

**THE GARDENS AT HERITAGE GREEN
CONDOMINIUM ASSOCIATION, INC.
800 Callaway Court
Chattanooga, Tennessee 37421**

_____, 2016

[TO: NEW UNIT OWNER]

___ Callaway Court
Chattanooga, TN 37421

Re: Gardens at Heritage Green, ___ Callaway Court, Chattanooga, TN 37421

Dear _____:

Welcome to the neighborhood. Below please find some information you will need.

The Association's Rules and Regulations can be found at our website thegardensatheritagegreen.org, which we ask you read. Attached to the last page of the Rules and Regulations is a "Change Request Form." Please note that any exterior changes made to your unit must be submitted to the Architectural Committee with the properly completed Change Request Form.

Dues are due the 1st of each month in the amount of \$150 and considered late after the 10th of each month with a \$15 fee added for interest and collection costs at that time. It is important that all unit owners pay their dues timely. Unit owners pay by using coupon books which the HOA provides. We have ordered a book for you today based on the title company's acknowledgment of your closing date. The cover will be blue and white. The last page of the coupon book you will receive contains peel off labels of where to send your dues. We have a signed Lockbox Agreement with First Citizens Bank. Please send your future HOA payments to the P.O. Box on that label which reads:

The Gardens at Heritage Green, P.O. Box 63305, Charlotte, North Carolina 28263-3305.

Mail only correspondence to The Gardens at Heritage Green, 800 Callaway Court, Chattanooga, TN 37421.

If you would like to set your account up on autopay or some other type of electronic payment system, please contact your bank. Our First Citizens Bank representative is Ava Davis and she will be able to provide you and your bank the necessary HOA information. Her address is: First Citizens Bank, 1611 Gunbarrel Road, Chattanooga, TN 37421; Telephone: (423) 510-7020.

You should have been given your box number by the real estate agent or previous owner. If the previous owner did not provide you with a key please contact the Eastgate Post Office (296-6912). It normally takes a week and there is a \$25 charge which the unit owner is responsible for. (Your box number is ___). **[IF YOU DO NOT KNOW YOUR BOX NUMBER PLEASE CONTACT URSULA AT Ursula@epbfi.com]**

Our insurance agency is Bouvier Insurance Agency. Joseph P. Waldron is our agent and can be contacted at 615/610-6038 ext 142 or by e-mail to jwaldron@binsurance.com. Joe's fax number is 615/610-6039 and his cell is 615/934-2461. His assistant is Linda Jennings. Her phone is 860/232-4491 ext. 115. Her e-mail is ljennings@binsurance.com. Linda's address is Bouvier Insurance, 29 North Main Street, West Hartford, CT 06107. The HOA insurance policy, fidelity bond, etc. can be found on our website. You will however, need to obtain insurance for the inside of your home - which is something the HOA insurance does not cover. The Gardens at Heritage Green CAI is not deemed in a flood zone; flood insurance is not required and the insurance policy for the Gardens does not cover flooding. If you would like to obtain flood insurance with your own carrier you are free to do so. If you have any questions regarding the Gardens insurance coverages please contact Mr. Waldron.

With regard to DIRECT TV/Satellite Dishes, approval requests must be submitted to the Architectural Committee before installation of satellite dishes. The Architectural Committee is responsible for allowing placement of a satellite dish at a respective Unit. It is not up to the Owner to place the satellite dish at his/her Unit. Satellite Dishes may not be mounted on the roof of any unit at any time due to roof damage/insurance concerns.

NOTE: The Federal Communications Commission gives the individual Owner the right to install them, however, it did not take away the right of the Homeowner Associations to control their specific placement and size. The dish must not be visible from the front of the condo/carriage house.

Garbage runs Thursdays. Please do not put out garbage until Wednesday night or Thursday morning before 7:00 a.m. Stephens Garbage generally pick up trash starting around 8:00 A.M. Please put your trash on the sleeve of your driveway -- not the grass. You may buy a trash can. There is no specific trash can designated for use but trash cans must contain liners. Our garbage service will not pick up loose trash in cans. Also any needles, medical supplies must be disposed of properly. You may use trash bags but if you do please be sure they are tied securely so trash does not blow around. We are not set up to recycle.

Wednesdays are lawn mowing day so please be sure to open/unlock your courtyard gate (if you have one), keep pets put up on this day. Our termite control company is Jody Millard [(423) 877-0111]. Our pest control company, LadyBug Exterminating [(423) 698-5769] comes out to the complex and sprays the 3rd Tuesday of every month. If you have any special spraying needs from either of these vendors (for example on the inside of your unit) please contact Ursula at ursula@epbf.com or contact the vendors directly and schedule a time they can come out to spray at your unit.

The utilities company are: Electric Power Board for electricity and Tennessee American Water Company for water. Internet (cable) access can be either with EPB FI or Comcast or Direct TV or another provider.

The Board has developed a list of "emergency contact information." If you would like please send us that information as well when you get a chance. The emergency contact list is not distributed to anyone and remains in the Board's files. We have many members on e-mail and if you would like to be contacted via e-mail please provide that also.

Our website is TheGardensAtHeritageGreen.org and all association documents can be found there --- including the Master Deed, Bylaws, Minutes, Financials, Rules, HOA dues information,

insurance policy, fidelity bond, insurance agent contact information, etc. To log on the members side of the website please "request login."

Thank you for your attention to all of this and if you have any questions please contact the Board at the above address.

Matt Brownfield

President

The Gardens at Heritage Green Condominium Association, Inc.