



Owners' Handbook

STONEBURY CROSSING CONDOMINIUM HOMEOWNERS
ASSOCIATION

Keep supplements

You may receive notices, from time to time, of changes and additions to our Residents' Handbook as well as updated lists of contacts with telephone numbers. Please save any such notices and supplements here.

Should you move, please leave this and any supplements for the new residents.

Do not distribute outside of Stonebury Crossing

These documents include items that only apply to our community and would have no value outside of Stonebury Crossing Condominium Owners Association.

Conflicts in authority

The contents of this document are subordinate to the Bylaws and other governing documents of Stonebury Crossing Condominium owners Association and the codes and ordinances of the Town of Tewksbury and laws of the state of Massachusetts. Any inconsistencies between this document and those authorities defer to the latter.

Welcome to our special community.

The quality living environment we enjoy at Stonebury Crossing is enabled by the direct involvement of our residents, who have actively assumed the responsibilities that attend its attractions. We participate in managing its finances and common grounds, writing its newsletters, maintaining rules and regulations, and planning social events to ensure a quality of life found in few places.

Our homes and the environment we have nurtured at Stonebury Crossing have attracted residents with diverse and considerable talents who participate on our Board of Trustees. 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, 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 our Board of Trustees. Special obligations belong to our homeowners. If you have purchased one of our 30 homes, you have also assumed 1/30 of the responsibilities for managing our common assets as well. 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 your name may come up on our roster every few years. 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 March Annual and September 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.

Common area

When you purchased your home you also acquired the responsibility for our Association assets such as our streets, curbs, sidewalks, tennis courts, community gazebo, exterior lighting, trees and landscaping and other physical assets. Part of the dues you pay each month goes toward the maintenance and replacement reserve funds for these assets.

Committees

These groups are the means by which you can involve yourself and make things happen at Stonebury Crossing. 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 Stonebury Crossing operates. Some examples are social and beautification committees.

Board of Trustees

The management of Stonebury Crossing includes management of our physical assets, money and other resources, contracts and liabilities. Your Board of Trustees, made up of five 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.

Each September at our fall meeting, we elect Trustees for two-year terms. If you are an owner, you help decide who our five 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 of thousands of dollars, your interest of thousands of dollars of Association assets, dealing with serious legal issues and making decisions affecting the value of many millions of dollars worth of real estate. Our Board of Trustees is not a social club. Please, elect it seriously and serve on it conscientiously.

You and the Association

You are responsible for more than your home. Your investment in the common interests of Stonebury Crossing Condominium Owners Association obligates you to an equal share of responsibility for their management.

Though many of us have tremendous demands upon our time, none of us is exempt from these responsibilities or the consequences of neglecting our collective obligations.

General information

Whom to contact

General guidelines

Occasionally, you may have a question or problem with which you need assistance. Generally, you should contact any of our Association Trustees. Telephone numbers are on the Residents' Handbook Supplement sheet you received with this booklet, updated periodically.

About payments

We all pay dues or rental fees regularly. Just as individual households have expenses, collectively we have ours. Please make your payments promptly.

Each month you make out a check for dues payable to "Stonebury Crossing Condominium" Send your dues, assessments, or other payments in care of the party indicated in your payment book. Should you have questions about charges on your statement, please call the Management Company or our Treasurer.

To report security problems

Fire

Dial 911. 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 we may all be affected. Please remember that the Management Company must have a copy of all your door keys in case of such an emergency.

Criminal activity

Report burglaries, thefts, break-ins, vandalism, violence, abuse to facilities, etc., directly to the police. When life or property is in immediate peril, **dial 911**. For less urgent matters call the police department at its business number. Then call one of our Board members so our Board of Trustees can be informed and we can warn others if appropriate.

To report maintenance problems

First determine whether responsibility for maintenance of the item is yours or the Association's. The Association is responsible for repairs and maintenance of all common property. If you ever have questions about who is responsible for something, please call any of the Trustees. **Everyone** at this time is responsible for his or her own heating and air conditioning systems, and having a maintenance contract on them would be advisable.

You may contact the Property Manager at the Management Company for emergency repairs, but understand that you will most likely be responsible for paying for them unless the Board of Trustees determines the repair was the responsibility of the Association. Report repair items for which the Association has responsibility to any Trustee indicated on your Residents' Handbook Supplement sheet. Otherwise, contact your own services contractor for your repairs. If you wish, you may call our Property Manager at the Management Company for the name of a contractor.

However, the name of any contractor would be provided only as a courtesy and at your request. The Association, Board and committee members or other person providing such referral *can make no representations about the competence, licensing, insurance, quality of work or make any other claims or warranties with respect to this vendor and expressly disclaim any responsibilities for services or products provided by such contractors or consequences of performance. You assume all risks for engaging the person or company in the referral.*

If you believe your repairs might affect common property as well as your own, please call and coordinate with one of the Trustees. It may be possible for the Association to arrange for the repairs and bill you back for any services particular to your home.

Please try to exercise some patience while we arrange for repairs. We try to complete emergency repairs quickly. However, anytime anyone is dispatched to repair, ultimately you pay part of the costs. Therefore, for many routine repair items we try to minimize those costs by preparing work orders with more than one item, which can result in some delay.

If reporting burned-out street lamps, please refer to it as being across from a house #. If reporting a burned out light at your unit, please refer to them this way. Example: porch lights, there are two facing down, refer to them as if you facing them from the street. There is also a walkway light, the light over the front entrance near the front walkway. There is also a pole light, the light atop the pole near the sidewalk. There are two garage lights and again refer to the left or right when facing the garage. There is a patio light and some have a side porch light as well.

This is *our* neighborhood. We own our streets, parking lots, and other common areas and are responsible to keep them clean. So, if you pass by a bottle or a paper cup someone has discarded, please help your neighbors out by picking it up and putting it into your trash. **Let's all help.**

To reserve the community gazebo or tennis court area

You may reserve the community gazebo for a party or other function by contacting any of the Trustees listed in our newsletter or Residents' Handbook Supplement Sheet. It is updated periodically. The request must be in writing. A security deposit may be required.

About neighbors and rules violations

A tradeoff of the benefits of our high-density living environment is that some of our habits and behavior 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 condominium owners 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 any of the Trustees.

EXHIBIT "B"

Incorporated into and made a part of the By-Laws of Stonebury Crossing Condominium.

RULES AND REGULATIONS OF THE STONEBURY CROSSING CONDOMINIUM TRUST

1. Common areas – are defined as all outside areas of the community except the porches and patio, which have an exclusive right and easement. No special use shall be made of the common areas including the porches and patio except as permitted by the Board of Trustees.
2. There shall be no obstruction of the common areas, nor shall anything be stored in the common areas without written consent of the Board of Trustees.
3. Nothing shall be kept in the common areas, which will increase the rate of insurance of the condominium, or contents thereof, applicable for residential use, without the prior written consent of the Board of Trustees. No unit owner shall permit anything to be done or kept in the common areas which will result in the cancellation of insurance on the condominium or which would be in violation of the law.
4. No offensive activity shall be carried on in the common areas, nor shall anything be done therein, either willfully or negligently, which may be or become an annoyance to the other unit owners or residents, e.g., volume of television sets, radios, high fidelity sound reproduction devices, musical instruments and the like shall not be operated in any manner which would result in sounds emanating therefrom being heard in another unit. All unit owners are responsible for guests, contractors, etc.
5. No clothes, sheets, blankets, laundry or other articles shall be hung out of a unit or exposed on any part of the common areas and facilities, including hanging articles on the privacy fences and porches.
6. All personal property of the unit owners, or any other occupant of a unit, whether in the units, or in the common areas and facilities, or elsewhere on the condominium property, shall be kept therein at the sole risk and responsibility of the respective unit owner or occupant, and the trustees shall have no responsibility therefore.
7. Unit owners shall not cause or permit anything to be placed on the outside walls or doors of the condominium. No signs, awning, canopy, shutter, radio or television

antenna, satellite dish, etc, shall be affixed to or placed upon the exterior walls or doors, fences, roofs or any part thereof or exposed on or at any window, without prior written consent of the Board of Trustees. Exception: tasteful door decorations are permitted. No taping of material to the doors as it may cause damage. Should this occur, any paint repairs will be charged to the unit owner. Holiday lights are allowed on bushes and must be non-blinking. Lights should be removed by January 15th. No other holiday decorations are allowed on the bushes.

8. Unit owners or tenants are not allowed to put their names on any building or on any part of the common areas.
9. "For Sale", "For Rent", "For Lease" signs or other window displays of advertising are not permitted on any part of the condominium or in any unit therein. There is no solicitation allowed.
10. Smoke detectors – To safeguard our asset, each unit's smoke detectors batteries must be changed annually. If assistance is needed in changing all the batteries please contact the Management Company and they can suggest a handyman for you to hire.
11. Each unit owner or resident assumes responsibility for his/her own safety and that of his/her family, guests and contractors.
12. Pets – Dogs and cats are allowed. When outside, dogs are to be on a leash at all times. There is a strict leash law in the Town of Tewksbury. When a dog is tied in the back of a unit, the leash is not to extend beyond the privacy fences. Dog feces must be picked up immediately and properly disposed of.
13. Each unit owner or resident shall keep his/her unit in a good state of preservation. This includes maintaining the area within the privacy fences.
14. No repairing of automobiles shall take place in the common areas nor shall driveways be used for any purpose other than to park motor vehicles. See page 5 iii of the Master Deed. If an automobile is inoperable or unregistered, it must be taken care of within five days. If an oil leak occurs, it must be attended to immediately as this can cause damage to the property. If damage has occurred, any repair costs will be the responsibility of the unit owner. No commercial vehicles, Recreation Vehicles, boats or trailers are allowed at any time.

15. The Board of Trustees or Management Company must retain a passkey to each unit. If a new lock is installed, a new passkey must be provided. Note: if you have a storm door and are planning to keep it locked, a key must be provided.
16. Use of the gazebo or tennis court for social purposes must be requested in writing for scheduling and approval to the Board of Trustees.
17. Trash – all garbage and trash must be placed in the proper receptacles designed for refuse collection and no garbage or trash shall be placed elsewhere upon any of the common areas and facilities. Each unit owner or occupant shall dispose of garbage and trash in accordance with the Town of Tewksbury. Because of the potential problems with animals, we *urge* you to keep trash in barrels. We discourage the use of plastic bags and if used, please put them out in the morning. Barrels are not to be put out for pickup until the evening hours.
18. Painting the floors of the patio and porches needs written consent from the Board of Trustees. Any plantings also need written consent. Please use enclosed modification form to request any changes.
19. Parking – If you must park on the road, there is no parking on the curbing berms, mulch berms or sidewalks. No parking whatsoever on the small road between units 10 and 15 that leads to the building in the back. One side parking only on the Post Office side. Reminder that during the winter months, beginning November first, we follow the same parking procedures as the town does. All vehicles must park off the street. The town for a violation will impose a fine of \$10.00 and Stonebury will be assessing a \$25.00 fines for each incident.
20. Satellite dishes – not allowed.
21. Fireworks are not allowed at any time in the community. There is a Massachusetts law prohibiting fireworks.
22. Over 55 rule – Owners must notify the Board of Trustees if they are going to sell, rent or lease their home, as they must certify to the association that the new owner is over 55 and able to occupy the unit. A 6-D certificate will not be issued until this certification is received. The Association follows the Massachusetts age restrictions law regarding “Active Adult Communities”.
23. Leases must be of one year or more in duration. A copy of the lease must be on file with the Trustees.

24. Violations of the above rules will result in the following:

A first violation will result in the issuing of a warning letter. Any subsequent violation will result in the issuing of a letter with a fine of \$25 payable to Stonebury Crossing Condominium Association Trust. If a particular rule violation still exists two weeks after date of letter, e.g., hanging items on the property, parking, etc. an additional \$25 fine a day will be imposed.

25. Please observe a 20 M.P.H. speed limit while driving in the community.

Any consent or approval given under these Rules & Regulations may be added to, amended, or replaced at any time by the Board of Trustees. These Rules & Regulations may be amended from time to time as provided by the Trust.

