



Date Stamp

The Abbey Sales Checklist

Dear Prospective Owner,

Please submit the following for approval to Purchase in the Abbey:

- _____ Signed Application Checklist
- _____ Completed Application
- _____ \$150 Non-Refundable Application Fee – Made Payable to **The Abbey**
- _____ Two (2) Letters of Reference
- _____ Copy of state/gov't photo id for each adult over the age of 18
- _____ Background Release Form
- _____ Background fee of \$50 per adult U.S Citizen/\$75 Foreign National Non-refundable – Payable to **Anchor Associates**
- _____ Completed Directory and Email Consent
- _____ Completed Home Watch and Emergency Contact
- _____ Sales Contract with applicable condo/HOA disclosure(s)
- _____ Pet Certification

Unit Address _____

Title Company _____ Phone # _____

Missing or incomplete information will result in the delay of processing your application. A complete application package **MUST** be received 30 days prior to closing

Applicant Signature

Applicant Signature

If you have any questions please contact Anchor Associates at 239-649-6357 or applications@anchormanagers.com.

Thank You,

Anchor Managers

The Abbey Management Association, Inc. Application for Approval to Purchase

Date Stamp

Street Address _____ Unit # _____ Sale Closing ____/____/____

Owner Name _____ Phone _____

PLEASE TYPE OR PRINT LEGIBLY THE FOLLOWING INFORMATION:

APPLICANT INFORMATION			
Last Name	First	Middle	
Home Address		Apartment/Unit #	
City	State	ZIP	
Phone #	Cell #	Other Phone #	
Email Address			
Employer		Employer's Phone #	

APPLICANT INFORMATION			
Last Name	First	Middle	
Home Address		Apartment/Unit #	
City	State	ZIP	
Phone #	Cell #	Other Phone #	
Email Address			
Employer		Employer's Phone #	

OCCUPANTS		
<i>Please list the name, relationship and date of birth of all occupants not listed above who will be living in this unit.</i>		
Full Name	Relationship	Date of Birth

REFERENCES	
<i>Please list two personal references.</i>	
Full Name	
Relationship	Phone ()
Full Name	
Relationship	Phone ()

VEHICLES				
Please see the Rules & Regulations regarding vehicle restrictions and required parking passes				
Year	Make	Model	License plate #	State
Year	Make	Model	License plate #	State

RESIDENCY		
I am purchasing this unit with the intention to:		
_____ Reside on Full-Time Basis	_____ Reside on Part Time Basis	_____ Lease the unit

DISCLAIMER AND SIGNATURE	
In order to facilitate consideration of this application, I/we, the applicant(s), represent that the above information is factual and correct, and agree that any falsification or misrepresentation in this application will justify its disapproval.	
I/we have received, read and understand the Rules and Regulations of The Abbey Management Association and will comply.	
Signature	Date
Signature	Date

Return this request to:
 The Abbey Management Association, Inc.
 c/o Anchor Associates, Inc.
 2340 Stanford Court
 Naples, Florida 34112
 (239) 649-6357 phone
 (239) 649-7495 fax
 applications@anchormanagers.com



APPLICATION APPROVAL

_____ Approved	_____ Date
_____ Disapproved	By: _____
	<i>Board Officer or Director</i>

Date Stamp

The Abbey Management Association, Inc.

c/o Anchor Associates, Inc.

2340 Stanford Court

Naples, Florida 34112

(239) 649-6357, phone (239) 649-7495, fax

To Whom It May Concern:

The applicant(s) named below are applying for membership or rental in Abbey Management Association. The Board of Directors would appreciate it if you would furnish us with whatever information you consider pertinent regarding the character and stability of the applicant(s).

Upon completion, please return this form to the applicant. This completed Character Reference Form **MUST** be sent with the application in order for the Board to approve their purchase or lease. Thank You for your assistance in this matter!

Applicant Names _____

Street Address _____

City _____ State _____ Zip _____

How do you know the applicant(s)? _____

How long have you known the applicant(s)? _____

Would the applicant(s) make a good neighbor, in your opinion? _____ Yes _____ No

Reference Signature



Date Stamp

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BACKGROUND & CREDIT CHECK AUTHORIZATION

The Association has the right to perform background and credit checks on all applicants. By completing this authorization form, I give Anchor Associates, Inc. the right to administer a background and credit check as a part of the application approval process. Include with this form a non-refundable check made out to Anchor Associates. Each background and credit check is a non-refundable \$50 per adult for US Citizens and \$75 per person for Foreign National. Include a state or government issued photo ID.

Print all information neatly and legibly.

Applicant Name _____

DOB _____ Social Security # _____

NIN # _____ Passport # _____

Current Address _____

Previous Address _____

Applicant Name _____

DOB _____ Social Security # _____

NIN # _____ Passport # _____

Current Address _____

Previous Address _____

By signing this form I agree that the information provided is correct and to administer a background and credit check.

Signature _____

Date _____

Signature _____

Date _____

***FAX OR E-MAIL COMPLETED FORM**



Date Stamp

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Main Office:
2340 Stanford Court, Naples, FL 34112
(855) 649-6357 phone • (888) 210-6001 fax
www.anchormanagers.com

Agreement for Pre-Authorized or ACH Payments

Association Name: _____

I/we hereby authorize the "Association" and Anchor Associates, Inc., to initiate debit entries in the amount of my Association assessment from my account indicated below. I also authorize the Financial Institution named below to debit same to such account.

Financial Institution Name: _____

City: _____ **State:** _____ **Zip:** _____

Transit/ABA No: _____ **Account No:** _____

This authority is to remain in full force and effect until the Association and the Financial Institution have received written notification from me of its termination in such time and manner as to afford the Association and the Financial Institution a reasonable opportunity to act upon the request. I further understand that payments will be deducted from my account between the first (1st) and tenth (10th) of each month in which the assessment is due, and should my payment be returned for any reason, I understand that I can be terminated from the program and I will be charged a \$25.00 administrative fee.

A VOIDED CHECK (NOT DEPOSIT SLIP) MUST BE ATTACHED.

Important Note: Automatic debit payments will begin on the next period after receipt of this form.

Name(s): _____ **Home Phone:** _____

Unit Address: _____ **Alt Phone:** _____

Mailing Address (if different): _____
Street Address City State Zip

Signature

Date

Anchor Associates, Inc.

2340 Stanford Court
Naples, Florida 34112
(239) 649-6357, phone (239) 649-7495, fax
admin@anchormanagers.com

Date Stamp

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Owner Information Update

Owner Name: _____

Community Name: _____

Property Address: _____

Alternate Address (if applicable): _____

Contact Numbers: _____	_____
Phone Number	Phone Type
_____	_____
Phone Number	Phone Type
_____	_____
Phone Number	Phone Type

Email Address(es): _____

By signing this consent, I/we authorized the Association to print the completed information any applicable Community Directory and send correspondence and/or official notices via e-mail:

☐ All ☐ Invoices Only ☐ Directory ☐ None

HOME WATCH

Name of Home Watch: _____

Phone: _____

Email: _____

EMERGENCY CONTACT - Please provide the Association with a contact person in case of an emergency.

Emergency Contact: _____

Phone: _____

Email: _____

I/We occupy this residence: ☐ Full-time ☐ Part-time/2nd Home ☐ Investment/Rent it out

Signature_____
Date

Please return to Anchor Associates, Inc. at
2340 Stanford Court, Naples, FL 34112
Fax(239)649-7495 -or- Email admin@anchormanagers.com

The Abbey Management Association, Inc.

c/o Anchor Associates, Inc.

2340 Stanford Court

Naples, Florida 34112

(239) 649-6357, phone (239) 649-7495, fax

GUEST DISCLOSURE & REGISTRATION FORM

DATE: _____

The following individuals will be guests in Unit # _____ during our/my **ABSENCE**:

1. Approximate Dates of: ARRIVAL _____/_____/_____ DEPARTURE _____/_____/_____
2. Name _____ Spouse _____
3. Address _____
4. City _____ State _____ Zip _____
5. Relationship to Owner _____
6. Names of Occupants and age: _____

7. Vehicle Make _____ Model _____ Year _____
State & Plate # _____ → See By-Law and Rules on Limitations and Restrictions
8. In case of emergency, notify: _____ Phone #: _____
9. I HERE BY CERTIFY THAT THIS OCCUPANCY IS NOT IN VIOLATION OF ANY ASSOCIATION RULES, NOR AM I/WE COLLECTIONG ANY FORM OF RENT OR COMPENSATION IN FORM OF MONIES OR BARTER.

VIOLATION OR NON-COMPLIANCE MAY RESULT IN A FINE TO THE UNIT OWNER.

I, the owner of the above unit hereby affirm that no fee or other consideration is connected with this occupancy.

Owner Signature



Date Stamp

The Abbey Management Association, Inc.
Resident Parking Sticker Release

Unit Address: _____

Owner Name(s): _____

Tenant Name(s): _____
(if applicable)

Sticker #	Make	Model	Year	License Plate #	State Issued	Date Received	Initials

Resident (Print)

Resident (Signature)

Property Manager Signature

Date

The Abbey Management Association, Inc.

Pet Registration

PLEASE TYPE OR PRINT LEGIBLY THE FOLLOWING INFORMATION:

OWNER INFORMATION

Name(s)
The Abbey Address

PET INFORMATION

Name	Date of Birth	
Sex	Weight	
Species	Breed	
Primary Color	Secondary Color (if applicable)	
License #	Expiration Date	County/State
Rabies Vaccination Date	Microchip # (if applicable)	

PHOTO IDENTIFICATION

Please provide a picture of you animal attached in the space below.

VETERINARIAN INFORMATION

Name

Address

City

State

ZIP

Phone #

Fax #

DISCLAIMER AND SIGNATURE

I/we represent that the above information is factual and correct, and agree that any falsification or misrepresentation in this registration form will justify further investigation by the Board. I/we agree that the above reference pet is licensed with Collier County per their Animal Control Ordinance. I/we agree that if the above referenced pet dies, I/we will notify Anchor Associates of the death and will complete a new form if a replacement pet is obtained.

I/we understand that the ability to keep such a pet is a privilege, not a right. Failure to adhere to the Abbey Declaration and Rules & Regulations regarding pets shall result in action taken by The Abbey Board of Directors.

Signature

Date

Signature

Date

REGISTRATION REQUIREMENTS

The following items must be included in order to properly register your pet:

- _____ Completed Pet Registration form
- _____ Copy of Certificate of Vaccinations
- _____ Picture of your pet

Return this registration form to:

The Abbey Management Association
c/o Anchor Associates, Inc.
2340 Stanford Court
Naples, Florida 34112

(239) 649-6357 *phone*

(239) 649-7495 *fax*

admin@anchormanagers.com

Date Stamp

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KNOW THE LAW

*Understand the expectations for
responsible pet ownership
in Collier County*



License and Vaccinate Your Pet

Dogs, cats, and ferrets over four months old must have a current rabies vaccination.

Dogs and cats over four months old must have a valid annual County license. The license must be affixed to the collar or harness unless the animal is confined.

Proper Animal Care

Pets and livestock must be provided with adequate shelter, a sufficient quantity of good and wholesome food and water, exercise, and fresh air.

Pets may not be confined in an unattended motor vehicle under conditions or for lengths of time that may endanger the health and/or physical well-being of the animal.



Be a Good Neighbor

Pets must be confined to the owner's property or walked on a leash. Pets may not run at large.

Pets may not chase, run after, or jump at vehicles or bicycles using the right-of-way; and may not snap, growl, snarl, jump upon, or threaten persons using the right-of-way.

Pet feces must be immediately removed and properly disposed of. Pets may not create a sanitary nuisance on public or private property.

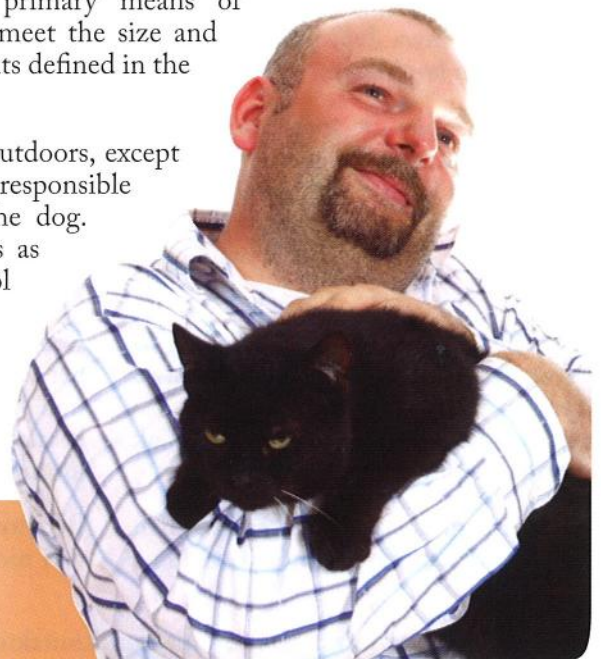
Pets may not make noise that is offensive and of such a continuous duration of time that it creates a nuisance.

For the Dog Owner

Any enclosure used as a primary means of confinement for a dog must meet the size and structural integrity requirements defined in the Animal Control Ordinance.

A dog may not be tethered outdoors, except when in visual range of a responsible party located outside with the dog. Additional specific conditions as defined in the Animal Control Ordinance must also be met.

Owners must confine a female dog in heat so that she cannot be bred, unless the breeding is specific and intentional.



Failure to comply with any of these regulations could result in a fine up to \$500.

Questions? Call DAS at (239) 252-PETS (7387) or visit us online at www.collierpets.com.

The Abbey Management Association, Inc.

Rules and Regulations

**As Approved by the Board of Directors on
August 15, 2018**

Section I: Security and Emergencies

- A. In the event of emergencies, DIAL 911 for Ambulance, Sheriff or Fire Department. Particularly, in the case of fire, DIAL 911, giving your name, address, building and unit number. If you observe smoke coming from under a door, FEEL THE DOOR FOR HEAT before attempting to open the door. In the event of Fire in your unit, do not attempt to extinguish it unless it is a small fire; in any event still DIAL 911. In the event of a fire, you cannot extinguish, close the door and evacuate your unit immediately.
- B. Report any suspicious person or persons, or activity immediately to the Sheriff's office, 239-774-4434 in Naples or 239-455-3121 Golden Gate. Other Important numbers are as follows:
 - 1. Poison Control Center – 800-282-3171
 - 2. Animal Control – 239-597-4880
 - 3. Naples Police – 239-434-4844
 - 4. Florida Highway Patrol – 239-344-1730
 - 5. Florida Power and Light – 239-262-1322
 - 6. Collier County Public Health – 239-774-8200

Section II: Rights and Responsibilities

- A. Unit Owners have the right to speak at all Board Meetings on any Agenda item, subject to reasonable Board rules as to frequency, duration and manner of Unit Owners statements.
- B. Unit Owners have the right to tape record or videotape all Board Meetings with prior notice.
- C. Notice of Board meetings will be posted for the required period of time, depending on type of meetings, on the Associations Bulletin Boards. All Association notices to Unit Owners, as well as notices of Board meetings will be posted on said bulletin boards, which are located above the Association's three Unit Mail Box Platforms, in plexi- glass enclosed cases.
- D. Unit Owners wishing to sell their units, must provide to the prospective purchaser (at seller's expense, if necessary) a copy of the recorded condominium documents, as amended, and the current association rules and regulations. Copies of said documents are maintained by the Association and maybe purchased for a reasonable cost in reproducing them, additionally all documents are available on-line. Further, the official records of the Association are kept and maintained by the Association's Property Management Company. The official records are open to inspection by any Association member, the member's authorized representative, and any mortgagee holding a mortgage encumbering any unit; such inspections shall be available at all reasonable times.
- E. Unit Owners have the right to install Roll Up Shades on their lanais.
- F. The Board in accordance with Florida Statutes section 718.113(5) as may be amended and the Declaration of Condominium 10.3 (F) shall maintain hurricane shutter specifications which include color, style and any other factors deemed relevant by the Board. The types of Hurricane Shutters/Protection specifically authorized by the Board are:
 - 1. For the lanai area, roll-down aluminum shutters which roll up into an enclosed housing on interior not exterior when not in use. These shutters are operated either manually or automatically/electrically to lower and raise into place. They are to be mounted up against the screen.
 - 2. For the other three windows (guest bedroom, kitchen and dining room), two shutter types are specified, Aluminum Roll down as described above and/or Accordion, tracks are to be mounted outside these windows but on the upper and lower sill, not mounted on the side of the building. Accordion shutters "stack" on each side of the window when not in use and unfold accordion style to cover the windows during storms. Some of these models can be locked with a key and may be used as a theft deterrent.
 - 3. Hurricane impact rated windows and doors.
- G. The following are some of the types specifically NOT Board approved:

1. Storm Panels of corrugated steel, clear poly carbonite or aluminum attached to walls around the windows by bolts or tracks attached to the building exterior.
2. Colonial Hurricane Shutters which are two-piece louvered shutters that attach to the wall on both sides of the window and fold together during storms.
3. Plywood Hurricane Shutters which also do not meet building codes.
4. Hurricane Fabrics of any kind.

Any Hurricane shutters installed must be color coordinated with The Abbey's exterior paint. No Hurricane shutters/protection may be installed without a completed Modification/Alteration form that has received Board approval prior to installation.

Section III: Rules and Regulations Applicable to All Residents

- A. Under no circumstances will units be used to conduct business or commercial purposes.
- B. Under no circumstances will noxious or offensive activity be permitted on Association Property, nor shall anything be done thereon which may be, or become, a nuisance or an annoyance to other unit owners. All occupants should exercise proper care to minimize noise. All radios, TVs, musical instruments, etc., should not be used so as to disturb others and should not be audible between units.
- C. Under no circumstances whatsoever will gasoline or similar type combustibles be stored in the units.
- D. Any charges for damage to common or limited common elements caused by owners, their guests or tenants shall be paid for by the unit owner.
- E. No signs, advertisement or notice of any type shall be placed upon the buildings nor in the common areas or in a window. Appropriate notices of general interest may be posted in or on the Associations bulletin boards in areas provided by the Board of Directors.
- F. Any and all types of soliciting on the premises including, but not limited to owners or tenants soliciting to other owners or tenants, or to the general public is prohibited.
- G. Workmen are not permitted to use saws, drills, or other noisy tools between 6:00PM and 8:00AM or on Sundays or Holidays, except in the event of an emergency.
- H. No material of any kind especially cigarette butts and ashes shall be thrown from balconies. This is for the safety of all Abbey residents.
- I. Laundry: No clothes, sheets, blankets, towels, or other articles shall be hung from clotheslines, clothes racks or particularly over railings and pool fences or otherwise exposed on any part of the common or limited common elements.
- J. There shall be no antennas, dishes or aerals erected upon the Common or Limited Common Elements.
- K. Unit owners shall be responsible for the routine maintenance and cleaning of any entry ways, lanais, stairways and walkways that are limited common elements. The Association however shall be responsible for non-routine maintenance, including painting, and all repair and replacement of such limited common elements.

Section IV: Swimming Pool Rules

- A. Pools may be used between the hours of *DAWN* to *DUSK* daily. All residents/guests of the Abbey will observe the swimming pool rules and regulations. Residents should be sure to read all posted pool rules, which are posted on pool house.
- B. Since there is no lifeguard on duty no bather should use the pools unless a person competent of assuring the bather's safety is present in the pool area.
- C. State Board of Health regulations require that a shower be taken before entering the pools. Entering pools when either body lotion or suntan lotion has been applied is not permitted.
- D. Wheeled conveyances such as, but not limited to, motor scooters, bicycles, roller-skates, rollerblades, etc. are not permitted in or near the pool area. However, either manual or motorized forms of transportation for the handicapped are not subject to this rule.
- E. No glassware will be permitted in Pool Area. In addition no food is allowed at the pool.

- F. No regular size rafts or floats are permitted in pools; however, children's' aquatic toys are permitted in pools if their use does not interfere with the enjoyment of others. Children are to be closely supervised at all times while in the pools or pool area.
- G. There will be no running or rough housing on pool deck; parents are at all times responsible for the behavior of their children. No diving into the pools will be permitted.
- H. No radios, tape decks, etc., are permitted in the pool area unless used with headset or earphones.
- I. Any person who is incontinent or not fully potty trained must wear appropriate waterproof clothing when entering or being carried into the pool.
- J. Nothing shall be placed on, hung over, or hung from the pool fence as well as the support rails for the chickee huts. This includes towels, articles of clothing, etc.
- K. Each unit is furnished a key for pool access. The gates are to be closed at all times. Under no circumstances will children be permitted to use the pool gate keys.
- L. Lounge chairs & tables will be occupied on a first come basis and reserving of lounge chairs and tables will not be permitted.
- M. No smoking is permitted in the pool area.

Section V: Changes and Alterations

- A. Unit owners shall not enclose, paint or otherwise decorate, alter or change the structure or appearance of the exterior of the buildings, or any other part of the common elements and limited common elements, which includes no wreaths or other type of decorations being displayed on front porch doors or security and/or screen doors. The only exception being garden hose reels but not to be visible from the street.
- B. The common element and limited common element front porches, walkways, stairways and corridors shall not be obstructed or encumbered or used for any other purpose other than ingress and egress to and from the units, nor shall any tables, chairs, plants or any other object of similar type or nature be left thereon.
- C. No plantings are permitted without Board approval.
- D. Nothing shall be stored outside the units. Lanais will be kept in a neat, orderly appearance.
- E. Remodeling projects for any unit requires a completed Alteration & Modification Request form as well as the approval of the Board of Directors.
- F. Any remodeling/replacement projects that require a Collier County Permit, must have a permit prior to the work commencing. A Certificate of Liability Insurance and Contractor License is also required and must list and identify The Abbey as a certificate holder on said document.

Section VI: Pets

- A. Any unit owner desiring a dog or cat must submit a Pet Registration Form and receive Board approval. No pets may be kept, bred or maintained for commercial purpose. The Board, when considering a request by a unit owner will take into consideration the configuration and size of the condominium unit, as well as the size, weight (not to exceed 30lbs) and height of the animal when making its decision.
- B. Pets must be accompanied by their owners and must be on a leash when outside the units and on the grounds. Owners will clean up animal droppings. Failure by unit owners to pick up their animals droppings will result in Board of Director action for consideration of levying a fine for violation of this section. Repeated violations may result in the Board of Directors' ordering the removal of the animal from the Association.
- C. Under no circumstances are pets permitted anywhere within the entire inner circumference (that circular area in the rear of the H-I-J-K-L-M-N-O-P buildings) common element.

Section VII: Rental, Lease or Loan to Guest/Relatives Rules

- A. The minimum Lease/Rental period is thirty (30) days, subject to a maximum number of three (3) separate lease or rentals in one calendar year period.

Our Declaration of Condominium 13.1 (A) states: An owner intending to make a lease of their unit shall give to the Board of Directors or it's designee written notice of such intention at least 30 days prior to the proposed transaction, together with the name and address of the proposed lessee, a copy of the

proposed lease, including rent amount and time period of lease, and such other information as the Board may reasonably require. The applicant must sign for having received a copy of the condominium documents and rules and regulations. The Board may also require the personal appearance of any lessee and their spouse, if applicable, and a credit and background check as a condition of approval. (No exceptions will be made to the requirements outlined above)

- B. Lease and rental of a unit owner's condominium requires approval of the Association (Board of Directors). The request for approval of either the lease or rental of a unit owner's condominium must be submitted at least 30 days prior to occupancy to allow for processing time. Approval must be received prior to occupancy and further, units will under no circumstance whatsoever be occupied without such approval. If the unit is occupied without proper approval 13.1 (C) 8 of the Declaration of Condominium gives the Board has the power to evict on five (5) days' notice.
- C. A non-refundable fee of \$100.00 must accompany the application to cover the cost of processing. Checks must be made payable to The Abbey.
- D. The Association is required to maintain current records and addresses of all owners, as well as records concerning persons that may occupy your unit, which is not only for the protection of the Association, but for the unit owner as well. Furthermore, the Board of Directors or its representative must be assured that any new occupant (renter, lease or guests) has been informed of, and received a copy of, the use restrictions and current rules and regulations of the Association. It is the Property Manager Company's responsibility to provide a copy of the rules and regulations to all persons occupying units by lease, rental or loan and to further receive assurance that they agree to abide by them. Note: loan of a unit to either guest or relatives does not require an application or processing fee, but does require management being notified of who will be occupying your unit and for how long.
- E. In accordance with 3.10 of the Declaration of Condominium of The Abbey, each unit shall be used and occupied for single –family, private residential purposes only. In addition, leases, renters and guests shall not be allowed to have pets. All lease extensions or renewals must have Board of Director approval. Management is required to be made aware of all occupants at all times.
- F. Rentals and/or leases are permitted only to individuals, under no circumstances whatsoever are sub-leases permitted. The Board, when considering applications for rental/lease, will, in addition to other factors, be guided by the aforementioned requirements.
- G. Applications will be approved for occupancy for only those persons so listed on application. Further, any falsification or misrepresentation of the facts so stated in the application will justify its automatic rejection.
- H. Unit Owners are made aware that failure of any owner to comply with the provisions of this section shall be grounds for actions, which may include, without limitation, an action to recover fees that normally would have been required for rental/lease from those unit owners who did not comply with the association documents when renting or leasing their units.

Section VIII: Automobiles and Parking

- A. Each unit owner of the Abbey Management Association, Inc. has an assigned parking space. This space is for the exclusive use of that unit owner. Use of an assigned parking space by someone other than whom the space is assigned is prohibited. The only exception to this provision would be the owner of that assigned space, authorizing use of his/her space during their absence to another person in writing.
- B. Residents having visitors shall have their guest park in one of the guest spaces in front of their building. If all guest spaces in front of your building are occupied only then will your guests park in a guest space somewhere else.
- C. Parking is prohibited in direct traffic areas. Surface street width is insufficient to accommodate parking and allow for passage of emergency vehicles.
- D. Do not park or drive on the grassed areas of the association property. The lawn irrigation system is easily damaged. Avoid unnecessary vehicle noises within the grounds, including, but not limited to, excessive volume of your vehicle radio. The parking of boats, trailers, campers, etc., on association property is prohibited. No major vehicle maintenance shall be permitted on the premises.

- E. Fluids, overflows from vehicle radiator's, etc., shall be cleaned from pavement surfaces, at owner's expense.
- F. Observe all traffic signs throughout Berkshire Village. Observe all stop signs by coming to a complete stop look both ways before proceeding into the intersection. The speed limit within The Abbey is 15 miles per hour. Violations with respect to the Abbey Speed Limit will be taken up by the Board of Directors for corrective action. There are no sidewalks, therefore children, adults and handicapped persons can be expected to be using the roadway for play and walking. Observe entrance and exit arrows at entranceway.
- G. All trucks, including pickup trucks and commercial vehicles, are prohibited from parking on association property except during periods when service is being performed.
- H. Parking Guidelines
 - 1. In accordance with the Amended and Restated Declaration of Condominium of The Abbey at Berkshire Village (Abbey Association Site Draft Plan Number 86 1328 1 dated November 1986 which allocated 1.5 parking spaces for each unit of the Association) all unit owners are allowed two vehicles per unit.
 - 2. The Property Management Company will issue not more than two blue stickers to owners or two green stickers to renters. A record will be kept of the parking stickers issued.
 - 3. Any unit owner who is going to be absent from the unit for a period may permit the unit to be occupied by guests while the unit owner is absent (see 11.2 Declaration of Condominium). A maximum of two Guest/Visitor Parking passes may be issued for use while the owner is absent allowing guests to park for a maximum of 60 days.
 - 4. Any unit having a Guest/Visitor vehicle staying more than 3 days must obtain a Guest/Visitor parking pass.
 - 5. One Guest/Visitor pass may be issued per unit while a unit owner is also occupying the unit. This pass will be good for up to 30 days. The Board may in its discretion grant an extension to this 30 day pass upon request of the unit owner, only to avoid undue hardship. The making of one exception shall not be construed as setting precedent for the granting of others.
 - 6. The Board of Directors will designate one Director who will be responsible for issuing Guest/Visitor parking passes. This Director and his/her contact information will be posted on each bulletin board.
 - 7. Any vehicle in violation of the above can be towed at the expense of the unit owner or operator of the vehicle.
- I. Only passenger automobiles and private passenger vans specifically used for personal travel may be parked on association property. Other type vehicles including, but not limited to the following, are prohibited from being on association property:
 - 1. No truck of any kind or description including a pick-up truck, commercial vehicles, all terrain vehicle ("ATV"), dune buggy, stock car, motorcycle. Motor scooter (except a "motorized disability access vehicle" as defined in Section 320.01 (34), Florida Statutes), motorized bicycle or moped, golf cart, go-cart, camper, motor home or other recreational vehicle, boat or similar equipment or vehicle which is not in operable condition or validly licensed or which has been modified for off-road or racing purposes shall be permitted to remain upon any portion of the Condominium Property, except that, delivery truck, service vehicles and other commercial vehicles being used in the furnishings of services to the association or the unit owner shall be permitted during normal business hours or in the case of an emergency, and vehicles otherwise prohibited herein which belong to or are being used by owners for loading and unloading purposes only may be parked on the Condominium Property but only for the period time reasonably necessary to accomplish the loading and/or unloading.
 - 2. Furthermore, Jeeps are permitted provided they do not have lift kits, mud tires and are fully enclosed by doors and tops. However, any vehicle, by whatever name designated which has an open bed at the point of original manufacture or which does not have rear seats or windows or which has been converted partially or completely from a passenger-carrying vehicle to a vehicle

for transporting goods or articles by the removal of a seat or seats or by the addition of a rack, crate or other holder or which is used to transport work materials shall be considered a "truck" regardless of whether the vehicle has commercial advertising on its exterior, the parking on association property is prohibited.

3. No vehicle shall be parked in violation of applicable zoning ordinances. In accordance with 11.9 of the Declaration of Condominium. The Board of Directors is empowered to tow any vehicles, at any time, parked in violation at the expense of the unit owner or operator of the vehicle. Such action by the Board shall be in addition to any other available Association remedies.

General:

1. No Real Estate "For Sale", "Sold", or "For Lease" signs are to be placed on condominium property, including windows. However, one "Open House" sign may be placed on the property listed for sale and one additional sign may be placed at the entry area during the period of the open house, not to exceed four (4) hours in any 24 hour period.
2. Cookout Grills: When in use, cookout grills must be placed at least ten (10) feet, or further, from the rear of the buildings, so as not to be a nuisance to neighbors. All propane grills must use 1 lb. cylinders only. Grills, when not in use, must be stored on lanai or in lanai storage closet. Storage or use of grills on front porches is not permitted.

3. Garbage and Trash: Per Waste Management, (239) 330-2977, all refuse must be securely enclosed and sealed (tied) in a plastic bag before being placed inside the dumpster. The dumpsters are for NORMAL TRASH ONLY. The following items are NOT to be placed in or beside the dumpsters:

aerosol cans, all liquids, animals, antifreeze, appliances, batteries, chemical products, computers, contaminated oils (gasoline, motor oil, transmission oil, etc.), dirt, fluorescent tubes, hazardous waste, herbicides/pesticides, Remodeling debris (flooring, molding, toilets, cabinets, counter tops, electrical fixtures etc.), lubricating/hydraulic oil, medical waste, oil filters, flammable liquids, paint (except completely dry latex paint cans, no liquids), propane tanks, televisions/monitors, tires, horticultural materials (plant clippings, trees, tree clippings, grass clippings, mulch, etc.)

Cartons and boxes must be broken down before being placed in a dumpster. Christmas trees are usually assigned a specific pick-up date and are NOT to be placed in the dumpster.

No items of any kind are to be left outside the dumpster, anyone caught doing so will be subject to a \$100 fine. The proper procedure to arrange for a bulk item pick-up is:

- 1). Call the Property Management Company at (239) 649-6357
- 2). Advise Property Management Company that a bulk item pick-up is needed
- 3). Inform Property Management Company of the type and number of items.

The cost of bulk item pick-up for one item is approximately \$41, and approximately \$11 for each additional item. Owners are responsible for this expense which will be added to their account.

4. Recycling: All recycling must follow posted guidelines.
5. Violations – Compliance & Default; Remedies: When a violation of the associations covenants is considered serious enough by of Directors to warrant the Board to consider levying a fine against the Unit Owner to be held responsible for such violation, it shall be in accordance with the Bylaws of the Abbey Management Association Inc., specifically 8.1 which reads in part:

Fines: The Board of Directors may levy reasonable fines against units or individuals including unit owners, guests, invitees, licensees and occupants of units who commit violations of the Florida Condominium Act or the provisions of the condominium documents or the Board may suspend, for a reasonable period of time, the right of a unit owner or a unit owners tenant, guest, or invitee, to use common elements, common facilities, or any other Association property for failure to comply with any provision of the condominium documents or the Associations Rules & Regulations. The fines shall be in an amount deemed necessary by the Board to deter future violations, but in no event shall any fine exceed \$100 per violation per day or \$1,000 in aggregate.

6. An individual occupant shall not interfere with the Association Management firm while in its performance of its duties or the exercise of any of its powers given to them by the Association or its Board of Directors.
7. Property Management Company will assist the Association in upholding policies and rules and regulations by notification to violators, in writing, of specific rule infractions. It will be the policy that phone calls or personal meetings with violators should precede written notification where it is felt this procedure might help to avoid misunderstandings. All formal notification of violations should be preceded by a signed complaint so that the Management Firm can act properly on the complaint. Violations that cannot be corrected by the Management Firm will be turned over to the Board of Directors for whatever action they deem necessary.
9. Should you have a problem, or need some assistance concerning the Association please contact the Property Management Company. All forms are available for pick-up, by email, or on-line.

Misc:

The Abbey has a website:

www.theabbeynaples.com

Username: abbeymembers

Password: commonwealth

The Abbey Management Association, Inc.

Approved Budget

January 1, 2022 thru December 31, 2022

Acct. CODE	DESCRIPTION	2021 Budget	2021 Projected	2022 Budget	2022 Quarterly
REVENUE:					
410	Maintenance Fees - Oper	\$ 651,598	\$ 651,598	\$ 734,784	\$ 183,696
411	Maintenance Fees - Reserve	\$ 101,762	\$ 101,795	\$ 132,858	\$ 33,214
413	Maintenance Fees - Master	\$ 21,844	\$ 21,844	\$ 24,940	\$ 6,235
415	Owner Interest Income	\$ -	\$ 407	\$ -	\$ -
417	Owner Late Charge	\$ -	\$ 1,426	\$ -	\$ -
425	Special Assessment Income	\$ -	\$ 67,080	\$ -	\$ -
TOTAL REVENUE:		\$ 775,204	\$ 844,150	\$ 892,582	\$ 223,145
EXPENSES:					
500	Electricity	\$ 9,000	\$ 9,000	\$ 9,000	\$ 2,250
504	Water/Sewer	\$ 101,000	\$ 94,000	\$ 94,000	\$ 23,500
508	Trash/Recycle	\$ 22,000	\$ 25,000	\$ 25,000	\$ 6,250
509	Comcast-Internet/Cable	\$ 160,000	\$ 160,533	\$ 166,690	\$ 41,673
610	Janitorial	\$ 2,900	\$ 2,950	\$ 3,000	\$ 750
612	Building Pest Control/Exterior	\$ 12,300	\$ 12,300	\$ 12,300	\$ 3,075
614	Termites	\$ 6,270	\$ 6,270	\$ 6,270	\$ 1,568
620	Loss of Income/Bad Debt	\$ 3,000	\$ -	\$ -	\$ -
627	Building Common Maintenance	\$ 30,073	\$ 25,000	\$ 30,073	\$ 7,518
642	Fire Safety/Alarm	\$ 2,000	\$ 4,000	\$ 3,000	\$ 750
660	Pool Maintenance	\$ 7,800	\$ 7,740	\$ 9,600	\$ 2,400
665	Pool Repairs	\$ 3,000	\$ 500	\$ 2,000	\$ 500
700	Landscape Maintenance	\$ 49,500	\$ 49,500	\$ 51,900	\$ 12,975
701	Landscape Improvements	\$ 2,000	\$ 1,350	\$ 2,000	\$ 500
703	Mulch	\$ 5,500	\$ 5,232	\$ 6,000	\$ 1,500
707	Irrigation Inspection/Repairs	\$ 4,140	\$ 4,500	\$ 4,200	\$ 1,050
708	Irrigation Project	\$ -	\$ 65,000	\$ -	\$ -
710	Tree Trimming/Palms/HK Orchids	\$ 6,500	\$ 8,115	\$ 7,000	\$ 1,750
800	Management Fee	\$ 30,960	\$ 30,960	\$ 31,896	\$ 7,974
804	Annual Meeting/Venue Expenses	\$ 750	\$ 365	\$ 750	\$ 188
805	Office Expenses	\$ 5,000	\$ 5,000	\$ 5,000	\$ 1,250
812	Legal Fees	\$ 5,000	\$ 3,000	\$ 4,000	\$ 1,000
814	Corporate Annual Filing	\$ 62	\$ 62	\$ 62	\$ 16
815	Annual Corporate Report	\$ 688	\$ 688	\$ 688	\$ 172
825	Taxes/Audit Fee	\$ 280	\$ 280	\$ 280	\$ 70
826	Pool Permit Fees	\$ 875	\$ 875	\$ 875	\$ 219
841	Insurance	\$ 126,000	\$ 143,805	\$ 204,200	\$ 51,050
842	Flood Insurance	\$ 55,000	\$ 50,600	\$ 55,000	\$ 13,750
850	Berkshire Village Master Fees	\$ 21,844	\$ 21,844	\$ 24,940	\$ 6,235
901	Reserve - Roofs	\$ 75,026	\$ 75,026	\$ 65,762	\$ 16,440
903	Reserve - Sealing	\$ -	\$ -	\$ -	\$ -
904	Reserve - Painting	\$ -	\$ -	\$ 13,600	\$ 3,400
905	Reserve - Chickee Huts	\$ 1,246	\$ 1,246	\$ 1,413	\$ 353
906	Reserve - Fire Safety	\$ -	\$ -	\$ -	\$ -
910	Reserve -Pool	\$ 3,480	\$ 3,480	\$ 3,431	\$ 858
912	Reserve - Asphalt	\$ 22,011	\$ 22,011	\$ 21,751	\$ 5,438
914	Deferred Maintenance	\$ -	\$ -	\$ 26,900	\$ 6,725
TOTAL EXPENSES:		\$ 775,204	\$ 840,232	\$ 892,582	\$ 223,145

MINUS OTHER INCOME	\$ 21,844	\$ 24,940
ADJUSTED EXPENSE BALANCE	\$ 753,360	\$ 867,642
Annual Maintenance Per Unit	\$ 4,380	\$ 5,044
Quarterly Maintenance Per Unit	\$ 1,095	\$ 1,261

APPROVED
11/22/21

The Abbey Management Association, Inc.
Approved Reserves
January 1, 2022 thru December 31, 2022

Acct. Code	Reserve Fund	Replacement Cost	Total Life	Remaining Life	Projected Balance 12/31/21	Additional Required	Annual Required
301	Roof	\$ 907,570	24	6	\$ 513,000	\$ 394,570	\$ 65,762
302	Painting	\$ 120,000	9	1	\$ 106,400	\$ 13,600	\$ 13,600
303	Sealing	\$ -	0	0	\$ -	\$ -	\$ -
304	Pools	\$ 91,300	25	24	\$ 8,949	\$ 82,351	\$ 3,431
305	Chickee Huts	\$ 25,000	20	14	\$ 5,213	\$ 19,787	\$ 1,413
306	Fire Safety	\$ -		0	\$ 6,610	\$ -	\$ -
307	Asphalt	\$ 205,700	19	5	\$ 96,944	\$ 108,756	\$ 21,751
314	Deferred Maintenance	\$ 269,000	10	10	\$ -	\$ 269,000	\$ 26,900
315	Unallocated Interest	\$ -	0	0	\$ -	\$ -	\$ -
	TOTAL	\$ 1,618,570			\$ 737,116	\$ 888,064	\$ 132,858

Approved
11/22/2021

The Abbey Management Association, Inc.

Run Date: 01/27/2022
Run Time: 01:57 PM

FUND BALANCE SHEET

As of: 12/31/2021

Assets

Account	Operating	Reserves	Total
Assets			
00102 Operating - IberiaBank	\$96,028.37	\$0.00	\$96,028.37
00103 Reserves - IberiaBank	\$0.00	\$291,259.62	\$291,259.62
00105 Athene Annuity #6635 - 9/23/25	\$0.00	\$232,109.98	\$232,109.98
00106 Symetra Life #5135 - 10/20/25	\$0.00	\$233,581.94	\$233,581.94
00110 A/R Receivable F-104	\$6,755.80	\$0.00	\$6,755.80
00111 A/R Maintenance	\$2,753.25	\$0.00	\$2,753.25
00113 A/R Master Assessments	\$54.75	\$0.00	\$54.75
00116 Misc Owner Receivable	\$22.14	\$0.00	\$22.14
00117 Late Fee Receivable	\$280.08	\$0.00	\$280.08
00124 Prepaid Insurance	\$5,727.64	\$0.00	\$5,727.64
Assets Total	\$111,622.03	\$756,951.54	\$868,573.57
Total Assets:	\$111,622.03	\$756,951.54	\$868,573.57

Liabilities

Account	Operating	Reserves	Total
Liabilities			
00216 Accrued Expense	\$9,362.29	\$0.00	\$9,362.29
00217 Prepaid Owner Assessments	\$41,713.25	\$0.00	\$41,713.25
Liabilities Total	\$51,075.54	\$0.00	\$51,075.54
Total Liabilities:	\$51,075.54	\$0.00	\$51,075.54

Equity

Account	Operating	Reserves	Total
Reserves			
00301 Reserves - Roof	\$0.00	\$516,057.22	\$516,057.22
00302 Reserves - Painting	\$0.00	\$106,404.12	\$106,404.12
00304 Reserves - Pools One & Two	\$0.00	\$8,949.41	\$8,949.41
00305 Reserves - Chickee Huts	\$0.00	\$5,213.36	\$5,213.36
00306 Reserves - Fire Alarm Panel	\$0.00	\$6,610.50	\$6,610.50
00307 Reserves - Asphalt	\$0.00	\$96,243.64	\$96,243.64
00315 Unallocated Interest	\$0.00	\$17,473.29	\$17,473.29
Reserves Total	\$0.00	\$756,951.54	\$756,951.54
Members Equity			
00350 Members Equity	\$55,607.61	\$0.00	\$55,607.61
Members Equity Total	\$55,607.61	\$0.00	\$55,607.61
Current Year Net Income/(Loss)	\$4,938.88	\$0.00	\$4,938.88
Total Equity:	\$60,546.49	\$756,951.54	\$817,498.03
Total Liabilities & Equity	\$111,622.03	\$756,951.54	\$868,573.57

The Abbey Management Association, Inc.

Run Date: 01/27/2022
Run Time: 01:57 PM

INCOME STATEMENT

Start: 12/01/2021 | End: 12/31/2021

Income

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
Income							
00410 Maintenance Fees - Operating	54,299.75	54,299.87	(0.12)	651,598.00	651,598.00	0.00	651,598.00
00411 Maintenance Fees - Reserves	8,480.24	8,480.24	0.00	101,762.00	101,762.00	0.00	101,762.00
00413 Master Assessment	0.00	0.00	0.00	21,844.00	21,844.00	0.00	21,844.00
00416 Misc. Owner Income	0.00	0.00	0.00	407.16	0.00	407.16	0.00
00417 Owner Late Charges	0.00	0.00	0.00	1,976.43	0.00	1,976.43	0.00
00425 Special Assessment Income	0.00	0.00	0.00	67,080.00	0.00	67,080.00	0.00
00460 Application Fees	200.00	0.00	200.00	2,450.00	0.00	2,450.00	0.00
Income Total	62,979.99	62,780.11	199.88	847,117.59	775,204.00	71,913.59	775,204.00
Total Income	62,979.99	62,780.11	199.88	847,117.59	775,204.00	71,913.59	775,204.00

Expense

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
Building Maintenance							
00500 Electricity	806.11	750.00	(56.11)	8,452.01	9,000.00	547.99	9,000.00
00504 Water/Sewer	7,479.94	8,416.63	936.69	91,689.50	101,000.00	9,310.50	101,000.00
00508 Trash/Recycle	2,118.20	1,833.37	(284.83)	24,684.73	22,000.00	(2,684.73)	22,000.00
00509 Comcast Xfinity Cable/Internet	13,844.75	13,333.37	(511.38)	160,270.26	160,000.00	(270.26)	160,000.00
00610 Janitorial	225.29	241.63	16.34	2,912.59	2,900.00	(12.59)	2,900.00
00612 Building Pest Control Exterior	1,861.00	1,025.00	(836.00)	9,450.92	12,300.00	2,849.08	12,300.00
00614 Termite Treatment	0.00	522.50	522.50	6,270.00	6,270.00	0.00	6,270.00
00620 Loss of Income/Bad Debt	0.00	250.00	250.00	0.00	3,000.00	3,000.00	3,000.00
00622 Building Common Maintenance	4,529.42	2,506.12	(2,023.30)	25,780.72	30,073.00	4,292.28	30,073.00
00624 Fire Safety/Alarm	4,338.29	166.63	(4,171.66)	6,172.55	2,000.00	(4,172.55)	2,000.00
00660 Pool Maintenance	650.00	650.00	0.00	7,745.00	7,800.00	55.00	7,800.00
00665 Pool Repairs	120.00	250.00	130.00	324.13	3,000.00	2,675.87	3,000.00
683 Roof Project	4,950.00	0.00	(4,950.00)	4,950.00	0.00	(4,950.00)	0.00
Building Maintenance Total	40,923.00	29,945.25	(10,977.75)	348,702.41	359,343.00	10,640.59	359,343.00
Grounds Maintenance							
00700 Landscape Maintenance	4,234.00	4,125.00	(109.00)	49,609.00	49,500.00	(109.00)	49,500.00
00701 Landscape Improvements	0.00	166.63	166.63	1,350.00	2,000.00	650.00	2,000.00
00703 Mulch	5,252.19	458.37	(4,793.82)	5,292.19	5,500.00	207.81	5,500.00
00707 Irrigation Repairs	1,096.00	345.00	(751.00)	5,001.00	4,140.00	(861.00)	4,140.00
00708 2021 Irrigation Project	0.00	0.00	0.00	65,000.00	0.00	(65,000.00)	0.00
00710 Tree Trimming/Palms/HR Orchids	3,825.00	541.63	(3,283.37)	7,465.00	6,500.00	(965.00)	6,500.00
Grounds Maintenance Total	14,407.19	5,636.63	(8,770.56)	133,717.19	67,640.00	(66,077.19)	67,640.00
Administrative							
00800 Management	2,580.00	2,580.00	0.00	30,960.00	30,960.00	0.00	30,960.00
00804 Annual Meeting Expense	0.00	0.00	0.00	365.50	750.00	384.50	750.00
00805 Office Expense	739.68	416.63	(323.05)	5,335.23	5,000.00	(335.23)	5,000.00
00810 Application Fee-Mgmt.	0.00	0.00	0.00	200.00	0.00	(200.00)	0.00
00812 Legal Fees	1,191.59	416.63	(774.96)	3,001.59	5,000.00	1,998.41	5,000.00
00814 Corporate Annual Filing	0.00	0.00	0.00	61.25	62.00	0.75	62.00
00820 Fees to Division	688.00	0.00	(688.00)	688.00	688.00	0.00	688.00
00825 Taxes/Audit Fees	0.00	0.00	0.00	280.00	280.00	0.00	280.00
00826 Pool Permit Fees	0.00	0.00	0.00	875.00	875.00	0.00	875.00
00841 Insurance	16,362.22	10,500.00	(5,862.22)	143,806.62	126,000.00	(17,806.62)	126,000.00
00842 Flood Insurance	0.00	4,583.37	4,583.37	50,579.92	55,000.00	4,420.08	55,000.00
00850 Berkshires Village Master Fees	0.00	0.00	0.00	21,844.00	21,844.00	0.00	21,844.00
Administrative Total	21,561.49	18,496.63	(3,064.86)	257,997.11	246,459.00	(11,538.11)	246,459.00
Reserves							
00905 Reserves - Roof	6,253.12	6,253.12	0.00	75,026.00	75,026.00	0.00	75,026.00
00905 Reserves - Chickee Huts	103.87	103.87	0.00	1,246.00	1,246.00	0.00	1,246.00
00910 Reserves - Pool	290.00	290.00	0.00	3,480.00	3,480.00	0.00	3,480.00

Account	Current			Year to Date			Yearly
	Actual	Budget	Variance	Actual	Budget	Variance	Budget
0. Reserves - Asphalt	1,833.25	1,833.25	0.00	22,010.00	22,010.00	0.00	22,010.00
Reserves Total	8,480.24	8,480.24	0.00	101,762.00	101,762.00	0.00	101,762.00
Total Expense	85,371.92	62,558.75	(22,813.17)	842,178.71	775,204.00	(66,974.71)	775,204.00
Net Income	(22,391.93)	221.36	(22,613.29)	4,938.88	0.00	4,938.88	0.00

The Abbey Management Association, Inc. 2022 Frequently Asked Questions

Q: What are my voting rights in the Condominium Association?

A: Each unit is entitled to one vote.

Q: What restrictions exist in the Condominium Documents on my right to use my unit?

A: Each unit shall be used as a single-family residence only.

Q: What restrictions exist in the Condominium Documents on the leasing of my unit?

A: Units may not be rented for less than thirty (30) days with no more than three (3) leases in a calendar year. All prospective tenants must submit to the Association a lease application (30) days prior to the start date of the lease. All tenants must be approved by the Association. A non-refundable \$150.00 application fee is required. Tenants are not permitted to have pets.

Q: How much are my assessments to the Condominium Association for my unit and when are they due?

A: The Association assessments are \$1,261.00 and are due the first day of each Quarter (January, April, July and October) regardless if notice is received or not.

Q: Do I have to be a member in any other Association? If so, what is the name of the Association and is there a separate assessment?

A: Each unit owner is required to be a member of the Berkshire Village Master Association. The annual assessment is \$145.00 collected by The Abbey during the first quarter of every year.

Q: Who holds the master insurance policy for liability and hazard?

A: Brown and Brown of Naples: 239-213-2017.

Q: Am I required to pay rent or land use fees for recreational or other commonly used facilities? If so, how much am I obligated to pay annually?

A: No.

Q: Is the Condominium Association or other mandatory membership association involved in any court cases in which it may face liability in excess of \$100,000? If so, identify each such case.

A: No.

NOTE: The statements contained herein are only summary in nature. A prospective purchaser should refer to all references, exhibits hereto, the sales contract, and the Condominium Documents.