

Questions, Operations and Rules of the Association

To help you better understand your association and its services, we have prepared the following list of answers to frequently asked questions:

1. **What is the purpose of the Association?**

The association has been formed to promote the recreation, scenic enjoyment, health, welfare and safety of the Owners and for protecting, advancing and promoting the environmental concept of the community and preserving the aesthetic and scenic qualities of the Michel's Farm Community.

2. **Who controls the Association?**

The Board expanded to a five (5) member Board at the Annual Meeting held in 2001. The Developer has appointed three of the Trustees and the remaining trustees are residents of Michel's Farm elected by the homeowners.

In 2001, one of the Homeowner Trustees was appointed to serve a one (1) year term, the other a two (2) year term and the remaining Trustees appointed by the developer serve a three (3) year term of office. This allows for the terms to expire on a staggered basis thus permitting the Board to maintain consistency. It is always in the best interest of the community to have Trustees on the Board that know some of the past history and are able to bring the new Trustees up to speed on the current community status. Refer to your community documents for specific details. Once all Property of the developer has been sold, the Developer shall transfer control of the Board to the homeowners.

The board will determine community policies and procedures, and will monitor finances in accordance with the Community Declaration and By-Laws. The board is responsible for selecting contracted vendors, costs, services and the property manager acts in accordance with their decisions. The board is also responsible for establishing annual budgets, community fees, and any special assessments.

The Board holds board meetings at least quarterly or more often if determined necessary. Once each year, all owners will be invited to attend an "Annual Meeting". Eventually your Board of Trustees will be made up of fellow unit owners whose purpose is to protect and maintain the value of your community. The Board may choose to have owners volunteer to assist them by serving on committees such as:

- Budget and Finance
- Architectural Review
- Newsletter
- Website
- Decorations
- Nominating

Your participation on the board, a committee or in other positive community affairs will enhance the value and enjoyment of your property.

3. **What are the services provided by the Association?**

- A. Lawn care of the commonly owned property includes grass cutting, weed control, fertilization, mulching and edging.
- B. Landscape maintenance of the commonly owned property includes pruning, fertilizing and installation and maintenance of seasonal flowers in selected areas, etc.
- C. Operation and maintenance of the community swimming pool, roads and parking areas.
- D. Lighting of the entryway grounds.
- E. Insurance as required by the documents (i.e. Directors & Officers, Liability etc).
- F. Maintenance of the Common Areas.
- G. A Reserve fund for future exterior repairs and replacements.
- H. Professional management of the Association.

4. **Who determines the amount of the annual fees and how are they paid?**

Each year based on bids secured by the Budget and Finance Committee and the Property Management Company, the Board will adopt a budget for the following year. The Board of Trustees determines the Annual Assessment fees after approval of the budget in accordance with the Declaration of Covenants, Conditions, Restrictions and Reservation of Easements. The Annual Assessment shall be fixed at a uniform rate based on the number of Living Units.

Each homeowner will receive an invoice from the Management Company prior to the beginning of the year. The check or money order should always be made payable to "Michel's Farm Homeowners Association and forwarded to mailed to the Managing Agent at the address indicated on the invoice.

Subsequent to the first Annual Assessment (pro-rated from the date of your closing through to the last day of the calendar year), the Annual Assessment fee will become a lien on January 1 of each year. It is the Association's policy to mail delinquency notices to all whose payments were not received by the Managing Agent within thirty (30) days of the invoice date. Any homeowner that does not pay the assessment within the thirty day period will be assessed a late fee as established by the Board. In addition, interest may be assessed.

It is the Owner's responsibility to see that the Managing Agent receives payment within the thirty day period or sooner. The Association cannot be responsible for the delivery of the payment by the postal service so time should be allotted to allow for delays or holiday delivery.

5. **What is required to make alterations to the exterior of my home or property?**

No structure should be remodeled, altered or installed nor should any exterior alterations be made without consent from the Board of Trustees in accordance with the community documents. This is to ensure that the changes will conform to specifications adopted by the Association. Examples of such modifications are fences, signs, walls, exterior lighting, etc.

Remember that in all such cases, any additions or modifications require advance approval in writing. Read Articles VII and VIII of the Documents (Book 1688 pages 978 to 983) for specific details regarding such additions and alterations. If requesting an improvement, you must submit to the Board of Trustees an Improvement Application Form along with all required documents as noted on the Improvement Application form. Remember that the more detailed your request, the easier it will be for the Board to visualize the final result.

6. **Whom do I consult regarding questions or suggestions to or about the Association?**

If you should have occasion to want to ask a question or make a suggestion concerning the operation, service or appearance of any common area, please contact the Managing Agent, Pride Property Management. The office phone is (513) 646-2500. When forwarding correspondence to the Board or Management, mail should be addressed to Michel's Farm Homeowners Association, P O Box 281, Loveland, OH 45140.

7. **May I park or work on my boat, RV or commercial vehicle in the driveway outside my residence?**

Except as otherwise provided in the Documents, no trailers, campers, mobile homes, motor homes, buses or trucks exceeding three-quarter ton rating shall be permitted to be regularly parked upon any lot or on the street in front of the Lot in excess of 48 hours. No recreational vehicle, boat or travel trailer shall be parked on any lot at any time unless the same is parked in the enclosed garage and completely out of sight-read thoroughly, Article 7 of the Declaration for any exceptions to this rule. No junk vehicles will be permitted to remain on the streets, driveways or parking areas. Vehicles without current license plates will be considered inoperable or abandoned, and will be towed at owner's expense.

8. **May I keep my trash containers on my patio or in the side yard of my home?**

No. Trash and garbage containers shall not be permitted to remain in public view and should therefore be kept within the garage or Living Unit except on days of collection.

9. **Can I build or place a swing set or other structure in the lawn areas of my home?**

Since swing sets, jungle gyms, playhouses or similar yard equipment, basketball courts, trampolines or any other recreational facilities are considered to be "Temporary" in character it is always best to check with Management before proceeding with the installation of such. The Board may require prior written approval.

10. **Are there special stipulations regarding my mailbox?**

Yes. The documents stipulate that all mailboxes must be identical in design and location. All mailboxes are to be “Beige Grey” in color. In the event that you should need to make repairs or replacement to your mailbox, the Developer originally contracted with a company called Mailbox Installers.

11. **Where do I look to find out what is or isn't permitted?**

It is always a good idea to get familiar with your documents but Article 7 (Use Restrictions) as well as Article 8 (Architectural Restrictions) is a must for a new homeowner. These sections (Book 1688 -Pages 978 to 983) clearly define what is and is not permitted within the community. All homeowners are bound by the Documents to adhere to these restrictions and guidelines.

12. **Am I allowed bringing guests to the pool?**

Each Association adopts its own policies regulating the use of the swimming pool and the adjoining facilities. Generally, two guests are permitted. Any guest or child under the age of 17 years of age must be accompanied by the Michel's Farm Homeowner/resident at all times. Current Pool Rules will be distributed to all homeowners prior to the opening of the pool. New Homeowners will receive a pool key along with this packet.

13. **How do I volunteer to serve on a committee or the Board of Trustees for the Association?**

If you have an interest in serving on a committee or becoming a member of the Board, simply notify the managing agent of your interest. Serving on the Board of Trustees is a great way to get to know your community.

14. **How can I enjoy the common area with my pet?**

A person attending the animal must keep dogs and cats within the confines of the Owner's Living Unit or Lot, except when being held on a hand leash. Owners are required to clean up pet waste **immediately**. All pet owners' cooperation is required. Continued barking is considered a nuisance. Failure to abide by the rules may force the Association to have said owner remove the pet permanently. The maintenance, keeping, boarding and/or raising of animals, livestock or poultry of any kind, except for domestic pets, is strictly prohibited. Doghouses or any other such building shall not be permitted unless Board approved. Food supplies for pets or animals should not be left outdoors to attract rodents.

15. **May I install a fence to my lot if I did not have one upon the purchase of my home?**

Only “split rail” fences placed in the rear of the house only is permitted without Board approval. No other type of fences (e.g. privacy fences) or wall of any kind shall be erected or placed on the Lot without the specific approval of the Declarant or the Association. Chain-link fences are not permitted on any lot. The Board has adopted specific guidelines for the approval and installation of all fences. (see Policies).

16 **What should owners do if they observe damaged items in the common area resulting from snowplows, delivery trucks, vandalism, etc?**

Report any damage caused by a contractor to the Managing Agent. Vandalism should be reported to both the Managing Agent as well as the local police.

17 **What is my responsibility if I do damage to the common areas?**

Each Homeowner is liable and responsible for any repair or replacement, at his own expense, to any common area that is damaged by either him or any member of his family, or by an invitee, employee or guest of the Owner.

18. **Are signs permitted?**

You are not permitted to erect, post, attach or display any signs, letters symbols, markings, illustrations or bill boards on any Lot or Living Unit except:

- a) The owner may place a temporary "For Sale" sign (or lease or rent sign) in yard but it is not to exceed five square feet in size overall.
- b) The Association or Declarant may place street or identification signs.
- c) A post office house number is permitted for designation of the home location
- d) Political signs will be permitted as long as they are no put out any sooner than 30 days before an election and must be removed within seven days after the election.

INSURANCE

It is the Association's responsibility to carry only property insurance and liability insurance on the common areas of the community. The Association also carries D & O insurance. This insurance coverage does not protect the individual homes, or the personal property of a unit owner.

It is the responsibility of each lot owner to carry an insurance policy for his or her individual needs. Check with your insurance agent for the coverage that would best fit your needs.

Play & Picnic Area

A recreational area has been provided for all Michel's Farm Homeowners. This area is located directly behind the pool facility and may be accessed by a walkway to the left of the pool facility on Eagle Creek Court. Park benches are located off the walkway overlooking the lake and have been installed for residents to sit and relax for a moment or two and enjoy the peace and tranquility of the lake. In addition, a grill has been constructed for residents that would like to have a picnic without going far from home. Swings are also nearby for the children to use up some of their excess energy while getting some exercise. As always, we caution the parents to keep a close eye on small children when they are near water (lake or pool). The lake and surrounding shade trees make this an inviting area for a short "get away" from the daily hassles without ever really leaving home.

COMMUNITY POLICIES

The documents establish the rules and regulations for the community and many times, the documents are vague on details. For this reason, the Board of Trustees will often adopt policies that will help to define the intentions of the documents.

The Board of Trustees has adopted the following policies to date:

- Assessment / Collections
- Privacy Screen
- Fence
- Shed