



Lake Country Village
Homeowners Association, Inc.

10 Maine Rd., Plattsburgh, NY 12903
www.lcvillage.org

July 1, 2016

Dear Homeowner,

This newsletter contains the following;

- **LCV Contact information**
- **The yearly report for July 2015 to June 2016**
- **Highlights of the LCV Rules and Regulations**
- **Income and Expense budget for July 2016 to June 2017**
- **HOA Certificate of Liability Insurance**
- **Work Request Form**
- **Current Homeowner Contact Information Form to be sent to our Bookkeeper/Property Manager**
- **Homeowners fee coupons for your monthly payments**

In this newsletter 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.lcvillage.org for the latest minutes and HOA documents. Our web site also lists three prospectuses for each phase of LCV, the LCV Declaration, 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 members meeting is held the second Tuesday in May.

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 at bookkeeper@lcvillage.org 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.

The homeowner contact information sheet 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.

We are planning our yearly LCV site wide yard sale on July 8, 9, 10.

We hope that you have a wonderful time living here in the North Country 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.lcvillage.org

PROPERTY MANAGER is WHITBECK ASSOCIATES, INC. Phone 518-578-0444

Or propertymanager@lcvillage.org

BOOKKEEPER is ANNE SANFORD Phone 518.563.1275

Or bookkeeper@lcvillage.org

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 518-578-0444 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.lcvillage.org or by contacting the Property Manager.

LAKE COUNTRY VILLAGE WORK ORDER PROCESS

- 1) You must fill out a Work Request Form before making ANY changes to the area around your unit (or HOA property) – including any plantings of trees.
- 2) Please note on the Work Request Form whether it pertains to either a landscaping, building or other HOA request.
- 3) You must also fill out a Work Request form for any proposed structural changes involving the area inside your fence (new fence, pergola, etc.)
- 4) Failure to obtain HOA approval for landscaping or building projects may result in a fine and possible removal of the item changed.
- 5) Work Order Request forms are available in all of the kiosks and on the LCV web site, www.lcvillage.org
- 6) Completed Work Request forms can be mailed to the 10 Maine Rd. address, deposited in boxes in the kiosks (pick up is Mondays and Thursdays by 9:00am) or submitted electronically via the LCV website. If an emergency, contact the property manager directly.
- 7) Your Work Request will be sent to the appropriate committee for review.
- 8) You may be called to provide additional information so please provide a contact number on the form.
- 9) Your requested will be acted on within 10 days of receipt.
- 10) Please call the Property Manager, 518-578-0444 if you have any questions.

LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION

YEARLY REPORT FOR JULY 2015 – JUNE 2016

Board Members for this year were:

Dan Shusda – President Sue Phillips – Vice President Peter Hayden – Treasurer
Gerry Eagan – Secretary Members at Large; Henry Ward, Bob Turek, and Tom Maglienti

HIGHLIGHTS OF ACCOMPLISHMENTS FOR THE YEAR

- The **HOA fees** are staying the same at \$205 per month for fiscal year July 2016 to June 2017.
- 5 roofs were replaced last summer (2015) by Thomas Construction. This makes 85 roofs new or completely replaced and 11 left to do. Materials were purchased this year to replace 6 more roofs. Thomas Construction was again awarded the contract.
- Harts Landscaping was awarded the **landscaping contract** for 2016 and 2017. The cost of the contract is staying the same for the two years (no increase from last year).
- The cost of **HOA building, property and liability insurance** increased after bidding from 5 carriers. Farmers Insurance provided the most insurance for the least cost. .
- 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, Peter Hayden. 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 for \$39,000. 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 new 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.

JULY 2015 –

- LCVHOA Committee Descriptions were updated and approved
- LCVHOA Responsibilities of Homeowners document was updated and approved
- The HOA Board approved and amended Snow Removal contract for the 2015-2016 season

AUGUST 2015 –

- The HOA Board approved a contract to repair/repaint chipped paint on 15 units.
- The HOA Board approved a proposal by Bob Turek to replace 42 Medallions on several units.
- The HOA Board approved a proposal by Bob Turek to repair/repaint the NY Road fence using HOA volunteers in lieu of replacing the fence with vinyl fencing for a savings of \$22,000 over the budgeted amount.

SEPTEMBER 2015 –

- The HOA Communications Committee was established with James Armstrong as the chair and Tom Maglienti as the board liaison. The committee goal is to lower website costs and improve communications to the homeowners.
- The new HOA Utilities Committee was established with Walter Chmura as chair and Tom Maglienti as board liaison. The committee goal is to lower water usage overage by improving letters that the Property Manager uses to communicate with homeowners and to provide useful tips on how to lower water usage.
- The HOA Board approved a contract to have the concrete removed and repoured for the fence posts and tennis net posts on the Maryland Tennis Court per HOA Insurance Company requirement.

LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION

YEARLY REPORT FOR JULY 2015 – JUNE 2016

(Continued)

OCTOBER 2015 –

- A board decision was made to not have work sessions on the same day as the board meetings. This was done so that items for discussion and/or investigated could be worked on by board members prior to the monthly board meeting.

NOVEMBER 2015 –

- The HOA Board approved letters to homeowners (a) asking if the Communications Committee could communicate to them via email and (b) requesting owners to fix their water usage overage problem or ask the HOA to assist.

DECEMBER 2015-

- A budget committee was established with Treasurer Peter Hayden, Bookkeeper Anne Sanford, and Gerry Eagan as facilitator. Any interested homeowner could join the committee to create a budget proposal for the next year's HOA budget.

JANUARY 2016 –

- The HOA Board approved another water usage overage letter and a procedure for the Property Manager to follow in communicating with homeowners.
- The HOA Board approved a proposal by the Communications Committee to redevelop the LCVHOA website.
- The HOA Board approved an update to the HOA Bookkeeper Contract by Gerry Eagan to assure that all contractor invoices are approved and signed by the Property Manager before payment is made.
- The HOA Board approved to renew the Review and Compliance Committee to review the HOA By-Laws and procedures to ensure that procedures are being followed.

FEBRUARY 2016 –

- The HOA Board approved the Communications Committee to take over the LCV website responsibilities on a volunteer basis after the new website is created and tested for a savings of nearly \$2000 annually.
- The HOA Board approved a fee for Maureen Carlo to support the current LCV website until the new one is established.
- The HOA Board approved a proposal by Gerry Eagan to update the HOA Property Manager contract to assure that when contractor invoices received, the work is completed per contract, the invoice marked approved and signed prior to sending the invoice to the HOA Bookkeeper for payment.
- The HOA Board approved the Property Manager contract for 2016-2017 with Whitbeck Associates, Inc. at the same price as the previous year.
- The HOA Board approved a 2 year Landscaping Contract with Paul Hart's Landscaping at the same price as this past year.
- The HOA Board approved a 2 year Snow Removal Contact with Paul Hart's Landscaping for seasons 2016-2017 and 2017-2018 at the same price.

MARCH 2016 –

- The HOA Board approved a Tree and Shrub Planting procedure presented by the Landscaping Committee to provide rules and guides for homeowners on where to put plants.
- The HOA Board approved the installation of the new LCV website, www.lcvillage.org, by April 30, 2016 and termination of the previous LCV website, www.lcvcommunity.com, on the same date.
- The HOA Board approved an updated Landscaping Contract that was in agreement with the contractor, Paul Hart.
- The HOA Board approved a contract with Roto Rooter to maintain and report on the Baltimore Sewage Pump Station.

LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION

YEARLY REPORT FOR JULY 2015– JUNE 2016

(Continued)

- The HOA Board approved an update to Committee Descriptions document to combine the Communications Committee and the Website Committee into one committee.
- The HOA Board approved a proposal for the Review and Compliance Committee to see how the By-Laws can be updated.
- A Preliminary HOA Maintenance Fee Budget proposal for 2016-2017 was handed out to homeowners for their review and comment.

APRIL 2016 –

- The HOA Board approved the transfer of our current savings account for reserves to another bank to increase interest on funds from around \$125 to \$4100 per year..
- The HOA Board approved the 2016 Roofing Contract with Thomas Construction, Inc. to replace 6 roofs. The HOA Board presented an updated proposal for the HOA Maintenance Fee Budget for 2016-2017 to the homeowners.

MAY 2016 –

- The LCV HOA Board approved the LCV HOA Maintenance Fee Budget for 2016-2017 keeping the HOA fee at \$205 per month.
- The Elections Committee reported the results of the election of 4 board members. They are Donald Cosgro, Peter Hayden, Patricia Jaehn and Donald Miller.
- The LCV HOA Board was realigned by vote of the board members as follows: Bob Turek, President, Patricia Jaehn, Vice-President, Tom Maglienti, Treasurer, and Donald Cosgro, Secretary. The board members at large are; Gerry Eagan, Peter Hayden and Donald Miller.
- The new LCV HOA Board approved the new officers to have access to the Seacomm and Glen Falls National bank accounts.
- The HOA Board approved for the HOA Bookkeeper, Anne Sanford, to receive monthly statements from both banks and to have access to the information in the accounts so the monthly HOA statements can be prepared.
- The new HOA maintenance fee coupon sheet was updated and added to the LCV Website.

INFORMATION on THE LCV HOA INSURANCE can be found on the LCV Website by clicking on

- Documents> Other Documents> Insurance Documents
- Or by contacting the HOA Property Manager.

OTHER ITEMS –

- The board decided to have a village wide yard sale on July 8-10, 2016.
- 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 new LCVHOA website, www.lcvillage.org.

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

HIGHLIGHTS OF LAKE COUNTRY VILLAGE RULES AND REGULATIONS page 1

www.lcvillage.org

June 2016

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 in addition to any charges by the bank. This will be added to the Homeowners account plus, if not taken 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 backyards 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.lcvillage.org.

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. For more information, please refer to the HOA Parking Resolution on the LCV website, dated October, 2013.
- 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 egregious, the letter notice may 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 the same rate as unpaid HOA dues.
- 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.lcvillage.org.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
07/05/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

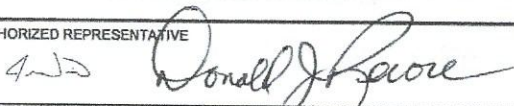
PRODUCER FARMERS INSURANCE- DONALD RECORE AGENCY 438 State Route 3 Suite 500 Plattsburgh, NY 12901	CONTACT NAME: Donald J. Recore
	PHONE (A/C, No, Ext): (518) 324-7766 E-MAIL ADDRESS: donaldrecore@gmail.com
	FAX (A/C, No): (518) 324-7769
	INSURER(S) AFFORDING COVERAGE
	INSURER A : MID-CENTURY INSURANCE
	INSURER B :
	INSURER C :
	INSURER D :
	INSURER E :
	INSURER F :

COVERAGES CERTIFICATE NUMBER: Cert ID 143814 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC <input checked="" type="checkbox"/> Employee Dishonesty	N N	PAS0008390595	06/30/2016	06/30/2017	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 75,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ INCLUDED GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$ 50,000
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	N N	PAS0008390595	06/30/2016	06/30/2017	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000	N N	PAS0008390595	06/30/2016	06/30/2017	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N/A				PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
CONDOMINIUM ASSOCIATIONS - RESIDENTIAL OCCUPANCY ONLY / SUBJECT TO THE POLICY TERMS AND CONDITIONS.

CERTIFICATE HOLDER LAKE COUNTRY VILLAGE HOMEOWNERS ASSOCIATION INC 10 MAINE RD PLATTSBURGH NY 12903	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
06/30/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER Farmers Insurance - Donald Recore Agency 438 State Route 3 Suite 500 Plattsburgh, NY 12901-6549	CONTACT NAME: Donald J. Recore	
	PHONE (A/C, No, Ext): 518-324-7766 FAX (A/C, No): 518-324-7769 E-MAIL ADDRESS: drecore@farmersagent.com PRODUCER CUSTOMER ID: 472953	
INSURED Lake Country Village Homeowners Association, Inc. 10 Maine Rd. Plattsburgh, NY 12903	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A: Mid Century Insurance Company	21687
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
1-127 Maine Rd.; 1-24 Alana Way; 5-27 Massachusetts Rd.; 3-154 Maryland Ave.; 1-24 Baltimore Way; 1-16 Caitlin Way; 2-39 Iowa Street
15-45 Kansas Avenue; 1-7 Kentucky Street

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
	<input type="checkbox"/> PROPERTY				BUILDING	\$
	<input type="checkbox"/> CAUSES OF LOSS				PERSONAL PROPERTY	\$
	<input type="checkbox"/> BASIC				BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				RENTAL VALUE	\$
	<input type="checkbox"/> EARTHQUAKE	PAS 0008390595	06/30/2016	06/30/2017	<input checked="" type="checkbox"/> BLANKET BUILDING	\$ 47,632,408
	<input type="checkbox"/> WIND				BLANKET PERS PROP	\$
	<input type="checkbox"/> FLOOD				BLANKET BLDG & PP	\$
	<input type="checkbox"/>					\$
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$
	<input type="checkbox"/> CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$
	<input type="checkbox"/>					\$
	<input type="checkbox"/> CRIME					\$
	<input type="checkbox"/> TYPE OF POLICY					\$
	<input type="checkbox"/>					\$
	<input type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$
	<input type="checkbox"/>					\$
	<input type="checkbox"/>					\$

SPECIAL CONDITIONS / OTHER COVERAGES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Condominium Association-Residential Occupancy only subject to the policy Terms and Conditions. As per Homeowner Association By-Laws, Replacement costs are to "Bare Walls" construction. Condo Owner Address: Mortgagee:

CERTIFICATE HOLDER

CANCELLATION

Lake Country Village Homeowners Association, Inc.
10 Maine Rd.
Plattsburgh, NY 12903

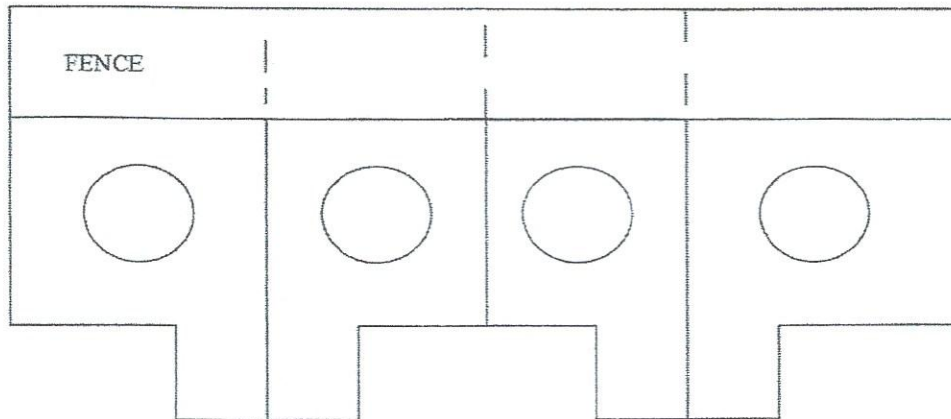
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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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:* / /

LCV WORK REQUEST (PAGE 2)

You have _____ days from the approval date to complete the work request. Prior to beginning work on your request, you must understand that any LCV Common property damaged, altered or affected must be restored by you before the work has been completed. You take full responsibility and accountability in repairing the area and you understand that if you fail to make the necessary repairs to the area, LCV HOA will make the necessary arrangements and repairs and such cost and expense incurred will be owed and payable by you to the HOA. By signing and accepting this approval, you agree to these terms and may commence your work. It is your responsibility to acquire any permits required, if any, and to abide by local code requirements. By signing and accepting this approval, you agree to these terms and may commence your work.

Dated: ___/___/___

, HOA

, Owner

Lake Country Village Homeowners Association, Inc.
10 Maine Rd., Plattsburgh, NY 12903
www.lcvillage.org

Homeowner/Tenant Information and Contact Sheet

Please RETURN completed form to Property Manager, 10 Maine Rd., Plattsburgh, NY 12903 or email to propertymanager@lcvillage.org. Thanks!

Owner's Information

Phone Numbers

Owner(s) Name _____ Primary _____
Lake Country Vil. Addr. _____ Secondary _____
Mailing Addr. (if diff.) _____ Other _____
Email Address _____

Please check here if you would like to receive LCV news via email.

Tenant's Information

Please note: LCV HOA regulations prohibit renting of your unit during the first two years of ownership.

Phone Numbers

Tenant(s) Name _____ Primary _____
_____ Secondary _____
_____ Other _____
Email Address _____

Please check here if you would like to receive LCV news via email.

Emergency Contact Information

Primary Contact Name _____ Phone# _____
Second Contact Name _____ Phone # _____
Email Address _____

Other Information

Auto #1 _____ Plate # _____
Auto #2 _____ Plate # _____

Total Number of Occupants (Only used to help predict HOA water and sewer costs)

Would you like to set up automatic electronic withdrawals for your Homeowner's Dues?

Yes Please contact Anne Sanford at bookkeeper@lcvillage.org
No

Comments, questions? _____

or visit our website for more information or to ask a question. www.lcvillage.org/Contact-Us-2

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake Country Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
if payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

July 2015
HOA Fee: \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake Country Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
If payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

October 2015
HOA Fee \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake Country Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
If payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

January 2016
HOA Fee \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake County Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
If payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

April 2016
HOA Fee \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake Country Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
if payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

August 2015
HOA Fee \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake Country Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
if payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

November 2015
HOA Fee \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake Country Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
if payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

February 2016
HOA Fee \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake Country Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
if payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

May 2016
HOA Fee \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake Country Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
if payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

September 2015
HOA Fee \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake Country Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
if payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

December 2015
HOA Fee \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake Country Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
if payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

March 2016
HOA Fee \$205.00

Lake Country Village Homeowners Assoc. Inc.
Name _____
Address _____

Mail Payment to: Lake County Village
10 Maine Rd. Plattsburgh, NY 12903

Payable to: LCV-HOA and submit with coupon.
A 20% late fee will be applied to your account
if payment is not received by the 5th day of the
month. Thereafter, a 9% annual interest
charge will be applied to outstanding balances.

June 2016
HOA Fee \$205.00

