

**PURCHASER INFORMATION BOOKLET
FOR
HIGH POINTE RIDGE**

TABLE OF CONTENTS

<u>DESCRIPTION</u>	<u>PAGE NO.</u>
DISCLOSURE STATEMENT	
MASTER DEED	
ARTICLE I TITLE AND NATURE	1.
ARTICLE II LEGAL DESCRIPTION	2.
ARTICLE III DEFINITIONS	2.
Section 1. Act	2.
Section 2. Association	3.
Section 3. Bylaws	3.
Section 4. Common Elements	3.
Section 5. Condominium Documents	3.
Section 6. Condominium Premises	3.
Section 7. Condominium Project, Condominium or Project.....	3.
Section 8. Condominium Subdivision Plan	3.
Section 9. Consolidating Master Deed.....	3.
Section 10. Construction and Sales Period.....	3.
Section 11. Co-Owner or Owner.....	3.
Section 12. Developer	4.
Section 13. First Annual Meeting.....	4.
Section 14. Transitional Control Date.....	4.
Section 15. Unit or Condominium.....	4.
ARTICLE IV COMMON ELEMENTS	4.

Section 2.	Repair in Accordance with Plans or Specifications.....	11.
Section 3.	Co-Owner Responsibility for Repair	11.
Section 4.	Association Responsibility for Repair.....	12.
Section 5.	Timely Reconstruction and Repair	12.
Section 6.	Eminent Domain	12.
Section 7.	Notification of FHLMC and FNMA	13.
Section 8.	Priority of Mortgagee Interests	13.
ARTICLE VI	RESTRICTIONS	13.
Section 1.	Residential Use	14.
Section 2.	Leasing and Rental	14.
Section 3.	Alterations and Modifications.....	15.
Section 4.	Activities.....	15.
Section 5.	Pets.....	16.
Section 6.	Aesthetics.....	17.
Section 7.	Vehicles.....	17.
Section 8.	Advertising.....	18.
Section 9.	Rules and Regulations.....	19.
Section 10.	Right of Access of Association.....	19.
Section 11.	Landscaping.....	19.
Section 12.	Common Elements Maintenance.....	19.
Section 13.	Co-Owner Maintenance.....	20.
Section 14.	Reserved Rights of Developer.....	20.
ARTICLE VII	MORTGAGES.....	21.
Section 1.	Notice to Association	21.
Section 2.	Insurance	21.
Section 3.	Notification of Meetings	21.
ARTICLE VIII	VOTING	22.
Section 1.	Vote	22.
Section 2.	Eligibility to Vote	22.
Section 3.	Designation of Voting Representative	22.
Section 4.	Quorum	22.
Section 5.	Voting	23.
Section 6.	Majority	23.
ARTICLE IX	MEETINGS	23.
Section 1.	Place of Meeting	23.
Section 2.	First Annual Meeting	23.
Section 3.	Annual Meetings	24.
Section 4.	Special Meetings	24.
Section 5.	Notice of Meetings	24.
Section 6.	Adjournment	24.

Section 7.	Order of Business	24.
Section 8.	Action Without Meeting	24.
Section 9.	Consent of Absentees	25.
Section 10.	Minutes; Presumption of Notice	25.
ARTICLE X	ADVISORY COMMITTEE	25.
ARTICLE XI	BOARD OF DIRECTORS	26.
Section 1.	Number and Qualification of Directors	26.
Section 2.	Election of Directors	26.
Section 3.	Powers and Duties	28.
Section 4.	Other Duties	28.
Section 5.	Management Agent	29.
Section 6.	Vacancies	29.
Section 7.	Removal	29.
Section 8.	First Meeting	30.
Section 9.	Regular Meetings	30.
Section 10.	Special Meeting	30.
Section 11.	Waiver of Notice	30.
Section 12.	Quorum	30.
Section 13.	First Board of Directors	31.
Section 14.	Fidelity Bonds	31.
ARTICLE XII	OFFICERS	31.
Section 1.	Officers	31.
Section 2.	Election	32.
Section 3.	Removal	32.
Section 4.	Duties	32.
ARTICLE XIII	SEAL	32.
ARTICLE XIV	FINANCE AND RECORDS.....	32.
Section 1.	Records	32.
Section 2.	Fiscal Year	33.
Section 3.	Bank	33.
Section 4.	Co-Owner Access to Book and Records; Procedures.....	33.
ARTICLE XV	INDEMNIFICATION OF OFFICERS AND DIRECTORS	34.
ARTICLE XVI	AMENDMENTS	35.
Section 1.	Proposal	35.
Section 2.	Meeting	35.
Section 3.	Voting	35.

Section 4. By Developer	35.
Section 5. When Effective	35.
Section 6. Binding	35.
ARTICLE XVII COMPLIANCE	35.
ARTICLE XVIII DEFINITIONS	36.
ARTICLE XIX REMEDIES FOR DEFAULT	36.
Section 1. Legal Action	36.
Section 2. Recovery of Costs	36.
Section 3. Removal and Abatement	36.
Section 4. Assessment of Fines	36.
Section 5. Non-Waiver of Rights	37.
Section 6. Cumulative Rights, Remedies and Privileges	37.
Section 7. Enforcement of Provisions of Condominium Documents	37.
ARTICLE XX ASSESSMENT OF FINES	37.
Section 1. General	37.
Section 2. Procedures	37.
Section 3. Amounts	38.
Section 4. Collection	38.
ARTICLE XXI RIGHTS RESERVED TO DEVELOPER	38.
ARTICLE XXII SEVERABILITY	39.

CONDOMINIUM SUBDIVISION PLAN

CONDOMINIUM ASSOCIATION ARTICLES OF INCORPORATION

ARTICLE I NAME	1.
ARTICLE II PURPOSES	1.
ARTICLE III ADDRESS	2.
ARTICLE IV RESIDENT AGENT	2.
ARTICLE V INCORPORATOR	3.
ARTICLE VI BASIS OF ORGANIZATION AND ASSETS	3.
ARTICLE VII EXISTENCE	3.
ARTICLE VIII MEMBERSHIP AND VOTING	3.
ARTICLE IX LIMITATION OF LIABILITY OF DIRECTORS	4.

PURCHASE ESCROW AGREEMENT

NOTICE REGARDING PROPOSED AMENDMENTS

MANAGEMENT AGREEMENT

FIRST AMENDMENT TO MASTER DEED

DESCRIPTION OF MATERIALS

HIGH POINTE RIDGE CONDOMINIUMS

DESCRIPTION OF MATERIALS

1. CONSTRUCTION MATERIALS:

- A. Basement walls to be 7'8" high X 10" wide poured concrete walls on a 20" X 10" concrete footing.
- B. Waterproofing to be foundation tar, spray applied. All rod holes to be plugged and tarred from exterior.
- C. Interior basement walls to be spraycoated white.
- D. Foundation drain to be 4" perforated plastic pipe covered in filter cloth, covered in 12" of clean gravel.
- E. Basement floors to be 4" concrete over 4" of compacted sand and 6 mil polyethylene vapor barrier.
- F. Garage floors to be 4" concrete with 3/8" rerod over 4" of compacted sand.
- G. Lumber to be #2 or better S.P.F. Floor joist size and spacing as per plan. Floor trusses (carriage unit only) as per plan and specifications. Exterior walls 2 X 4's 16 O.C. All Headers over doors and window sizing as per plan.
- H. Ranches and townhouse unit floors to be 5/8" T&G O.S.B. U/L on 2" X 8" joists; Carriage unit to be 3/4" T&G O.S.B. and 1/4" luan on floor trusses throughout entire unit. All vinyl floors to have 1/4" luan over 5/8" or 3/4" T&G O.S.B. U/L.
- I. Roof Framing to be manufactured trusses with size and spacing as per plan.
- J. Wall sheathing: 1st floor - 1/2" insulated sheathing behind brick on 1" polystyrene; 2nd floor - 7/16" O.S.B. behind vinyl siding.
- K. Cornice to be 1" rough sawn white pine.
- L. Roof sheathing to be 7/16" O.S.B. with H-clips with non-combustible sheathing where required.
- M. Roof to be asphalt seal tab shingles over #15 felt with #50 felt eave protection, aluminum roof edging and step flashing where required.
- N. Brick to be 1/2" brick on 1" polystyrene T&G panels mechanically fastened to exterior wall studs.
- O. Siding to be double 4" vinyl siding.
- P. Exterior deck (carriage unit only) to be pressure treated #2 S.P.F. on 2" X 10" joists and 2" X 6" decking and handrail per code.

2. WINDOWS AND DOORWALLS:

- A. Tan vinyl single hung windows with 3/4" insulated glass with screens, as manufactured by Vinyl Tech Window Systems.
- B. Tan vinyl sliding glass doors with 7/8" energy efficient insulated safety glass with screens, as manufactured by Vinyl Tech Window Systems.

3. DOORS AND FINISH TRIM:

- A. Exterior doors to be 1 3/4" steel clad with insulating core and thermal barrier edges.
- B. All interior doors to be 1 3/8" "Legacy" pre-finished doors.
- C. All door, window and wall trim to be paint grade white pine.

4. PAINTING:

- A. Exterior entrance door to be painted.
- B. Entrance door from garage not painted on garage side.
- C. All interior doors to be pre-finished.
- D. All walls and ceilings to have one coat of primer and one coat of interior flat latex paint.
- E. All interior door trim to have one coat of primer and one coat of oil base enamel.
- F. All interior base trim to be flatted with wall.
- G. Entire unit to be painted one color to be selected from standard colors.
- H. Exterior wood trim, fences and posts to have one coat of solid color exterior stain.
- I. Overhead garage doors to be painted on exterior only.
- J. All handrails and shoe molding to be stained to match cabinets.
- K. All fireplace mantels to be enameled to match the color of the unit.

5. CABINETS - COUNTER TOPS:

- A. Kitchen and bath cabinetry manufactured by Woodstar Cabinets which feature oak veneers, recessed panels and solid oak framing. Laminate cabinetry with solid oak framing also available. (standard selection)
- B. All counter tops to be plastic laminate with 4" backsplashes. (standard selection)

6. CERAMIC TILE:

- A. All baths to have 4 1/4" X 4 1/4" matte glaze ceramic tile on walls in bathtub recesses up to 6' above floor. All wall and base tile to be glued directly to drywall. (standard selection)
- B. All bath floors to have 4 1/4" X 4 1/4" matte glaze ceramic tile with matching base. All ceramic floors to be installed over 3/4" cement with wire mesh. (standard selection)
- C. All units with optional showers will have ceramic tile walls 6' high with ceramic tile floors and curbing. All wall tile to be glued directly to drywall except bottom 1' of wall, floor and curbing which is tile over 3/4" cement with wire mesh, over shower pan liner.

7. PLUMBING:

- A. Kitchen sink to be Briggs or equal enameled steel - 24" X 21".
- B. Bathtub to be 5' X 30" porcelain enameled steel.
- C. Lavatories to be Briggs or equal - 20" X 17" oval porcelain on steel.
- D. Water closets to be Briggs or equal China Reverse Trap with round front, 1.5 gallon flush.

- E. All faucets to be Delta - two handle.
- F. Shower and tub valve to be single control pressure balancing valve.
- G. Laundry tub to be fiberglass - 23" X 25" on a steel stand.
- H. Water heater to be "Bradford White" or equal with a glass lined tank, 40 gallon natural gas.
- I. All waste and vents to be PVC piping.
- J. All units to have main supply shut off valve accessible in basement or utility room (carriage unit only) and individual shut offs at each fixture.
- K. Each building to have minimum 4 exterior hose bibs.
- L. Each building to have one sump pump hooked to sub-soil drains under each unit (except carriage) and to exterior 4" perforated drain tile around basement walls.
- M. Each basement to have 2 floor drains, one hooked into sanitary sewer system and one hooked into sub-soil drain system (i.e. sump pump).
- N. Each building to have one sanitary connection to public sewer system and one water connection to City of Detroit water system.
- O. Each building to have one water meter. Water bill to be paid by the Condominium Association.
- P. All water piping to be CPVC plastic.

8. ELECTRICAL:

- A. 100 AMP electrical service with separate electrical meter for each unit.
- B. Circuit breaker electrical panels.
- C. Push button doorbell at front door.
- D. Intercom to front door in carriage unit only.
- E. Weatherproof plug at each doorwall except F unit in triple ranch - plug at front porch.
- F. All interior and exterior light fixtures with bulbs are included.
- G. 220 range power included.
- H. Smoke detectors as per building code (one in each bedroom, one on each floor).
- I. Electrical ceiling outlet and push button for future garage door opener (garage door opener not included).
- J. All others switches, plugs and outlets as per electrical code.
- K. Each unit to have exterior lights at front door and doorwall; electricity to be paid by homeowner. Each building to have extra exterior lighting to light up garage door entrances and opposite end of building; electricity to be paid by Condominium Association.
- L. Electricity for sump pump to be paid for by Condominium Association.

9. HEATING:

- A. Furnace to be 80% energy efficient "Bryant" - 70,000 BTU furnace.
- B. High wall cold air returns and either floor or low wall heats.

- C. All ducts are sized for air conditioning. Furnace is prepped for air conditioning. (A-coil, line-set and air conditioner not included.)
- D. Heating and cooling thermostat included.

10. INSULATION AND VENTILATION:

- A. Ceilings - 6" fiberglass roll insulation with vapor barrier R-19.
- B. Outside walls - 3 1/2" fiberglass roll insulation with vapor barrier. 1st floor R-11; 2nd floor R-13.
- C. Floors of carriage unit over garages - 9" fiberglass roll or batt insulation with vapor barrier R-30.
- D. Basement bonds - 3 1/2" fiberglass insulation R-11.
- E. Sill sealer on top of basement walls.
- F. All attic spaces to be ventilated with soffit, gable and roof louvers as needed.
- G. Bath fans in all bathrooms vented to attic roof louver.

11. SOUND CONTROL:

- A. Double 4" walls between adjacent units.
- B. Double 4" walls between units and adjacent garages or laundry rooms.
- C. 3 1/2" fiberglass insulation on each side of double walls as described above.
- D. Separation gap between floor joists of adjacent units throughout building.
- E. Two layers of 1" Type X shaft liner drywall in 2" metal "H" studs in between all double 4" walls and attic spaces of adjoining units.

12. DRYWALL:

- A. Two layers of 1" Type X shaft liner drywall in 2" metal "H" studs in between all double 4" walls and attic spaces of adjoining units.
- B. Two layers 5/8" Type X drywall on dividing walls between units and garages in both building types except where units abut their own garage.
- C. Two layers of 5/8" Type X drywall on ceilings of garages in both building types.
- D. Two layers 5/8" Type X drywall on each side of adjoining garage walls.
- E. 1/2" drywall on all other walls and ceilings.
- F. Moisture resistant drywall behind ceramic tile in bathtub and optional shower recesses.
- G. Drywall joints to be taped, rough coated, finished coated and sanded except in garages which are taped only.
- H. All drywall to be glued and nailed.

13. GARAGE:

- A. 9' sectional embossed garage door in all units except carriage unit in triple ranch building which will be 8'.
- B. Walls to be drywalled with joints taped only - no paint.
- C. Entrance door from garage not painted on garage side.
- D. Electrical ceiling outlet and push button for future garage door opener (garage door opener not included).
- E. Each garage to have one additional electrical outlet.
- F. Overhead garage door painted on exterior only.

14. STAIRS AND RAILINGS:

- A. Stair treads to be 1 1/2" fir or yellow pine.
- B. Risers to be 3/4" #2 White Pine.
- C. Basement stairs to be painted.
- D. Stairs to second floor in townhouse unit and stairs to main level in carriage unit to be carpeted.
- E. Open railings in townhouse unit to be wrought iron painted black.
- F. Wall railings to be oval or round as per code.

15. FINISH HARDWARE:

- A. All interior and exterior locks to be "Schlage" (F-Series) antique brass finish.
- B. All closets to have vinyl coated wire shelving.
- C. Bi-fold door pulls, door stops, toilet tissue holder(s) and towel bar(s) are included.

16. APPLIANCES:

- A. Dishwasher - Kenmore #14175 (standard selection)
- B. Garage disposal - IN-SINK-ERATOR Badger I or equal.
- C. Hood fan with light over range space.

17. FINISH FLOORS:

- A. Carpet to be "Venture" (a division of Salemcarpets) 100% continuous filament nylon FHA approved carpet protected by Scotchgard carpet protector over 3/8" netting reinforced re-bond pad. (standard selection)
- B. Vinyl to be Armstrong "Initiator" or "Mannington Vega" FHA grade no wax vinyl flooring on 1/4" luan underlayment. (standard selection)