

# RULES AND REGULATIONS OF CENTENNIAL POINTE HOMEOWNERS ASSOCIATION

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Unless more specifically defined herein, the terms use in these Rules and Regulations (these “Rules”) shall have the same meanings as defined in the Declaration of Planned Community of the property know as CENTENNIAL POINTE HOMEOWNERS ASSOCIATION, created under and subject to the Pennsylvania Uniform Planned Community Act. All present and future owners, mortgagees, lessees and occupants of the Units and of the Common Elements and their agents, employees, guests, and any other person on entity who or which may use the facilities of the Property are subject to and bound by these rules and all amendments thereof.

### **A. DEFINITIONS**

1. “Association” is the Unit Owners’ association of the Planned Community which shall be known as the “CENTENNIAL POINTE.”
2. “Building” or “Buildings” refers to any building located on the Property.
3. “Bylaws” means Bylaws of the Association.

4. "Common Elements" are all portions of the Property except the Units.
5. "Declaration" is the Declaration of Planned Community, as the same may be amended from time to time.
6. "Executive Board" is the Executive Board of the Association.
7. "Architectural Committee" are designated members of the Executive Board responsible for reviewing alteration requests.
8. "Lot" is a Lot as described in the Declaration and shown on the Plan. For clarification, Lots are either "Single Family Detached Lots" or "Townhouse Lots".
9. "Owner" shall mean and refer to any owner of a Lot in the Plan.
10. "Unit" or "Units" shall mean any one or more of the Lots in the Planned Community. The terms Unit and Lot are used herein interchangeably.

## **B. GENERAL**

1. These Rules are adopted pursuant to the Declaration and the Bylaws, and they will be enforced in accordance with those documents.
2. Violations of these Rules are addressed in Appendix A. Owners must remedy any alleged violations immediately upon receiving notice. If not remedied, the Board may take action (as set forth in the Appendix) to remedy such violation, including hiring a professional to conduct work on the Owner's Lot. If an Owner receives a notice of violation that he/she believes is erroneous, please use the contact information within the notice to immediately provide the property management company with additional information of compliance. If an Owner has begun to remedy, but cannot satisfy the named deadline, please contact the Property Management Company to explain the situation and request additional time. Each Owner is responsible for the payment of all fines/fees imposed by the Association, and to ensure that all such fines/fees are paid in a timely manner. Full payment of all amounts are due within thirty (30) days of the invoice date. Nonpayment of fines/fee will incur a monthly late charge fee of up to 4% of such overdue amount. Continued non-payment may result in legal action, including the Owner's payment of all Association's legal fees in collecting any past due amounts as well as reporting delinquencies to the credit bureau.
3. The Executive Board reserves the right to amend these Rules in writing at any time from time to time. For additional understanding of the Executive Board's authority, please see Article 7.1 of the By-Laws.
4. Each Owner is required to abide by these Rules, ensure that its Lot/Unit is maintained in accordance with these Rules, and is responsible for any resulting non-compliance.
5. The Lots/Units and Common Elements shall be used only for the purposes set forth in the Declaration and Bylaws, and for no other purposes.
6. Owners are responsible for any property damage within the Planned Community caused by its families, pets, guests, invitees, vehicles, and/or construction.

7. Owners will be responsible for all damage to any other Lots/Units or to the Common Elements resulting from such Owner's failure or negligence to maintain (or make any necessary repairs/improvement) to its Lot/Unit.
8. Each Owner is solely responsible for the proper care, upkeep and maintenance of its Lot/Unit. Maintenance of the Common Elements is the responsibility of the Association, but is charged as a Common Expense, as the Declaration provides.
9. The Association shall in no event be liable for the loss, destruction, theft or damage of personal property placed on any Common Elements.
10. Each Owner is responsible for the monthly payment of its Association Dues.

### **C. AESTHETICS**

1. As a general rule, all aesthetics must be properly maintained, not interfere with any neighboring Lot, and not detract from the general appearance of the Lot and the Community. Aesthetics are intended to beautify a Lot and add value to the Community as a whole. Although this statement is referenced in various clauses herein, it is intended to apply to all elements affecting a Lot and/or Unit.
2. If a Townhouse Lot Owner elects to install a storm door, the color, glass, and style must adhere to the Association's Storm Door Specifications and must be approved by the Architectural Committee. The specifications allow for Full View, Single Panel, and 2 Panel doors. Glass cannot be smoked, colored, stained, or frosted. Kick plates must not exceed 10 inches. Only 1 color is permitted per cluster of Townhomes.
3. Decorations
  - a Holiday Decorations may be put up no sooner than 30 days before the particular holiday or celebration and weather permitting, must be taken down within forty-five (45) days of the particular holiday or celebration. Overlapping holidays and extenuating circumstances are exceptions to this rule (for clarification - the Board does not expect that an Owner remove non-detracting holiday lights from its Lot in snowy conditions). Please contact the Property Management Company to request such an exception.
  - b In the Single Family Detached Lots only, limited and seasonal inflatable decorations are permitted if they are properly maintained and do not detract from the general appearance of the Lot. No other inflatable decorations are permitted.
4. Laundry, towels, rugs, etc. shall not be consistently hung outdoors (including on lines or deck railings). The Board acknowledges that an Owner, on a rare and temporary basis, may have a large blanket or rug that needs to be air-dried outside; this is permitted as long as it doesn't detract from the Community and is removed upon drying.
5. Landscaping / Mulch Areas - Townhome lots:

- a In furtherance of the Plan's goal of consistency in its landscaping, annual flowers and plants may be planted in mulch areas in the proximity of each Lot. If planted, such must be maintained as to not detract from the general appearance of the Lot/Unit and be consistent with the overall appearance of the Community. Large landscaping trees and shrubs must be compatible with the landscaping plan.
  - b If plants and/or shrubs are removed from mulch areas, plantings of a similar kind must replace such removed items.
  - c In the Townhouse Lots, planned landscaping is not permitted to be removed. Any additional plantings on Townhouse Lots become the responsibility of the owner to maintain.
6. Garden: For Townhouse Lots, vegetable plants/herbs may not be planted within the mulch beds or in the ground and must be only in planters. Single family Detached Lot Owners may have a garden in the rear of their homes that shall be consistently maintained and pruned, not detract from the general appearance of the Unit or the Community, and not be larger than 1/3<sup>rd</sup> of the backyard space.
7. Planters: All planters shall be consistently maintained and pruned by all Owners, not detract from the general appearance of the Lot or Community, and be taken inside of the Unit within fifteen (15) days of each planter's growing season completing. Planters may only be placed on stoops/porches and not in the Common Elements.
8. With the ultimate goal of not detracting from the general aesthetic appearance of the Community, statues, artificial plants and trees, and other decorative accessories, except planters (as discussed above), are not permitted on Townhome Lots.
9. All Lots must be consistently maintained and kept in good repair, so as to not detract from the general appearance of the Plan (e.g., Single Family Detached Lots require regular and timely mowing, weedwacking and maintenance). Lawns areas are not to exceed the height of two feet per Collier Township Ordinance. Additionally, all trees and large shrubs planted on a Single Family Owner's Lot (by either the developer or the builder) are the responsibility of such Owner to maintain. Townhome Lot Owners are responsible for the maintenance of the trees on their lot.
10. All driveways, sidewalks, yards, and stoops shall be kept free of trash, trash cans and debris.
11. Except as required by law or applicable regulation, no radio or television antenna and/or satellite dish shall be erected or installed on the front exterior walls of a Unit or on the Lot or Common Elements by any Owner or its designee. All permitted antenna or dishes must be in a location within an Owner's Lot and attached as to not detract from the general appearance of the Community (i.e., a deck stake in the rear of a Lot)
12. No Owner shall repair or restore any vehicle on the outside of its Unit or while on Common Elements. For clarification, minimal maintenance to an insured vehicle to restore it to operational (e.g., 1-2 days) is permissible if

it doesn't affect any neighboring Lot and doesn't detract from the general appearance of the Community.

13. All lamp posts must be lit from dusk to dawn and match the appearance of the Planned Community's lamp posts. It is the responsibility of the Owner to ensure proper care, maintenance and operation of its lamp post.
14. All driveways must be properly maintained and sealed by Owners when needed so as not to detract from the general appearance of the Community. Visible cracking or fading are not acceptable and require Owner maintenance and sealing.
15. Fencing in the Single Family Detached Lots must be approved by the Architectural Committee, and fencing is not allowed in the Townhouse Lots. In the Single Family Detached Lots, backyard fencing (no more than 6 ft. in height and of approved material) is permissible; no other fencing is permissible. Such fencing must be properly maintained so as not to detract from the general appearance of the Lot/Unit.
16. All patio and deck furniture and outdoor grills must be properly maintained and kept in an orderly, functioning and clean manner. If not, such items must be stored inside of the Unit or kept out of public view, as to not detract from the general appearance of the community.
17. Natural gas or propane grilling devices are permitted only on decks, floors, and patios. Charcoal grills or any other grilling device/surface are prohibited in the Townhouse Lots. Also, Townhome Lots are not to use or store any hot grill near any exterior wall with siding. Damage to siding caused by this will not be covered by the Association and requires the owner to repair or replace the damaged siding.
18. Wood burning fire pits and natural gas fire pits must be used in accordance with all applicable ordinances (Allegheny County and Collier Township). All permissible pits must be properly maintained, comply with all applicable regulations and codes, operated only under constant adult supervision, never left unattended while in use, and may not detract from the general appearance of the unit. All permitted natural gas fire pits must be built into a solid patio structure.
19. Townhome Lots are not permitted to have birdhouses, birdfeeders or birdbaths. Single Family Detached Lots are responsible for the proper care and maintenance (and cleanup of any mess created as a result) of all birdhouses, birdfeeders, birdbath or similar outdoor receptacles. Only one (1) birdhouse or birdfeeder (or similar receptacle) is permitted per Lot. All such items shall not detract from the general appearance of the Lot or Community and shall not be in such volume as to attract an unusual amount of wildlife.
20. No sign of any kind shall be displayed to the public view on the Unit, unless it is: (a) a "for sale"/"for rent" sign, (b) a security system or electric fence sign, (c) a single political sign, or (d) for a celebration, such as a birthday. In such cases, such signs must not detract from the general appearance of

the Community and in the cases of (a), (c) and (d) must be removed in a timely fashion.

21. When not in use, Garden hoses must be neatly coiled, if stored outside. If not in use or coiled properly, then all must be kept inside the Unit. If in consistent use on a Single Family Detached Lot in the warm months, then garden hoses traversing Lots for consistent watering purposes, are permitted as long as their appearance on Lots does not detract from the general appearance of the Lot.
22. Landscaping and accent lights are permitted as long as they do not detract from the general appearance of the Lot/Unit, are properly maintained by the Owner, do not interfere with a neighboring property's use and enjoyment of its Lot, and are in good and working order.

#### **D. GARBAGE REGULATIONS**

1. Garbage and recycling may not be placed at the curb until after 6:00 p.m. on the day prior to pick-up and must be removed from the curb side the day of the pick-up no later than 9:00 p.m. on such day. For clarification, this requirement will be adjusted for delays not caused by the Owner. If an Owner is away, please make arrangements for a neighbor or friend. This is in alignment with Collier township rules and regulations.
2. Trash pick-up will be on the day specified by the Collier Township.
3. For Townhouse Lots, all trash and recyclable receptacles must be stored within the units, except when placed at the designated pickup location. For Single Family Lots if you choose to store your receptacles outside, they must be restricted to a confined/designated area on the side or rear of your home, and must not detract from the general appearance of the lot.
4. No trash cans or bins of any kind should be visible from the street except on the evening before and the day of trash pickup.
5. All trash, garbage and other waste shall be kept in sanitary receptacle containers or bags. For the health and safety of the Community, the Board recommends that Owners use hard plastic receptacles for this purpose, but if Owners prefer to use garbage and recyclable bags, then each Owner is responsible for any mess or animal issues arising from that decision.

#### **E. SAFETY**

1. Sidewalks and entrances to the Lots/Units shall be kept free and clear and shall not be obstructed. It is the responsibility of each Owner to ensure that its entrance and sidewalks are properly maintained and free from obstruction.
2. Vehicles shall not be parked in such a way that would completely or partially block any sidewalk paths.
3. No Owner or occupier shall store any explosives, or large quantities of flammable material or hazardous products within its Lot/Unit.

4. All owners are expected to comply with all ordinance, regulations, and laws (local, country, state, etc.).

## **F. EXTERIOR STRUCTURE**

1. For Townhomes, no Common Elements shall be altered without the prior written approval of the Architectural Committee.
2. With the exception of general upkeep and maintenance and except as otherwise set forth herein, no exterior changes or alterations may be made to a Lot/Unit unless approved by the Architectural Committee. This includes but is not limited to exterior colors, any paint, the addition of solar panels, structural changes, etc. Approval requests are available upon request.
3. No Townhouse Lot Owner shall make or permit any interior addition or alteration to its Lot/Unit, which could or might affect the structural integrity of the Unit.
4. Decks/patios must have neutral coloring, and match the general appearance of the Unit and the Community. Any such deck/patio must not detract from the general aesthetics of the Lot/Unit or affect any neighboring lot.
5. Installation of any solar panels must be reviewed and approved by the board, with the following guidelines
  - a Back of house preferred
  - b Solid color – black or matching roof
  - c No leases – must be purchased and owned by homeowner
  - d Low profile – less than 6 inches off roof
  - e Must comply will applicable codes ([Collier Twp Code](#))
  - f Non-reflective materials only (no glare)
  - g Are only permitted for single family detached homes (will not be approved for townhomes)

## **G. USE RESTRICTIONS**

1. The Lots/Units must be used as single family residential use ONLY.
2. No business, industry, trade or occupation, excepting only limited professional activities with a Lot/Unit as permitted by the Township and approved by the Executive Board, shall be conducted, maintained or permitted in any part of the Planned Community. Such limited professional activity shall not affect the natural flow of traffic/parking in the Community.
3. No animals of any kind may be raised, bred or kept in the Planned Community except as stated under Section J, “Pets.”
4. No Owner (and no Lot/Unit) shall offer a sale (including a yard or garage sale); without the approval of the Executive Board.

## **H. LEASING**

1. An Owner may lease its entire Lot/Unit (but not less than the entire Lot/Unit) at any time provided that:
  - a. No Lot/Unit may be leased or subleased for transient or hotel purposes, and (if leased), it must be at least six (6) months in length, without the ability to terminate early for convenience. The Owner is responsible for conducting reasonable due-diligence in selecting its tenant(s) and ensuring that a lease (abiding by these Rules) is fully executed prior to occupancy.
  - b. Any lease agreement shall be in writing, require generally accepted and industry standard leasing provisions, and shall contain provisions that bind the lessor to abide by and maintain compliance with applicable law and all of the Association's documents. The lease shall further contain provisions that require the Owner to immediately terminate the lease for any non-compliance or violation of this section.
  - c. Once the terms of a lease have been finalized, the Owner shall notify the Property Management Company, in writing of the name or names of the tenant or tenants, their full contact information, and the term of the lease.
  - d. The Owner shall furnish a copy of the lease to the Property Management Company within ten (10) days of written request.
  - e. Any occupancy other than an Owner and its family residing within the Owner shall be deemed a lease regardless of whether rent or other consideration is exchanged.
  - f. Owners are fully responsible for their tenant's adherence to the Declaration, Bylaws, these Rules and Regulations, the Act, and applicable law.

## **I. REGULATION OF TRAFFIC AND PARKING**

1. Only licensed motorized vehicles are allowed in driveways and streets of the Planned Community.
2. No semi-truck, tractor, tractor-trailer, trailer, boat, recreation vehicle, quad, dirt bike, motor-home, boat, or the like shall be parked in the driveways or streets in excess of one (1), twenty-four (24) hour period during any one (1) calendar month period.
3. With the exception of vacation and travel schedules, no vehicles of any kind not utilized on a daily basis shall be "stored" in the driveways, on streets, or in the guest parking lots (Townhouse). No motorized vehicles shall be stored under protective coverings in the driveways or on streets.
4. No vehicle which is un-drivable, due to damage or mechanical failure, or which is not bearing a valid registration plate or current inspection sticker, will be parked for more than forty-eight (48) hours in the driveways, streets, or parking areas. Such vehicles will be towed in accordance with the Schedule of Violations and Penalties set forth in these Rules.
5. No parking is permitted on the sidewalks or lawns. Additionally: (a) regarding the Single Family Detached Lots, parking is permitted only in



driveways and on the street; and (b) regarding the Townhouse Lots, parking is permitted only in driveways or in designated parking spaces; parking on the street is prohibited in these areas. It is not permissible to park anywhere in which a mailbox is blocked for postal delivery.

6. The pool and clubhouse parking lot is for pool and clubhouse occupants only. Parking outside of the designated pool hours is prohibited. Except in the case of parking for active clubhouse rental. Violators will be towed at owner's expense.
7. Rental moving vans or pod type storage containers can be placed in the driveway of a unit for a period of twenty one (21) days from delivery to removal. No pod type storage is to be placed on the street. Rental moving vans can be placed on the street for a maximum of eight (8) hours. Such placement cannot disturb the driveways or usage of other Lots/Units and cannot create dangerous driving situations. Under certain rare circumstances, an Owner may request additional time by contacting the Executive Board.

## **J. PETS**

1. Pets may be maintained in a Unit so long as it or they are not a nuisance. Actions that will constitute a nuisance include, but are not limited to, abnormal or unreasonable crying, barking, scratching, offensive hygiene or odor, or an unreasonable number of pets. No pets may be maintained outside the Unit.
2. Pets must be leashed and accompanied by a responsible person at all times or secured in a fenced yard (includes electric fences). Leashes may not exceed six (6) feet in length. No pet may be tied, staked, attached to a run or be otherwise allowed outside of the Unit unattended in any other way.
3. All pets must be registered and inoculated as required by law.
4. All electric fences must be staked on the Lot so as to put all neighbors on notice that an electric fence is being installed. Such stakes must be fully removed within sixty (60) days of being installed.
5. Each Owner: (a) is solely responsible for, and (b) shall fully indemnify, defend and hold harmless the Association from, any claims made as a result of the action of or inaction of its (or its tenant's, guest's, etc.) pets.
6. Owners must protect the property of others from damage by their pets and will be liable for any damages and costs caused by their pets.
7. Owners must promptly and properly clean up their pets' droppings and must dispose of them in proper garbage receptacles.
8. The Association may require the permanent removal of any pet violating these Rules upon written notice to the Owner.
9. No livestock, fowl, or poultry of any kind are permitted.

**K. RECREATIONAL FACILITIES & STORAGE SHEDS**

1. In the Townhouse Lots, no playhouse, tree house, tool house, shed, barn, outdoor cabinet, greenhouse, gazebo or outbuilding or structure of any type (collectively, a “Shed”) attached or detached from the Unit or any children’s play equipment, trampoline, or other recreational equipment (collectively, a “Swing Set”), may be constructed or placed on any Lot.
2. In the Single Family Detached Lots, Sheds and Swing Sets are permissible for private usage, as long as such: (a) are properly maintained and insured (if required by law) by the Owner and in good working order; (b) do not pose a threat or danger to anyone; (c) do not detract from the general appearance of the Lot/Unit or Community; (d) are kept only in the backyard of a Lot; (e) do not affect or interfere with any neighboring Lot(s); and (f) are constructed in accordance with all applicable set-back and zoning requirements. Additionally: (a) all Swing Sets must not exceed more than ¼ of the Lot and (b) all Sheds shall: (i) not exceed 10ft in height and 100 square feet in area; (ii) be used only for the storage of lawn tractors, garden equipment, and other similar household commodities; and (iii) be constructed of either hard resin or vinyl siding, and match the general color scheme of the Unit. All other outdoor recreational equipment or storage sheds must be approved by the Architectural Committee.
3. Pools, hot tubs and spas will be permitted for Single Family Detached Lots and hot tubs and spas will be permitted for Townhouse Lots, subject to the right of the Architectural Committee to approve size, design, materials and location. If approved, the Owner shall obtain the proper township permits, ensure that it is properly installed such, for the health and safety of all users. All pools, hot tubs, and spas will be kept in good working order by the Owner, locked when not in use, and not detract from the general appearance of the Community.
4. Small portable children’s play recreational equipment such as bicycles, strollers, playpens, portable sandboxes, basketball hoops (small plastic ones) and hockey nets, or other small riding equipment is permitted, but it must be maintained inside the Unit when not being used (i.e., not left out overnight).
5. Basketball hoops are permitted in the Single Family Detached Lots, but they must be properly maintained, in good working order, and must not interfere with the sidewalks, driveways or street.
6. Basketball hoops and other play equipment must be on the Owner’s Lot and not within 5 feet of common area or roadway. Any damage caused by such equipment is the responsibility of the Owner.

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## Appendix A

### **CENTENNIAL HOMEOWNERS ASSOCIATION** **SCHEDULE OF VIOLATIONS AND PENALTIES** **ALL VIOLATIONS ARE SUBJECT TO FINES**

<b>MONTHLY HOA DUES</b>	
FIRST NOTICE	Written request for compliance within 14 days and notice of consequences of inaction.
SECOND NOTICE	Written notice of non-compliance and additional request for payment within 14 days of receipt. A fine of \$25.00 will be imposed.
THIRD NOTICE	Written notice of non-compliance and additional request for payment within 14 days of receipt. A 2nd fine of \$25.00 will be imposed.
FURTHER NOTICES	After 90 days it will be turned over to the Association's Attorney for collections of all dues, late fees, fines and legal fees and will include reporting to the credit bureaus.
<b>STRUCTURAL AND ARCHITECTURAL GROUNDS</b>	
FIRST NOTICE	Written request for compliance within fourteen (14) days and notice of consequences of inaction.
SECOND NOTICE	After 30 days of non-compliance, a contractor may be hired by the Association to correct all issues at the Owner's sole expense.
FURTHER NOTICES	All contractor invoices will be sent directly to the Owner, and the Owner must pay such amounts in a timely fashion. Unpaid invoices will follow the violation path of Monthly HOA Dues.
<b>GARBAGE AND GARDEN HOSES</b>	
FIRST NOTICE	Written request for compliance within three (3) days and notice of consequences of repeat violation.
SECOND NOTICE	A \$25.00 fine will be imposed for each subsequent violation
FURTHER NOTICES	Consistent repeat offenders will be fined \$50 for each subsequent violation.
<b>GENERAL VIOLATION OF THE RULES</b>	
FIRST NOTICE	Written request for compliance within fourteen (14) days and notice of consequences of inaction
SECOND NOTICE	After 30 days of non-compliance, a contractor may be hired by the Association to correct all issues at the Owner's sole expense.
<b>VIOLATIONS OF PETS</b>	
FIRST NOTICE	Written request to pet owner for compliance and notice of consequences for subsequent violations. If damage occurs to the community area or another Owner's property, the Owner will be invoiced the cost of repair.
SECOND NOTICE	A \$25.00 fine will be imposed and the pet's owner will be billed for the cost of repair.

THIRD NOTICE	A \$35.00 fine and costs will be imposed
FURTHER NOTICES	A \$45.00 fine will be imposed for each subsequent violation

**LEASE (COPY NOT FILED WITH THE ASSOCIATION)**

FIRST NOTICE	Written request for signed copy within 30 days
SECOND NOTICE	After 30 days, a fine of \$200.00 per month until the lease is received

**MOTOR HOMES, BOATS, TRAILERS AND OTHER PROHIBITED VEHICLES/ITEMS**

FIRST NOTICE	Written request for compliance within 7 days and notice of consequences of inaction
SECOND NOTICE	After 7 days Municipality Police will be notified to tow; owner will be billed. All damage resulting will be invoiced to the Owner.

**VEHICLE PARKING IN VIOLATION OF THESE RULES**

FIRST NOTICE	Written request for compliance within 7 days and notice of consequences of inaction
SECOND NOTICE	After 7 days Municipality Police will be notified to ticket or tow; owner will be billed. All damage resulting will be invoiced to the Owner.

**STORED/UNMOVED VEHICLE**

FIRST NOTICE	Written request for compliance within 7 days and notice of consequences of inaction
SECOND NOTICE	After 7 days Municipality Police will be notified to tow; owner will be billed. All damage resulting will be invoiced to the Owner.

**UN-DRIVABLE VEHICLE**

FIRST NOTICE	Written request for compliance within 7 days and notice of consequences of inaction
SECOND NOTICE	After 7 days Municipality Police will be notified to tow; owner will be billed. All damage resulting will be invoiced to the Owner.

**RENTAL MOVING VANS / POD CONTAINERS**

FIRST NOTICE	After the allowed 21 days, a written request for compliance within 7 days and notice of consequences of inaction.
SECOND NOTICE	After 7 days a \$50.00 fine will be imposed per day.

\*\*\*Continued non-payment of any violation may result in legal action, including the Owner's payment of all Association's legal fees in collecting any past due amounts as well as reporting delinquencies to the credit bureau.\*\*\*