

Villas of Berkshire Hills

West Des Moines, Iowa 50266

Dear Resident:

Congratulations on the recent purchase of your new home. You are now a member of the Villas of Berkshire Townhome Association. This letter and accompanying information is intended to welcome you to the Villas of Berkshire Hills community and provide you with helpful details about the Association. Please read through this information carefully, as the contents directly impact your roles and responsibilities as a homeowner/resident.

Administration of Berkshire Hills

Villas of Berkshire Hills [VBH] is governed by a Board of Directors whose members serve as volunteer officers of the Association. All Board members are VBH homeowners and residents. Board members are subject to change, and the list of the currently elected officers and their terms of office are published in periodic Association newsletters and on the Association website.

The Board of Directors typically meets monthly and is responsible for policy making and overall operation of the Association. All officers are volunteers and are prohibited from receiving any compensation for their services per the Association documents.

The property manager for VBH is Property Management of Iowa, LLC. Property Management of Iowa [PMI] is a full service Association management company and will assist homeowners/residents with any questions, concerns, or issues that may arise. Please visit the Association's website through PMI for VBH by-laws and other important documents. Homeowners and residents may contact Property Management of Iowa via phone (515-963-1717) or e-mail (robert@propertymanagementofiowa.com). Dues and correspondence should be mailed to:

Property Management of Iowa

PO Box 42293

Urbandale, IA 50323

A general meeting of all Association members and homeowners is convened on an annual or basis. Typically, a homeowner Association meeting is scheduled during the month of April of each year. The purpose of the meetings is to provide a homeowner forum to review financial and operating information, to discuss Association policy issues which affect all members, and to solicit feedback from homeowners on problem issues. All members are strongly urged to attend these meetings.

Newsletters are typically published on quarterly basis and posted on the Association's website.

Website

PMI maintains and operates a website for the purpose of providing easy access to information and downloadable documents of common interest to all homeowners: <http://www.pmiowa.com>

You may also submit maintenance work orders directly to PMI through the website's service request form. If you have Internet access, please review the website, which currently contains information related to the Association governing documents, finances, Board of Directors, insurance, meeting minutes and maintenance.

Rules and Regulations

The Villas of Berkshire Hills Homeowners Association has adopted a set of Rules and Regulations that are in addition to the rules found in the By-Laws. These rules are set up to help protect our property values and to improve the neighborhood. An overview of these rules may be found on the Association's website. All homeowners/residents are responsible for following these rules and regulations. Failure to do so will result in fines according to the following schedule:

<u>Violation</u>	<u>1st offense</u>	<u>2nd</u>	<u>3rd</u>
Resident parking in visitor parking	\$25	\$100	Tow
Parking streetside	\$50 each offense		
Trash container left out/left on patio	\$25 each offense		
Garage door left open overnight	\$25 each offense		
Satellite with no approval	\$100 monthly (All satellite installations must be approved by the Board)		
Patio not in compliance	\$25 monthly		
Not picking up after dog/pet	\$25 each offense		
Violating animal regulations	\$200 monthly		
Outside of building not in compliance includes inside door and patio door	\$25 monthly		
Rental units w/no lease on file	\$250 monthly		
Noise violation involving police	\$200 each offense		
Destroying association property	\$1,500 each offense		
Threatening or harming a resident resulting in law enforcement involvement with report	\$2,500 each offense		
Participating in illegal activity on property resulting in a conviction (e.g. drug distribution)	\$5,000		

Services

Garbage and recycling are normally picked up weekly—recycling on Wednesdays and garbage on Friday. Note that this schedule is sometimes delayed or interrupted during weeks in which a holiday falls. Garbage and recycling containers should be placed at the curb no earlier than 5:00 PM the night before. Garbage should be enclosed in securely tied bags to reduce litter and placed in bins that should have been supplied with the sale of the home.

Similarly, recycling should be placed in the supplied recycling containers. Recyclable materials should be sorted and placed within grocery bags in the container.

If you should have questions regarding service or replacement containers, please contact PMI or Waste Connections (515-265-7374).

Homeowners are responsible for arranging for the disposal of large items (e.g., furniture, appliances, mattresses, etc.).

Mailboxes

The U.S. Postal Service owns and maintains the mailboxes at VB. Contact the local post office if you have trouble with the mailbox lock or lose your key.

Insurance

MORTGAGE COMPANY Annual Proof of Insurance State Farm Tim Ford (515) 277-6331

Villas of Berkshire Hills [VBH] is responsible for carrying a Master Insurance policy on all units. This policy is typically focused on protecting the Association from catastrophic insurable events (fire, wind and hail, tornado, etc.). Premiums associated with the Master Insurance policy are incorporated into the monthly Association dues which each owner pays.

The Association insurance is serviced through State Farm. If you need a copy of your insurance certificate for any reason, or have any questions on the Master policy you may contact Property Management of Iowa [PMI]

Each homeowner should also be aware of the following:

1. **All home owners are required to carry a homeowner insurance policy such as a Condominium unit owner's policy, HO-6 policy, or equivalent** for the purpose of insuring those portions of the building not covered by the Association's Master Policy, and for covering gaps between the Association's policy and the unit owner's responsibility. All homeowners are responsible for making sure that they have the proper limits for Coverage A or Real Property, and Loss Assessment insurance on their policy.
2. Personal property such as, but not limited to, furniture, clothes, vehicles, valuable papers, window treatments, etc. are the responsibility of the homeowner's policy.
3. The Association's Master Policy insurance will not pay for damage to vehicles under any circumstance.

Satellite Dishes and Antennas

VBH requires a waiver document to be completed and proof of insurance for all homeowners intending to install a satellite dish on their unit. The document is available on the PMI website and should be completed and returned to the Board prior to installation. VBH does not permit mounting of satellite equipment directly on the roof of any building. If an exception to this rule is requested, then the Board must provide approval.

If you or a prior owner has installed a satellite dish or antenna without proper approval, please contact the Board regarding the possible corrective actions or processing of the appropriate paperwork.

Similarly, no amateur radio, CB, television, or other antenna may be installed by any resident without prior approval from the Association.

In all cases, the homeowner assumes responsibility for any damage or roof leaks which may occur due to the mounting of any satellite dish or antenna.

Additional Note

The Board and Property Management of Iowa, LLC. would be happy to answer any questions you have as you adjust to your new home.

Sincerely,

The Board of Directors,
Villas of Berkshire Hills Townhome Association