



RLCA INFORMATION & ACKNOWLEDGEMENT FOR NEW CO-OWNERS

The seller must provide the buyer a copy of the Association documents, including the Master Deed, the Condominium By-Laws and Amendments, Directory, and RLCA Co-owner Information and Policies two weeks prior to the sale of the property. If not available from the seller, copies of these documents can be requested from the Association. Contact Daniel Flack, (616-238-8644).

Reflection Lake Condominiums is not currently an FHA approved property.

An administrative fee of \$175.00 is due at closing, payable to Reflection Lake Condominium Association, PO Box 239, Byron Center, Michigan, 49315. For mortgage refinancing, the administrative fee is \$150.00.

Reflection Lake Condominium Association By-Laws state the Association has the right to approve prospective buyers on such things as:

1. Only residential use, single-family occupancy* is permitted for all units. No commercial activities, personal business operations or advertising activities are allowed.
2. A maximum of three vehicles is allowed per unit. Only one vehicle is allowed on-driveway parking.
3. Only one dog or cat is permitted per unit. The dog or cat may not weigh more than 25 pounds. (Exception: service and emotional support animals are allowed, provided co-owner provides a signed, written prescription from their physician or licensed therapist/counselor).
4. Satellite dishes are not permitted. Digital TV antennas are installed on each building and the community is wired for Xfinity cable service (TV and Internet).

The homeowners association (HOA) fee is \$270.00 per month, due on the first of the month. A late fee is assessed (10%) if the fee is paid after the 5th of the month. All new co-owners must register for the electronic payment plan. Fee pays for the following:

1. Master association insurance policy on property
2. Building, lake and lawn maintenance and repair
3. Water and sewer usage, maintenance and repair
4. Normal road usage, maintenance, repair and snow removal
5. Trash disposal (recycling excluded)
6. Reserve Fund (used to fund major projects and improvements)
7. Other expenses related to General and Limited Common Elements

Reflection Lake Condominium By-Laws state the Association Board must maintain a record of any co-owners who mortgage their unit. The Association requires the mortgagee to provide a contact name, address and phone number.

Reflection Lake Condominium By-Laws state each co-owner must carry an HO6 Insurance policy for his/her unit.

Reflection Lake Condominiums maintains an emergency contact name and number for each co-owner. All three of the above information requirements are recorded by and logs of each are maintained by: Karen Roberts, Community Coordinator, 616-583-6540.

I hereby acknowledge that I understand the above information and will comply with the conditions as set forth by it. Furthermore, I acknowledge that I have received the *Amber Estates Condominium Master Deed and By-Laws*, and the *RCLA Co-Owner Information and Policies*, both of which are the governing documents of Amber Estates Condominium Association dba Reflection Lake Condominium Association.

_____ Date _____
Co-Owner Signature

Print Name

Unit Address

* Excerpt from *Amber Estates Condominium Master Deed and By-Laws*, Amendment 3, pertaining to "Residential Use":

7.3(a) Residential Use. No Condominium unit shall be used for other than single family residential purposes and the common elements shall be used only for purposes consistent with the use of single-family residences. A family shall mean one person or a group of two or more persons related by bonds of consanguinity, marriage or legal adoption or a functional family which means a group of two or more people, including their children and children domiciled with them, having a relationship which is functionally equivalent to a family. The relationship must be of a permanent and distinct character with a demonstrable and recognizable bond characteristic of a cohesive unit. Functional family does not include a group of individuals where the common living arrangement or basis for the establishment of the housekeeping unit is temporary. The definition of family shall not be construed in a manner that is discriminatory on the basis of familial status or marital status, as defined by the Fair Housing Act and the Elliott Larsen Civil Rights Act. The Keating Memorandum standards, as set forth in Federal Register/Vol. 63, No. 245, as may be amended, shall be used to establish occupancy standards. Excepted from these restrictions are family members requiring in-home care for medical or age reasons and who submit appropriate medical information to the Board of Directors for the Board of Directors review to determine if the exception is valid and not for purposes of avoiding these restrictions.