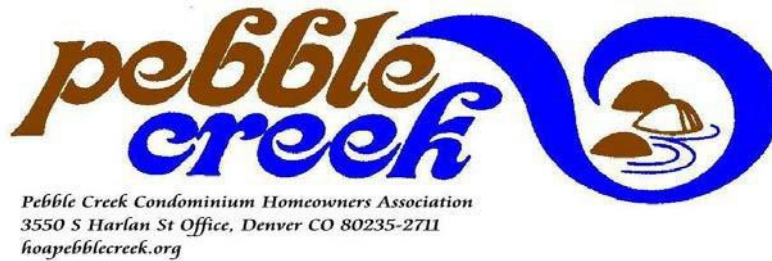


Handbook of Rules and Regulations for Residents 2019



Dear Owners, Residents, and Property Managers,

The Board of Directors and the Management Company will do everything possible to treat everybody with the utmost cooperation and courtesy. Please attend monthly board meetings and visit the website at hoapebblecreek.org. Your feedback is important.

Contact information for Directors and Management Company (currently CPMS) may change from time to time. Check the hoapebblecreek.org website for current Board of Directors and Management Company contact information. When possible, please use the website Contact form to submit nonemergency concerns. Various printed forms may be downloaded from the website or obtained by contacting the Board of Directors or the Management Company. You may occasionally need an Architectural Change Request Form, Emergency Contact Information Form, Maintenance Request Form, etc.

A goal of the Board of Directors is to directly supervise the daily assignment of tasks to HOA Maintenance Employees while deferring to the CAM Licensed HOA Manager for certain other duties such as collection of arrears, covenant enforcement, acquiring bids for large projects, maintaining association legal records, etc.

In order to streamline the publication, future revision, and membership approval of the PCHOA Rules and Regulations, topics representing a duplication of existing governmental ordinances or laws will henceforth be published on hoapebblecreek.org on a Reminders page. A printed Reminder page may be mailed to owners in the future, along with related PCHOA information.

A Schedule of Fines has been implemented in order to enforce covenants and can be found in the Enforcement Policy adopted the PCHOA.

Sincerely,

Board of Directors
Pebble Creek Condominium Homeowner Association (PCHOA)
3550 S Harlan St Office
Denver CO 80235-2711

Website: hoapebblecreek.org

Rules and Regulations

The Rules and Regulations contained herein were approved by the Pebble Creek Homeowners Association (PCHOA) Membership in 2019 and supersede any previous version or printing apart from the Condominium Declaration and By-laws.

Emergency telephone number: Maximum Property Management 303-369-0800

For emergencies such as water leaks, frozen pipes, no water, or sewer backup, you may need to leave a voicemail message which will alert multiple parties. Until your call is returned, please answer every incoming phone call.

Non-emergency telephone number: Maximum Property Management: 303-369-0800

Noise or Disturbance – contact Denver Police via the nonemergency number at 720-913-2000. For emergencies, dial 9-1-1.

Section 7-8-2 of the PCHOA By-Laws states: "Owners and occupants of condominium units shall exercise extreme care to avoid making or permitting to be made loud or objectionable noises, and in using or playing or permitting to be used or played, musical instruments, radios, phonographs, television sets, amplifiers and any other instruments or devices in such manner as may disturb or tend to disturb owners, tenants or other occupants of condominium units." This By-Law also applies to kitchen and laundry appliances as well as vacuum cleaners before 7:30 a.m. and after 10:00 p.m.

Stairways - The City & County of Denver requires that all common stairways and entrances are to be kept clear of trash, furniture, or other items. Bicycles and foldable strollers may be allowed if placed under stairways, however they must not impede egress from any unit.

Carbon Monoxide Detectors - The National Fire Protection Association recommends installing a carbon monoxide detector in your condo unit. Carbon monoxide is a colorless, odorless, and tasteless gas that is slightly less dense than air.

Life Safety - The City & County of Denver Life Safety Ordinance requires owners to maintain operating smoke detectors within the condo unit sleeping areas. The City also requires owners to complete an Annual Residential Fire Safety Equipment Report by September of each year and submit it to PCHOA Management. The Denver Fire Department may request from PCHOA a list of non-compliant owners.

Barbecue - The City & County of Denver prohibits charcoal grills and/or gas grills within 10 feet of any structure, overhead balcony, or building extension. Fines may be assessed to owners who violate this ordinance. An exception is allowed for gas grills with small (under 2 ½ pound) propane tanks. Electric grills are far safer and welcome without restriction. Gas fired heaters are also prohibited. **Tiki torches, fire pits and other open flames will not be permitted, lit or not.**

Smoking - The Colorado Clean Air Act states there shall be no smoking within 15 feet of an entryway. Dispose of waste, including cigarette butts, appropriately.

Marijuana Use - You may be the subject of legal action by your neighbors if your neighbors find vapors or fumes to be offensive. Please be considerate of others. Additionally, pursuant to Section 6.6 of the Declaration, no nuisance shall be allowed on the condominium project, nor any use or practice which is the source of annoyance to residents or interferes with the peaceful enjoyment or possession and proper use of the condominium project.

General Work Order Requests – Please submit work order requests in writing or by email. Forms will be available at the clubhouse during limited hours. A variety of forms are currently available at hoapebblecreek.org. Maintenance requests sent through the Contact form on the website will generally be read by the maintenance staff on the following business day.

Trash Removal - PCHOA incurs additional charges every time large items are left beside a dumpster, or if the dumpster is over-filled. Fines will be assessed to owners for violations of this rule. Fines may be collectible in court. PCHOA periodically provides a roll-off dumpster for the disposal of large items, around the 1st of each month, and located in the south-central part of the complex. Landlords are encouraged to collect an additional deposit from tenants to cover large item disposal in the event tenants move out after dumping items on the complex.

In addition, trash left outside or on decks and patios is not permitted.

Vehicles and Parking- Pebble Creek parking areas are monitored by contracted booting/towing companies. In addition to the Rules and Regulations, current vehicle and parking booting/towing guidelines can be found on the Pebble Creek website.

Vehicles - Vehicles must be street legal (meaning properly licensed, insured, and operational). Vehicles which are not street legal may be towed or booted at the owner's expense. PCHOA disallows car washing, vehicle repair, oil change, antifreeze change, etc., on PCHOA property. Vehicles parked in carports must not extend beyond the boundaries of the carport. Pickup trucks shall not be permitted to extend from carports, impede pedestrians or other vehicles, nor block access to entryways or gates. Vehicles may not be parked in driveways, fire lanes, at red or yellow curbs, or in front of dumpsters.

Carport Parking - Each condo unit is associated with one assigned limited common area carport. Carports are not to be used as storage areas. Items left unattended in carports are deemed to have been forfeited and PCHOA may remove those items and dispose of them with proper notice. Owners whose assigned carport is found to be in violation of PCHOA Rules & Regulations may be assessed a fine, regardless of who occupies the corresponding condo unit. Carports are to be used for vehicles only. Bicycles may be hung or placed under the carport storage locker.

Unauthorized Vehicles In Your Carport - If you are certain of your carport number and unable to locate the owner of the vehicle in your carport, you can call any tow company EXCEPT that which Pebble Creek HOA contracts with. Our tow company will work only with our board and property management company, but any other tow company can help. If the tow occurs during business hours, contact the PCHOA property management company for assistance. If you choose to have someone towed from your parking space, you will be required to provide Exhibit B of the Condominium Declaration, proof of ownership of the specified unit and picture ID, in order to show the relationship between your condominium number and carport number. The Declaration is immediately available on the PCHOA website, or by contacting the Management Company in advance. The PCHOA will not be responsible for any fees or costs related to individual homeowner towing of vehicles.

Uncovered / Open Common Area Parking - Uncovered parking is reserved for one homeowner vehicle and visitors. If you park in a fire lane, no parking zone, or handicapped area (without approval) you may be fined and/or towed. If your vehicle blocks access, breaks municipal laws for parking, does not observe posted snowstorm parking restrictions during snowfall, your car may end up getting booted, towed or buried in plowed snow. Vehicles found in violation of the Snow Storm parking restrictions may be towed at owner's expense. Vehicles in the uncovered parking spaces must be moved to another location at least once per week. This allows other residents and their guests to have equal parking opportunities. Do not park in such a manner that the vehicle bumper hangs over the lawn or curb. Be aware of exhaust fumes from your vehicle when parking

close to any building.

Trailers, Boats, Motorhomes, etc. - A limited number of parking spaces for certain vehicles are available in the southwest corner of the complex. These vehicles are allowed in designated areas only and there is an annual non-prorated Parking Permit Fee for the use of this area. A Parking Permit Agreement must be signed which includes a "hold harmless" for damages or theft of any vehicles parked in the area. Large Motorhomes are not allowed on the complex.

Parking Permits – The PCHOA has developed a Parking Permit Program which will be implemented if and when required to help control Community Parking.

Electricity - If you experience a total power outage please call Xcel at 1-800-895-4999. Sometimes owners experience situations where there is electrical power in only part of their condo unit. When this occurs, owners should check the main breakers to their condo which are located at the electrical meter stack outside on the building. Each electrical meter is labeled with a round metal tag for the specific condo unit. This meter is owned by the Homeowner, but is serviced by the power company. Electrical power is the responsibility of the Homeowner from the meter on into the condo unit. There are a pair of breakers at the meter. Sometimes the breaker will corrode and fail. The electricity in the condo unit is split between these two main breakers. Please have a licensed electrician make the breaker replacement or repair.

Exterior Modifications / Architectural Changes - Prior to making any changes to the exterior of your Unit, or installing a satellite dish or coax cable, please obtain an Architectural Change Request Form. Complete the Architectural Change Request Form and return it to the Management Company for review by the Board of Directors at the next regularly scheduled meeting. Denver City & County Building Code applies, especially with regard to replacement windows and/or glass. Permits may be required by Denver City & County. Modifications made without prior Board approval will be removed without notice at owner expense.

Removable or decorative items that do not impact the structure of the Unit may be placed on the exterior of a Unit without the need to complete an Architectural Change Request Form. Items that fall into this category, by way of example, and not exclusion, may include: flower pots and planters, outdoor furniture, freestanding outdoor décor, electric grills, etc.

While planters are allowed, they must be accompanied with a saucer under the planter to protect the decks from overflow.

Interior Modifications / Architectural Changes – Prior to making any changes to the interior of your unit, it is important that all City and County of Denver codes are met. ALL demolition of interior surfaces (paint, popcorn ceilings, flooring materials etc.) and non-bearing structural walls requires City and County of Denver Building Department (Demolition and/or Building) permits. Modification of structural bearing walls is not allowed. The City and County of Denver may also require permits for the addition of plumbing, HVAC or electrical fixtures. It is the responsibility of the homeowner to meet these requirements in addition to giving PCHOA notice of these changes through the use of the Architectural Change Request form which can be found on the Pebble Creek Home Owner's Association website.

Doors and Windows – Window and door penetration sizes must not be changed. Exterior doors, storm doors, window frames, ornamental grillwork, etc., must be painted to match existing building trim. In most cases, PCHOA will supply owners with the appropriate, required exterior paint (dark brown, black or bronze anodized). Exterior doors shall not have any windows. Fences encroaching on limited common areas may be permitted with prior, written approval of the Board of Directors, for ground level units having a sliding glass door. Balcony enlargements may be permitted with the prior, written approval of the Board of Directors. Ground floor patios may not be constructed of wood. Broken windows and torn screens are not permitted and must be repaired or replaced immediately. Window coverings also need to be in good condition and not unsightly. Torn shades and blinds must be replaced. Window coverings may not include, tarps,

foil, tapestry, sheets or any other similar coverings.

HVAC - Air conditioning units and maintenance thereof shall be the responsibility of the unit

owner. Installation of new air conditioning units requires submittal of an Architectural Change Request Form and subsequent approval. Window AC's are only allowed in the warmer months from May thru September. While installed during the approved months, they must be aesthetically pleasing, with no cardboard, sheets, or reflective aluminum surrounding them. Same color accordion style window blinds are permitted.

Prohibited Items - The following are prohibited at Pebble Creek HOA: Outdoor antennas (except as defined under OTARD rules and regulations), unregulated outdoor wiring or cable, pet doors, installation of white trellis or plywood on upper decks/balconies, improvements or modifications to grounds around the unit without prior approval by the Board of Directors. Certain modifications may be permitted, with the prior written approval of the Board.

Signs - Signs are not permitted in the common areas. "For Sale" "For Rent" or "No Soliciting" signs may be placed only in interior condo windows, or on the unit's balcony railing. Requests for posting other signs requires submission of an Architectural Change Request Form by PCHOA and subsequent approval.

Cable & Satellite Dish - A letter of authorization must be obtained by the unit owner from Management before having a satellite dish installed. Obtain an Architectural Change Request Form from the website, or the Management Company. Complete the Architectural Change Request Form and return it to the Management Company. Installation must be supervised and completed according to PCHOA instructions. Homeowners who fail to remove satellite dishes that they have installed will be charged a \$100 removal fee upon the closing of the sale of their unit.

Wild Animals - Please do not feed the animals or leave food out. The scent left on the ground from food products, pet food, peanut shells, etc., attracts unwanted visitors including rats, mice, skunks, raccoons, squirrels, and cockroaches. These animals can bring disease to your pets and family. Raccoons and squirrels have been known to destroy structures as they attempt to make a home in them.

Pets - Pebble Creek adheres to all state and local pet laws. This would include any restrictions the City has against breeds. Fostering of these prohibited breeds is also not allowed. Your pets must be properly licensed, vaccinated, and on a leash at all times while outdoors. Homeowners must obey all laws regarding breed restrictions and limits on how many animals can be owned or kept in a unit. Animals who pose a danger to the people or property at Pebble Creek will be reported to Animal Control and may be removed. All pet-related damage to common areas will be assessed to the homeowner's account. **Your pets may not be left outside unattended for any length of time, nor attached to any common area furnishing.**

Pet Waste - You must clean up after your pet. Any homeowner or resident observed allowing their animal to defecate without cleaning up immediately and appropriately will be fined according the Associations enforcement policy. Any homeowner or resident who reports this activity with corresponding proof (such as photos or video) will receive a \$100 reward.

Winter Freeze Warning - This warning is particularly for Buildings 5, 10, 12, 13, 14, and 22. If your plumbing is located on an exterior wall, let the cold and hot water faucets drip slightly during periods of extreme cold to prevent pipes from freezing. If you think your pipes are frozen, call the Management Company immediately.

Water Shut Off - PCHOA requires a two-day notice for this procedure, which must occur during normal business hours on weekdays only. Water emergencies resulting from resident failure to follow the above procedures may result in fines assessed added to an owner's maintenance account. Please avoid inconvenience to yourself and your neighbors by planning plumbing projects well in advance. Every building at PCHOA has one water shut-off valve. Residents do not have access to the shut-off valve. Most condo units however, have individual shut-off valves for each fixture in the condo. Residents should open and close each shut-off valve at least once per year to loosen any mineral deposits. This action should help to ensure that the valves operate properly. Individual water shut-off valves are the property and responsibility of the owner. Residents who desire to change or upgrade individual fixtures within the condo unit should make certain the

shut-off valves operate before cutting pipe or disconnecting the old fixtures. Many condo units (and their neighbors) have experienced extensive damage because the resident or their technician failed to ensure that the valve was operating properly. Often the shut-off valves do not function; in which case, the resident must make arrangements with the Management Company to have the water to the entire building shut down.

Garden Hoses - Do not connect a garden hose to any outdoor faucet. Garden hoses will be confiscated without notice by the Management Company. Fines may be assessed to the offending owner.

Water Heaters - Every building at PCHOA has one water heater. Residents do not have access to the water heater. If you do not have hot water, please wait for 10-15 minutes and try again. If hot water has not returned, call the Management Company. Often changes in habits of other residents within the building can affect the hot water usage and availability. When the electricity is out, the hot water heater will not ignite. Recirculation pumps are used in certain buildings to deliver hot water (electricity is required to run the pump; occasionally a pump fails).

Laundry Rooms - Laundry Rooms are located in Building 4 and Building 16. Please clean the lint out of the trays and discard into trash cans after every use. Do your share and help keep the laundry rooms clean and prevent fire hazards by using trash containers provided. The washers and dryers are leased to PCHOA. If malfunctioning, please call the laundry vendor's telephone number posted in the laundry room. The laundry vendor may refund money lost in their machines. PCHOA cannot refund money or repair machines.

Common vs. Private: It is the Homeowner's responsibility to maintain all "Private" items and areas associated with ownership. It is also the Homeowner's responsibility to follow all rules regarding "Limited Common" areas including not using Limited Common areas for storage of personal items. Examples of the different areas listed below:

Items deemed to be "Common" are the responsibility of the Association:

- Water heaters.

- Water supply pipes up to the shut-off valve in a condo unit or to the penetration at the condo wall.

- Gas lines up to the shut-off valve in a condo unit or to the penetration at the condo wall.

- Drain pipes from the point where the drain joins that of another condo unit.

- Electrical lines up to the main breaker at the condo meter located on the outside of the building.

Items deemed to be "Private" are the responsibility of the Homeowner:

- Water supply shut-off valves in a condo unit.

- Supply pipes and drains serving only a single condo unit.

- Main electrical breaker for the condo unit (located near meters on the outside of the building).

Items deemed to be "Limited Common" are the maintenance responsibility of the Association, but the use is limited solely to the Homeowner:

- Assigned carports.

- Balconies and patio areas.

Insurance - Owners shall obtain insurance coverage for the interior of their condo unit. Renters need coverage for possessions. The landlord's insurance will not cover the renter's property. The PCHOA master policy has exclusions and conditions for personal contents and the interior of condo units (see PCHOA Declaration, Section 15). Please note Section 7 of the By-Laws. Owners should make certain that their policy contains an HO6 "Loss Assessment" clause. This coverage typically pays the Homeowner Special Assessment that is individually invoiced in the case of a covered loss

where the Association deductible exceeds the Association's ability to pay.

Obligations Of Owners

Section 7 of the Condominium By-Laws state the following:

7-2-1 Except as provided in the Declaration, every owner must perform promptly at his own expense all maintenance and repair work within his own unit and limited common elements which if omitted would affect the project in its entirety or in part belonging to other owners.

7-2-2 All the repairs of internal installations of the unit such as water, light, gas, power, sewage, telephones, sanitary installation, doors, windows, electrical fixtures, and all other accessories, equipment and fixtures including any air-conditioning equipment belonging to the unit and including appurtenant limited common elements, shall be at the owner's expense.

7-2-3 An owner shall be obligated to reimburse the Association or another unit owner promptly upon receipt of a statement for any expenditures incurred by the Association or other unit owner or both in repairing, replacing or restoring any general common elements or the interior or any part of an apartment unit damaged as a result of negligent or other tortious conduct of such owner, a family member, owner agent, employee, invitee, licensee or tenant.

All laws and regulations of the Federal Government, Colorado State Government, and the City & County of Denver shall apply to PCHOA owners and residents. **Please contact the City & County of Denver (not PCHOA) for issues such as noisy neighbors, disturbances, personal safety, suspicious behavior, cars parked in fire lanes, etc.**

Washing Machines - When not in use, please turn off the water valves that service the washing machine (especially 2nd floor condo units). These are located on the wall behind the washing machine. If replacement water shutoff valves are required, please ask your plumber about the possibility of installing timer-controlled shutoff valves. Install only Wire Braided Water Supply Lines for additional flood protection. Washing machine hoses wear out over time and when they burst, can cause tremendous water damage to your home and other condo units. These hoses are the responsibility of the condo owner, who may also liable to other owners and PCHOA for damages that may arise when hoses fail. Proper insurance coverage is encouraged for your protection. (The PCHOA master policy does not include washing machine hoses. See PCHOA Declaration, Section 15). PCHOA recommends that you inspect the washing machines hoses every year.

Clothes Dryers - Every year, firefighters across the country respond to around 14,630 home fires caused by clothes dryers, according to the National Fire Protection Association. An accumulation of lint causes one out of four fires, which means that not cleaning your dryer is more of a threat than a mechanical or electrical malfunction. Please clean lint filters in your dryer every time you use it. Regularly inspect and clean 4" vent pipes and ductwork. Where possible, please replace accordion flex type ducts with rigid metal ductwork. If you are uncertain how to access your ductwork, or if you don't know where your dryer vents, please contact PCHOA non-emergency line for assistance. If your insurance and the insurance at Pebble Creek HOA determines that your clothes dryer caused a fire, you may be liable for those costs.

Sewer Lines - Kitchen garbage disposals can grind anything, but the pipes in the rest of the building will not handle the load. If running the garbage disposal, let the water run for about 20-30 seconds after turning off the disposal. Anything that goes down a drain or toilet has to travel 25-50 feet just to reach the sewer main under the building.

Do not put these into your sink drain:

Grease
Fibrous Fruits & Vegetables.
Potato Peels
Rice / Pasta
Coffee Grounds
Egg Shells

Do not put these into your toilet:

Feminine Products of any kind
Paper Towels
Wet Wipes
Diapers

Clubhouse

The Clubhouse can be reserved for private parties and meetings by contacting Management.

Clubhouse Usage Fee:

PCHOA Member: \$0 deposit plus \$0.00 rental fee
PCHOA Non-member: \$200.00 deposit plus \$100.00 rental fee
Clubhouse Cleaning Fee: \$100

Owners must be current with their Maintenance Fee account. If an owner desiring to rent the clubhouse is not current, the "non-Member" fee scale applies. The Deposit must be in the form of a Cashier's Check, Money Order, or Cash and will be held and returned upon a favorable inspection of the Clubhouse. An unfavorable inspection of the Clubhouse will result in forfeiture of the Deposit. Homeowner Accounts will be fined \$100.00 in the case of an unfavorable inspection of the Clubhouse. The actual cost of any damages to the clubhouse, as well as the cost of labor to repair damages, will be applied to the Homeowner Account or charged to the clubhouse renter. Violation of any portion of the Clubhouse Lease Agreement will result in forfeiture of Deposit or charges applied to a Homeowner account. Please read the Clubhouse Lease Agreement carefully. Swimming Pool use is not included with Clubhouse Rental.

Alcohol - When alcohol is known to be consumed in the area of the Clubhouse, those who are renting the clubhouse agree to purchase Private Event Insurance from their preferred insurance company, in advance, or else pay the cost of hiring a Board-approved security guard. Clubhouse rental does not include usage of the pool.

Cleaning - Cleaning of the Clubhouse can be arranged for a fee (see above cleaning fee) or your group can do the cleaning. Inspect the clubhouse in advance to determine if any cleaning supplies or equipment are available. If you arrive after another party and there is a mess, please document this by calling Management as well as taking photos of the condition of the building upon arrival.

Swimming Pool Rules and Information

The swimming pool generally opens on Friday before Memorial Day and closes immediately following Labor Day. The pool hours are 7:30 a.m. to 10:00 p.m. daily to coincide with our quiet hours. Unexpected closure may occur as a result of accidents or inadequate chemical levels. Keys to the swimming pool area can be acquired from the Management Company.

- No lifeguard on duty.
- No excessive alcohol.
- No blue-jeans or dyed denim material allowed.

- No diving or running in pool area.
- No floats or rafts on weekends (except small rings for tots).
- No glass containers.
- No pets. Service dogs are welcome in the pool area, however are not permitted in the pool.
- Any problems arising with the enforcement of these rules may result in fines to the Homeowner Account; unruly or disruptive behavior may be grounds for police contact.
- To maintain the safety of our community members, anyone who is a non-swimmer must be accompanied by a swimmer. For the purposes of these rules, a "swimmer" is defined as an individual who can swim one length of the pool unassisted.
- Pebble Creek residents and their guests only shall be permitted to use the pool.
- Please limit guests to two people at one time.
- People using the swimming pool outside the posted hours may be fined.
- Radios and Speakers - low volume only.
- Rowdy behavior will result in a request to leave the pool area.
- The Swimming Pool cannot be reserved for private parties.
- Please be courteous at all times and observe these rules.
- Proper swim wear must be worn in the pool at all times.

Storage and Storage Areas - There are a limited number of self-storage lockers located in Buildings 4 and 16 which measure approximately 4' x 4'. Contact the Management Company if you are interested in renting a storage locker. All storage areas are utilized at the user's risk. PCHOA takes no responsibility for personal items. Do not place valuable items in storage. There is an annual non-prorated storage fee for the use of these lockers. A contract must be signed which includes a "hold harmless" clause for damages or theft of any items stored. A key or entry code to the building is issued when the storage fee has been paid. PCHOA retains the right to inspect locker contents. No liquids may be stored, particularly no flammable or hazardous materials are allowed (paint, propane bottles, charcoal, lighter fluid). No items which emit strong odors may be stored. Items left in unpaid storage lockers will be considered forfeited, and will be disposed of, without notice. Locker Users must provide their own padlocks. Storage locker weight limit: 500 pounds per locker. No attic storage is permitted.

Storage of items on balconies, stairwells or patios are not permitted. Items being stored that are not allowed in the common area may be disposed of without notice and may be billed back to the unit owner. Items being left out for pick up are allowed for no more than three days. Should it be longer, the management company must be notified.

Snow Removal - Generally snow removal occurs when the average accumulated depth of snow reaches 4" or more and usually begins after the snow has stopped falling. Emergency access to all buildings is a priority. Mail kiosks and dumpster locations are secondary. Do not park in a "tow away" zone. Your car WILL be towed at your expense. Be aware of snow storm parking restrictions. If your vehicle becomes stuck in the snow, please call the Management Company to report the problem.

Community Safety - Pebble Creek HOA is a vibrant place, but not without some dangers. The pond, pool, parking lots, and pumps around the property pose a risk to the safety of people and property if they are not respected. If you observe anyone engaging in dangerous activities, notify Pebble Creek HOA management immediately; if there is immediate or severe danger, contact the Denver District 4 Police Department or call 911 to report suspicious activity or persons.

Landscape and Ponds

Exercise good judgment and caution when engaging with the nature at Pebble Creek HOA. Do not play or run around ponds as they are deep and the water is not suitable for swimming or drinking. DO NOT walk out onto the pond in the winter, even if it looks frozen. It is not frozen underneath and you may fall in. Ensure that all persons in need of supervision are protected from the risk of death by drowning.

The upper pond (near Building 20 & 21) is either stocked with grass carp or treated with algaecide. These methods have proven to be the most effective method of controlling the algae

that forms on the pond. In addition, microbes are added to these ponds monthly to assist in digesting the sludge on the bottom of the pond. A healthy pond or lake will completely digest its own waste each year. PCHOA is employing these environmentally friendly methods to ensure a quality of life for all residents. All PCHOA ponds are treated regularly with a larvicide to kill mosquitoes that may carry the West Nile Virus. The larvicide is applied before the mosquito season begins and continues until the cold weather is well under way. Larvicide applications are rated for 30 days, but we apply treatments every 25 days. Sprinkler water is Non-potable. The water that flows in PCHOA comes from Harriman Lake Reservoir and Soda Lakes Reservoir.

PCHOA is a member of the Fort Logan Lateral Ditch Company. The water that comes through our ditch is used to operate the sprinkler system. The carp that feed off the bottom of the pond stir up the mud keeping the water murky. We generally operate the sprinklers during the night and pre-dawn hours. The water in the ditch is owned by PCHOA and subject to use restrictions based upon our raw water contract with the Denver Water Board. Pond water is used in the sprinkler system for irrigation. NO FISHING in any pond at PCHOA. Use of garden hoses for any reason from PCHOA buildings is prohibited.

Fertilizers and Insect Sprays - During the growing season PCHOA contracts to fertilize and spray the grounds. Notices are posted on the grounds when sprays are applied. Please heed pest control warnings that advise regarding specific dangers concerning pets and children.

Fireplaces - Annually, all homeowners who have a fireplace in their Unit must submit proof of inspection and/or cleaning, as needed. For owners with an "inactive" fireplace that is not in use and will not be in use for the remainder of the certification period, the owner may submit signed documentation self-certifying that the fireplace in question is not in use and that the owner will be held responsible for any and all damages arising from the fireplace. Non-occupant homeowners cannot self-certify and must provide proof of inspection and/or cleaning and must be certified by a professional company. This form and documentation must be submitted to the management company when requested.

Statutory Policies and Procedures

1-Adoption of Policies and Procedures-Guidelines for the adoption and amendment of policies and procedures is set forth in a separate policy adopted by the PCHOA which is available on the Association website

2- Collections - Guidelines for Collections are set forth in a separate policy adopted by the PCHOA which is available on the Association website. For all owners there are specific amounts collected at the closing on the sale of a property:

a). Working Capital in the Amount of three (3) times the amount of the current Maintenance Fee shall be collected from any buyer. The Working Capital amount of record for any seller shall be transferred from the seller to the buyer at closing by the title company. Any additional Working Capital amount (to bring the account equal to three (3) times the amount of the current Maintenance Fee) shall be collected and paid directly to PCHOA. No refunds shall be made to the seller by PCHOA.

b). An advance Maintenance Fee in an amount equal to two (2) months current Maintenance Fee shall be collected at closing and applied to Buyer Maintenance Fee Account.

c). An advance Special Assessment Fee in an amount equal to two (2) months of any current on-going Special Assessment Fee shall be collected at closing and applied to Buyer Maintenance Fee Account.

d). The Management Company shall be entitled to establish a reasonable administrative fee for the issuance of Status Letter and shall collect this fee via the title company at closing.

3- Meetings - Guidelines for Meetings and the Conducting of Meetings are set forth in a separate

policy adopted by the PCHOA which is available on the Association website.

Board Meetings - The Board of Directors holds regularly scheduled meetings in the clubhouse. The times and dates are published on the website, in the clubhouse windows, in newsletters, and posted at mail kiosks. A portion of the Board Meeting is set aside for suggestions and input from the membership and all residents. If you would like to speak at a meeting, please state your name and unit number for the record.

Annual Meeting of PCHOA – The Annual Meeting of PCHOA Membership shall be conducted once per year generally, but not necessarily, in December of each year. Except as otherwise provided in these Bylaws, the presence in person or by proxy of more than twenty-five percent (25%) of the votes of the membership of the Association, shall constitute a quorum. Member Maintenance Fee accounts must be current in order to be counted as part of the quorum or to be eligible to vote on any issue. The purpose of the Annual Meeting is as follows:

Conduct elections of 2 to 3 new Board Members for a three-year term. The Board of Directors shall consist of not less than three nor more than 7 members. Voting for Directors shall be by secret ballot. Counting of votes shall be performed by two individuals appointed by the Board of Directors. Any Board Member whose name is on the ballot shall not be eligible to count votes. PCHOA Membership voted a change in the By-Laws at the 1987 Annual Meeting regarding Election and Term of Office. In the case that an elected Board Member resigns, is no longer a property owner of the Association, or cannot fulfill their obligation to Association as a Board Member, the Board of Directors may appoint another member of the Association to serve the remaining term.

Conduct election of new Officers of the Board by the New Board of Directors. Officers of the Board of Directors shall serve for a term of one year unless the officer is no-longer a Member of the Association, or the officer is removed as an Officer by the Board of Directors, or when an officer resigns.

Adoption and ratification of the new annual budget. Acceptance of new Budget and Ratification of the decisions of the Board of Directors for the preceding year. (Motion must be made and seconded from the floor Membership. A motion and second by Board Members is not acceptable.)

Presentation of Proof of Notice as provided in the By-Laws; Section 3-5 Notices. Notices of annual and special meetings shall be given by the President or Secretary of the Association by regular mail addressed to the registered addresses of the owners of the units at least fifteen (15) days prior to the date set for such meeting.

Special Meetings of PCHOA – Special Meetings of the Association Membership shall be called in accordance with the By-Laws Section 3-4. Notice of Special Meeting shall state the purpose of the Special Meeting and be given by the President or Secretary in accordance with the By-Laws Section 3-5 Notices. By-Laws Section 3-4 Special Meetings. "No business shall be transacted at a special meeting except as stated in the notice unless by consent of three-fourths of the unit owners either in person or by proxy."

Committee Meetings – Periodic Committee Meetings may be necessary to conduct the business of the Association. Notice for these meetings will be posted at common areas at PCHOA. No further notice shall be given. Minutes of committee meetings will be read and approved at successive regular board meetings.

Committee Charter: Committees must be authorized by the Board of Directors at a regular scheduled Board meeting.

Committees may or may not be authorized to conduct business on behalf of the Association. The Board of Directors must state clearly the full purpose and scope of authority of the Committee. The Committee must submit reports and recommendations to the Board of Directors at all subsequent regular Board meetings for the duration of the committee existence.

A Committee may be dissolved by the Board of Directors at any regular scheduled meeting. The President of the Board is a default member of any Committee.

4. Records Inspection- Guidelines for examination, inspection, and copying of Association records, policies, and procedures are set forth in a separate policy adopted by the PCHOA which is

available on the Association website.

Records – All Members (Owners) of PCHOA have the right to view the financial records of the organization. The viewing of these records is by appointment only and must take place in the office of the managing agent for PCHOA. No records may be removed from the office of the managing agent for PCHOA. Photo copies of Association records may be obtained by advanced purchase order from the requester. The photocopy Fee shall be set by the Management Company according to the amount of documentation to be copied and the delivery time requested. Records deemed private according to existing privacy laws are not available to non-interested parties. Owners are held legally responsible for the proper use of any Association records obtained or viewed.

5. Enforcement policy and procedures- Guidelines and fine structures for enforcement of all rules, regulations, policies, procedures, bylaws, and articles are set forth in a separate policy adopted by the PCHOA and is available on the Association website.

Owners may file a violation or complaint with the Board of Directors via first class mail addressed to the Board of Directors and sent to the Management Company. The Board of Directors shall investigate alleged violations, issue warnings or fines, or pursue other actions as necessary.

Action by the Board of Directors in furtherance of enforcement of the Rules, Regulations, or Policies of the Association shall not be limited to a specific time frame, as long as mention is made regarding progress in the Minutes of a Regular Board Meeting. A Schedule of Fines has been determined by the Board of Directors and may be amended from time to time for the enforcement of House Rules, By-Laws, Articles of Incorporation, Declaration of Covenants.

6. Handling Board Member conflicts of interest policy and procedures- Guidelines for Board Member conflicts of interest are set forth in a separate policy adopted by the PCHOA which is available on the Association website.

Board Members are entrusted to make all decisions based upon their fiduciary duty to the Association, in good faith, and in the best interest of the Association as a whole. Board Members shall disclose any conflict of interest regarding any issue before the Board. Board Members who are deemed to have a conflict of interest on any issue that should come before the Board of Directors shall abstain from voting on that issue, but may participate in the discussions of the issue. Board Membership is volunteer-based. Board members will not receive financial or other monetary compensation for Board-related activities.

Board Members who perform services apart from their capacity and duties as Board Members, who have established an approved work contract with Maximum, and who receive payment for those services shall receive either an IRS W2 or IRS Form 1099 at the closing of the fiscal year stating the full amount paid by the Association.

Additionally, Audits performed on behalf of the Association shall make a statement regarding these "Interested Parties."

7. Reserve fund policy- Guidelines for establishing and maintaining a Reserve Fund are set forth in a separate policy adopted by the PCHOA which is available on the Association website.

8. Reserve fund investment policy- Guidelines for Reserve Fund Investment are set forth in a separate policy adopted by the PCHOA which is available on the Association website.

The Association shall maintain a Reserve Fund for the purpose of:

Replacement of assets due to anticipated wear and tear. This includes long-term projects such as replacing sidewalks, parking structures, siding, roofing, pool components, and other assets:

Common Area improvements exceeding \$2,500 with notification of owners.

Emergency expenses of the Association with notification of owners.

PCHOA Reserve Study of 2018 should be updated every five years.

The Board of Directors has the authority to hire a qualified investment counselor to assist

in formulating investment strategies. The Board of Directors has the authority to invest the cash assets of the Association in the following manner:

Certificates of Deposit.

Interest bearing savings, bank or credit union accounts.

Any other prudent investment instrument as determined by the Board of Directors.

9. Dispute Resolution - Guidelines for Association Dispute Resolution are set forth in a separate policy adopted by the PCHOA which is available on the Association website.