

Welcome To



A Great Place To Live



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## WELCOME NOTE FROM THE BOARD OF DIRECTORS

Dear Resident,

Congratulations on choosing Mystic Pointe as your home and welcome to the neighborhood.

As a homeowner and resident, we strongly encourage you to read the By-Laws and Governing Policies so you have a complete understanding of the various rules and policies that make Mystic Pointe such a desirable community.

Built between 1996 and 2000, Mystic Pointe consists of 168 two- and three-bedroom units situated on an attractive 42-acre site in the village/town of Ossining. Most units at Mystic Pointe are owner-occupied. At any given time, a few units are leased to tenants with a maximum number of 16 allowed per the HOA By-Laws.

To help you get settled, please page through this binder for some quick references pertaining to the Board, our community website, the pet policy, parking, garbage removal, committees and more.

This brief guide contains information concerning questions that may arise in day-to-day living at Mystic Pointe. In no case should any of the material presented here be construed to contradict the By-Laws, Declaration of Condominium, house rules and/or any amendments thereto.

Condominium living, by definition, creates certain interdependence among all residents and unit owners. The rules and regulations governing Mystic Pointe were adopted to provide a safe, clean and harmonious environment while simultaneously protecting and enhancing each owner's investment.

This publication supersedes any previously produced or distributed publications. Please phone the Managing Agent, Heritage Management Services, LLC, at (914) 276-2509 for any clarification of the contents of this guide or for answers to questions not addressed.

***The Board of Directors MYSTIC POINTE HOMEOWNERS ASSOCIATION***



## **MYSTIC POINTE HOMEOWNERS ASSOCIATION OVERVIEW**

The affairs and business of Mystic Pointe Homeowners Association (HOA) are conducted in accordance with the Declaration of Condominium and By-Laws and managed by the Board of Directors.

The Board is composed of seven owners, three representing Mystic Pointe I Condominium and three representing Mystic Pointe II Condominium. They are elected for staggered three-year terms. There is one at-large member elected annually. To see the current list of Board members, visit the Mystic website and click on the "Board/Committee" tab.

No Board member seeks or enjoys special status, favor or compensation. Therefore, it is understandable why each one, when not actively engaged in Board business, should be afforded the same right to quiet enjoyment and privacy granted to all residents.

In addition to conducting an Annual Meeting, the Board of Directors meets regularly throughout the year to manage the business of the HOA which encompasses both Condominium Associations (Mystic I and Mystic II), the roadways, clubhouse, pool, tennis/pickleball court and all other facilities available to the unit owners. The community is invited to attend many of these meetings. Please check the website's "Events Calendar" tab for details regarding dates/times. The Board's primary responsibility is to manage the business of the HOA as an entity, but it serves also to consider the concerns and requests of individual unit owners and residents. Those who seek such assistance are invited to submit their requests in writing for the Board's consideration. Residents are welcome to present issues or concerns at Open Board meetings, which date and time can be determined by checking the "Events Calendar" tab on the Mystic Pointe website. Tenants should be sure to present their issues or concerns to the unit owner for consideration.

Lastly, as members of the HOA, those owners wishing to sell their units must first receive a "Waiver of the Right of First Refusal" from the Board of Directors. Please refer to the By-Laws for sale/rental procedures and forms and the procedures for refinance and home equity transactions. Should you have any questions, please reach out to the Managing Agent or a member of the Board.



## **MYSTIC POINTE'S MANAGING AGENT**

Heritage Management Services, LLC was appointed Managing Agent for the property in July 2014.

The roles below are assigned to handle operating affairs and may be contacted at the following address and telephone number:

### **Property Manager**

(914) 276-2509 (PH)

(914)276-2784 (FAX)

mystic@heritagemanage.com

Heritage Management Services, LLC

346 Route 202, PO Box 265, Somers, NY 10589

A secondary contact at Heritage Management Services is:

### **Assistant Property Manager**

mystic@heritagemanage.com

(same phone and mailing address as above)

The office of Heritage Management Services, LLC is open 8:00 am to 5:00 pm, Monday-Friday, for routine business matters. Note: most current contact information is available on our website.

### **Emergencies:**

In case of an emergency outside of normal office hours, an on-call operator at Heritage Management Services, LLC can be reached at (914) 276-2509 (press 6).

Emergencies, which occur, such as a problem with a building's electrical system, main waste line back-ups, exterior water leaks or exterior broken pipes within a wall are usually the responsibility of Mystic Pointe Condominium.

Interior problems, such as leaky faucets or toilets, internal plumbing, appliance malfunctions, air conditioner/heating unit malfunctions, thermostat malfunctions, door and/or window breakage, unit circuit breakers or interior electrical problems, are the individual unit owner's responsibility. It should be especially noted that unit owners are responsible for the repair/replacement of skylights.

For the remedial work involved with any interior problems, the unit owner must make their own private arrangements. The work must follow Architectural Review Committee (ARC) guidelines.

**Requests for Service:**

Requests for service or other information should be sent in writing, via a website e-form (Resident Service Request) submitted, or e-mailed or phoned in to Heritage Management Services to ensure a timely response. Do not include letters or other correspondence with your monthly common charge payments, which go directly to a bank lockbox.

**Common Charges:**

The unit owners have the option of requesting that monthly common charges and special assessments be deducted electronically from their checking accounts. Please contact the Finance Department at Heritage Management Services, LLC at (914) 276-2509 for assistance.



## LOCAL AREA INFORMATION

### Police

The Village of Ossining Police Department, which serves the Mystic Pointe community, is located at 88 Spring Street, Ossining.

Emergency calls: 911. Non-emergency calls: 914-941-4099.

**Note:** In an emergency, turn on the **light over your garage door**, so that you can be readily located. The switch is typically located near your front door.

### Fire Department

The Ossining Fire Department's Northside Firehouse at 23 Snowden Avenue, serves Mystic Pointe. Emergency calls: 911. Non-emergency calls: 914-941-9633.

### Ambulance

The Ossining Volunteer Ambulance Corps is located at 8 Clinton Avenue; telephone number: 914-941-9196.

Emergency calls are handled by the Ossining Fire Department; telephone number: 911.

### Post Offices

Ossining Post Office (M-F, 9 am-7 pm; Sat. 10 am-4 pm)

100 Main Street

Ossining

914- 941-7348

Croton Post Office (M-F, 9 am – 5 pm; Sat. 9 am-4 pm)

50 Maple Street

Croton-on-Hudson

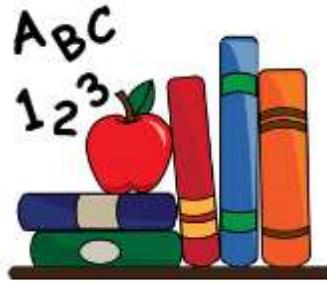
914- 271-7589



## MEDICAL SERVICES

*Please note the emergency numbers for future use. .*

- **Urgent Care Centers - many such facilities have opened recently in the area, please check the internet for locations and hours**
- **Phelps Memorial Hospital Center (Northwell Health)**  
701 N. Broadway – Route 9  
Sleepy Hollow, NY 10591  
Telephone: 914-366-3000
- **Northern Westchester Hospital (Northwell Health)**  
400 East Main Street  
Mount Kisco, NY 10549  
Telephone: 914-666-1200
- **Westchester Medical Center (formerly Grasslands)**  
100 Woods Road  
Valhalla, NY 10595  
Telephone: 914-493-7000
- **Maria Fareri Children’s Hospital at Westchester Medical Center**  
100 Woods Road  
Valhalla, NY 10595  
Telephone: 914-493-7000
- **White Plains Hospital Center (Montefiore Health System)**  
41 East Post Road  
White Plains, NY 10601  
Telephone: 914-681-0600
- **New York Presbyterian/Hudson Valley Hospital**  
1980 Crompond Road – Route 202  
Cortlandt Manor, NY 10567  
Telephone: 914-737-9000



## SCHOOLS

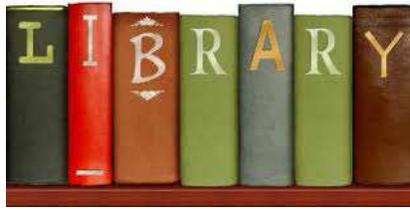
*Students residing at Mystic Pointe may attend:*

### **Ossining Union Free School District**

- Park Early Childhood Center (pre-K, Kindergarten)  
22 Edward Street  
Telephone: 914-762-5850
- Brookside Elementary School (grades 1 and 2)  
30 Ryder Road  
Telephone: 914-762-5780
- Claremont Elementary School (grades 3 and 4)  
1 Claremont Road  
Telephone: 914-762-5830
- Roosevelt School (grade 5)  
190 Croton Avenue  
Telephone: 914-762-2682
- Anne M. Dorner Middle School (grades 6, 7 and 8)  
100 Van Cortlandt Avenue  
Telephone: 914-762-5740:
- Ossining High School (grades 9 – 12)  
29 S. Highland Avenue  
Telephone: 914-762-5760

### **Parochial School:**

- St. Augustine's School  
381 North Highland Ave.  
Telephone: 914-941-3849



## LIBRARIES

Ossining is served by the Westchester Library System. If residents of Mystic Pointe obtain a card from the Ossining Library, they are entitled to use any library in Westchester County. The closest libraries are:

- **Ossining Library**  
53 Croton Avenue  
Ossining, NY 10562  
Telephone: 914-941-2416
- **Croton Free Library**  
171 Cleveland Drive  
Croton-on-Hudson, NY 10520  
Telephone: 914-271-6612
- **Briarcliff Manor Library**  
1 Library Road  
Briarcliff Manor, NY 10510  
Telephone: 914-941-7072



## SHOPPING & ERRANDS

Residents should check numbers and addresses, as they may change over time

<p><b>ShopRite Grocery Store</b>            460 S. Riverside Ave            Croton-on-Hudson            914-271-6400</p>	<p><b>Greenest Organic Cleaners</b>            203 N. Highland Ave            Ossining            914-236-3838</p>
<p><b>Super Stop &amp; Shop Grocery Store</b>            246 S. Highland Avenue            Ossining            914-923-6550</p>	<p><b>UPS Store</b> (in ShopRite Shopping Center)            420 S. Riverside Avenue            Croton-on-Hudson            914-271-0103</p>
<p><b>CVS Drug Store</b>            53 Maple Avenue            Croton-on-Hudson            914-271-6137</p>	<p><b>DePrez Wine Store</b> (in ShopRite Shopping Center)            454 S. Riverside Avenue            Croton-on-Hudson            914-271-3200</p>
<p><b>Walgreen's Drug Store</b>            78 Croton Avenue            Ossining            914-923-2974</p>	<p><b>Melrose Lumber/Hardware</b>            178 Croton Avenue            Ossining            914-941-1888</p>
<p><b>Pircio Dry Cleaners &amp; Tailors</b>            60 Maple Street            Croton-on-Hudson            914-271-0006</p>	<p><b>Home Depot</b>            1 Saw Mill River Road            Hawthorne            914-593-7110</p>
<p><b>Van Wyck Liquors</b>            52 Maple Street            Croton-On-Hudson            914-271-9551</p>	<p><b>Hilltop Nursery &amp; Garden Center</b>            2028 Albany Post            Croton-on-Hudson            914-468-6633</p>

## INTERNET OPTIONS

Mystic Pointe residents have two options for internet, telephone and TV services: Optimum and Verizon FIOS.

Verizon FIOS has a marketing agreement with Mystic Pointe and provides internet and TV in the Clubhouse.

The agreement with Verizon includes a service specialist who is great in getting Mystic residents the latest promotion pricing, help with service issues and help during your service renewals.

Before any decisions are made, please consider contacting our Verizon Client Executive.

Tina Butler  
914-364-1294  
[tina.m.butler@verizon.com](mailto:tina.m.butler@verizon.com)



## THE MYSTIC POINTE WEBSITE

[www.mysticpointe.org](http://www.mysticpointe.org)

Highlights include information about upcoming community activities and events, a resident message board, a resident address book, and electronic copies of community policies and procedures. You can access the website at [www.mysticpointe.org](http://www.mysticpointe.org), which will bring you to the public homepage.

To access the resident (private) section, click "resident login" on the left menu and the login screen will appear. Please login with the login information that you receive from the Webmaster.

Once you have successfully logged in, you can review your personal data under the "user profile" selection. It is recommended that you change your password. Personal information that can be viewed by other residents can be added or changed here.

User profiles are set up based on information supplied by new owners on a "Mystic Pointe Website Admin Form" (see next page), which is also included in closing packages and forwarded to the Webmaster. All residents are required to record at least one email address in their website profile.

**Please complete a copy of the following form and email it to the Webmaster or drop it in the mailbox at 55 Mystic Drive. When the form is received, a user profile and resident login will be created for you and you will be notified accordingly. Also, by providing your email address, you will receive special community e-blasts on important updates.**

**Webmaster:** John Schoos  
55 Mystic Drive  
E-mail: [questions4mystic@gmail.com](mailto:questions4mystic@gmail.com)

The **Wi-Fi code/password** for access in the clubhouse and pool area is posted adjacent to the router located to the left of the fireplace on the main floor or can be obtained from the Webmaster.

## MYSTIC POINTE WEBSITE ADMIN FORM

The Mystic Pointe HOA has a website for access by homeowners. The website address is [www.mysticpointe.org](http://www.mysticpointe.org). There is a public section of the website and a resident-only section where homeowners can see community policies and procedures, exchange messages, make recommendations for local businesses, find out who is on which committee, advertise items for sale, see upcoming events and much more. In order to gain access to the website, new homeowners/residents must be added to the address book with an email address and assigned a Login ID and Password.

This form and all the information on it are required, **including at least one current email address** in order to set up a new homeowner and/or resident on the website. Please note that the **SELLER'S NAME** must be included **as well as the Buyer's information** as the Seller's Name is the key to accessing the address record for the home where ownership has changed. This form (or the relevant information contained herein) can be faxed, mailed or e-mailed to the Webmaster identified at the bottom of this form. Once the new homeowner information has been added to the website, you will be notified by the Webmaster and given your website Login ID and Password.

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**ADDRESS OF HOME:** \_\_\_\_\_

**SELLER'S LAST NAME:** \_\_\_\_\_

**BUYER'S INFORMATION:**

**NAME(S):**

**FIRST** \_\_\_\_\_ **LAST** \_\_\_\_\_

**FIRST** \_\_\_\_\_ **LAST** \_\_\_\_\_

*(Use second line for spouse, co-owner or other deed holder, if applicable)*

**HOME TELEPHONE NUMBER:** \_\_\_\_\_

**E-MAIL ADDRESS 1:** \_\_\_\_\_

**E-MAIL ADDRESS 2:** \_\_\_\_\_

**Please complete this form and email or drop it in the mailbox at 55 Mystic Drive. When the form is received, a user profile and resident login will be created for you and you will be notified accordingly.**

**Webmaster: John Schoos 55 Mystic Drive, Email: [questions4mystic@gmail.com](mailto:questions4mystic@gmail.com)**

# MYSTIC POINTE WEBSITE AND MESSAGE BOARD RULES AND ETIQUETTE GUIDELINES

Thank you for being part of our community and using our website and message board. To ensure the best possible experience for all homeowners, we have established some basic guidelines for participation.

By using this website, you agree that you have read and will follow these rules and guidelines. You also agree to conduct appropriate discussions best suited to this place. This is a great place on which to solicit the advice of your peers, benefit from their experience, and participate in an ongoing conversation. Questions about the website such as how to navigate should be directed to our Web Administrator.

**Please take a moment to acquaint yourself with these important guidelines.  
If you have questions, contact the Communications Chair.**

## The Rules

- In order to preserve a climate that encourages both civil and fruitful dialogue, the Board of Directors reserves the right to delete any comments at any time. Deletions are administered and must be authorized by the President or Communications Chair. Users who persist in violating website guidelines may be barred from posting to the message board.
- The message board is a way to post messages to share information and collegial interaction, and its best use is for non-urgent, casual inquiries among homeowners.
- Comments and inquiries about Mystic Pointe governance and property issues should be directed to the Board of Directors or Property Manager, not posted on the message board. Please use email address [mysticpointeboard@gmail.com](mailto:mysticpointeboard@gmail.com) or the Property Manager's email address, [mystic@heritagemanage.com](mailto:mystic@heritagemanage.com), for this.
- Do not challenge or attack others. The discussions and comments should stimulate conversation not create contention. Let others have their say, just as you may.
- Inappropriate remarks will not be tolerated. Comments that include obscenities, personal insults, ethnic slurs or other disparaging content will be removed.
- All defamatory, abusive, profane, threatening, offensive or illegal materials are strictly prohibited. Do not post anything that you would not want the world to see or that you would not want anyone to know came from you.

- Please note carefully all items listed in the disclaimer and legal rules below, particularly regarding the copyright ownership of information posted.
- Remember that other participants have the right to reproduce postings to this site. All messages must add to the body of knowledge. We reserve the right to reject any message for any reason.

### **Message Board and Discussion Etiquette**

- State concisely and clearly the topic of your comments in the subject line. This allows others to respond more appropriately to your posting and makes it easier for others to search the archives by subject.
- Send messages such as "thanks for the information" or "me, too" to the message author by email.
- Do not post administrative messages or service requests. Please send directly to the Property Manager.
- If you need to update your personal information on the website or with the Property Manager, use the Homeowner/Tenant Profile Information Form (either e-form or printout via email) and access your online User Profile and update the information directly.

### **The Legal Stuff**

This site is provided as a service for the homeowners of Mystic Pointe. Mystic Pointe is not responsible for the opinions and information posted on this site. We disclaim all warranties with regard to information posted on this site. In no event shall Mystic Pointe be liable for any special, indirect, or consequential damages or any damages whatsoever resulting from loss of use, data, arising out of or in connection with the use or performance of any information posted on this site.

Do not post any information or other material protected by copyright without the permission of the copyright owner. Permissions should be submitted to the Communications Chair for final approval. By posting material, the posting party warrants and represents that he or she owns the copyright with respect to such material or has received permission from the copyright owner.

Mystic Pointe does not actively monitor the site for inappropriate postings and does not on its own undertake editorial control of postings. However, in the event that any inappropriate posting is brought to the attention of the Communications Chair or the Board of Directors, we will take the appropriate action.

## **Privacy Policy**

### **We respect your privacy.**

Any personal information that you provide to us or the Property Management Company, including your name, address, telephone number and email address, will not be released, sold, or rented to any entities or individuals outside of our organization. All residents are required to post at least one email address on the website and with the Property Manager for receipt of o emergency or important messages.



## WINTER WEATHER PRECAUTIONS & SNOW REMOVAL

During the winter months, frigid temperatures create the possibility for water pipes to freeze and burst.

It is required that unit owners have **all** exterior hose bib spigots blown out in autumn when the sprinkler system is winterized and take the following precautions throughout the winter:

1. Keep garage doors closed.
2. Set thermostats at least 64 degrees or higher.
3. Leave cabinet doors open beneath all water facilities (kitchen and bathroom sink areas), allowing warm air to circulate throughout these areas, thereby reducing the possibility of a freeze-up. When absent from the unit for extended periods, turn water off at unit's main valve.
4. On extremely cold days (e.g., 12 degrees and below), trickle water through hot and cold faucets at the highest point in the house for pipes that may run close to external walls. This is especially true for the Biscayne, Duxbury, Eldridge and Franklin units.
5. Reminder, interior plumbing is the owner's responsibility, not the HOA's.

**Snow Removal** – The Board has contracted for snow removal and street plowing. The contract calls for street plowing to begin as soon as the snow reaches a depth of two inches and thereafter as additional one-inch accumulations appear. Sidewalks and driveways will be cleaned no later than six hours after the end of the snowfall/ice event. Note: Shoveling starts at different, staggered locations each snowfall.

If shoveling is done at night/early morning, please keep your outdoor lights **"on"** to help the crew.

The snow removal crew will put down a melting agent as part of the removal process. However, they will not continue to apply the melting agent afterwards. Therefore, it is recommended that unit owners maintain a supply of a melting agent (either potassium or calcium chloride - commercially known as Meltdown or Supermelt) to deal with ice that may form on sidewalks and driveways.

**Do not use rock salt** as a melting agent because it causes deterioration of the concrete and damages the grass and shrubs.



## INSURANCE

Please note that the information below is a brief overview of insurance questions/issues. The complete information may be found in your Condominium By-Laws book. Insurance coverage of your condominium is a complex issue and should be discussed with your attorney and insurance broker. A few general statements:

- In the event of the total destruction of your condo, the HOA carries appropriate insurance to rebuild your condo to its original condition when it was constructed in the late 1990's. This coverage does not cover any upgrades made originally or in subsequent years.
- Certain damage caused to the interior by a leaking roof is the responsibility of the HOA. Leaks or other damage from skylights installed by the unit owner will be the homeowner's sole responsibility. Determination of responsibility should be made in conjunction with the Managing Agent and Board representatives.
- Interior improvements, additions, etc. should be covered by your personal insurance. This would include normal wear and tear on aging items (including, but not limited to kitchen and bathroom fixtures, floors, cabinets, etc.).
- You are responsible to maintain the functioning of all interior systems: pipes, heating, toilets, air-conditioning, electrical. The unit owner is also responsible for windows, doors and skylights. In the event of damage due to lack of appropriate maintenance, the unit owner is responsible for repairing any property damage and any damage caused to adjoining units.
- The issue of insurance is covered more fully in the HOA By-laws and you should determine your appropriate coverage by reviewing the statements in that section.
- It is strongly recommended that you carry personal unit insurance to ensure that you maintain appropriate liability, theft and damage coverage (including damage caused to adjoining units).

If you have any questions concerning the extent of coverage maintained by the HOA, please communicate with the Managing Agent or a member of the Board. They will make sure you are provided with the most up-to-date information.

## **Recommended Insurance Coverages**

Unit-Owners are often surprised to learn that the Condominium association's insurance policies do NOT cover them for a variety of "personal" claims, including:

- Claims of liability/negligence against the unit-owner;
- Loss to personal property (contents) within the unit;
- Loss to improvements/betterments within the unit;
- Loss assessment charges levied by the association;
- Temporary living expenses associated with being displaced from the unit;
- Claims of liability/negligence associated with contractors working within the unit.

In order for the unit-owner to address the above claims (subject to policy terms), the unit-owner should obtain the following coverages from an A.M. Best A-rated insurance carrier, which is Admitted (licensed) in New York State:

### **General Liability**

- \$500,000 Limit (minimum recommend), or preferably \$1,000,000 Limit

### **Umbrella Liability**

- \$1,000,000 Limit (recommended) or higher.

### **Improvements & Betterments**

- Value of Unit Interior Improvements (Consult By-Laws, and insurance policy for coverage clarifications.)

### **Contents**

- Replacement Cost of Personal Items (Examples: jewelry, art, furnishings, appliances, etc. Consult By-Laws, and insurance policy for coverage clarifications)

### **Other Important Coverages (to be included in the Property policy)**

- Loss Assessment Coverage: A dollar amount specified by the policy for certain types assessment charges levied by the association.
- Temporary Living Expense: Certain types of expenses associated with being displaced from the unit/apartment, up to a dollar amount and/or for a time-period, as specified by the policy.

### **Additional Insured Status**

Condominium associations should obtain from any contractor performing around or within the building, insurance certificates, naming the Condominium association, and the Managing Agent, as "Additional Insureds," along with a "Hold-Harmless/ Indemnification" agreement from the contractor to the Condominium association and the Managing Agent. Many carriers insuring Condominium associations require that this documentation be obtained.

Condominium associations should be mindful of the risk to the association from contractors that do work within units/apartments for unit-owners. Obtaining the above-noted documentation from all contractors can help mitigate this risk.

***Please contact Heritage Management with any questions.***



## FRONT GATE ACCESS

Each resident is issued two remote gate openers at closing.

Access to Mystic Pointe by guests and contractors is available by either one of the following methods:

- Provide gate code, which is **"#"** followed by the last four digits of your telephone number or a number of your choosing.
- Use **Directory** on the access box to the left of the entrance gate by looking up the resident's last name and dialing the number provided. Doing so automatically dials the resident's telephone number. When the resident answers and the individual is identified, the resident should **press "9"** on the phone and the gate will open.

New residents **must** inform the Managing Agent, Heritage Management Services, LLC at (914) 276-2509 of their telephone number to set up the access box gate code.



## PARKING

1. Spaces designated "**Visitor Parking**" are exclusively for the use of visitors to Mystic Pointe. Homeowner use of visitor parking spaces is not permitted, except in the case of construction in a unit owner's home. In this case permission may be granted to park unit owner's cars in visitors parking.

Please Note:

- Residents are not allowed to "save" visitor spaces by parking their vehicle in the visitor parking space ahead of weekends or holidays.
  - Visitor parking spaces are not reserved for any homeowner's guests due to the proximity of these spaces to a homeowner's individual unit.
2. The definition of a resident vehicle for parking purposes is: any vehicle that has a regular overnight presence in Mystic Pointe for more than seven days. If you have a guest or visiting family member for longer than one week and the vehicle cannot be accommodated in your garage or driveway, please contact the property manager for direction.
  3. There is a limited number of assigned Reserved Parking spaces available to those who would like to rent an additional spot. Reserved parking spaces will be rented on a 12-month basis. There will be an annual charge of \$400 for a new or renewed reserved space. A copy of the vehicle registration will also be required. (3-month summer rental of a reserved space at \$100 will also be an available alternative to unit owners). Any vehicle parked in another unit owner's reserved parking space will be towed without notice at the vehicle owner's expense.
  4. Please refrain from inviting nonresidents to use any part of our property as a daily storage for parking in lieu of the train station parking or other nearby transit options. It is unfair to all other residents who chose not to do the same.
  5. Parking at the clubhouse will be strictly reserved for only those residents and their guests using the clubhouse facilities. Any other vehicles (including those parked overnight) in the clubhouse spaces will be fined or towed.
  6. The Board reserves the right to request automobile registration documents to prove ownership of vehicles called into question and fine any violators. Boat trailers, recreational vehicles, or any commercial vehicle with exposed equipment and/or advertisement may only be parked in garages.
  7. Oversized commercial vehicles (defined as larger than a cargo van) are prohibited unless they are on-site providing service to the residents of Mystic Pointe.
  8. There is no curbside or on-street parking anywhere in Mystic Pointe. Curbside parking is a violation of municipal regulations. Curbside and on-street parking violators should be reported directly to the Village police. This includes vehicles used by vendors/service companies hired by residents.

9. **FOR NEW RESIDENTS:** A one-month grace period to use a visitor parking space with more than one vehicle will be granted to help assist with the moving process. Please contact the property manager if you wish to make use of this grace period.
10. Recognizing that one off situations may occur in which a resident will need to temporarily use visitor parking, all exemptions to the parking rules and regulations must be approved in advance by the Board or Property Management company.

#### **SCHEDULE OF PARKING FINES AND ENFORCEMENT**

Please refer to the COVENANT ENFORCEMENT POLICY AND PROCEDURES document for enforcement of these regulations.

***(More details are available on the Mystic Pointe website under "Governing Policies" tab, and click on "Mystic Pointe Parking Policy")***



## COMMUTER TRANSPORTATION REIMBURSEMENT

The Mystic Pointe Board of Directors provides several options for residents' transportation to and from the Croton-Harmon Station (the station) using Metro North during "peak hours."

For transportation during Metro North "peak hours," the HOA will reimburse residents for car service to the station not to exceed \$8.00 per one way trip. If two travelers in the same household travel to the station at different times during these hours, both will be reimbursed.

If a resident chooses to drive to the station and park in a daily parking space, the HOA will reimburse a resident not to exceed \$12.00 per day. Residents, who drive to the station for peak hour Metro North travel for more than two days a week, should apply for a "Non-Resident" parking permit issued by the Village of Croton-on-Harmon. It is now available for \$306 per quarter if paid by check. (Go to Croton Harmon Train Station Parking, non-Resident Parking Permit). The HOA will reimburse any resident who chooses this option.

Residents must obtain receipts with dates and times that coincide with peak hours for the car service or parking option selected and submit them monthly or quarterly for a non-resident parking permit. Please email all documentation to Heritage Management, [mystic@heritagemanage.com](mailto:mystic@heritagemanage.com).



## GARBAGE DISPOSAL

City Carting is the company contracted by Mystic Pointe for garbage disposal. Regular trash pickups are on Tuesdays and Fridays. Friday recyclables (cardboard, newspapers, cans, plastics, etc.) pickup may be later than the trash pickup as the carting must return after unloading trash.

Because we have many new homeowners at Mystic Pointe and because many long-term residents continue to handle waste disposal and recycling incorrectly, the Board has approved the following explicit regulations effective December 1, 2018.

1. All garbage must be contained in one of the following:
  - a. Sealed opaque black or opaque white garbage bags (no small grocery bags)
  - b. Covered waste containers
2. All recycling must be in one of the following:
  - a. Sealed clear white or clear blue plastic bags (no brown paper bags)
  - b. Covered, clearly marked recycling containers.
3. All cardboard or heavy colored paper boxes must be broken down flat and securely bound with tape or twine. Alternatively, if you have many boxes they may be flattened and secured in one box, but they must fit securely in that one box so that they do not blow around.
4. Garbage and recyclables should not be put out prior to sundown the evening before scheduled pick-up. If you wish to put out your garbage and recyclables after sundown, they must be in covered containers.

Please refer to the COVENANT ENFORCEMENT POLICY AND PROCEDURES document for enforcement of these regulations.

We hope everyone realizes that adhering to the above procedures will ensure that garbage is not blown around during inclement weather or accessible to animals.

Thank you everyone for your cooperation.

Additionally, please note the following procedures:

- Trash should be placed curbside, *not on lawns*.
- Garbage should *not* be put at the curb *before* nightfall.
- Any spillage (animals raiding bags, knocking over garbage cans, etc.) must be cleaned up by resident.
- After pick-up, containers should be brought inside as soon as possible.
- For large, bulky items (TV's, furniture, BBQ's), contact City Carting directly at (203) 324-4090 for a special pick-up *at your own expense*.
- Westchester County's **E-waste** disposal ban applies to individual and household consumers. No E-waste should be put out for carting company pickup. Further information can be obtained at the following Westchester County web link: <http://environment.westchestergov.com/residents/recycling-guidelines/electronics-monitors-tvs>

### Spring and Fall Clean-Up:

We will have a 30 cubic yard container semi-annually for spring/fall clean-ups or curbside pickup. Notice will be posted on the website regarding the dates for these special collections. This **does not** include large bulky items, such as furniture, appliances, etc., for which you should contact City Carting directly at (203) 324-4090 for a special pickup at your own expense.

E-Waste must follow the disposal guidelines mentioned above and will not be accepted in the dumpster or for the special curbside pickup.

Information on Household Hazardous Waste disposal, E-Waste disposal, and personal paper shredding services provided by Westchester County can be found at: <http://environment.westchestergov.com/facilities/h-mrf>



## PETS

### NUMBER OF PETS PERMITTED

Per Mystic Pointe By-Laws rule 25: “Members shall have a maximum of two domestic pets common to residential communities of like character to Mystic Pointe, such as dogs and cats.

### DOGS

Dogs must be on a leash and controlled at all times when brought outside of a resident’s home. A leash must be no longer than six-feet in length.

#### Permissible Areas:

- For Elimination Purposes: Residents are responsible to curb their dogs or to take their dogs to their own limited common area for elimination purposes in accordance with the following. Residents should train their dogs to eliminate only in the back yard immediately behind their unit. Dogs are not permitted to relieve themselves on the front or side lawns of any units throughout the community. Each resident that owns a dog is responsible for maintaining (and replacing at resident’s own cost) any lawn destruction caused by frequent elimination (urine and feces). Residents are required to pick up all dog feces immediately no matter the location. Residents are also asked to be courteous to all neighbors by not allowing dogs to relieve themselves on the area in front of mailboxes to maintain clean access to same. Aside from the obvious health concerns, feces left on the ground will attract unwanted insects and other pests to the area and will make it difficult for the landscaping contractor to maintain the lawn. Residents are responsible to communicate these Pet Rules to their respective “dog walkers” and are fully responsible for the actions of their pets.
- For Exercise Purposes: Dogs must be curbed (walked in the street) at all times in a manner that keeps them off the lawns of others. Other than as set forth above regarding the limited common area immediately behind a resident’s unit, the only permissible areas in the community where residents may walk dogs is on the streets throughout the community and on the Nature Trail. Residents are reminded that Mystic Pointe is a pet-friendly community and there may be occasional “accidents”. Any elimination of feces must be picked up and disposed of at your home. It must never be disposed of in the storm sewers throughout the community.

#### Impermissible Areas:

Other than the permissible areas set forth above, there are no other areas in the

community where dogs are permitted. This includes the grassy areas leading to and surrounding the clubhouse and pool, any other limited common area throughout the community (i.e., front and side lawns of unit owners) and the traffic islands throughout the community. Any resident that violates these rules will be subject to a fine.

#### Outside The Community:

Dogs are not permitted on the grounds of St. Augustine Church. Dogs may be walked outside the gate of Mystic Pointe beyond the Mystic Pointe sign or on the roadway out to Route 9 in accordance with the Town of Ossining and Village of Ossining rules and ordinances. Residents who elect to walk their dogs along Route 9 must abide by Town and Village regulations and pick up after them, depositing bags in their own garbage.

#### CATS

Cats are permitted at Mystic Pointe and should be maintained inside a unit owner's home. Recognizing that some cats are 'outdoor' cats, residents may permit their cat to use the limited common area behind their own unit, but cats must be restrained from roaming. Cats are not permitted to roam freely around the community. Residents may notify the Board of any unit owner's failure to maintain and restrict their cat to the confines of their own unit. The Board has the authority to fine any unit owner who fails to restrict the activity of their cat as set forth herein.

#### ENFORCEMENT

The COVENANT ENFORCEMENT POLICY AND PROCEDURES governing policy details the enforcement of failure to comply with these Pet Rules.



## ARCHITECTURAL REVIEW COMMITTEE

**More and updated information available on the website under "Governing Policies" and click on "Architectural Review (ARC) Guidelines"**

The Architectural Review Committee (ARC) is responsible for reviewing homeowner's proposals for changes/additions to their units. In all instances, the rationale behind the guidelines and review process is to preserve the appearance of Mystic Pointe and assure the high level of quality that our community expects to preserve its property value. Simultaneously, it provides a level of vigilance to ensure that only licensed contractors are employed and local building codes and inspections are followed to maximize a safe environment for both people and property. While the majority of the "Architectural Review Requests" that require ARC approval are related to exterior projects, there is a variety of interior projects that must also be approved by ARC before construction may begin. To clarify, three basic categories exist:

1. all exterior changes.
2. interior changes that involve structural changes, move walls, or involve plumbing or electrical changes/movement.
3. interior projects also must submit an "Architectural Review Request Form", when a General Contractor or any other type of contractors is hired. In this category, it is actually a notification of work being done, including the contractors' licenses, liability insurance and workmen's compensation forms, not a request for approval.

In an effort to function in a timely manner, the Committee meets regularly to review requests. The Property Manager, who is onsite selected days, can be contacted by email ([mystic@heritagemanage.com](mailto:mystic@heritagemanage.com)) to assist you with your needs.

Finally, all ARC REQUEST FORMS for additions/alterations must be submitted to the Property Manager **in writing before commencing work**. Prior to submitting your renovation project request, kindly refer to the following guidelines:

- Be certain your request falls within the Mystic Pointe Rules and Regulations by checking the Mystic Pointe By-Laws and the complete ARC Guidelines. Both are available on our website under "Governing Policies".
- Use the Architectural Review Request Form that is available on our website
- Contact the Property Manager if you have questions about the Architectural Review Request Form.
- Be sure to include copies of Building Permits, where necessary, a rough sketch, blueprint or photocopy of the planned alteration, and contractor's and sub-contractor's license and insurance documents, that must include Mystic Pointe I, II, HOA and its property management company, Heritage Management, as additional insureds. Dimensions, color and types of exterior materials to be used must also be indicated.

The Property Manager will provide a list of additional required documentation, if needed, along with a "Neighbor Notification Form". Once your request has been recommended by ARC to the Board for approval, you will be notified.

### **EXTERIOR DECORATIONS**

In addition to monitoring changes/additions to the exterior/interior of a unit, the ARC has set rules for Exterior Decorations. The following is a summary of dates for the display and removal of such decorations:

<b><u>Type of decoration</u></b>	<b><u>Remove by</u></b>
Artificial outdoor plants	October 31
Halloween decorations	November 8
Thanksgiving decorations	December 13
Christmas decorations - not to be displayed before Thanksgiving)	January 25
Easter decorations	Sunday following Easter
Major Event- New Baby, Graduation, etc.	End of 14 days

#### **NOTICE – SIGNS NOT PERMITTED ON UNIT LAWNS** (Limited Common Elements):

- "For Sale"
- Tag sales
- Contractor(s) Advertisements
- "No Dogs"



## LANDSCAPING COMMITTEE

**Landscaping rules and regulations are covered in the By-Laws. The following points, however, cover some of the more frequently asked questions.**

- No major plantings or changes in landscaping may be undertaken without application to the Landscaping Committee and approval by the Board of Directors.
  - This includes the addition of bushes, trees, changes in a lawn's configuration, etc. Planting of perennial flowers, annuals and other small plants within reason is encouraged as long as they do not disturb existing areas.
  - If an owner plants a tree, bush, with permission of the Landscaping Committee, he/she is responsible for its upkeep and eventual removal (if it should die) and restoration of property to its original condition for a period of four years, after that time maintenance reverts to the HOA.
- Each Unit Owner is responsible to make an appointment for the spring and fall start-up/shut-down maintenance of the sprinkler system and its performance during the summer watering months. Certain sprinkler maintenance expenses are covered by the HOA. The full sprinkler policy, effective January 1, 2019, can be found on the Mystic Pointe website

**Aqua Turf, (914) 345 1350, is the only approved Mystic Pointe sprinkler vendor.**

- During the watering season, sprinklers may **not** be turned off during an owner's extended absence.
- As a general rule, residents are asked to water their lawns and foundation plantings at least three times a week for 30-45 minutes.
  - The sprinklers should be run in early morning hours (ending no later than 6 am) and should NOT BE ACTIVATED ON THE DAY THAT THE LAWN IS SCHEDULED TO BE MOWED – **USUALLY THURSDAY**.
  - During the summer months, the Landscaping Committee may issue updates on watering conditions, spraying alerts, pest warnings, etc., as conditions warrant.
- Residents should note that Mystic Pointe uses a system of integrated pest management. The least harmful methods to control plant problems are used in all cases. Notices for application days are distributed prior to application.

- Please review the Pet Regulations for details on where to, and where not to, walk your dog. The repair of damage to lawns/ plantings caused by a resident's dog will be charged to that owner.

Details for Mystic's Pet Policy can be found on the website under "Governing Policies. Click on the "Mystic Pointe Pet Rules" tab.

- Edging around flowerbeds or gardens is **not** permitted. **Dark brown** cedar wood chips used for all flower, shrub and tree beds in the community are the **only** permissible materials.
- Furniture covers should be in muted colors, i.e., dark green, grey or beige.
- Lawn furniture, hoses, etc. should be removed from lawns prior to landscaper's arrival on Thursdays.

**If you have any questions or concerns, please contact the Landscaping Committee.**



## THE CLUBHOUSE

**(More information about the clubhouse, its use, and procedures for rental of the upper floor of the clubhouse for private events can be found on the website under the “Common Facilities Guidelines / Clubhouse Rules-Regulations**

The Clubhouse Complex contains a swimming pool, a kiddie pool and playground, a state-of-the-art fitness center and a sauna. The Clubhouse can be accessed only with the use of a key card. Each homeowner is issued two key cards at closing.

The upper clubhouse level is divided into two areas:

- one contains a wet bar, HD-TV and a regulation pool table
- the other contains a fireplace and sitting area, a small library, an HD-TV, a kitchen and tables and chairs that can be configured for dining, card games and meetings.

Both areas are wired for sound.

The Wi-Fi is accessible in the clubhouse area and pool. The password is posted adjacent to the router located to the left of the fireplace on the main floor or can be obtained from our Web Administrator at [questions4mystic@gmail.com](mailto:questions4mystic@gmail.com).

The clubhouse can be rented by homeowners for gatherings, parties, wedding showers, etc. Information about and forms for renting the clubhouse can be found on the website.



## SWIMMING POOL

**More information is located on the website in Governing Policies:  
Common Facilities Guidelines & Clubhouse Rules and Regulations”**

The season's opening and closing dates will be posted on the website  
or in the Mystic Messenger Newsletter

### SWIMMING POOL USE POLICY

- The Rules and Regulations of the Board of Health of the County of Westchester will be posted and available and will be adhered to during operation.
- Access to the pool shall be from the outside gate on the west side of the Clubhouse.
- Pool hours of operation are posted at the pool and in the Clubhouse.
- The swimming pool area may not be used unless a lifeguard is present; to do otherwise is at your own risk.
- Residents will be required to sign in using their clubhouse card key number.
- A resident must accompany guests at all times. A guest is anyone who does not have Mystic Pointe as a legal address.

However, residents can request from any member of the Clubhouse Committee a Guest Pass for “Overnight” Guests (e.g., a non-resident family member or other guest who is staying in your home). These passes allow overnight guests to come to the pool without a resident. “Daily” Guests will still need to be accompanied by a resident and a Parent or Guardian must accompany all children under 14 years of age. Please see the Mystic Pointe website for a Clubhouse Committee contact list.

- A parent or guardian must accompany children under 14 years of age.
- The Kiddy Pool is for children under seven years of age. The lifeguard is not responsible for supervision of children using the Kiddy Pool. Parents or a responsible adult must actively supervise their children when using the Kiddy Pool.
- Proper swimming pool attire is required in the pool at all times.

- Running or diving is not permitted. Water wings or flotation vests are permitted, subject to the lifeguard's discretion.
- Pets are not permitted in the pool area at any time.
- Cloth or standard disposable diapers are prohibited for use in the community pool. Please use the changing tables available in both the men's and ladies' restrooms. Please do NOT change diapers in the pool deck area.
- Food is not permitted in the pool area to avoid attracting bees, ants or other pests. Liquids are permitted in the pool area; they must be in cans or plastic containers. Glass containers are not permitted. Smoking and alcoholic beverages are not permitted. Trash must be disposed of properly.
- To promote harmonious use of the pool area, residents and their guests are asked to refrain from excessive noise, running, horse-play, profane language, or other breach of the peace.
- Radios, tapes, CD's, music players, etc. are permitted when used with personal earphones.
- The Board will attempt to provide sufficient seating for residents. Reserving seating is not permitted. The use of the HOA-provided chairs and lounges are limited to no more than four chairs and/or lounges per household. Additional seating may be brought by members, but must be removed when the resident leaves for the day. Any abuse of this policy may result in removal of Pool Guest Privileges.
- It is understood and agreed that the pool is only a service to the homeowners and the Board cannot assume responsibility for any injury or loss to persons or property. By use of the pool and adjacent areas, homeowners, residents, and guests assume the risks inherent in the use of a swimming pool or being about a swimming pool premises.
- The lifeguards have full authority to enforce these Rules and Regulations and may deny access or use of the facility to any resident or guest who, in the lifeguard's judgment, violates these rules. The Board of Directors reserves the right to rescind, alter, waive or add any Rule or Regulation when, in its judgment, it is necessary and appropriate.
- Any situation not covered by the above will be reviewed by the Mystic HOA Board on an individual basis. Please contact a member of the Clubhouse Committee with any and all special situations and problems. We will expedite them for you.



## TENNIS/PICKLEBALL COURT

**Court Hours: Dawn to Dusk, Weekdays (8:00 am to Dusk, Saturday & Sunday)**

**More information is located on the website in Governing Policies:  
Common Facilities Guidelines & Clubhouse Rules and Regulations”**

- The tennis/pickleball court will be available for use by homeowners of Mystic Pointe and their guests. A guest is anyone who does not have Mystic Pointe as a legal address. Guests must play with or be accompanied by a Mystic Pointe resident whose name and address is listed on the sign-up sheet.
- Residents may reserve the court up to 24 hours prior to play. There shall be only one reserved session per resident, per day. If a player fails to show up for a reservation within 15 minutes of the reserved time the court will be available on a first come, first served basis. All reserving players must be listed on the sign-up sheet.
- First come, first served basis shall also apply when no reservations are in place.
- Maximum court time per session if another resident is waiting, whether or not the court has been reserved, is as follows: Singles: 1 hour 15 minutes; Doubles: 1 hour 30 minutes.
- Once players using the court are notified that other players are waiting, they may complete their play as above. After play is completed, the use of the court will go to the waiting players. If the players using the court failed to list their name and time on the sign-up sheet, then they should vacate the court within 15 minutes after notification by waiting players.
- If you cannot make your reserved time, please consider other players and remove your name from the sign-up sheet.
- Soft drinks, water, sport drinks, etc. are permitted in the court area. They must be in plastic or metal containers. Glass containers are not permitted. Food is not permitted. No alcohol is permitted.
- The court may be used for tennis and pickleball only. Proper attire and shoes must be worn. Bicycle riding, dogs, skateboards, scooters, rollerblades or other recreational activities are NOT allowed.

- The tennis/pickleball court is an amenity provided to the homeowners of Mystic Pointe by the Board of Directors of the Mystic Pointe Homeowners Association. The Board assumes no liability for any accidents or injuries resulting from use of the court. The Board also recommends that anyone undertaking a program of physical exercise consult with a physician before beginning such a program.
- The Board of Directors reserves the right to rescind, alter, waive or add any Rule or Regulation when, in its judgment, it is necessary and appropriate. The Board of Directors reserves the right to deny access or use of the facility to any resident or guest who, in its judgment, violates these rules.



## **FITNESS FACILITY**

**Fitness Facility Hours: 4:00 am to midnight daily**

**More information is located on the website in Governing Policies:  
Common Facilities Guidelines & Clubhouse Rules and Regulations”**

- The Fitness Facility/Gym located in the lower level of the Clubhouse is available for use only by the homeowners and residents of Mystic Pointe.
- Because of the small size of the Fitness Facility, non-resident users are not permitted.
- Children under the age of 16 are not permitted to use the Fitness Facility. Young children and toddlers are not permitted to roam about or play in the Fitness Facility while a parent or guardian works out.
- Residents engaging personal trainers in the gym are required to provide the Property Manager with evidence of the professional's minimum liability insurance coverage of \$1 Million which also indemnifies the Mystic Pointe Homeowner's Association, the Mystic Pointe I and Mystic Pointe II Condominium Associations, and our Property Management company.
- Personal trainers are allowed only when there are six or fewer residents in the gym.
- Fitness Facility patrons are expected to exercise common sense when using personal exercise gear (such as balance balls, step benches, stretch straps, etc.) due to space limitations and safety concerns.
- Please be careful with gym bags, water bottles, towels, etc. to avoid tripping hazards.
- There are a limited number of day-use lockers in the men's and women's bathrooms. These are temporary lockers and any locks installed will be removed.
- Please be considerate of others when using the Fitness Facility. Return all free weights to the weight racks. Return all selector pins to lowest weight and reduce the speed on treadmills to the lowest possible settings. If other residents are waiting to use a device, please limit your time to 30 minutes.
- Please wipe down equipment after each use with the spray and paper provided.
- The Fitness Facility contains a sauna bath. Children under the age of 16 are not permitted to use the sauna unless accompanied by a parent. The sauna can be used only in strict accordance with posted procedures. Persons with heart disease, high blood pressure, or other serious health conditions should consult with a physician before using the sauna.

- The Fitness Facility is an amenity provided to the homeowners of Mystic Pointe by the Board of Directors of the Mystic Pointe Homeowners Association. The Board assumes no liability for any accidents or injuries that result from the use of the Fitness Facility. The Board also recommends that anyone undertaking a program of physical exercise consult with a physician before beginning such a program.
- Please report any problems with the Facility or equipment to Heritage Management Services, LLC at [mystic@heritagemanage.com](mailto:mystic@heritagemanage.com) or (914) 276-2509.



## **RULES & REGULATIONS OF THE MYSTIC POINTE HOMEOWNERS ASSOCIATION**

- Each home and the area restricted to the exclusive use of the owner of such home shall be maintained in good repair and overall appearance.
- No nuisances shall be allowed upon the property nor shall any use or practice be allowed which is a source of annoyance to residents or which interferes with the peaceful possession and proper use of the property by its residents.
- No improper, offensive or unlawful use shall be made of the property nor any part thereof and all applicable laws, zoning ordinances and regulations of all governmental bodies having jurisdiction thereof shall be observed.
- No homeowners, lessees or occupants or their respective family members and guests shall post any advertisement or posters of any kind including "For Sale," "For Rent" or "Open House" signs in or on the property except as authorized by the Board.
- No fence or gate shall be erected on the property without the prior written consent of the Board.
- No homeowners, lessees or occupants or their respective family members and guests shall move, remove, add or otherwise change the landscaping on the property or their homes without the required consent required pursuant to Article 6 of the By-Laws.
- The sidewalks, pathways, driveways and entrances of the Association property or compromising any portion of the Common Elements shall not be obstructed or used for any purpose other than ingress to or egress from the property.
- No repair of automobiles, boats, trailers, off-track vehicles, campers, buses, trucks, or snowmobiles or other commercial or recreational vehicles (collectively "vehicles") shall be made in any of the roadways on the Common Elements or driveways or other areas in public view nor shall such areas be used for storage or parking (other than parking of an automobile in the driveway of a homeowner's home) without the written permission of the Board.

- No person shall be permitted to use the Common Elements or the Association property except in accordance with the Rules and Regulations established by the Board
- No alcoholic beverages may be sold in any of the homes or in the Recreation Facilities.
- No home may be used for any trade or professional purposes, unless specifically consented to in writing by the Board.
- No vehicle belonging to homeowners, lessees or occupants or their respective family members, guests, servants, employees, agents, licensees or visitors shall be parked in such manner as to impede or prevent ready access to any entrance to or exit from the Association property by another vehicle.
- Complaints regarding the service of the Association shall be made in writing to the Board or to the Managing Agent.
- No homeowners, lessees or occupants or their respective family members, guests, or any guests, servants, employees, agents, licensees or visitors shall at any time bring onto or keep on the Association property or Common Elements any inflammable, combustible or explosive fluid, material chemical or substance (other than ordinary household products).
- Nothing shall be done or kept on the Association property or the Common Elements, which will increase the rate of insurance the same or the contents thereof without the prior written consent of the Board. No homeowner shall permit anything to be done or kept on the Association property or the Common Elements which will result in the cancellation of insurance on the Association property or the Common Elements or which would be in violation to any Law. No waste shall be committed on the Association property or on the Common Elements.
- No homeowner shall conduct any group tour or exhibition of all or any portion of the Association property or the Common Elements without the prior consent of the Board or the Managing Agent.
- No ventilator or air conditioning device shall be installed in any home without the prior written approval of the Board.
- All radio, television or other electrical equipment of any kind or nature installed or used in each home shall fully comply with all rules, regulations, requirements or recommendations of the Board of Fire Underwriters and the public authorities having jurisdiction and the owner alone shall be liable for any damage or injury caused by any radio, television or other electrical equipment in such owner's home.

- No satellite dishes shall be erected or installed on any portion of the property except for those satellite dishes, which may from time to time be installed by the homeowner with the approval of the Board.
- The agents of the Board or the Managing Agent, and any contractor or workman authorized by the Board or the Managing Agent, may enter any home at any reasonable hour of the day, on at least one day's prior notice to the owner, for the purpose of inspecting such home for the presence of any vermin, insects or other pests and for the purpose of taking such measures as may be necessary to control or exterminate any such vermin, insects or other pests; however, such entry, inspection and extermination shall be done in a reasonable manner so as not to unreasonably interfere with the use of such home for its respective permitted purposes.
- If the homeowner is not personally present to open and permit an entry to his home at any time when an entry therein is necessary or permissible under these Rules and Regulations or under the By-Laws or the Declaration and has not furnished a key to the Board, or such Managing Agent, then the Board or such Managing Agent or their agents (but, except in an emergency, only when specifically authorized by an officer of the Board or an officer of the Managing Agent) may forcibly enter such home without liability for damages or trespass by thereof (if during such entry reasonable care is given to such homeowner's property).
- Owners shall not cause or permit any unusual or objectionable noise or odors to be produced upon or to emanate from their home.
- No home or portion of a homeowner's home may be leased for a period not less than 12 months, without the approval of the Board, which approval may not be unreasonably withheld, and no transient tenants may be accommodated in the home. Furthermore, the Board may require that such leasing be conditioned upon the homeowner depositing sufficient security with the Board to ensure that the home is properly maintained during the term of the lease.
- Homeowners shall only have pets common to residential communities of like character, such as dogs and cats. However, homeowners may have no more than two pets in their home (i.e., one dog and one cat; two dogs; or two cats).
- The Board reserves the right to rescind, alter, waive or add, as to one or more or all occupants, any rule or regulation at any time prescribed for the Association when, in the judgment of the Board, the Board deems it necessary or desirable for the reputation, safety, character, security, care, appearance or interests of the property or the preservation of good order therein, or the operation or maintenance of the Association property or the Common Elements or the equipment thereof, or the comfort of

homeowners, their families, guests and visitors. No rescission, alteration, waiver or addition of any rule or regulation in respect of one homeowner or other occupant shall operate as a rescission, alteration, waiver or addition in respect of any other homeowner or other occupant.

Any consent or approval given under these Rules and Regulations may be granted, refused, added to, amended or repealed, in the sole discretion of the Board, at any time by resolution of the Board. Further, any such consent or approval may, in the discretion of the Board or the Managing Agent, be conditional in nature.