STONEBRIDGE HOMEOWNERS MANUAL

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Office hours are 8:00 a.m. to 5:00 p.m. weekdays.

In case of a maintenance emergency during non-business hours, call the Realty

Performance Group office number (585) 225-7440 and dial "O" at the prompt to

report the emergency to the answering service

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OVERVIEW

Welcome to Stonebridge Homeowners Association. When you purchased your townhome at Stonebridge, you automatically became a member of the Stonebridge Homeowners Association. Maintaining a quality environment in a shared community such as Stonebridge requires that each resident be acutely aware of neighbors' rights. This awareness extends to everyday matters of parking, observing the speed limit, and controlling pets. It also extends to less defined matters of taste of exterior decorations and plantings and personal conduct. It is essential that you familiarize yourself with this document. Living in a shared community has both rewards and benefits. It also imposes certain obligations and restrictions. The following rules and regulations provide a standard for maintaining Stonebridge as an outstanding community where residents may enjoy living and where property values will be protected. The Homeowners Manual is based on the Declaration of Covenants, Conditions and Restrictions and the By-Laws of Stonebridge Homeowners Association, Inc. They are intended to assure consistency and uniformity. Adherence to these rules and regulations is the responsibility of all of us. In addition, homeowners are responsible for ensuring that their tenants, guests, contractors, and invitees comply with these rules and regulations. The rules and regulations may be added to, amended, or repealed at any time by a resolution of the Stonebridge Homeowners Association Board of Directors.

BOARD OF DIRECTORS

The affairs of Stonebridge Homeowners Association are managed by the Board of Directors. The Board has contracted with a management company to aid in the performance of its duties. The Board of Directors consists of five homeowners elected by the members of the association. Directors serve three year staggered terms without compensation. Board members are volunteers and your neighbors. Please respect their privacy and direct all service requests and community concerns to the management company. Board meetings are held monthly, and all issues raised by homeowners during the month are discussed at these meetings. Minutes of these meetings will be posted on the website after approval by the board in the next month meeting. Homeowners are encouraged to take an interest in, and become actively involved in the affairs of your association. Any homeowner who is interested in serving on the Board of Directors may contact the management company or any Board member for more information.

MONTHLY ASSESSMENTS

Monthly assessment payments for Stonebridge Homeowners Association are due on the first day of each month. A late charge of up to ten percent (10%) is incurred for any assessment received after the tenth day of the month, and there is a \$25.00 charge for any personal check returned by your bank for insufficient funds or any other reason. All monthly assessment payments must be sent to the Management Company or automatic withdrawal from bank setup.

INSURANCE

The association's master insurance policy covers property losses for the structure of the townhomes and liability coverage for the common elements of the property. If you wish to review the policy itself, please contact the management company. A copy will be sent to you for the copying cost. Homeowners must obtain a separate HO-6 insurance policy (the standard condominium homeowner policy) for the contents of your home and to provide liability coverage for the interior of your unit. Homeowners should also purchase improvements and betterment coverage to the extent that the unit has upgrades and improvements which were not originally offered by the sponsor of Stonebridge. The association is not responsible for this type of coverage. If you incur a loss in your home that is totally confined to the interior, you should submit a claim to your own insurance carrier. If the claim involves a loss on the outside of your home, please contact the management company.

FISCAL YEAR

The fiscal year of the association runs from January 1st through December 31st each year.

ANNUAL MEETING

The annual meeting of the association is held during the month of September every year. The Board of Directors and management company report to the membership at this meeting, including the financial status of the association and any other matters of importance. Board members are also elected at the annual meeting. In order to ensure that issues of importance to our members are adequately addressed, members are requested not to raise individual maintenance issues at this meeting that would detract from addressing the issues of the membership as a whole. In order to facilitate informed discussion, members are invited to provide the board with prior notice of concerns, if they so desire.

RESERVES

The association has established a long term replacement reserve fund to offset the costs of major capital expenses. A portion of your monthly common charge payment is set aside into this fund. It is designed to fund future replacements of roofs, siding, gutters and downspouts, etc., as well as periodic driveway sealing and resurfacing, exterior trim painting, etc. without having to resort to special assessments fund for such work. The management company completes a detailed long range projection and periodically updates it on an as needed basis to review how the reserve fund is doing. These studies are based on anticipated future costs of the capital components of the property, their estimated useful lives, and an assumed rate of inflation. It is important to note that there can be no assurances that the assumptions utilized in these studies will be totally accurate with the passage of time, and, therefore, there is no guarantee that special assessments will not be required. Reserve Fund is protected by the bonding of any RPG personnel who have access to the funds.

WHEN YOU ARE AWAY

If you leave for an extended period of time, it is suggested that you notify the management company and leave a forwarding address and telephone number where you can be reached. In addition, please provide the name and telephone number of a local person, such as a neighbor or family member, who can be contacted in case of an emergency and who will have a key to your townhome and who will check your home periodically for any damage. You are also encouraged to turn your water off at the meter, turn down the temperature setting on your water heater, and stop the delivery of your mail and newspaper while you are away

MAINTENANCE SERVICE

In accordance with the association governing documents, the association is responsible for all maintenance and repair to the common areas of the property, including the driveways, the parking areas, the private roadways, and fences, as well as the exterior surfaces of the buildings, including roofs, siding, gutters and downspouts, (except not including the repair or replacement of doors, windows, patios, sidewalks, front stoops and porches). Homeowner is responsible for all horizontal siding and patio flooring and the association is responsible for vertical siding and fencing. Any replacement or painting of window trim, doors, or patio floors must be in compliance with the existing colors. In addition, the association provides snow plowing and landscaping services including lawn mowing, fertilization, weed control, trimming original taxes bushes and crab apple trees, and mulching of community garden beds. Homeowners are encouraged to water their lawns, shrubs and trees during dry periods. Requests for maintenance that is the responsibility of the association should be called into the management company's office during normal business hours.

SNOW & ICE REMOVAL

Snow plowing service is provided by the association for the roadways, driveways, and overflow parking lots. The association may periodically salt the roadway when deemed necessary. Common rock salt should not be used on your sidewalks or porches, as it can cause spalling and pitting of the concrete, which the association will not repair. Calcium chloride or potassium chloride (the white beaded pellets) is less damaging to concrete surfaces and should be used instead.

RUBBISH REMOVAL

Rubbish removal service is provided by Rochester City and is scheduled on a weekly basis. Rubbish and recyclables must be securely placed in appropriate containers in such a way to prevent them from blowing out of the container. Homeowners are responsible for their own trash clean up if it blows around or is opened by animals. Trash and recyclables must be placed near the end of your driveway. All trash and recyclable containers must be returned to your garage no later than the evening of the pick-up day.

ARCHITECTURAL AND APPEARANCE CONTROL

There shall be no changes or additions to the exterior of any building except as provided in these regulations. No alterations or additions may be made to the exterior of your townhome or your lawn areas without the prior written consent of the Board of Directors of the association. Any homeowner who wishes to make any such changes, including but not limited to adding or removing a shrub or tree, installing a storm door, replacing a garage door, adding a deck, replacing doors or windows, adding exterior lighting, installing newspaper receptacles, flags, etc., must complete a Variance Request form and submit it to the Board of Directors for review and approval. Blank variance request forms may be obtained from the management company. No changes may be made to the common areas of the property.

1. Satellite Dishes/Antennas – FCC regulations prohibit certain satellite dish and antenna installations. However, the association maintains the right to approve the location of any such installations. In general, 16" to 18" diameter satellite dishes may be installed in exclusive use space, which is designated for each homeowner as the rear patio area directly behind the townhome, to a distance of the originally installed privacy fencing. Rooftop installations are prohibited, due to possible leaks and unsightly appearance. All cables must be concealed to the greatest extent possible, and any cable entrance into the building must be through an approved watertight connector. Any damage to the structure caused by any such installation is the responsibility of the homeowner. All such installation locations require the prior written approval of the Board of Directors. All future maintenance of the satellite dish is the responsibility of the homeowner.

2. Air Conditioning – Window air conditioning units and window fans are prohibited; only central air conditioning units are permitted and the relocation of existing or new units require the prior written approval of the Board of Directors.

3. Privacy Fencing – Staining or sealing of privacy fences is the responsibility of the association. Chain link fencing is not permitted.

4. Brick/Siding Surfaces – No drilling into, or the attachment of objects to the exterior brick surfaces.

5. Garage Doors – Garage doors are to be kept closed except for ingress and egress, and should not be left open for extended periods of time, as it can be unsightly and could attract rodents or burglars.

6. Doors, Windows, and Screens – The association is not responsible for the repair or replacement of window panes or screens, or the repair or replacement of doors, and storm doors, including garage doors. The homeowner is responsible for the timely repair/replacement of damaged doors and windows.

7. Window Coverings – No sheets, blankets, flags, papers, etc. are permitted as window coverings at any time.

8. Shrubs/Flowers/Landscaping – Existing foundation Yew and Crab tree plantings may not be altered without the written approval of the board. Flowers may be planted in your designated front, back and side areas of end homes. Maintenance of any landscaping added by the homeowner is the responsibility of that homeowner. Any dead flowers or shrubs must be removed immediately. If abandoned or neglected, the homeowner will be required to restore the area to its original condition.

9. Lawn Furniture/Lawn Decorations/Personal Property – Homeowners may display decorations on their front porch, their side lawns, their planting bed and rear patios/decks. Lawn furniture is to be removed from the lawn when not being used. Nothing is permitted to be left out in the lawn or planting beds that will interfere with lawn mowing and maintenance operations.

10. Other Structures – No unit owner shall construct or place any outbuildings, structures, sheds, or pavement on his lot. The use of a temporary building, trailer, tent, shed, or garage as a dwelling is prohibited.

11. Signs – No signs are permitted except that one for sale sign may be placed in the front window or door and "Open House" signs are permissible on weekends only so long as they are removed each day at the close of the open house. Requests for professional signage must be made in writing by completing a variance request for consideration by the Board of Directors.

13. Clotheslines – Clotheslines are not permitted. Outdoor drying or airing of clothing or bedding is not permitted.

14. Flags – The United States flag will be permitted to be flown from a bracket mounted alongside your garage overhead door (on the cedar trim) on the side of the garage located closest to your front door (not your neighbor's). No other type of flag is permitted.

15. Holiday Decorations – Temporary decorations for the holiday season may be displayed during holiday time. Lights or other decorations may not be attached to the exterior of the building in such a way that they will damage the building. Decorations must be contained within homeowners' front porch and back patio.

TRAFFIC AND PARKING

These traffic and parking rules are intended to provide for the safe and convenient use of Stonebridge's private road for residents and their guests. These rules apply to all homeowners and tenants, their families and guests, and any persons operating motor vehicles on Stonebridge property.

1. The maximum speed on Stonebridge is 10 mph. Speeding and careless driving on our private roads is dangerous and destructive to life, property and good community relations.

2. Garages and driveways are to be utilized for primary parking by homeowners, their guests and invitees.

3. Limited parking is available for guest use. No on street parking on Stonebridge roadway is permitted as it will hinder access and interfere with traffic and necessary maintenance operations. The No Parking space is reserved for large vehicles to navigate through a tight turn. During the Spring, Summer and Fall it is available for large service trucks such as the landscaping vehicles to park and can be used when additional visitor parking is needed.

4. Parking is not permitted on grass areas at any time.

5. Major repairs to vehicles are not permitted outdoors at any time.

6. No snowmobiles, all-terrain vehicles, or similar machines shall be operated in Stonebridge at any time.

7. The following vehicles are not permitted to be operated or remain overnight on Stonebridge property or to be parked in driveways: unlicensed vehicles, recreational vehicles, mobile homes, boats, trailers, snowmobiles, ATVs, vehicles weighing two tons or more, or other similar vehicles.

8. Fines may be assessed to the homeowner, or vehicles may be towed without notification at the owner's expense, for violations of these parking rules.

PETS

In the interest of your investment, community relations, and a pet's welfare, owners must keep pets under control at all times.

1. Owners are responsible for immediate pick up and disposal of pet excrement on roadways, parking areas, landscaped areas, common areas, and owners' yards.

2. When outdoors, dogs must be leashed and kept under direct and positive control and accompanied by or supervised by a person responsible for the pet's actions. Pets must not be leashed to any tree or fence on Stonebridge property.

3. Pets may not be left unattended outside, or left in a garage with the garage door fully or partly open.

4. Homeowners are responsible for licensing their pets with the proper authorities. When outdoors, proper tags must be on pets.

5. Pet owners are responsible for any property damage caused by their pets. Damages will be repaired at the owner's expense.

6. Pet owners are responsible for seeing that their pets do not cause a nuisance such as excessive barking, or otherwise frighten or annoy residents or their guests. The Board of Directors has the authority to require the removal of any pet that, in its sole discretion, is creating a nuisance.

7. Complaints/concerns regarding unleashed/roaming/stray animals, as well as animal nuisance or animal abuse situations may be referred to the Animal Control authority.

MISCELLANEOUS

1. Interference With Workers – Homeowners should not interfere with maintenance or repair operations, interrupt or direct workers. Any maintenance requests, questions or concerns should be directed to the management company.

2. Noise and Odors - Residents are expected to remember the proximity of their neighbors in the community and avoid excessive noise levels when hosting parties, and particularly when using televisions, radios, and stereo equipment. Parents are responsible for supervising their children so that they do not unnecessarily disturb other residents.

3. Leasing - Any homeowner who leases or rents their townhome to another party must inform all tenants of, and include in the lease, a requirement that the tenant must abide by the governing documents of the association and these rules and regulations. The homeowner must notify the management company when a townhome is rented and provide the name and telephone number of the tenant, in case of an emergency. The homeowner will be held accountable for the tenant's actions. If, in the judgment of the Board of Directors, the tenant is causing problems or a nuisance to the association, the homeowner will be required to remove the tenant. No day to day or weekly rentals are

permitted. Only one rental cycle is permitted in any year unless approval is granted by the Board of Directors.

4. Chimney Cleaning – Chimney cleaning is the sole responsibility of the homeowner and is recommended periodically if a fireplace is used frequently.

5. Garage/Estate Sales – Garage sales are prohibited. Individual homeowners may hold an Estate/Household or Moving Sale. The sale must first be approved in advance by the Board of Directors through the variance request process. The sale will be limited to no more than two consecutive days during the hours of 9:00 AM to 5:00 PM. All items for sale must remain inside of the home. The unit holding the sale will be responsible for any damages to the common areas.

ENFORCEMENT AND FINES

The following enforcement procedures have been established for violations of these rules and regulations and/or the governing documents of the association: Written notice will be sent to the homeowner stating the infraction. A time limit may also be specified for compliance. If the infraction is not corrected within the time limit specified, appropriate action will be taken. This may be in the form of a fine, court order, or other appropriate action. The homeowner will be notified of this action by mail. The standard fine for a violation is \$25.00 per occurrence and for each day that a violation continues.