

CORALSTONE CONDOMINIUM ASSOCIATION, INC**9025 N. A1A VERO BEACH, FL 32963****WELCOME TO CORALSTONE!***(Approved - March 2023)*

This special community of five villages is nestled in a park-like setting with a lake, two tennis/pickleball courts, a lovely clubhouse, and a heated pool. Its beautifully landscaped common grounds include a gazebo and gated beach access.

Owners are reminded that the main difference between owning property in a Condominium and most other types of real estate is that in a condo one owns all the property (buildings, land and equipment) proportionally with all other owners. Owners also have exclusive rights to use certain spaces for living and parking. Each owner's "Unit" is space within a building that is owned by all owners and all owners have the responsibility to maintain all property.

Coralstone residents enjoy the year-round ambiance of Vero Beach. The unlimited shopping opportunities; abundant golf, tennis and other recreational facilities; great restaurants; a vibrant arts scene; and the always-interesting Intracoastal Waterway, plus our magnificent beaches, all add to the unique charm of the area. Coralstone owners are rightfully proud of this community.

These Rules & Regulations are authorized by the Condominium Documents. (Declaration 18.8, Article of Incorporation 1 U.5 and Bylaws 10). They are meant to endure the enjoyment and the security of the Community by all residents. In order to be effective, the enthusiastic cooperation of all residents and guests is required.

COMMUNITY INFORMATION

Community meetings and social events are posted in advance on the Clubhouse Bulletin Board. Board meetings minutes are available on the Elliott Merrill website.

Coralstone Gate Entrance Code

Owners will be notified as appropriate

Coralstone Clubhouse Office & Fax

Telephone 772-231-1931

Management Company

Elliott Merrill Community Management
835 20th Place Vero Beach, FL 32960
772-569-9853 Fax: 772-569-4300

Community Manager

Lynn M. Heberling, CAM 772-569-9853 x128

Administrative Assistant

Lindsay Taylor 772-569-9853 x125
Lindsay@ElliottMerrill.com

Maintenance Person

Justin Danner

On property Monday – Wednesday: daytime
Friday: until 12:00 Noon

Coralstone Community Website

www.elliottmerrill.com

Look for Coralstone under “Communities”

Useful Telephone Numbers

Florida Power & Light: 800-226-3545
AT & T: 888-757-6500
Comcast/Xfinity: 800-266-2278
Indian River County Utilities: 772-770-5300
Indian River County Sheriff: 772-569-6700

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RULES AND REGULATIONS - CONDENSED

Please make sure that you have all the current Condominium Documents. This includes the Declaration of Condominium with Amendments, the Articles of Incorporation, the Bylaws, and the Rules & Regulations. All are located on the Elliott Merrill website and the rules are in the appendix below.

Any and all changes or additions to the Condominium Units must have the prior written approval of the Coralstone Condominium Association, Inc. These changes must go through an Architectural Review Committee (ARC.) An ARC application details the materials that must be submitted if requesting any exterior modifications to either the building or landscaping.

Maintenance and insurance of these changes or additions are the responsibility of the Owner not the Association.

Owners are requested not to attempt to assign work to the Onsite Maintenance Employee.

Owners may arrange for the Onsite Maintenance Employee to perform tasks after hours at the Owner's expense.

It is the responsibility of the Owners (Members) to maintain their own Units, as defined in the Condominium Documents, to the standards set forth in those documents. Condo documents are located on the Elliott Merrill website.

BOARD MEETINGS: All meetings are posted in advance on clubhouse bulletin board along with an email from Elliott Merrill.

TRASH: Trash at Coralstone is self-service. All residents are required to take unit trash to the community trash area just to the right past the exit gate. See **Appendix A**.

Trash is to be placed in secure bags and placed in the green dumpsters. Yard debris is to be placed in dumpster on the left.

Recyclables are to be placed directly into the Blue Bins. See Appendix xxx for specific details.

"When in doubt – Throw it out!" is our motto. See **Appendix A**.

U.S. MAIL: Pickup and delivery is Monday through Saturday. Please make certain you leave a mailbox key for your renters.

TERMITE CONTROL: Call the Administrative Assistant at Elliott Merrill if termites appear to be a problem.

PEST CONTROL: Pest control is handled on a regular scheduled basis. If there is a problem requiring immediate attention, call the Administrative Assistant at Elliott Merrill or notify the On-Site Maintenance manager, and you will be put on the next treatment list.

LANDSCAPING MAINTENANCE: Lawns and shrubs are maintained weekly. Other care, including Palm and Oak trimming is scheduled as needed.

LANDSCAPING: Owners are allowed to landscape around their unit but will require approval from the landscaping committee. See **Appendix B**.

BUILDING & LIGHTING MAINTENANCE: Routine and minor maintenance is the job of our onsite Maintenance Man, whose hours are 7:00 AM to 3:30 PM Monday through Friday.

INSURANCE: All of the common elements are the responsibility of the Association. All interior unit items are the responsibility of the Unit Owner

LEASING: Owners may lease or allow family or friends to use their unit. A Lease is defined as usage in exchange for consideration and requires a Property Lease/Transfer application. Lease must be for minimum of one month and is only allowed twelve times a year. Full details in **Appendix C**.

OCCUPANCY LIMIT: With the exception of temporary occupancy (no more than two [2] weeks by visiting guests), no unit may be occupied by more than two (2) persons for each bedroom in the unit, without the prior written consent of the Association.

ADDITIONS/CHANGES: Owners may make modifications to buildings with written approval for their project from the Association. Full details in **Appendix D**.

REAR PATIO EXTENSIONS: Patios are allowed but may not exceed 100 sq. feet and have other limitations. See **Appendix D**.

SOCIAL COMMITTEE: A Friday night social is held during the months of January through March beginning at 5:30 in the Clubhouse. This is a BYOB and snack/potluck get-together. Other activities or event notices, such as board games, yoga, pickleball, bridge, etc., will be posted on the clubhouse bulletin board, and sent electronically to owners and seasonal renters.

AMENITIES: Coralstone amenities include the clubhouse, exercise room, swimming pool, tennis/pickleball courts, gated beach access, and gazebo. Owners may not use amenities during the time their Unit is rented. Additionally, Owners may not invite friends to use the Coralstone amenities during the Owner's absence. There are specific rules for using the amenities including information on renting the Clubhouse. Please find this information in **Appendix E**.

CAR WASHING: There is an area in the clubhouse parking lot for washing cars. Washing of cars is not allowed elsewhere on the property.

EXTERIOR ANTENNAS, ELECTRIC VEHICLES, AND REFRIGERATORS: These items are allowed under specific conditions and only if approved by the Board of Directors. See **Appendix F** for full information.

HURRICANE SHUTTER POLICY: Owners may have hurricane shutters installed on their units. See **Appendix F** for full details.

PETS: Pets are allowed and **must** be registered, including veterinarian certification. They are to be leashed at all times when outside and are not allowed in the clubhouse or pool deck area. There is a 30-pound weight limit for one pet, or a combined 30-pound weight limit for two pets. See specifics in **Appendix G**.

SPECIAL ASSESSMENTS: From time to time the board may be required to implement special assessments to cover unusual expenses.

FINES: Fines are imposed for violations of the Declaration of Condominium, the Bylaws, and the Rules & Regulations. There is an appeal procedure. See full schedule of fines and regulations in **Appendix H**.

GENERAL RULES

1. Hosts should accompany day guests while they are using the amenities; i.e. pool, beach access, clubhouse, tennis and pickle ball courts, gazebo, and exercise room.
2. Motor vehicle operators shall observe posted speed limits, directional signage, and all parking regulations.
3. Washing of vehicles is allowed only in the designated paved area by the clubhouse. Oil changing is not allowed.
4. The Common Elements of the Condominium shall be decorated, furnished or altered only by the Association or with written approval of the Association.
5. Underground services and utilities have been installed in the Condominium. Additional wiring, antennae or other services are unacceptable unless approved by the Association.
6. Unit owners shall not install any devices that protrude through the roof or walls of their Unit or the building including: television or radio antennae, satellite dishes, machines, or air conditioning equipment without prior Association approval.
7. Signs, notices, advertisements, or other lettering to be displayed or disbursed on the Condominium property or in a Unit must have prior Association approval.
8. Sidewalks and entrances shall be kept free and clear of any obstacles and only used for going to and from a unit.

9. Clotheslines or similar devices are not permitted on the Condominium property, nor shall clothes be hung that are visible from outside the Unit.
10. All windows shall be covered with draperies, mini-blinds or vertical blinds or plantation shutters.
11. For emergency situations, the Association must have access to each Unit.
12. No flammable, combustible, explosive fluid, or chemical substance shall be kept in any Unit or Limited Common Element or storage areas, except such as required for normal household use such as propane tanks for grills.
13. For vehicle parking, one-bedroom units have one assigned space, while all others have two spaces. Each Village has at least one short-term parking space to be used by visitors or workers, and these spaces cannot be used for overnight parking. See full details on garages and parking in **Appendix I**.
14. The community's entrance security gate is operated by a four-digit code which changes periodically. Elliott Merrill will send out advance notifications when gate code changes are made. If the gate malfunctions, notify on-site personnel, a board member, the chair of the Building and Grounds committee, or Elliott Merrill. A list with these names and contact information is posted at the clubhouse on the exterior bulletin board near the main door. See **Appendix J**.
15. For unoccupied units, see **Appendix K** for some helpful hints in securing your unit if you are leaving for an extended period.

APPENDIX A

RUBBISH / TRASH REMOVAL

Important How, What, When, & Where Trash Info

Trash – Trash at Coralstone is self-service. All residents are required to take unit trash to the community trash area just to the right past the exit gate.

Trash is to be placed in secure bags and placed in the green dumpsters. Disposal of hazardous waste is prohibited, including:

- Tires
- Batteries
- Computers
- Construction debris
- Partially full paint cans
- Flammable liquids, etc.
- TV's and other electronic equipment

Pet waste must be placed in plastic bags, secured, and deposited directly into the green dumpsters, not the blue recycling bins. Yard waste should be deposited in the left dumpster only.

RECYCLING – Acceptable recyclables are to be placed directly into the blue bins. No plastic shopping bags of any kind are to be put in the blue recycling bins per Indian River County regulations. Place recyclables directly in the blue bin and not in plastic shopping bags. Plastic shopping bags may be recycled at Publix and other local supermarkets or shopping centers.

ACCEPTABLE

- Newspapers & Magazines
- Junk Mail
- Phone Books
- Wrapping Paper
- Paper Bags
- Paperboard, Food, & Beverage Cartons
- Flattened Cardboard Boxes
- Glass Bottles & Jars
- Plastic Bottles & Containers
- Bulky Rigid Plastics
- Aluminum Cans, Foils, & Pie Pans
- Aerosol Spray Cans, Tin & Steel Cans
- Scrap Metal

UNACCEPTABLE

- NO Garbage
- NO Plastic Bags or Plastic Wrap
- NO Plastic Caps
- NO Food Waste
- NO Hoses or Rubber
- NO Ceramics
- NO Polystyrene (Styrofoam)
- NO Propane Tanks
- NO Electronics
- NO Paint Cans
- NO Shredded Paper
- NO Tires
- NO Clothing or Textiles

Discarded, non-recyclable items may be placed directly in the dumpsters. Construction debris may never be placed in the dumpsters. Items not allowed in the dumpster should be brought to any of the five Indian River County Convenience Centers of your choice.

APPENDIX B

LANDSCAPING

LANDSCAPING

- Brown mulch only.
- Outside pots need to be removed during hurricane season, if unit is vacant.
- Plantings must be 2-4 feet from the unit walls.
- River Stone (beige) can be used as edging along the outside unit walls, not to exceed 24 inches in width.
- Clear lights can be used outdoors with no restrictions, at discretion of your neighbors.
- No hanging pots on the awnings.
- No pavers from parking lot or driveway to walk.
- When you remove a plant replace it with something native to our area. Landscaping Committee or Board must approve the plantings.
- For outside patio additions, the patio cannot be more than 100 sq. ft. and prior ARC approval is required. See installation in **Appendix E**.
- If you have any questions, please call our property managers, Elliott Merrill Property Management (772-569-9853) and talk to our manager Lynn Heberling, ext. 128 or Lindsay Taylor (Lynn's Assistant) ext. 125.

APPENDIX C

LEASING/RENTING

THE RENTAL PROGRAM

Owners at Coralstone have the right to rent or lease their Units as they see fit. Listed below are the few reasonable requirements that must be met.

1. A Property Lease/Transfer Application form along with a \$100 non-refundable fee must be submitted to the Management Company no later than two (2) weeks prior to the start of the rental period. Information about all pets and vehicles must also be submitted on the appropriate forms.
2. The minimum lease period is one (1) month, not to exceed twelve (12) times in one year. Rentals of less than one month may be allowed if the following conditions are met:
 - Leases of less than 30 days should clearly contain the Association's required minimum Lease Term (the full month) and the Occupancy Term (portion of the month to be leased and occupied by the renters).
 - It is understood by all parties that no subsequent rental can begin during the Lease Term.
 - All other standard rental rules and requirements must be fulfilled.
3. Renters must agree to abide by all Rules & Regulations applicable to all residents. Particular attention should be paid to the use of amenities, the size and number of pets, and parking restrictions.
4. Each Unit has an occupancy maximum that applies to Renters as well as Owners -- two (2) persons for each bedroom in the Unit.
5. An Owner or Owner's guests may not use the facilities during the rental period.
6. Leases will be approved only when Owners are current in payment of all charges and assessments.
7. No Unit that has been leased may be occupied by any party other than the original lessee during the term of the lease beginning with the first day of the lease.

All proper forms are located below or are available from the Management Company.

Owners should check their copy of the Rules & Regulations to ensure complete understanding of said rules regarding rental of Units. The basic rule of thumb for Renters is that they are entitled to all the rights and privileges of an Owner.

Owners should provide Renters with all necessary information/instructions for the proper use of the rented Unit. Instructions for the use of appliances, information regarding trash disposal and recycling, operation of air conditioning and specific Owners requirements are essential to any successful rental. In addition, there should be a least two (2) complete sets of clearly identified door keys available (unless keypad locks are used), as well as a mailbox key.

While other Owners and the Management Company can be expected to treat Renters with courtesy and friendship, it is the responsibility of the Owner of any rented Unit to either manage their own rental program or hire professional management for that purpose.

If there is any doubt concerning anything regarding renting a Unit, Owners should contact the Management Company prior to submitting a rental approval application.

Please mail the completed applications (Property Lease/Transfer, Vehicle Registration, & Pet Registration) to:

Elliott Merrill Community Management
Attn: Administrative Assistant, Coralstone
835 20th Place
Vero Beach, FL 32963

NOTE: Applications **MUST** be received at least two (2) weeks prior to the closing/lease date. Applications received after this time period may be denied.

If you have any questions, please contact the Administrative Assistant for Coralstone at **772-569-9853**.

OCCUPANCY

Owners must advise the Management Company of the dates during which their Unit is to be occupied and by whom. This includes:

1. Seasonal changes and lease periods, but need not include short excursions away from the area.
2. If a non-renter occupies a Unit during the Owners absence, no fee is required. However, the Owner must notify the management company of the occupancy along with an affirmation that no payment has or will be received for use of the unit.
3. Please complete the Guest Use Form located below.
4. Owners must notify the management company of an extended period during which their Unit will be **unoccupied**.

CORALSTONE CONDOMINIUM ASSOCIATION INC. PROPERTY LEASE/TRANSFER APPLICATION

PURCHASE or LEASE (circle one)

Leased/purchased through: _____

Realtor/Owner Name

PRESENT OWNER: _____ EMAIL: _____

UNIT ADDRESS: _____ PHONE: _____

THIS APPLICATION, ALONG WITH A NON-REFUNDABLE FEE OF ONE HUNDRED DOLLARS (\$100.00) PAYABLE TO CORALSTONE CONDOMINIUM ASSOCIATION AND A COPY OF THE COMPLETED EXECUTED SALE/LEASE CONTRACT, MUST BE SUBMITTED TWO (2) WEEKS PRIOR TO RENTAL/CLOSING DATE.

NAME OF APPLICANT/SPOUSE: _____

ADDRESS OF APPLICANT: _____

PHONE NUMBER OF APPLICANT: _____

NAMES OF ALL OTHER OCCUPANTS:

	<u>NAME</u>	<u>RELATIONSHIP</u>	<u>AGE</u>
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____

EMERGENCY CONTACT PERSON: _____

RELATIONSHIP: _____ TELEPHONE: _____

TERM OF LEASE: FROM _____ TO _____
Date Date

CLOSING DATE: _____

PETS: YES ___ NO ___ If YES, please complete attached Pet Registration Form in its entirety, including the Veterinarian Verification.

CORALSTONE CONDOMINIUM ASSOCIATION INC.

VEHICLE REGISTRATION
VEHICLE INFORMATION IS REQUIRED

NO RV'S OR CAMPERS

VEHICLE #1: YEAR _____ MAKE _____ MODEL _____

LICENSE PLATE/TAG # _____ STATE _____

VEHICLE #2: YEAR _____ MAKE _____ MODEL _____

LICENSE PLATE/TAG # _____ STATE _____

_____ I understand that I have received all parking instructions from the Owner of the unit which I am renting or purchasing and agree to abide by them.

_____ I understand that my vehicle must meet all of the Association guidelines for my vehicle type to be parked on the Coralstone property.

If you have not received the above information or the Rules and Regulations governing Coralstone Condominium Association, Inc., please visit www.elliottmerrill.com where this information can be viewed and downloaded to familiarize yourself and acknowledge above.

A signature below indicates that the above information is accurate, that the applicant(s) have received a copy of and understand the Coralstone Rules & Regulations, and agree(s) to abide by them as set forth in the Declaration of Condominium and Bylaws of the Coralstone Condominium Association, Inc.

SIGNATURE OF APPLICANT _____ DATE _____

SIGNATURE OF APPLICANT _____ DATE _____

PET REGISTRATION

The Association shall approve or disapprove the current dog or cat of a prospective Purchaser/Lessee before the Purchaser/Lessee shall have the right to keep the pet on the premises. The Owner/Lessee may have one or two domestic cats or dogs weighing a combined weight of thirty (30) pounds when full grown. The presence of the pet shall be registered with the Association. Service dogs must wear visible Service Identification. All vaccinations must be up to date for all pets.

PURCHASER/LESSEE NAME(S): _____

UNIT TO BE PURCHASED/LEASED: _____

PET #1 (Circle): DOG CAT OTHER _____

NAME _____ BREED _____ WEIGHT _____

HEIGHT _____ AGE _____ DATE ACQUIRED _____

PET #2 (Circle): DOG CAT OTHER _____

NAME _____ BREED _____ WEIGHT _____

HEIGHT _____ AGE _____ DATE ACQUIRED _____

Please attach a picture of the pet(s) you are registering.

I understand and agree that the above pet will be kept on a leash whenever it is outside the Unit, but will not be leashed and left unattended when outside the Unit.

I agree that sanitary disposal of pet excrement is the responsibility of every pet owner. I will not permit my pet to relieve itself on grass, planter areas, light posts or other areas where people walk, work, or play. If the animal insists on stopping in those places, I will take whatever steps necessary to clean it up.

We certify that the above information is accurate and complete.

(Purchase/Lessee Signature)

Date

I certify the above pet(s) are of good health and are up to date on all necessary vaccinations. I also certify that the above information on the breed and weight is correct.

Veterinarian Signature

CORALSTONE CONDOMINIUM ASSOCIATION

c/o Elliott Merrill Community Management 835 20th Place, Vero Beach, FL 32960

Ph: (772) 569-9853; Fax: (772) 569-4300

GUEST USE NOTIFICATION

"Guest" means any occupant(s) who will not be providing the owner with money
or other consideration in exchange for such occupancy.

Coralstone Address: _____, Vero Beach, FL

Names of All Persons Occupying the Unit

1) _____ 4) _____

2) _____ 5) _____

3) _____ 6) _____

Keep in mind that Coralstone's Declaration of Condominium states the following regarding occupancy:

18.1 UNITS

18.1.2. Maximum Number of Occupants

"With the exception of temporary occupancy (no more than 2 weeks) by visiting guests, no UNIT may be occupied by more than two (2) persons for each bedroom in the UNIT, without the prior written consent of the ASSOCIATION. The BYLAWS or the Rules & Regulations of the ASSOCIATION may define visiting guests, and limit the number of visiting guests permitted in any UNIT at any time, and the maximum length of time a visiting guest may reside in any UNIT."

Dates of Occupancy: _____

Vehicle Information:

Year: _____ Make/Model: _____ State/Lic. No.: _____

Year: _____ Make/Model: _____ State/Lic. No.: _____

Pet Information:

1) Type (cat or dog): _____ Name: _____ Weight: _____

2) Type (cat or dog): _____ Name: _____ Weight: _____

*Please keep in mind that up to two household pets (cats or dogs) are permitted. Total pet weight may not exceed 30 pounds.

I/We (Owner) have made available to the above forementioned guests the Rules & Regulations of the Coralstone Condominium Association and certify that all guests will abide by the terms and provisions of these Rules & Regulations.

Owner Signature: _____ Date: _____

Owner Print Name: _____

APPENDIX D

ADDITIONS/RENOVATIONS

Application for Modification of Condominium Concrete Patio/Lanai

Basic Modification

A Basic Modification does not require any change to the present structure except to add knee walls and framing for the addition. No change may be made to the existing roof system. In any location where the addition connects to any fascia, that fascia must be of treated lumber. It is the responsibility of the applicant to install any required treated lumber. All windows, doors, and their frames must be white. The exterior finish of any roof members and gutters and down spouts must be white. Exterior decorative stripes or quoins may be required. Roof overhangs may not exceed present architectural design.

Examples of acceptable Basic Modifications:

Villa A-1414 and Villa B-1535
Townhouse C-1322 and Townhouse E-1521

Remodel Modification

A Remodel Modification requires changes to the present structure or the roof system. Added exterior stripes or quoins may be required. Roof overhangs may not exceed present architectural design. Detailed drawings of the remodeled section are required. Architectural and/or engineering review may be required at the applicant's expense. Colors must match present color scheme.

Examples of acceptable Remodel Modifications:

Villa B-1370 & Villa B-1362
Townhouse C-1523, and Townhouse E-1521

The Unit Owner making any change of any type to any part of the Condominium property assumes certain liabilities for circumstances that may arise as a result of such change. The Owner's responsibility is clearly outlined in Article 11. Additions, Alterations or Improvements, Section 11.2 by UNIT Owners of the "RESTATED AND FIRST AMENDMENT OF THE DECLARATION OF CONDOMINIUM FOR THE CORALSTONE CLUB I A CONDOMINIUM" as amended. Section 11.2 is attached. The applicant is responsible for any damage to the Condominium related to the construction of the modifications.

Requirements

Applicant must submit to-scale elevations of all vertical sections and a plan view of the proposed modification. Drawings must include a clear and complete set of dimensions. Windows and doors must show dimensions and style.

A building permit issued by Indian River County must be obtained in accordance with County requirements.

Any and all governmental codes must be met.

Indian River County must license any and all contractors and/or subcontractors as required by the County, to perform work in the County and provide a copy of such license to the Coralstone Condominium Association prior to commencing work on the project.

Any and all contractors and/or subcontractors must provide proof of insurance for the type of work being performed. Proof of insurance must be provided to the Coralstone Condominium Association prior to commencing work of the project.

Approval for either Modification is good for one (1) year from the date of approval.

The project must be completed within the 90 days from the date work actually commences including any preparation work such as removal of any screening or frames for screening or any other materials to be removed prior to new construction unless otherwise agreed upon. Owners may apply for extensions. Violations are subject to fines.

The applicant or contractors must remove construction debris from the property. Disposal of construction debris in the Condominium dumpsters is prohibited. The use of an on-site dumpster will be subject to approval, in writing, with regard to size, location, and duration of on-site use.

Procedure

1. The Owner submits a request to the Management Company for the requirements/guidelines for the approval of projects requiring approval under Section 11.2.
2. The Management Company sends information to the Owner and accommodates the Owner's requests for any clarifications of the process or requirements. The Owner is advised of the date of the meeting of the Board of Directors at which the complete application will be considered.
3. The Owner supplies required information to the Management Company so that it may be distributed to all Directors one (1) week prior to the next meeting of the Board of Directors.
4. The Management Company distributes the completed application to each Director, the Buildings & Grounds Committee Chairperson, and the Landscaping Committee Chairperson, if required, one (1) week prior to the next scheduled meeting of the Board of Directors.
5. Committee Chairpersons submit their reports to each Director five (5) days prior to the next scheduled Board of Directors meeting.
6. Directors review the application, request clarification if needed, and are prepared to act on the application at the next scheduled meeting of the Board of Directors. The Board reserves the right to add conditions to any project, as it deems necessary.
7. The Management Company advises the Owner of the Board of Directors' action within one (1) week.
8. No work on the project, either demolition, construction, or other site preparation may be started until the owner receives written approval for the project from the Association and has received all government permits prior to starting the work. Correspondence from any government agency having jurisdiction including, but not limited to, final inspection reports, shall also be provided to the Association.

9. Contractors & Laborers:

- a. On-site work hours: Monday - Friday 7:30 am to 5:30 pm, Saturday 8:00 am to 2:00 pm. Work on Sundays is prohibited.
- b. Parking: Contractors may use Owner's assigned parking space or garage, Short-Term parking, or the Clubhouse area. Parking is prohibited in other assigned spaces or on the grass areas.
- c. Vehicles: Trailers and other construction vehicles may not exceed 30 feet (30') in length.
- d. Utilities and Facilities: Owner is responsible for furnishing water, electric, and sanitary facilities. Use of adjoining Unit facilities is prohibited without prior written approval of that Owner.
- e. Loud playing of electronic devices by contractors is prohibited.

10. Materials & Debris:

- a. Dumpsters: Prior approval of the Board of Directors is required for placement of dumpsters. Dumpsters must be on-site prior to commencement of work. Use of additional dumpsters is prohibited.
- b. Construction Materials: Must be stored inside Unit or in Owner's garage. Storage is prohibited on common elements.
- c. Debris: Debris must be removed promptly from common elements to the contractor's dumpster or to an off site location. Parking areas or walkways must not be blocked at any time. Broom-clean pickup is required at the end of each workday.

11. Walking, stepping on, or placing any ladder, scaffold, or other device upon or against the roof of any Unit or garage is strictly prohibited without express written permission of the Board of Directors.

Rear Patio Extensions

1. The Board of Directors must receive requests at least one (1) week prior to the next scheduled Board meeting for consideration at that meeting.
2. All requests must include two (2) copies of a drawing of the planned project with the appropriate measurements and narrative description. This includes irrigation modifications.
3. Rear patio extensions may never exceed one hundred square feet (100 sq. ft.) in size per Unit. Final inspection by the Buildings & Grounds Committee is required to ensure compliance.
4. Patio extensions may only be constructed of removable pavers, bricks, blocks, etc. in light neutral colors. Poured concrete slabs are not permitted.
5. A landscaping plan must be submitted to and reviewed by the Landscaping Committee.
6. Only Gas or Electric Grills are allowed and may be no larger than five feet (5') wide. Grills must be covered and not visible from community roads.
7. Furniture on the patio extension is limited to one small table and chair set. Only dark green umbrellas are permitted. Furniture must be reasonably substantial.
8. Patio must be kept neat and clean and not used as a "Back Stoop" to house tools, garbage, or other such articles.

CORALSTONE CONDOMINIUM ASSOCIATION, INC

C/O Elliott Merrill Community Management
835 20th Place - Vero Beach, FL 32960
P. 772.569-9853 / F. 772-569-4300
cheric@elliottmerrill.com

APPLICATION – ARCHITECTURAL REVIEW COMMITTEE (ARC)

HOME IMPROVEMENT ADDITION
 EXTERIOR STRUCTURAL

Return completed application to: Elliott Merrill Community Management, 835 20th Place, Vero Beach, FL 32960

Please allow 30-day turnaround

Date: _____ Planned start date of Improvement: _____

Owner: _____ Lot/Unit: _____ Block/Bldg: _____

Address: _____

Email: _____ Phone Number: _____

Request is hereby submitted for the following improvement/addition at the above-referenced property:
(Note: Sample of color, material, or renderings and dimensional drawings [height, width, length, elevation, setbacks] must be submitted where applicable to requested improvement.)

Please initial that you have included the signed Agreement of Addition, Alteration or Improvement of Unit.

REVIEW/APPROVAL/COMMENTS

B & G COMMITTEE BOARD

Date _____ Approved _____ Rejected _____

Comments: _____

Agreement Addition, Alteration or Improvement of Unit

1. **Applicability:** This agreement shall apply to any addition, alteration, or improvement of a Unit for which a Building Permit is required.
2. **Governmental Requirements:** The owner shall abide by all jurisdictional government rules, regulations, and codes.
3. **Condominium Association Requirements:** The Owner shall abide by the Declaration of Condominium, Articles of Incorporation, Bylaws, and Rules and Regulations.
4. **Owner Liability:** Owner assumes all liability arising from or caused by any addition, alteration, or improvement to a Unit and agrees to hold the Association harmless.
5. **Association Legal Expenses:** Owner shall indemnify the Association for all legal expenses, attorney's fees, and costs incurred by the Association in any legal proceedings to enforce this Agreement, including a civil action, arbitration or mediation in which the Association is the prevailing party.
6. **Construction Debris:** The Owner or contractor shall remove all construction and demolition debris from the property. Condominium dumpsters shall not be used for such disposal. Use of on-site dumpsters shall be subject to prior written approval by the Board of Directors regarding size, location, and duration of use.
7. **Adjacent Owners:** Owner shall provide a written release from the Owner of any adjacent Unit if the project will infringe on the use of that Unit.
8. **Contractor Insurance and Licensure:** Owner shall furnish to the Association written proof of contractors' general liability, automobile liability, and workers' compensation insurance and appropriate license to work in this jurisdiction.
9. **Architecture/Engineering Review:** The Association, at its discretion, may require the Owner, at his/her expense, to furnish to the Association, architectural or engineering document/justification for the project.
10. **Permits and Reports:** Owner shall provide the Association with copies of any permits, inspections, reports, and other documents mandated by the government agency having jurisdiction, including, but not limited to, final inspection reports.
11. **Start and Completion Dates:** Owner shall specify start and completion dates of the project which shall be completed within ninety (90) days from the date that work commences (including site preparation such as demolition) unless an extension has been granted by the Association. Hours of work are limited by the Coralstone Rules and Regulations.
12. **Owner's Failure to Complete Project:** In the event the time limits or extensions to time limits are not met, the Association may revoke approval of the project and in its sole discretion, may complete the project or restore the Unit to its original condition prior to the start thereof. Any expense incurred by the Association in so doing shall be borne by the Owner.
13. **Contractor:** Owner certifies that the contractor has received a copy of this agreement.

I/We have read, understand and agree to the terms and conditions listed above as they apply to the modification of:

Unit # _____ at _____ Coral _____ Lane

Owner: _____ Date: _____

Owner: _____ Date: _____

APPENDIX E

AMENITIES

AMENITIES

Clubhouse, Exercise Room, Pool, Tennis/Pickleball Courts, Beach Access, & Gazebo

Anyone using the amenities of Coralstone shall indemnify Coralstone Condo Association from all claims for personal injury or property damage from third parties and releases all claims for loss or damages.

The Clubhouse, including the Exercise Room as well as the Pool and other amenities, may be closed at the discretion of the Board of Directors.

CLUBHOUSE

1. SMOKING IS PROHIBITED.
2. Persons under 16 must be accompanied by an adult at all times.
3. Thermostats – If thermostats are adjusted, they must be returned to 78 degrees at conclusion of event.
4. The wearing of wet bathing suits is prohibited in the Clubhouse and exercise room. There are outside toilet facilities for pool users.
5. The use of roller skates/blades/scooters/skate boards/bicycles hover boards are not permitted in the Clubhouse, pool area or on the tennis/pickleball courts.
6. NO food or beverages are allowed on the pool and ping-pong tables; no sitting or leaning on the tables. When finished playing pool or ping-pong, replace the plastic cover over the pool table or fold and store the ping-pong table at its original location, and turn off the lights.

EXERCISE ROOM & SAUNA

USE AT YOUR OWN RISK

1. Children under 16 must be accompanied by an adult.
2. Wet bathing suits are prohibited in the Exercise Room.
3. Bring towels to wipe down equipment after use and return all equipment to its original location.
4. Sauna is a DRY sauna. NO water should be brought into the sauna.
5. Turn off sauna, interior lights, and TV or boombox when finished.
6. EXIT door is for emergency use ONLY and should not be used to access the pool area. This EXIT door should not be propped open by Exercise Room users. The room is air-conditioned and the temperature can be lowered by using the time-set switch in the hallway.

GAZEBO

The Gazebo may be used for functions such as teas, yoga classes, general get-togethers, etc.

BEACH ACCESS

1. Always securely close and lock access gates.
2. Keys are to be supplied to renters by Unit Owners/realtors.
3. When using beach shower, turn off the water and close the valve tightly.

SWIMMING POOL AREA

SWIM AT YOUR OWN RISK

1. THERE IS NO LIFEGUARD ON DUTY. Required safety equipment is located on the south fence (FOR EMERGENCY USE ONLY!).
2. No sunbathing or other main pool area use is allowed when the pool is closed, unless the interior safety barrier is employed. Access through the clubhouse for sunbathing when the pool is closed is only allowed if the temporary interior fence is up and only within the designated rear deck area.
3. Children under sixteen (16) a must be accompanied by an adult.
4. Untrained infants/toddlers must wear “swimmy” diapers (available at all local department stores).
5. No barbeque grills are to be set up on the pool deck.
6. No running, diving, or “horseplay” on the pool deck. (Courtesy towards other pool users is encouraged.)
7. Please observe posted Pool Rules.
8. To maintain pool water temperature, the pool cover must be on during periods of high winds and/or low temperatures. See Coralstone Pool Covering procedure below.
9. Hours of Operation: Approximately 8:00 a.m. to Dusk when Onsite Maintenance is present or 9:00 a.m. to Dusk when volunteers are opening the pool.
- 10.No Pets.....No Smoking.....No breakable containers allowed.

CORALSTONE SWIMMING POOL COVERING **Volunteer Procedure**

The objective is to maintain a pool temperature of 85° using solar, heat pump, and pool cover(s).

The pool is to be covered each night when the night time low temperature is forecast to be less than 70° F. The two small loose covers are to be deployed at night whenever

the forecasted temperature is less the 50° F. When the pool is covered, the outside gates are to be padlocked and the **Pool Closed** signs placed on the gates. This is to comply with Indian River County safety and insurance rules stating that no one can be on the main pool deck when the pool is covered, unless the temporary interior barrier is employed. This includes days when the pool is not opened due to cooler temperatures - no entering the pool area to sunbathe unless the interior barrier is up.

Pool volunteers are requested to handle the duties for 1 week, starting with covering the pool on Sunday night and concluding with opening the pool on the following Sunday morning. Opening the pool on the Thursday morning when the Onsite Maintenance Person is off is also required. Please pass the pool key on to the next volunteer on the schedule. The on-site Maintenance Person will uncover the pool when they are here during the week. If you have a problem with your assigned week, either let the Pool Volunteer Coordinator know or swap with someone on the list. If you have a problem with a day in your assigned week, please work out a swap with another volunteer.

The pool should be closed each night within 1 hour of sunset and opened by 9 AM when it is sunny.

If it is cloudy/cold/rainy, please use your judgment as to when or if the pool is opened. People will normally want the pool deck open for sunbathing whenever it is sunny and over 65°.

The pool covers are easier to handle if you remember to place the small rolled cover on first and remove it last. That way it can be pulled into the rectangular section of the pool perpendicular to the roller.

Locking Casters: To lock the casters press down on the RED tab. Press the other tab to unlock.

Roller Positioning

The small roller should be placed as close to the pool as possible with the west caster on the exterior pool deck corner, then lock all 4 casters. This roller is loose and may require manually rolling the cover off to avoid pulling the roller in the pool. The large cover roller should be positioned so the cover does not rub against the edge of the pool when covering and uncovering the pool. All 4 casters should be locked.

The loose pieces are best installed last and removed first.

When closing the pool, please check that all umbrellas are closed and lounge cushions are returned to the storage box.

Thank you,
Renee Mezza, Pool Volunteer Coordinator
315-256-7305
mezzar@gmail.com

TENNIS / PICKLEBALL COURTS

1. Proper attire is recommended.
2. Tennis/athletic shoes must be worn on the courts.
3. Close gates after using courts.
4. Day guests must be accompanied by an adult resident.
5. The net will remain in place and the height of the net will not be altered,
6. Tennis players will have full use of both courts in the mornings.
7. Pickleball players will have use of the court beginning at 2:00 pm.
8. Hours: Tennis: Morning to 2:00 pm.
 Pickleball: 2:00 pm – Evening

If the courts are not in use, Tennis players or Pickleball players are free to use them, regardless of time. However, if Pickleball players are playing in the morning and Tennis players show up to play Tennis, Pickleball players must leave the courts. If Tennis players are using the courts after 2:00 pm and Pickleball players show up to play, Tennis players must leave the courts.

Car Washing

There is an area near the Clubhouse (next to the Tennis/Pickleball Courts) for washing cars. Washing of cars is not allowed elsewhere on the property, nor is changing oil allowed.

CLUBHOUSE RESERVATIONS

RULES AND AGREEMENT

The Clubhouse is available for the enjoyment of all residents, with the exception of private functions reserved in advance.

Only a resident Owner or Renter may reserve the Clubhouse.

The clubhouse shall NOT be used for private entrepreneurial ventures.

No activity of any kind whatsoever where an entrance fee/admission charge for entry into the Clubhouse is permitted.

The Clubhouse may be reserved on a first-come/first-serve basis but with the following exceptions....Christmas and New Year's Eve and all Coralstone Association regularly-scheduled activities.

Termination Time of Functions: By 1:00 am

The reserving party:

- a) shall not hold Coralstone Condominium Association or its Agent liable in case of injury;
- b) will advise Management Company / Association of estimated number of guests, nature of function, and any other information required;
- c) shall not exceed twenty-five (25) guests without a waiver from the Board of Directors.

DEPOSIT FEE SCHEDULE:

The deposit fee for reservation of the Clubhouse shall be payable to Coralstone Condominium Association, Inc. at the signing of the Agreement. The deposit for damage and/or cleaning shall be One Hundred Dollars (\$100.00).

There will be an inspection of the Clubhouse prior to the function and after the function to determine if there is any damage. The Management / Association, at its sole discretion, shall determine the amount of deposit fee refund to be made to the reserving party.

Reserving Party Responsibilities

The Reserving Party who is signing the Rules & Agreement:

1. Must be present at all times during the use of the Clubhouse.
2. Will assure that activities are confined to the Clubhouse and that guests park vehicles only in the designated visitor parking areas.
3. Should maintain the level of noise at a tolerable level to insure that the “quiet” enjoyment of other residents is preserved. Guests must also respect the quiet enjoyment and comfort of other residents when arriving and departing the Clubhouse.
4. Must comply with all liquor licensing and permit requirements, if any. The consumption of food and beverages shall be confined to the Clubhouse. No alcohol is to be consumed by minors.
5. Will leave the Clubhouse in a clean and orderly condition.

Management Company and/or Condominium Association Responsibilities

At its discretion, the Management Company and/or Coralstone Condominium Association:

1. Has priority to reserve the Clubhouse for the exclusive use of Board-approved functions and/or activities.
2. At its discretion has the right to terminate, without refunding any deposit, any party or activity, which at Management/Condominium discretion violates the terms of the Reservation Agreement or any Rules & Regulations relating to the use of the facility.
3. Has the right to review the pattern of bookings to ensure that no resident Owner or Renter monopolizes the use of the Clubhouse to the disadvantage of others.

AGREEMENT FOR RESERVING THE CLUBHOUSE

1. Clean the facility to generally accepted standards by 10:00 am the day following the party.
2. Submit a \$100 deposit at signing of this contract.
3. Pay to the Association any additional damages or cleaning costs that exceed the security deposit. Management/Association shall have the absolute right to assess the damage.
4. The Reserving Party will be advised in writing within three (3) days whether or not the security deposit will be refunded.

Reserving party hereby acknowledges and agrees to abide by these rules governing the use of the Coralstone Condominium Association Clubhouse.

Reserving Party: _____ Date: _____

Management Agent: _____ Date: _____

Estimated Number of Guests: _____

Type of Function: _____

Date of Function: _____

Hours of Function: _____

APPENDIX F

Antennas / Vehicles / Refrigerators / Hurricane Shutters

EXTERIOR ANTENNAS

The following rules apply to individual Owner's installation of any antennas (including dish -type TV antennas).

1. Antennas shall not be installed on the exterior of any Coralstone building.
2. The Board will consider written requests to install exterior antennas on Association common property where:
 - The antenna is pole-mounted, behind and in close proximity to the Owners unit.
 - The total installed height must not exceed four (4) feet.
 - The antenna will be screened by shrubs at the Owner's expense.
 - Any cable on the exterior of the Unit shall be kept to a minimum and painted to match the condo's exterior wall. Cable penetrations shall be properly sealed.
3. The Board must approve a request before an antenna is installed.
4. The Board will not cut, or allow to be cut, any trees or shrubs to allow/improve reception.

PLUG-IN ELECTRIC VEHICLES

Electrical power in Coralstone outside of the Units is a common element. Therefore, plug-in electric vehicles shall not be allowed in Coralstone until a dedicated charging station metered to the Owner's Florida Power & Light account has been installed at the Owner's expense.

Charging station shall be located in the Owner's garage bay, except for the six (6) units in Village I that do not have garages. The charging station installation must be approved by the Board and meet all government code requirements. Extension cords over common element property for the purpose of charging electrical vehicles is not permitted. This includes refrigerators, golf carts, electric bicycles, and any other electric-run appliance.

**APPLICATION FOR INSTALLING REFRIGERATOR/FREEZER
IN ASSIGNED GARAGE SPACE**

Subject to approval from the Coralstone Condo Association, the Applicant may install a refrigerator/freezer in their assigned garage space with the following conditions:

1. An electricity usage fee of Ten Dollars (\$10.00) per month, per appliance will be charged to the Applicant. This non-refundable fee shall be paid directly to the Management Company and is due on the first of the month. This should be payable to Coralstone Condo Association, and must be a separate payment aside from the monthly maintenance fee. Fee may be adjusted from time to time to allow for FPL rate changes. Written notice will be given to homeowners in advance of rate change.
2. The refrigerator/freezer must be installed strictly within the boundaries of the Applicant's garage area. The appliance must be abutted to a wall. Extension cord should be run overhead on the underside of rafters and held in place with zip ties. Only properly rated extension cords shall be permitted.
3. The installed appliance must be in good working order. The refrigerator/freezer doors and/or drawers must securely close so as to prevent entry by children, pets, etc., as well as preventing food spoilage or excessive electric usage. If Applicant is absent for extended period of time, it is necessary that refrigerator/freezer is emptied in case of power outages.
4. The Applicant hereunder shall indemnify Coralstone Condo Association from all claims for personal injury or property damage from third parties and releases all claims for loss or damages to Applicant's appliance or contents or property.
5. Application for the installation of refrigerator/freezer may only be made by the Owner of garage to be utilized. In the event of long-term tenant, it is requested the tenant also acknowledge receipt of these conditions, by his/her signature below.

The Owner requesting approval hereby acknowledges and agrees to abide by all conditions set forth above.

APPLICANT: _____ **DATED:** _____

ADDRESS: _____

TENANT (if applicable): _____ **DATED:** _____

APPROVED:

BY _____ **DATED:** _____

HURRICANE SHUTTER POLICY

A. Owners may have hurricane shutters installed on their units.

1. Owner must receive permission from the Board of Directors prior to the installation. Contact the current Chairperson of the Building & Grounds Committee to initiate the approval action.
2. The cost of hurricane shutters and the installation and maintenance thereof shall be solely the responsibility of the Owner.
3. The Selected product must, at a minimum, conform to the Florida Builders' Code, the Miami Dade County Builders' Code and the Indian River County Code.
4. The installation of the product must be made by contractors licensed in Indian River County for such installations.
5. The acceptable configuration, material, and color of the selected shutters must conform to those options adopted by the Board of Directors and are enumerated in Section B below.
6. If access to the roofs is required, the Board of Directors must be notified and roof access instructions obtained for the installation's contractor. Any damage to the roofs or other common elements is the responsibility of the Owner.
7. The Association accepts no responsibility for deploying or removing hurricane shutters. Owners must make their own arrangements for such actions.
8. Hurricane shutters may be deployed not more than seven (7) days prior to a named (storm) wind event, and removed/opened no later than seven (7) days after the wind event has passed. In the event heavy winds are forecast, this policy will be flexible to accommodate such cases. If in doubt, check with Elliott Merrill Management Company.
9. Prior to commencement of shutter installation, contractor/Owner must secure all permits required by law and any other engineering which may be required to insure a proper installation.

B. Acceptable Shutter Configurations:

1. Front of Building - Upper Floor
 - a. Accordions for rectangular windows
 - b. G.E. Lexan XL permanent insert for triangle windows
 - c. Storm panels for rectangular windows.
2. Front of Building - Lower Level
 - a. Accordions

- b. Storm Panels
 - c. Roll Downs
3. Back of Building - Upper Level:
- a. Accordions for rectangular windows
 - b. G.E. Lexan XL permanent insert for triangular windows.
4. All Side and Porch Windows - Lower Level
- a. Accordions
 - b. Storm Panels
 - c. Roll Downs
 - d. G.E. Lexan SL permanent inserts for triangular windows
- C. Approved Color Configurations
- a. All permanently affixed shutters such as Accordions or Roll Downs must be white.
 - b. Storm Panels may be white, metal, or clear.
 - c. Metal used in the fabrication of the shutters must be certified to be of a durable, non-corrosive material.
 - d. All exposed tracks or pocketing systems (housings) which are permanently attached to the buildings must be white.
- D. Owners are reminded that there may be insurance premium incentives for installation of hurricane shutters and, therefore, you may wish to consult with your Agent.

APPENDIX G

Pets

PET REGISTRATION

The Association shall approve or disapprove the current dog or cat of a prospective Purchaser/Lessee before the Purchaser/Lessee shall have the right to keep the pet on the premises. The Owner/Lessee may have one or two domestic cats or dogs weighing a combined weight of thirty (30) pounds when full grown. The presence of the pet shall be registered with the Association. Service dogs must wear visible Service Identification. All vaccinations must be up to date for all pets.

PURCHASER/LESSEE NAME(S): _____

UNIT TO BE PURCHASED/LEASED: _____

PET #1 (Circle): DOG CAT OTHER _____

NAME _____ BREED _____ WEIGHT _____

HEIGHT _____ AGE _____ DATE ACQUIRED _____

PET #2 (Circle): DOG CAT OTHER _____

NAME _____ BREED _____ WEIGHT _____

HEIGHT _____ AGE _____ DATE ACQUIRED _____

Please attach a picture of the pet(s) you are registering.

I understand and agree that the above pet will be kept on a leash whenever if it outside the Unit, but will not be leashed and left unattended when outside the Unit.

I agree that sanitary disposal of pet excrement is the responsibility of every pet owner. I will not permit my pet to relieve itself on grass, planter areas, light posts or other areas where people walk, work, or play. If the animal insists on stopping in those places, I will take whatever steps necessary to clean it up.

We certify that the above information is accurate and complete.

(Purchase/Lessee Signature)

Date

I certify the above pet(s) are of good health and are up to date on all necessary vaccinations. I also certify that the above information on the breed and weight is correct.

Veterinarian Signature

APPENDIX H

Assessments / Budgets / Fines

ASSESSMENT COLLECTION PROCEDURES

Although there is no such distinction in the Coralstone documents, assessments are usually thought of as “Regular Assessments” which are those that fund the Annual Budget or “Special Assessments” which are those that fund items not covered in the Budget. “Special Assessments” are those assessments that fund deferred maintenance not fully covered by a Reserve account, fund a special project such as landscaping improvement, or fund emergency situations such as hurricane damage repairs. “Regular Assessments” are due on the first (1st) of each month. “Special Assessments” are **usually** due on the first (1st) of the month or the date indicated with the assessment.

Regardless of the reason for the assessment, the payment procedure is always the same. The assessment is due on the date indicated, and is delinquent ten (10) days after the due date. Interest at eighteen percent (18%) APR is due on delinquent accounts, accrued from the delinquent date and is added to the account at the end of the month. In addition, a twenty-five-dollar (\$25.00) late fee is applied to the account if assessment is not paid within thirty (30) days. Interest and late fees accrue until the account is paid in full.

After forty-five (45) days, the Unit Owner will be notified that a claim of lien has been filed and that the account has been accelerated for the lesser amount of six (6) times the monthly payment or the amount due for the remainder of the calendar year. If instructed by the Board of Directors, foreclosure is the next step.

In addition to the above charges, the Association is entitled to recover all costs and attorney’s fees incurred in debt collection.

Because the Association operates on a fairly tight budget, this rigid collection policy has been developed to encourage Owners to keep their accounts current. The Board of Directors strongly recommends the use of “Direct Payments” through the electronic transfer of funds (EFT/ACH).

ANNUAL BUDGET & ASSESSMENTS

Annually, in the Fall, the Board of Directors approves an Annual Operating Budget for the next calendar year. Florida statute requires that Reserve accounts for deferred maintenance be budgeted at 100% of the required amount unless The Board of Directors recommends that Reserves be funded at less than one hundred percent (100%) subject to approval by a majority of the Owners. In order to keep the monthly maintenance payments at a more manageable level, Coralstone Owners have historically approved Partial Funding of the required amount. It should be understood that this requires that there be special assessments to make up the difference at the time the deferred maintenance is required.

Once the Operating and Reserve Budgets are established, each Owner's proportional obligation is determined according to the percentage of ownership specified in the Condominium Documents.

Payments to the Association are due on the 1st (first) day of each month.

Owners should use coupons and send payments to the Association or may pay automatically through an electronic funds transfer. An ACH Electronic Funds Transfer Form is available on the Elliott Merrill portal or contact Elliott Merrill for a form.

Please seriously consider using the ACH/EFT system. It is simple, secure, and timely and highly recommended by the Board of Directors.

FEES & FINES

SCHEDULE OF FEES (By Law 5.20.23)

Note: Late fees are not fines and are not subject to appeal procedure:

	<u>Fee \$</u>
1. Assessment and late fees not paid within thirty (30) days of due date:	See Page 43
2. Lease Application/Lease Agreement: if not completed by the first (1 st) day of the lease.	\$25.00
3. Late or non-filing of a Lease Application will be assessed an additional late fee.	\$10.00
4. Failure of notification to the Management Company of a non-rental use of the Unit will be assessed a late fee.	\$10.00

SCHEDULE OF FINES (Declaration 19.13 & Bylaw 5.20.22)

Fines are imposed for violations of the Declaration of Condominium, the Bylaws and the Rules & Regulations. There is an appeal procedure. Owners may appeal the imposition of fines within fourteen (14) days or notice and request a hearing before the Board of Directors to present their case. A guest or a tenant may be a violator of a rule, but it is the OWNER's responsibility to pay the fine.

	<u>Fine \$</u>
1. (Declaration 18.4) Rental of a Unit for less than the minimum time of thirty (30) days.	\$50.00
2. (Declaration 11.2 & 18.2) Unauthorized change to building, exterior appearance or landscaping is subject to notice with deadline for correcting said violation at the expense of the OWNER. Continued violation fine.	\$50.00
3. (Declaration 18.7) Misuse or abuse of facilities or amenities.	\$50.00
4. (Rules & Regulations Pg. 4 #11) If a key and/or security code is not provided to access the Unit. (Entry will be forced in emergencies. Repairs for emergency entry damage are the responsibility of the OWNER.)	\$50.00
5. (Rules & Regulations Pg. 6 #E1) Violation of Pest Control Rules (Such as feeding animals, see above).	\$50.00
6. (Rules & Regulations Pg7 #F1) Oversized or more than two (2) pets in a Unit will result in notice to Owner and/or violator with a deadline for removal and a warning. Zero deadline for subsequent offenses.	\$50.00

- | | |
|---|---------|
| 7. (Rules & Regulations Pg. 7 #F4c) Not scooping animal waste will result in notice to Owner and or violator. | \$25.00 |
| 8. (Rules & Regulations Pg. 7 #F4b) Sheriff will be advised about dogs and cats not on a leash (County Law). | \$TBD |
| 9. (Rules & Regulations Pg. 6 #8) Improper adherence to garbage/recycle rules will be conveyed to violator by the On-site Maintenance Manager or a board member. Continued violation will bring notice from the Management Company to violator. | \$10.00 |
| For each subsequent violation: | \$10.00 |

OTHER ACTIONS

Certain violations of the Rules & Regulations require action other than fines. The prompt response to these violations is essential to the continued enjoyment and tranquility of the Condominium community.

1. (Declaration 18.3 & 19.4) When an Occupant/Tenant creates a serious nuisance or unreasonably annoys other residents, the violator and Owner will be notified and warned of possible civil action.
2. Violations which will result in the Owner and/or Violator being notified and asked for compliance are:
 - a. (Rules & Regulations, Pg. 12 Clubhouse Use) Persons under 16 using the amenities without proper adult supervision.
 - b. (Rules & Regulations, Pg. 3 B2) Motorists exceeding speed limit.
 - c. (Rules & Regulations, Pg. 4 C1) Overhead Garage door left open overnight.
 - d. Improperly bypassing entry gates.
3. Violations which will result in the Owner being notified with deadlines and a warning that their vehicle will be towed:
 - a. (Declaration 4.5.1 & Rules & Regulations, Pg. 5 C) Improper parking.
 - b. (Rules & Regulations, Pg. 5 C8) Unacceptable vehicles.
4. (Rules & Regulations, Pg. 8 G6) When non-residents are observed using the facilities, they should be asked to leave.
 - a. Non-resident Owners using the facilities when their Units are leased should be asked to leave, followed with a letter from the Management Company.
 - b. Trespassers: If trespassers are observed using the facilities, the Sheriff's office will be called for handling.

APPENDIX I

Parking / Garages

PARKING AT CORALSTONE

There are 63 garage spaces on the property; one deeded to each of 63 Units. Except for the one-bedroom Villa A Units, each Unit is also assigned an outdoor parking space, however, Village I Units 1310, 1312, 1316, 1320 and 1322 are assigned two (2) outdoor parking spaces since they do not have garages. Unit 1314 in lieu of a garage has one (1) outdoor parking space. Vehicles in excess of assigned parking spaces must park in the designated "GUEST" spaces west of the Clubhouse.

The Association has the right to reassign outdoor parking spaces should the need arise.

In each Village there are one or more unassigned spaces marked "SHORT TERM." Parking spaces designed "SHORT TERM" are **not available for overnight parking.** They are used for day visitors, service calls, unloading, etc. Overnight visitors and/or overflow guests may use the Unit designated parking space or park in the extra spaces marked "GUEST": to the West of the Clubhouse.

Residents must not use "SHORT TERM" spaces on a regular basis for their own convenience. Parking is not allowed on any paved surface not so designated and never on any grass area. Parking is not allowed in FRONT of garages. Residents must PULL CARS ALL THE WAY UP TO THE CONCRETE CAR STOP to allow cars to be pull into the garages. Improprieties with regard to parking will place vehicle owners at risk of meeting the assigned towing company. Owners may note that the appropriate signage is posted advising all entering that towing of automobiles is an option in case of violations.

As in all matters of rules at Coralstone, there is no police force to monitor activities on the property; voluntary cooperation is the number one rule of the day.

GARAGES & PARKING

1. Each Unit, except those Units in Village I noted above, has a garage space assigned for use by the Unit owner. Each resident is responsible for maintaining the cleanliness of his or her garage area. Overhead garage doors shall be closed when not in use.
2. Allowable Vehicles in Garages: Boats, motorcycles, golf carts or furniture may be housed in a Unit owner's internal garage space as long as the overhead doors close and the pedestrian doors are accessible.
3. Driving or parking on any grass area or sidewalk is **strictly prohibited.** Buried irrigation lines in the grass are subject to damage from vehicles, and the sidewalks were not built for vehicular traffic.

4. Parking of Allowable Vehicles (see below) or Other Use: Vehicles with a current valid registration in presentable condition, good working order, with no permanent commercial markings, are acceptable.

a. The following vehicles comply:

- Passenger Cars
- Passenger Vans
- Sport Utility Vehicles (SUV's)
- Boats/golf carts/motorcycles (must be stored inside closed garage)
- Non-commercial pick-up trucks (bed must be clean and empty)
- Delivery and Service trucks
 - May be parked on roadways to load or unload or to provide services.
 - Must be positioned so as not to impede normal traffic flow.

5. Vehicles Not Acceptable for Parking:

- Oversized vehicles including: moving, delivery trucks, and tractor trailers in excess of 30 feet in combined length are prohibited from entering Coralstone. Residents expecting vehicles in excess of 30 feet in length or over 8 feet in height must make prior arrangements to have their delivery transferred to smaller vehicles outside the community property.

Other non-acceptable vehicles are:

- Pickup trucks with material or articles stored in the bed.
- Commercial vehicles with permanent markings may not be parked overnight.
- Boats that do not fit into garages shall not be parked outside overnight.
- Recreational Vehicles (RV's)
- Campers
- U-Haul-type trucks or trailers of any kind (except contractor trailers as stated)

APPENDIX J

Front Entrance Security Gate

ENTRANCE SECURITY GATE

Code changes periodically -- Owners will be notified accordingly.

The entrance to Coralstone Condominium is protected by a security gate system. Adjacent to the unmanned Guardhouse is a keypad for the use of Owners and others (guests, tradesmen, delivery vehicles, etc.) A four (4) digit code is inputted using the keypad or a remote transmitting device is needed to open the gate. Owners are requested to keep the entry code number confidential as much as is practical.

New Owners need to contact the Management Company to pick up remote control transmitter devices, if desired. Any questions about the system can be answered at that time. There is a one-time charge of \$35 payable to "Coralstone Condominium" for each remote control device.

It is not advised for more than one vehicle to attempt to pass through any open gate as damage to the gate and the second vehicle is possible, particularly on the Exit side. On the odd occasion the gate may malfunction, please exercise patience in these circumstances and advise the Management Company or on-site personnel. A gate key will be kept in the Clubhouse for emergencies.

APPENDIX K

Vacant Unit Information

VACANT UNIT AWARENESS INFORMATION

Owners leaving their Unit vacant for extended periods of time will want to pay particular attention to the protection of their Unit, adjacent Units, and Condominium property during their absence. Attention to the following items will help avoid disaster.

1. Shut Off the Main Water Valve any time you are away for more than two (2) days or more. There may be a functioning shutoff valve near the front door to the Unit or the water may be shut off at the meter by the County at your request. This will minimize or eliminate water damage to your Unit and/or those adjacent. The on-site employee can assist if notified in advance.
2. Have your Air Conditioning system checked by a licensed A/C service person. A properly operating system will prevent mold, mildew, and the buildup of algae in the condensation overflow lines.
3. Change the AC Filter. This action will keep the system running more efficiently.
4. Set Thermostat and Humidistat. Post instructions to reset controls properly in case the Unit is occupied during your absence.
5. Turn off the Circuit Breaker to the Hot Water Heater in the Circuit Breaker Panel. This saves money. DO NOT TURN OFF THE A/C BREAKER.
6. Kitchen Sink Garbage Disposal. Pour 1/8 cup of lime or lemon juice and 1/4 cup of vegetable oil into the disposal unit and operate for a few seconds. The citric acid will kill most bacteria and the oil will drive out water and lubricate the unit. Finally, add another 1/4 cup of vegetable oil.
7. Cover each Toilet Bowl with Cling Wrap. Option: add 1/4 cup of bleach. The bowl will stay full for months and remain clean.
8. VERY IMPORTANT – All outside items must be stored inside. This includes all flowerpots, decorative items, and/or any loose items that will become missiles during high winds. All items on screened-in patios/lanais must also be stored inside. Store items inside the Unit or in the garage.
9. Contact the Management Company. - You are required to inform the Management Company of the dates during which your Unit is to be unoccupied for an extended period of time. Give them your contact telephone number and mailing address or the information for a local contact as appropriate and the date of your return. Remember to check back in upon your return.
10. Do Not Forget the Mail, the Newspaper, or the Refrigerator and Freezer and emptying the icemaker. Assure that Coralstone has a key and/or code to your Unit

DIRECTORY INFORMATION

CORALSTONE CONDOMINIUM ASSOCIATION

Please fill out this form with email address if:

- We do not already have your email address
- You are a new Owner
- You have any changes to your Directory information

Name _____

Spouse or Other Owner _____

Coralstone Address _____

Telephone(s) _____

Email(s) _____

Be sure to give us your email address.

Alternate Address _____

Telephone _____

Email _____

If unit is Owned by two or more individuals who are not married, all information is needed for all parties. Please fill out additional forms as needed.

Additional any information you may want included in your listing.

Examples: William & Elizabeth (Bill & Betty)
Work number, FAX number, etc.