

THE GARDENS AT HERITAGE GREEN CONDOMINIUM ASSOCIATION, INC. 800 Callaway Court Chattanooga, Tennessee 37421 NEWSLETTER- 7

October 18, 2010

DEAR ASSOCIATION MEMBERS:

This newsletter is being sent to you to keep you updated regarding events in our community.

- 1. <u>HOA Dues/2011 Budget.</u> The HOA dues will remain \$130 per month for 2011. Please remember all HOA dues are due the 1st of each month, considered late after the 20th of each month and should be timely mailed to our bank's lockbox address which is The Gardens at Heritage Green, P.O. Box 63305, Charlotte, NC 28263-3305. Please mail any correspondence only to the 800 Callaway Court address. The new coupon books for 2011 will arrive from First Citizens Bank between 12/20/2010 and 1/1/2011 so please look for them then. Please do not post date your checks. The lockbox does not accept them and sends them back to us. Also please be sure to reference your address on your check and be sure the dollar amount matches the written amount. If it does not it will also be returned to us for correction. If you are on some type of electronic pay and do not require a coupon book, please let us know that as well. Contact Ursula at ujenkins@bakerdonelson.com or leave voice mail at 752-4401.
- 2. <u>Profit/Loss Statement.</u> The Gardens Profit and Loss and Balance Sheet through September 30, 2010 are published at the end of this bulletin. They have also been posted on the bulletin board at the postal unit.
- 3. <u>Amendment to Rules/Regulations.</u> The Board has amended the Rules and Regulations, has filed them with the Hamilton County Register's Office on October 14, 2010, Book 9269, Page 548. They are attached as amended. Please read them. There were not many changes but please pay particular attention to "Seasonal Decorations."
- 4. <u>Architectural Committee.</u> The Architectural Committee has had several meetings and would like the Christmas holiday season to be more uniform regarding decorations. They would also like to ask for donations for flowers (pansies) for front sign and for money towards decorating the white fence in the front this year. If you would like to send in money for donations please send your money to: The Gardens at Heritage Green, 800 Callaway Court, Chattanooga, TN 37421; Attention: Donations. <u>Please do not mail your donations to the lockbox as the bank will not know what to do with it</u>. If you would like to help with decorating for the Christmas season this year please contact anyone on the Architectural Committee.

Also, please remember, if any unit owner orders concrete (i.e. for an extra driveway parking pad, sidewalk, etc.) the concrete company must be told they are not allowed to take their truck in the alleyways. The trucks are too heavy and will ruin our alleys. Please have the concrete company use a Georgia Buggy to bring concrete from our main road to job in the alley. Please be sure and submit your request to add on an extra pad or sidewalk to the Architectural Committee before hand.

- 5. <u>Landscape/Yard Issues</u>. Reminder: Thompson Brothers start mowing, trimming Wednesdays and finish on Thursdays. Per our contract with them they are also to be in the process of re-mulching our community and trimming all bushes in the month of October. If you are missed please let us know. Enviroguard, the pest control company comes the 3rd Friday of each month. Please leave your gates unlocked, dogs put up so they can get the appropriate work done.
- 6. <u>Committees.</u> The "Committees" list has been updated and has been posted on the bulletin board at the postal unit. You can find contact information there. Also, remember the association has a blog website which is www.callawaycourt.blogspot.com and our website containing documents (Master Deed/Bylaws, etc.) is TheGardensAtHeritageGreen.org. Both are continuously being updated. For those that do not have computers, we constantly post the "callawaycourt.blogspot com" website on the bulletin board at the postal unit for your review so please check there for continuous updates.
- 7. <u>Dogs/Cats/Trash/Cigarette Butts</u>. Please remember to do your part and do not litter the greenways, sidewalks, streets with coke cans, beer cans, cigarette butts or any other type of trash. Please dispose of all trash items, cigarette butts, etc. in proper containers. Please help keep your neighborhood safe and beautiful. Please keep your pets on a leash and pick up after them.
- 8. <u>Parking.</u> Please remember to keep your vehicles parked in your garage/driveway. No commercial vehicles are allowed unless they are working on a unit. Also no parking in grass. Our greatest expenditure is the landscape/lawn issues and we still have people driving/cutting through grass areas. If you encounter Stephens Garbage truck picking up, please back up and go the other way. Don't drive through the grass to get around them. Also no parking on roads or blocking alleyways. Doing so will prevent emergency vehicles, fire trucks, etc. from getting to their destination in case of emergency.
- 9. <u>Speed Limit.</u> Speed limit signs have been posted. We have had a lot of speeders of late. Per our rules/regulations the speed limit is 20 mph. Please slow down, watch out for walkers, bikers, etc.
- 10. <u>Garage/Yard/Estate Sales</u>. As a reminder, garage/yard/estate sales are not allowed. Pursuant to the Amendment to the Master Deed, Rules and Regulations #18 entitled "Improper Use of Common Area" (attached) in part states "Yard sales, garage sales, estate sales or similar activities are not permitted out

of consideration for nearby owner's privacy."

- 11. <u>Postal Unit Bulletin Board</u>. There should be no posting of any type of advertisement on the postal unit walls or columns. Taping something on the walls, columns will cause the paint to peel off when it is removed. If it is something of importance please contact a board member to post inside the bulletin board.
- 12. <u>Contact Information</u>. Reminder: we have not received everyone's emergency contact information. Please mail your contact information to: The Gardens at Heritage Green, 800 Callaway Court, Chattanooga, TN 37421; ATTN Contact Info or to Ursula at ujenkins@bakerdonelson.com when you get a chance. Please provide us your name, street address, home phone, work phone, cell phone and e-mail address and we will update our records. Thanks for your help with this.
- 13. <u>Pest Control</u>. Monthly pest control service concentrates treatments on the exterior of each unit. Any owner who needs inside service needs to let Kathryn Shaffer at kaherriott@yahoo.com know and she will put the unit on a list that will be given to Enviroguard's technician so when he comes to service the exterior he would also service those units on the list. There is no additional charge for this service. Fire ant service is provided for in the complex for the months of April through October. The telephone number for Enviroguard is 423/266-0340.
- 14. <u>House Numbers</u>. House numbers should be displayed on all units. Several unit owners do not have house numbers. Service emergency vehicles and delivery vehicles such as UPS have a hard time finding certain units and there are several without numbers. We would like for everyone in the community to have house numbers, black, 6" in height, displayed on the front and back of each unit. If you cannot buy/install these numbers, please let the board know and we will have Emanuel install them at your expense.
- 15. <u>Neighborhood Watch</u>. Please stay alert, keep your eyes open. If you see anything suspicious call the police at 698-2525. We are rapidly approaching the holiday season.
- 16. <u>Solicitors.</u> We have had several complaints from unit owners about solicitors. If a solicitor comes to your door, please tell them that they are on private property and no solicitation signs are posted. Also feel free to contact our Landscape/Common Area Chair, Kathryn Shaffer at <u>kaherriott@yahoo.com</u> to report this.
- 17. <u>Rules/Court Committee/Fines</u>. Upon amending the Bylaws/Rules, the Board has formed a Rules Court Committee. The Board has also implemented fines be assessed against constant violators of our Rules. The fines are set as: 1st notice letter; 2nd notice \$25 fine; 3rd notice \$50 fine and 4th notice \$75 fine. The Rules Court Committee would address violations. If you would like to serve on this committee please let us know. Also, we are always looking for volunteers on our other committees which are: Landscape/Common Area Committee; Finance/Accounting Committee; Insurance/Asset Committee; Architectural Committee and the Social Committee. Unit owners are welcome to join.
- 18. <u>Stephens Garbage</u>. We continue to hear complaints from Stephens Garbage about people not placing bags in their trash/garbage can. If you use a trash can, please line it with a trash bag before putting your trash in it. It will not only keep your garbage can cleaner but it will be easier and safer for Stephens to dispose of your trash. Also, any dog/cat feces you put out for Stephens to collect must be bagged and tied separately and not just thrown in with the rest of the trash. We have asked Stephens to let us know the constant offenders.

If you have anything to add to the next newsletter, please let us know.

Cash Basis

The Gardens at Heritage Green CAI Balance Sheet

As of September 30, 2010

	As or oupton
	Sep 30, 10
ASSETS	
Current Assets	
Checking/Savings	
1st Citizens Ckng 009020053418	19,446 29
1st Citizens MMA 009020053637	185,650.80
Total Checking/Savings	205,097.09
Accounts Receivable	
Accounts Receivable	-11,228.02
Total Accounts Receivable	-11,228.02
Total Current Assets	193,869.07
TOTAL ASSETS	193,869.07
LIABILITIES & EQUITY	
Equity	
Opening Bal Equity	111,926.15
Retained Earnings	49,430.79
Net Income	32,512.13
Total Equity	193,869.07
TOTAL LIABILITIES & EQUITY	193,869.07



Prepared by and when recorded Return to:
Susan E. Rich, Esq.
Baker, Donelson, Bearman,
Caldwell & Berkowitz, P.C.
1800 Republic Centre
633 Chestnut Street
Chattanooga, TN 37450-1800

Instrument: 2010101400131
Book and Page: GI 9269 548
DEED RECORDING FEE \$25.00
DATA PROCESSING FEE \$2.00
Total Fees: \$27.00
User: ILF
Date: 10/14/2010
Time: 11:31:30 AM
Contact: Pam Hurst, Register
Hamilton County, Tennessee

SECOND AMENDMENT TO MASTER DEED FOR THE GARDENS AT HERITAGE GREEN CONDOMINIUM ASSOCIATION, INC.

Re: Master Deed dated November 17, 2004 from A. L. James Construction and Development, LLC ("Developer") for The Gardens at Heritage Green Condominium Association, Inc., recorded in Book 7344, Page 922 in the Register's Office of Hamilton County, Tennessee.

The First Amendment to Master Deed was previously made as of the 22nd day of May, 2009 by the Board of Directors (the "Board") of The Gardens at Heritage Green Condominium Association, Inc. (the "Association").

This Second Amendment to Master Deed is made as of the 12th day of October, 2010 by the Board of Directors (the "Board") of The Gardens at Heritage Green Condominium Association, Inc. (the "Association").

WITNESSETII:

WHEREAS, the developer, A.L. James previously turned the homeowner's association over to the members on March 2, 2009 at which time a Board was elected; and

WHEREAS, Exhibit "D" to the Master Deed for the Association contains the By-laws of the Association; and

WHEREAS, Article VIII of the By-laws allow the Board to adopt and modify Rules and Regulations regarding the use of the Common Elements of the Property, as defined in the Master Deed, as long as they are not inconsistent with the Master Deed and the exhibits to the Master Deed; and

WHEREAS, previously, on May 18, 2009 the Board unanimously adopted (79% of the members of the Association) the Rules and Regulations attached hereto, marked <u>Exhibit "A"</u>, and made a part hereof (the "Rules and Regulations"); and

WHEREAS, now the Board now would like to modify the Rules and Regulations attached to the Bylaws and previously filed May 22, 2009, Book 8933, Page 350 in the Register's Office, Hamilton County, Tennessee; and

NOW THEREFORE, the Secretary of the Board does hereby publish and declare on behalf of and with the approval of the Board, that all of the Property, as defined in the Master Deed, is hereby submitted to the Rules and Regulations.

IN WITNESS WHEREOF, the undersigned executed this Amendment to Master Deed as of the // day of October, 2010.

For and on behalf of the Board:

By: Would Wyonkins Ursula W. Jenkins, Secretary

STATE OF TENNESSEE. COUNTY OF HAMILTON

Before me, Diane Lockhar to Notary Public in and for said State and County aforesaid, duly commissioned and qualified, personally appeared Ursula W. Jenkins, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be the Secretary of and a member of the Board of The Gardens at Heritage Green Condominium Association, LLC, and that she, as such Secretary and a member of the Board, being duly authorized so to do, executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and seal at office on this the May of October, 2010.

Diane CLackhart
Notary Public

My Commission Expires: 06/19/20/3

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EXHIBIT "A" Rules and Regulations Page 1 consisting pages

The Gardens at Heritage Green Condominium Association, Inc. Rules and Regulations

Defined Terms:

Defined Terms:
The Gardens at Heritage Green Condominium Association, Inc. ("Association")
Condominium Apartment ("Unit")
Condominium Apartment Owner ("Owner")
Board of Directors for The Gardens at Heritage Green Condominium Association, Inc. ("Board")
All property (including the improvements thereto) owned by the Association for the common use and enjoyment of the Owners ("Common Areas")

	TV V A Comment Theorem (v)
1.	Access to Units and Common Elements: The greens and walkways in front of the buildings and the entrances to the buildings shall not be obstructed or
	used for any purpose other than ingress to and egress from the Units.
	Additions to Exterior of the Building:
2.	The Association has been charged with the responsibility of maintaining the aesthetic and architectural character of The Gardens at Heritage Green. The purpose of the Architectural Committee is not to discourage improvements but to oversee the nature of improvements in order that they enhance the value and protect your investment in the Association.
	Any Owner desiring to make any exterior change, improvement, or addition (including any color change) must first obtain approval for the change. All applications will be considered on an individual basis, and all reasons presented for the improvements will be weighed and evaluated, based on the following considerations:
	 The harmony and compatibility of the external design and location in relation to surrounding condos/carriage homes in the community.
	 The recognition of future maintenance problems or expenditures the installation might cause the Association. Adherence to guidelines established in this Declaration.
	The procedure for making an architectural change request is as follows: 1. Submit to the Architectural Committee via the "Change Request Form" (which is the last page of these Rules) a complete description of the addition, change or improvement with a drawing, photograph or catalog picture and specifications as necessary attached to a filled out application. Materials to be used, paint color, etc. should be included along with the estimated time of completion of the project. Attach to a completed application form. 2. The Architectural Committee will review the application and it will be approved, disapproved, or additional or alternative recommendations for the improvement will be suggested. The Owner
	will receive a copy and notice of same within thirty days from the date of submittal. If the Architectural Committee requires additional information an extension on the thirty (30) day limit may be made. 3. Upon completion, notify the Architectural Committee that approved work is ready for inspection. 4. Any change or improvement made by an Owner or future owners is the responsibility of the
	Owner for maintenance, repair and/or replacement. 5. Unauthorized changes or improvements must be removed or restored to original conditions at the discretion of the Board of Directors and will be at the expense of the Owner(s). 6. Improvements may require you to obtain building permits from the City of Chattanooga Codes Department.
	 All projects must have a completion date or an estimate of when a project will be completed. If a project is not completed on or before six (6) months, the project must be halted and resubmitted to the Architectural Committee for approval.
3.	Awnings: Exterior awnings/window shades must be approved in advance by Architectural Committee due to insurance concerns (fire, etc.)
4.	Building Materials: No lumber, brick, stone, block, concrete or other building materials, nor any other thing used for building purposes shall be stored on any site except for the purpose of construction of the improvements then in progress.
5.	Camper, Trailer, Boat, Truck, etc. Storage: Automobiles and Vehicles:
	Every attempt should be made to park automobiles, small passenger trucks, passenger vans, and other commonly used private passenger vehicles in the garage. If your garage will not accommodate your vehicles, every attempt should be made to park in your driveway. This is both for the safety of others and to enhance the aesthetic quality of our neighborhood.
	Commercial vehicles, campers, mobile homes, boats and trailers shall not be parked outside of the garage. No vehicle shall be parked overnight outside if commercial equipment is exposed in or upon the vehicle. The foregoing restriction shall not be deemed to prohibit the temporary parking of commercial vehicles making delivery to and from, or used in connection with providing services to subject property of any Owner. (As per the "Declaration of Covenants, Conditions, Restriction, Liens, and Reservation of Easements.)

	No junk vehicle, inoperative, unlicensed motor vehicle, vehicles with expired tags, structure of a temporary character shall be parked or stored on the property. The repair or maintenance of an automobile or other vehicle must be carried out within your garage. (As per the Declaration of Covenants, Conditions, Restrictions, Liens, and Reservation of Easements.)
6.	Clothesline. No clothing, linens or other articles shall be hung or otherwise left or place in or on the Common Areas.
7.	Complaints: The Board shall create a "Rules-Court Committee" for the purpose of hearing complaints against members violating either the declaration, by-laws or rules. The form of receiving complaints would require the complainant to put the complaint in writing, appear before the committee and offer reasonable proof, not just "I saw." The Rules-Court Committee should have regular meetings, with minutes recorded, before assessing fines. The Board will set the fines and send to the Rules-Court Committee.
8.	Concrete. If any unit owner orders concrete (i.e. for an extra driveway parking pad, sidewalk, etc.) the concrete company must be told they are not allowed to take their truck in the alleyways. The trucks are too heavy and will ruin our alleys. Please have the concrete company use a Georgia Buggy to bring concrete from our main road to the job in the alley. Please be sure and submit your request to add on an extra pad or sidewalk to the Architectural Committee beforehand.
9.	Delegation: The Board shall have the authority and duty to enforce these Rules and Regulations. The Board will set the fines and send to the Rules-Court Committee for any violation.
10.	Exterior Lighting: Any exterior lighting shall not be allowed to "spill" onto adjoining properties to the extent it may cause a disturbance. Colored outdoor lighting is prohibited – only white lights are acceptable.
11.	Exterior Paint: The Architectural Committee must approve the changing of exterior paint colors. Color chips must be made available. A "Change Request Form" must be filled out and submitted to the Architectural Committee.
12.	Fences: Keep grounds as natural and unobstructed as possible. White vinyl privacy fences only are allowed (fences not to be attached to any unit). Fences are to be kept clean and are the responsibility of the unit owner.
13.	Fines. All fines are set by the Board, are at the Board's discretion and are as follows for purposes of all of these rules: 1" offense - letter 2nd offense - \$25 fine 3rd offense - \$50 fine 4th offense - \$75 fine
14.	Flagpoles: Flagpoles shall be attached to the Unit, not the roof, and be no more than six (6) feet in length.
15.	Garage Doors: The Architectural Committee shall approve any change from the standard style used on all the Units in the Association.
16.	Hot Tubs: Hot Tub Guidelines All hot tubs and spas are to be screened from view. Hot tubs must have a locking cover and privacy fence with a locked gate so it is childproof while unattended. No piping, pumps, filters, or other mechanical equipment shall be exposed to view. No water from a hot tub or spa is to be allowed to drain onto adjoining property. Nodrain lines shall be connected to the local sewer system, nor said lines shall not cross the Common Areas, No lighting of hot tubs or spas shall be allowed to "spill" onto adjoining properties.
17.	Household Pets: All pets must be leashed at all times in all Common Areas, and no pet shall be left unattended in the Common Areas or Facilities. If any pet creates offensive noise, is allowed outdoors except on a leash or in any way creates a disturbance the pet may be removed from the Condominium and the Owner of the pet shall immediately comply with such request. The city of Chattanooga requires all dogs to be restrained with a leash. We are within the city limits and must comply with this ordinance.
	Hamilton County, and all cities in the county, requires all dogs to be under their guardian's control at all times. This means they must be on a leash, on a lead, or confined to their property by a fence. Dogs that run loose are subject to impoundment, and their guardians are responsible for impoundment and boarding fees. Guardians also must be cited and face fines. Such fees and fines are regulated by the city in which you reside, not by the Humane Society.
	Dogs: Doghouses and Dog Runs are not allowed. Pets may be kept provided such pets are not kept, bred, or maintained for commercial purposes. Dogs shall be properly restrained and not allowed to run free.
	Dog owners shall also be responsible and considerate of their neighbors by picking up after their pets on other's property and on common grounds.
18.	Any violation of the above stated #17 by an Owner may be reported to the Rules-Court Committee. Improper Use of Common Areas: There shall be no use of the Common Areas which defaces, injures or scars them, increases the maintenance thereof, or embarrasses, disturbs or annoys any Owner or occupant. Yard sales, garage sales, estate sales or similar activities are not permitted out of consideration for nearby owner's privacy.
<u> </u>	season and are not permitted out of consideration for nearby owner's privacy.

19.	Landscaping Ornamentation; Landscaping ornamentation is allowed within limits. The Landscaping Committee will be responsible for deciding if the ornamentation interferes with upkeep of lawn, landscaping and pest control services. Nothing shall be placed on any unit owner's roof, at any time, nor shall anything be allowed to penetrate the roof.
20.	Maintenance of Units: Each Owner is responsible for maintaining their Unit, including regular maintenance of their HVAC and hot water heater. All Units shall be maintained in a neat and attractive condition by their respective Owners. Fences, if in place should be kept clean.
21.	Noise: All Owners, guests, tenants and occupants shall reduce noise levels between the hours of 10:00 PM and 9:00 AM so that neighbors are not disturbed. At no time are musical instruments, radios, stereos, boom boxes (cars with boom box devices) or televisions to be so loud as to create a nuisance.
22.	Offensive Activities: No Owner or occupant may use or maintain his or her Unit or Common Area for any purpose or in any manner which is contrary to any applicable law, rule, regulation or requirement of any governmental authority or for any purpose which would constitute a nuisance or be offensive.
23.	Outbuildings: No tent, shack, barn, storage or other outbuilding, shall be kept or used upon any lot.
24.	Outdoor Equipment and Children's Playthings Swing sets and other playground equipment: Play equipment is allowed but only in the courtyard, constructed of durable material, maintained in good condition and hidden by a fence. Basketball goals are not acceptable. Wood decks are not allowed
	All attached exterior areas shall be kept in an uncluttered, orderly and aesthetically pleasing condition (unless concealed by a private fence).
25.	Parking Spaces: All unit owners and/or their tenants must park their vehicles in the garage or driveway.
	Visitor parking is for visitors only. No parking of commercial vehicles except for in a unit owner's garage or driveway. No commercial vehicles will be allowed to be parked adjacent to or within the permitted parking spaces of condominium units or in the cul-de-sac, other than vendors' vehicles that are actively servicing a Unit. No Advertising.
	If an Owner has special parking needs they are to contact the Board for approval No Owner, tenant or guest shall interfere with the rights of other Owners and tenants to use the parking spaces in their intended manner. Repairing or servicing of vehicles within the parking areas is prohibited. All washing of vehicles shall be performed in the rear of the buildings.
	No parking in grass at any time.
	Any violation of the above stated #24 by an Owner may be reported to the Rules-Court Committee. Poots:
26.	No above ground swimming/wading pools are to be visible.
27.	Proxy Voting by Board Members. Board members may vote by proxy if a board member cannot attend a meeting. The proxy must be properly filled out. The proxy must state that it is a proxy for a specific meeting, place and time; name a person or persons to vote on their behalf on any matter voted on in that meeting.; and the proxy must be dated and signed. The proxy authorizes another person to act in his or her place.
28.	Rent/Leasing/Tenants: It is the desire of the members of the Gardens at Heritage Green Condominium Association that each Unit be Owner occupied. Per the Master Deed and Bylaws the Owner is responsible for his Unit and if such Owner rents, the Owner is 100% responsible for his/her tenant.
	Per the Master Deed, the Owner of any Unit being rented must provide the Board with a copy of the lease agreement being used for their particular unit. Also, per the Master Deed, it will be the Owner's responsibility to see to it that their tenant is not in violation of any of the Association's Rules and Regulations. The Owner will be informed, in writing of any violation by a tenant.
29.	Roof. At no time is anything allowed to be mounted onto a unit owner's roof. Nothing may penetrate the roof since it is an HOA responsibility.
30.	Sale of Unit/Association Dues: Any Owner must notify the Board in writing of the upcoming sale of their Unit and furnish the Board with the name of the prospective new Owner.
31.	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 due to roof damage/insurance concerns.
	Satellite Dishes in place as of 5/22/09 are grandfathered in. If the Unit of a "grandfathered in" satellite dish is sold, the new Owner must have the satellite dish removed from the roof and provide the Board with evidence that the roof, Unit's exterior structure is in proper working order and not damaged.

	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.
32.	Seasonal Decorations: Seasonal decorations (lights, yard art, etc.) such as Halloween, Thanksgiving, Christmas, Easter, etc. shall not be installed more than 30 days prior to the event and shall be removed within 14 days after the event. At no time can any decoration be mounted on the roof of a unit.
	 Seasonal decorations (lights, yard art, etc.) shall not be installed more than 30 days prior to the event and shall be removed within 14 days after the event. At no time can any decoration be mounted on the roof of a unit. This includes Santa Clause, reindeer, sleigh, etc. Seasonal decorations also should not be in the way of mowers or anyone maintaining common area.
	 3. Seasonal decorations may be placed in the mulch area or in the common area immediately in front of the unit. If placed in the common area, when removed, the area must be left in its original condition. No extension cords should be placed across the sidewalk or in the common area. 4. Residents are encouraged to add lights on the bushes in front of their homes. Lights may be all white or multicolored. White lights are preferred throughout the community but multicolored lights are permitted.
	They may also be added to porches, front area, posts and around doors, but NOT on the roof. Also these must be attached with removable attachments. Nothing may be nailed or screwed to any part of the exterior. 5. No commercial type decorations such as inflatable snow globes, Santa Clause, etc or large colored solid type figures will be allowed. 6. However, figures (such as reindeer, etc) made of user and outlined in white links will be accomplying.
	 6. However, figures (such as reindeer, etc) made of wire and outlined in white lights will be acceptable. 7. Spotlights to accent decorations may be used provided they are white or clear (no colors). 8. The HOA board will make provisions to decorate the light posts in the greenway areas, postal unit, front fence and entrance sign.
33.	Signs: No signs shall be erected, posted or displayed except Street and identification signs installed by the association, security system identification signs. Only one (1) temporary real estate sign (not to exceed six square feet in area) per lot can be used in advertising condo/carriage home for sale. The sign should be placed in the mulch area of a unit's front yard only. No signs may be displayed in alleyways.
	Owners may not display any signs in windows of their Units or in the Common Areas nor may Owners place window displays or advertising materials in the windows or Common Areas.
	Sellers may display their realty signs for open house, etc. starting every Friday evening at 6:00 pm through Sunday evening 9:00 pm. If signs are not picked up by Sunday evening, 9:00 pm, they will be discarded.
34.	Solar Panels: Solar panels are not allowed due to roof breaches.
35.	Speed Limit: The Gardens speed limit is 20 mph and signs have been posted. Speeders or reckless drivers shall be reported to the Rules-Court Committee.
36	Trash and/or Recyclable Pick Up: Trash, garbage and recycling containers shall not be permitted to remain in the public view except on days of trash collection. All trash and recycling bins shall be placed outdoors either the night before or the morning of the designated trash collection day and brought back in the day of trash pickup. Trash containers of any type must be concealed out of site except on collection days. No burning of trash will be allowed at any time. Either trash cans or tied plastic bags may be used to dispose of garbage. If plastic bags are used be sure they
37.	Trampolines:
38.	No trampolines shall be allowed. Tree Houses:
30	No tree houses shall be allowed. Vegetable Gardens:
40,	Vegetable gardens must be confined to a fenced in courtyard and must be maintained so as not to be unsightly. Window Air Conditioners:
41.	No window air conditioners shall be allowed. Garages. Garages may be used for personal property and storage only – not to be sublet or rented out.

CHANGE REQUEST FORM

Please make sure to fill out this request form as completely as possible before submitting so as not to delay you request. Your submittal should be forwarded to the Architectural Committee either via e-mail or regular mail. Their e-mail addresses can be found on the Committee's list or mail to 800 Callaway Court, Chattanooga, TN 37421.

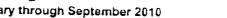
Submittal Date:	
Subdivision:	
Name:	
Address:	
E-mail Address:	
Home Phone Number:	
Work Phone Number:	

Description of the request - plans and specifications showing the nature, type, height, materials and location of the change:



Net

The Gardens at Heritage Green CAI Budget vs. Actual January through September 2010





	<u> </u>	
Ordinaryland	Jan - Sep 10	Budget
Ordinary Income/Expense		
Donations	145.00	
Late Fee income	1,517.75	900 00
Member Monthly Assessment	148,601 84	145.260.00
Returned Check Charges	20 00	
Total Income	150,284.59	146,160.00
Expense		
Bank Charges	3,041.56	3.500.00
Federal Taxes	643.00	
Garbage Service	12.960.00	12,600,00
Insurance Expense	21.233.01	15,750.00
Landscaping and Groundskeeping	49,396.38	45,200.00
Misc Expenses	0.00	900.00
Office Supplies	0.00	65 00
Pest Control	5 455 00	3,600.00
Postage and Delivery	509,22	135 00
Printing and Reproduction	142,42	
Professional Fees	380.20	4,500.00
Repairs and Maintenance	14.541.33	11.250 00
Utilities	11,371.81	12.600.00
Total Expense	119.673.93	110.200.00
Net Ordinary Income	30,610.66	35.960.00
Other income/Expense		
Other Income		
interest income	1.901.47	2,256 00
Total Other Income	1.901.47	2 250 00
Net Other Income	1.901 47	2,250.00
Income	32.512.13	38,210,00