

Owners Manual

CORONADO COUNTRY CLUB ESTATES COMMUNITY ASSOCIATION

Your Association, Cluster and Assessment Fees

When you purchase your home or lot, you will automatically become a member of the Coronado Country Club Estates Community Association - - normally called the "Association". You will also become a part of a Cluster such as the Estates Cluster, the Jardines Cluster, the Quintas Cluster, etc., depending upon the area in which your home or lot is located. The Association is structured on two levels. First, the Association functions as the overall manager of all Association functions including Clusters. Secondly, Cluster Committees manage all Cluster activities but report to the Board of Directors and the Covenants Committee of the Association.

The Association is directed by a Board of Directors composed of from five to nine members who are elected by the Homeowners. It is their responsibility to represent you in formulating policies and procedures for governing the Association and also to meet changing needs as your community grows. The Covenants Committee is primarily responsible for enforcement of the Association covenants as stated in the Association documents. The Cluster Committees consist of three to five members elected by the residents of each Cluster. These committee members represent your Cluster in accordance with the Association documents.

Your Board of Directors consists of your neighbors who volunteer their spare time to serve you and meet once per month. Therefore, it is necessary to hire a professional property management company to conduct the day to day detailed operations in accordance with the Declaration. company headed by a Certified Property Manager, has been selected as your professional property manager.

You will pay monthly assessments that are set by the Board of Directors but the assessments cannot be more than those amounts permitted by the Association documents. The fees consist of General and Cluster Assessments and may also consist of Limited Common Area and Limited Services Assessments. It will be the responsibility of the management company to administer your community based on these monthly fees. In general, the fees provide for the following:

1. Maintenance of all common areas and other areas as defined by the Supplementary Declaration for your Cluster.
2. Maintenance of the exterior of your home and/or maintenance of the landscaping around your home, other than private yards, if required by the Supplementary Declaration for your Cluster.
3. Maintenance of the swimming pool and/or tennis courts when constructed, either as part of your Cluster or as a Limited Common Area.
4. Exterior pest control if required in certain Clusters.
5. Security.
6. All bookkeeping, general record keeping, and Association correspondence.

7. Payment of all bills of the Association including taxes and insurance.
8. Hiring and firing of Association employees and paying their wages.
9. Preparation of monthly and annual budgets for the general Association and for each Cluster.
10. Publication of a monthly newsletter.
11. Establishment of reserve monetary funds for the Association and for each Cluster for future contingencies.
12. Liaison with Association and Cluster committees.
13. Handling service requests and suggestions.
14. Attend all Association and Board of Directors meetings.
15. Preparation of a monthly report to the President of the Board of Directors.
16. Other functions as directed by the Board of Directors.

We sincerely hope that you will enjoy your new home. If you have any questions pertaining to the Association or to the professional management, please do not hesitate to call us. We may be reached by calling our office at

CORONADO COUNTRY CLUB ESTATES

COMMUNITY ASSOCIATION

Dear Homeowner:

We are very pleased to welcome you to your new home and we look forward with sincere pleasure to assist you with your new way of life--the Country Club way.

The level of services that we have established for Country Club living is in keeping with the beautiful community overlooking the desert lands of two states and two countries. Apart from the facilities, we will also have planned recreation and social programs for the enjoyment and pleasure of your entire family.

We have prepared for you this information manual that highlights certain important procedures that have been established for your safety, comfort and pleasure. The manual is divided into two parts: Part I incorporates certain policies, rules and regulations governing the operation of the Community Association and its facilities and Part II clarifies many of the questions and problems that may arise in the day-to-day operation of the Association. We welcome your comments and trust that you will soon be actively participating in all activities.

It may be necessary from time to time to issue supplementary material on the operation of the Association. This material will be issued in loose-leaf form so that it may be incorporated in the manual.

Again, our best wishes for happiness in your new home. We will strive to prove to you that we are interested in your enjoyment of your home.

The Coronado Country Club Estates Community Association

Arnold B. Peinado, Jr.
President

COMMUNITY ASSOCIATION

P. S. 1. The professional property manager that has been contracted by the Association to manage the Association is:

2. Insurance management is provided by:

Swager Maresca Associates
General Insurance Agents
4141 Pinnacle, Suite 223
El Paso, Texas 79902
915-544-8616

3. Security patrol is provided by:

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OWNER'S INFORMATION MANUAL

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CORONADO COUNTRY CLUB ESTATES

COMMUNITY ASSOCIATION

OWNER'S INFORMATION MANUAL

PART I

RULES AND REGULATIONS

1. Applicability

- a. These Rules and Regulations pertain to all Owners in the Coronado Country Club Estates Community Association, including all present and future designated Clusters, to lessees of Owners, and to the families, guests and employees of the Owners and lessees. The term "Occupant" as used in these Regulations applies generally to the foregoing persons.
- b. The Rules and Regulations also apply to employees of the Association, tradespeople, service personnel, and to all others who use or work on the premises. Special rules are applicable in some of these categories.

2. General

It is the intention of the Association, which has been incorporated and is acting on your behalf, to create and operate an outstanding residential community. A professional property management company, Henry S. Miller Company, has been selected to assist the Association in this endeavor. It is therefore necessary that certain guidelines and procedures be adopted for the comfort, convenience, safety and security of all residents. In any event the Clusters and the Association shall be managed in accordance with the Cluster and Association documents.

We, in turn, ask your cooperation in observing the following:

a. Office Hours

The management office hours are 8:00 a.m. to 5:00 p.m. Monday through Friday. The management office is located at

b. Association Assessments

- (1) Payments are due on the first of each month. All checks should be made payable to "Coronado Country Club Estates Community Association" and shall be mailed or delivered to the professional property manager. Please be sure your present address is noted on all your checks.
- (2) The assessments (which are discussed in more detail below) are utilized for Association general operations and for normal maintenance of the common and/or other areas, home exteriors for certain Clusters and for other selected services and amenities.

(3) Assessments can be increased or decreased only by the Board of Directors but the assessments cannot be more than those amounts permitted by the Association documents.

c. Maintenance Requests (Exterior for Certain Clusters Only, see Cluster Documents)

Requests for exterior building repairs or maintenance should be made at the management office. The Association does not perform repair or maintenance of any exterior doors, garage doors or windows except for painting due to normal weathering. Emergencies should be reported immediately.

Pest control and maintenance of the interior of any home are the responsibility of the individual home owner. However, arrangements can be made by the management company to obtain these services at a savings to the Owner. Payment for the above interior services is between the Owner and the service company. Please contact the management office if you are interested.

d. Pets

Dogs and cats are permitted. All pets must be under the control of the Owner at all times.

e. Landscaping (For Certain Clusters Only, see Cluster Documents)

The Association will be responsible for the care and watering of the ground cover and shrubbery in the common areas and around homes in certain Clusters as specified in the Supplementary Declaration for the particular Clusters. Personal and delicate flower beds and plants exterior to and inside the home are the responsibility of the individual Owner. All private patios and yards are the responsibility of the individual Owner.

f. Solicitors

Door-to-door soliciting is not permitted. Residents should notify Security promptly if solicitors appear at your home.

g. Signs or Advertisements

No sign of any type shall be displayed to public view on any lot or building.

h. Doors and Windows

All doors and windows should be securely locked at all times during the absence of the Owner. The Association is at no time, in any way, responsible for any personal property, whether it is inside or outside of any home.

i. Service Requests

All service requests are to be directed to the management office. Owners should not directly order or reprimand employees at any time.

j. Employee Service

No Owner shall request, accept or directly pay for the services of any employee of the Association.

k. Tipping and Gratuities

Tipping and the giving of gratuities to employees is discouraged. This provision does not apply to gifts during the Christmas season.

l. Laws, Statutes, Ordinances

Owners shall, at their own cost and expense, comply with all relevant laws, statutes, ordinances, and other governmental regulations, and also shall not make or permit any illegal use of the premises nor any use which adversely affects existing insurance costs or coverages.

m. Alterations, Additions, etc.

Alterations, additions, or deletions of any exterior component of any home are subject to the prior approval of the Cluster and Covenants Committees.

n. Inflammable Chemicals

No inflammable chemicals of any kind should be used or stored in any building. Ordinary household supplies and quantities are excluded.

o. Monies Belonging to Residents

No employee should handle checks or monies belonging to any resident, such as payments to outside service people, etc.

p. Trash

Trash should be placed at an accessible area or, in some cases, at the convenient locations provided. Pick-up of the trash should be arranged by each resident with the Department of Sanitation of the City of El Paso.

q. Parking and Recreational Vehicles

All vehicles should be parked in spaces provided, not on sidewalks or landscaped areas. Major repair work on vehicles is not permitted in any area. Garage doors shall be closed when not in use. Campers, motor homes, trailers, boats, rental vans and other recreational vehicles are not permitted overnight in any area unless permitted by the Cluster documents and a screened area as required by the Cluster documents is provided.

r. Disturbing Noises

Sociable and friendly gatherings of residents and their guests are welcomed and encouraged. However, it is requested that such gatherings not be allowed to become boisterous or objectionable to other residents. Stereos, radios and T.V. should not be played so loudly that they disturb others.

3. Swimming Pools

- a. Please note that not all Clusters have a swimming pool or an automatic right of use of a swimming pool.
- b. The orders of a lifeguard or pool monitor when on duty, will be obeyed at all times.
- c. Guests must be accompanied by a resident and the resident will assume responsibility for their guests.
- d. Children under the age of 10, or poor swimmers, are not permitted in the pool area unless they are actually accompanied by the parent, guardian or person having supervision of the child or the poor swimmer.
- e. No drinking glasses or glass objects are permitted around the pool area.
- f. Admission will be refused to all persons having colds, coughs, inflamed eyes, infections or wearing bandages.
- g. Pets are not permitted around or in the pool area.
- h. No intoxicants or intoxicated persons will be allowed in the pool area.
- i. No play equipment, playpens, wheeled vehicles, etc., are permitted in the pool area.
- j. All refuse must be placed in containers provided for this purpose. Members are urged to assist in keeping the pool area and shower rooms clean.
- k. No running, pushing, ducking, rough play or profane language will be permitted in the pool area. Standing or sitting on another's shoulders is not permitted. The use of kickboards, tubes, water wings, balls, etc., will be determined by the lifeguard on the basis of the size and character of the crowd.
- l. Spouting of water and similar unhygienic actions are not permitted in the pool.
- m. All residents and their guests are cautioned that they are using the swimming pool at their own risk. The Association does not assume liability for personal injury and is not responsible for the loss of personal property.

- n. Failure to comply with any and all of these rules shall be considered sufficient cause for members to be deprived of the use of the pool by the lifeguard or monitor. The lifeguard or monitor will report all incidents to the Board immediately.
- o. Hours of operation: In general, the pool is open at all hours, however, the pool must be cleaned between 8:00 a.m. - 10:00 a.m. every day. Therefore the following should be used as a guidance:

Sunday - Thursday	10:00 a.m. - 10:00 p.m.
Friday - Saturday	10:00 a.m. - 11:00 p.m.
- p. Months of operation: The Board, based upon the Cluster or Clusters recommendation shall determine the annual opening and the closing dates of each pool.

4. Tennis Courts

- a. Please note that not all Clusters have an automatic right of use of tennis courts.
- b. The tennis courts are for the exclusive use of the property owners and residents (Player) of those Clusters that have the right of use of the courts. Junior Players are considered to be those under 18 years of age and all other Players are Senior Players. Players must identify themselves at the request of any other Player that has the right of use and any official of the Association.
- c. Any authorized Player may have three (3) guests, but the Player must be present on the court while the guests are playing.
- d. Junior Players and their guests may use the courts at any time, but on weekends and holidays are required to cease playing and surrender the courts to Senior Players when requested by Senior Players.
- e. If there are others waiting to play, please limit your matches to one set for singles and two for doubles.
- f. Only rubber soled shoes are permitted on the courts.
- g. Players waiting to play will commence playing on a "first come, first served" basis and will take the first court that becomes available. Waiting Players are requested to occupy the benches provided and to keep courts and surrounding spaces clear while games are in progress. Loud talking or shouting, hitting balls against the fence or other practices annoying to Players are prohibited.

5. Security

A non-routine security patrol covers the area 24 hours a day and patrols the area with higher frequency between 9:00 p.m. and 5:00 a.m.. The patrol can be reached 24 hours a day by calling the telephone number indicated in the letter of transmittal. Phone stickers will be furnished.

PART II

IMPORTANT ITEMS OF INTEREST

1. General

The Coronado Country Club Estates Community Association is a non-profit Corporation whose objective is to protect property values and to relieve the Home Owner of some of the maintenance responsibilities normally associated with home ownership if provided by the Cluster documents. It is also organized in such a manner that professional property management is utilized.

2. Declaration and Supplementary Declaration of Covenants and Restrictions and Amendments Thereto

These are the basic documents that describe and define all the laws, rules, and regulations which govern the ownership of your home. It is your "constitution" and every Owner should be familiar with their contents. It is not our intention to go into the minute details found in the Declaration and Supplementary Declarations, i. e., Association Governing Documents, but the following highlights are of special importance to you. It is important that each Owner be personally familiar with the Declaration.

a. The Association

You, as an Owner and/or Occupant are a member of the Association and have the rights, duties, and obligations set forth in the Declaration.

(1) Voting Rights

The Association has three classes of voting membership:

Class A:

A Class A member is the Owner of a Lot (i.e., Assessable Unit) and is entitled to one vote for each Lot owned.

Class B:

A Class B member is the Occupant of a Living Unit and is entitled to one vote for the Living Unit occupied (e.g. including a rentor in a home owned by an absentee Owner).

Class C:

The Class C member is the Developer and he has 1,750 votes less the number of Class B votes outstanding at the time a vote is taken.

b. The Board of Directors

The Board of Directors is selected as provided in the Bylaws and is responsible for the conduct of the affairs of the Association.

c. Covenants Committee

The Board of Directors appoints the Covenants Committee. This committee regulates the external design and appearance of the properties and improvements thereon and enforces compliance with the Association Governing Documents. If you want to make improvements to your home or have other suggestions regarding existing buildings, then you must submit a written application to this committee. Application forms are available and may be obtained from the management company.

d. Cluster Committees

A Cluster Committee is or will be established for each Cluster. Cluster Committee members are selected by the residents of the particular Cluster as provided in the Bylaws. This committee prepares the Cluster budget, reviews remodeling and design changes, monitors compliance with the Declaration and advises both the Covenants Committee and the Board of Directors on Cluster and Association matters.

e. Other Committees

Each of you will have an opportunity to serve on a committee of your choice and thus play an active role in the day to day life of the community. In general, we will have the following committees who report to the Board of Directors.

- Maintenance Committee
- Elections Committee
- Budget Review Committee
- Recreation Committee

f. Meetings

There is an annual meeting of all members from all Clusters. The date of the meeting is set by the Board of Directors. In addition, from time to time special meetings will be held. The Board of Directors normally meets once a month. The Covenants and Cluster Committee meet as often as each body deems is necessary.

g. Resolutions

An important contribution to the democratic governing process of the Board of Directors is the Book of Resolutions. Resolutions are the means, i.e., regulations, by which the Association is managed. Before they can be enforced they must be adopted by the Board. Resolutions may be initiated by the members of the Association but must be approved and adopted by the Board. Consequently, there will be a history of official specific actions which further define some aspect of the Governing Documents.

h. Common Areas

There are two types of common areas, namely, Cluster and Limited. These common areas are a natural asset for you as a member of the Association. The areas are permanently set aside to maintain the natural beauty, to create natural buffers, and to provide a form of recreation such as pools and tennis courts. The common areas are:

- Owned by the Association
- Maintained with dues paid to the Association for the specific Cluster or Limited Common Areas
- For the enjoyment and benefit of residents and their guests

You are urged to make suggestions for the improvement of these common areas and to help in maintaining and protecting them. They are for you to enjoy. Use of Cluster Common Areas is limited to the Owner and/or Occupant of each particular Cluster. Use of a Limited Common Area is limited to those Owners and/or Occupants that pay for the operation and maintenance of the particular Limited Common Area.

i. Assessments

The major portion of the Association income is derived from assessments on each Owner within the community. The Governing Documents create four types of assessments:

(1) General

The General Assessment is used to provide for the administration of services which promote the health, safety, and welfare of the Owner and Occupants of all Clusters and is paid by all Owners and/or Occupants.

(2) Cluster

The Cluster Assessment is used for services which benefit only those Owners and/or Occupants within a given Cluster as authorized by the Supplementary Declaration and is paid by each Owner and/or Occupant of the given Cluster. Cluster Assessments are not necessarily the same from Cluster to Cluster.

(3) Limited Common Area

This Assessment is used to provide for the operation, maintenance, repair and replacement of Limited Common Area facilities, such as swimming pool, tennis courts, etc. Use of such facilities is limited to those Owners and/or Occupants who pay this assessment.

(4) Limited Services

This Assessment is used to provide special services, such as internal safety and security for an individual home and is offered on an elective basis by the Association if the Board of Directors decides to provide for the special service.

The amount of each of the above Assessments is determined by the Board in accordance with the Governing Documents. Also, special assessments may be levied from time to time, however you will have a say in the process. All assessments are due on the first of every month.

3. Additional Important Facts

a. Insurance

There are certain insurance policies that are carried for the Association. These are:

- (1) Property insurance on insurable real and personal property
- (2) Liability insurance
- (3) Umbrella excess liability insurance
- (4) Workman's Compensation for employees
- (5) Fidelity Bond for dishonesty

Insurance is extremely important and essential to you. Since it is a complicated subject, it is urgently requested that you become thoroughly familiar not only with the insurance mentioned above but also with your personal needs. The Association does not carry insurance of any type on either your property improvements or on your personal property. This is your responsibility.

b. Owner and Occupant Roster

Your management company will maintain and publish a roster of all Owners to include addresses, telephone numbers, names, etc. You will be asked to provide this information.

c. Maintenance Service

Maintenance service includes:

- (1) Periodic checks of mechanical and electrical equipment in the common areas.
- (2) Light bulb replacement in the common areas.

- (3) All common area needs and repairs.
- (4) Landscaping upkeep (as defined in the Declaration).
- (5) Pest control (as defined in the Declaration).
- (6) Security (area only).
- (7) Exterior maintenance of your home if provided by the Supplementary Declaration of your Cluster.

d. Newsletter

A monthly newsletter will be published by the management company and sent to you. This way we will keep you informed of all the activities happening in your community. Each of you may contribute to this publication.

e. Emergency Numbers

Fire, Police, Ambulance.....	911
FBI.....	533-7451
Poison Control.....	533-1244
Management.....	See Transmittal Letter
Security Patrol.....	See Transmittal Letter