HANDBOOK

FOR

CRYSTAL VIEW VILLA ASSOCIATION

SUMMARY OF

GUIDELINES

RULES AND REGULATIONS

CRYSTAL VIEW VILLA ASSOCIATION BOARD OF DIRECTORS

President (22)	Brenda Stevens, 7005 Fairway Vista Dr.	616-340-8158 bstevens@greenridge.com	
Vice-president (22)	Bill Botts 6958 Fairway Vista Dr.	616-893-4518 wbotts1@gmail.com	
Secretary/ Treasurer (22)	Pat Callahan, 6988 Fairway Vista Dr.	616-915-8132 callahan.pat@comcast.net	
Director (22)	Paul Brandt, 6868 Crystal View Dr.	616-554-5547 pabrandt.cvva@gmail.com	
Director (22)	Chris Fitzgerald, 6902 Fairway Vista Dr.	269-364-0973 <u>Cj6159@gmail.com</u>	
Director (23)	Corey Gouin, 6889 Fairway Vista Ct.	t. 616-295-8470 Cgouin@gouinins.com	
Director (23)	Tom Johnson, 1755 Spring View Ct.	616-803-5691 tjjohnson53@gmail.com	

Please note that the number in parenthesis (xx) is the end year of the current term.

Business Manager* Huyser Property Management, Bonnie Huyser 3029 Paris Park Dr., Kentwood, MI 49512 bonnie@huyserpropertymanagement.com

*Crystal View Villa Association Business Manager Duties:

- 1. Administrates monthly member maintenance fee.
- 2. Prepares monthly financial reports to the CVVA Board.
- 3. Pays monthly bills to contractors.
- 4. Assists the CVVA Board in negotiating annual lawn care, snowplow, trash and painting contracts.
- 5. Villa owners are encouraged to contact the Business Manager or a member of the board for Crystal View Villa Association information or reporting an Association problem.

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The last page (Figure 1) is the form for the Co-owner to request that the CVVA Board approve a change to the Co-owners Limited Common Elements

INTRODCTION

As a result of purchasing a unit in our Crystal View Villa community (the Crystal View Villa Association (CVVA)), we have all agreed to accept, and are legally bound by the five following documents, (1) the Disclosure Statement Crystal View Villas, (2) the Master Deed, (3) the Crystal View Villas By-Laws, (4) the Articles of Incorporation Crystal View Villa Association and (5) the Crystal Springs Declaration of Residential Use Restrictions. These documents are referred to as the "Controlling Documents" in the rest of this handbook.

This handbook is intended to help you understand the guidelines for our community living.

Please note that this handbook covering rules and regulations is not a verbatim recitation of specific sections of the Controlling Documents. If a conflict arises between the Controlling Documents and this handbook the Controlling Documents will prevail.

Each Co-owner received copies of the Controlling Documents when their unit was purchased. It is the responsibility of each Co-owner to insure that residents of their unit are fully informed about the CVVA Controlling Documents.

If needed a Co-owner can obtain a copy of the Controlling Documents from the Business Manager.

Your cooperation is very much appreciated.

ASSOCIATION GOVERNMENT

As a non-profit corporate entity, you, the Co-owner, elect members to the Board of Directors to represent you to administer the Controlling Documents and to govern and manage the affairs of the CVVA. Board members are responsible for all facets of the administration of the Association including preparing annual budgets, assessments, making and enforcing rules and regulations, oversight of the maintenance activity, long range planning, approval of contracts for services, financial planning and stability in banking/investments, insurance coverage and the protection of Co-owners' equity.

The important part is your participation. You are encouraged to consider serving on the Board or to work with your neighbors on necessary committees as needed from time to time.

Board members are elected at each of our Annual Meetings. These meetings cover the full range of issues pertinent to governing the affairs of the Association and should have full Co-owner support and participation. All Co-owners are urged to attend.

BOARD OF DIRECTORS

The CVVA Board of Directors is responsible for the administration of the Association as directed and authorized by the Controlling Documents

Your representatives, the Board of Directors, are elected annually on a staggered term basis.

The term of office is three (3) years. The board normally has seven members as shown at the front of this handbook.

The Controlling Documents require the board to meet at least twice each year. Currently the Board plans to meet quarterly. In each meeting, the Board reviews a financial report, the delinquent report, a review of previous meeting minutes, as well as old and new agenda items, and action taken on those items needing attention. The board president can call for additional board meetings if needed.

All Co-owners have the right to ask that an item of business be placed on the agenda by submitting such request to the Business Manager. All such requests and correspondence to the Board is presented to it at the first regular meeting of the Board following its receipt. Co-owners may request to have an opportunity to make a presentation in person to the board by request through the Business Manager. The Co-owner will be allowed a 15 minute time period to make that presentation at the Board meeting that will consider the request.

The Board retains the right to determine suitable content for any meeting agenda. Co-owner cares or concerns that directly affect community life will be addressed in a timely and reasonable fashion.

ASSOCIATION FEES

The Board has the responsibility as set forth in the By-laws, to annually budget the dollars necessary to operate the Association and pay the bills for the coming year. Once the Board has approved the new annual budget, individual association fees are determined. Our fiscal year coincides with the calendar year. Prior to it, you will be notified of the coming fee schedule and will be given a copy of the entire budget with a breakdown by line items of expected expenses. Association fees are due and payable by the 10th of each month. Any payment received after the 10th of that month will be considered delinquent and a \$15.00 late charge will be assessed. Should the account remain delinquent beyond 60 days the Business Manager may be instructed to pursue other remedies, including property liens and resolution in small claims court.

NOTE: There have been isolated instances where Co-owners have withheld all or part of their Association Fees because of alleged deficiencies in services provided. Please be advised that there is no legal basis for this action.

LIMITED COMMON ELEMENTS VS GENERAL COMMON ELEMENTS

Limited Common Elements are the Co-owners unit and the lot on which the unit is located including landscaping elements, driveway, entryway walkups, decks, etc.

General Common Elements are all land, roads and other surface improvements such as the landscaped islands on the cul-de-sacs which are not located within any Co-owners Limited Common Elements. The cost of maintenance, repair and replacement of these Common Elements will be borne by the Association (funded by Co-owner dues) except to the extent of repair due to act or neglect of a Co-owner, or his agent, invitee, family member or pet. **EXCEPTION: Crystal View Drive is maintained by the county and township**.

ASSOCIATION RESPONSIBILITIES

While it is recognized that condominium sales presentations promote "maintenance free living", when you get to the point where the rubber meets the road, economic realities must govern.

Because a full-time labor force is not practical, the Association contracts for a number of seasonal services.

Please contact the Business Manager for all questions regarding the following services. If the Business Manager is unable to answer your question it will be forwarded to the provider or the Board of Directors for satisfaction,

The following are among the several of those provided services:

Lawn Care

Lawn services are provided during the spring / summer / fall months April – October.

Mulch installation

- brown hardwood shredded mulch will be installed each spring
- colored mulch is available **for an additional charge**
- removal of old mulch is available for an additional charge

Regular Lawn Services

- grass mowing, trimming and blowing off of cement sidewalk and driveway
- bi-weekly edging of concrete sidewalk, curbs and driveway
- mulching of leaves in October

Weeding

- weed preventer of landscape beds and weed pulling is done on a bi-weekly basis
- Please bear in mind that you will still find weeds from time to time.

Fertilizer and weed control

- 4 applications of fertilizer in April. May/June, July/August and October. The first fertilizer application includes pre-emergent crabgrass control
- 2 applications of broadleaf weed killer in May/June and August/September

Spring Clean Up

• Blowing out of all bushes and beds around the house into the lawn and then vacuuming up the lawn

Aeration

• Annual removal of small plugs of thatch and soil from lawn. Plugs are left in the lawn so that they break apart and feed the lawn. This is typically done in August/September.

Fall Clean Up

- blowing out of all bushes and beds around the house into the lawn and then vacuuming up the lawn
- trimming back of perennials and grasses

Snow Removal

The CVVA private roadways (not Crystal View Drive which is maintained by the county) are plowed and walkways are shoveled under the following conditions

Plowing of private roadways and driveways

- if 2" or more of snow has accumulated by midnight plowing will typically be done between midnight and 7AM
- if 2" or more accumulates after midnight but before 4AM plowing will start and continue into the morning hours until it is completed.
- due to safety and liability issues daytime plowing will not be started unless 4" has accumulated.

Shoveling of walkways

• walkways are hand shoveled. It is intended that the hand shoveling will be done on the same basis as the plowing, however because the shoveling is done by hand it is not always possible to match the plowing schedule. Please be patient.

Please keep in mind that winter storm conditions can make it very difficult to meet the conditions listed above and for that reason Jack's includes the following condition in the contract with CVVA:

"The Client (CVVA) agrees to allow The Company (Jack's) to decide if and when services are warranted. Plowing and de-icing operations will commence at The company's (Jack's) discretion as weather and/or site conditions warrant."

Road Repair . . . all private roads are inspected with all surface faults repaired. A reserve fund is maintained for any required maintenance.

<u>Painting</u>... the Association is responsible for restaining each of the units. The villas are stained on a 5-year cycle. If not staining the same color board approval is required. The Co-owner will incur additional costs to be determined by consultation with the CVVA painting contractor.

Trash Removal/Curbside Recycling . . . once a week.

<u>Sprinkling System</u> . . . this includes spring turn on and fall winterizing. Repairs are the responsibility of each villa owner. The Board on behalf of the Co-owners has authorized the contractor to do minor repairs up to \$100 chargeable to the Co-owner at the time of turn on without notifying the Co-owner. The contractor then bills the Co-owner directly. If repairs are to exceed \$100 the contractor must receive prior approval from the Co-owner. These repair items are typically sprinkler head replacements/adjustments.

<u>Insurance</u> . . . The Association carries General Liability insurance on the General Common Elements of the Association as well as Directors and Officers Liability. Please note that each Co-owner is responsible for maintaining insurance coverage on their unit and the associated Limited Common Elements.

ASSOCIATION RECORDS

The Association maintains detailed books of account and supporting documentation at the office of the Business Manager. Co-owners may inspect (view) Association records by making an appointment with the Business Manager.

Documents are not to be copied in any form or removed from the office of the Business Manager.

CO-OWNER RESPONSIBILITIES

The cost of maintenance, repair and replacement of all improvements within the boundaries of a Unit and the associated Limited Common Elements will be borne by the Co-owner of the unit, except for maintenance performed by the Association (see paragraph "Association Responsibilities" on page 3).

PAINTING

The Association is responsible for restaining the units with one coat once every five years. This includes the garage door and service doors that open to the outside of the house. All other painting requirements, for example, trim another stain color, deck cleaning and replacing cracked siding will be done at a time and material cost to be paid for by the owner to the painter.

PETS

The subject of keeping pets is a highly emotional issue at many condominiums, and they have been banned at some. Co-owners with pets must realize their pets can become a nuisance if not controlled.

All our corporate papers are very clear on the subject, but because "dogs" are the more popular members of the pet family, repeating our specific rules pertaining to them appears appropriate. Crystal Springs Declaration of Residential Use Restrictions states, "No dog may be permitted at any time outside a residence unless the dog is contained within a permitted dog run, or unless the dog is accompanied by an attendant who shall have such dog firmly held by collar and leash, which leash shall not exceed eight (8) feet in length."

Dog controls are thoroughly covered in Township ordinances that mandate all citizens to keep pets under control. In addition, sanitation is prescribed. The owner of a dog "shall immediately remove all droppings and properly dispose of them."

GARAGE DOORS

For security and aesthetic reasons, garage doors will be kept closed at all times except as may be reasonably necessary to gain access to and from any garage.

PARKING

Parking within the condominium community may sometimes be a problem . . . mostly when simple courtesy and consideration for our neighbors is not given. Of concern to all is the potential condition that emergency vehicles may not be able to respond to calls for assistance and also that the roads may not be cleared properly when there is snowfall.

If your parking needs require use of the private roads during the months of May — November, the odd-even rule applies. Odd-even parking restrictions mean that on each even numbered day parking is prohibited on the odd numbered side of the street and vice-versa. As a courtesy please be mindful of your neighbor when hosting a gathering. Please do not block any driveways or mailboxes. There is no overnight parking allowed at any time on the private roads in Crystal View Villa Association.

No vehicles shall be parked on the private roads at any time from December 1 – April 30. By requiring this, the Association is assured that the streets will be plowed properly throughout the winter months.

Vehicles may not be parked on the grass areas of the Unit at any time.

CABLE TV/OUTSIDE ANTENNA/SATELLITE DISH

Crystal Springs Declaration of Residential Use Restrictions states, "No exposed exterior radio or television transmission or receiving antennas, dishes, or other devices will be erected, placed or maintained on any lot or unit. Any waiver of these restrictions will not constitute a waiver as to other lots or lines or antennas.

In the event satellite dishes cannot be installed under the roof, the Board has taken the following position. Anyone wishing a satellite dish on their place of residence must submit in writing their request to the Board of Directors prior to installation.

Criteria for approval is as follows:

- 1. The dish cannot exceed 400 square inches.
- 2. Color of dish must be compatible with the residence and adjoining houses.
- 3. Location of dish on the residence cannot be obtrusive to the neighbors.

SIGNS

No signs or other forms of communication (including political statements or advertising) will be displayed on any lot or unit unless their size, form, and number are first approved by the Board of Directors, except that one "For Sale" sign not exceeding five (5) square feet in size may be displayed without approval.

USE OF UNIT/LEASING

All Units in Crystal View shall be used exclusively for single-family residence purposes. Coowners, however, may lease their Units provided written disclosure is submitted to the Association prior to such lease transactions, and that this disclosure ensures compliance with the pertinent articles of Crystal View By-Laws. All lease agreements must be at least one (1) year unless specifically approved in writing by the Board of Directors.

OWNERSHIP CHANGE

It is the responsibility of the seller to provide the buyers with a copy of the recorded documents. Copies can be obtained by contacting the Business Manager or find them on the website crystalspringsinfo.com

Buyers will be asked to complete a New Resident Information sheet at close.

INSURANCE

A policy is in force that protects the public against losses resulting from bodily injury or property damage on the "General Common Elements" of the Association. It provides a limit of insurance "per person" for bodily injury and property damage liability. This means as a Co-owner, you are protected for this type of loss and will be represented by the insurance company in any legal action brought against the Association.

It must also be stressed that this liability policy does not cover any of the Limited Common Elements. Each Co-owner's unit, the actual structure itself, inside and out, as well as the associated Limited Common Elements is the exclusive responsibility of that Co-owner, and is excluded from any insurance carried by the Association.

All Co-owners are urged to contact their personal agent to ensure adequate protection.

MAILBOXES/POST LIGHTS

The Association is not responsible for painting the mailbox or its supporting post, as well as not being responsible for painting the post that supports the light fixture itself. When mailbox or lamp replacement is required, it is the responsibility of the Co-owner to do so.

Huyser Property Management has the approved mailbox for the association. If you need a replacement or repair call 656-0197 or email bonnie@huyserpropertymanagement.com.

<u>Co-owners:</u> Your post lights must be in constant working order because these lights are the streetlights for our security.

Consumers Energy is responsible for replacing streetlights on Crystal View Drive.

IMPROVEMENTS OR MODIFICATIONS

The unique architectural character of Crystal View was established with its original design. The free-standing concept, the contemporary unit design, together with a beautiful golf course setting, are features that attracted most Co-owners and encouraged them to buy.

To insure that any changes or alterations will not affect the original concept and design, the Board of Directors must approve any proposed change, modification and/or addition to existing structures prior to any work being started. Co-owners wishing to make changes must submit their request in writing, (See Figure 1 at the end of this handbook), along with detailed drawings or sketches to the Board for approval. If approved the Co-owner will be provided with a letter stating the approval which the Co-owner can then provide a copy of to the township permitting authority. Changes made without approval may result in the Board of Directors ordering restoration to an "as built" condition with appropriate charges assessed the Co-owner.

A non-exclusive list of examples of changes that would need to be approved is: change of garage door or front door, change of paint color, installation of shutters, expansion or significant change to deck, addition of a screened porch or 3 or 4 season room, addition of awnings, significant changes to landscaping, etc.

TREES AND SHRUBS

It is the Co-owners' responsibility to care for, and where necessary, to replace all nursery stock, trees and shrubs located within the boundaries of their property. New trees and shrub planting by the Co-owners must assure that their location does not eliminate the golf course view.

To protect the aesthetics integrity of Crystal View, the Board has the authority, when necessary, to insist Co-owner actions be taken to care for any deteriorating condition.

ESTATE SALES/MOVING SALES/GARAGE SALES

In April of 2006, the majority of residents in the Crystal View Villa Association voted to allow Estate Sales/Moving Sales only when a resident is moving out of the Crystal Springs area. Anyone wishing to have an Estate/Moving Sale must submit in writing their request to the Board of Directors prior to the sale. Maximum number of days will be 2. As a courtesy, please let your neighbors know of the dates of your sale once approved by the Board of Directors.

Garage sales are not allowed, The CVVA does not participate in the Crystal Springs Property Owner's Association annual garage sale.

SUMMARY

In summary, it has been the ongoing efforts of this Board to define the contents of this Handbook for but one purpose - to guard and insure your rights as a member of the Crystal View Condominium Community.

The only ingredient of successful condominium living that cannot be mandated by the Controlling Documents is your thoughtfulness for and your cooperation with your neighbors. Caring for our neighbors, coupled with respect for our rules and regulations will go far to guarantee our having one of the finest condominium developments in southwest Michigan.

Page for notes

Crystal View Villa Association Request for Board Approval

Date			-
Submitted By			
Address			
			-
			-
I/We would like to	make the following cha	ange(s) to our Villa:	
Attach a detailed dr	awing of your propose	ed change.	
The type of materia	l used will be:		
Board of Directors S	Signatures:		
Approval Given On			
-			

Figure 1