

LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION

10 Maine Road, Plattsburgh, NY 12903

www.lcvcommunity.com

June 2015

This newsletter contains the following;

- ***LCV Contact information***
- ***The yearly report for July 2014 to June 2015***
- ***HOA Maintenance Fee budget for July 2015 to June 2016***
- ***IMPORTANT INSURANCE INFORMATION – PLEASE READ***
- ***Highlights of the LCV Rules and Regulations***
- ***Work Request Form page 1 and 2***
- ***Current Homeowner Contact Information Form to be sent to our Bookkeeper/Property Manager***
- ***Homeowners fee coupons for your monthly payments***

In this report you can read the accomplishments the Lake Country Village Board has made and continues to make in order to keep your monthly Homeowner's fee as low as possible. The fee for next year will be \$205 per month. We ask that you conserve water as this helps in keeping our water/sewer bills as low as possible.

We encourage you to visit www.lcvcommunity.com for the latest minutes and HOA documents. Our web site also lists the developers original prospectuses (original restrictions, covenants, declaration, by-laws, etc.) for each phase of LCV. It also contains resolutions that have been adopted, rules, regulations, current notices and events. The HOA publishes a calendar of meetings which are usually held the third Tuesday of each month. Our annual meeting is held the second Tuesday in May.

The homeowner contact information sheet (attached) we are asking you to complete is very important. We need to know who your emergency contact is in case of a problem with your unit or a unit in your building. This informs us who to contact in an emergency or if we need permission to enter your unit to shut off the water main valve for repair in your Tri-plex or Quad. Also HOA rules and regulations require you to provide the names of all renters that live in your unit on the contact information sheet and provide a copy of the lease agreement to the LCV HOA Property Manager.

The last page contains your HOA fee coupons that we ask that you use when paying by check or money order (NO cash please). Contact our bookkeeper or www.lcvcommunity.com regarding automatic withdrawals from your bank. For homeowners without computer access you can request information from our Property Manager, Adam Whitbeck of Coldwell Banker, Whitbeck Associates, Inc. We are planning our yearly LCV site wide yard sale on July 10, 11, and 12.

We hope you enjoy living here at Lake Country Village. We encourage you to attend our meetings and to volunteer for events and committees.

Sincerely, Your LCVHOA Board

LAKE COUNTRY VILLAGE CONTACT INFORMATION

The Lake Country Village Web site is www.lcvcommunity.com

PROPERTY MANAGER is WHITBECK ASSOCIATES, INC. Phone 518-336-0528

Or propertymanager@lcvcommunity.com

BOOKKEEPER is ANNE SANFORD Phone 518.563.1275

Or bookkeeper@lcvcommunity.com

MONTHLY INFRASTRUCTURE AND MAINTENANCE FEE PAYMENT COUPONS

The coupons can be found and printed from Lake Country Village's web site.

IMPORTANT LCV HOMEOWNERS NOTICE

Per the Rules and Regulations of the Lake Country Village Homeowners Association, during the winter months, all residents *must* make sure that the heat is maintained at *no less than 60 degrees*. Under *no circumstances* can the water, electric or gas be shut off to any unit. You must contact the LCV Property Manager, Whitbeck Associates, Inc, at 518-336-0528 and give them your name and address and contact information of the person(s) taking care of your home if you are away for any length of time OR in Quad units, if you plan to shut off the water for any reason. It is imperative that this information be on file with the property manager in case of emergency. The Rules and Regulations can be viewed on the LCV web site, www.lcvcommunity.com or by contacting the Property Manager.

LAKE COUNTRY VILLAGE WORK ORDER PROCESS

- 1) You must fill out a Landscaping and/or Building Request Form before making ANY changes to the area around your unit (or HOA property) – including any plantings of trees.
- 2) You must also fill out a request form for any proposed structural changes involving the area inside your fence (new fence, pergola, etc.)
- 3) Failure to obtain HOA approval for landscaping or building projects will result in a fine and possible removal of the item changed.
- 4) Work Order Request forms are available in all of the kiosks and on the LCV web site.
- 5) Please complete the form that pertains to either a landscaping, building or HOA request.
- 6) Completed Work Order forms will be picked up on Mondays and Thursdays by 9:00am. If an emergency, contact the property manager directly.
- 7) Your Work Order will be sent to the appropriate committee for review and approval or disapproval.
- 8) You may be called to provide additional information so please provide a contact number on the form.
- 9) Once approved or disapproved, within 7 days, you will be notified.
- 10) Please call the Property Manager, 518-314-0528 if you have any questions.

LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION

YEARLY REPORT FOR JULY 2014 – JUNE 2015

Board Members for this year were:

Dan Shusda – President Sue Phillips – Vice President Joe Roberts – Treasurer

Gerry Eagan – Secretary Members at Large; Maureen Carlo, Henry Ward and Peter Hayden

HIGHLIGHTS FOR THE YEAR

- The **HOA fees** are staying the same at \$205 per month for fiscal year July 2015 to June 2016.
- **Gary Favro** was asked to be the LCV-HOA lawyer for the year and he accepted.
- 5 roofs were replaced last summer (2014) by Thomas Construction. This makes 80 roofs new or completely replaced and 16 left to do. Materials were purchased this year to replace 5 more roofs. Thomas Construction was again awarded the contract and they have replaced one roof in 2014 already.
- Harts Landscaping was awarded the **landscaping contract** for 2014 and was again awarded the contract for 2015. For 2014 the cost was \$127,623.51 and for 2015 the cost is the same.
- The cost of **HOA building, property and liability insurance** remained the same as for 2014 to 2015, the third year of our 3 year contact.
- Our **Bookkeeper**, Anne Sanford, has been doing a great job this past year keeping the board up to date with fees in arrears reports, water bill reports, and paying all of our bills with our Treasurer, Joe Roberts. She makes sure all the invoices are correct and complete before payment is made. Her contract was renewed for the same price of \$9600 as previous years.
- Our **Property Manager** - Adam Whitbeck of Coldwell Banker Whitbeck Associates was our Property Manager this past year and has signed a contract to continue as our property manager with an increase of \$3000. He provided monthly reports to the board, made rounds of the HOA property and buildings twice a month, processed Work Orders from homeowners, handled complaints, issued violation notices and did follow up and worked with the board with various contractor work that needed to be performed this past year. He also delivered water Usage Overage Letters to homeowners within buildings that used 5,000 gallons or more than the HOA's budgeted amount on a monthly basis and delivered Welcome Packets to all new LCV Homeowners.
- **In July 2014**, our HOA insurance agent and consultant were invited to the board meeting to answer questions regarding the building, property, and liability insurance coverage. The board agreed to work with our insurance company and our attorney to ensure we are getting the coverage we need. The board had the outside meter box at 59-65 Maine Road repaired due to a safety issue. The homeowners were reminded to operate any outdoor grills and fire pits 10 feet or more away from any LCV structure. Fire pits must have spark arresting grates over them when in operation.
- **In August 2014**, a contract was approved to fix the sunken homeowner sidewalks on Kansas Ave. Peter Hayden had previously submitted an application to be on the board to replace a previous board member. The board voted to accept his application and Peter joined the board.
- **In September 2014**, a homeowner questionnaire was sent out to all LCV Homeowners asking to comment on various exterior preferences around their units. On various exterior items, should they 1) Keep the item the same/no changes, 2) Allow moderate changes, or 3) Owner is free to change. The surveys were due back in October.

LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION

YEARLY REPORT FOR JULY 2014 – JUNE 2015

(Continued)

- **In October 2014**, a painting contractor completed scraping and painting of peeled paint on various units on Iowa, Maine, and Maryland. The survey results were reported. Out of 326 LCV Homeowners 136 surveys were received back, about 41.7%. As a result, no conclusive direction was provided to the board since some wanted to keep the units uniform and other homeowners wanted the ability to make some changes. ALL exterior changes, except for minor plantings of flowers and bushes, must be made by an approved Work Request Form. Approvals are made by various committees working with the board. Thomas Construction completed the five roof replacements for 2014. Sixteen buildings remain to be re-roofed.
- **In November 2014**, it was reported that information back from our current insurance company was vague. As a result, the HOA board approved a new resolution to clearly define what an HOA insurance company is required to cover in the event of a “total loss” of a building. The board decided to use the new resolution to go out and obtain bids for our next year’s insurance starting in May 2015. It was determined that a homeowner on Maine Road had improperly filed a Work Request for a front outside deck. The homeowner was asked to remove the deck or be fined. The homeowner decided to remove the deck. A homeowner on Maine moved out and turned all utilities off. Our property manager was given permission to have the unit inspected, furnace repaired/tested, and the gas and electric turned on at HOA expense to remove any impact of water damage to adjacent homeowners.
- **In December 2014**, there was much discussion over the snow removal after an early December snow fall that lasted 3 days. Some homeowners expressed both favorable and unfavorable comments about the work that was performed. Those wanting changes to the contract were asked to submit suggestions to the board before March 31, 2015.
- **In January 2015**, some homeowners expressed concerns about the snow removal again and asked that the contractor supply more equipment and personnel to more efficiently remove the snow. The 2015 Landscaping contract was reviewed and approved with no changes for the 2015 season at the same price. Homeowners were reminded that they have to submit a Work Request form and obtain approval for any changes to the front or back of their unit prior to the commencement of work.
- **In February 2015**, the board started receiving applications to be elected to the board in May 2015. Legal letters were sent out to insurance agents and carriers to provide a quote for the HOA Insurance starting in May 2015. One homeowner completed work on the front of their unit prior to having an approved Work Request form. The board voted to fine the homeowner.
- **In March 2015**, the HOA Bookkeeper contact was approved for one year at the same price. The Roofing Contractor contract was approved for one year at the same labor rate. Materials were approved to be purchased separately.
- **In April 2015**, our attorney, Gary Favro, reported that some bids for HOA insurance were received. The Property Manager contract was awarded to Coldwell Banker Whitbeck Associates for one year with an increase of \$3000. The proposed LCV-HOA 2015-2016 Budget was presented for review to the homeowners. J. Trombley requested and approved to purchase a new flag for the LCV flagpole. Six candidates for the HOA board gave a list of their qualifications to be on the board.

LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION

YEARLY REPORT FOR JULY 2014 – JUNE 2015

(Continued)

- **In May 2015**, the annual board meeting was held. Our attorney reported that the new HOA insurance carrier was approved by the board to be Farmers Insurance Company. The new cost is approximately \$73,000, \$6000 more than last year. Other bids were higher ranging up to \$213,000. The new policy will run from May 4, 2015 to June 30, 2016.

The board decided to have a village wide yard sale on July 10-12, 2015.

Those interested in helping out with the HOA sale table should contact the social committee. Updated posters will be made and a notice will be sent to the local press in early July.

The 2015-2016 HOA Maintenance Fee Budget was approved and the monthly homeowner's fee will remain the same at \$205.

Carol Shuttleworth announced the results of the voting for the board members. Maureen Carlo and Joseph Roberts were thanked for their service over the last few years. The board members elected were Tom Maglienti, Bob Turek, and Gerry Eagan. Dan Shusda was reelected board president, Sue Phillips was reelected board vice president, Peter Hayden was elected HOA treasurer and Gerry Eagan was elected HOA secretary. Peter Chmura volunteered to help on the building committee.

- Please remember that the board is doing their best to serve the LCV community. Your participation by attending the monthly meetings would be greatly appreciated. Also please consider helping by volunteering to serve on one of the HOA committees. For updated information please look at the bulletin boards in the kiosks and on the LCVHOA website, www.lcvcommunity.com

**In Service to the LCV Homeowners,
The HOA Board**

**LAKE COUNTRY VILLAGE
HOMEOWNER'S ASSOCIATION, INC.**
10 Maine Road
Plattsburgh, New York 12903

Board of Directors:

Dan Shusda, President
Sue Phillips, Vice President
Gerry Eagan, Secretary
Joe Roberts, Treasurer
Maureen Carlo, MAL
Henry Ward, MAL
Pete Hayden, MAL

Property Manager:
Adam Whitbeck

Bookkeeper:
Anne Sanford

May 12, 2015

RE: Important Insurance Information for All Unit Owners

Dear Lake Country Village Homeowner:

This letter contains important information regarding changes and refinements in the insurance coverage provided by the Lake Country Village Homeowners Association, Inc. with regard to the building structures as well as the impact this may have on the insurance needs of each individual unit owner. Please take the time to read this letter carefully, review your present insurance coverage and confer with your individual insurance agent or representative.

The Board of Directors of Lake Country Village Homeowners Association, Inc. has experienced significant frustration previously when attempting to obtain information from prior insurance companies and representatives regarding the clear definition and understanding of the insurance coverage provided to Lake Country Village in the event of a significant loss. The frustrating attempts to obtain this information resulted in a serious concern on the part of the Board of Directors. In an attempt to avoid any gaps in coverage or problems in the future resulting from potential claims, and in an effort to provide a clear basis for each individual unit owner to obtain adequate and comprehensive insurance for the reconstruction and/or repair of an individual unit in the event of a loss, the Board of Directors after careful consideration of all relevant factors, has developed a detailed outline and definition of the insurance coverage that will be obtained and maintained by Lake Country Village Homeowners Association, Inc. on the buildings located within Lake Country Village.

Enclosed with this letter is a copy of a resolution passed by the Lake Country Village Homeowners Association, Inc. establishing a detailed definition of HOA building insurance. This resolution takes effect on May 4, 2015. This resolution outlines the full guaranteed replacement cost coverage for any repair or reconstruction work on all buildings within Lake Country Village. The current policy of insurance provides for this full guaranteed replacement to the extent outlined in this resolution.

It is the responsibility of each individual unit owner to obtain and maintain adequate insurance coverage for the completion of the repair and restoration of any individual unit in the event of a loss. It is likely that the extent of insurance coverage you will now need as an individual unit owner will increase. It is extremely important that you understand what is covered by the HOA policy and what must be covered by your individual policy.

You are strongly encouraged to review your insurance coverage promptly with your insurance agent or representative. We suggest that you provide a copy of this resolution to your insurance company or representative with a request that you be provided with adequate insurance coverage to rebuild and restore your individual unit to the extent of your upgrades and the condition of your unit at the present time.

Prior to the enactment of this resolution, there has never been a clear definition of the extent of insurance coverage provided by the HOA insurance policy. The Board of Directors attempted to obtain a definition or outline of detailed insurance coverage from prior insurance carriers, however, the insurance carriers were unable to provide such information to us. This created serious concerns as to exactly what type of coverage was in effect previously. This resolution provides a clear definition of existing insurance coverage under the HOA policy and provides a clear beginning point to establish each individual homeowners need to obtain coverage for their own unit including all applicable upgrades and contents. This should also expedite the processing of claims in the event of a loss.

The clear definition of insurance coverage contained in this resolution also allowed the Board to obtain a renewal of insurance coverage from a new carrier at an extremely competitive premium. Many of the competing premiums were two and even three times greater than the premium that was obtained for our new coverage with Farmers Insurance Group.

The present insurance coverage for 2015-16 has been placed with Farmers Insurance Group. The policy number is 008382725. The local agent and representative is Donald Recore. His office is located at 438 State Route 3, Suite 500 in Plattsburgh, New York. His telephone number is 324-7766. His email is drecore@farmersagent.com.

In addition to the information regarding the definition and extent of current insurance coverage on HOA buildings, we would also like to remind each individual unit owner of the need to have significant and adequate liability insurance coverage under your individual policy. In the event of a damage or loss to the building or to other adjoining units, you could be held financially responsible if you are negligent or responsible for that loss. The insurance coverage that protects you in that situation is found under the general liability coverage. It is strongly recommended by the HOA Board that you carry general liability coverage in an amount sufficient to rebuild the entire building where your unit is located. This type of insurance is not expensive but is extremely important to have in the event of such a loss. You should discuss with your individual insurance representative or agent the need and cost of this coverage.

The present replacement costs for Lake County Village buildings is as follows:

2 unit	\$365,000.00 ±
3 unit	\$590,000.00 ±
4 unit	\$700,000.00 ±

It is recommended that your general liability coverage under your individual unit policy cover these amounts as they apply to you.

A substantial amount of time has been expended by the HOA Board to investigate and evaluate insurance coverage for Lake Country Village and we are pleased that we were able to locate coverage from a highly rated company at a very competitive rate for you. It is essential for your protection that you now review your individual insurance coverage and make any necessary changes or modifications to your insurance coverage.

Respectfully submitted,

Board of Directors
Lake Country Village
Homeowners Association, Inc.

RESOLUTION
OF THE LAKE COUNTRY VILLAGE
HOMEOWNER'S ASSOCIATION, INC.

ESTABLISHING A DETAILED DEFINITION
OF HOA BUILDING INSURANCE

WHEREAS, the Lake Country Village Homeowner's Association, Declaration of Covenants, Conditions, Easements and Restrictions provides in part, in Article IX, Section 1, that the Association will obtain and maintain in force and effect, a policy of fire and other casualty insurance, in an amount and with such coverage, as are acceptable to the Association, and with coverage adequate to cover the full replacement costs of any repair or reconstruction work on all the buildings on the property; and

WHEREAS, the Declaration further provides in Article IX Section 1 that the Board of Directors shall conduct an annual evaluation of the insurance coverage to determine the adequacy of the insurance coverage; and

WHEREAS, in evaluating and discussing insurance coverage maintained by Lake Country Village Homeowner's Association, Inc. on the buildings located within Lake Country Village, the Board of Directors has a serious concern regarding the scope and understanding of insurance coverage based upon several conferences and communications with insurance agents and companies providing insurance coverage to Lake Country Village Homeowner's Association wherein it was apparent that there is no clear definition nor understanding of the detailed extent of insurance coverage available to Lake Country Village in the event of a significant loss; and

WHEREAS, in consultation with insurance advisors and other professional advisors, the Board of Directors, after careful consideration of all relevant factors, has found a need to develop a detailed outline and definition of the insurance coverage that will be obtained and maintained by Lake Country Village Homeowner's Association, Inc. on the buildings located within Lake Country Village, to avoid any gaps in coverage or problems in the future resulting from potential claims, and to further provide a clear basis for each individual unit owner to obtain adequate and comprehensive insurance for the remainder of the reconstruction or repair of an individual unit and any applicable upgrades and contents in the event of a loss; and

WHEREAS, the Board of Directors recognizes that the adoption and implementation of this Resolution is reasonable and necessary to protect all owners and residents of Lake Country Village.

NOW, THEREFORE, the Board of Directors of Lake Country Village Homeowner's Association, Inc. after careful consideration of all relevant factors, hereby adopts the following outline of insurance coverage pursuant to the Declaration of Covenants, Conditions, Easements and Restrictions, Article IX, Section 1, with regard to the full replacement costs of any repair or reconstruction work and materials on all buildings located within Lake Country Village as follows:

Lake Country Village Homeowner's Association, Inc. shall obtain and maintain, in force and effect, a policy of fire and other casualty insurance in amounts acceptable to the Association and with full guaranteed replacement costs coverage for any repair or reconstruction work on all buildings within Lake Country Village to provide repair or reconstruction as follows:

- Foundation and slabs: (including all under slab mechanicals including plumbing, electrical, drainage, gas, mechanical lines, connections and apparatuses)
- Structure: (including roof, framing, exterior walls, interior walls, insulation, vapor barrier, sheeting, ventilation, and siding)
- Windows and doors: (exterior only)
- Sheetrock/drywall board: (5/8" fire rated gypsum on common and garage walls, with 1/2" gypsum on all other walls including taping and one coat of white primer paint)
- Subflooring
- Interior doors and window, door and baseboard trim
- All mechanical rough-ins including electric, plumbing, drainage and gas with shut offs/meters
- Electrical service, meters and panel box (100 amp minimum)
- Gas entrance, pipes, connections and meters
- Interior electrical connections, boxes, outlets, covers and switches
- Interior plumbing lines, traps connections and shut-offs
- Furnace with on demand water heater with thermostats and hot water baseboard heating units with remote shut-off switch
- Wiring and boxes (plus switches) for lighting in hallways, kitchen, baths, stairways, walk-in-closets, living room, dining room, storage area/shed, garage, and exterior similar to pre-damaged conditions
- Garage door (including opener and remote)
- Exterior lighting fixtures
- Ventilation with fans for all bathrooms and kitchens
- Exterior window and door trim/casings
- Attic ventilation
- Washer/dryer hook-ups including electrical and plumbing, outlets and shut-offs
- Dryer venting
- Outdoor water hose bib with freeze protection (minimum — two per unit/front & back)
- Hardwired smoke and CO detectors

And it is further resolved, that each individual homeowner is responsible to obtain and maintain full and adequate insurance coverage to complete the repair or reconstruction of a damaged or destroyed unit, which shall include, but not be limited to the following items, which have been specifically excluded from the coverage in the policy obtained and maintained by the HOA:

- Floor finishes
- Finish cabinetry


- Finish plumbing fixtures
- Finish electrical fixtures
- Appliances
- Finish painting
- Interior doors and hardware
- Interior crown molding
- Any mechanical upgrades or alterations in mechanical system from the pre-damaged condition

And it is further resolved, that the Homeowner's Association shall obtain and maintain full guaranteed replacement coverage to repair or construct the structures and buildings within Lake Country Village with the same layout and square footage and with similar mechanical, electrical and plumbing systems that exist at the present time; and

WHEREAS, this Resolution shall take effect on May 4, 2015 with the anticipated renewal of insurance coverage by Lake Country Village Homeowner's Association unless the Board determines that insurance coverage can be modified earlier to conform to the provisions of this Resolution without any interruption in coverage and with an appropriate cost savings to the HOA.

CERTIFICATION

Daniel Shusda, the President of the Lake Country Village Homeowner's Association, Inc., hereby certifies that this RESOLUTION was duly passed and adopted by the Lake Country Village Homeowner's Association, Inc. Board of Directors on the 18th day of November, 2014.



Daniel Shusda, President

HIGHLIGHTS OF LAKE COUNTRY VILLAGE RULES AND REGULATIONS page 1

www.lcvcommunity.com

June 2015

HOA Fees – As a homeowner in Lake Country Village you are required to pay monthly HOA fees. Mail Association fees to: 10 Maine Road, Plattsburgh, NY, 12903 payable to Lake Country Village. It is strongly encouraged that you sign up for auto pay. **Fees are due on the 1st work day of each month and not later than the 5th.** A late charge of 20% will be applied to your account if not received on time. The Bank service fee will be posted to your account for each returned check. The current monthly fee is \$205.00 . Those wishing to have an Automatic Bank Payment of HOA fees should contact the LCVHOA Bookkeeper. If there are Late Payments a resolution was approved by the board in October 2013 and made effective Nov. 1, 2013 amending the collection of fees resolution dated November 26, 2009. Homeowners who have overdrafts, insufficient funds or returned checks will be charged \$50 by the HOA. This will be added to the Homeowners account plus, if not take care of by the 5th, a late fee of \$41 will be incurred.

INSURANCE is required by all homeowners. LCV has insurance which covers the 96 buildings and property of LCV and liability. Doors, windows, garage doors and backyard fences are still the responsibility of the unit townhouse/villa owners. Your policy should be a HO-6. If you have made any upgrades to appliances, flooring, wall coverings, kitchen/bath cabinets, fixtures, doors/window, disposals, etc. keep a record of those costs and have YOUR insurance policy cover the replacement of those items in the dwelling coverage section.

Basic Townhouse Courtesy - Living in a homeowners association may be a new experience for many Lake Country Village residents. Space is limited and it is crucial that we all respect the needs of our neighbors to make the community a good place to live. Please follow these regulations:

- 1) Keep all electrical cords off the common areas and away from areas where snowplowing or mowing equipment may be used.
- 2) Keep all hoses and yard items off the common areas for ease of mowing. Hoses that are hung should remain inside the homeowner's fence obscuring them from view.
- 3) You must receive permission to plant flowers, plants, etc. you wish to add to the common area; once added you must maintain them.
- 4) You must receive permission from the building committee and board approval to alter building appearances such as windows, doors, and indoor structures.
- 5) Remove all seasonal decorations within 30 days after the holiday in question. Decorations on the common area are not allowed without permission from the Property Manager.
- 6) Remove all air conditioner units from windows by October 15th.
- 7) Do not play electronic equipment such as televisions/music so loud that they become an annoyance to your neighbors. Loud noises are strictly prohibited from 10:00pm to 7:00am.
- 8) Be careful of slamming doors and cupboards – sound carries easily in attached units.
- 9) When away for extended periods, please have someone check on your home and notify the Property Manager of a way to contact you and the person watching your home in case of emergency. It is also a good idea to forward your mail as the kiosk mail boxes are quite small.
- 10) Do not begin (or allow a contractor to begin) loud outdoor work or activity until 8:00am. Cease work activity by 8:00pm.

HIGHLIGHTS OF LAKE COUNTRY VILLAGE RULES AND REGULATIONS page 2

HOMEOWNERS THAT LEAVE FOR WINTER. Be sure to report to the Property Manager the length of time that you will be away, provide a contact in case of emergency and have someone you trust oversee your home occasionally. Maintain the heat at no less than 60 degrees and **keep the furnace, gas and electric ON.**

ANIMALS. All animals must be kept on a leash when outside your home. THIS IS THE CITY OF PLATTSBURGH Leash Law. Each resident is allowed a maximum of two pets. NO Rottweilers or PitBulls are allowed. All pet owners who walk their animals on leashes must clean up their excrement immediately. Pets may not be chained or confined on the common area. Pets who exhibit menacing or aggressive behavior to other residents, who damage HOA property or make excessive noise can be removed from Lake Country Village. (See your prospectus for an explanation of the procedure for filing a complaint about a nuisance animal.) Homeowners who do not clean up their pet excrement daily from their patios or common area **will be subject to fines** and/or reported to the County Health Department.

ALL GARBAGE must be placed in bags in appropriately identified garbage cans with lids. Garbage must be placed out on pick up day only and must be removed from the curb once garbage has been picked up. All recycling must be placed in appropriate containers; no loose bags allowed. All cardboard must be secured. Grass, brush, branches, etc. must be picked up and placed in the common area on the day of scheduled pick up only. (This is normally Mondays but may be picked up on other days as well depending on when our lawn contractor is in your area.) Organic waste must be in paper recyclable bags (which can be purchased at True Value, Aubuchon's, Wal-Mart, etc.) otherwise the Landscaper will not collect them.

PROPERTY RENTALS – No home in LCV can be rented within the first two years following each change of ownership. A Unit Owner desiring to rent their unit must notify LCVHOA of the intent to rent a unit prior to the tenant taking possession of the unit. Provide written notification to our Property Manager. A Unit Owner renting their unit shall inform the Property Manager and the HOA Board of Directors whether or not the lease is written or verbal and provide tenants information and identification of all motor vehicles (make, model, year and license plate number). Also the unit owner must provide written acknowledgement that they have included in the lease agreement a statement to the tenant(s) that they must abide by all the rules and regulations of Lake Country Village and that failing to abide by these rules and regulations, the LCVHOA may terminate the lease by written notification of not less than ten (10) days to the owner and the tenant as stated in the Declaration of Covenants, Conditions, Easements and Restrictions, Article VII, Section 1, AND the Rental Resolution of the LCV-HOA Establishing Rules and Regulations For Rental Units dated 5 November 2009. The Declaration and Resolution can be found on www.lcvcommunity.com.

WORK on Vehicles/Running Business Out of Homes. No work on any motor vehicles, boats or machines of any kind shall be permitted outdoors on the property, except with written consent of the Board of Directors. Property is for residential use only and no commercial activity, retail or wholesale, can occur within LCV with the exception of setting up a home office internal to an Owners Unit. In Oct. 2013 a new resolution, Establishing Rules and Regulations for Enforcing Sections 12 & 14 of the LCV Declaration of Covenant, Conditions, Easements and Restrictions regarding the Outside Storage of oversized, Commercial or Unlicensed Vehicles, was approved limiting the size of Commercial Vehicles on HOA property to a maximum of 25 feet in length, 10,000 gross weight in pounds and 9 feet in height. Vehicles over these dimensions can be parked on city streets subject to city law.

HIGHLIGHTS OF LAKE COUNTRY VILLAGE RULES AND REGULATIONS page 3

Satellite Dishes cannot be installed without clearance from the Property Manager and the Building Committee. Dishes cannot be on the roof, they must be installed on the fascia board only. Submit a Work Request.

Noxious or Offensive Odors. Any activity emitting noxious or offensive odors including smoke, ash, dust, fumes, herbicides, insecticides, etc. is prohibited.

NO Outdoor Drying or airing of any clothing or bedding is permitted on the HOA Property.

Barbecue Grills. Use of barbecue grills must not be done close to building or under overhangs within your fenced in backyard. This may result in fire damage to your home and the home of your neighbors. According to our insurance, grills should be at least 10 feet away from any buildings when in use.

PARKING RULES. Owners must utilize the parking space that exists in front of their garage if possible. If there is no space in front of the garage they are to utilize the common parking areas (non numbered spaces) near their unit on a first come first served basis. Parking is forbidden on any grass covered areas. If this occurs, the owner will be notified and if not removed, the vehicle will be towed at owner's expense.

- 1) Where homes face each other, no parking is allowed in front of building.
- 2) The small space at the end of 'villas' is to be used as a turnaround only.
- 3) Please ask guests to park on the streets to be considerate of your neighbors.
- 4) Street parking in cul-de-sacs is limited to those spots defined by the painted lines in the street. This helps facilitate moving vehicles around to assist contractors in snow plowing.
- 5) All mail kiosks have a 30 minute parking limit.
- 6) No unregistered vehicles are allowed within Lake Country Village.
- 7) No boats, RV's, other recreational equipment or commercial vehicles are allowed to be parked or stored on HOA property without the written permission of the HOA board. For more information, please refer to the HOA Parking Resolution on the LCV website.
- 8) In addition to the above regulations, all City of Plattsburgh parking regulations apply to the city owned streets.** When the amber lights are flashing at the entrances to the Village, all cars must be removed from city streets from Midnight until 6:00am for snow removal. All cars must be removed from the HOA driveways by 8:00am to allow for plowing of the individual driveways and cul-de-sacs. Failure to comply will result in your having to clear your own driveway.

USE OF BASKETBALL/VOLLEYBALL/TENNIS COURTS.

- 1) Hours of operation are 8:00am until 8:00pm.
- 2) You use all common areas at your own risk. Lake Country Village assumes NO responsibility for injuries received on the courts. Any damage to these courts should be reported to the LCV Property Manager immediately.
- 3) No alcohol is allowed on or near the courts. Pets are no longer allowed on the tennis courts.
- 4) No one is to hang on the rims, nets, or fences.
- 5) No organized leagues are allowed.
- 6) Be considerate and limit your time if others want to use the facilities.
- 7) All children MUST be accompanied by an adult at all times.
- 8) Keep the noise level to a minimum.
- 9) Proper language and appropriate behavior must always be used on the courts.

HIGHLIGHTS OF LAKE COUNTRY VILLAGE RULES AND REGULATIONS page 4

RULES OF THE PLAYGROUNDS. Use at your own risk – NO exceptions!

- 1) The playground is CLOSED from Dusk to Dawn.
- 2) Do NOT use equipment without adult supervision (Adults = 21 years or older)
- 3) Do NOT use equipment when wet or when the ground is frozen.
- 4) No bare feet. Wear proper footwear (Full shoe coverage – no open heel or toe)
- 5) No running, pushing, or shoving on the playground.
- 6) Do NOT use Play equipment improperly.
- 7) You are solely responsible for the use of this equipment and solely at your own risk.
- 8) No Glass containers and no Roller blades.
- 9) PRIVATE PROPERTY for use by Lake Country Village Residents Only.
- 10) Follow the Rules and Play Carefully.

PLUMBING PROBLEMS within LCV Units.

- 1) Upon detection of a plumbing problem that cannot be fixed immediately, the homeowner or the renter must also call the LCV Property Manager and leave a message describing the issue(s) when calling a plumber. This allows the Property Manager to meet with the plumber to discuss the issue and the proper repair. (some plumbers may not be familiar with the plumbing in LCV)
- 2) If the problem requires the plumber to fix the problem by making an outside-the-unit repair, the plumber will work with the Property Manager to agree on the work to be completed. The Property Manager reserves the right to call another plumber to fix any plumbing problems located outside the unit on HOA property.
- 3) Depending on what caused the problem, the homeowner may be liable for the entire repair.
- 4) If work is required outside the unit, a work request should be completed immediately by the homeowner or renter and the Property Manager. Both will date and sign the request and agree on the work to be completed to remedy the problem.
- 5) Copies of all invoices will be provided to the LCV Bookkeeper and the HOA Board to determine payment by the HOA, the homeowner or both.
- 6) Failure to comply with this process may result in the homeowner being held responsible for the entire cost of the repair.

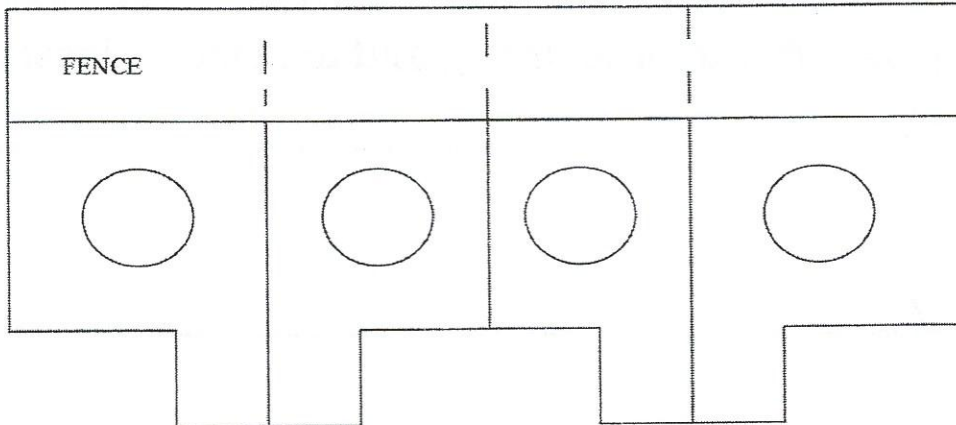
FAILURE TO COMPLY PENALTIES POLICY

- 1) The Property Manager will give notification in writing when you are in violation of HOA rules. The notification will be specific as to the violation and corrective action.
- 2) When a violation is so egregious, a letter notice will be accompanied by an imposed fine.
- 3) Individuals who have been fined may appeal in writing to the HOA Board of Directors. Fines will continue to accrue during the appeal process, if the violation has not been corrected.
- 4) Failure to remit a payment for the assessed fine will result in that fine being kept on the Homeowner's HOA account as a debt increasing at a rate of 5% per month.
- 5) Failure to pay the fine(s) may result in a Small Claims Case filed against the Homeowner, with a subsequent lien for that amount on their property. Properties being sold cannot be closed until all the HOA fees and fines are paid.

FOR MORE DETAILED INFORMATION OF LCV RULES AND REGS visit www.lcvcommunity.com

WORK REQUEST (LCV _____) LCV # to be issued by office only

BUILDING request:	LANDSCAPING request:	HOMEOWNER requests:
<input type="checkbox"/> Roof Leak	<input type="checkbox"/> Replace shrubs	<input type="checkbox"/> Fix / Replace Door
<input type="checkbox"/> Fascia Repair	<input type="checkbox"/> Removal of tree	<input type="checkbox"/> Fix / Replace Window
<input type="checkbox"/> Siding Issue	<input type="checkbox"/> Replace tree	<input type="checkbox"/> Fix / Replace Fence
<input type="checkbox"/> Fence	<input type="checkbox"/> OTHER	<input type="checkbox"/> Install Satellite
<input type="checkbox"/> OTHER	<input type="checkbox"/>	<input type="checkbox"/> OTHER
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____



Describe Issue:

NAME: _____ ADDRESS: _____

PHONE: _____ EMAIL: _____ DATE: _____

(office use only)

Approved By whom: _____ Date: / /

Declined By Whom: _____ Date: / /

Lake Country Village Homeowners Association, Inc.
10 Maine Road Plattsburgh, New York 12903
www.lcvcommunity.com
Homeowner/Renter Information and Contact Sheet

Owner _____

Renter _____

Address _____

Telephone: Home _____

Cell Phone _____

E-Mail Address: _____

Emergency Numbers:

Name : _____

Phone : _____

Second Contact Name: _____

Phone: _____

Personalized Information:

Automobile _____ Plate# _____

Automobile _____ Plate# _____

Automobile _____ Plate# _____

Common Charge _____

Use of Electronic Direct Payment? Yes No

RETURN completed form to the Property Manager at 10 Maine Road Plattsburgh, NY 10903

Notes:
