

Dear Homeowner:

We want to take this opportunity to welcome you to Pine Knob Manor Homes and Condominium Living.

The overall concept of Pine Knob is such that you now hold the prestige of residing within a community difficult to match anywhere.

Because the concept is possibly different from what many are accustomed, it is extremely important to review and process completely the related documents affecting your ownership. This introduction is meant to help inform you on some of the more basic questions and to provide a means by which you can receive an answer to any pertinent question relating to the Association's responsibilities, as well as your own, plus give you an overview of your community.

Condominiums are regulated with very strict standards for the protection of all Co-Owners. At closing, you received a series of documents with which you should become familiar. You are urged to go back and review these documents closely. Included in the set you will find the Master Deed covering legal language necessary to define the Condominium. This Deed establishes the formula for maintenance responsibilities, percentage values, and how Pine Knob Manor Homes fits into the overall plan of the much larger Pine Knob Community.

Bylaws I, (also referred to as the Condominium Bylaws, and Exhibit A of the Master Deed) covers:

- a. Membership to the Association and voting rights
- b. Assessments
- c. Arbitration in the Event of a Dispute
- d. Insurance
- e. Reconstruction and repair
- f. Restrictions
- g. Enforcement

The Bylaws will be relied on by the Board of Directors in establishing overall guidelines for administration and management.

Bylaws II, (often referred to as the Association Bylaws, or Corporate Bylaws) spells out the responsibility and authority of the board of directors.

Under laws established by the State of Michigan, each homeowner is also provided with a disclosure Statement which summarizes many of the items in the Master Deed and Bylaws.

Admittedly, these Documents are legalistic and not light reading, but their content is required by the Condominium concept adopted in and by the State of Michigan.

The Condominium Concept provides a manner of living not unlike that of a single family residence, but with many of the responsibilities assumed by the overall Association. The Association will take care of the maintenance and service of the areas Common to all the people in the Condominium. The expense to you for such maintenance and service should be less than it would be if you were to contract for them in a single residence. On the other hand, as a homeowner, you will still have certain responsibilities.

Living in a Condominium with other people also requires that each person cooperate in the observance of a standard of conduct and procedures for the better living of all. Your Association, and its Articles of Incorporation in addition to the adoption of its Bylaws, is empowered to adopt Rules and Regulations for such standards of conduct and procedures. This is your association and in the final analysis, the Board of Directors will determine the rules and regulations.

PINE KNOB MANOR HOMES CONDOMINIUM ASSOCIATIONS:

In 1978 Pine Knob Manor Homes Association was developed to administer, operate, manage and maintain Pine Knob Manor Homes Condominium, a condominium project of 1000 to 650 units. Pine Knob Manor Homes was the original group of 20 units that were constructed in the late seventies.

Since that time, five (5) other groups have come into the community: the four units across from us with the entrance on the north side of Bristol Parke are known as Pine Knob II. The other units on our street, including the cul-de-sac and the homes leading up to the Mansion on Royal St. George, are Pine Knob III. The homes on St. Andrew are known as the Bluffs of Pine Knob. The units beginning at the main entrance to Pine Knob along the east side of Royal St. George are the Enclaves, and along the west side the Fairways. The newest association still under construction is the Hills of Pine Knob with their main entrance on the west side of Royal St. George directly before the golf course club house.

Each group has their own political structure; however, a shared-expense agreement exists among us to handle such items as street-lighting, street-plowing, etc. Each group contributes its pro-rata interest in the roadway, Royal St. George.

OUR MANAGEMENT COMPANY:

To help administer the monthly dues that help defray day-to-day budgeted expenses as well as secure and reimburse contractors, an outside management company is retained.

OUR ANNUAL ASSOCIATION MEETING:

The annual meeting features our election of our Board of Directors. Five Co-Owners are elected who in turn elect a President. All Co-Owners are encouraged to participate in this process.

MONTHLY DUES:

Association fees are payable on the first of every month and are payable to Pine Knob Manor Homes. Funds are deposited directly into the Association's bank account and can only be used for Association related expenses.

ASSESSMENTS:

It is everyone's interest to keep our monthly dues as low as possible. When annual expenses do exceed income, or if an unusual one-time unbudgeted expense does occur or is anticipated,

homeowners are assessed. The purpose and the amount will be discussed at the annual meeting and a letter will be sent to each Co-Owner stating amount due and payment schedule.

BUDGET:

The budget is established by the Board of Directors in sufficient amounts to cover the anticipated expenses of the Association. The resident Board of Directors is responsible for establishing future budgets for the Association.

MONTHLY EXPENSES OF OUR ASSOCIATION:

These include, but are not limited to, items such as lawn-cutting, tree and shrub fertilizing and trimming, leaf cleanup both Fall and Spring, snow shoveling, snowplowing, eave trough cleaning and repair, maintenance of landscape irrigation system, etc. The Board of Directors in conjunction with the Management Company has the responsibility to budget, contract and approve these items.

It has been our practice for the Co-Owners to repair as much as possible of the common elements and the limited common elements that directly relate to their unit, or share the cost of repairs or maintenance with adjoining Co-Owners, e.g. sealing of driveways, building roof repairs etc. This reduces assessments and gives Co-Owners some control and individuality over the timing and performance of maintenance and repair of their units.

MAINTENANCE ITEMS THAT ARE HOMEOWNERS' RESPONSIBILITY:

While our Association handles exterior maintenance, the following areas ARE NOT INCLUDED: Balconies (tile & cement), windows, doors, garage doors, chimneys (including caps and screens), garage door openers, garage floors, Limited Common Elements (patios, enclosed & open), and virtually everything inside the structure such as: plumbing, wiring, phone lines, TV cable lines, fireplaces (gas logs only, **no wood**). Each individual fireplace should be inspected by an expert to insure proper safe usage. To clarify the above, a quick reference chart is attached.

Cost of repair to any COMMON ELEMENTS or LIMITED COMMON ELEMENTS if due to resident's carelessness, action or inaction is assessed to the Co-Owner.

TRIM PAINT:

To maintain a uniform and attractive appearance for our community, please comply with these paint colors:

Windows, Mullions and Doors (except Front Doors): Pittsburgh #3752 Agate Grey

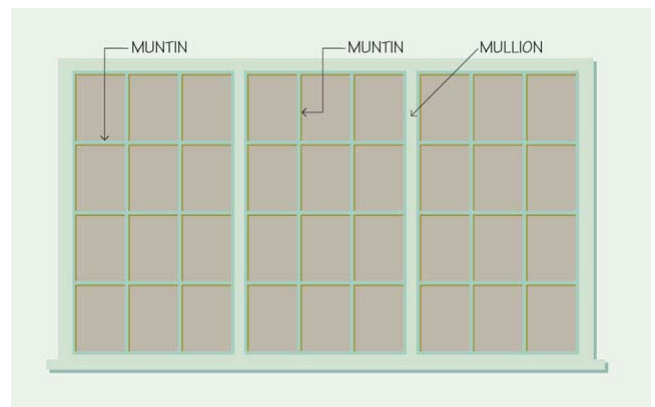
Muntins: White Non-Chalking (all windows will have muntins).

Front Doors: Stained and Varnished

Garage Doors: Pittsburgh #7601 Devils Food

All wood surfaces need to be painted every 3 years.

All metal surfaces need to be painted every 5 years.



COMMON ELEMENTS/LIMITED COMMON ELEMENTS:

A great deal is covered in the official rules and regulations; however, as a rule of thumb, your Limited common Element (limited to you as a Co-Owner) is an area about twenty feet from the exterior of your unit. Flowers, shrubs, etc. can be planted and will be your responsibility to water, weed, trim, etc. Your Condominium documents include a map showing all Limited (horizontal lines)/Common (diagonal lines) Elements. In addition, we have attached an enlargement of your particular unit. Landscaping of Common Elements is prohibited, except by Board approval.

SIGNS-EXTERIOR (REAL ESTATE, etc.):

The Associations have a common agreement that any real estate sign is to be of a uniform size, with standard colors for the background and lettering. Specs are available from our Management Company. No other signs are permitted.

FLUSHING INSIDE WATER PIPES:

Since we are on a community well serviced by Independence Township, a free service is provided: flushing water pipes that are inside your unit. Call the Township Office, 248/625-5111, for an appointment. It's recommended that this service be performed once a year.

ALTERATIONS:

Residents wishing to upgrade courtyards, patios or other exterior elements around homes, should submit a plan in writing along with appropriate drawings to the Board of Directors. All such plans will be reviewed by the Board of Directors for approval.

No alteration to any common or Limited Common Element may take place without the written approval of the Board.

IRRIGATION SYSTEM (CLOCK-TIMED):

During the summer months, our community is watered daily when conditions are arid. The system is shut down on the day the lawns are mowed, as well as after we have received heavy rainfall. Members of the Board attend to this. If you are having an outdoor function and you wish to have the water system turned off, contact a Board member.

NO INDIVIDUAL HOMEOWNER (OR PRIVATE CONTRACTOR) SHALL RESET ANY OF THE CLOCKS FOR THEIR AREA.

TRASH:

Pickup is Thursday morning. Special containers are provided by the recycling company for newspapers, plastic, metal and glass. These are picked up EARLY in front of your unit. Trash is picked up later. You must provide your own trash container. Place the trash container near your garage door for removal. Leaves, twigs, cuttings, etc. are to be placed in biodegradable (brown paper) bags (available locally) and put out at curbside that morning.

Trash containers and biodegradable bags shall be stored in your garage when not out for pick-up and removal

PETS:

Common sense should prevail concerning keeping animals leashed, cleanups, etc. Pets are limited to one cat or one dog unless you obtain written approval from the Board. The Bylaws under Article VI, Section 6 are very clear as to pet owner responsibility. Any such pets kept in

the Condominium shall have such care and restraint as not to be obnoxious on account of noise, odor or unsanitary conditions.

1. No animal may be permitted to run loose upon the Common elements and any animal shall at all times be attended by some responsible person while on the common elements, General or Limited. Repeated loose animals will be reported to the Oakland County Animal Control.

2. The Association may remove, or cause to be removed, any animal from the Condominium which it determines to be in violation of the restrictions imposed by this section.

3. The Association shall have the right to require that any animals be registered with it and may adopt such additional reasonable rules and regulations with respect to animals as it may deem proper. No animal may be kept or bred for any commercial purpose.

PARKING:

Residents are requested to abide by the Bylaws covering parking under Article VI, Section 7. Cars should be parked in the garage spaces available or directly in front of garage doors, if the garage already has two vehicles. Garages are not to be used for storage or other activities what would prohibit the use by two (2) normal passenger vehicles. Residents are also urged to keep garage doors closed for security and aesthetic reasons. The attached document also indicates parking space for your unit. **This is the only space you or your guests are to use, unless you make previous arrangements with your neighbors.**

Blocking driveway access is never permissible. Ingress and egress for Co-owners and emergency vehicles must be maintained.

DRIVING SPEEDS:

All residents shall observe speed limits set and posted. Speeding on our streets is dangerous to the other homeowners and will not be tolerated.

INSURANCE:

Pine Knob Manor Homes carries replacement value for structures as well as liability policies.

OFFICIAL CONDOMINIUM DOCUMENTS:

While these guidelines were prepared to assist you in understanding the somewhat complex set of documents you recently received, those documents govern our administration further, and any question or clarification should be referred to the Board of Directors or our Management Company.

These guidelines were prepared by your 2014 Board of Directors:

Stephen R. Boergert, President

Al Lambert

George Freije

ASSOCIATION:	CO-OWNERS:
Care of trees & shrubs on Common grounds.	Privately installed plants & landscaping in patio & courtyard areas.
Grass cutting & fertilizing: (Grass cutting only in courtyards)	Maintain enclosed courtyards if a gate is kept closed or if a dog is in patio.
Snow removal & Salting: Streets, driveways & sidewalks.	Snow removal in enclosed courtyards if a gate is kept closed or if a dog is in patio
All streets, parking lots, driveways & sidewalks	Any additional concrete on patio installed by homeowner. (Board approval required.)
Courtyard walls (as differentiated from balconies).	Modified fences & gates (Co-Owner assessed for repair if done by Association).
Original porches (as differentiated from balconies).	Porches where modifications or replacement have been made to existing porch. (Board approval required).
All building exteriors (caulking, vents, stucco, gutters & roofs).	Balconies and chimneys including caps and screens.
No window repair or maintenance.	Repair & painting outside entrance doors, windows & door walls. (Every 3 years on wood, every 5 years on metal. All windows, including casings, springs, weather-stripping, storm windows & screens.
Basement wall leaks.	
Mailboxes – Repair and paint	All heating, electrical, plumbing, air conditioning, appliances hot water tanks & furnaces.
Original gutters and downspouts.	Sewer back ups
Common area lights & fixtures.	Repair & replace porch light. Additional lights installed by homeowner
Irrigations system maintenance. This does not include moving for landscaping changes.	Cost of repair to irrigation system if due to resident's carelessness or action is assessed to the Co-Owner.
Cost of repair to any COMMON ELEMENTS or LIMITED COMMON ELEMENTS if due to resident's carelessness or action is assessed to the Co-Owner.	

It has been our practice for the Co-Owners to repair as much as possible of the common elements and the limited common elements that directly relate to their unit, or share the cost of repairs or maintenance with adjoining Co-Owners, e.g. sealing of driveways, building roof repairs etc. This reduces assessments and gives Co-Owners some control and individuality over the timing and performance of maintenance and repair of their units.