

HILL POINTE VILLAS OWNERS ASSOCIATION

Rules and Regulations October 15, 2002

These Rules and Regulations may be amended from time to time as described in the Association's Declaration or By-Laws.

The Hill Pointe Villas Owners Association (the "Association") is governed by an elected Board of Directors composed of 3 members.

The Association is managed by Corporate Group, Inc.

Corporate Group, Inc.
400 North Fifth Street, Ste. 201
St. Charles, MO 63301
636-946-0761

The office hours are from 8:30 to 5:00 Monday through Friday. There is a 24-hour answering service for emergencies.

We wish this to be a quiet, well-kept, neighborly community. There are several rules and regulations obligatory to maintain this attitude. The nature of common interest living is to ensure a high quality of life for residents, preserve property values and reduce nuisances. These Rules and Regulations may be amended from time to time as provided in the Association By-Laws and Declaration.

The Monthly Association Fee is \$105. All fees are payable on the first of each month. The fee becomes delinquent if received after the 10th of the month and a \$25.00 late charge is added. Make your check payable to:

Hill Pointe Villas Owners Association
c/o The Corporate Group
400 North Fifth Street, Ste. 201
St. Charles, MO 63301

This fee covers trash collection, water and sewer fee to maintain common areas, lawn maintenance, tree and shrub maintenance, building maintenance, insurance for the exterior structures and common areas. Details are addressed in the Declaration. Failure to pay the fee for three months results in a lien being placed on the member's property and legal action taken to recover the fees. All legal fees are added to the owner's account.

These Rules and the Declaration, which govern our Development, were created to protect the members' respective investments in their homes and to provide all residents with a clean, quiet and pleasant living environment. Owners are responsible for their guests, and must make sure they understand these Rules and abide by them, as the owners must. The elected Board of Directors is empowered to make and enforce these Rules and may levy assessments as necessary against violators and collect these assessments by placing a Lien on the unit they own, rent or lease if such assessments are not paid. Additional copies and updates of these Rules are available from the Association for a nominal charge of \$15.00. Call Corporate Group, Inc., to order.

All of the following restrictions are intended to constitute a general plan for the benefit of and be enforced by all present and future owners of or parties interested in any of the Lots or Units at Hill Pointe Villas.

HOMES

Decks, Screened-in Porches and Patios.

1. Decks and patios cannot be used for storage and they must be kept clean and neat in appearance. Unused pots and clutter on decks/patios are not allowed.
2. Only barbeque grills, metal firewood stands and patio furniture are permitted on patios and decks. Firewood stored on the decks should be in a metal stand away from the wall and off the floor. Keep firewood one (1) foot from the wall and six (6) inches off the floor. This will prevent termites from entering the building.
3. The approved material for decks is either cedar or pressure treated pine.
4. The maintenance of the deck (staining, power washing, waterproofing) is the responsibility of the owner. No deck is to be painted; the only approved stains are either natural or cedar.

Exterior.

1. The outside of the buildings (including decks) and the grounds are considered "Common Elements." **Any modifications of any sort should not be done without prior written permission of the Board of Directors. Non-compliance will result in an initial warning letter. If not corrected within seven (7) days of written warning a fine of \$100 will be imposed plus \$50 every 30 days thereafter until compliance.**

This includes but is not limited to: painting of entry or exterior doors and installation of storm doors, screens or awnings, decks, screened-in porches and patios.

Flags.

1. Each unit is allowed one flag, attached to the unit with the proper flag pole. The resident must follow proper guidelines for displaying of flags.
2. As an option, the association will permit a sports team or seasonal flag to be displayed instead of the American flag. Sports and seasonal flags should not be displayed after the season is over.

Front and Back Doors.

1. All exterior doors and windows (including garage doors) must remain white in color. No exceptions.

Front Porches.

1. Benches are allowed, but they must be "in scale" and not over-sized or obtrusive to the entryway or aesthetic appearance of the front of the villas. Potted plants are allowed, but they must be kept up - neat in appearance.

Garage/Garage Doors.

1. Garages should be kept in a neat and orderly fashion.
2. All garage doors are to remain the same type as the original.

Lighting.

1. Additional outside lighting may not be added to the front, side or rear yards (as well as porches, decks and patios) without submission to the Aesthetics Committee and approval of the board.
2. If approved, only solar lights are allowed, no electrical landscaping light kits with underground wiring.
3. Outside solar lights are limited to six per unit.
4. Coach lights installed near garage doors must match the exact same light fixture as on other units.

Mailbox.

1. Mail box installed will be black in color.

Structures.

1. No structure of any type (the definition of structure shall include, but not be limited to basketball poles, backboards, swing sets, jungle gyms and trampolines) shall be allowed at any time on any lot or the common elements without submission to the Aesthetics Committee and approval of the board. Temporary tents or portable/blow-up swimming pools may only be on premises during the time of use or for a few days.

GENERAL

Animal Control.

1. Decks cannot be used as a pet pen. The city animal control will pick up your pet if left unattended. All pets must be on a leash or under supervised control. Any person in physical possession and control of any animal in a public place shall remove excrement or other solid waste deposited by the animal in any public area not designated to receive such wastes, including but not limited to streets, sidewalks, parking strips, green areas and public parks (St. Charles City Ord. No. 82-45 & 1,6-15-82). Violations of these rules will result in an initial one time written warning, \$25.00 fine for the second offense, \$50.00 for the third offense and \$100.00 fine for every occurrence thereafter. Since all complex grounds are common elements and are used by everyone they will be treated the same as a public place.

Hazardous Materials.

1. Storage of any hazardous materials should be limited to current "in use" items. If you choose to store any items in the garage, they must be on shelves and off of the floor. Firewood must be stored one foot off of the floor, sidewalls and back of the garage. The contents of your garage are not insured by the Association and any damage caused by your negligence to your garage or to any adjacent garage is your responsibility.

Hills/Common Ground.

1. Due to an insurance liability issue, snow sledding, bike riding and any other hazardous physical activities are not allowed on the hills/common ground. Residents who catch violators are encouraged to ask them to cease these activities on our private property.

Parking.

1. Parking on the Development streets is subject to the rules and ordinances of the City of St. Charles. Designated private parking consists of the Owners' personal driveways and garages, which are part of the Owners' Lot. Parking on lawns or public sidewalks is strictly prohibited.
2. Unnecessary regular street/cul-de-sac parking by residents causes safety issues such as hindering right-of-way for emergency vehicles, snow plows, U.S. mail deliveries, trash pick-up, etc.
3. No commercial vehicles (including any vehicle with signage, advertising a commercial enterprise) jet skis, boats or other house trailers, recreational or farming vehicles shall be permitted to be parked or stored on any street common elements or lot except in the lot owners garage.
4. Amendment to Section 10.11 of the Declaration of Covenants, Conditions and restrictions of Hill Pointe Villas: Exceptions would be pickup/delivery commercial vehicles (i.e. moving trucks), which can be parked for a maximum of 12 hours.

Quiet Time.

1. Quiet time per St. Charles City Ordinance 10-140 is 10:00 p.m. to 7:00 a.m. The Board has approved the same for the Development. This includes stereos, televisions and/or guests. To report any peace disturbances please call the St. Charles Police at 636-949-3300.

Trash Receptacles.

1. Trash receptacles must be kept in the garage.
2. Trash containers shall not be placed curbside until the evening the night before pickup.
3. Trash containers should be returned to the garage area by evening same day. Exceptions will be made on a case-by-case basis for occasional out-of-town/travel situations.

Real Estate Signage.

Change to Section 10.11 of the Declaration of Covenants, Conditions and restrictions of Hill Pointe Villas

The association is amending the real estate signage requirements to be as follows:

Real estate/for sale signs are not allowed in the yards. They are only to be displayed on the inside front window.

Requests.

1. All repair and maintenance requests must be in writing only and mailed to:

Corporate Group, Inc.
400 North Fifth Street, Ste. 201
St. Charles, MO 63301

Glass Around Front Doors.

1. The side glass on the front door area of the villa can be replaced with glass block, etched glass or leaded glass only. Any replacement must be submitted to the Aesthetics Committee and approved by the board prior to installation.

Personal Residence.

1. Each lot shall be used for single family, residential purposes only; No trade or business of any kind may be carried on therein. No commercial activity of any kind shall be conducted on any lot or in any unit. Notwithstanding the above, home occupations are permitted subject to the city of St Charles ordinances.

Satellite Dishes.

1. Satellite dishes are acceptable; however, the dish and site must be submitted to the Aesthetics Committee and approved by the board and Board's consultant prior to any installation.
2. Dishes are only allowed at the rear of the unit - not on the roofs or in the front.

Storm Doors.

1. Full-view storm doors are acceptable; however, they must be submitted to the Aesthetics Committee and approved by the board prior to any installation.

Windows.

1. All windows must be covered only by blinds, shades, shutters, matching sheers or curtains for aesthetic purposes. Non-compliance will result in an initial warning letter. If not corrected within seven (7) days of warning a fine of \$100.00 will be imposed plus \$50.00 every 30 days thereafter until member corrects the issue.

YARDS

Birdbaths, Statues and Garden Ornaments.

1. Birdbaths, statues and garden ornaments will only be allowed in the back patio/rear garden areas (decks, screened-in porches, patios or gardens).
2. None of the above can infringe upon municipal easements.
3. Any landscaping/structures/statues should be in keeping with the overall aesthetics of the community and in no way be obnoxious, dangerous, unsightly, unpleasant or of a nature that may diminish property values.

Christmas Decorations/Lights.

1. Decorations are allowed from the day AFTER Thanksgiving through the first weekend following the New Year.
2. Do not overload electrical outlets.
3. Use safety precautions when using electrical cords.
4. Use only lights rated for outdoor use.
5. Lights should be turned off by 10:00 - 11:00pm each night.
6. There should be no damage to the exterior building due to nails and staples.

Suggested guidelines for Christmas decorations will be published in the October/November issue of the Hill Pointe Villas Newsletter.

Garden Area.

1. The Association will allow residents to have flower gardens at the back of their unit. A drawing of the garden, including a list of plants must be submitted to the Aesthetics Committee and approved by the board prior to any installation. Size will be approved on a case-by-case basis. This is due to the different floor plans/lot variances. If you choose to edge the rear garden area, it must be edged with either black plastic roll edging or white plastic "stone look" edging.
2. The resident will be responsible for all upkeep, including weeding and mulch. The appearance must be aesthetically pleasing. The resident will be required to sign an agreement stating the following:
 - a. The resident will be responsible for the upkeep.
 - b. If the resident does not maintain the garden, the association has the right to hire someone to clean it up or put it back to the original state, and pass the cost along to the owner.
 - c. If the resident moves, there will be a fee assessed to have the area tilled and re-sodded back to the original state.
 - d. Plantings in rear garden area should be maintained at acceptable heights. Residents shall not allow plantings to become overgrown and unsightly.
 - e. Garden hoses and equipment should be stored appropriately (should be rolled up when not in use and not be left across patios and lawns except during times of watering).
3. If the new owner would like to keep the garden area, he/she will have to sign a new agreement stating the same responsibilities.
4. Landscaping rock should not be added to the front or back garden areas due to possible hazardous conditions with the mowers/landscaping service (i.e. rocks being thrown by mowers and weeders)

Landscaping.

1. Trees installed will be donated and maintained by the association. Upon approval from the Board, Owners may plant flowers or greenery in any landscaped and mulched areas only.
2. Residents may plant one additional tree with mulch at the base in their yard. Size and location of the tree must be submitted to the Aesthetics Committee and approved by the board.
3. Locust, Weeping Willows and any type of tree that causes root problems will not be permitted.
4. No trees will be allowed that cause additional cost for the landscaping company (i.e. sweet gum).
5. In order to maintain aesthetics and a consistent visual appearance, landscaping rock should not be added to the front or back garden areas. Rock is also a possible hazardous condition with the mowers/landscaping service (i.e. rocks being thrown by mowers and weed trimmers).
6. Residents are responsible for moving furniture and personal belongings prior to scheduled mowing time.
7. The association is not responsible for any damage or destruction caused by the association's landscaping company employees or agents to the owners landscaping additions.

2. All modification requests must be in writing only to the Aesthetics Committee for review and subsequent approval by the board - please send to:

Doris Dixon
10 Hill Ridge Court
St Charles, Mo 63303

3. Please allow 60 days for approval.

In the event that the need or repair is caused through the willful or negligent act of the owner, the owner's family, guests or invitees, the cost of such maintenance or repair shall be added to and become part of the assessment to which such owner is subject. An owner shall not have the right to paint, repair, maintain, or otherwise cover the exterior portion of the building on any Lot including, but not limited to exterior doors.

Non-compliance.

1. Any acts of non-compliance to the Rules and Regulations, Declaration of Covenants, Conditions and restrictions and Bylaws of the Hill Pointe Villas will be subject to the following action:
 - a. The board will submit a written warning of the violation to the Owner
 - b. If the violation is not corrected within 7 days of written warning, a fine of \$100 will be imposed plus \$50 every 30 days thereafter until compliance. The board reserves the right to extend this period of time in extenuating circumstances.

Emergencies.

1. Emergencies should be reported to the Management Company, however any non-emergency call will be charged to condo owner.

Emergencies: Call Corporate Group at 946-0761
Business hours: 8:30 a.m. to 5:00 p.m., Monday-Friday
Answering Service will pick-up after normal business hours.

Future updates of these Rules and Regulations may or may not be recorded; but will be distributed directly to each unit owner upon any change or further amendment to these Rules and Regulations. It shall be the responsibility of all members to contact Corporate Group from time to time, to request copies of any updated Rules and Regulations.