

## ABBREVIATED INDEX

### DECLARATION OF COVENANTS CONDITIONS AND RESTRICTIONS FOR VILLAS II AT HERITAGE COVE

PURPOSE & USE: THIS INDEX IS PROVIDED TO ASSIST OWNERS TO READILY LOCATE SECTIONS OF THE DECLARATION THAT ARE REFERRED TO MOST OFTEN. THE INDEX INCLUDES: SECTION NUMBER AND NAME, PAGE NUMBER WHERE IT IS LOCATED AND A BRIEF EXPLANATION OF ITS CONTENT. THIS INDEX IS NOT INTENDED TO REDUCE THE IMPORTANCE OF OTHER SECTIONS OF THE DOCUMENTS/AMENDMENTS OR TO ELIMINATE THE NEED TO BE FAMILIAR WITH ALL ASSOCIATION DOCUMENTS.

1. DEFINITIONS. (PAGES 1-5)

PROVIDES DEFINITIONS OF THE VARIOUS TERMS USED IN THE DECLARATION.

4. ASSESSMENTS. (PAGE 7)

EXPLAINS ALL ASPECTS OF OWNER'S RESPONSIBILITY FOR ALL ASSESSMENTS COMING DUE.

4.6. COLLECTION OF ASSESSMENTS. (PAGES 9-10)

PROVIDES GENERAL GUIDELINES TO THE NEIGHBORHOOD ASSOCIATION AND THE OWNERS REGARDING THE ASSESSMENT OF LATE FEES FOR UNPAID MAINTENANCE FEES. SPECIFIC GUIDELINES THAT THE ASSOCIATION FOLLOWS IS CONTAINED IN THE DOCUMENT TITLED "POLICY & PROCEDURE FOR SPECIAL ASSESSMENT AND QUARTERLY MAINTENANCE FEE PAYMENTS". THIS DOCUMENT IS AVAILABLE ON THE WEB SITE UNDER GUIDELINES & OTHER INFORMATION, CLICK ON "COLLECTION POLICY".

5. ARCHITECTURAL AND AESTHETIC CONTROL. (PAGES 10 & 11)

PROVIDES GENERAL GUIDELINES TO THE NEIGHBORHOOD ASSOCIATION AND THE OWNERS REGARDING MATERIAL CHANGES TO THE EXTERIOR OF THE VILLA UNIT(S).

7.2. MAINTENANCE OF LOTS AND VILLAS. (PAGES 15-16)

DEFINES, BY WAY OF ILLUSTRATION AND NOT LIMITATION, THE SEPARATION OF ASSOCIATION AND OWNER RESPONSIBILITIES.

7.5. NEGLIGENCE; DAMAGE CAUSED BY CONDITION IN VILLA. (PAGE 17)

EXPLAINS OWNER LIABILITY FOR NEGLIGENCE OR OTHER ACT.

8. INSURANCE. (PAGES 18-21)

EXPLAINS ASSOCIATION RESPONSIBILITY FOR INSURANCE.

11.2. OCCUPANCY OF VILLA WHEN OWNER IS NOT IN RESIDENCE. (PAGES 23-24)

EXPLAINS WHO MAY OCCUPY UNITS AND ANY RESTRICTIONS.

11.3. LEASING. (PAGE 24) [11.3 WAS AMENDED, REFER TO “AMENDMENT TO THE DECLARATION OF HOMEOWNERS ASSOCIATION” 02-2004]  
EXPLAINS GUIDELINES FOR LEASING UNITS.

11.4. NUISANCES. (PAGE 25)  
EXPLAINS THAT THE USE OF UNITS SHOULD NOT BE IN ANY MANNER DISRUPTIVE TO OTHER OCCUPANTS IN THE VILLAS.

11.6. SIGNS. (PAGE 25)  
EXPLAINS RULES GOVERNING SIGNS, BANNERS, BILLBOARDS OR ADVERTISEMENTS OF ANY KIND, INCLUDING AND WITHOUT LIMITATION, THOSE OF REALTORS, POLITICIANS, CONTRACTORS OR SUBCONTRACTORS.

11.7. APPEARANCE; REFUSE DISPOSAL. (PAGE 25)  
GENERAL GUIDELINES FOR TRASH AND DEBRIS. ALSO DEFINES THE LIMITATIONS OF USE FOR PORCHES AND LANAIS.

11.11. DRIVEWAYS AND PARKING AREAS. (PAGE 26)  
GENERAL PROVISIONS FOR DRIVEWAY AND PARKING AREA MAINTENANCE.

11.13. LANDSCAPING. (PAGE 26)  
DEFINES THE RESPONSIBILITY FOR MAINTENANCE AND REPLACEMENT OF LANDSCAPING.

11.14. PETS. (PAGE 26)  
EXPLAINS THE PET POLICY.

11.15. PARKING AND STORAGE OF VEHICLES. (PAGES 26-27)  
EXPLAINS RULES GOVERNING VEHICLE TYPES AND PARKING ALLOWANCES.