

Harbour Cove on the Lake Condominium Association



Ypsilanti, MI 48197

Homeowner's Handbook



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Association Handbook

The following information included is to help you familiarize yourself with the standards and rules of the Association as well as the resources and services available to you as Co-owners. If you have additional questions, please contact our management agent.

Your elected Board of Directors manages and administers the affairs of the association. Decisions made by that group need to be presented to the group. As such, all questions, reports, issues and concerns should be reported to the board through the management company. They are the conduit to the board.

Remember, you are the Association. The Association is not some separate person or entity that exists outside of Harbour Cove or separate from you. The Association is all of the people that own homes at Harbour Cove. Your fees go to pay toward the maintenance, upkeep and improvement of the Association. When something wears out, breaks or is damaged, we all pay for it together. We are the Association. You elect a board to manage and administer the affairs of the Association. The board must live and abide by the decisions that are made for the benefit of all.

By collectively paying for items, we experience lowered costs. For this and other benefits, we give up some of the rights of individual home ownership.

This information is not a substitute for reading, understanding and interpreting the Association's legal documents. It is intended to outline the rules and regulations adopted by the Association and is a supplement to the Association documents.

Rules, Regulations and Guidelines of the Association

Through your purchase of a home in Harbour Cove, you have agreed to live by the rules, regulations and guidelines of the Association. These rules are to protect all and are in the best interest of the Association. Rules in the Association By-laws can only be changed or amended by a vote of the membership unless specifically stated different in the documents. The Board may adopt reasonable rules and regulations in the interest of the Association from time to time. The rules may be amended and will be sent out by the Association to all co-owners via regular mail.

Pets – All pets (with the exception of one cat) must be approved in writing by the Association. There is a form for pet approval included with your handbook. The form should be submitted to the Association through the management company. It is a violation of the community documents to bring any pets prior to written approval is a violation. The following pet rules for approved pets are standard in the community:

- Cats are not allowed to roam free.
- All solid pet waste must be cleaned up and disposed of properly.



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- Pets on the Common Elements must be leashed and attended to at all times.
- Pets are not allowed on balconies unattended.

The pet rules and guidelines are further outlined in the Association Pet Rules and Guidelines.

Exterior Modifications – All exterior modifications (changes) require written approval. There is an Association Modification Request Form which should be submitted to the Association through the management company prior to any work. This includes but is not limited to:

- Satellite dishes
- Patio extensions
- Awnings
- Tree, shrub or flower planting on the common grounds, both limited and general. (Potted plants located on your patio/balcony or porch are allowed.)
- Garden decorations and decorations not located on your patio/balcony
- Bird feeders

The best rule of thumb is to check before installing, planting or hanging any items. The homeowner is responsible for the Exterior Furnace Room door and must repair or replace it according to Association standards.

Interior Modifications – Windows, doors and door walls all must be consistent with the condominium standards. Wallside Windows are pre-approved as replacements. Any other replacements must be submitted in writing via our form to the Board through the management company.

Any modifications with the plumbing must have written Association approval.

Changes of load bearing walls must have written Association approval.

Renting or Leasing Your Unit – You have the right to rent or lease your unit, but have obligations with that right. You must comply with the following:

- Inform the Association, through the management company, in writing prior to renting or leasing of your intention to do so
- Provide a copy of the lease/rental agreement

Once you lease or rent your unit, you must provide the following:

- A copy of the signed Association's Lease Addendum
- An updated copy of the Co-owner Update Form

The update form must be updated yearly along with the terms of your lease. You also must provide your tenant with a copy of the Association's Rules and Regulations.



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Pool Regulations – Co-owners and tenants of co-owners must have their pool tags on them when utilizing the community pool. Guest must be accompanied by the unit owner and that owner is responsible for their tenants, guests, invitees and their behavior. It is the responsibility of all Co-owners and Residents to assist in maintaining and monitoring the bath houses, pool deck, pool and pool area. The pool is to be used at your own risk, and children must be accompanied by adults.

- The pool is open from Memorial Day to Labor Day. The Association may open the pool sooner and close it later. Signage at the pool will indicate if it is open or closed temporarily or for the season.
- Pool hours are posted at the pool.
- Use of the pool is at your own risk. There are no lifeguards or on site staff. The Association assumes no liability or responsibility for any accident, injury in connection with the use of the pool or loss of personal property.
- Persons with open wounds or communicable diseases are prohibited from pool use by public health laws.
- Regular diapers are prohibited in the pool. Proper swim attire and bathing protection is required for infants/toddlers/small children
- All persons must shower prior to pool use.
- Profanity, boisterous or rough behavior are prohibited. You may be asked to leave the pool area.
- Glass containers and food are prohibited in the pool.
- Pets are prohibited from the pool area by health code.

The pool rules are posted at the pool. Additional rules may be passed as needed.

Parking- Each unit comes with one carport. Your carport number is your unit number. Carports may not be switched by Co-owners. Two Co-owners may agree to use each others carports, but the carports are assigned to specific units and cannot be changed without Association approval.

Vehicles parked in carports that are not assigned to their unit may be towed at the vehicle owners' expense. Parallel parking and double parking is prohibited.

Open parking is first come, first serve basis. Cars may not be stored without written approval. All vehicles must have current plates, even those in carports. Cars must not have flat tires and non operational vehicles shall not be parked or stored on the premises. Only emergency maintenance may be performed on your vehicle. Emergency maintenance is defined as changing a tire, changing a dead battery and filling of necessary liquids on a temporary basis.

Advertising/Signs – Only one "For Sale" sign no larger than six square feet may be displayed from the unit. All other signs require written Association approval. Requests should be made in writing through the management company.



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Balconies, Patios and Meter/Furnace Rooms – Balconies and patios must look neat and clean in appearance and only furniture consistent with the use of the area may be kept in those areas. The Association Common Meter rooms are prohibited from any type of storage. The exterior furnace room is not for storage, particularly of flammable materials.

Charcoal grills are prohibited. Only gas or electric grills are allowed on patios and balconies.

Use of Common Elements – The Association boardwalk, decks, grills, gazebo, lawn, tennis court, pool and volleyball court are General Common Elements open for use and enjoyment by all Harbour Cove Co-owners and residents. Your use of the elements may be limited if you are in arrears to the Association. Storage of gas cans and containers on the boardwalk is prohibited without Association approval.

In the Bayview buildings, the hallways and laundry rooms are General Common Elements. Owners are expected to clean up after themselves and to keep the areas neat and clean. Storage of items in the common areas is prohibited. Posting in the hallways without permission or installing decorations without written permission is prohibited.

For Harbour Cove residents, installation of personal items on porches without written permission is prohibited.

Boat slips/docks are Limited Common Elements for the use of the assignees. You may not use or enter these areas without the assignees permission. Only the Association may enter these areas for maintenance purposes without permission.

Boat use and storage – The Association allows temporary storage of boats and trailers prior to and after the boating season. Trailers, boats on trailers and other watercraft cannot be stored onsite except in assigned boat storage areas.

Boats, personal watercraft, boat lifts and other similar large items cannot be launched or installed from Association property. Exceptions to this would be watercraft that can be carried by 1-2 people in a safe manner without damaging association property or inconveniencing other members and residents.

The Boating Rules and Regulations, Exhibit A of the By-Laws also apply.

Noise, Conduct and Behavior – Loud radio playing or outside gathering after reasonable hours is prohibited. This includes extended loitering in vehicles.

We ask that you try to think of your neighbors and act in a reasonable and neighborly manner in regards to noise and behavior. Disputes that cannot be resolved between neighbors should be brought to the Board through the management company so that they can be arbitrated by the Association. All Ypsilanti Township ordinances regarding noise and public nuisance shall apply.



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Please respect the landscaping, plant life, wildlife and private property of the Association and its members.

Violation Issues – It is recommended that you attempt to work with your neighbor before reporting any issues. Non-compliance with the Association’s documents or rules and regulations are to be reported to the board via the Association’s management agent. Issues that can be verified visually will be dealt with through the process outlined in the Association’s by-laws. The Association does not take “anonymous” violations, particularly those that cannot be seen or noted. The reporting co-owner must be willing to attend a hearing on the matter if the alleged violating co-owner requests a hearing. Any co-owner accused of a violation must be afforded a hearing by the Association per the documents.

Violation issues unfortunately are often a lengthy process and require patience.

Payment of fees, late payment, fines and penalties – The Association has a late policy, which is included in the handbook under the Policies Section. Withholding of fees for maintenance issues or other issues is not allowed and will result in late fees and penalties. This includes holding monies in escrow.

The Association depends on timely payment to meet its obligations. Late fees and penalties are the method to encourage timely payments. Costs of collection are to be assessed to the unit the Association is collecting from. Only the Board of Directors may waive or remove any costs of collection.

Please also look at the Rules and Regulations, Exhibit B of the Bylaws as well.

We hope that this handbook can help you and enhance your living experience at Harbour Cove!



Harbour Cove on the Lake Condominium Association Collection Policy

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The Association will attempt collection of past due assessments according to the following procedure:

- Upon no receipt of assessed fees by the tenth of the month, a letter showing the amount owed and late fees assessed will be sent by regular mail to the co-owner in arrears. The co-owner shall have the opportunity to contact the association (via the management agent) in regards to all disputes regarding assessments and late fees. All assessments in dispute must still be paid to avoid further late charges.
- If any amounts remain unpaid at the beginning of the second month, a second notice shall be sent after the tenth of the month and another late fee assessed against the unit.
- When the amount owed reaches two months late fees and assessments owed, a third and final notice is sent at the beginning of the third month, giving the co-owner ten business days to make a payment or payment plan with the association, alerting the co-owner that the matter will then be referred to the association's attorney for collection, and that all late fees and reasonable attorney's fees will apply.
- Once the third notice is sent and the ten-day deadline passes, the matter is then forwarded to the association's attorney with copies of all late letters and a copy of the ledger for the filing of lien against the property. The attorney acting in the interest of the association may attempt collection before filing the lien.
- Once the lien has been filed, all payment arrangements (and in some cases, payment) must be arranged through the attorney's office in coordination with the management agent. The agent may not accept any modifying statement payments, such as any checks or paperwork stating "paid in full" unless the amount is equal to the amounts the association records show owing. Modifiers showing "paid in full" shall in no way constitute payment for the entire year, only on balances owed, if accepted. The attorney shall notify the co-owner of the amounts owed including the attorney's fees for collection. The attorney shall verify the amounts owed to the association with the management agent.
- If payment is made through the attorney's office, all payment shall include reasonable attorney's fees and shall be made to the association. The attorney shall then bill the association for the amounts charged to the co-owner for costs of collection.
- The attorney shall then contact the board regarding the moving forward on foreclosure, so that the board may note all contact between the co-owner and the attorney and then direct the attorney in regards to foreclosure. No foreclosure shall be filed unless authorized, either verbally or in writing, by the association board or its' agent.



Harbour Cove on the Lake Condominium Association Collection Policy

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Fines are assessed fees and are under the same rules as all other assessments. Assessed fines should be paid as outlined in violation letters. Any fines that are disputed must be paid even while disputed.

Amounts owed to the Association shall be applied as according to the condominium documents; first, payment shall be applied to attorney's fees and costs of collection; second, to all late fees and other assessed fees; lastly to association fees, in default in order of their due dates.

This collection policy is designed to work in conjunction with the Association By-Laws. The Association By-Laws shall override any part or all of this collection policy, and all collection shall be in compliance with the Fair Debt Collection Act. The Association and its' agents, legal counsel or collection services shall make every effort at collection as stated above before moving to foreclosure, and any reasonable payment arrangements must be approved by the board of directors before they are accepted.

The Association may also accelerate any delinquent payments, with the full years assessments coming due upon default.

**Resolution of the Board of Directors
Harbour Cove on the Lake Condominium Association
Resolution for a Dues Payment Acceleration Policy**

December 11, 2003

The undersigned, Secretary of Harbour Cove on the Lake Condominium Association (the "Association") hereby certifies that the following is a true and current copy of a resolution adopted by unanimous consent of the Board of Directors:

WHEREAS, the Bylaws of the Association, Article II ASSESSMENTS, Section 8, Enforcement (a) Remedies states in part "the Association shall have the right to **declare all unpaid installments of the annual assessments for the applicable fiscal year** (and for any future fiscal year in which said delinquency continues) and/or all unpaid portions or installments of the additional or special assessment, if applicable, immediately due and payable."

WHEREAS, the Bylaws of the Association, Article XII BOARD OF DIRECTORS, Section 4, Other Duties, (b.) Levy and Assess Pursuant to Association, states "To levy and collect assessments against and from the Co-owner members of the Association and to use the proceeds thereof for the purposes of the Association."

WHEREAS, the Association has an interest in assuring the continuous quality, appearance, upkeep, safety and condition of the units and the General Common Elements and recognizes the needs of the Association members,

NOW, THEREFORE, BE IT RESOLVED, that the Board may, on behalf of the Association, require any co-owner to pay the remainder of the fiscal year at any time according to their discretion. They may also at any time return to the regular payment schedule, per their discretion. Applicable collection costs and late fees as well as their application of payment will still apply as outlined in the association bylaws.

Respectfully submitted,

Harbour Cove on the Lake Condominium Association

Harbour Cove Condominium Association

Pet Rules and Regulations

1. According to Article VI, Section 5 of the By-Laws and number 25 of Exhibit B of the By-Laws, all pets EXCEPT for one (1) domesticated cat must be approved in writing by the Association and all pets must be registered with the Association. The Association has a Pet Approval Form and Guidelines. Cats must still be registered with the Association.
2. The pet approval process does not include small domesticated animals that are constantly caged, such as small birds or fish. If you are uncertain if your animal falls into this category, please contact the Association's management agent.
3. Pets (except for one cat) cannot be on premises while going through the approval process without the approval of the board.
4. Pets must be cleaned up after while on the General Common Element Lawn.
5. Pets must be leashed and attended to at all times while on the Common Elements. No animal may be leashed to a common area, deck or building without the unit owner present, and no animal may roam the association's common areas unattended or unleashed. Any animal unattended may be removed by animal control or similar services/authorities. Unleashed animals, even if attended by their owner, are in violation and may result in their pet approval being revoked. Radio control collars, shock collars or other "wireless" leashes will not constitute as an animal being leashed.
6. Pets are not allowed on decks at any time.
7. No animal or dog that frequently barks or can be heard on any frequent or continuing basis shall be kept in any unit or on the common elements.
8. "Visiting" overnight pets are not allowed.
9. No animals or pets may be kept on site for commercial or breeding purposes.
10. Any losses, damages or extra expenses incurred by the association will be assessed to the unit owner, and the unit owner holds the Association harmless for any such losses, damages or liabilities that the Association may attain as a result of any animal(s), approved or unapproved, on the premises.

Harbour Cove on the Lake Pet Regulations and Guidelines



The following regulations and guidelines are taken from the Association's By-Laws and from reasonable rules and regulations adopted by the Association.

To obtain a pet approval:

1. Registration is required before any permission is granted by the Association Board of Directors for unit owners to have an animal, except for one (1) domesticated cat. The cat must still be registered but may be brought on the premises before submitting a completed registration form, and single cats do not require the neighbor input forms. The form must be accompanied by a 2 ½ x 2 ½ picture of the animal and documentation showing the animal is up to date on its vaccinations, as well as the expected maximum weight limit of the dog. This protects the pet owner as well as the other owners in the association. Weight, size, temperament and neighbor input will all be factors in approval. There is a \$50 non-refundable registration fee.
2. No co-owner may maintain any animals, unless approved in writing by the Association board of Directors, except one (1) domesticated cat in his/her Condominium Unit. For the purposes of clarity, a domesticated cat is one that stays indoors and utilizes a litter box.
3. Any losses, damages or extra expenses incurred by the association will be assessed to the unit owner, and the unit owner holds the Association harmless for any such losses, damages or liabilities that the Association may attain as a result of any animal(s), approved or unapproved, on the premises.
4. All neighbors in the same porch/entryway as the unit owner must be informed of a potential animal and give their opinion on the animal before the board will make a consideration on approving said animal. The Association will send out the requests and unit owners will have 15 days to respond in writing.
5. Completed registration forms must be returned to the management agent. The completed materials will be presented to the board for the next board of directors meeting, which at that point a hearing will be held. Proposals must be in a minimum of 48 hours prior to the meeting. Any after that will be addressed at the next board of directors meeting.
6. Pets may be approved on a trial basis of 90 days, and if approved a copy of the executed permission will be sent to the unit owner. If not, the owner will be duly notified.

If you're pet is approved:

7. No animal or dog that frequently barks or can be heard on any frequent or continuing basis shall be kept in any unit or on the common elements.
8. All animal owners are responsible for collection and disposition of all fecal matter deposited by any animal owned by a unit owner.
9. All animals on the common elements must be leashed and attended to at all times. No animal may be leashed to a common area, deck or building without the unit owner present, and no animal may roam the association's common areas unattended or unleashed. Any animal unattended may be removed by animal control or similar services/authorities. Unleashed animals, even if attended by their owner, are in violation and may result in their pet approval being revoked. Radio control collars, shock collars or other "wireless" leashes will not constitute as an animal being leashed. Pets are prohibited from decks.
10. No animal or pet may be kept at the site for commercial or breeding purposes.
11. Any violation, repeated violations or issues may result in revocation of pet approval. If a pet attacks another owner, the pet approval will be revoked. The Association may, after notice and hearing, have any animal removed or caused to be removed from the Condominium Association. Three violations, either repeated or varying violations will result in the revoking of the pet approval. Pet owners will have 10 business days to remove the pet from the premises.



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**Adopted Resolution for the Board of Directors
Harbour Cove on the Lake Condominium Association
Aesthetics – Bird Feeders**

September 8, 2005

Harbour Cove on the Lake Condominium Association (the "Association") hereby certifies that the following is a true and current copy of a resolution adopted by unanimous consent of the Board of Directors:

WHEREAS, the Master Deed of the Association, Article IV, Section 2.h. states "The Common Elements shall not be used for storage of supplies, materials, personal property or trash or refuse of any kind, except as provided in duly adopted rules and regulations of the Association";

WHEREAS, the Master Deed of the Association, Article IV, Common Elements, Section 2. Limited Common Elements states that porches, balconies or patios are Limited Common Elements;

WHEREAS, the Bylaws of the Association, Article XI, Section 14 states that the Board of Directors shall "manage and to administer the affairs of, and maintain, the Condominium Project and the Common Elements thereof."

WHEREAS, the Bylaws of the Association, Article VI, Section 9 states that the Board of Directors, from time to time, may make reasonable rules and regulations concerning the use of the Common Elements;

WHEREAS, the Association has an interest in assuring the continuous quality, appearance, upkeep and condition of the common elements, both general and limited common elements,

NOW, THEREFORE, BE IT RESOLVED, that Co-owners are prohibited from installing, attaching or having free standing bird feeders on balconies, patios, porches or on the General Common Elements without prior written permission from the Association.

This resolution has been adopted by the Harbour Cove Board of Directors on September 25, 2005 and duly noted in the association minutes.

Respectfully submitted,

Harbour Cove On The Lake Condominium Association





Ypsilanti, MI 48197

**Adopted Resolution for the Board of Directors
Harbour Cove on the Lake Condominium Association
Limited Common Element Boat Slip**

May 12, 2005

The undersigned, Acting Secretary of Harbour Cove on the Lake Condominium Association (the "Association") hereby certifies that the following is a true and current copy of a resolution adopted by unanimous consent of the Board of Directors:

WHEREAS, the Master Deed of the Association, Article IV, Section 2.h. states "Those boat slips assigned by the Developer for usage by Harbour Cove On The Lake Condominium may be established as limited common elements by the Developer, from time to time, by assignment in unit deeds and/or assignments as provided for in Section 4 of this Article. Each boat slip established shall be limited in use to the Co-owner of the Unit to which it is assigned as designated on the Condominium Subdivision Plan."

WHEREAS, the Bylaws of the Association, Article XI, Section 14 states that the Board of Directors shall "manage and to administer the affairs of, and maintain, the Condominium Project and the Common Elements thereof."

WHEREAS, the Association has an interest in assuring the continuous quality, appearance, upkeep and condition of the common elements, both general and limited common elements,

NOW, THEREFORE, BE IT RESOLVED, the Association shall regulate and manage the assignment of the limited common element boat slips, and manage the limited common element according to reasonable rules and regulations adopted by the board of directors, in their discretion. Co-owners must inform the Association before reassignment and complete the Guidelines for Reassignment of Limited Common Element Boat Slips.

Respectfully submitted,

Harbour Cove On The Lake Condominium Association





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Regulations for Boat Slip Usage

Boat slips are limited common elements assigned to particular units. The assigned units retain the exclusive use and enjoyment of the boat slips. Unit owners whose units are not assigned a boat slip are not allowed access to the boat slip or the dock unless granted by the assigned unit owner(s), or are leasing/renting a boat slip from another unit owner.

Unit owners may rent or lease their boat slips only to other unit owners, per the association documents (Article VI, Section 11 of the Condominium By-Laws). This would include any tenants of unit owners. A unit owner with a tenant may lease a boat slip for his/her unit for the unit tenant to utilize. All boat slip rentals and leases must be registered with the association in writing, and the Boat slip assignee may use a form provided by the association.

The costs of repair, replacement and maintenance of Limited Common Element boat slips are the responsibility of the Unit the Limited Common Element boat slip is assigned to per Article IV, Section 3.i. of the Master Deed. Boat slips not assigned to units will be the Association's responsibility to repair, replace and maintain.

The Association must notify any boat slip assignee in writing via regular mail of any needed repairs. If the association notifies said owner and no response is given within 30 days, the association may give a second notice and give the boat slip assignee ten days in which to make arrangements for said repairs. If there is no response within the ten day period, the board may, in the interest of the association, have the repairs completed and the costs of the repairs assessed to the assigned unit owner. Repairs shall not be considered completed until an inspection is completed by the board or an assigned agent. Inspections must be completed upon request within 30 days, and after 30 days all repairs will be considered applicable whether they have been inspected or not. Inspections performed by volunteers, community members or the management agent are not "qualified" inspections, and if an inspection must be performed by an independent, third party, that cost shall be assessed to the boat slip assignees.

All boat slip/docks must be of a consistent nature and be approved by the Association. No unapproved docks may be installed, nor unapproved modifications be made on docks by boat slip assignees.

All other guidelines as well as Exhibit A of the Association's By-Laws will be applicable.





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Guidelines for Reassignment of Limited Common Element Boat Slips

To reassign your boat slip to another unit, the granting unit and the receiving unit must make a formal written request, with the signatures of both unit owners. This must be submitted to the association *before* any sale of reassignment is completed. No reassignment will be considered complete without Association authorization. The requesting units may utilize a form provided by the Association. All requests must be notarized.

All reassignments must also be filed with the county and recorded with the unit. This must be done through the Association and be completed by the Association's legal counsel. The Association may charge a fee for the reassignment, as well as passing along any additional costs to the assigning parties, including fees, attorney costs and management costs.

Co-owners may reassign the Limited Common Element prior to sale of a unit. If a unit has been sold, the Limited Common Element remains with the unit unless it has been sold prior to the sale. If the unit owner refuses to accept the assignment, the Limited Common Element will revert to the association. No sales of assignments will be allowed *after* the sale of a unit, as the unit owner no longer has an interest in the association and cannot own limited common elements assigned to units without owning a unit.

The Association will review all reassignments of Limited Common Elements. No Limited Common Elements will be allowed to be reassigned to units that are in arrearage to the association until that unit's arrearage is resolved. The Association will not prevent or block the reassignment of Limited Common Elements to other Units in the Association as long as they are not in arrears.

The Association has the right to limit access to the Limited Common Element boat slip, in accordance with Exhibit A of By-Laws, Boating Rules and Regulations for violations of the Boating Rules and Regulations, arrearages in assessments and any other amounts due to the association.

All reassignments will adhere to the Community Documents, in particular Article VI of the Master Deed. The Association will track all Limited Common Element assignments, and assignments not authorized will not be considered valid. Reassignments requested after the "sale" of the assignment may be assessed additional costs.





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Contact Information and Informational Directory

Association Management Agent and Board of Directors Contact:

All communication to the Association Board of Directors should be sent via the management agent.

Select Community Management, LLC
2455 S. Industrial Hwy., Ste A.
Ann Arbor, MI 48104
Tel: 734-663-1900
Fax: 734-663-0809
E-mail: management@thecondopros.com

In the event of an emergency that is life threatening, please dial 911. For non-threatening emergencies, please call Select Community Management.

Ypsilanti Twp. Contact Information

Sherriff's Dept.

Emergency 911
Other 734-971-8400

Ypsilanti Twp. Fire Dept.

Emergency 911
Emergency Number Only 734-544-4224
Business-Non Emergency 734-544-4225

Assessor's Office: 734-487-4927
Clerk's Office: 734-484-4700
Community & Economic Development: 734-485-3943
Recreation: 734-544-3800

Other contact Information

Poison Control Center: (800) 764-7661

DTE Electric and Gas

To report a power outage or a downed power line: 800-477-4747
DTE Customer Service: 800-477-4747

Via the internet: <http://www.dteenergy.com/>

Harbour Cove Condo Assoc

Board of Directors Listing

Mark Johnson
9573 Harbour Cove
YPSILANTI, MI 48197

President
Elected Date: 9/26/2007
Expiration Date: 9/22/2009

Home Phone: (734)709-8815
Work Phone: (734)485-4454
Cell Phone:
EMail: mgm2750@aol.com

Debbie Upton
2836 Colony
Ann Arbor, MI 48104

Secretary
Elected Date: 9/26/2007
Expiration Date: 9/26/2009

Home Phone: (734)971-6024
Work Phone:
Cell Phone: (734) 645-5981
EMail: dutton@med.umich.edu

Joseph Urban
9563 Harbour Cove
YPSILANTI, MI 48197

Treasurer
Elected Date: 9/26/2007
Expiration Date: 9/26/2009

Home Phone: (734)481-1869
Work Phone:
Cell Phone:
EMail: 7urban7@sbcglobal.net

Charlene Krusac
9663 Bay View #312
YPSILANTI, MI 48197

Member-at-Large
Elected Date: 9/21/2006
Expiration Date: 9/19/2008

Home Phone: (734)649-8099
Work Phone:
Cell Phone:
EMail: char5561@yahoo.com

Annual Meeting: September
Board Meeting: The Fourth Wed. of every month
Fiscal Year End: 12/31



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Requesting Association Maintenance

The responsibility matrix is a breakdown of the various responsibilities of the homeowners and the association in an easy to read chart format. We ask that you reference this chart before submitting a maintenance request.

The Association is responsible for the on-going routine repairs, replacements, and general upkeep of those portions of the project which are designated as part of the common elements, portions which are shared by all residents in the community. Other common elements are limited in use to the individual unit assigned, but each unit has such an item.

To submit a maintenance request, we ask that if possible you put your request in writing so that the Association has a written record of your request. Written requests can be sent by regular mail, e-mail or fax to our management agent.

You may e-mail your work order request to: management@thecondopros.com

You may also fill out a work order request online at:
<http://www.thecondopros.com/helpdesk/workorder.htm>

Regular mail submissions should go to: Select Community Management
2455 S. Industrial Hwy., Ste A.
Ann Arbor, MI 48105

Work order requests can be faxed to: 734-663-0809.

Work order requests may also be telephoned into our management agent via phone at 734-663-1900 ext 233. After hours and on weekends and holidays, you can leave a message by selecting extension 233 and by leaving a message for the maintenance coordinator.

If an emergency exists, after hours, (in the event something could cause physical harm or could result in costly property damage), you may call the office at (734) 663-1900 and dial our emergency response extension 240. Immediately after leaving the message, our on-call manager will receive a page from the automated phone system and will return your call shortly thereafter to address the emergency.

One of the most important services which we provide is the coordination of maintenance and repairs for our communities. Most maintenance activities are provided by outside vendors. Lead times and appointments for service are very important so that these vendors can get the jobs done timely and appropriately.



Harbour Cove on the Lake Condominium Association Responsibility Matrix

General Common Elements		Association			Co-owner			Notes
		Repair	Replace	Maintain	Repair	Replace	Maintain	
Land	roads	X	X	X				
	parking lots & spaces	X	X	X				
	sidewalks	X	X	X				
	landscaping	X	X	X				
	maintenance shed	X	X	X				
	signage and poles	X	X	X				
	Recreational facilities	X	X	X				pool, pool house, tennis & vb court
	Wooden docks	X	X	X				
	Gazebos	X	X	X				
	Benches	X	X	X				
Electrical	wiring	X	X	X				up to point of connection
	meters	X	X	X				
	fixtures				X	X	X	
	plugs				X	X	X	
	switches				X	X	X	
Exterior lighting	bulbs	X	X	X				porch light bulbs - co-owner
	fixtures	X	X	X				
	wiring	X	X	X				
Telephone		X	X	X				up to point fixtures and appliances
Gas		X	X	X				up to point of connection
Water	pipes	X	X	X				
	fixtures				X	X	X	
	meters	X	X	X				
Sanitary sewer	pipes	X	X	X				up to point of connection
	fixtures				X	X	X	
Telecommunications		X	X	X				
Construction	foundations	X	X	X				
	support columns	X	X	X				
	perimeter walls	X	X	X				not including windows and doors
	roofs	X	X	X				
	floor construction	X	X	X				between Unit levels
	exterior meter rooms	X	X	X				
Buildings	Storage areas	X	X	X				Buildings 5, 6, 7
	Hallways & Stairways	X	X	X				Buildings 5, 6, 7
	Laundry Rooms	X	X	X				Buildings 5, 6, 7
Water & Sewer utilities		X	X	X				
Irrigation System		X	X	X				

Harbour Cove on the Lake Condominium Association Responsibility Matrix

Limited Common Elements	Association			Co-owner		
	Repair	Replace	Maintain	Repair	Replace	Maintain
Balconies				X	X	X
Patios				X	X	X
Porches	X	X				X
Furnace				X	X	X
Exterior Furnace Rooms				X	X	X
Air Conditioner				X	X	X
Boat slips				X	X	X
Storage Interiors	X	X				X
Driveways	X	X	X			
Interior Surfaces				X	X	X
Windows	X	X				X
Window Screens	X	X				X
Doors	X	X				X
Door Walls	X	X				X
Door Wall windows	X	X				X
Door wall screens	X	X				X

Interior surfaces - co-owner
 Interior surfaces - co-owner
 Interior surfaces - co-owner
 Interior surfaces - co-owner
 Interior surfaces - co-owner
 Interior surfaces - co-owner

Harbour Cove carpc parking assignments

unit	address	Designation per site map
Carports 1 1	9557 Harbour Cove	C-1
4	9567 Harbour Cove	C-A
2	9563 Harbour Cove	C-2
3 1	9557 Harbour Cove	C-B
3	9565 Harbour Cove	C-3
4	9567 Harbour Cove	C-4
5	9571 Harbour Cove	C-5
6	9573 Harbour Cove	C-6
7	9575 Harbour Cove	C-7
8	9579 Harbour Cove	C-8
5	9571 Harbour Cove	C-C
9	9581 Harbour Cove	C-9
10	9583 Harbour Cove	C-10
11	9587 Harbour Cove	C-11
15 14	9595 Harbour Cove	C-D
12	9589 Harbour Cove	C-12
13	9591 Harbour Cove	C-13
14	9595 Harbour Cove	C-14

unit	address	Designation per site map
Carports 2 15	9599 Harbour Cove	C-15
16	9603 Harbour Cove	C-16
17	9605 Harbour Cove	C-17
17	9605 Harbour Cove	C-E
18	9607 Harbour Cove	C-18
19	9611 Harbour Cove	C-19
20	9613 Harbour Cove	C-20
23	9623 Harbour Cove	C-F
21	9615 Harbour Cove	C-21
22	9621 Harbour Cove	C-22
22	9621 Harbour Cove	C-G
22 23	9623 Harbour Cove	C-23
24	9625 Harbour Cove	C-24
25	9629 Harbour Cove	C-25
26	9631 Harbour Cove	C-26
27	9633 Harbour Cove	C-27
68	9629 Bay View #106	C-68
70	9629 Bay View #206	C-70
28	9637 Harbour Cove	C-28
28	9637 Harbour Cove	C-28

unit	address	Designation per site map
Carports 3 72	9629 Bay View #306	C-72
29	9641 Harbour Cove	C-29
30	9645 Harbour Cove	C-30
41 31	9647 Harbour Cove	C-31
32	9649 Harbour Cove	C-32
32	9649 Harbour Cove	C-H
33	9655 Harbour Cove	C-33
34	9657 Harbour Cove	C-34
35	9659 Harbour Cove	C-35
36	9661 Harbour Cove	C-36
37	9663 Harbour Cove	C-37
38	9665 Harbour Cove	C-38
51 72	9705 Harbour Cove	C-I
39	9669 Harbour Cove	C-39
40	9671 Harbour Cove	C-40
54 41	9673 Harbour Cove	C-41
42	9675 Harbour Cove	C-42
43	9679 Harbour Cove	C-43
43	9679 Harbour Cove	C-43

unit	address	Designation per site map
Carports 4 44	9683 Harbour Cove	C-J
44	9683 Harbour Cove	C-44
45	9689 Harbour Cove	C-45
46	9691 Harbour Cove	C-46
52	9707 Harbour Cove	C-K
47	9695 Harbour Cove	C-47
48	9697 Harbour Cove	C-48
49	9699 Harbour Cove	C-49
50	9701 Harbour Cove	C-50
51	9705 Harbour Cove	C-51
52	9707 Harbour Cove	C-52
53	9713 Harbour Cove	C-53
54	9715 Harbour Cove	C-54
51	9705 Harbour Cove	C-L
55	9717 Harbour Cove	C-55

Harbour Cove carports parking assignments

	unit	address	Designation per site map
Carports 5	57	9601 Bay View #101	C-57
	58	9601 Bay View #102	C-58
	59	9601 Bay View #201	C-59
	60	9601 Bay View #202	C-60
	61	9601 Bay View #301	C-61
	62	9601 Bay View #302	C-62
NM	63	9615 Bay View #203	C-63
NM	64	9615 Bay View #204	C-64
		Maintenance Space	
		Maintenance Space	

	unit	address	Designation per site map
Carports 6	65	9615 Bay View #303	C-65
	66	9615 Bay View #304	C-66
	67	9629 Bay View #105	C-67
	69	9629 Bay View #205	C-69
	71	9629 Bay View #305	C-71
	73	9635 Bay View #107	C-73
	104 74	9635 Bay View #108	C-74
	75	9635 Bay View #207	C-75
	76	9635 Bay View #208	C-76
	77	9635 Bay View #307	C-77
	78	9635 Bay View #308	C-78
	79	9649 Bay View #209	C-79
	80	9649 Bay View #210	C-80
	81	9649 Bay View #309	C-81
	82	9649 Bay View #310	C-82
	83	9663 Bay View #111	C-83
	84	9663 Bay View #112	C-84
	85	9663 Bay View #211	C-85

	unit	address	Designation per site map
Carports 7	86	9663 Bay View #212	C-86
	87	9663 Bay View #311	C-87
	88	9663 Bay View #312	C-88
	89	9667 Bay View #113	C-89
	90	9667 Bay View #114	C-90
	91	9667 Bay View #213	C-91
	92	9667 Bay View #214	C-92
	93	9667 Bay View #313	C-93
	94	9667 Bay View #314	C-94
	95	9681 Bay View #215	C-95
	96	9681 Bay View #216	C-96
	97	9681 Bay View #315	C-97

	unit	address	Designation per site map	
Carports 8	56	9721 Harbour Cove	C-56	
	56	9721 Harbour Cove	SA-A	
	NM	51	9705 Harbour Cove	SA-B
	NM	51	9705 Harbour Cove	SA-C
	NM	52	9707 Harbour Cove	SA-D
	NM		not known	SA-E
		22	9621 Harbour Cove	SA-F
	NM	46	9691 Harbour Cove	SA-G
		44	9683 Harbour Cove	SA-H
	bad	15	9599 Harbour Cove	SA-I
	NM	5	9571 Harbour Cove	SA-J
	NM	5	9571 Harbour Cove	SA-K
		104	9695 Bay View #318	C-104
		103	9695 Bay View #317	C-103
	102	9695 Bay View #218	C-102	
	101	9695 Bay View #217	C-101	
	100	9695 Bay View #118	C-100	
	99	9695 Bay View #117	C-99	
	98	9681 Bay View #316	C-98	
	92	9667 Bay View #214	C-M	

Assigned Parking Spaces

105	9597 Harbour Cove Ct. P-105
105	9597 Harbour Cove Ct. P-105

Insurance Information Sheet

Community: Harbour Cove on the Lake Condominium Association

The Condominium Association holds hazard property damage and liability insurance policies as required by the Bylaws. We urge you to speak to an independent insurance agent to assess your individual needs in conjunction with the association's coverage and recommend that you bring a copy of the Association documents with you.

The Insurance carrier is: **State Farm**

The name of the agent is: **George Pomey**

Address: **2460 E. Stadium Blvd**

Phone: (734) 973-2044

Ann Arbor, MI 48104

Fax: (734) 973-2089



Ypsilanti, MI 48197

Forms

Owner Update Information Sheet
Direct Bill Payment Authorization Agreement
Modification Request Form
Pet Registration Form
Unit Lease Addendum
Boat Slip Information Form
Boat Slip Rental Lease Form
Boat Slip Reassignment Form





Select Community Management, LLC

2455 S. Industrial, Suite A
Ann Arbor, MI 48104-6122

Phone: 734.663.1900
Fax: 734.663.0809

<http://www.thecondopros.com>

E-mail: management@thecondopros.com

OWNER UPDATE INFORMATION SHEET

Condominium/Homeowner's Association: ~~Harbour Cove on the Lake Condominium Association~~

Owner Information

Owner(s) name: _____

Owner(s) name: _____

Unit Address: _____

Owner address (if different): _____

Telephone numbers: Home: _____ Work: _____ Other: _____

Email Address: _____

Emergency contact information: Name: _____ Number: _____

Seasonal address (if applicable): _____

MORTGAGE OR LAND CONTRACT VENDOR INFORMATION

(As required under the Condominium Documents)

If there is no mortgage on your unit, please check here: _____

Name of company or individual: _____

Address: _____ Phone: _____

Tenant Information *(If unit is rented or leased.)*

Tenant Name: _____

Tenant phone numbers: Home: _____ Work: _____

Owner's Signature

Please complete and fax or mail to Select Community Management, 2455 S. Industrial, Suite A, Ann Arbor MI 48104.

Direct Bill Payment Authorization Agreement

I hereby authorize Select Community Management to electronically debit my account for association obligations. I have an account at _____
Banking Institution

I agree to maintain sufficient funds to pay association obligations when due. I also understand that if corrections are necessary, this may involve an adjustment to my account.

ASSOCIATION NAME _____
CUSTOMER NAME _____
BANK NAME _____
BANK ROUTING / ABA # _____
CITY _____
STATE _____

ACCOUNT NUMBER _____

ACCOUNT TYPE **CKG.** _____ **SAV.** _____

Direct Debit will begin the month after the form is submitted, unless a written request is submitted to Select Community Management. Both the customer and Select Community Management reserve the right to refuse or terminate electronic payment services, which is a voluntary service. This agreement will remain in effect until Select Community Management has received written notification of termination and has had sufficient time to act upon it. For additional information, please see the reverse side of this form.

CUSTOMER SIGNATURE _____ **DATE** _____

ADDRESS _____

**** Please include a payment by check or voided check with this form **** _____

The direct debit form and initial processing of electronic payment cannot begin until Select Community Management has received a payment by check with this form or a voided check.

Please return this form and a check payment or voided check to :
Select Community Management
Attn: A/R
2455 S. Industrial, Ste. A
Ann Arbor, MI 48104

Direct Bill Payment Service

Direct Bill Payment is a service provided by Select Community Management. This service is an alternative to making payment for monthly Association fees by check or other method.

Use of this service is entirely voluntary. Co-Owners are under no obligation to use this service. **Do not complete and return this form unless you want to use the service.**

Explanation of the service:

Co-Owners sign-up for the service and provide the requested information to the Select Office for set-up.

Each month between the 1st and the 10th, a charge is processed to transfer the monthly assessment amount from your checking or savings account to the Association's checking account.

A co-owner who has signed-up for the direct bill payment service may discontinue the service by submitting a written termination request to the Select Office at 2455 S. Industrial Hwy, Ste A, Ann Arbor, MI 48104

Insufficient Funds:

It is very important for co-owners using this service to maintain sufficient funds for payment in the account to be charged.

You must be sure that the amount necessary to cover the direct payment is in your checking account and that the funds are available by your bank for the transfer. If the payment is returned for insufficient funds, the charges incurred by the Association for the return as well as the late payment fee will be charged to the co-owner.

Harbour Cove on the Lake Condominium Association Modification Request/Agreement

This agreement made between Harbour Cove on the Lake Condominium Association, a Michigan corporation of Ypsilanti, Michigan, hereinafter called the Association, and _____
_____ Co-owner(s) of the Harbour Cove on the Lake Condominium Association
located at (address) _____ in Ypsilanti, Michigan, hereinafter referred to as
Homeowner:

1. It is mutually agreed:
 - a. That Homeowner has the permission of the Association to make such modifications to the common ground or property of the Association as outlined in the attached description of such modification.
 - b. Only those modifications noted in the description will be permitted by the Association under this agreement.

2. In consideration for same, Homeowner agrees:
 - a. The expense of performing said modification will be borne entirely by the homeowner.
 - b. That complete maintenance or upkeep of said modification is the responsibility of the Homeowner in accordance with the current Rules and Regulations adopted by the Board of Directors.
 - c. If additional insurance is necessary the Homeowner will see that proper insurance is in place to cover the approved modifications. Said insurance will be at Homeowner expense.
 - d. Homeowner understands that if the modification requires digging into the ground, underground utility lines may be encountered. Homeowner agrees to call MISS DIG and herewith accepts financial responsibility for repair of any damage that may be incurred in connection with the approved modification.

3. The following applies if the Homeowner is responsible for the complete maintenance of the approved modification as determined by the current Rules and Regulations.
 - a. In the event that the Association finds maintenance or upkeep of modifications lacking, or after having been so notified in writing by the Association, required maintenance or upkeep will be performed by the Association or its designate at Homeowner expense. No such maintenance will be performed without allowing the Homeowner a specified period of time to perform the maintenance.
 - b. That, if continued neglect of maintenance or upkeep of modification occurs, Association may order the return of its common ground or property to its original state, at Homeowner expense. Under no circumstances will the Association take this action without written notification of Homeowner.
 - c. That in the event the condominium is sold by the Homeowner, the Homeowner is required to notify the Purchaser of the existence of the approved modification and the

Harbour Cove on the Lake Condominium Association

Modification Request/Agreement

Modification Agreement, and that the Purchaser assumes responsibility for the maintenance and upkeep of the approved modification.

- d. That in the event the approved modification is damaged due to the repair, replacement or removal of a common element (telephone lines, electric lines, sewer lines, gas lines, etc.) repair or replacement of said modification will be borne by the Homeowner.

Homeowner acknowledges and undertakes to pay for all landscaping or maintenance services performed to correct any violations whatsoever under this Agreement. In the event that the Homeowner fails to promptly pay for such services upon the billing rendered by the Association, said expense shall constitute a lien on the Homeowners condominium. It is further acknowledged that in the event such assessment is levied, the Association shall have the right to record a lien on the Homeowner's condominium with the Register of Deeds for Washtenaw County, Michigan and to proceed with necessary litigation including but not limited to foreclosure of said lien.

The attached description of modifications is made part of this agreement.

Homeowner

Date

Homeowner

Date

Address

Phone number

Harbour Cove on the Lake Condominium Association Modification Request/Agreement

Description of proposed modification:

Diagram of modification: (attach additional pages/drawings if necessary)

Approved	Not Approved	Signature	Date
<hr/>	<hr/> Committee chair	<hr/>	<hr/>
<hr/>	<hr/> Board Member	<hr/>	<hr/>
	<hr/> Board President		

Harbour Cove on the Lake Pet Registration Form



Date: _____

Unit/Pet Owner's Name: _____

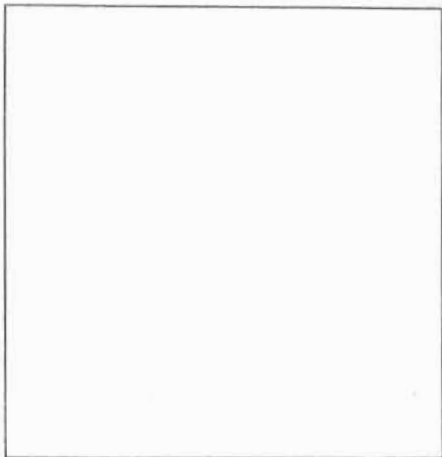
Address: _____ Phone Number: _____

_____ E-mail address: _____

Type and breed of pet: _____ Male: ___ Female: ___

Weight: _____

Description of the pet, including name: _____



Pet License/Municipal License number: _____

(Without a required license, registration with the Association will not be considered for approval.)

Please include with this form:

- Picture of your pet
- Recent vaccination information and anticipated full growth weight, signed by a veterinarian.
- Signed statements by the neighbors in the building.

Your pet/animal will not be considered for approval without all the items.

I have read the Condominium By-Laws of Harbour Cove on the Lake Condominium Association as well as the guideline information provided with this form, and understand the section in the By-Laws referring to Pets. I also agree to abide by the pet rules set forth by the Board of Directors, and also understand that those rules may be amended by the board at anytime. I also agree that if the board notifies me that my pet has been repeatedly in violation of the Condominium By-Laws and/or the pet guidelines, I may be asked to permanently remove my pet permanently from the Condominium Property.

Signature

Date

Approved ___ Not Approved ___ By the Harbour Cove Board of Directors on: _____

Notes: _____

Harbour Cove on the Lake Neighbor Acknowledge of Pet Form



To The Association Board of Directors:

I (please print name) _____ of (unit address)

_____, a co-owner at Harbour Cove on the Lake Condominium

Association, hereby give my consent for the unit owner at (pet owner's address)

_____ to have the following animal (type of animal)

_____ in our building.

I have seen ___ not seen ___ the animal or a picture of the animal.

Signature

Date

Phone number: _____

E-mail: _____

Harbour Cove on the Lake Condominium Association
Addendum to Lease Between

_____ Landlord (co-owner)
and _____, Tenant (non co-owner occupant)
Dated _____, 20__

- 1) Non co-owner occupant acknowledges that he/she has read the Master Deed, Condominium By-laws, Association By-laws and Rules and Regulations of Harbour Cove on the Lake Condominium Association and all amendments thereto (hereinafter referred to as "Condominium Documents"). Non co-owner occupant agrees to comply strictly with said Condominium Documents and with all amendments and additions to such Condominium Documents as are allowed by law.
- 2) Non co-owner occupant shall not assign or sublet the condominium unit without the prior written consent of the Board of Directors of Harbour Cove on the Lake Condominium Association. In no event shall the non co-owner occupant assign or sublet less than the entire condominium unit.
- 3) Non co-owner occupant acknowledges that the Michigan Condominium Act gives the Association the authority to bring summary proceedings to evict the non co-owner occupant and/or to bring an action for money damages in the same action against the co-owner and non co-owner occupant in the event of any default by the non co-owner occupant in compliance with the Condominium Documents. Money damages shall include, but not be limited to, actual attorneys fees and costs incurred by the Association in commencing any proceedings against the non co-owner occupant.
- 4) Landlord and Tenant occupant acknowledge that if the co-owner is in arrearage to Harbour Cove on the Condominium Association for assessments and the Association gives notice of the arrearage to the Tenant, the Tenant shall deduct from rental payments due the Landlord under this lease agreement the arrearage and pay that to Harbour Cove on the Lake Condominium Association. The deduction shall not be a breach of this lease agreement by Tenant.

Signed, sealed and delivered this _ day of _____, 20__.

In the Presence of:

Landlord:

Tenant:



Ypsilanti, MI 48197

BOAT SLIP INFORMATION FORM

Boat slip Designation: _____

Owner Information

Owner(s) name: _____

Owner(s) name: _____

Unit Address: _____

Unit # : _____

E-Mail Address _____

Owner address (if different): _____

Telephone numbers: Home: _____ Work: _____ Other: _____

Please attach copies of any relevant boat slip purchase and assignment information as applicable.





Ypsilanti, MI 48197
BOAT SLIP RENTAL LEASE FORM

Boat slip Designation: _____

Owner Information

Owner(s) name: _____

Owner(s) name: _____

Unit Address: _____

Unit # : _____

E-Mail Address _____

Owner address (if different): _____

Telephone numbers: Home: _____ Work: _____ Other: _____

Boat slip Renter/Lessee Information

Name: _____

Unit address: _____

Unit # : _____

Phone numbers: Home: _____

Work: _____

Boat Slip Assignee(s) signature(s): _____

Boat Slip renter/lessee signature(s): _____





Ypsilanti, MI 48197

The unit owner(s) of (address) _____ Unit # _____,
(name) _____
and the unit owners of (address) _____ Unit # _____,
(name) _____
request to have dock/boat slip _____, currently assigned to Unit _____, hereby request that
dock/boat slip _____ be reassigned to Unit _____.

The unit owners agree that the docks/boat slips are limited common elements and are assigned to specific units according to the Master Deed and By-laws of Harbour Cove on the Lake Condominium Association. The receiving assignees recognize that they must adhere to the documents in reference to costs of repair, replacement and maintenance as well as activities, rental or leasing of the boat slips.

Unit granting dock reassignment:

(address) _____ Unit _____ hereby agrees to reassign Limited Common Element (Dock and slip #) _____ to (address) _____ Unit _____ on this date _____. Please print name and sign below

Name

Signature

Name

Signature

My Commission Expires: _____

Notary Public

Unit receiving dock reassignment:

(address) _____, Unit _____ hereby agrees to the reassignment of Limited Common Element (Dock and slip #) _____ from (address) _____ Unit _____ on this date _____. Please print name and sign below

Name

Signature

Name

Signature

My Commission Expires: _____

Notary Public

