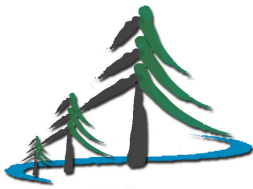


Woodhaven Lakes Property Owners Association

Member Handbook
May 2010

Pitch in to keep our community
Clean & Safe





Welcome to our Community

The quality living environment we enjoy at Woodhaven is enabled by the direct involvement of our residents, who have actively assumed the responsibilities of its attractions. We participate in managing its finances and common grounds, writing its newsletters, maintaining architectural controls and rules, and planning social events to ensure a quality of life found in few places. Our homes and the environment we have nurtured at Woodhaven have attracted residents with diverse and considerable talents who participate on various committees and on our Board of Directors. Together, we have created and we maintain a community you can be proud to be part of, and to which you can make your contributions in areas of finance, architectural review, grounds management, social/recreation, newsletter/communications and other areas. You can make your interests known in any of these areas by contacting any member of a committee or our Board of Directors.

Special obligations belong to our homeowners. If you have purchased property here in Woodhaven you have also assumed responsibility of maintaining our common grounds through annual assessments. The Costs of maintaining our community are measured in more ways than money. Your dues cannot adequately substitute for contributions of your time. It is important that we each assume our share of responsibilities. Please volunteer for a working committee of your choice or accept appointment as a board member. And when you're not active on a committee or the Board, please support those who are by completing a ballot or proxy when asked and attending our monthly and annual meetings. Only your resolution to participate—to be hands-on involved in sustaining the quality of your community—can preserve that environment in which we have all invested.

You are about to read a short explanation about what Woodhaven Lakes Property Owners Association is and how we operate. This will explain whom to call for what, rules, our insurance, the architectural standards and approval process, general information and answers to frequently asked questions. Please read this booklet, ask others in your household to read it and keep it handy for reference.

What Our Association is:

As members of a Planned Development association, we each can have the benefits of sharing common facilities otherwise difficult to own, of living in a nice home in a neighborhood the quality of which we mostly determine—and with some terrific neighbors. Residing in a community like ours, with its higher density housing and shared common property, have collective responsibilities. We have an impressive talent pool for sharing management of those responsibilities. Our Association, Woodhaven Lakes Property Owners Association, is a nonprofit corporation; the legal form we take that allows us to:

- Enter into contracts.
- Own and maintain property.
- Levy and collect assessments.
- Become an employer.
- Buy insurance.
- Pay taxes.
- Borrow money. (with membership consent)
- Formally agree on rules and authority.

The C&Rs (Master Declaration of Covenants & Restrictions)

If you own property (vacant or occupied) here, your purchase automatically entitled and obligated you as a member of the Association. The C&Rs (Covenants & Restrictions) is the document that describes those entitlements and obligations. If you do not have a copy, please contact the office. If you are renting your home from a homeowner, you are bound by many of the C&Rs terms and rules, some of which are included in this booklet; violation of those terms or rules may be a default under your lease so you should familiarize yourself with the rules section in the appendix section of this booklet.

The C&Rs make us possible. Every homeowners association has one. It is a comprehensive description of the Association's rights and owners' rights, of administration, membership, property and voting rights, maintenance and assessments, duties and powers, use restrictions, architectural controls, protection, and other provisions. Ultimately, almost every Association activity is governed by or affected by the C&Rs. By reading them you may gain insights into why a committee or the Board acts in a particular way or why we have regulations and obligations of enforcement. If you are an owner it also will help to prepare you for taking your turn on the Board or on a committee.

Your Home

Your home is your most obvious asset at Woodhaven. It is principally what motivated you to purchase. Because of the proximity of our homes to one another, additions and improvements made by one neighbor can affect the property values of the rest of us. To this extent, common interests do affect what you can do with the exterior of your home. Protections are afforded us by our C&Rs as architectural controls. Any change you wish to make outside that will be visible from any other place in our neighborhood, whether from the street, or from your neighbor's window, must be approved by the Environmental Control Committee (ECC). See the ECC guidelines (Article IV of C&R's).

Common Area

If you are an owner, when you purchased your home you also acquired the responsibility for our Association assets. Part of the dues you pay each year goes toward the maintenance and replacement funds for these assets.

Committees

These groups are the means by which you can involve yourself and make things happen at Woodhaven. Some committees are permanent (standing) such as the Environmental Control Committee (ECC). Others are more transient (ad hoc). For example, the Budget Committee is appointed and becomes active each July as we begin to prepare our budget or as our Board directs. The Rules Committee is appointed as we decide new or amended rules are required, to help resolve disputes or complaints, or to perform other activities consistent with its charter. The Nominating Committee is appointed to nominate qualified candidates prior to Board elections. Still other committees are possible. A nice thing about living here is we really do run ourselves. You are part of us. If you have an idea for a new committee, club or group, you can start it—or you can join others in existing committees. Either way, you can affect how Woodhaven operates.

Board of Directors

The management of Woodhaven includes management of our physical assets, money and other resources, contracts and liabilities. Your Board of Directors, made up of nine unpaid volunteers, directs our affairs. They meet frequently to review and make decisions about our finances, common area maintenance, legal issues, committee proposals, and countless issues affecting us. Our Board of Directors welcomes those who attend its regular meetings and is receptive to ideas and requests. They value your input.

Each May at our Annual Meeting, we elect 3 Directors for three-year terms. If you are an owner, you help decide who our nine Board members will be. If you have never been a member of a homeowners association, an important note: Our Board elections can affect

you much more directly and significantly than most other Association or club elections you have participated in. Our Board is our business management body managing a budget, dealing with serious legal issues and making decisions affecting the value of real estate in our community. Our Board of Directors is not a social club. Please, elect it seriously and serve on it conscientiously.

Our Board of Directors, normally consisting of nine elected volunteer homeowners, invites you to attend any of its regular Board meetings which are held on the second Thursday of each month at 7:00 PM. If you have a topic you would like to place on the agenda, please contact our Board President. If unable to attend a Board meeting, you may give or send a letter to any Board member. We look forward to seeing you at our meetings.

You can contact any Board Member by calling 205-681-7073 or log onto our website www.woodhavenlakespoa.com and go to our "Contact Us" page.

You and the Association

You are responsible for more than your home. Your investment in the common interests of Woodhaven obligates you to an equal share of responsibility for their management. Our governing Documents inform you of these obligations. You should consider serving on one or more committees or on the Board of Directors. Though many of us have tremendous demands upon our time, none of us are exempt from these responsibilities or the consequences of neglecting our collective obligations. Many of those obligations are prescribed in our C&Rs, a document we are each legally bound to follow.

General Guidelines

Occasionally, you may have a question or problem with which you need assistance. Generally, you should contact our office manager first, followed by Association President or appropriate Board or committee member. Telephone numbers are on the Members' Handbook Supplement sheet you received with this booklet, updated periodically.

About Payments

We all pay dues regularly. Just as individual households have expenses, collectively we have ours. We urge you to please make your payments promptly. The date your payment is due is not determined by when the statement is sent but rather is prescribed in our C&Rs. (See Delinquency and Collection Policies and Practices, below.)

Delinquency and collection policies and practices

The following summarizes our Woodhaven Delinquency and Collection Policies for homeowners: Annual assessments are due October 1st of each year and delinquent after October 31st of each year. In case of delinquencies, payments received are applied to the

earliest accrued assessments first. Late / administrative charges are applied to all delinquent accounts. Any delinquent assessment shall bear interest from the delinquency date at the rate of seven percent per annum. The Association can also take legal action (suits, liens and foreclosure) to collect delinquent dues. Legal fees and court costs will be added to the delinquent accounts.

To Report Security Problems

Fire

Dial 9-1-1. Unless you can contain a fire quickly, call the fire department. Accidents happen, but if you delay out of fear or embarrassment, damage can be swift and extensive and your neighbors may be affected.

Criminal activity

Report burglaries, thefts, break-ins, vandalism, violence, etc., directly to the police. When life or property is in immediate peril, dial 9-1-1. For less urgent matters call the police department at its business number. Then call our Office Manager or one of our Board members so our Board of Directors can be informed and we can warn others if appropriate.

About Neighbors and Rules Violations

A tradeoff of the benefits of our living environment is that some of our habits and behaviors may affect others. By agreeing to a body of rules, we can minimize problems. But more importantly, we must all exercise tolerance and consideration for our neighbors.

If you ever feel you need relief from something your neighbor does, please approach and discuss it with him or her. Usually you will find your neighbor very understanding and cooperative. And if you are the one approached, please be as cooperative as you can. A homeowners association has obligations and considerable powers to enforce rules compliance. Exercising those powers can be much more unpleasant than cooperating to resolve your neighbor's problem. Only as a last resort, if your neighbor is not cooperative and you feel you have been more than tolerant, contact our Association President.

Approval to Modify Your Home

The value of a home can be affected by the appearance of other homes nearby. Therefore, to protect our homeowners our C&Rs provides for a system of review and approval for exterior changes that homeowners may wish to make to their properties. Almost any change you wish to make outside that will be visible from any other place in our neighborhood, whether from the street or from your neighbor's window, must be approved by the Environmental Control Committee. There are some exceptions. Please check with an ECC member to find out what your project requirements are. To apply for approval, contact the Chairperson of the Environmental Control Committee or the

Association President. Telephone numbers should be listed on the Members' Handbook Supplement sheet you received with this booklet (updated periodically) and on our web site.

On your modification request, please include a complete description of the proposed changes and enclose detailed sketches, drawings, dimensions, and colors if appropriate. Include all information the Committee will need to make a decision. Remember, if the committee should have to defer a decision because of inadequate information, your project may be delayed.

Association Government

Contacts, addresses, and phone numbers for Management, Board, and committees are printed on the Members' Handbook Supplement sheet supplied with this booklet and updated periodically. If you have an item of general concern to the rest of us, please attend one of our regular Board meetings, which are held on the second Thursday of each month at 7:00 PM.

Like you, Board members are residents and we all share many of the same interests. Let's get together and talk. If it is impossible for you to attend a meeting, please contact us by other means. Although telephone numbers may be provided on the handbook supplement sheet or on our web site, the most effective way to be sure your non-emergency suggestions, complaints, or requests are brought to the attention of our Board is by writing them down. It may be gratifying to dial a telephone number and imagine a quick solution is imminent, but a note virtually guarantees attention. Copies can be distributed to Board members and management, and your note says what you mean—rather than what someone else might infer. When you write your note, please write unto others, as you would have them write unto you. Board members are your neighbors—volunteers contributing their time for you. (Some day you may be one of them.)

Please give your note to a Board member or send it in care of our Office manager at P.O. Box 87 Palermdale, AL 35123 or via email to woodhavenlakespo@bellsouth.net

Exterior Maintenance

You have probably seen a neighborhood where one home with neglected maintenance affected the appearance (and property values) of nearby homes. Our C&Rs protects our property values by requiring each of us to maintain in attractive condition the exteriors of our homes and of our landscaping. Please keep the outside of your home clear of debris and do not store materials where they will be visible from the outside. Each homeowner is responsible for the maintenance of his or her yard.

Security Crime prevention

An effective Crime Watch Program means each of us should know the people who live around us—so we can keep an eye out for each other. So, meet neighbors you don't already know. You may wish to have an arrangement with a couple of neighbors you know and trust to exchange house keys for emergencies, to call the police should an alarm sound or should a suspicious person appear to loiter around yours or your neighbor's home. One can always be friendly and ask a stranger if he "needs help finding someplace." Someone who belongs will appreciate your help. Someone who has ill intentions will know he's been noticed, is subject to being recognized if he does try something, and may leave. Your awareness and healthy suspicion is essential to any Crime Watch Program.

What You Can do for Yourself

In some communities, after a rash of burglaries the victims and neighbors may approach the Board with requests for increased security patrols, fences, special gates, alarms, and so on. Certain measures can be taken by a Board that will provide cost effective protections. However, after proposing options and requesting bids, an analysis often determines such options not to be cost-effective when compared with much more effective security measures each resident can take individually. Instead of raising everyone's dues to cover less effective general security, the less expensive but more effective solution (in addition to being an active participant in a Crime Watch program) Law enforcement officials have recommended locks with these characteristics:

- Dead bolt throw should be at least one inch long.
The bolt should be constructed with a case hardened steel roller in the center. The roller will spin if someone attempts to saw through.
- The cylinder guard should have a non-crushable, hard outer edge tapered or angled at approximately eleven degrees. This reduces the chance of a tool twisting off the lock. Some have a tapered outer ring that spins.
- The case or trim should be solid brass, bronze or steel.
- The exterior part of the lock (trim) should be connected to the inside portion with connecting rods (bolts) at least one-quarter inch in diameter.
- The mechanism of the lock should contain a five-pin tumbler system.
- The strike plates should be secured to your doorjamb with at least four screws, three to-four inches long, anchoring securely into the wall stud.

The Association relaxes architectural controls to allow owners to equip front doors with any locks, deadbolts, or other common security devices without seeking ECC approval, so long as they are visually unobtrusive and do not significantly impact structures. If you have questions about security modifications you'd like to make, don't hesitate to call the chairperson of our Environmental Control Committee or our President.

Some other security precautions you can take:

- Install a home alarm system. You may wish to register your alarm with the police department so they will be able to contact you at work should your alarm sound.
- Use a locking pin in your sliding exterior doors.
- Keep a photograph of valuable items.
- Inventory your property, complete with serial numbers.
- Leave a light on or set a timer to turn on a light in the evening if you are away.
- Arrange to have a neighbor collect your mail and newspapers while you're gone.
- Don't leave a key under a doormat, flowerpot, or other common hiding place. If you wish to have a second key in case of becoming locked-out, consider trading keys with a neighbor you trust.

Renting Your Home

If you lease your home to someone, you are obligated to deliver to your lessee or renter a copy of the Association Governing Documents and Rules not later than the commencement of his or her occupancy. (This booklet will satisfy the requirement to provide the Rules.) Within ten days of occupancy, you must deliver to the Association a letter certifying that a written lease or rental agreement has been executed, that it contains the language described below, and that the lessee or renter has received a copy of the Association Rules. Any lease or rental agreement must include the following notice: "The terms of this (lease or rental) agreement are subject to the provisions of the Rules, C&Rs, Articles, and Bylaws of Woodhaven Lakes Property Owners Association. Any failure by the (lessee or renter) to comply with the rules or terms of those documents shall be a default under this (lease or rental) agreement." You should understand that, should a renter violate rules or provisions of the C&Rs, the Association has no direct legal recourse against the renter, but must pursue enforcement against you, the owner. That is why preventing problems and close supervision of your property is so important. If you rent or lease your home to someone or sell it, please notify our Association Secretary or President promptly after completion of the rental agreement or sale. We need to know new phone numbers and the address to which bills and notices should be sent.

Selling Your Home

Before selling your home, ensure that all exterior modifications to your home have been approved by the Environmental Control Committee. Failure to disclose unapproved modifications to your buyer may expose you to legal liabilities. Please, ensure that your buyer receives the required copies of the Bylaws, Articles of Incorporation, Master Declaration of Covenants and Restrictions and Rules. You may have other disclosure obligations as well; consult with your real estate professional or attorney regarding them. Most of these documents should be available from our Association manager for a small copying and clerical charge.

After selling your home, don't forget to notify our Association manager promptly so we can update our records. The Association is not a legal party to transactions involved with

your sale in the same way as your buyer, real estate, title, and mortgage companies; it is not bound by agreements among those parties. However, the Association is usually involved and tries to be helpful in providing requested information to those parties

Insurance

Our Insurance

The Association maintains an association general liability insurance policy, casualty insurance for our common property and facilities, and directors and officers liability coverage. However, provisions of policies do change from time to time. If you are an owner, our Association Secretary or President can provide you with a more detailed description of current coverage at any time.

Your Insurance

Of course, our insurance policy does not cover your home or personal property or your liabilities. We strongly urge you to make sure you are adequately insured. If you rent your home, we recommend you have Renter's Insurance. If you are an owner and rent your home to someone, don't forget to ask your agent about extending the personal liability section of your policy to your rental home. If you do not have insurance yet, please, pick up your phone, call your insurance agent and ask for advice about and a quote for appropriate insurance.

Summary

A consequence of living in a controlled development is that some of our behavior may affect others. By agreeing to a body of rules we can minimize problems and maintain the value of our property and the pleasure of living at Woodhaven. No one makes rules for us. We make our rules and we do it following a procedure we adopted that ensures fairness and member participation. No benefit comes from having rules to enforce. Our benefit comes from everyone's knowledge of what the rules are and, more importantly and above any rule, exercising tolerance and consideration for our neighbors.