not corrected within 15 days of the date of the letter, a final notice letter will be sent. Non-compliance within 15 days of the date of the final notice will result in the matter being turned over to the Association attorney without further notice to the unit owner.

III. DEFINITIONS

Common elements are residential building exteriors (except windows, doors, garages and garage doors), common halls, grounds and all amenities. Common elements also include easements for all conduits, pipes, ducts, plumbing and wiring which services more than one unit or run through one unit to feed another, as well as load bearing walls within the unit. Common elements are owned in equal parts by 185 unit owners. The association is responsible for the upkeep of the common elements.

Limited common elements are the front entry pads, rear patios and decks, with or without screened enclosure, and some sidewalks which are appurtenant to the unit or units being served. The Association and unit owners share responsibility for their maintenance and appearance.

Private property is each unit itself which extends from the unfinished, uncovered portion of the drywall, floor and ceiling surrounding the unit inward and to the exterior of all doors, sliding doors, windows and screens attached to the unit, the garage and garage door. Everything contained within the confines of the unit itself, other than structural supports and other easements within the interior walls, is considered private property. This included the air conditioning and heating system and related machinery and equipment, both inside and outside unit owner's individual condominium unit. Interior dryer vents, electrical wiring, outlets and fixtures, circuit breakers and fireplace chimney flues are considered private property and shall be maintained by the unit owner.

IV. AMENITIES: (Use by residents and their accompanied guests only)

A. POOL:

1. Pool hours are 9:00 AM to 10:00 PM – Maximum bathing load – 26 Persons.
2. Children under the age of 12 years of age must be accompanied by an adult 18 or over.
3. Guests are limited to no more than four per unit at one time unless prior approval has been given by the Board of Directors.
4. For safety reasons, no glass containers are allowed in the pool area at any time. No food or drinks are allowed in the pool at any time.
5. Pets are not allowed in the pool or pool area at any time.
6. Shower before entering the pool – Proper swimming attire is required – no street clothes, thong bathing suits or nudity.
7. No diving – No running on deck – No fishing is permitted from the pool deck.
8. Residents and guests with radios, tape recorders or CD players must use earphones so that others are not disturbed.
9. Toys, exercise, or recreational equipment are NOT permitted to be used in the pool if such use would impede others while swimming.
10. Residents or guests should not be so disruptive that others can neither participate in nor enjoy the amenity.
11. No roller skates, skateboards, bicycles or similar items are allowed in the pool area at any time.
12. Please keep gate door closed and locked at all times. Keys are available for residents' use.
13. All trash, including cigarette butts, is to be deposited in the containers provided.
14. Children wearing diapers must wear rubber pants over them.
15. NO LIFEGUARD ON DUTY – swim at your own risk

B. CABANA:

1. The Cabana is open to the pool area and shall be for the use of all residents and their guest during pool hours.
2. The Cabana may be reserved by residents only by calling the Management Company, filling out a Reservation Agreement and paying a \$50.00 deposit for damage/cleaning. A key to the Cabana kitchen is available by request and must be obtained from the maintenance staff by 3:00 PM Friday afternoon. Said deposit will be returned following inspection of Cabana and surrounding area and return of the key to the maintenance staff.
3. No live music of DJ's permitted without prior approval from the Board of Directors. Excessive noise or disruptive behavior is prohibited. The use of pool deck furniture is prohibited. The Cabana area must be vacated by 10:00 PM, exceptions may be considered.
4. Decorations and set up may be done on the day of the function, not before. Use only removable tape when hanging up decorations. No staples, nails, screws or thumbtacks.
5. Clean kitchen, cabana and pool area before leaving and deposit all trash into containers provided. If receptacles are full, take garbage to an available dumpster.

6. Pool area cannot be privately reserved and all pool rules must be observed during private parties at the Cabana.
7. At the conclusion of the function, resident will be responsible for locking up the kitchen and assuring the front gate and the restroom doors are shut and secured.
8. Please read and follow Reservation Agreement provided with the application.

C. TENNIS COURT:

1. Any resident 12 years of age or older may use the tennis court without adult supervision. Children 12 and under must be accompanied by an adult 18 years of age or older when using the tennis court.
2. Court users should keep the court neat and clean and report any damage to management as soon as possible.
3. Proper tennis attire must be worn on the court, including proper shoes. (White soled shoes only)
4. **Bicycles, roller skates, skate boards or similar items are strictly prohibited from the tennis court.** No food, beverages in breakable containers or lighted cigarettes are allowed on the court.
5. Loud music and/or offensive language is prohibited.
6. The tennis court is to be locked at all times. A key to the gate may be obtained from the Management office. Please shut and lock door and turn off lights after use.

V. RESIDENTIAL BUILDINGS:

A. EXTERIOR APPEARANCE:

1. The exterior of the condominium buildings and all other areas appurtenant to the condominium shall not be painted, decorated or modified by any unit owner in any manner without the prior consent of the Association or the Master Association, which consent may be withheld on purely aesthetic grounds within the sole discretion of the association. The approved color for the exterior of all doors, including garage doors, is white. No awnings, window guards, light reflective material, other than smoke or gray in color, window ventilators, fans on air conditioning units shall be used in or about the condominium, except as shall have been approved by the Association, which approval may be withheld on purely aesthetic grounds within the sole discretion of the Association.
2. Window treatments (blinds, shutters, curtains, draperies) must be white or off white on the exterior side. No clothes, blankets, bedspreads, towels, sheets or other types of materials may be hung in the window or over the railings of the rear unscreened decks.
3. Personal items are prohibited on or attached to the common property of the Association as defined by the Declaration of Condominium. Radio and/or television antennas and satellite dishes may not be affixed to the exterior of the buildings or placed anywhere on the common property. No television or telephone cable lines shall be placed on the outside of the building without prior approval of the Association. Repair of damage to the roofing, siding or fascia materials caused by such unapproved installation will be charged to the individual unit owner so ordering same.
4. No signs of any kind may be placed on the buildings or common grounds of the Association, without prior approval of the association, nor placed in the unit so as to be visible from the exterior.
5. Patios, entryways and other limited common elements must be kept clean and free from unsightly objects. Potted plants may be placed and maintained in a neat and safe manner on the patio or entry pads only.
6. To prevent termite infestation, no firewood may be stored on the common property. It is highly recommended that only fuel logs be burned in the fireplaces. In the winter months, small amounts of firewood may be stored in a proper container within the confines of the unit owners' garage, but not directly on the floor of the garage.

7. Unit owners should report to Management when any outside lights are not working or if the common door or exterior security entry needs repair.
8. No unit owner shall allow front doors to the outside to remain open for any purpose other than for immediate ingress and egress.
9. Garage doors are the responsibility of the owner to maintain and replace. The approved garage door for replacement is manufactured by Wayne Dalton, is white, steel, insulated and has an R Factor of 5-7 and comes with a 10 years manufacturer's warranty. There shall be no charge in the exterior appearance as relates to the original developer installed door.
10. No screen doors or storm doors are permitted.

B. INTERIOR APPEARANCE:

1. Each owner or occupant shall maintain his/her unit in good condition and repair, including windows, screens and doors, door frames and hardware.
2. In those buildings with common halls, each unit owner shall equally share in keeping halls appurtenant to their units clean and free from trash and debris. For the health of others, there shall be no smoking in the common halls at any time. Unit owners should notify the Management when maintenance such as carpet cleaning, railing repair, painting, change of lighting, etc. is needed. No personal items may be stored in the common halls of the building, including beneath stairways.
3. The interior door buzzers are the responsibility of the unit owner to repair or replace.

VI. COMMON GROUNDS:

A. LANDSCAPING;

1. No landscaping of any type will be permitted by unit owners on the common property without prior written approval from the Board of Directors.
2. Garbage cans, tools, supplies or other articles shall not be placed outside the units. Garden hoses should be removed from the faucet after use and stored within the unit.

B. TRASH REMOVAL:

1. Garbage and trash must be properly bagged and placed in the dumpsters. Trash collectors will remove only the contents of the dumpsters.
2. Boxes and cartons should be broken down prior to placing them in the dumpster.
3. Dumpster lids must remain closed at all times.
4. No appliances, furniture, mattresses or used carpet or other remodeling debris shall be placed in dumpsters. Residents must have those items removed from the property at the time of disposal.
5. Recycled bins are available at the dumpster areas for plastic, aluminum, glass and newspapers. Please make use of those on a regular basis.

C. OBSTRUCTIONS:

1. Sidewalks, entrances, driveways, parking pads, common halls and all other common elements must be kept open and shall not be obstructed in any manner.
2. Moving vans may park in the street in front of the unit while loading or unloading, but the unit owner must direct such movers to make every effort not to block the ingress or egress of others.

D. DESTRUCTION OF PROPERTY:

1. Neither unit owners, their lessees, guest or hired vendors shall mark, mar, damage, destroy, deface or engrave any part of the building or common property. Unit owners will be financially responsible for any such damage.

E: SOLICITATION: No solicitation is permitted on the condominium property.

F: FISHING:

1. Residents and their accompanied guest may fish in the pond, but all fish should be released after caught and not taken for human consumption. No hooks, bait, fish or other trash should be left behind.
2. For safety reasons, fishing is not allowed from the wood deck at the pool area.

VII: VEHICLES

A: PARKING:

1. All vehicles parked on the premises must be in good physical and running condition and have current registration stickers. Vehicles and tag numbers of residents must be registered with management. All registered vehicles will be issued a parking permit that must be displayed at all times on the vehicle.
2. Each unit has a garage and one parking space in front of the garage door which is for the exclusive use of the unit owner.
3. No vehicle belonging to a unit owner or lessee or to a member of the family or guest, tenant or employee of a unit owner or lessee shall be parked in such a manner as to impede or prevent access to another unit owner's or lessee's parking space.
4. Additional marked parking spaces on the street are not assigned to individual units and should be used for short term purposes only. When parking in the marked spaces street side, please refrain from pulling up on the grass as this may cause damage to grass and sprinkler lines.
5. No parking of any type vehicle is allowed anywhere other than in unit garage, parking pad or marked parking spaces. Do not block dumpsters or any vehicle in their personal parking space at any time.
6. No commercial vehicle owned or driven by a unit owner shall be parked on the condominium property. A commercial vehicle shall be defined as any vehicle used in a trade or commerce.
7. No boat or other watercraft, transporting trailer, mobile home, motor home, camper or like vehicle shall be left or stored on the condominium property.
8. Parking of construction vehicles for the purpose of remodeling or maintenance are allowed during the day in marked parking spaces.
9. Any violation of parking rules by residents or non-resident vehicles will result in vehicle being towed at owner's expense. A towing notice will be placed on the violating vehicle by a person authorized to do so by the Association, and the owner will have 24 hours to move to a proper parking space before being towed. No notice will be given if the vehicle improperly parked impedes the ingress or egress of another unit owner or fire or rescue vehicles. Any vehicle towed from Coach Homes property will be taken to: Airport Towing Service, 7245 Narcoossee Road, Orlando, FL Their telephone number is 407-275-1822.

B: MAINTENANCE ON VEHICLES:

1. No repair or maintenance work on vehicles is allowed on the common property except in the case of emergency repair.
2. Any damage caused to the premises by a faulty vehicle is the owner's responsibility.

C. SPEED LIMIT:

1. The posted **SPEED LIMIT OF 15 MILES PER HOUR** must be observed at all times.

D. MOTORCYCLES

1. The use and parking of motorcycles is limited to those licensed for highway driving.
2. Motorcycles should be kept within the safety guidelines of Motor Vehicles of the State of Florida.
3. No motorcycles with loud mufflers are permitted.

E. BICYCLES:

1. Bicycles may be ridden only on blacktop surfaces. Bicycle riding is not allowed in the pool area or on the tennis courts. Bicycles must be stored in the unit owner's garage or enclosed porch and not left out on the common property or on the open patio or decks of a unit.

F: MISCELLANEOUS:

1. Car washing is allowed only by residents and only hoses utilizing a nozzle should be used. Hoses should be wrapped up and removed from the common property when finished.
2. Vehicle radios/stereos/CD players should be turned down to a minimum volume at all times in order to ensure the comfort of all residents.

VII. PETS:

1. No pets may be kept in any unit without prior written authorization by the Board of Directors.
2. No pet shall exceed the weight of 25 pounds per animal. No more than two dogs or two cats, or one of each, are allowed per unit.
3. All dogs and cats must meet the vaccination, licensing and tag requirements of the Orange County animal control ordinance, as well as all other laws included in said ordinance.
4. Pet owners must clean up after their pets in all areas of the common property.
5. No pet is to left outside without its owners present. Pets may not be tied, chained or otherwise restrained to any portion of the exterior of the buildings or grounds.
6. Pets are not allowed in the pool area or tennis courts at any time.
7. Dogs and cats must be leashed at all times when on the common property. For bathroom purposes, all pets must be kept at least ten (10) feet away from any building.
8. No pet may be kept or bred for commercial purposes in any unit.
9. Continuous barking or other annoyances caused by pets may be cause for an order to permanently remove the pet from the premises.
10. Any injuries or damages caused to persons or property shall be the sole responsibility of the owner of the offending pet.

XIV. NOISE:

1. The insulation of hard surface floors in any unit above another unit is prohibited except in the kitchen, bathroom, laundry room or foyer. Removal of unauthorized installation will be at the owner's expense.
2. Radios, stereos and television sets should be turned down to a minimum volume in order to ensure the comfort of all residents.
3. Any construction work, including do-it-yourself repairs, involving hammering, sawing and other noise, must be down between 8:00 AM and 9:00 PM ONLY.
4. All other noises such as slamming car doors, loud parties, talking or laughter are prohibited between the hours of 10:30 PM and 8:00 AM.

VIII. EMERGENCY ENTRY:

1. In case of any emergency originating in or threatening any dwelling, regardless of whether the owner is present at the time of such emergency, the Board of Directors of the Association, or any other person authorized by it, shall have the right to enter such dwelling

for the purpose of remedying or abating the case of such emergency, and such right of entry shall be immediate.

2. It is strongly advised that a door key be filed with the Management of the Association, as well as an emergency contact phone number, whenever the unit is left vacant for more than 3 days. Should emergency entry be necessary without a key, any damages that occur are the responsibility of the Owner.

XI. PORCHES:

1. Any screened porch that has been added by the present owner, a previous owner or the developer, or to be added, must have prior written approval by the Board of Directors, and same shall become the responsibility of the unit owner to maintain, repair and replace.
2. Open decks and patios shall be kept in a clean and orderly manner by the unit owner. No towels, blankets, clothing or other items shall be hung from the deck railings and no plants, pots or other movable objects shall be placed on the deck railings or window ledges.
3. The responsibility to repair and replace the decks and patios remains responsibility of the Association.

XII. GRILLS:

As per State fire codes, **no gas (over one lb capacity) or charcoal** grills may be used or stored anywhere in the unit or on the condominium property. Electric grills may be utilized.

XIII. STORAGE AREAS;

Storage areas in the common halls are for the shared use and no single unit owner may fill up said area with his or her personal articles. No hazardous materials may be stored in these storage rooms. No storage of any kind is allowed under the common hall stairwells.

XIV. PLUMBING;

1. Plumbing must not be used for any purpose other than that for which it was constructed. Residents should not dispose of any foreign substance in the toilets, sinks or drains. Residents should avoid putting grease of any type in the disposal or any sink drain. Owners will be responsible for any damage resulting from misuse.
2. Washing machine hoses, which can break and cause extensive damage to personal property and adjacent units, must be checked regularly and replaced when needed.
3. Unit owners and tenants should know where the main cut off valve is to their unit in case of a leak that could cause damage to their or other units. If not known, contact the maintenance staff for location of the valve.

XV. AIRCONDITIONERS, DRYER VENTS AND FIREPLACES:

1. Each unit owner is responsible for repairing and periodic servicing of the air conditioners, including the condensation drain line. A cup of bleach in the drain pan or line once a month is recommended to help prevent clogging and possible over flow and damage to another unit.
2. Each owner is responsible for keeping the fireplace chimney flue clean. This should be checked every two years for buildup.
3. Dryer vents can be clogged by excessive lint material and cause overheating of dryers, the major cause of dryer fires. The lint screens should be cleaned after every use and the vents cleaned out by a professional vendor every two years.

XVI. ROOF:

No one is allowed on the roof of any building other than authorized maintenance personnel or a contracted vendor authorized by the Association.

XVII. EMPLOYEES:

1. Employees are under the supervision of management
2. All request for service during normal working hours should be directed to management.
3. Any personal work performed by an employee for residents may take place only after the employee's normal working hours.

XVIII. HURRICANE PREPARATIONS:

Each unit owner or lessee who plans to be absent from his/her unit during the hurricane season must prepare his/her unit prior to departure by:

1. Notifying Management of his/her absence along with contact information.
2. Removing all furniture and plants from his/her patio or porch.
3. Designating a responsible firm or individual to care for his/her unit during his/her absence in the event that the unit should suffer hurricane damage and to furnish the association with the name of such firm or individual. The designated firm or individual shall contact the **Association** for permission to install or to remove owner's hurricane shutters.

XIX. HURRICANE SHUTTERS:

The Association by vote of its Board of Directors, has approved Lookout Clear Storm Panels made of GE UV rated LEXAN XL-10 as hurricane shutters for use at Coach Homes. Initial installation of these shutters must be in the approved method by authorized dealers. The panels shall not be put in place more than 5 days before the hurricane, and removed no later than 5 days after the hurricane has passed. Please do not expect the association staff to be responsible for your hurricane preparedness.

XX. GUESTS:

Unit owners and lessees shall notify the association in advance, by written notice, of the arrival and departure dates of guest who have permission to occupy the unit in the absence of unit owners and lessees. Unit owners and lessees should inform any such guests of the rules and regulations of the association and indicate that they will be expected to abide by same.

XXI. COMMERCIAL PROHIBITION:

No unit may be occupied or used for any commercial or business purpose. An in-home office is permitted as long as the unit owner/tenant does not receive customers or store commercial or hazardous materials. Residents should check with the City of Orlando for occupational licenses needed for home/office use.

XXII. WATERBEDS:

Water beds are prohibited for use in any unit other than a ground floor unit.

XXIII. PURCHASE AND LEASES:

1. Every owner intending to sell or lease a unit must notify the management office of such intent. A notice of Intent form will be forwarded to the Owner which must be filled out by the owner and the purchaser or lessee and mailed or delivered back to the Management office prior to occupancy. According to state law, copies of the condominium documents must be given to every new purchaser prior to, or within 3 days of, the execution of a contract.

2. All leases shall be for a period of not less than one (1) year and shall contain a clause that the lessee is subject to the covenants, restrictions and rules of the Condominium Association, and that the lessee agrees to abide by the same. A copy of the Lease should accompany the completed Notice of Intent to Lease form.

XXIV. BOARD OF DIRECTORS MEETINGS:

1. Notice of Board meetings will be posted on the Association bulletin board which will include the Agenda and a copy of the previous month's meeting minutes, at least 48 hours in advance of any scheduled meeting.
2. The Board of Directors' meetings are held on the 4th Monday of each month at 6:30 PM in the Cabana, unless otherwise noticed to members. All residents are invited to attend.
3. Robert's Rules of Order (latest edition) will govern the conduct of the Association meeting when not in conflict with the declaration of condominium, the articles of incorporation, or the bylaws.
4. In as much as the Board has many important issues that must be handled in any one given month, audience members will be allowed to participate in the meetings only if the subject matter is listed as an Agenda item, and then only when called upon by the Chairperson of the meeting. Anyone desiring to have an item addressed at the meeting should call the President or the Management at least 7 days in advance of the scheduled meeting.
5. An open discussion with homeowners in the audience may follow the business meeting, limiting speaking time to three minutes to each person who signed in as they entered the meeting place.

XXV. RULE CHANGES:

The Board of Directors of The Coach Homes at Mariners' Village Condominium reserves the right to change or revoke existing regulations and to make such additional regulations as, in its opinion, are necessary or desirable for the safety and protection of the property and its occupants, for the promotion of cleanliness and good order of the property and for the comfort and convenience of the association's members.

These regulations are in compliance with the Florida Condominium Act and its subsequent amendments and supersede all previous editions. Earlier regulations should be discarded. All future revisions will be so noted and dated.

Revised: December, 2005

Revised: July 1, 2010

Coach Homes at Mariners' Village Condominium Association Board of Directors Operating Policies and Rules for Violation of Association Covenants

It is the intent of this operating policy to provide a framework for preserving and protecting Coach Homes' interest in maintaining the value of Association and unit owner property and for ensuring that all unit owners are treated in a consistent and equitable manner.

1. During weekly site visits, Management will document and/or photograph possible violations of Coach Homes covenants and documents.
2. Within 10 calendar days of the site visit, Management will send a letter to the unit owner and tenant at the address for each shown in the official records of the Association, citing the specific violation(s) by both factual statements and citation of documentary authority. Letters will request compliance within 15 days. Primary emphasis for compliance will rest with the unit owner, who remains responsible for the actions of persons occupying the unit.
3. As appropriate, during the weekly site visit following expiration of the deadline, Management will document and/or photograph the continued violation(s). Within 10 calendar days of the site visit, Management will send a second letter to the unit owner and tenant which will request compliance within 15 days. The letter will place the resident on notice that if the violation(s) are not cured by the deadline, the matter will be forwarded to the Coach Homes' attorney for appropriate legal action and that if Coach Homes prevails, the resident will be liable for all legal costs incurred.
4. Management will list all letters of covenant violations in their monthly management report to the Board of Directors (BOD). Any member of the BOD with concerns about the letters or violations should notify Management or the Board President as soon as possible.
5. As appropriate, during the weekly site visit following expiration of the deadline, Management will document and/or photograph the continued violation(s). All prior correspondence, photographs and other evidence related to all unresolved violations will be sent by Management to the Coach Homes' attorney within 5 business days of expiration of the deadline. Management will confirm that such action has been taken by notifying the members of the BOD via email, mail or telephone.
6. Per the attached memo approved by the BOD with this policy, the Coach Homes' attorney will proceed as instructed. If the attorney believes the Association has acted in error and legal action cannot proceed or is likely to fail, Management and/or the BOD legal liaison will be contacted in a timely manner.

Coach Homes at Mariners' Village Condominium Association Operating Policy and Rules for Review of Architectural and Landscape Modification Requests

1. All requests for architectural and landscape modifications will be submitted in writing on the appropriate form, with attachments, by unit owners to Management.
2. Within 10 business days of receipt of the written request, Management will review the request and notify the owner if additional information is needed to properly document, understand and review the request. Management will document on the request when the owner was notified. If additional information is needed, the application shall be deemed denied without prejudice until such time as all required information and supporting documents are received by the Association, at which time the application shall be deemed to be resubmitted as of the date the last needed information is received by Management.
3. Management will then present the ARC request, with attachments, to the Architectural Review Committee (ARC) for their review. The ARC is authorized by The Coach Homes at Mariners' Village Condominium Association Board of Directors (BOD) to recommend approval or denial of requests to the BOD.
4. The request, along with the ARC's recommendation, will be forwarded to the BOD which will consider it at their next scheduled meeting, but in no less than 30 days from the date it was received
5. All decisions of the BOD will be issued to the unit owner in writing by Management and reference the date of the BOD meeting at which the decision was made. A copy of the decision will be maintained in the unit file.
6. If the request for an architectural or landscape modification is denied by the BOD, the unit owner, within 10 days after notification of such denial, may request a hearing for appeal. Such hearing must be held within 15 days of the request for same.

Coach Homes at Mariners' Village Condominium Association, Inc.
Board of Directors
Operating Policy and Rules for Assessment Delinquency

It is the intent of this policy to provide a framework to preserve and protect Coach Homes' financial and legal interests in securing payment of all assessments. It is the intent of the Board that this policy be based on and consistent with Article XIII of the Declaration of Condominium.

1. All Coach Homes assessments are due and payable on the 1st day of each month unless a different due date is specified in the notice of assessment. Assessments are considered delinquent if not paid by the 10th day after the due date. Assessments are due even if the unit owner cannot occupy the property for any reason.
2. A \$10.00 handling charge fee will be imposed on all assessments that are received after the 10th day. The Association has the right to assess interest at the highest rate permitted by law on the past due assessment balance as is provided by the Association's Governing Documents.
3. Within 5 business days of being delinquent 30 days or more, Management shall prepare and send to each delinquent unit owner a notice of delinquency. This notice shall indicate the total assessment that is due, including the \$10.00 handling charge for each installment that is delinquent.

The notice shall inform the owner that the assessment and late fee is due and payable within 10 days and, unless payment is received in full by that date or arrangements for payment satisfactory to the Association have been agreed to in writing, the matter will be transmitted to the Association attorney with instructions to proceed with collection activities, including but not limited to, the recording of a claim of lien and the foreclosure of that lien. The remaining unpaid installments for the budget year may be accelerated if allowed by the Association's Governing Documents and included within the claim of lien.

4. If the assessment(s) and late fees are not paid in full within the 10-day timeline, Management is authorized to forward the matter to the Coach Homes attorney within 5 business days. The owner name, unit address and the owner's mailing address, and copies of all previous correspondence, notices and other pertinent information will be sent to the Coach Homes' attorney.
5. Per the attached memo approved by the BOD with this protocol, the Coach Homes attorney will proceed as instructed.