Welcome Letter" 11 Standard

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

February 1, 2023

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

Dear _____:

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

Effective February 1, 2023 the HOA Board has voted to turn over the day to day operations/management of the HOA to The Hawks Group. They are located downtown at 832 Georgia Avenue and also at Cambridge Square in Ooltewah. Our contact is Lynda Hawks, owner, President. (423.486.9500). Their contact information is as follows:

Jim Hawks – Owner – Head of Maintenance <u>Jim@thehawksgroup.com</u> Lynda Hawks – Owner – Accountant <u>lynda@thehawksgroup.com</u> Tanya Raines – Office Mgr <u>tanya@thehawksgroup.com</u> Sarah Knott – Office Adm <u>sarah@thehawksgroup.com</u> Erica Dahike Accounting <u>erica@thehawksgroup.com</u> James Raines – Maintenance Supervisor <u>james@thehawksgroup.com</u> Kelley Eblin – Project Manager kelley@thehawksgroup.com

I am attaching the Association's Rules and Regulations which we ask you read. Also 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 (i.e. installation of a fence) 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 \$190 and considered late after the 10th of each month with a \$19.000 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. 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 Josh Brown will be

able to provide you and your bank the necessary HOA information. Their address is: First Citizens Bank, 1611 Gunbarrel Road, Chattanooga, TN 37421; Telephone: (423) 510-7020. Or contact Lynda Hawks at The Hawks Group (423) 486-9500 and she can provide you the HOA account nos. at First Citizens Bank since the bank no longer will give out the HOA account nos...

Your box number at the postal unit is #___. If the previous owner did not provide you with a key please contact the Eastgate Post Office (296-6912) to order a new key. It normally takes a week and there is a \$25 charge.

Our insurance agency is McIntire & Associates, 355 1st Street, NW, Cleveland, TN 37311. Chandler Burke is our agent and can be contacted at 423.472.5058; <u>cburke@mcintireins.com</u>; fax: 423.479.6110. 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. You will need to contact your insurance carrier to determine the amount of coverage you will need to protect the inside of your home. 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 Chandler at the above information.

With regard to Satellite Dishes, approval requests must be submitted to the Architectural <u>Committee before installation of satellite dishes</u>. 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 (regular kitchen garbage) until Wednesday night or Thursday morning before 7:00 a.m. Stephens Garbage generally pick up trash starting around 8:00 A.M. If you have more garbage than regular kitchen garbage please call Stephens Garbage to schedule additional pick up items (at your expense). Our contract with Stephens Garbage is pick up for 5-7 kitchen size bags of trash per unit. Their number is 423.693.5132. 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 And Pest control company is Northwest Exterminating Co.[(423) 877-0111]. They are out on the property the 3rd Tuesday of every month in case you have any special spraying needs for the outside of your unit. If you need spraying on the inside you may contact them as well, however, this is not an HOA responsibility as our contract is only for the outside of units..

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 a company of your choice.

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, etc. We will also put out an announcement to all every so often which would come straight to your email address. To log on the members side of the website please go to the website and hit "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.

Ursula Jenkins - Secretary <u>ursula@epbfi.com</u> or text to 423.304.3052 The Gardens at Heritage Green Condominium Association, Inc.