

WELCOME TO CRAMER MOUNTAIN!

Congratulations on your home purchase and welcome to Cramer Mountain!

You have made an excellent choice; this community has many special features. Cramer Mountain is a community with covenants, a concept with which many new homeowners may not be familiar. This booklet identifies the covenants most likely to affect you, contains accompanying rules and regulations, and serves as a guide to neighborhood resources and procedures.

The Board of Directors of the Cramer Mountain Homeowners Association (CMHOA) is composed of nine volunteer residents who are elected by Cramer Mountain homeowners to help maintain Cramer Mountain as a community in which all residents can take pride. This document describes the benefits and responsibilities shared by Cramer Mountain homeowners.

PLEASE GIVE THIS SECTION PARTICULAR ATTENTION TO AVOID POSSIBLE INCONVENIENCE AND UNNECESSARY EXPENSE.

COVENANTS - WHAT THEY ARE AND WHY THEY ARE NEEDED

Covenants for Cramer Mountain were recorded in February of 2000 to enhance property values and the quality of life for all residents. They regulate the use, type, and placement of items such as fences, sheds, satellite dishes, signs and boats. To maintain this normally quiet, well-maintained community, standards are needed for (a) the appearance of Lots and Common Grounds and (b) possible “nuisances” (e.g., excessive noise, reckless behavior, dog “deposits” in common areas). On the following pages you will note the specific standards by which the **Declaration of Covenants, Conditions and Restrictions (CCRs)** “**encumbers**” us. Most homeowners appreciate the standards because they help to maintain property values and the pleasant ambiance of the community. **The HOA Rules and Regulations in this Handbook are an updated clarification of what you will find in the governing Articles below.**

Builders and selling homeowners are expected to give new Cramer Mountain residents a copy of the CCR as well as the Articles of Incorporation and Bylaws. If you did not receive a copy, please request one from **our property management company, Property Matters Realty, 704-861-0833.** As you will read below, homeowners who are not in compliance with the covenants are subject to fines. **For example, if you want to make a significant change or improvement on your property, the Covenants require that you call Property Matters Realty or a member of the Cramer Mountain Architectural Committee. You may also simply submit the form provided with this handbook at least 30 days before the proposed change or improvement.** *The form can be mailed to CMHOA c/o Property Matters PO Box 158 Gastonia, NC 28052 or emailed to the association manager, kmoore@propertymattersrealty.com.*

Although every new homeowner should read **all** of the community related material received, we have tried to simplify the process for new Cramer Mountain homeowners by providing the following *highlights of the Covenants*. However, as soon as possible and prior to taking any independent action, a homeowner is responsible for reading the original **Declaration of Covenants, Conditions and Restrictions.** No action should be taken simply on the basis of these highlights.

CCR “HIGHLIGHTS” (Good Covenants, Better Neighbors)

The following Articles, quoted directly from the **Declaration of Covenants, Conditions and Restrictions (CCR)**, may strike you as formal, legalistic, and authoritarian in tone. CCRs are necessary for a better quality of living, but the Cramer Mountain Homeowners Board and our contract property management company, Property Matters Realty, take a helpful and reasonable approach in enforcing them. While enforcement is part of their responsibility, Property Matters will go out of their way to advise and work with those who have chosen Cramer Mountain as their place of residence.

Note: In the following highlights, the actual quotations from the CCR's are in regular type and those from the *Rules and Regulations* are in *italics*.

ARTICLE III - USE RESTRICTIONS

1. Single Family Residences. No Lot shall be used except for single-family residential purposes. No structure shall be erected, altered, placed or permitted to remain on any Lot other than one (1) detached, single family residence dwelling and such accessory buildings as are usually accessory to a single family residence dwelling. No Lot or any portion of a Lot shall be used for a street or roadway to any adjoining property.

R & R's – Prior approval of any home must be approved by the Cramer Mountain Architectural Control Committee (CMACC) prior to building. You may not move into any home until a Certificate of Occupancy has been given by the CMACC.

2. Dwelling Size.

(a) No dwelling shall be constructed on a Lot in Phase I with less than two thousand six hundred (2,600) square feet under roof, of which at least two thousand six hundred (2,600) square feet shall be heated area. A multi-level dwelling in Phase I shall have at least one thousand two hundred fifty (1,250) square feet of heated area on the main floor. The minimum square footage of foundation area and the minimum square footage of the finished, heated area for all other improvements shall be specifically approved by CMACC.

(b) No dwelling shall be constructed on a Lot in Hanna Woods with less than one thousand seven hundred fifty (1,750) square feet under roof, of which at least one thousand seven hundred fifty (1,750) square feet shall be heated area. Multi-level dwellings in Hanna Woods shall have at least one thousand two hundred fifty (1,250) square feet of heated area on the main floor. The minimum square footage of foundation area and the minimum square footage of finished, heated area for all other multi-level improvements shall be specifically approved by CMACC.

(c) No dwelling shall be constructed on a Lot in Maple Point with less than two thousand (2,000) square feet under roof, of which at least two thousand (2,000) square feet shall be heated area. Multi-level dwellings in Maple Point shall have at least one thousand two hundred fifty (1,250) square feet of heated area on the main floor. The minimum square footage of foundation area and the minimum square footage of finished, heated area for all other multi-level improvements shall be specifically approved by CMACC.

R & R's – Please refer to the CMACC Restrictions if you have further questions.

3. Garages. All dwellings shall have a private, attached, enclosed garage. Boats, trailers, stored vehicles, or other similar objects shall be maintained in such a manner as to not be visible from a street, side lot or golf course.

R & R's – Boats, trailers, stored vehicles, or other similar objects may not be parked on a street or visible from the street, side lot or golf course at any time.

4. Building Setbacks. No building or other improvements may be constructed or placed on any Lot except within the minimum setback lines prescribed by any applicable zoning ordinance. If no such zoning ordinance applies to a Lot or if the applicable zoning ordinance is less restrictive than the limits placed on the development of such Lot by the guidelines (as that term is defined in Article IV, Paragraph 3 hereof) and by the minimum building setback lines shown on recorded plats of Cramer Mountain, the guidelines and recorded plats shall control and limit development of such Lot. In any event, no building or other improvements shall be located on any Lot in Phase I nearer than fifteen feet (15') to any side and rear lot line and on any lot in Hanna Woods or Maple Point nearer than ten feet (10') to any side and rear lot line. No building or other improvements shall be located on any Lot in Phase I nearer than fifty feet (50') to the front lot line and on any Lot in Hanna Woods or Maple Point nearer than forty feet (40') to the front lot line.

In the event any dwelling is placed, upon more than one (1) Lot, then the combination of said Lots shall be considered one (1) Lot for purposes of Article III.

R & R's – Please refer to the CMACC Restrictions if you have further questions.

5. Approval to Build. No dwelling shall be erected, placed or altered on any Lot without the approval of CMACC. All construction and alterations approved by CMACC must be completed within one (1) year after the receipt of such approval; however, CMACC may waive this requirement if delays have been caused by events beyond the reasonable control of the Lot Owner. If construction and/or alterations approved by CMACC do not commence within (6) months after CMACC's approval, such approval shall be null and void. Approval by CMACC shall be as provided in Article IV set out hereinafter.

R & R's – All construction (new home or existing home) must have all items approved by the CMACC prior to the change. (i.e. all new homes must be approved through the CMACC; also, after a home is built and a change would like to be made (landscaping, deck, fence, etc.) the homeowner must ALSO have prior approval from the CMACC.

6. Nuisance. No noxious, illegal or offensive trade or activity shall be carried on or upon any Lot or on any of the Common Areas, nor shall anything be done or permitted thereon which may become an annoyance or nuisance to the neighborhood. No trash, garbage, rubbish, debris, waste material or other refuse shall be deposited or allowed to accumulate or remain on any Lot or the Common Areas. No fires for burning of trash leaves, clippings or other debris or refuse shall be permitted on any Lot or any Common Area.

R & R's – There is no dumping of any kind allowed on any Lot or Common Area in Cramer Mountain. If you are building and your contractor dumps any items (i.e. construction debris, landscaping materials, etc.) on another owner's Lot or Common Area, you as the owner whose contractor is dumping will be held liable.

7. Garbage. All outdoor receptacles for ashes, trash, rubbish or garbage shall be installed underground, screened or so placed and kept as not to be visible to the occupants of other Lots or the users of any street or recreation area in Cramer Mountain. The design, size and location of containers for the collection and removal of garbage, trash and other like household refuse shall be subject to and shall require the approval of CMACC.

R & R's – Keep all trash, rubbish or garbage containers out of view from other owners, the street or golf course.

8. Recreational Vehicles. No recreational vehicles such as campers, boats or golf carts shall be parked on any street in Cramer Mountain. Each Lot Owner owning such vehicles shall provide a paved area on his Lot for the storage of any such vehicle owned by him. This paved area shall be no closer to any street than the building setback lines for that particular Lot and shall not be visible from the street.

R & R's - Boats, trailers, stored vehicles, or other similar objects may not be parked on a street or visible from the street, side lot or golf course at any time.

9. Driveways. All driveways, turning areas and parking areas shall be surfaced with concrete or alternative material approved by CMACC, shall be located in accordance with the requirements of the guidelines and the recorded plat of Cramer Mountain and shall be completed prior to the occupancy of any dwellings on the Lot. If any driveway is to cross a drainage ditch, the Owner will be required to install, at his own expense, all necessary culverts and coverings prior to the commencement of any other construction on the Lot. The installation of the culvert and any covering must be approved by CMACC.

R & R's – Please refer to the CMACC Restrictions if you have further questions.

10. Animals and Pets. No livestock of any description may be kept or permitted on any Lot with the exception of dogs, cats and other animals which are bona fide household pets and which do not make objectionable noise or constitute a nuisance or inconvenience to the owners of other Lots nearby. No raising, breeding, training or dealing in dogs, cats or other animals may be permitted on/or from any Lot in a commercial manner.

R & R's – Owners of household pets must also clean up after their pets, keep them on a leash and be in control of the pet at all times.

11. Temporary Structures and Mobile Homes. No structure of a temporary character, basement, tent, shack, garage, barn, mobile home or other outbuilding shall be used on any Lot at any time as a residence, either temporarily or permanently. No mobile homes shall be permitted on any Lot.

R & R's – No residence (temporary or otherwise) is permitted in Cramer Mountain other than the home.

12. Signs. Except as otherwise provided herein, no sign of any character shall be displayed or placed on any Lot except "For Rent" or "For Sale" signs, which signs shall not exceed three (3) feet square in size or extend more than four (4) feet above the surface of the ground and shall be limited to one sign to a Lot.

R & R's – Please contact Image360, 3608 South New Hope Road, Gastonia, NC 28056, (704) 824-7446 for "For Sale", "For Rent", "Lot for Sale", "Under Contract", and "Agent's Name" signs. No signs of any other type are permitted in Cramer Mountain.

13. Fences. No chain link fences shall be permitted on any Lot. No fences shall be erected on any Lot nearer than sixty (60) feet to the front property line and nearer than ten (10) feet to a side street property line. All permissible fences shall be approved by CMACC prior to construction.

R & R's – Please refer to the CMACC Restrictions if you have further questions.

14. Clotheslines. No clotheslines shall be permitted outdoors.

15. Motorcycles, Mini-bikes and Go-Carts. No mini-bikes and go-carts of any kind shall be permitted to operate within Cramer Mountain. Motorcycles may be operated within Cramer Mountain so long as they are fitted with mufflers that comply with all applicable local, state and federal laws.

R & R's – No one in Cramer Mountain is allowed to operate a mini-bike, go-cart, golf cart or any other type of similar vehicle on the streets of Cramer Mountain. Owners are responsible for their guests and other members of their household being in compliance with this restriction. Cramer Mountain follows NCDOT laws and requires that all vehicles be driven by persons, 16 years or old that have a valid driver's licenses.

16. Antennas, Receiving Units. No radio or television aerial or antenna or satellite receiving dish or other exterior electronic or electrical equipment or devices of any kind shall be installed or maintained on the exterior of any structure located on any Lot or portion thereof without the approval of CMACC; provided, however, that each Lot Owner may install one (1) meter in diameter. The location of any such satellite dish shall be subject to the reasonable prior approval of CMACC, taking into account the appropriate standards set forth in the regulations of the Federal Communications Commission, and to the extent reasonably practical, CMACC may require that such a satellite dish be screened from public view. Prior to installing the satellite dish, the Owner shall furnish to CMACC a copy of his installation plans.

R & R's – Please refer to the CMACC Restrictions if you have further questions.

17. Athletic and Leisure Equipment. No Owner shall place any athletic or leisure equipment in the Common Area. Any such equipment visible from any street or recreational area shall be maintained in good repair.

R & R's – This rule applies (but is not limited to) items such as swing sets, trampolines, jungle gyms, etc.

18. Tree. No tree shall be removed from the Properties that are six (6") inches in diameter at a location that is measured twelve (12") inches from the ground without the approval of CMACC. However, it shall be the owner's responsibility to remove any dead trees on developed lots and/or dead trees endangering passage on streets or adjacent developed properties immediately, and does not require approval by the CMACC.

R & R's – Lots (developed or un-developed) that have dead trees on them must remove the tree immediately.

19. Trucks. No vehicle of any type shall be continuously parked on any street in Cramer Mountain. No truck or other vehicle larger than a three-quarter (3/4) ton capacity shall be parked or kept overnight or longer, on any Lot, in such a manner as to be visible to the occupants of other Lots or the users of any street or recreation area.

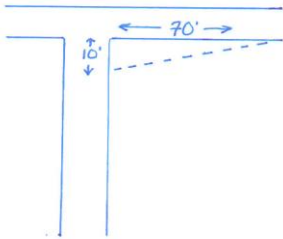
R & R's – This rule also applies to cars, trucks, boats, campers, trailers or any other similar items.

20. Swimming Pools. No swimming pools or hot tubs of any kind shall be installed or maintained on any Lot unless and until the location, outward appearance, size and design thereof shall have been approved by CMACC.

R & R's – Please refer to the CMACC Restrictions if you have further questions

21. Lot Appearance. All Lots, whether occupied or unoccupied, shall be well maintained and no unattractive growth shall be permitted. All Lots shall be maintained in accordance with all local ordinances.

R & R's – This rule also governs corner lots, which must maintain a site-distance triangle of 70' across the width and 10' deep.



22. Fuel Tanks. No fuel tanks or similar storage receptacles may be placed or installed or maintained on any Lot unless and until the location, size and screening thereof shall have been approved by CMACC.

R & R's – Please refer to the CMACC Restrictions if you have further questions.

23. Mailboxes. No mail or paper box or other receptacle of any kind for use in the delivery of mail, newspapers, or magazines or similar material shall be erected or located upon any Lot except such receptacle of standard design as shall have been approved by CMACC. Mailboxes shall be maintained in good repair, reasonably free of rust and other visible deterioration.

R & R's – To order a new mailbox, please contact Image360, 3608 South New Hope Road, Gastonia, NC 28056, (704) 824-7446

24. Use of Common Area. No Owner shall use, or permit his family, agents, licensees, invitees or tenants to use, the Common Area in any manner except as shall be set forth in this Declaration or shall be approved or specifically permitted by the Association.

RULES AND REGULATIONS

*As noted earlier, the HOA membership may adopt rules and regulations that clarify and improve upon the Covenants. Some of these Rules and Regulations (R & R's) appear in italics immediately after the Articles to which they apply. The remainder appears below, in the form of **Enforcement Measures and Policies and Procedures**.*

Enforcement Measures - (E)

Enforcement measures are a last resort, taken only after one or more letters have been sent to a resident about an apparent violation of the CCRs or Rules and Regulations, and after the homeowner has had an Opportunity for a Hearing before the Board of Directors to present his/her point of view.

E1 - Fines/Suspension of Privileges. *If, after written notification of a violation, an Opportunity for Hearing before the Board, and written notification of the Board's decision, a resident fails to take required corrective action by the Board-established deadline, fines up to \$100 per day or per occurrence can be assessed.*

E2 - Liens. *If a resident does not pay the assessed fines, attorneys acting on behalf of the CMHOA, will place a lien against the title of his or her property. Fines must be paid before the property can be legally sold. Assessment of fines does not preclude the Board from taking legal action against homeowners.*

Policies and Procedures - (P)

P1 - Administration. *A nine-member, community-elected Board of Directors governs your Cramer Mountain Homeowners Association. The Board may appoint other (non-voting) members. Board members receive no compensation for their services during their three-year terms. Without resident volunteers, Cramer Mountain would not be the community it is. Our property management company (Property Matters Realty) advises the Board on financial management matters (careful management of your dues) and on covenant administration and other management issues. In October, new Board members are elected at an Annual Meeting of the CMHOA membership. At the October meeting, other matters of community interest are also discussed. Monthly Board meetings typically are at a nearby location. If you wish to speak at a meeting, please call Property Matters Realty to be put on the agenda.*

P2 – Assessments/Annual fees. *Annual fees/dues in Cramer Mountain are \$1368 per year (\$684 due January 1 and \$684 due July 1) per home. Per Lot fees are \$684 per year (\$342 due January 1 and \$342 due July 1). These dues/fees should be considered as an obligation similar to a mortgage. Continued failure to pay dues will result in legal action, including the placement of a lien against the house.*

Questions/Answers

COMMUNICATIONS - How do I learn about activities, events or Board actions that might affect me? Please ensure to provide your email to Property Matters Realty. HOA communications are frequently sent via email. You can also check out the web page at <https://bandg.cincwebaxis.com> and watch for newsletters. If you have a question, please call Property Matters Realty (704-861-0833).

VOLUNTEERS - How can I become a volunteer? Volunteers are always needed, whether for a one-time activity or regular involvement with a committee. Please call Property Matters Realty, the HOA Board or the ACC Committee if you are willing to be a volunteer. Getting involved can be fun and satisfying and is a good way to become acquainted with other Cramer Mountain residents.