

**AMBER RIDGE HOMEOWNERS ASSOCIATION
C/O PINDELL-WILSON PROPERTY MANAGEMENT COMPANY
PO BOX 20969
RALEIGH, NC 27619
919-676-4008 Fax 919-676-2721**

FREQUENTLY ASKED QUESTIONS

1. Q. What is a Homeowners Association?
A. A residential subdivision that is a corporation in which all members agree to abide by a set of covenants and conduct themselves for the common good of the community.

ANNUAL DUES

2. Q. What are my annual homeowner dues used for?
A. Your dues are used to pay for expenses that your association incurs and has budgeted for, such as landscaping, newsletters, insurance on common areas, Directors and Officers insurance, management, legal fees, etc.
3. Q. Who determines what the dues are spent on?
A. The Board of Directors of your association which are elected by you, the homeowners.
4. Q. Is an invoice or bill sent for my annual homeowners dues?
A. Neither the association, or management company is not required to, but yes. Pindell-Wilson sends an invoice for your annual dues in December of each year for the following years dues.
5. Q. I do not want to be in the homeowners association. Can I voluntarily withdraw?
A. No. Being a part of the homeowners association in Amber Ridge is not voluntary and you cannot withdraw. When you purchased property in Amber Ridge, you agreed by deed to abide by the Declaration of Covenants and Restrictions as a member of the Amber Ridge homeowners association. You are obligated to be in the association until you sell your home.
6. Q. What happens if I do not pay my annual homeowner dues?
A. Three notices are sent, an invoice, a reminder, and a final notice. If the dues are not paid, your account is turned over to a collection attorney employed by the Board of Directors. Per the Covenants, Conditions, and Restrictions for Amber Ridge, the debtor (homeowner) is responsible for any and all late fees, legal fees and court costs, which can be costly. **A lien will be placed on the property. If the dues are not paid after a lien is secured, the property will be foreclosed and sold at public auction.** If the property does not sell at the auction, the homeowners association has the legal right to take the property and evict the owner/tenant. Unless Pindell-Wilson is otherwise informed by the homeowner or the closing attorney, all correspondence from the Board of Directors and/or the management company will be sent to the address that is owned in Amber Ridge. Each owner is responsible for informing Pindell-Wilson each time they have a change of address (ie: the property is used for a rental investment and the owner does not live there, etc.). Addresses on payment checks made to Pindell-Wilson for assessments are not considered formal address changes!!
7. Q. I thought my dues were included in my mortgage payment. Why am I getting a separate bill?
A. Your dues are not included in your mortgage payment like your insurance and taxes are. Your mortgage company does not escrow (pay) your homeowner dues payment.

BOARD OF DIRECTORS

8. Q. Who handles the affairs of the homeowners association and is responsible for making decisions for the association?
- A. The Board of Directors that the homeowners elected, **NOT** the property management company. The Board of Directors oversees all operations of the association, including the employment of a property management company.
9. Q. What is the purpose of the Board of Directors?
- A. To manage and handle the affairs of the homeowners association. The Board of Directors is just like a city council which is elected by the citizens to make decisions that are in the best interest of the city. The Board of Directors does the same for your neighborhood. The main purpose and objective of the Board is to preserve, protect, and enhance the property values in the homeowners association.
10. Q. Who elects the Board of Directors and how often are they elected?
- A. You (the homeowners) elect the Board of Directors. At the annual meeting each year, the Board of Directors are voted in by the homeowners. The number of Board members and their term limits are defined in the By-Laws of the association. The Board members elect their own officers (Pres., VP., Sec., Treas.) amongst themselves.
11. Q. I would like to address the Board of Directors at a meeting. How may I do that?
- A. Contact a Board member or Pindell-Wilson for the date and place of the next Board of Directors meeting to have yourself placed on the agenda for that meeting.
12. Q. I am interested in serving on the Board or on a committee. How can I get involved?
- A. Either contact a Board member, Pindell-Wilson, or attend an annual meeting. Volunteers are ALWAYS welcome!

ARCHITECTURAL

13. Q. I want to install a fence or make an addition/change/alteration to my property. What do I do?
- A. (Please refer to the Amber Ridge rules and regulations and/or the architectural guidelines. Fill out an architectural request form and submit the plans as to the type, size, location, and materials used. Submit the request to Pindell-Wilson or to a Board member. It will then be forwarded to Architectural Control Committee for review.
1. At the closing for your property you were given a deed. With the deed is a drawing (a map with your house located on your lot). Make a copy of the drawing and draw where you would like the fence/alteration/addition on your lot.
 2. Please state the type of fence you desire; ie: shadow, slated, picket, etc. (draw a picture)
 3. Please state the height the fence is to be. (maximum height is 5 feet.)
 4. Mail or fax the request to Pindell-Wilson at the address above. It will be forwarded to the Architectural Control Committee. You will receive a written response within thirty (30) days of submission.
14. Q. I want to paint my house a different color. Do I need permission to change the color?
- A. Yes. The reason is to protect your property values. This will prevent homeowners from painting their house a wild color such as canary yellow, bright red, or purple and teal (it's happened...not in Amber Ridge, but it's happened!!).
15. Q. Why do I have to get permission to make changes to my property? I should have the right to do whatever I want since it is my house!
- A. When you purchased in Amber Ridge, you agreed by deed to abide by the Declaration of Covenants, and Restrictions for Amber Ridge. These covenants restrict your private property rights and stipulate many things that you can and cannot do, however, they insure that your property values will be preserved, protected, and enhanced. For example, it insures that no one is going to build a truck garage next to your house or put a pink fence around the yard. By having to obtain written permission from the Architectural Control Committee before any improvements, modifications, or alterations that are made, every homeowner can be assured that nothing will be done in the community that would be detrimental to their property values or their way of life.

16. Q. Can I put up a mini satellite dish?
A. Yes, but it should be placed in the back yard or on the back of the house if at all possible.
17. Q. I would like to put a storage shed or dog house in my back yard. Do I need permission, and if so, how do I obtain permission?
A. Yes, you do need permission for any exterior alteration, addition, or change. Please see # 13 above for the procedure.
18. Q. What will happen if I install a fence, storage shed, add a dog house or make any exterior alteration, improvement, or modification and I do not get permission from the Architectural Control Committee?
A. The Declaration of Covenants and Restrictions for Amber Ridge gives the Board of Directors the authority to enforce the governing documents. If someone is not in compliance with the Covenants, then the Board has the power to force the violator to remove the improvement/alteration/addition by any legal means. A court order may be obtained and/or the violator may be fined up to \$100.00/week for non compliance in accordance with the Declaration of Covenants and Restrictions for Amber Ridge. If fining is implemented and the violation is not abated in thirty (30) days, a lien will be placed on the property and foreclosure proceedings will commence. This is for your protection to help preserve, protect, and enhance property values. It prevents homeowners from making any changes that might hurt property values in the community.
19. Q. My neighbor will not mow his grass or keep his yard in an orderly manner. What should I do?
A. Contact a Board member or Pindell-Wilson during business hours. A notice will be sent and if the violation is not corrected in a timely manner, a fine of up to \$100.00/week may be implemented by the Board of Directors. Pindell-Wilson strives to promote community harmony within the association. You may remain anonymous if desired.

HOME MAINTENANCE

20. Q. My heating and air conditioning system is broken. Does the homeowners association take care of this repair?
A. No. The maintenance and repair of your HVAC system, as well as any other repairs to your home, is your responsibility not the association's.
21. Q. What will happen if I do not take care of my property, such as leave trash in the yard, a junk car in the driveway, not mow my lawn or stop pruning my bushes?
A. You will receive a notice from the Board of Directors and/or the management company giving you a reasonable amount of time to correct the violation. If it is not corrected in this time frame, you may be fined up to \$100.00/week until the violation is abated.
22. Q. Who do I call if my sewer line stops up?
A. Call a plumber of your choice. This is not the homeowners association's or management company's responsibility.
23. Q. I don't have any water!! Who should I call?
A. The Town/City water department. This is not a homeowner association responsibility.
24. Q. When it snows, who is responsible for snow removal on the streets?
A. The Town/City or the DOT. The streets do not belong to Amber Ridge, therefore any problems should be reported to the Town/City or DOT, NOT the Board or management company.

LAWN CARE

25. Q. What does the yard maintenance provided by the homeowners association take care of?
A. Only the common areas. You are responsible for mowing your own lawn and any other yard work that is necessary to maintain the property in good order. The owner of the property is responsible for seeding, fertilizing, weed control of the yards, pruning the shrubbery,

replenishing the mulch, replacing any dead plants, etc. If grass is allowed to get high, the owner will be subject to a fine for each day the lawn is not mowed, as outlined in the Restrictive Covenants.

26. Q. My neighbor's yard is not maintained and the grass is two feet tall. What should I do?
A. Contact a Board member or the property management company. They will be send a warning letter and if the yard is not mowed within a stipulated amount of time, they may be fined up to \$100.00/day. In addition, please call the Town/City. There is an ordinance in most City/Towns governing tall grass and weeds.
27. Q. A tree or bush has died in my front yard. Who is responsible for replacing it?
A. You are, not the homeowners association.
28. Q. Can I add several more trees to my front yard?
A. Yes, but you must submit a request to the Architectural Control Committee.

GENERAL QUESTIONS

29. Q. Children are continually playing in my yard, what should I do?
A. Contact the parents and try to correct the problem. If the problem persists, call the police. Neither the Board of Directors, or the management company have the power to stop someone from trespassing on a homeowner's private property.
30. Q. People are speeding thru the neighborhood. Who should I call?
A. Call the police. Neither the Board of Directors or the management company have police powers.
31. Q. My neighbor has a dog that barks all the time, and when the dog is out, it runs free and messes up our yard! What should I do?
A. First of all, do the neighborly thing - - go talk to your neighbor and see if this will help. If it does not, you should call the local animal control department and file a complaint.
32. Q. My neighbor is loud, plays loud music, has parties, etc. What should I do, who do I call?
A. Try to talk to the neighbor first. If this does not work, call the police! Neither Pindell-Wilson nor the Board of Directors have police power. It is a matter for the local authorities.
33. Q. I never got a copy of the Covenants. Where can I get one?
A. You should have received a copy of the Covenants from your closing attorney, when you purchased your home. If you did not, please visit our web site at www.pindell-wilson.com for a downloadable copy.
34. Q. If I sell my property, is there anything I need to do?
A. Make sure your closing attorney calls Pindell-Wilson for dues payment information.
35. Q. I would like to contact Pindell-Wilson. What are your hours of operation and contact information?
A. You are welcomed to call our office during business hours at 919-676-4008, or fax us any information at 919-676-2721. Our business hours are 8:30am - 5:00pm, Monday through Friday. You may also visit us on the web at www.pindell-wilson.com.