

Silverlakes

HOA Board of Directors' Manual

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BOD Manual Purpose

Revised: 01/01/2020, 01/01/2023

This manual is for use by board members and the property manager in managing the day-to-day operations of the association. It is intended to be an aid to them by:

1. Providing an easy and quick access to HOA approved procedures and policies. Frequently, board members will need to refresh their memories of certain documents.
2. Allowing for easy reading in order to respond quickly to residents' questions. Frequently the BOD will receive inquiries from homeowners about various issues. This manual can be a good, quick reference to help board members respond to homeowners' questions.
3. Providing new board members and property managers with information about their new responsibilities. It is difficult for newly elected or appointed directors to come up to speed on HOA operations and history. Reading past minutes is tedious, whereas this manual should make it a much more pleasant and efficient task.
4. Providing a tool for homeowners who come to see the property manager. There are times where the homeowner questions the property manager and "needs" to see proof that the manager is acting according to policy or procedure.

Authority: This manual is a quick reference booklet only and not an authoritative document. Florida Statutes, the Declaration of Covenants, Rules and Regulations and Community Standards must be consulted before any final information is conveyed to homeowners.

Manual Maintenance: This document is a product of the Board of Directors and assigned to the Secretary, with assistance from the Communications Committee, to maintain. The document should be reviewed and updated each year.

Distribution: An electronic copy of the manual shall be distributed to each director, the property manager, and the Communications Committee chairperson and shall be posted in the restricted Board of Directors section of the Silverlakes web site.

HOA BOARD OF DIRECTORS

Election of Board of Directors and Officers

Revised: 01/01/2020

The Board of Directors is elected by the membership for three-year terms at the annual membership meeting. This meeting usually takes place on the third Wednesday in March.

The terms of the directors are staggered as follows:

- Seats 1 and 2 are elected in this sequence: 2014, 2017, 2020 and so forth.
- Seat 3 is elected in this sequence: 2015, 2018, 2021 and so forth.
- Seats 4 and 5 are elected in this sequence: 2016, 2019, 2022 and so forth.

Should a seat become vacant prior to the completion of the term, the By-Laws state that the board shall fill the vacancy by appointment, with the appointee completing the remaining term.

Board Officers:

The board elects its own officers. This election shall take place immediately following the annual membership meeting. The officers are responsible to fulfill the duties outlined in the position description of the office.

BOD Position Descriptions

Approved: 11/2007. Revised: 09/15/ 2010, 09/21/2011, 01/01/2020

Article VI of the association's By-Laws outlines the elective offices of the association. The By-Laws state that the Board of Directors (BOD) elects its own officers: the President, Vice President, Secretary and Treasurer. The BOD can elect an appointed officer who serves as the Legal Liaison. The BOD annually elects its officers immediately following the annual membership meeting.

The following are the duties/responsibilities of each office:

President

Acts as the chief executive officer of the association.
Presides over all meetings of the board and association members.
Carries into effect all orders and resolutions of the board.
Communicates with the association's property manager weekly.
Keeps the BOD informed of association issues or problems as they occur.
Prepares an article for the monthly association newsletter.
Prepares an annual President's Report to the membership (for the membership meeting).
Knowledgeable in the Declaration of Covenants, By-Laws, and Rules and Regulations.
Knowledgeable in the Community Standards and association forms.
Serves as an ex-officio member of all association committees.

Vice President

Acts as the chief executive officer of the association in president's absence.
Manages the number, distribution and control of the "physical keys" of the association.
Keeps the BOD informed of association issues or problems as they occur.
Knowledgeable in the Declaration of Covenants, By-Laws and Rules and Regulations.
Knowledgeable in the Community Standards and association forms.

Secretary

Attends all meetings of the association members and board.
Records all votes, takes minutes and keeps a book of same with assistance of the association manager.
Manages the association's web site.
Maintains a log of current "leased properties" for the board's monthly review.
Keeps the BOD informed of association issues or problems as they occur.
Knowledgeable in the Declaration of Covenants, By-Laws, and Rules and Regulations.
Knowledgeable in the Community Standards and association forms.

Treasurer

Personally or through a board-appointed managing agent:

Holds custody of the association funds and securities.
Keeps full and accurate chronological account of receipts and disbursements.
Deposits all monies and other valuable effects in the association's name.
Disburses funds as ordered by the Board of Directors.
Renders to the BOD, at regular meetings, the HOA's financial condition.
Ensures that detailed financial records and books of account are kept.
Ensures that annual tax returns are filed.
Ensures that annual audits or reviews of the association's financial statements are conducted by an independent certified public accountant.
Keeps the BOD informed of association issues or problems as they occur.
Knowledgeable in the Declaration of Covenants, By-Laws, and Rules and Regulations.
Knowledgeable in the Community Standards and association forms.

Legal Liaison/Director

Serves as the BOD contact with the association's attorney(s).
Brings legal issues to the attorney(s) as ordered by the board.
Keeps the board apprised of ongoing legal work of our attorney(s).
Keeps the BOD informed of association issues or problems as they occur.
Knowledgeable in the Declaration of Covenants, By-Laws, and Rules and Regulations.
Knowledgeable in the Community Standards and association forms.

General Information:

The officers of the association have the powers given to them as described in Article V, Section 5. Powers, of the Bylaws of the Silverlakes-Gateway Homeowners Association, Inc.

The officers receive no compensation for their volunteer work. (Bylaws, Article V, Section 6.)

Voting Requirements

Approved: 01/16/2013. Revised: 01/01/2020

Quorum for Annual HOA Membership Meeting

Article VIII of the By-Laws, as amended on 5/15/2003, requires 30 % of the membership in person or by proxy in order to hold a meeting. In the event that this is not met, then 25% becomes the required level for a reconvened meeting to be held within 30 days.

Amendments to the Articles of Incorporation and Bylaws

Amendments to the Articles of Incorporation require a vote of 75% of the membership entitled to vote (see Article XIII). The Bylaws can be amended by a 75% vote of the interests of the members who are present and voting at the membership meeting or those voting by proxy.

Amendments to the Declaration of Restricted Covenants

Paragraph 4.2 of Section 4 of the Declaration of Restricted Covenants requires a vote of 75% of Board of Directors followed by a vote of 75% of the membership who are entitled to vote, to amend the declaration. Article IX of the Bylaws also provides this requirement.

Adoption of Rules and Regulations of the Association

Paragraph 8.6 of Section 8 of the Declaration of Restricted Covenants gives the association, represented by a majority of the board, authority to adopt rules and regulations of the association. The Bylaws, Article V, Section 5, paragraph 6 gives this authority to the Board of Directors as does Section 20, Paragraph 20.1 of the Declaration of Restricted Covenants.

NOTE: Florida Statutes Chapter 720 requires a 14-day mailing and posted notice of any meeting where a rule affecting the use of a parcel is to be voted on.

Community Standards

Paragraphs 16.3 and 16.21 of Section 16 of the Declaration of Restricted Covenants gives the association, represented by a majority of the board, authority to promulgate community standards of the association. The Bylaws, Article V, Section 5 gives this authority to the Board of Directors as does Section 20, Paragraph 20.1 of the Declaration of Restricted Covenants.

Adoption of Committees

Article V, Section 5, Paragraph 10 provides power to the Board of Directors to appoint or dissolve committees, by resolution of a majority of the directors. The board must provide defined powers and procedures to the committee(s). Committees are to operate using *Robert's Rules of Order* and are required to 1. Keep minutes and 2. Report to the board after each meeting. Committees required of the HOA are the Architectural Control Committee and Fine Appeal Committee.

FINANCIAL

Budgeting Process

Adopted: 11/28/2007. Revised: 11/18/2015, 01/01/2020

The Board of Directors is required to prepare an annual budget for the association, including the Villas. The budget should be prepared for the upcoming year, January through December. It must be approved at a published/posted annual budget meeting in November that is open to all members. The approval of the budget shall include the approval of the quarterly dues for the association as a whole and also for the Villas. The association must manage the maintenance of Villa properties and the reserve fund of the Villas (if any), setting their dues accordingly. The property manager must notify the membership and mail the appropriate documentation of the approved budget and dues by December 1. The Finance Committee supports the board in preparation of specific budget items. It may work with the property management company in its duty to develop the budget spreadsheet and computations. The Finance Committee also oversees the reserve spreadsheet for the Board of Directors.

Once the budget is approved, the board is responsible to see that the property manager manages the association using the budget. It is the board which is ultimately responsible to the membership for this activity, as well as remaining focused on expenses as they relate to the budget.

In the occurrence of excess "Cash on Hand" (CDs, savings accounts, cash) by the HOA, the following steps should be followed by the board. The board should maintain "Cash on Hand" (COH) in the Operating Fund for recovery efforts in case of unanticipated situations such as, but not limited to, severe hurricane/storm damage, lightning strikes, sinkholes on common areas and roadways, etc. The COH can be used for recovery efforts while awaiting insurance payments. The board should target a range of \$90,000.00 to \$120,000.00 as "Cash on Hand." In the event more than \$120,000.00 COH is projected at a budget year end, the board should consider using the excess to reduce membership dues or transfer some or all of the excess to the Reserves Fund. If less than \$90,000.00 is projected at a budget year end, the board should consider a budget line-item in the new budget to replenish COH.

Method for Reserve Funding

Revised 04/28/2015, 01/01/2020

The membership voted at the March 2012 and 2008 Annual Membership Meeting to use the following Method for Reserve Funding of Silverlakes – Gateway Homeowners Association, Inc. for the General HOA Reserves and Villa Reserves.

Pooled Reserves (Cash Flow Analysis): All of the HOA asset items would be pooled and acted upon, for funding, as if it were just one item based on a cash flow analysis. This method of analysis generates just the required amount of funds in the future to pay for any replacement of assets that are part of the pooled analysis. Using this method provides for more consistent year-to-year homeowner contributions and at the same time lowers the total amount of funding required to be in place. Note: The Finance Committee was given the responsibility to track the reserve expenditures using the Reserve Study Analysis Projected Expenditures Spread Sheet. The committee is to maintain this sheet adding a new year out into the future. This committee shall bring forth projected reserve expenditures to the board during annual budget preparations/meetings.

Assessment Collection Policy

Approved: 07/16/2008. Revised: 01/01/2020, 07/01/2021, 01/01/2023

1. Regular assessments are due on the first day of each calendar quarter; January 1, April 1, July 1, and October 1.
2. Special assessments are due thirty (30) days after the special assessment has been adopted unless, at the direction of the Board of Directors, a different due date or payment schedule is specified.
- 3 A regular assessment is considered delinquent if it is not physically received by the association on or before the 10th day of the calendar quarter. On the 15th day of the calendar quarter, interest and late fees shall be accrued and a warning letter compliant with Florida Statutes Chapter 720.3085(3)(d) sent to the delinquent homeowner's address of record (plus the local Silverlakes address if different). The interest shall run from the original due date.
4. If full payment of the assessment and related interest and late fees is not physically received by the 30th day after the date of the warning letter, a 45-day Intent to Lien letter shall be mailed to the owner's address of record (plus the local Silverlakes address if different). The notice shall notify the owner of the delinquency, request payment and indicate that the matter may be referred to the association's legal counsel if payment is not physically received by the association on or before the time provided in the letter. The association shall maintain one address for each owner at a time and is not obligated to send notices to any other address unless so directed in writing by the owner or required by law (e.g., FS 720.3085(3)(d); 720.308).
5. On the 45th calendar day following receipt of the Intent to Lien letter, if full payment of all amounts due, including administrative and late fees, and interest, has not been physically received by the association, the delinquent account may be referred to the association's legal counsel for collection.
6. Thereafter, the legal counsel will be instructed to proceed with collection of the debt, using all lawful means including, but not limited to, the filing of a foreclosure lawsuit. No debt shall be considered satisfied until all assessments, including future accruing assessments, interest, late fees, attorney's fees and costs, mailing costs and property management company costs are paid in full subject to resolution reached in negotiations and documented in a stipulated agreement.
7. Board of Directors may deviate from this policy in order to avoid undue hardship or when it is deemed to be in the best interest of the association.
8. The Board of Directors may elect to rent any foreclosed parcel/unit until the mortgage holder forecloses and takes control over the parcel/unit.

Waivers and Payment Plans

Revised: 01/01/2020

Waivers: Homeowners have and will ask the Board of Directors to waive their late fees, interest and/or fines for various reasons. It is unfortunate that the late fees, interest and fines occur. However, previous boards have remained consistent in their response to these requests by declining a waiver except in unusual circumstances.

Our Silverlakes-Gateway HOA has a specific processes (Violation Process and Assessment Collection Policy) that sets late fees, interest or fines in compliance with the Declaration of Covenants and Florida Statutes. These processes are posted in the clubhouse and on the web site.

Payment Plans: Homeowners have asked for payment plans from the HOA in order to pay their delinquencies. While the board normally does not grant payment plans, such plans have been executed as part of court-supervised stipulated agreements in foreclosure proceedings in order to eliminate uncertainties of litigation and to begin collecting delinquent amounts immediately. Further, courts may require that the association exhaust all of its reasonable options before allowing a foreclosure to move forward. Payment plans should be a rare occurrence and should only be considered in connection with a current or potential lien foreclosure to avoid setting a precedent in non-foreclosure cases.

Fines Hearing Process

Revised: 01/01/2020

The following guidelines should be followed in conducting a hearing with the homeowner and determining the final ruling:

1. Was the homeowner sent an initial letter of non-compliance stating the violation?
2. Has the homeowner received the 14-day advance notice that a fine will be imposed?
3. In reviewing the stated violation, does it violate the Declaration of Covenants, Rules and Regulations or the Community Standards?

If the answer is yes to all questions, the committee should render a ruling upholding the fine, unless there are circumstances that warrant otherwise.

Note: The management company is to provide the committee copies of all Letters of Violation sent to the homeowner, correspondence from the homeowner, a copy of the rule(s) being violated and the proposed fine amount.

Transfer Applications

Revised: 01/01/2020, 06/04/2021

The Silverlakes-Gateway Transfer Application is used during the transfer of home ownership in our community. The buyer completes the application and pays \$150 to the property management company for processing, \$45 for each occupant age 18 or older for a background check, and \$28.40 for two vehicle gate entry stickers and two clubhouse entry cards. Prior to the closing, the President of the Board of Directors will receive a copy and may forward it on to the other board members.

The board should:

1. Review the application for objections.
2. Visibly check the property being sold for any violations of the covenants and community standards.
3. If there are violations, check with the property manager to ensure that the association's "Estoppel Certificate" has been sent to the seller prior to closing.
4. It is the property manager's responsibility to ensure that the violation is corrected by the seller or soon after the buyer takes ownership of the property.

The President should:

1. Review the objections received from the board member(s).
2. Have the objections sent to the property manager, who may forward them to the attorney.
3. Review a copy of the Estoppel Certificate for correctness.
4. The board has adopted reasonable cause standards regarding rejection of a transfer application. Those standards should be reviewed as part of the transfer process if there is a question of the suitability of the transferee. A majority vote of the board is required to reject the transfer.

Cable Service

On September 28, 1992, Lennar Homes, Inc. purchased the Silverlakes portion of the property from Westinghouse Gateway Communities, Inc. (now known as WCI) for \$6,000,000. Lennar installed the Silverlakes infrastructure and was the original builder of the homes in the Silverlakes community.

On July 1, 1999 Colonial Homes, Inc. purchased from Lennar the remaining unsold one-hundred-ten lots plus the four finished model homes for \$2,524,500 and continued to build the same type of homes, plus a few new models.

During the time when the majority of the community was legally owned by the developer, an HOA board operated. However, the board at that time was made up of primarily developer-controlled individuals with only a very few homeowners on the board. Turnover of the Silverlakes community from the developer (Colonial at this time) to the resident-controlled HOA board occurred on March 19, 2000. After turnover to the homeowners, the makeup of the board changed so that homeowners made up the majority of HOA members.

In 2001, Comcast began to upgrade the entire Gateway Community area with digital TV service. This required that a considerable amount of new cabling and new control boxes be placed in our community. At no time did Comcast communicate with the Silverlakes HOA regarding Comcast's plans or implementation of the upgrade to its digital TV service.

Near the end of 2001, Comcast contacted Silverlakes' property management company and requested that we renew a 10 -year agreement that Comcast had with Gateway that was approaching the end of term.

As noted above with the original Lennar's purchase of the land from WCI, Lennar installed the entire infrastructure for Silverlakes. WCI was not involved with Silverlakes as they were with the rest of the infrastructure development activity within Gateway. Since Silverlakes is a separate legal development entity within Gateway, Silverlakes HOA did not participate or sign any TV contract or agreement with Comcast as the rest of Gateway did. Apparently, Comcast assumed that Silverlakes was part of the legal entity of Gateway HOA(s). TV service was provided but no agreement between Comcast and the Silverlakes HOA was ever presented. A written agreed upon contract between Comcast and Silverlakes HOA has never existed.

Throughout the year 2002, Comcast wanted Silverlakes to renew a 10-year contract for TV service. The board hired an outside attorney to help respond to Comcast during this time frame. In November of 2002, the HOA board informed Comcast that no long-term agreement would be signed and as of Jan 1, 2003, the board would no longer pay for community-wide TV service. On Jan 1, 2003, the HOA stopped paying monthly fees to Comcast which covered TV service for all homes in the Silverlakes Community. Comcast was required to enter into agreements with each individual home desiring TV service. Comcast resisted, but finally after several months on April 1, 2003, Comcast begrudgingly began to contact each homeowner to provide TV service. At no time was TV service interrupted to Silverlakes homeowners. The primary reason for the board's position in this matter was the fact that prior to cutting off the monthly payments to Comcast, the board was acting as a "collections" agent for Comcast with no consideration given by Comcast. The board also was paying each month for all 329 homes in the community, whether or not people had a TV or if the home was occupied.

Comcast submitted a \$38,000 bill to the HOA for the three-month period from Jan 1, 2003 to April 1, 2003 to cover the cost of TV service Comcast continued to provide to the community. The HOA board instructed Comcast to bill each homeowner as per the previous HOA instructions to Comcast. The HOA board maintained this position throughout 2003, 2004 and 2005. In 2005, monies were collected from homeowners as a precaution to cover the payment of the \$38,000 Comcast request. This was done as a special assessment.

In Oct 2006, the HOA board received a message from the HOA attorney that Comcast would drop the request that Silverlakes make payment. In November 2006, although the HOA never received anything in writing from Comcast about dropping the issue, the HOA board voted to let the situation die and take no further action with Comcast. In April 2007, the HOA received a letter from the attorney putting to rest the Comcast matter. The \$38,000 collected was added to the HOA reserves in 2008 by the HOA board.

In May 2009, The HOA President received a contract package from Comcast. The "Comcast Service Agreement" called for the HOA to contract with Comcast to service its customers within Silverlakes because Comcast equipment and lines crossed HOA common areas. Comcast had taken the position that it needed this contract so it would be "held harmless" for any damage to HOA property or its equipment within Silverlakes. Comcast even specified a final due date for signing. The president returned several phone calls, taking the position that this agreement was not necessary; Comcast objected that it was needed.

On June 17, 2009, the board discussed the agreement and decided not to act on the Comcast document. The president continued to receive phone calls from Comcast and continually advised Comcast that the HOA would not sign such an agreement. The issue died and as of December 31, 2010, Comcast had not brought up the issue. The agreement document was discarded.

VILLAS

Villas Maintenance

Revised: 01/01/2020; 01/01/2021

Maintenance: The Villas homeowners pay, in their dues, for lawn/landscape care such as mowing, tree/bush trimming, weeding, edging, fertilization, mulch, pest control and irrigation system maintenance.

- 1: Irrigation maintenance is a once a month “wet check” to test the systems and make necessary repairs.
- 2: Mulching is done once per year at the same time as the Common Area mulching.
- 3: The removal of dead palm trees is also included, but not a replacement tree.
- 4: Dead bushes and plants must be replaced by the homeowner.

At the end of each year, the property management company needs to “true-up” the HOA budget for Villas maintenance (actual expenses vs. budget expenses). The Villas owners are responsible to pay fully for all maintenance expenses at the Villas.

VIOLATIONS

Covenant Violations Via Estoppel Process

Revised: 01/01/2020

The following process should be followed related to estoppel requests:

- The property manager will keep an on-going list of homes that are for sale within Silverlakes. These properties should be inspected by the property manager for ACC (Community Standards) violations and homeowners should be sent a routine Notice of Non-Compliance if appropriate.
- Upon receipt of a request for an estoppel letter, the property manager will contact the HOA President, or in his absence, the Vice President, Secretary, Treasurer or Legal Liaison (in this order). The HOA officer contacted should ride with the property manager and, together, inspect the property using the Community Standards document. If there are outstanding violations (including previous letters) to these standards, the property manager shall be sure that outstanding violations are included in the estoppel letter.
- After the sale and moving in of the new owners, if the violation still exists, the property manager will meet with the new owners and present them with a copy of the estoppel document and give them 60 days to correct the violation.

Homeowner Violations Process

Approved: 04/18/07. Revised: 10/20/10, 01/01/2020, 01/01/2023

Step 1: The Property Management Company (“PMC”) identifies a violation of the Covenants, Rules and Regulations, or Community Standards.

Step 2: The PMC immediately sends a notice to the violating homeowner informing them of:

- Their commitment, by ownership, to comply with the Covenants.
- The nature of the violation.
- The Covenant, Rule and Regulation or Community Standard being violated.
- The time frame needed to come into compliance or for the homeowner to request an extension of time to comply.
- Their need to notify the PMC, when they are in compliance.
- Failure to comply with this request will necessitate a fine as stated in the Schedule of Fines included on the web site.

Step 3: If there is still no compliance, the PMC will send a letter to the violating homeowner informing them:

- That they are being fined for non-compliance.
- That they have 14 days to notify the PMC of a request to appeal or a submit a notification of compliance. If there is no appeal requested, the property manager will initiate the fine.
- That upon receipt of the request to appeal, a hearing before the Fine Appeal Committee will be set for them to appeal the violation.
- If their appeal is denied or if they fail to appear at the hearing, the related fine will be instituted immediately against their HOA account.
- If their appeal is granted, the issue is closed and no further action will be taken.

References:

Declaration of Covenants, Section 16 – Architectural Control and 17.6

The State of Florida Statute, Title XL, Chapter 720.305.

Parking Violations Procedure

Approved: 08/18/2009. Revised: 08/17/2011, 05/15/2013, 03/18/2015, 01/01/2020,
08/17/2022

Purpose: This policy outlines the parking violations of the HOA, provides the process to be followed, supports the Rules and Regulations #24 and adheres to the membership vote (March 2009) to enforce the rules.

Responsibility: Per the Declaration of Covenants for Silverlakes-Gateway, it is the homeowner's responsibility to abide by the HOA Rule #24 - Parking. The homeowners association will not be responsible for any charges or damages related to towing or booting of vehicles.

Parking Violations: Rules & Regulations # 24 does not allow for parking on our streets. Vehicles must be parked on driveways or in garages. That said, the HOA board understands that there are numerous occasions when vehicles must be parked on our streets by the residents, guests or vendors. All residents are expected to minimize these occasions as much as possible. Therefore, the board will not consider it a violation to park on the street for these occasions. However, the following are parking violations that will be enforced:

1. Vehicles parked on any of our community streets between the hours of 2:00 AM and 5:00 AM.
2. Vehicles parked in our community clubhouse parking lot between the hours of 1:00 AM and 5:00 AM without a Silverlakes Parking Permit on the dashboard visible to the outside. Note: The fitness room is open from 5:00 AM to 1:00 AM.
3. Vehicles parked on home or common area property lawns at any time, unless it is in the obvious process of being washed. Vehicles parked on common area grass. (If two or more tires are 100% on the grass and off the pavement or gutter, then the vehicle is to be considered in violation of this parking rule.)
4. Boats, trailers, campers and RV's must be parked inside the home's garage at all times unless it is in the obvious process of being washed or loaded for use (see boats, trailers, campers, RV's below).
5. Commercial vehicles and/or work vehicles (tools and/or supplies showing) shall not be parked in Silverlakes from 2:00 AM to 5:00 AM, with the exception of vendor vehicles being used in the performance of emergency work at a residence.
6. Vehicles with commercial signs or logos shall not be parked in Silverlakes from 2:00 AM to 5:00 AM. They must be parked in the garage.
7. Vehicles that do not have a license plate or are obviously unable to operate under their own power will be in violation.

Enforcement: The methods of enforcing the parking rule on the streets will be as follows:

1. The Security Patrol will issue a warning ticket on the first violation.
2. The Security Patrol will issue a ticket with a \$100 fine for a second and all subsequent violations.

3. The Security Patrol will either “boot or tow” the vehicle on the third and all future offenses. Each violation will be recorded in the patrols log system.

The homeowner shall be given the right to appeal before the association’s Fine Appeal Committee through a written 14-day notice of appeal as per state HOA statutes.

Boats, trailers, campers, and RV’s: These vehicles may be parked temporarily in the driveway overnight for loading and/or early morning departure. This must be done with the Silverlakes Parking Permit (obtained from the property manager) posted on the vehicle so as to be read easily by the security patrol company. Parking without the permit will be a violation of this policy.

Parking Permit: Parking permits are required as discussed above. They are valid for a maximum of seven (7) consecutive days. It is the homeowner’s responsibility to obtain the permit from the property manager by contacting the property management office. The parking permit may be obtained Monday through Friday, 8 AM to 3 PM. For weekend days or holidays it is the homeowner’s responsibility to obtain the permit in advance.

Temporary Parking Permits: In the case of the unexpected need for a parking permit after 3 PM or on weekends/holidays, the homeowner may go to the web site, (www.silverlakes-gateway-hoa.com) and obtain a temporary permit. It is the homeowner’s responsibility to follow the guidelines below to avoid ticketing:

1. Call the property manager’s office and leave a message that you are in need of a temporary parking permit and that you obtained it from the web site.
2. Download the form Temporary Parking Permit from the Silverlakes web site. Fill it out completely and place it on the driver’s side of the dashboard, visible from the exterior.
3. Notify the property manager the next business day if a regular parking permit is needed.

Denial of Use of Facilities

Approved: 07/16/2008. Revised: 01/01/2020

Homeowners who are delinquent two (2) quarters or more in the HOA assessments will have their access and use (including rental) of the clubhouse, fitness room and pool suspended.

The property management company is instructed to delete delinquent homeowners' proximity cards from the facility access system until the homeowner's account is brought current (paid in full). This policy was established and approved by the Board of Directors in the July 16, 2008 board meeting.

Florida Statutes Chapter 720.305(5) requires that any suspension be approved at a properly noticed board meeting and that the affected homeowner or tenants be notified by mail or hand delivery of the suspension. However, discussions with Counsel indicate that the current 2008 resolution and posting on the web site may be sufficient until a court rules otherwise.

Procedures for Night Security Protection Service

Revised: 01/09/2008, 09/16/2009, 08/17/2011, 05/15/2013, 04/16/2014, 01/01/2020,
01/01/2023

The Night Security Patrol Contractor patrols the community for one hour, seven days a week, between the hours of 2:00 AM and 5:00 AM.

Duties

A. The contractor patrol shall tour each roadway within Silverlakes observing and documenting in accordance with the latest revised Silverlakes–Gateway Parking Rule Procedure.

1. General security concerns within the community. People roaming the streets after midnight shall be politely spoken with about their presence and objectives.
2. Vehicles parked overnight on the streets between the hours of 2:00 AM and 5:00 AM will be documented and ticketed* or immobilized by “booting” or be towed.
3. Work vehicles (ladders, tools, supplies visible) or vehicles (with a commercial logo) parked in the streets or home driveway between 2:00 AM and 5:00 AM will be issued a “parking citation (except vendor vehicles performing emergency work at a residence).
4. Vehicles parked on the lawns of home sites or HOA common areas are prohibited. The vehicle type and the home address shall be reported to the property manager. Vehicles parked on HOA common area grass may be immobilized by “booting” or towed.

B. Overnight parking in the clubhouse parking lot is by permit only. No boats, trailers, motor homes, RV’s or work vehicles are permitted in the parking lot at any time. The patrol will ticket, have towed, or immobilize the vehicle by “booting” between the hours of 1:00 AM and 5:00 AM.

C. The patrol will check to ensure that all clubhouse doors are locked, that the pool is not being used after dusk and that the fitness room is vacant after 1:00 AM. The patrol will enter the clubhouse main room, fitness room and rest rooms to ensure that everything is in order and sign the patrol log accordingly. Clubhouse events or parties shall not extend past 11:00 PM Sunday through Thursday and 12 midnight on Friday and Saturday. Anyone using these facilities after these hours will be asked to leave the premises.

D. The contractor will provide the property manager with copies of the logs for each patrol day and will also provide copies of any parking citations issued.

Security concerns (street lights not working, gates damaged/stuck open, clubhouse and gatehouse night lights not working, etc.) will be documented. This documentation will be placed in the drop box at the clubhouse, nightly.

**Note: Citation forms to be provided by the contractor.*

E. The Wednesday evening patrol shall document homesites with garbage/recyclables/yard waste that has been placed out for pick-up more than 24 hours before the scheduled Friday pick-up. It is the security contractor's responsibility to stay current with the pick-up schedule. These violations will be documented on the patrol log, or similar document, with the address of each location, and placed in the clubhouse drop box.

Duties of the Property Manager:

Parking Violations:

The property management company will manage the Silverlakes-Gateway Parking Rule Procedure. Parking violations shall be as described in "Enforcement "in the Parking Rule Policy.

Guest Overnight Parking:

Parking in the clubhouse parking lot is allowed only by permit with the property management company. A resident desiring to park in this lot must contact the property manager and receive permission. The resident will be issued a parking permit from the property manager and place it inside the vehicle at/on the front windshield. The night patrol will ticket or immobilize vehicles parked without a permit in the clubhouse parking lot from 1:00 AM to 5:00 AM.

A parking permit will be valid for 7 consecutive days and will state the days permitted for parking and a permit number. Only two permits can be issued consecutively. The property manager shall maintain a log on each request with the resident's name, address, and phone number.

Silverlakes–Gateway HOA, Schedule of Fines

Approved 05/15/2013. Revised: 02/19/2014, 11/16/2016, 05/16/2018, 11/20/2019,
01/01/2020, 08/17/2022

Silverlakes–Gateway HOA, Schedule of Fines

A. Violations of the Architectural Controls and Community Standards:

1. First, a ‘warning to comply’ within a given time frame by the Property Manager.
2. Second, a fine of \$25 per day until compliance. The fine takes place after the 14 day period to appeal. (See HOA document Homeowner Violation Process).
3. Continued non-compliance per section 16.17 of the Declaration of Covenants.
4. Reference: Section 16.16 of the Declaration of Covenants.

B. Violations of the Exhibit ‘F’ – Rules and Regulations 1, 4 - 11, 13, 15 -23, 25 -31.

1. First, a ‘warning to comply’ within a given time frame by the Property Manager.
2. Second, a fine of \$25 per day until compliance. The fine takes place after the 14 day period to appeal. (See HOA document Homeowner Violation Process).
3. Reference: Section 11 of the Declaration of Covenants.

C. Violations of the Exhibit “F” – Rules and Regulations #2 - Leases.

1. First, a ‘warning to comply’ with the HOA Lease Policy within a 45 day window by the Property Manager. This includes more leases than permitted, leasing before the waiting period ends, and failure to renew the lease agreement annually.
2. Second, a fine of \$25 per/day of non- compliance. The fine takes place after the 14 day period to appeal. (See HOA document Homeowner Violation Process).

3. Lease avoidance: Failure to submit a lease application prior to leasing will result in an immediate \$100 fine.

D. Violations of the Exhibit “F” – Rules and Regulations #3 - Ownership.

1. First, a ‘warning to comply’ with the HOA Transfer Application Process within a given time frame by the Property Manager.
2. Second, a fine of \$100 per/day of non- compliance. The fine takes place after the 14 day period to appeal. (See HOA document Homeowner Violation Process).

E. Violations of the Exhibit “F” – Rules and Regulations #12 - Animals.

1. First, a ‘warning to comply’ with rule #12 within a given time frame by the Property Manager.
2. Second, a fine of \$100 per/day of non- compliance. The fine takes place after the 14 day period to appeal. (See HOA document Homeowner Violation Process).
3. If the animal(s) is declared a nuisance animal by the Board, the homeowner must remove the animal from the community within 48 hours. Nuisances may include, but are not limited to, excessive barking, chasing, biting, threatening persons or other animals, animal waste not being pick-up or other declared nuisance.

F. Violations of the Exhibit “F” – Rules and Regulations #14 – Fishing on the Ponds

1. First, a ‘warning to comply’ within a given time frame by the property manager will be issued for an initial violation.
2. Next, a fine of \$25 for a second violation, \$50 for a third violation, and \$100 for a fourth and each subsequent violation will be issued. The fine takes place after the 14 day period to appeal. (See HOA document Homeowner Violation Process).

G. Violations of the Exhibit “F” – Rules and Regulations #24 - Parking.

1. The first failure to comply with the parking policy will result in a warning ticket.

2. The second and all subsequent violations of the parking policy will result in a \$100 fine ticket.
3. The third and all subsequent violations subject the vehicle to towing or booting in addition to the \$100 fine.

H. Violations of the Community Standards rule on trash/garbage curbing.

1. First, a 'warning to comply' within a given time frame by the Property Manager.
2. Second, a fine of \$50 per occurrences. The fine takes place after the 14 day period to appeal. (See HOA document Homeowner Violation Process).
3. If more than three years have passed since the last violation, the application of this rule will reset and all previous violations will be disregarded (e.g., H1 rather than H2 will apply to the next violation).

I. Additional Violations.

1. The Board may set other fines on specific violations of the Declaration of Covenants as per section 17.6 – Fines.
2. The fine takes place after the 14 day period to appeal. (See HOA document Homeowner Violation Process).

CLUBHOUSE AND ENTRANCE

Proximity Cards & Keys

Revised: 01/01/2020

The uses of proximity cards and key locks are for security and control.

Proximity Cards: These cards are controlled and issued by the property manager.

- Homeowner Card: This card allows for entry to the clubhouse, rest rooms, fitness room, and pool area. It should only be used by the homeowner and their guests. Renters can use the card if they are registered with the property manager.
- Master Card: This is issued on an as-need basis to board members and committee chairpersons who use the clubhouse main room or office. The board must authorize the property manager to issue cards to anyone other than these persons.

Keys: The community keys are controlled and issued by the HOA Vice President. The property manager has a full set of keys. Each board member has a set of the major keys. All spare keys are in the key box located across from the fitness room.

Entry to the clubhouse:

- **Proximity Cards** will open the front side door to the clubhouse and the pool side door. The Master Card will open the hallway door into the main room.
- **Master Key** will only open the double door into the fitness room from the pool deck. You can then enter to main room and office through the fitness room double door key. All board members should have a master key.

Electrical Failures:

In the event of an electrical outage, no proximity cards will function. The only access to the clubhouse is with the Master Key as described above.

Note: The security computer may need to be reset when the power returns. It can possibly be reset by entering the janitor's supply room and unplugging the cables for two minutes (just to the right of the door near the floor.) If it does not reset, notify the property manager.

Main Gates

Revised: 01/01/2020, 01/01/2022, 01/01/2023

Silverlakes-Gateway has two swing gates for both the entrance and exit sides.

Opening of Gates

- The entry gates open when a valid RFID windshield sticker is detected and verified by the digital gate entry system. The property manager coordinates with the system vendor to issue and activate vehicle stickers. Stickers of residents who move out of Silverlakes are deactivated.
- The exit gates open whenever a vehicle is detected on the exit roadway near the gatehouse.
- Emergency and police vehicles are equipped to open our gates.
- Vendor codes are entered at the call box (codes are issued by the property manager).
- Residents can open the gates from their home phones or cell phones when called from the call box. The homeowner pushes “99*” on their phone to open the gate for guests.
- Electrical Outages: The gates have a battery back-up system that will open the gates automatically in electrical outages. This is a “Fail Open” system.

Control Boxes

The main breaker is mounted outside the gate house on the entrance side. If the gates are not operating correctly, try switching off the breaker for one minute to reset the system.

Each gate has its own control box. If a gate sticks open or closed, it might help to open the control box by removing the front plate and then resetting the control by pushing the button in.

Note: The breaker box is locked and generally managed by the Vendor Oversight Committee chairperson. A spare key is in the clubhouse key box.

Caution: During tropical storms or hurricanes, the gates should be opened by switching off the breaker and gates secured (tied back or removed and stored).

Gate Codes

Homeowners can enter the community through the gates via their vehicle RFID stickers or by entering their individual entry code into the call box. Each owner's entry code is the five digit number on their clubhouse entry proxy card plus a zero at the end (so if the proxy card number is 12345, entering 123450 will open the gates). The community manager is responsible for managing gate codes and RFID stickers. New owners receive their RFID stickers from the property manager. Gate codes may be changed from time to time to maintain security.

G-2

In order to save on electricity and to minimize wear and tear on the various gate mechanical components, the gates will be open Monday through Friday between the hours of 6:30 AM and 9:00 AM in the morning and between 5:00 PM and 7:00 PM in the evening.

The gate codes as of are as follows:

Vendor	855400	7:00 AM to 5:00 PM Monday through Friday (4:00 PM Saturday)
Management	027000	24 hours, 7 days a week
Realtor	152200	8:00 AM to 8:00 PM, 7 days a week
Statewide	366700	24 hours, 7 days a week
Clubhouse Party	101400	10:00 AM to 8:00 PM, Friday through Sunday
Gatehouse Lockbox	0417	24 hours, 7 days a week
Towing Company	271100	24 hours, 7 days a week

Fitness Room

Revised: 11/18/2015, 01/01/2020

The fitness room is for use by Silverlakes homeowners in “good standing.” It may be used by house guests of the homeowner in “good standing”. “Good standing” means being current in payment of all dues (including special assessments, fines and fees) and in full compliance with the Covenants, Community Standards and Rules and Regulations of the HOA.

The fitness room was designed as a minimal facility for exercising only. The equipment is only basic and must be approved by the board of directors. TV service is also basic, non-cable or non-satellite. Equipment repairs will be made as reasonably as possible and may require vendor bidding. It is not unreasonable that a piece of equipment be out of service for an extended period of time.

Fitness room activity is constantly being video recorded. This recording can be retrieved as needed.

There are rules for using the fitness room for the benefit and protection of the user and of the homeowners’ association.

1. Persons under age 15 may use the facility in the presence of a parent or guardian.
2. You may use a machine or piece of equipment for 30 minutes, then you must allow others to use it. Please respect others’ need to use the equipment.
3. The fitness room is open for use from 5 AM to 1 AM. You will be asked by security to leave the facility at all other times.
4. Entry to the fitness room is by proximity card only. This is for your safety. Do not let in persons who do not have their card, as they may be non-residents or may not be in “good standing.” The proximity card use is recorded in our monitoring system and can be accessed as needed.
5. The equipment is only for use within the fitness room. Under no circumstance can any exercise equipment, especially the hand-held equipment, be taken out of the room. Removing equipment will be considered stealing and will be dealt with accordingly.
6. The fitness room is not supervised. You are advised to use the buddy system for your protection. Call 911 in the event of a serious injury, illness or other emergency.
7. Users are expected to use good hygiene and cleanliness practices at all times and after use. It is the user’s responsibility to bring their own disinfectants, cleaners and towels.

Lake Fountains

Revised: 01/01/2020

Silverlakes-Gateway has four lakes, three of which contain a total of five lake fountains. Each fountain has its own control station with switches and times for the water pump and lights. The pumps should be programmed to start at 9:30 AM and shut off at 10:30 PM. The lights should come on at dark and shut off with the pump at 10:30 PM.

Locations:

North Lake

Fountain #1: Located near lake edge between 13011 & 13001 Shoreside Court.

Fountain #2: Located near lake edge between 111021 & 11023 Lakeland Circle.

Center Lake

Fountain #1: Located at the west side of clubhouse pool deck at fence corner.

Fountain #2: Located near lake edge between 13081 & 13091 Lake Meadow Drive.

South Lake

Fountain #1: Located near lake edge behind 13060 Lake Meadow Drive.

Note: These control boxes are locked and generally managed by the Vendor Oversight Committee chairman. Spare keys are in the clubhouse key box or with the Vice President. The property manager is responsible to notify the contractor for maintenance issues and resetting of start and shut down times.

Caution: During periods of low lake levels, these fountains should be shut down to protect the pumps from suctioning debris and mud. The President or Vice President should notify the property manager to have the pumps shut down.

Clubhouse Rental Property Manager Guidelines

Revised: 01/01/2020

The following guidelines should be followed by the property manager in renting the clubhouse:

1. Be knowledgeable in the following documents:
 - Silverlakes – Gateway HOA Clubhouse Main Room Reservation Agreement
 - Silverlakes Clubhouse General Use Policy
 - Silverlakes Clubhouse Inspector’s Checklist
2. Receive requests from residents desiring to rent the main room of the clubhouse on a “first-come, first-served” basis. Ensure that the reservation agreement is signed and the deposit and fees are collected. The deposit and fees should be deposited in the HOA operating account.
3. Provide the renter with a copy of the Silverlakes – Gateway HOA Clubhouse Main Room Reservation Agreement.
4. Manage a “Reservation Book” for the HOA. Log in each reservation when the deposit and fees are collected.
5. Provide the clubhouse inspector(s) with a monthly calendar of reservations with renter name, address and phone number.
6. On the day of the reservation, make arrangements for the inside hallway door to be unlocked and locked at the beginning and end of the reservation, respectively.
7. When you receive the Inspector’s Clubhouse Checklist signed with the inspector’s approval to refund the deposit, initiate the refund and payment of the inspector’s fee.

Silverlakes Clubhouse Inspectors

Adopted: 09/19/2012. Revised: 01/01/2020

The Silverlakes-Gateway Clubhouse may be rented by homeowners by completing the Clubhouse Rental Agreement and submitting it to the property manager with the required payments. The clubhouse inspector's position is partly paid and partly volunteer as described as follows:

1. The clubhouse inspector making the "after party inspection" is paid \$20.00 from funds submitted by the renter to come to the clubhouse and inspect the main room, kitchen area and rest rooms for damage or abnormal issues. The inspector is paid to make a report of conditions found to the property manager.
2. The clubhouse inspector may assist the renting party with a pre-inspection, entry, or other set-up assistance. This is not paid and is done solely on a volunteer basis.
3. The clubhouse inspector should have no contact with the renting party concerning the actual results of the inspection following the event. This contact must be handled by the property manager.

Inspector Assignments:

- The property manager will contact the team leader of the clubhouse inspectors with the rental date and name of the renting party.
- The team leader will designate an inspector from the team of clubhouse inspectors on a rotational basis, including the team leader in the rotation.
- The designated inspector may, as a volunteer, make pre-event contact with the renting party and assist them with the rental. The designated inspector should be trained on the A/C temperature control unit.
- At the inspector's earliest convenience following the rental, the clubhouse should be inspected and A/C temperature reset. After submitting the "inspection report," the inspector will be sent a check by the property management company.

GENERAL

Rule 12 Animals

Revised: 01/01/2020

The property manager and Board of Directors (BOD) have extreme difficulty in verifying a violation of this rule (too many animals or a nuisance animal) when they receive a homeowner complaint. The following process was put into effect as a result of a lawsuit threat against the HOA.

- When a board member or the property management company receives a complaint, verbal or written, relating to a violation of Rule #12 – Animals, a certified letter shall immediately be mailed by the property manager to the reported offending homeowner.

If the homeowner denies the violation, the complainant shall be sent a letter stating that the homeowner refutes the violation and the property manager and BOD cannot verify the violation. The complainant will need to provide proof of the violation before the board can proceed. Proof can include a formal written complaint describing the specific violation, supporting photos and/or witness statements.

Note: Nuisance animals include, but are not limited to, those that bark excessively, are allowed to run free, are aggressive or threatening to others, whose waste is not picked up by the owner or left unattended on a patio, yard, porch or balcony.

Reference: Declaration of Covenants, Rule and Regulation #12, Animals.

Web Site

Revised: 01/01/2014, 04/28/2015, 09/16/2015, 01/01/2020

Official web site: www.silverlakes-gateway-hoa.com

History:

The web site was originally developed by Eugene Hogg, past president and secretary. It was designed to provide all Silverlakes-Gateway homeowners the ability to:

- Read and download the various policies and official documents of the HOA.
- Find and download the various forms used by the HOA.
- Readily obtain information concerning the HOA.
- Obtain contact information.
- Link to other web sites.

Web Site Management:

The HOA officer responsible for the web site is the secretary. The secretary may delegate the day-to-day management of the web site to a web manager or to a board committee.

Who can access the web site?

The web site consists of numerous sections. Anyone visiting the web site can access most sections of the site without login or restrictions. Meeting minutes, forms, eblasts, and board administrative content require a login. Normally, the user name is the homeowner's last name and the password is the first five numbers of the proximity key card serial number.

Silverlakes HOA Newsletter Signup:

Anyone wishing to receive an email version of the Silverlakes HOA newsletter can add their email address to the Silverlakes email list using the web site. Go to the FYI page on the web site to enter your email address and follow the directions provided.

Alligators

Revised: 01/01/2020

GSCDD has published guidelines regarding alligators on their web site. The following are the instructions for reporting a nuisance alligator:

If you encounter an alligator that truly poses a serious threat to human safety, (an alligator in the pond water or sunning on the bank is not truly posing a threat) call the Florida Fish and Wildlife Conservation Commission Statewide Nuisance Alligator Program (SNAP) toll-free at 866-392-4286. Cell phone customers can call *FWC or #FWC depending on the service carrier. Or Contact Gateway Services CDD and then the district will contact the trapper directly through the Targeted Harvest Area Program. Call Elle Harris at Gateway Services CDD 239-561-1313 option 4 or email Elle Harris at elle.harris@gatewaydistrict.org. You can also go to www.gatewaydistrict.org; click on the “Contact Us” button and select “Type of Request.” Scroll down and select “Other” and fill in the message box. Select the “Submit” button.

FWC does not allow the trapping of alligators less than 4 feet in length. Trapped alligators are NOT RELOCATED. They are killed and the hide and harvested meat are sold commercially.

POLICIES AND PROCEDURES

Changes to the Rules and Regulations or Community Standards

Revised: 01/01/2020

The Restated Declaration of Restrictive Covenants, Dated Feb. 21, 2000 provides for the addition, deletion and/or revision to the Rules and Regulations and the Community Standards by the board of directors. *(see the references below).*

Common Area – Rules and Regulations:

The Board of Directors can amend or adopt a rule that does not affect property use rights at a board meeting with a single, posted 48-hour notice. The proposed rule change must be noted on the posted meeting agenda.

Home sites – Rules and Regulations:

The Board of Directors can amend or adopt a rule that affects property use rights at a specifically called meeting for that purpose with a 14-day mailed and posted notice. The mailing shall include the existing rule wording and the proposed change or new rule for membership review.

Community Standards:

The Board of Directors can amend or adopt a Community Standard at a board meeting with a single, posted 48-hour notice. It is recommended that the board obtain from the Architectural Control Committee its comments or recommendation prior to amendment or adoption.

Notification of Membership:

The By-Laws require that the board notify the membership that new amendments or adoptions were approved. Revised rules and regulations and community standards will be posted to the web site immediately after adoption.

Ref: Covenant Sections 8.6, 16.3, 16.21, 20.1 ; By-Laws Article 5, Section 5.6.

“Special Case” Violations of the Community Standards

Revised: 01/01/2020

The Silverlakes-Gateway Community Standards set the rules for our properties; homeowners are expected to abide by these standards. If not, letters of violation may be mailed to have the violation corrected. However, there are some “special cases” where the HOA may not correct current violations of the standard. Listed below are some standing violations to the current Community Standards.

Driveways:

1. The additional driveway at **11137 Lakeland Circle** was approved by the board, acting as the ACC, in 2006. The HOA must live with this decision.
2. The expanded driveway at **11007 Lakeland Circle** was approved by the board, acting as the ACC, in 2006. The HOA must live with this decision.
3. The driveways at **11159, 11169 and 11171 Lakeland Circle** were constructed by Colonial Homes in selling the properties. Colonial Homes was not bound by the standards per our covenant document and, therefore, the HOA must live with this decision.

Fences:

1. The white fence at **11016 Lakeland Circle** was approved by the ACC in 2006. Although not meeting the Community Standards, the HOA must live with this decision.

Garage Doors:

2. The garage door with “glass panels” at **11300 Lakeland Circle** was approved by the ACC in 2010. Although not meeting the Community Standards, the HOA must live with this decision.

Mail Box and Post:

Several properties have mail boxes/posts that were replaced with non-standard sets. However, the HOA did not address this violation until the five year statute of limitations had passed. Therefore, according to Florida Statutes, the HOA must live with the violations.

Stones/gravel in landscaping:

Several properties have stones/gravel in their landscaping in violation of the Community Standards. The HOA did not move to correct these violations within the five year statute of limitations; therefore, according to Florida Statutes, the HOA must live with the violation.

Silverlakes Special Case History

Revised: 01/01/2020

Once the ACC gives approval, the HOA must honor it for life; the Board cannot reverse an ACC ruling other than through the homeowner appeal process. Florida Statutes state that once a homeowner has made a change to the property and it has not been challenged by the HOA within 5 years, the HOA must live with it. If a violation was timely assessed but the statute of limitations has passed without enforcement, it is likely that the current and new owners cannot be forced to correct the violation (however, this is a fact-specific matter and should be discussed with legal counsel).

APPENDIX

[<Company.Legal Description>]

Date: [<TodaysDateMonth>]

To: [<ResidentContact.SP Resident Contact Block>]

From: [<Company.Legal Description>
1010 NE 9th Street Cape Coral, FL, 33909

NOTICE OF LATE ASSESSMENT

Re:[<Unit.Unit Address>
Account#:[<Resident.Resident Key>]

This letter is a friendly reminder that your association dues are not current. We are certain that this is merely an oversight on your part and the payment will be on its way shortly. Per FL Statute : The following amounts are currently due on your account to *Test Property, and must be paid within 30 days of the date of this letter. This letter shall serve as the association's notice of its intent to proceed with further collection action against your property no sooner than 30 days of the date of this letter, unless you pay in full the amounts set forth below:

Assessment	150.00
Capital Contribution	100.00
Credit Assessment	-10.00
Fine	100.00
Late Fee	13.75
Late Letter Fee	25.00
Payment	-25.00
Return Admin Credit	-10.00
Return Admin Fee	10.00
Return Item Fee	25.00
Special Assessment	200.00
Special Assessment Credit	-50.00

TOTAL OUTSTANDING \$528.75

*Interest accrues at the rate of 18% percent per annum.

Pay This Amount: \$528.75

As a reminder please make a check payable to [<Company.Legal Description>] include the address [<Unit.Unit Address>] and Account #[<Resident.Resident Key>] on the memo line, and mail this payment to CIT Bank.

Mailing Address:
[<Company.Legal Description>]
C/O CIT Bank
PO Box 98027
Phoenix, AZ 85038-8027

Please do not hesitate to contact us should you have any questions or require further assistance with this matter.

Kindest Regards,

On Behalf of the [<Company.Legal Description>] Board of Directors.

[<Company.Email>]

SETTING A COURSE FOR YOUR COMMUNITY
1010 NE 9th Street, Cape Coral, FL 33909 | 239-309-0622

[<Company.Legal Description>]

[<TodaysDateMonth>]

To: [<ResidentContact.SP Resident Contact Block>]

From: [<Company.Legal Description>
1010 NE 9th Street
Cape Coral, FL 33909

Delinquency 45-day Intent to Lien Notice

RE: [<Unit.Unit Address>]

Account#: [<Resident.Resident Key>]

According to our records, your assessment account has a past due balance of [<ResidentTransaction.Account Balance>]. This balance includes late charges and administrative fees, if any, that have been charged to your account. Additional charges may be assessed if the past due balance remains unpaid. Below is a breakdown of the past due charges on your account:

MM/DD/YYYY	Assessment	150.00
MM/DD/YYYY	Capital Contribution	100.00
MM/DD/YYYY	Credit Assessment	-10.00
MM/DD/YYYY	Fine	100.00
MM/DD/YYYY	Late Fee	13.75
MM/DD/YYYY	Late Letter Fee	25.00
MM/DD/YYYY	Payment	-25.00
MM/DD/YYYY	Return Admin Credit	-10.00
MM/DD/YYYY	Return Admin Fee	10.00
MM/DD/YYYY	Return Item Fee	25.00
MM/DD/YYYY	Special Assessment	200.00
MM/DD/YYYY	Special Assessment Credit	-50.00

TOTAL OUTSTANDING \$528.75

**Interest accrues at the rate of 18% percent per annum.*

Pay this amount: \$528.75

The past due amount does not include assessments charged to your account after the date of this letter. In the event your assessment account is not brought current within 45-days of the date of this letter, this matter will be referred to the Association's attorney for collection proceedings. You will be responsible for the payment of all attorney fees and costs incurred in connection with collection proceedings from and after the deadline. In other words, it is likely that the Association's attorney will immediately begin to review your file, real estate records, etc. and begin the preparation of written communications. Even if you bring your account current after the deadline, but before your receipt of any written communication from the association attorney, you will nevertheless be responsible for the payment of all attorney fees and costs incurred.

It is in your best interest to respond to this letter immediately and make payment in full prior to the deadline. Please submit your payment of [<ResidentTransaction.Account Balance>] payable to [<Company.Legal Description>] with the address [<Unit.Unit Address>] and account #[<Resident.Resident Key>] on the memo line, and mail the payment to CIT Bank.

Mailing Address:
[<Company.Legal Description>
c/o CIT Bank
PO Box 98027
Phoenix, AZ 85038-8027

Thank you for your prompt attention to this matter. Should you have any questions, please do not hesitate to contact us at the number below.

Kindest Regards,
On Behalf of the [<Company.Legal Description>] Board of Directors
[<Company.Email>]

SETTING A COURSE FOR YOUR COMMUNITY
1010 NE 9th Street, Cape Coral, FL 33909 | 239-309-0622

[<Company.Legal Description>]

1st Notice of Violation

[<TodaysDateMonth>]

[<ResidentContact.First Name>] [<ResidentContact.Last Name>]
[<ResidentContact.Address>]
[<ResidentContact.City State Zip>]

Re: [<Unit.Unit Address>]

Dear [<ResidentContact.First Name>] [<ResidentContact.Last Name>],

We have recently observed a condition concerning your property that appears not to comply with the [<Company.Legal Description>] Rules and Regulations or Community Standards. Please accept this letter as a friendly reminder regarding the following condition observed.

Condition Observed:
[<Compliance.Violation>]

Applicable Rule or Standard:
[<CompanyRule.Note>]

If you believe that this Compliance Notice has been sent in error or you do not believe that you can remedy the condition cited within thirty (30) days, please contact Compass Rose Management to notify your association that you would like to request an extension of time to remedy the condition. If you do not hear back from us within ten (10) days, you may assume that your explanation or extension request has been accepted. Please remedy any remaining compliance issues by your requested extended due date. If additional time is needed, please contact Compass Rose Management in advance of the extended due date to request a further extension.

If we do not hear back from you and the condition remains after thirty (30) days or if the condition is not addressed by the extended due date you were granted, a final notice ("Second Violation Notice") will be sent to you. That notice will allow you fourteen (14) days to correct the compliance issue or request a hearing with the fine appeal committee. For your information, the fine for this type of compliance violation is \$25 per day.

In order to protect the aesthetic and financial value as well as the overall safety of the community, we ask that you please comply with this request promptly.

On behalf of the [<Company.Legal Description>] Board of Directors,

SLGinfo@crmfl.com
239-309-0622

[<Company.Legal Description>]

SECOND VIOLATION NOTICE

[<TodaysDateMonth>]

[<ResidentContact.First Name>] [<ResidentContact.Last Name>]
[<ResidentContact.Address>]
[<ResidentContact.City State Zip>]

Re: [<Unit.Unit Address>]

Dear [<ResidentContact.First Name>] [<ResidentContact.Last Name>],

With your purchase within [<Company.Legal Description>] you made an agreement to abide by the Declaration of Covenants Conditions and Restrictions. Please accept this letter as a Second Warning of Violation Notice regarding the following Rules & Regulations to be followed.

Issue:

[<Compliance.Violation>]

Document Cited:

[<CompanyRule.Note>]

It is necessary to follow procedures of the Declaration of Restrictive Covenants, Sections 16 & 17 and inform you that fines will be initiated for non-compliance.

As the homeowner, you have fourteen (14) days to mail a Letter of Appeal to:

Silverlakes-Gateway HOA
c/o Compass Rose Management
1010 NE 9th Street
Cape Coral, FL 33909

Your Letter of Appeal should state that you request a hearing before the Fine Appeal Committee ("FAC"). Upon receipt of the Letter of Appeal, a hearing before the FAC will be set for you to appear and appeal the violation. If the appeal is denied or if you fail to appear at the FAC hearing, a fine in the amount of \$25 per day or per occurrence will be instituted immediately against your HOA account. Daily fines for the same infraction will continue (up to a maximum of \$1,000) until the Management Company receives your Letter of Compliance. See Section 17.6 of the covenants.

- If the FAC denies your appeal, you may further appeal to the HOA Board as outlined in Section 8 of the Declaration.
- If your appeal is granted by the FAC, your file will reflect the successful appeal and the issue will be closed.

Please avoid the above by taking prompt action to correct the violation. Upon correction, please notify Compass Rose Management in writing.

In order to protect the aesthetic and financial value as well as the overall safety of the community, please accept this letter as your Second Violation Notice. The Association has the responsibility of enforcing the Rules & Regulations for you and your neighbors. We appreciate that not everyone may not find the rules and regulations of interest or importance, but we must ask everyone to comply.

Thank you in advance for your prompt attention regarding this matter.

On behalf of the [<Company.Legal Description>] Board of Directors,

Compass Rose Management
SLGinfo@crmfl.com
239-309-0622

[<Company.Legal Description>]

FINE NOTICE

[<TodaysDateMonth>]

[<ResidentContact.First Name>] [<ResidentContact.Last Name>]
[<ResidentContact.Address>]
[<ResidentContact.City State Zip>]

Re: [<Unit.Unit Address>]

Dear [<ResidentContact.First Name>] [<ResidentContact.Last Name>],

As a resident/owner within [<Company.Legal Description>], you made an agreement to abide by the Declaration of Covenants Conditions and Restrictions. The Association has the authority granted by the controlling documents of the community to levy a fine for non-compliance.

Violation not satisfied:
[<Compliance.Violation>]
[<CompanyRule.Note>]

At this time, a fine of \$100.00 has been levied to your account due to non-compliance. This fine of \$25 will be added each day or each occurrence, until the violation is corrected, up to \$1,000.00 per violation.

The Association has the responsibility of enforcing the rules and regulations for you and your neighbors. We appreciate that not everyone may find the rules and regulations of interest and importance, but we must ask everyone to comply.

Thank you in advance for your prompt attention regarding this matter.

On behalf of the [<Company.Legal Description>] Board of Directors,
Compass Rose Management

info@crmfl.com
239-309-0622