

DECLARATION
OF
TIDEWATER VILLAGE
CLINTON, CONNECTICUT

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DECLARATION OF TIDEWATER VILLAGE

RICHARDS BROTHERS FARMS, LLC, a Connecticut limited liability company with an office at 114 W. Main Street Clinton Connecticut does hereby submit the real property in the Town of Clinton, Connecticut, described in Schedule A-1, to the provisions of the Common Interest Ownership Act, Chapter 828 of the Connecticut General Statutes, as amended, for the purpose of creating Tidewater Village and making the improvements shown in the Survey and Plans attached as Schedules A-3 and A-4.

ARTICLE I Definitions

In the Community Documents, the following words and phrases shall have the following meanings:

Section 1.1 – Act

The Common Interest Ownership Act, Chapter 828, Sections 47-200 et seq. of the Connecticut General Statutes, as it may be amended from time to time. Amendments to the Act that are applicable to common interest communities already in existence will apply to this Common Interest Community, however amendments that are expressly applicable only to common interest communities created after the effective date of the amendments will not apply to this Common Interest Community unless the Declaration is amended to incorporate such amendments to the Act.

Section 1.2 – Allocated Interests

The undivided interest in the Common Elements, the Common Expense liability, and Votes in the Association allocated to the Units in the Common Interest Community. The Allocated Interests are described in Article VIII of this Declaration and shown on Schedule A-2.

Section 1.3 – Association

Tidewater Village Homeowners Association, Inc., a nonstock corporation organized under the laws of the State of Connecticut. It is the association of unit owners pursuant to Section 47-243 of the Act.

Section 1.4 – Bylaws

The Bylaws of the Association, as they may be amended from time to time.

Section 1.5 – Common Elements

All portions of the Common Interest Community other than the Units, including any real property owned by the Association, other than a Unit and may include easements in favor of Units or the Common Elements over other Units and other interests in real property for the benefit of Unit Owners which are subject to this Declaration.

Section 1.6 – Common Expense Assessment

An assessment for Common Expenses against one (1) or more Units adopted by the Association. It includes fees, charges, late charges, fines, and interest charged against a Unit Owner pursuant to the Act, the Community Documents, or both.

Section 1.7 – Common Expenses

Expenditures made by, or financial liabilities of, the Association, together with any allocations to reserves, including, but not limited to:

- (a) Expenses of administration, operation, Maintenance, Repair, or Replacement of the Common Elements and those portions of the Units for which the Association is responsible;
- (b) Expenses necessary or useful for the operation of the Association or the accomplishment of its purposes, or that the Association incurs in exercising its powers or performing its duties under the Community Documents, the Act, or other applicable law;
- (c) Expenses declared to be Common Expenses by the Community Documents or by the Act;
- (d) Expenses agreed upon as Common Expenses by the Association.
- (e) Expenses incurred by the Association for electricity, gas, water, septic, telecommunication, and other utility charges not billed by the provider to individual Units; and
- (f) Such reserves as may be established by the Association, whether held in trust or by the Association, including, but not limited to, reserves for Maintenance, Repair, Replacement, or addition to the Common Elements, to those portions of the Units for which the Association is responsible, and to any other real or personal property acquired or held by the Association.

Some costs and expenses imposed by the Association shall be Common Expenses but shall be assessed against fewer than all the Units as provided in Section 17.2 of this Declaration.

Section 1.8 – Common Interest Community

Tidewater Village.

Section 1.9 – Community Documents

The Declaration, Survey, and Plans recorded and filed pursuant to the provisions of the Act to create Tidewater Village, and the certificate of incorporation, the Bylaws, and the Rules of the Association, as any of the foregoing may be amended from time to time. Any exhibit, schedule, or certification accompanying a document is a part of that document.

Section 1.10 – Damaged or Destroyed

A portion of the Common Interest Community is Damaged or Destroyed (or suffers Damage or Destruction) if it suffers physical damage that is of a type and is caused by an occurrence of a type covered by the insurance the Association is required to carry by Section 47-255 of the Act, by insurance the Association is required to carry by this Declaration, or by other insurance carried by the Association.

Section 1.11 – Declarant

Richards Brothers Farms, LLC, a Connecticut limited liability company and its successors, if any, as defined in Subsection 47-202 (14) of the Act.

Section 1.12 – Declaration

This document, including any amendments.

Section 1.13 – Development Rights

The rights reserved by the Declarant under Section 7.1 of this Declaration.

Section 1.14 – Director

A member of the Executive Board.

Section 1.15 – Eligible Insurer

See the definition in Section 16.2 of this Declaration.

Section 1.16 – Eligible Mortgagee

See the definition in Section 16.2 of this Declaration.

Section 1.17 – Executive Board

The board of directors of the Association pursuant to Subsections 47-245(a) and (b) of the Act, and Sections 33-1080 through 33-1139 of the Nonstock Corporation Act, except where superseded by the Act.

Section 1.18 – Improvements

Any buildings, facilities, amenities, landscaping, or infrastructure existing from time to time on the land included in the Common Interest Community, including, but not limited to, buildings, paving, utility wires, pipes, light poles and trees, shrubbery, and lawns planted by the Declarant or the Association.

Section 1.19 – Limited Common Elements

A portion of the Common Elements allocated by the Declaration or by the operation of Subsections 47-221 (2) or (4) of the Act for the exclusive use of one (1) or more but fewer than

all of the Units. The Limited Common Elements in the Common Interest Community are described in Article V of this Declaration.

Section 1.20 – Maintain, Repair, and Replace

To Maintain, Repair, and Replace (or to perform Maintenance, Repair, and Replacement) is the act of addressing and correcting deterioration, decay, wear and tear, and obsolescence to any portion of the Property which has not suffered Damage or Destruction.

Section 1.21 – Manager

A Person engaged by the Association to perform management services for the Common Interest Community and the Association.

Section 1.22 – Material Adverse Action

See the definition in Section 16.2 of this Declaration.

Section 1.23 – Notice and Comment

The right of a Unit Owner to receive notice of an action proposed to be taken by or on behalf of the Association, and the right to comment thereon. The procedures for Notice and Comment are set forth in Section 22.1 of this Declaration.

Section 1.24 – Notice and Hearing

The right of a Unit Owner to receive notice of an action proposed to be taken by the Association, and the right to be heard thereon. The procedures for Notice and Hearing are set forth in Sections 22.2 and 22.3 of this Declaration.

Section 1.25 – Person

An individual, corporation, limited liability company, business trust, estate, trust, partnership, association, joint venture, public corporation, government, governmental subdivision or agency, instrumentality or any other legal or commercial entity.

Section 1.26 – Plans

The plans filed with this Declaration as Schedule A-4, as they may be amended from time to time.

Section 1.27 – Property

The land, all Improvements, easements, rights, appurtenances, and any other interests in real property that have been submitted to the provisions of the Act by this Declaration as amended from time to time.

Section 1.28 – Rules

Rules for the use of Units and Common Elements and for the conduct of Persons within the Common Interest Community, adopted by the Executive Board pursuant to this Declaration. The initial Rules have been recorded contemporaneously with this Declaration.

Section 1.29 – Security Interest

An interest in real property or personal property, created by conveyance or contract, which secures payment or performance of an obligation. The term includes a lien created by a mortgage, deed of trust, trust deed, security deed, contract for deed, land sales contract, lease intended as security, assignment of leases or rents intended as security, pledge of an ownership interest in the Association, and any other consensual lien or title retention contract intended as security for an obligation.

Section 1.30 – Special Assessment

Any Common Expense Assessment assessed against all of the Units that is not adopted in the same resolution as the budget for the overall operation of the Common Interest Community adopted in accordance with Section 17.5 of this Declaration. Special Assessments include amendments to the current budget and assessments which, by their terms, become part of the budget once adopted.

Section 1.31 – Special Declarant Rights

Rights reserved for the benefit of a Declarant pursuant to Sections 7.4 through 7.9 of this Declaration.

Section 1.32 – Structure, Structural

The Structure of a building includes all components that support any portion of the building, that enclose the building or that keep the building weather tight. Any portion of the Structure of a building is Structural.

Section 1.33 – Survey

The survey filed with this Declaration as Schedule A-3, as it may be amended from time to time.

Section 1.34 – Unit

A physical portion of the Common Interest Community designated for separate ownership or occupancy, the boundaries of which are described in Section 4.3 of this Declaration.

Section 1.35 – Unit Owner

The Declarant or other Person who holds legal title to a Unit. Unit Owner does not include a Person having an interest in a Unit solely as security for an obligation. The Declarant is the initial owner of each Unit created by this Declaration.

Section 1.36 – Votes

The votes allocated to each Unit as shown on Schedule A-2.

Section 1.37 – Majority or Majority of Unit Owners

The owners of more than 50% of the votes of the Association.

Any specified percentage, portion or fraction of what unit owners, unless otherwise stated in the Community Documents, means such percentage, portion or fraction in the aggregate of such portion of votes.

ARTICLE II

Name and Type of Common Interest Community and Association

Section 2.1 – Common Interest Community

The name of the Common Interest Community is Tidewater Village
Tidewater Village is a condominium.

Section 2.2 – Association

The name of the Association is Tidewater Village Homeowners Association Inc.
It is a nonstock corporation organized under the laws of the State of Connecticut.

ARTICLE III

Description of Property

Section 3.1 – Description of Property

The Common Interest Community is situated in the Town of Clinton, Connecticut and is located on the real property described in Schedule A-1.

ARTICLE IV

Maximum Number of Units, Identification, and Boundaries

Section 4.1 – Number of Units

The Common Interest Community currently contains _____ units. The Declarant may create additional units so that the Common Interest Community may contain a maximum of forty-one (41) units.

Section 4.2 – Identification of Units

All Units are identified by number and are shown on the Survey or Plans or both.

Section 4.3 – Boundaries

The boundaries of each Unit created by this Declaration are located as shown on the Survey and Plans and are more particularly described as follows:

(a) The boundaries of each unit area as follows:

- (1) LOWER HORIZONTAL BOUNDARY. The plane of the surface of the ground, and in those areas excavated for the basement and foundation, the plane of the surface of the ground projected through the area excavated for such basement and foundation within the Outer Lateral Unit Boundary; and
 - (2) UPPER HORIZONTAL BOUNDARY. The plane formed by the vertical projection of the Outer Lateral Unit Boundary, extending from the ground upward to a plan (upper horizontal boundary) 100 feet above and parallel to the plan of the lower horizontal boundary.
 - (3) The Outer Lateral Unit Boundary for each Unit consists of the vertical components of the structure including, but not limited to: exterior walls, roof overhangs, windows, doors, decks, porches, hatchways, and any other exterior surface of the residential structure.
- (b) Inclusions: Each Unit shall include the space and improvements lying within the boundaries described in Subsection 4.3(a) above.
 - (c) Exclusions: Except when specifically included by other provisions of Section 4.3, the following are excluded from each Unit: The spaces and improvements lying outside of the boundaries described in Subsection 4.3(a) and 4.3(b) above.
 - (d) Inconsistency with Survey and Plans: If this definition is inconsistent with the Survey and Plans, then this definition shall control.

ARTICLE V
Limited Common Elements

The following portions of the Common Elements are Limited Common Elements assigned to the Units as stated:

Section 5.1 – Limited Common Elements.

- (a) If any chute, chimney, flue, pipe, duct, wire, conduit, or any other fixture lies outside the designated boundaries of a Unit, any portion thereof serving only that Unit is a Limited Common Element, the use of which is limited to that Unit, and any portion thereof serving more than one (1) Unit or any portion of the Common Elements is a part of the Common Element.
- (b) The Driveway area located between the garage portion of each Unit and the main roadway is a Limited Common Element servicing that Unit.
- (c) Any heating and air conditioning apparatus, electrical, television, telephone, or other equipment located outside the Unit serving one Unit exclusively, are Limited Common Elements allocated exclusively to that Unit.
- (d) A “Plantings Area” located along the foundation in the rear or side of each Unit, up to five (5) feet from the Unit and reflected as a cross hatched area on the Plans is a Limited Common Element to that Unit and may be used by the Unit Owner for gardening and plantings to be kept, by the Unit Owner, in a

neat and presentable condition. Any such use of a Plantings Area shall be subject to the Rules and Bylaws of the Association.

- (e) The area located directly below a Unit continuing to the center of the earth and the area located directly above a Unit to the heavens are Limited Common Elements allocated exclusively to that Unit.
- (f) Patios, decks, stoops, steps, balconies, shutters, awnings, and mailboxes servicing an individual Unit.

As to each of the foregoing a right of use is reserved as an appurtenance to the particular Unit or Units as described above. The fee ownership of the Limited Common Elements, however, is vested in all Unit Owners.

ARTICLE VI Maintenance, Repair and Replacement

Section 6.1 – Common Elements.

- (a) The Association shall Maintain, Repair and Replace all of the Common Elements, except the portions of the Limited Common Elements which are required by this Declaration to be maintained, repaired or replaced by the Unit Owners. However, in the event the Unit Owner shall fail to properly maintain any portion of the Limited Common Elements or Exclusive Use Area that such Unit Owner is obligated to maintain under the Documents, the Association shall, after Notice to the Unit Owner and Opportunity to Comment, maintain the same and charge the costs thereof to such Unit Owner as if it were a common expense.
- (b) The Association's obligations to maintain, repair and replace Common Elements include, without limitation all septic systems, the planting, seeding, mowing, raking of all lawns in the Community, the planting of shrubs and mulching and replacement of shrubs in the front of the Units. Any shrubs or plantings installed by Unit Owner in 'Planting Areas' along the sides or rear of a Unit shall be the sole responsibility of the Unit Owner to maintain. In addition the Association shall provide snow removal and de-icing of roads, sidewalks within the Community, and front walks and driveways of each Unit.

Section 6.2 – Units. Each Unit Owner shall Maintain, Repair, and Replace at his or her own expense, all portions of his or her Unit. This includes the entire structure of the residence.

If a Unit Owner fails to keep the exterior of a Unit for which he or she is responsible in a neat, orderly, safe condition and in good repair, the Association may, after Notice and Hearing, perform the necessary maintenance and repair and charge the costs thereof to such Unit Owner as if it were a common expense.

Section 6.3 – Limited Common Elements. Each Unit Owner shall Maintain, Repair and Replace the following Limited Common Elements:

- (a) Any heating, air conditioning, plumbing, electrical, lighting, television or telephone equipment or mechanical facilities lying outside the Unit and serving that one Unit exclusively.
- (b) Patios, decks, stoops, steps, balconies, shutters, awnings, and mailboxes serving an individual Unit.

If a Unit Owner fails to keep a Limited Common Element for which he is responsible in a neat, orderly, safe condition and in good repair the Association may, after Notice and Comment, perform the necessary maintenance and repair and charge the costs thereof to such Unit Owner as if it were a common expense.

Section 6.4 – Access. Any person authorized by the Executive Board shall have the right of access to all portions of the Property for the purpose of correcting any conditions threatening a Unit or the Common Elements, and for the purpose of performing installations, alterations or repairs, and for the purpose of reading, repairing or replacing utility meters and related pipes, valves, wire and equipment, provided that requests for entry are made in advance and that any such entry is at a time reasonably convenient to the affected Unit Owner. In case of an emergency, no such request or notice is required and such right of entry shall be immediate, whether or not the Unit Owner is present at the time.

Section 6.5 – Repairs Resulting From Maintenance. Each Unit Owner shall reimburse the Association for any damages to the Common Elements caused intentionally, negligently or by his or her failure to properly Maintain, Repair or make Replacements to his or her Unit. The Association shall be responsible for damage to Units caused intentionally, negligently or by its failure to Maintain, Repair or to make Replacements to the Common Elements.

ARTICLE VII Development Rights and Special Declarant Rights

Section 7.1 – Reservation of Development Rights

The Declarant reserves the following Development Rights:

- (a) The right to create Units, Common Elements, and Limited Common Elements in the locations, including a possible pool on the Survey and Plans.

Section 7.2 – Limitations on Development Rights

The Development Rights reserved in Section 7.1 of this Declaration are limited as follows:

- (a) The Development Rights may be exercised at any time, but not more than ten (10) years after the recording of the initial Declaration.
- (b) The Development Rights may not be exercised to create additional Units beyond the maximum number of Units stated in Section 4.1 of this Declaration.

- (c) All Units and Common Elements created pursuant to the Development Rights will be restricted to residential use in the same manner and to the same extent as the Units created under this Declaration as initially recorded.
- (d) The general architectural style, structure type, and quality of construction of any buildings and Improvements to be created on the Property shall be consistent with the architectural style, structure type, and quality of those initially constructed. However, Units may be laid out in different configurations or plans. Similar yet distinct materials and construction techniques may be used to achieve this standard.
- (e) No Development Rights may be exercised without the consent required under Section 16.5 of this Declaration.
- (f) The Declarant may record an instrument surrendering a Development Right in accordance with the provisions of Subsection 47-229(e) of the Act, in which case the surrendered Development Right will lapse.

Section 7.3 – Phasing of Development Rights

The Declarant is not required to exercise any of the Development Rights reserved in this Declaration or to exercise Development Rights in any particular order or sequence or with regard to any particular portions of land that is subject to Development Rights. If the Declarant exercises a particular Development Right, or a Development Right as to a particular area, it is not obligated to exercise any other Development Right or the same Development Right as to any other particular area.

Section 7.4 – Special Declarant Rights

The Declarant reserves the following Special Declarant Rights, to the maximum extent permitted by law, which may be exercised, where applicable, anywhere within the Common Interest Community:

- (a) To complete Improvements indicated on the Survey and Plans;
- (b) To exercise any Development Right reserved in this Declaration;
- (c) To maintain sales offices, management offices, signs advertising the Common Interest Community, and models;
- (d) To use easements through the Common Elements for the purpose of making Improvements within the Common Interest Community or within real property that may be added to the Common Interest Community, provided that such Improvements fall within the limitations set out in Section 7.2 of this Declaration; and
- (e) To appoint or remove any officer of the Association or any Director during any period of Declarant control, subject to the provisions of Section 7.9 of this Declaration.

Section 7.5 – Models, Sales Offices, and Management Offices

Notwithstanding any of the provisions of Article IX of this Declaration, as long as the Declarant is a Unit Owner, the Declarant and its duly authorized agents, representatives and employees may use any one (1) or more Units owned by the Declarant and any portion of the Common Elements, except Limited Common Elements allocated to Units not owned by the Declarant, as a model Unit or sales office or management office.

Section 7.6 – Declarant’s Reserved Rights and Easements

- (a) The Declarant reserves the right to perform construction work, warranty work, and repair work, and to store materials in secure areas in Units which it owns and in Common Elements, and the further right to control all such work and repairs it performs. All warranty work and repairs may be performed by the Declarant only with the consent or approval of the Executive Board as to the portions of the Property Maintained, Repaired, or Replaced by the Association and of individual Unit Owners as to the portions of the Property Maintained, Repaired, or Replaced by such Unit Owner. In performing warranty work, the Declarant shall have, in addition to the rights reserved in Subsection 7.6(b) below, the same easements and rights of access through the Units and the Common Elements as the party who consented to or approved the work.
- (b) The Declarant has such an easement through the Common Elements as may be reasonably necessary for the purpose of discharging the Declarant’s obligations or exercising Special Declarant Rights, whether arising under the Act or reserved in this Declaration.
- (c) The Declarant reserves the right to grant easements to public utility companies and to convey Improvements within those easements anywhere in the Common Interest Community.
- (d) The Declarant also reserves the right to construct underground utility lines, pipes, wires, ducts, conduits, and other facilities across any land comprising the Common Interest Community for the purpose of furnishing utility and other services to buildings and Improvements which are added to the Common Interest Community.

Section 7.7 – Marketing

The Declarant reserves the right to post signs and displays in the Common Elements to promote sales of Units and to conduct general sales activities in such a manner as will not unreasonably disturb the rights of Unit Owners.

Section 7.8 – Declarant’s Personal Property

The Declarant reserves the right to retain all personal property and equipment used in the sales, management, construction, and upkeep of the Common Interest Community that has not been represented to be property of the Association. The Declarant reserves the right to remove from the Property any and all equipment, supplies, materials, and Improvements used in the development, marketing, and construction of the Common Interest Community and shall remove them from all Property not subject to Development Rights or Property subject only to

Development Rights to withdraw land, at the request of the Association, as soon as they are no longer needed at the Common Interest Community, whether or not they have become fixtures.

Section 7.9 – Declarant Control of the Association

- (a) Subject to Subsection 7.9(c), there shall be a period of Declarant control of the Association, during which the Declarant, or Persons designated by it, may appoint and remove the Directors and the officers of the Association. The period of Declarant control shall terminate no later than the earliest of:
 - (i) Sixty (60) days after conveyance of sixty percent (60%) of the Units that may be created to Unit Owners other than a Declarant;
 - (ii) Two (2) years after all Declarants have ceased to offer Units for sale in the ordinary course of business;
 - (iii) Two (2) years after the later of the recording of the Declaration creating the Common Interest Community or the most recent amendment adding new Units to the Common Interest Community; or
 - (iv) The date the Declarant, after giving written notice to Unit Owners, records an instrument voluntarily surrendering all rights to control activities of the Association.
- (b) A Declarant may voluntarily surrender the right to appoint and remove officers and Directors before termination of the Declarant control period, but in that event the Declarant may require, for the duration of the period of Declarant control, that specified actions of the Association or Executive Board, as described in a written notice to Unit Owners and in a recorded instrument executed by the Declarant, be approved by the Declarant before they become effective.
- (c) Not later than sixty (60) days after conveyance of one-third (1/3) of the Units that may be created to Unit Owners other than a Declarant, at least one (1) member and not less than one-third (1/3) of the members of the Executive Board shall be elected by Unit Owners other than the Declarant.
- (d) Not later than the termination of any period of Declarant control, the Unit Owners shall elect an Executive Board of at least three (3) members, at least a majority of whom shall be Unit Owners. The Executive Board shall elect the officers. The Directors and officers shall take office upon election.

Section 7.10 – Time Limits on the Exercise of Special Declarant Rights.

The Declarant may exercise the Special Declarant Rights reserved in this Article for as long as any of the following subsections apply:

- (a) The Declarant holds a Development Right reserved in this Article;
- (b) The Declarant is obligated to the Association or a Unit Owner under any warranty;

- (c) The Declarant owns a Unit; or
- (d) The Declarant holds a Security Interest in a Unit.

As soon as none of the above subsections apply, the Declarant's right to exercise the Special Declarant Rights shall terminate.

Section 7.11 – Interference with Special Declarant Rights.

Neither the Association nor any Unit Owner may take any action or adopt any Rules that will interfere with or diminish any Special Declarant Right without the prior written consent of the Declarant. Actions or Rules relating to the general operation of the Common Interest Community and applying to all Unit Owners and occupants of the Common Interest Community shall not be deemed to interfere with or diminish any Special Declarant Right, so long as the rights provided by this Article are not reduced or limited.

ARTICLE VIII
Allocated Interests

Section 8.1 – Allocation of Interests.

The table showing Unit numbers of each Unit and their Allocated Interests is attached as Schedule A-2.

Section 8.2 – Formulas for the Allocation of Interests.

The Allocated Interests for each Unit shall be equal.

- (a) Undivided Interest in the Common Elements. The percentage of the undivided interest in the Common Elements allocated to each Unit is equal.
- (b) Liability for Common Expense. The percentage of liability for Common Expenses allocated to each Unit is equal.

Nothing in this Subsection shall prohibit certain Common Expenses from being apportioned to particular Units under Article XVII of this Declaration.

- (c) Votes. Each Unit in the Common Interest Community shall have one (1) equal Vote. Any specified percentage, portion, or fraction of Unit Owners, unless otherwise stated in the Community Documents, means the specified percentage, portion, or fraction of all of the Votes as shown in Schedule A-2.

ARTICLE IX
Restrictions on Use and Occupancy and Alienation

Section 9.1 – Use and Occupancy Restrictions for the Units.

Subject to the Special Declarant Rights reserved under Article VII of this Declaration, the following use and occupancy restrictions apply to all Units. Amendments to these restrictions may be made only in accordance with Subsection 14.3(a) of this Declaration.

- (a) Residential Use. Each Unit is restricted to residential use as a single-family residence including home occupations not involving employees, regular visits from the public or unreasonable levels of mail, shipping, trash, or storage. No sign indicating commercial or professional uses may be displayed outside a Unit except with the approval of the Executive Board. A single-family residence is defined as a single housekeeping unit, operating on a non-profit, non-commercial basis between its occupants, cooking and eating with a common kitchen and dining area.
- (b) Parking and Storage in Garages, Including Garages That Are Part of Units. Garages, whether they are part of a Unit or a Limited Common Element appurtenant to a Unit, are restricted to use as parking spaces for motor vehicles used by the occupants of the Unit and for the storage of personal goods and household items. However:
- (i) No vehicle may be kept in a garage if it cannot fit in the garage with the garage door closed;
 - (ii) If personal goods and household items are stored in a garage, enough space must be left to permit one (1) motor vehicle to be parked in each parking bay of the garage, with the garage door closed; and
 - (iii) Unit Owners or occupants of Units who keep more motor vehicles in the Common Interest Community than there are parking bays in the garage must park one (1) of the vehicles in each parking bay of the garage before parking any motor vehicle in the Common Elements on a regular basis.
- (c) Use Affecting Insurance. Nothing may be done or kept in any Unit that will increase the rate of insurance on any Improvements, or the contents of other Units, beyond the rates generally applicable to similar residential common interest communities, without prior written consent of the Executive Board. No Unit Owner may permit anything to be done or kept in the Unit which will result in the cancellation of insurance on any of the Improvements or the contents of other Units.
- (d) Compliance with Laws. Unit Owners and occupants of Units shall comply with all laws, ordinances, and regulations, including, but not limited to, zoning and land use regulations, of all governmental bodies having jurisdiction over the Common Interest Community and the Units, and Unit Owners and occupants of Units shall hold the Association and other Unit Owners harmless from all fines, penalties, costs, and prosecutions arising out of any noncompliance or other violation.
- (e) Structural Integrity. Except pursuant to Article XII of the Declaration, nothing may be done to any Unit that will impair the Structural integrity of or change the Structure of any Improvement. No Unit Owner may do any work that may jeopardize the soundness or safety of the Property, reduce the value of any portion thereof, or impair any easements or any interest constituting a Common Element.

- (f) Rules Affecting the Use and Occupancy of Units. Except as required or permitted by other provisions of the Declaration, the Association may adopt Rules that affect the use or occupancy of Units only to:
- (i) Implement a provision of the Declaration;
 - (ii) Regulate any behavior in or occupancy of a Unit which violates the Declaration or adversely affects the use and enjoyment of other Units or the Common Elements by other Unit Owners; or
 - (iii) Restrict the leasing of a Unit to the extent that the Rules are reasonably designed to meet underwriting requirements of institutional lenders that regularly make loans on units in common interest communities or regularly purchase such mortgages.
- (g) Offensive Activities. No noxious or unreasonably offensive activities may be carried on in any Unit, nor may anything be done therein either willfully or negligently that may be or become an unreasonable annoyance, that interferes with the proper use of the Property by Unit Owners or other occupants of Units, or that adversely affects other Units or the Common Elements.
- (h) Pets.
- (i) No animals, birds, or reptiles of any kind may be raised, bred, or kept in the Common Interest Community, except for dogs, cats, and other customary household pets, which may be regulated as to activities, character, breed, size, number, and species by Rule, provided that no change in a Rule shall require the removal of any pet then being kept in the Common Interest Community as long as the pet or the pet's owner does not behave improperly.
 - (ii) No animal of any kind that has venom or poisonous defense or capture mechanisms, or if let loose would constitute vermin, shall be allowed in the Common Interest Community.
 - (iii) Pets may not be kept, bred, or maintained for any commercial purposes.
 - (iv) Not more than two (2) pets may be kept in any Unit.
 - (v) No dog is permitted in any portion of the Common Elements unless carried or on a leash.
 - (vi) If the Executive Board, after Notice and Hearing, determines that a pet, or the pet's owner, has done or permitted any of the following, the owner will permanently remove the pet from the Common Interest Community upon three (3) days' written notice of the determination:
 - (A) The pet repeatedly makes noise that disturbs Unit Owners or other occupants of Units;
 - (B) The pet attacks or attempts to attack a Person or another pet;

- (C) The pet is repeatedly allowed to run loose; or
 - (D) The owner of the pet repeatedly fails to pick up after the pet or allows the urine or droppings from the pet to accumulate or soak into any portion of the Improvements.
- (vii) Trained guide dogs and other service animals are permitted if such animals serve as physical aides to Persons with disabilities and such animals have been trained or provided by an agency or service qualified to provide or train such animals. Other animals will be permitted as reasonable accommodations for Persons with disabilities to the extent they are permitted by applicable law.

Section 9.2 – Use and Occupancy Restrictions for the Common Elements

- (a) Each Limited Common Element garage is restricted to use by the Unit to which such garage is assigned as a parking space for vehicles, specifically excluding, however, any vehicle having a capacity in excess of one (1) ton or possessing more than four (4) wheels. Owners or occupants of garages who keep two (2) or more motor vehicles in the Common Interest Community shall park one (1) of the vehicles in the garage.
- (b) Nothing may be hung or displayed on the windows or placed on the outside walls of any of the buildings or within Common Elements in the buildings, unless it is permitted by Rule or by prior written approval from the Association.
- (c) No awnings, canopies, shutters, or other items may be affixed to or placed upon the exterior walls or roofs of any building without the prior written consent of the Executive Board.
- (d) No signs, including, but not limited to, “For Sale” signs and signs indicating commercial uses, may be placed in the window of any Unit, or on the exterior walls or roofs of any building, or anywhere else in the Common Elements, unless permitted by Rule or by the prior written consent of the Executive Board.
- (e) Flags and holiday decorations may be affixed to or placed upon the exterior walls or roofs of any building under standards established by Rule of the Association.
- (f) By Rule, the Association may provide additional restrictions on and definitions of signs, flags, and exterior displays as well as procedures for approval and for the administration of this Section. However:
 - (i) No Rule may prohibit display on a Unit or on a Limited Common Element adjoining a Unit, of the United States flag, the flag of the State of Connecticut or signs regarding candidates for public or Association office or ballot questions but the Association may adopt reasonable Rules governing the time, place, size, number, and manner of those displays; and

- (ii) A Unit Owner or other resident of a Unit may attach to an entry door or entry door frame of such Unit an object, the display of which is motivated by observance of a religious practice or sincerely held religious belief, provided that, except to the extent allowed by the First Amendment to the United States Constitution and Section 3 of Article First of the Constitution of the State of Connecticut, such item may not:
 - (A) Threaten the public health or safety;
 - (B) Hinder the opening and closing of an entry door;
 - (C) Violate any federal, state, or local law;
 - (D) Contain graphics, language, or any display that is obscene or otherwise patently offensive;
 - (E) Individually or in combination with each other item displayed or affixed to an entry door frame have a total size greater than twenty-five (25) square inches; or
 - (F) Individually or in combination with each other item displayed or affixed on an entry door have a total size greater than four (4) square feet.
- (g) No clotheslines are permitted in the Common Elements.
- (h) The use of the Common Elements is subject to the Bylaws and the Rules of the Association.

Section 9.3 – Limitations on Activities within Units or the Common Elements.

Activities within the Units and Common Elements are restricted by the following limitations. Because these limitations are neither use nor occupancy restrictions, they may be amended by the vote or agreement of Unit Owners of Units to which at least sixty-seven percent (67%) of the Votes in the Association are allocated in accordance with Section 14.1 of this Declaration.

- (a) Trash. Trash may not be stored, either inside or outside of any building, in such a manner as to promote the spread of fire or vermin. No accumulation of trash, garbage, recyclable materials, rubbish, debris, or unsightly material shall be permitted inside or outside of any building, except in designated and approved trash storage containers. By Rule, the Association may provide additional restrictions, procedures, and requirements concerning the deposit, storage, and removal of trash, for the location of trash containers, and for administration of this provision.
- (b) Cleanliness. Each Unit Owner or occupant of a Unit shall keep the Unit in a good state of preservation and cleanliness. By Rule, the Association may provide additional standards concerning preservation and cleanliness of Units.

- (c) Smoking. Smoking, including but not limited to the smoking of all tobacco products, cigarettes, pipes, and cigars, is prohibited in the Gazebo, Pool Area and other areas of congregation of the Common Interest Community.
- (d) Insects and Vermin. Each Unit Owner or occupant of a Unit shall keep the Unit free of insects and vermin. If insects or vermin are found in a Unit, the Unit Owner or occupant shall take whatever action is reasonably necessary to eliminate them and to prevent their return.
- (e) Bylaws and Rules. Activities within the Common Elements are subject to the Bylaws and the Rules of the Association.
- (f) Antennas. The Association may adopt Rules regulating and restricting the installation of antennas in the Common Interest Community.

Section 9.4 – Time-Sharing Prohibited

A Unit may not be conveyed pursuant to a time-sharing plan as defined under Chapter 734b of the Connecticut General Statutes.

Section 9.5 – Leasing Less Than an Entire Unit

A Unit Owner may not lease less than an entire Unit.

Section 9.6 – Limitations on Occupancy of Units by Lessees

The Executive Board, after Notice and Comment, may adopt one (1) or more Rules restricting the leasing of Units to the extent permitted by Subsection 9.1(f)(iii) of this Declaration, provided, however, that:

- (a) The Rule shall provide that once a Unit has been leased, as permitted by the Rule, it may continue to be leased until it has been occupied by the Unit Owner for a period of at least sixty (60) days; and
- (b) The Rule may establish procedures for administering the limitation, including, but not limited to, the procedures for determining which units are rented, the establishment of waiting lists and the standards for determining priorities.

Section 9.7 – Written Agreements Between Unit Owners and Tenants of Units.

The Executive Board, after Notice and Comment, may adopt a Rule establishing a form of addendum to be executed by any Unit Owner who leases a Unit or otherwise grants exclusive possession of the Unit to another Person and by the tenant or other occupant of the Unit. The form of addendum may contain provisions which, in the opinion of the Executive Board, will help to ensure that the tenant or other occupant, as well as the Unit Owner, abides by the Community Documents. These provisions may include, but are not limited to:

- (a) A requirement that the Association be notified of the names, work addresses, telephone numbers, and motor vehicle information for all tenants and occupants;

- (b) A requirement that the Unit Owner furnish the tenants or other occupants with a copy of the Community Documents and an acknowledgment by the tenants and other occupants that they have received the copy;
- (c) An acknowledgment by the tenants and other occupants that they are aware that the Unit is located in the Common Interest Community and that they agree to be bound by the terms of the Community Documents as if these terms were contained in the lease of the Unit;
- (d) An agreement by the tenants and other occupants that the Association has all of the same enforcement powers against the tenants and other occupants as it has against the Unit Owner, including the power to fine after Notice and Hearing;
- (e) An agreement by the tenants and other occupants and the Unit Owner landlord that if the tenants or other occupants violate any of the provisions of the Community Documents, or the Act, the Association has the same power to bring a summary process action against them that the Unit Owner landlord has for a violation of the lease;
- (f) An agreement by the tenants and other occupants and the Unit Owner that they will be jointly and severally liable to the Association for any assessment against the Unit, including, but not limited to, fines, attorney's fees and costs, charges resulting from misconduct, and any other sums that may be due to the Association, as a result of the occupancy of the Unit by the tenants or other occupants or by their conduct or the conduct of the members of their household or their guests in the Common Interest Community;
- (g) An agreement that copies of any notice relating to the occupancy of the Unit or the Common Interest Community by the tenants and other occupants which the Association is required to give or may choose to give may, at the Association's option, be given to both the Unit Owner and the tenants and other occupants; and
- (h) An agreement by the Unit Owner landlord and the tenants and other occupants that the Association shall not be liable to any of them for any action it takes in good faith to enforce the terms of the Community Documents or the Act against the tenants and other occupants including, but not limited to, bringing a summary process action.

No later than the time the tenants or other occupants first occupy the Unit, the Unit Owner shall furnish the Association with a copy of the addendum, executed by the parties, together with any other documents and information which the addendum requires to be furnished to the Association.

ARTICLE X Easements and Licenses

All easements or licenses appurtenant to the Common Interest Community or to which the Common Interest Community is presently subject are recited in Schedule A-1 to this Declaration. In addition, the Common Interest Community may be subject to other easements or licenses granted by the Declarant pursuant to its powers under Article VII of this Declaration.

ARTICLE XI
Allocation and Reallocation of Limited Common Elements

Section 11.1 – Subsequent Allocation of Limited Common Elements

- (a) The Declarant has reserved the Development Rights in Section 7.1 of this Declaration, to allocate certain Common Elements as Limited Common Elements.
- (b) The Association may allocate certain Common Elements and Limited Common Elements in accordance with Section 11.2 of this Declaration.

Section 11.2 – Common Elements that May Be Allocated as Limited Common Elements by the Association

The Association may allocate the following Common Elements as Limited Common Elements after the expiration or earlier termination of the Development Rights:

- (a) Any of the garages not previously allocated by the Declarant as Limited Common Elements; and
- (b) Parking spaces as shown on the Survey, provided that if the Association allocates parking spaces as Limited Common Elements, it shall allocate one (1) parking space to each Unit and no more than one (1) parking space to any Unit.

A Common Element not previously allocated as a Limited Common Element, but described in this Section 11.2, may be so allocated only by an amendment to the Declaration, specifying to which Unit or Units the Limited Common Element is allocated.

Section 11.3 – Reallocation of Existing Limited Common Elements

- (a) Except as otherwise provided in this Section 11.3, no Limited Common Element may be reallocated between units by an amendment to the Declaration.
- (b) Limited Common Elements may also be reallocated between Units as part of the reallocation of the boundaries of adjoining Units pursuant to Article XIII of this Declaration.
- (c) The reallocation of Limited Common Elements between Units, as permitted by this Section 11.3 shall be effected by an amendment to the Declaration executed by the Unit Owners between whose Units the reallocation is made. Such amendment shall require the written approval of all holders of Security Interests in the affected Units, which approval shall be attached to the amendment. The Persons executing the amendment shall provide an executed copy thereof to the Association which, if the amendment complies with the provisions of this Declaration and the Act, shall endorse its approval on the amendment and record it. The amendment shall contain words of conveyance between the Unit Owners and shall be recorded and indexed in the names of the parties and of the Common Interest Community. The parties executing the amendment shall be responsible for the preparation of the amendment and shall reimburse the Association for its

reasonable attorney's fees in connection with the review of the amendment, and for recording costs.

ARTICLE XII
Additions, Alterations, and Improvements

Section 12.1 – Additions, Alterations, and Improvements to Units by Unit Owners

A Unit Owner:

- (a) May make any Improvements or alterations to the interior of the Unit that do not impair the Structural integrity or mechanical systems or lessen the support of any portion of the Common Interest Community.

Section 12.2 – Additions, Alterations, and Improvements to or Affecting Common Elements by Unit Owners

- (a) Unless permitted by the Executive Board as provided in Section 12.3 of this Declaration, a Unit Owner:
 - (i) May not make any improvements or alterations to the interior of the Unit that may impair the Structural integrity or mechanical systems or lessen the support of any portion of the Common Interest Community; and
 - (ii) May not make any addition, alteration, or improvement to, attach anything to or change the appearance of any portion of the Common Elements or the exterior appearance of any other portion of the Common Interest Community.
- (b) A Unit Owner or occupant of a Unit may make Structural or nonstructural changes to the Unit or to the Common Elements in order to accommodate the needs of handicapped individuals as required by the Federal Fair Housing Amendments Act of 1988. The plans for such changes shall first be submitted to the Executive Board for approval as to Structural integrity, safety, compliance with building and other codes, and consistency with the aesthetic integrity of the Common Interest Community. All exposed elements of such changes will be surfaced, painted, and trimmed in a manner consistent with surface materials, paint colors, and trim styles of the other Improvements.

Section 12.3 – Approval by Executive Board of Certain Additions, Alterations, and Improvements by Unit Owners

- (a) A Unit Owner may submit a written request to the Executive Board for approval to do anything that is otherwise prohibited or regulated under Section 12.2 of this Declaration. The Executive Board shall answer any written request for such approval, after Notice and Hearing to the applicant, the owners of all Units located within one hundred (100) feet of the proposed improvement or alteration, and any other Unit Owner who, in the sole opinion of the Executive Board, may be especially impacted by the proposed improvement or alteration, within sixty (60) days after it receives the request. Failure to answer within such time, as it shall be extended by agreement of the applicant, shall be deemed to be a denial by the Executive Board of the proposed action.
- (b) In acting on any request made under Subsection 12.3(a), the Executive Board shall observe the requirements and limitations of all applicable laws, ordinances, and regulations, including, but not limited to the Federal Fair Housing Amendments Act of 1988.
- (c) The Executive Board may establish time limits and impose conditions on its approval of an application under Subsection 12.3(a). These may include, but are not limited to, the following:
 - (i) That the addition, alteration, or improvement be made by contractors holding particular licenses or certifications, having particular qualifications, or having specified levels of insurance coverage.
 - (ii) That, subject to the requirements of Subsection 12.4(a) of this Declaration, the Unit Owner obtain and pay for all necessary permits and other governmental approvals for the addition, alteration, or improvement.
 - (iii) That the work be done in a specified manner or only during specified times.
 - (iv) That the addition, alteration, or improvement be completed by a certain deadline.
 - (v) That the Unit Owner Maintain, Repair, and Replace the addition, alteration, or improvement or reimburse the Association for the costs of Maintenance, Repair, and Replacement.
 - (vi) That the approval and the conditions imposed on the approval be incorporated in a written agreement, signed on behalf of the Association and by the Unit Owner and recorded on the land records of each town in which any portion of the Common Interest Community is located.
- (d) The Association may require the Unit Owner to pay an application fee, at the time the application is made, at such later time as the Executive Board determines, or both, to reimburse the Association for its costs in considering and

acting on the application including, but not limited to, recording charges and the reasonable fees of attorneys and design professionals.

- (e) In the absence of a recorded agreement to the contrary, any addition, alteration, or improvement installed by a Unit Owner will be Maintained, Repaired, and Replaced by the Unit Owner at the expense of the Unit Owner. If the Unit Owner fails to Maintain, Repair, or Replace the addition, alteration, or improvement, the Association may, in addition to any other remedies available under the Community Documents or the Act, and after Notice and Hearing:
 - (i) Perform the needed Maintenance, Repair, or Replacement and assess the cost of the work against the Unit; or
 - (ii) Remove the addition, alteration, or improvement, restore the affected portions of the Property to their original condition and assess the cost of the restoration against the Unit.
- (f) The Executive Board may grant approval for a type or class of modifications or installations by adopting a Rule, after Notice and Comment.
- (g) The Executive Board may establish forms and procedures for the making and processing of applications under this Section.
- (h) Nothing in this Section shall be deemed to require the Executive Board to approve or disapprove any particular request. Neither shall the approval or disapproval of any prior request require the Executive Board to approve or disapprove any other request at a later date.

Section 12.4 – General Provisions Relating to Additions, Alterations, and Improvements by Unit Owners

- (a) No additions, alterations, and improvements to the Units and Common Elements that will materially increase the premiums of any insurance policies carried by the Association or by the owners of any other Units shall be made by any Unit Owner unless approved in writing by the Executive Board.
- (b) The provisions of Sections 12.1, 12.2, and 12.3 of this Declaration shall not apply to the Declarant in the exercise of any Special Declarant Right.

Section 12.5 – Additions, Alterations, and Improvements by Executive Board

Subject to the limitations of Sections 17.4 and 17.5 of this Declaration, the Executive Board may make any additions, alterations, and improvements to the Common Elements, which, in its judgment, it deems necessary, appropriate, or useful.

ARTICLE XIII
Relocation of Boundaries between Adjoining Units

Section 13.1 – Application and Amendment

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ARTICLE XIV
Amendments to Declaration

Section 14.1 – Amendment – Generally

- (a) Except as otherwise provided in the Act or in this Declaration, including the Survey and Plans, this Declaration may be amended only by vote or agreement of Unit Owners of Units to which at least sixty-seven percent (67%) of the Votes in the Association are allocated.
- (b) Certain provisions of this Declaration which are mandated or limited by the Act or other applicable law may not be freely amended. Amendments to certain provisions may require corresponding amendments to other provisions of this Declaration or of other Community Documents. It is recommended that no amendment be made to this Declaration or to other Community Documents without the advice of knowledgeable counsel. It is intended that this recommendation not provide a basis for a new cause of action against the Executive Board, although it may be relevant to the standard of care for the Executive Board.

Section 14.2 – When Unanimous Consent Required

Except to the extent expressly permitted or required by other provisions of the Act or this Declaration, including, but not limited to, Sections 13.1 and 14.4 of this Declaration, no amendment may create or increase Special Declarant Rights, increase the number of Units, or change the boundaries of any Unit or the Allocated Interests of any Unit in the absence of the unanimous consent of the Unit Owners.

Section 14.3 – Amendments Relating to Use and Occupancy

- (a) By vote or agreement of Unit Owners of Units to which at least eighty percent (80%) of the Votes in the Association are allocated, Section 9.1 of the Declaration may be amended and other amendments to the Declaration may be adopted which prohibit or materially restrict the permitted uses or occupancy of a Unit or the number or other qualifications of Persons who may occupy Units or which alter any such existing prohibitions or material restrictions.
- (b) Amendments to the Declaration which impose or alter other limitations on activities within a Unit or the Common Elements, such as those provided in Sections 9.2 and 9.3 of this Declaration, may be adopted under the general amendment provisions set out in Section 14.1 of this Declaration.
- (c) Any amendment approved under this Section, must provide reasonable protection for a use or occupancy permitted at the time the amendment was adopted.

Section 14.4 – Amendments Creating or Extending Development Rights

- (a) Provisions in this Declaration creating Development Rights or Special Declarant Rights that have not expired may not be amended without the consent of the Declarant.
- (b) Subject to the requirements of Subsection 14.4(a), the time limits within which reserved Development Rights and Special Declarant Rights must be exercised, may be extended, the number of Units may be increased, and new Development Rights or other Special Declarant Rights may be created by amendment to this Declaration if Unit Owners entitled to cast at least 80% of the Votes in the Association, including eighty percent (80%) of the Votes allocated to Units not owned by the Declarant, agree to the action. The amendment must identify the Association or other Persons who hold any new rights that are created. Notice of the proposed amendment to the Declaration must be delivered in writing to all Persons holding Development Rights or Security Interests in those rights. Notwithstanding the provisions of Section 14.8 of this Declaration, an amendment adopted under this Section 14.4 is effective thirty (30) days after the amendment is recorded and notice delivered unless any of the Persons entitled to notice under this Section records an objection on the land records of each town in which any portion of the Common Interest Community is located within the thirty (30) day period, in which case the amendment is void, or unless all of the Persons entitled to notice under this Section consent in writing at the time the amendment is recorded in which case the amendment is effective when recorded.

Section 14.5 – Other Amendments

- (a) Amendments made by the Declarant in the exercise of its Development Rights shall be made in accordance with the provisions of Article VII of this Declaration.
- (b) Certain amendments relating to the allocation or reallocation of Limited Common Elements are governed by and shall be made in accordance with the provisions of Article XI of this Declaration.

Section 14.6 – Notice to Unit Owners of Amendments to the Declaration

Following the adoption of an amendment to this Declaration by the Association, the Association shall give all Unit Owners notice of its action and include with it a copy of such amendment.

Section 14.7 – Limitation on Challenges

No action to challenge the validity of an amendment adopted by the Association pursuant to this Article may be brought more than one (1) year after the amendment is recorded.

Section 14.8 – Recording and Execution of Amendments

- (a) Every amendment to this Declaration shall be recorded on the land records of the Town of Clinton and is effective only on recording. An amendment, except an

amendment pursuant to Article XIII of this Declaration, shall be indexed in the name of the Common Interest Community and the Association as grantees and in the name of the parties executing the amendment as grantors.

- (b) Amendments to this Declaration required by the Act to be recorded by the Association, which have been adopted in accordance with this Declaration and the Act, shall be prepared, executed, recorded, and certified on behalf of the Association by any officer of the Association designated for that purpose or, in the absence of designation, by the president of the Association.

Section 14.9 – Consent of Holders of Security Interests

Amendments are subject to the consent requirements of Article XVI of this Declaration.

ARTICLE XV Termination

Termination of the Common Interest Community may be accomplished only in accordance with Section 47-237 of the Act.

ARTICLE XVI Mortgagee Protection

Section 16.1 – Introduction

This Article establishes certain standards and covenants for the benefit of the holders, insurers, and guarantors of certain Security Interests. This Article is supplemental to, and not in substitution for, any other provisions of the Community Documents, but in the case of conflict, this Article shall control.

Section 16.2 – Supplemental Definitions

As used in this Article and elsewhere in this Declaration, the following terms shall have the following meanings:

- (a) “Eligible Insurer” shall mean an insurer or guarantor of a first Security Interest in a Unit that has notified the Association in writing, of its name and address, that it has insured or guaranteed such Security Interest, and the identification of the Unit on which it has insured or guaranteed such Security Interest. Such notice shall be deemed to include a request that the Association give the Eligible Insurer the notices and other rights described in this Article.
- (b) “Eligible Mortgagee” shall mean the holder of a first Security Interest in a Unit that has notified the Association in writing, of its name and address, that it holds a first Security Interest in a Unit, and the identification of the Unit on which it holds such Security Interest. Such notice shall be deemed to include a request that the Association notify the Eligible Mortgagee of any proposed action requiring the consent of a specified percentage of holders of first Security Interests and that the Eligible Mortgagee be given the other notices and rights described in in this Article.

- (c) “Material Adverse Action” shall mean any amendment to the Declaration or any action of the Executive Board or the Association that is of a material adverse nature to holders of first Security Interests in a Unit, including, but not limited to, any of the following:
- (i) Abandonment, partition, subdivision, encumbrance, sale, or transfer of any Common Elements, other than the granting of easements for public utilities or other public purposes consistent with the intended use of the Common Elements;
 - (ii) Any change in the procedures that protect the interest of a holder of a first Security Interest when handling any losses or proceeds from condemnation, destruction, or liquidation of all or part of the Common Interest Community, or from termination of the Common Interest Community;
 - (iii) Any change in the Unit Owner’s interest in or obligations to the Common Interest Community in order to levy assessments or charges, to allocate distribution of homeowner’s insurance proceeds or condemnation awards, or to determine Unit Owner’s interest in the Common Elements;
 - (iv) Changes in the priority of liens for assessments made against the Units;
 - (v) Reductions in reserves for Maintenance, Repair, and Replacement of Common Elements (other than use of reserves for the purpose for which the reserve as established);
 - (vi) Responsibility for Maintenance, Repair, and Replacement of the Common Elements;
 - (vii) Reallocations of interests in the Common Elements or rights to their use, except reallocation made under Article XI of this Declaration;
 - (viii) Redefinition of any Unit boundaries (except that when only boundaries between adjoining Units are involved, then only the approval of the Unit Owners of such Units and the holders of all Security Interests in such Units is required);
 - (ix) Conversion of Units into Common Elements or of Common Elements into Units;
 - (x) Expansion or contraction of the Common Interest Community, or the addition, annexation, or withdrawal of property to or from the Common Interest Community, except pursuant to the exercise of Development Rights or as otherwise provided in this Declaration;
 - (xi) Imposition of any restrictions on the leasing or rental of Units;
 - (xii) Imposition of any restrictions on a Unit Owner’s right to sell or transfer a Unit; and

- (xii) Any action to terminate the Common Interest Community or use of insurance proceeds for any purpose other than to rebuild.

Notwithstanding the foregoing, no amendment or action that is taken pursuant to the exercise of Development Rights shall constitute a Material Adverse Action.

Section 16.3 – Consent Required

- (a) No Material Adverse Action may be taken by the Association or by the Executive Board or shall be effective until approved by Eligible Mortgagees holding Security Interests in more than fifty percent (50%) of the Units that are subject to Security Interests held by Eligible Mortgagees (or any greater Eligible Mortgagee approval required by this Declaration). The foregoing consents do not apply to the exercise of any Development Right.
- (b) The approval or consent of any Person holding a Security Interest in a Unit of any Material Adverse Action shall be deemed granted if a refusal to consent in a record is not received by the Association within sixty (60) days after the Association delivers notice of the proposition requiring consent to the holder of the Security Interest or mails the notice to such holder by certified mail, return receipt requested. The Association may rely on the last-recorded Security Interest of record in delivering or mailing notice to the holder of such Security Interest.
- (c) Unless otherwise expressly provided, wherever in this Declaration the request, approval or consent of a specified percentage of holders of Security Interests on Units is required, it shall mean the request, approval, or consent of holders of first Security Interests in Units which, in the aggregate, have allocated to them such specified percentage of Votes in the Association when compared to the total allocated to all Units then subject to first Security Interests.

Section 16.4 – Notice of Certain Actions or Events

The Association shall give prompt written notice by certified mail, return receipt requested, or by any express or courier service that produces a receipt, to each Eligible Mortgagee and Eligible Insurer, and each Unit Owner hereby consents to and authorizes such notice, of the following:

- (a) Any condemnation loss or any casualty loss which affects a material portion of the Common Interest Community (for this purpose material includes a condemnation or property loss greater than ten percent (10%) of the annual Common Expense budget) or any Unit in which there is a first Security Interest held, insured, or guaranteed by such Eligible Mortgagee or Eligible Insurer, as applicable;
- (b) Any delinquency or default in the payment of Common Expense Assessments owed by an Owner whose Unit is subject to a first Security Interest held, insured, or guaranteed, by such Eligible Mortgagee or Eligible Insurer, which remains uncured for a period of sixty (60) days;

- (c) Any lapse, cancellation, or material modification of any insurance policy or fidelity bond maintained by the Association; or
- (d) Any proposed action which would require the consent of a specified percentage of holders of first Security Interests on Units.

Section 16.5 – Development Rights

No Development Rights may be exercised or voluntarily abandoned or terminated by the Declarant unless all Persons holding Security Interests in the Development Rights consent to the exercise, abandonment, or termination.

Section 16.6 – Other Mortgagee Rights

- (a) The Association shall permit any Eligible Mortgagee or Eligible Insurer to inspect the books and records of the Association during normal business hours on the same terms as Unit Owners.
- (b) A majority of the holders of first Security Interests on Units may require professional management of the Common Interest Community.

Section 16.7 – Financial Statements

- (a) The Association shall provide any Eligible Mortgagee or Eligible Insurer, which submits a written request, with a copy of the most recently available annual financial statement of the Association.
- (b) If so requested by a majority of the holders of first Security Interests on Units, the Association shall have its financial records audited.

Section 16.8 – Enforcement

The provisions of this Article are for the benefit of Eligible Mortgagees and Eligible Insurers and their successors, and may be enforced by any of them by any available means, at law, or in equity.

Section 16.9 – Attendance at Meetings

Any representative of an Eligible Mortgagee or Eligible Insurer may attend any meeting which a Unit Owner may attend.

ARTICLE XVII
Assessment and Collection of Common Expenses

Section 17.1 – Apportionment of Common Expenses

Except as provided in Section 17.2 of this Declaration, all Common Expenses shall be assessed against all Units in accordance with their share of the Common Expenses as shown on Schedule A-2 to the Declaration.

Section 17.2 – Common Expenses Attributable to Fewer than All Units

- (a) Any Common Expenses associated with the Maintenance, Repair, or Replacement of an awning shall be assessed against the Unit to which the awning is assigned as a Limited Common Element.
- (b) Any increase in insurance premiums attributable to a particular Unit or Units by virtue of the occupancy of, activities in or construction of the Unit or Units shall be assessed against that Unit or Units.
- (c) Fees, charges, late charges, fines, and interest charged against a Unit Owner or the occupant of a Unit pursuant to the Community Documents and the Act are enforceable as Common Expense Assessments against the Unit or Units owned by such Unit Owner.
- (d) If the Association, or anyone acting at the direction of the Association, incurs any expense for Maintenance, Repair, or Replacement of any portion of a Unit, made or performed for the purpose of correcting a condition threatening another Unit or the Common Elements including, but not limited to, gaining entry to the Unit in order to correct such condition, pursuant to Section 6.4 of this Declaration, the Association may assess that expense against the Unit Owner and the Unit, following Notice and Hearing to the affected Unit Owner.
- (e) If any tax is imposed on the Association or upon any goods or services purchased by the Association by virtue of the use or occupancy of some, but less than all, of the Units, including, but not limited to, the use of any Unit for the production of income, such tax shall be paid as a Common Expense and assessed exclusively against the Unit or Units whose use or occupancy gives rise to the imposition of the tax. The assessment shall be allocated among the Units against which it is assessed in the same proportion as each Unit's share of liability for Common Expenses bears to the liability for Common Expenses of all Units against which the assessment is assessed. The Association may require certificates of status from Unit Owners in order to enforce and determine applicability of such impositions.
- (f) Notwithstanding the provisions of Subsection 21.2(b) of this Declaration, if any Common Expense is caused by the willful misconduct, failure to comply with a written maintenance standard promulgated by the Association, or gross negligence of any Unit Owner or tenant or a guest or invitee of a Unit Owner or tenant, the Association may, after Notice and Hearing, assess the portion of that Common Expense in excess of any insurance proceeds received by the Association under its insurance policy, whether that portion results from the application of a deductible or otherwise, exclusively against that Unit Owner's Unit.
- (g) Any charges assessed against a Unit in connection with additions, alterations, or improvements applied for or approved under Section 12.3 of this Declaration.
- (h) Portions of the cost of restoring Units allocated to individual Units under the provisions of Subsection 21.2(b) of this Declaration shall be assessed against the Unit or Units to which they are allocated.

- (i) The Association may, from time to time, provide services to individual Units, their Unit Owners or their occupants at the request of or with the authorization of the Unit Owner. These services may be provided pursuant to a schedule of services and charges established by the Association or they may be provided on an ad hoc basis. Unless the Association is required to provide such services to all Units by the Community Documents or the Act, or does provide such services to all Units pursuant to a policy or resolution adopted by the Executive Board, the Common Expenses for such services shall be assessed against the Unit to which the service was provided or to whose Unit Owner or occupant the service was provided.
- (j) Meal services, cleaning services, and the services of home health aides provided by the Association to Unit Owners and occupants of a Unit will be billed to the Unit in accordance with a fee schedule established by the Association from time to time.
- (k) All reasonable attorney's fees and costs incurred by the Association in collecting past due common charges, assessments and other sums due from a Unit Owner, with or without the commencement of a foreclosure action or other legal proceedings, or incurred in representing the Association in any foreclosure actions brought against a Unit Owner in which the Association is named as a defendant, shall be added to and included in the amount due to the Association from the Unit Owner as a Common Expense.
- (l) All reasonable attorney's fees and costs incurred by the Association in enforcing the provisions of the Declaration, the Bylaws, and the Rules or any applicable law, ordinance, or regulation relating to the Common Interest Community against a Unit Owner or a tenant or other occupant of a Unit, with or without the commencement of litigation, arbitration, mediation, administrative proceedings, or hearings before the Executive Board, may be assessed against the Unit and its Unit Owner as a Common Expense:
 - (i) by the Executive Board after Notice and Hearing; or
 - (ii) as awarded by a court or arbitration.

Section 17.3 – Liens and Lien Foreclosures

- (a) The Association has a statutory lien on a Unit to the maximum extent, for the maximum amount, and with the maximum priority permitted by the Act and other applicable law from time to time.
- (b) This Section does not affect the priority of mechanics' or materialmen's liens, or the priority of liens for other assessments made by the Association.
- (c) This Section does not prohibit actions against Unit Owners to recover sums for which the Association has a lien or prohibit the Association from taking a deed in lieu of foreclosure.
- (d) A judgment or decree in any action brought under this Section shall include costs and reasonable attorney's fees for the prevailing party.

- (e) Subject to the provisions of Subsection 17.3(f), the Association's lien may be foreclosed in like manner as a mortgage on real property.
- (f) The Association may not commence an action to foreclose a lien on a Unit under this Section unless:
 - (i) The Unit Owner, at the time the action is commenced, owes a sum equal to at least two (2) months of Common Expense assessments based on the periodic budget last adopted by the Association pursuant to Section 17.4 of this Declaration;
 - (ii) The Association has made a demand for payment in a written or electronic communication as required by the Act;
 - (iii) The Executive Board has either voted to commence a foreclosure action specifically against that Unit or has adopted a standard policy that provides for foreclosure against that Unit; and
 - (iv) The Association has complied with any other provisions of the Act relating to the commencement of an action to foreclose its lien.
- (g) In any action by the Association to collect assessments or to foreclose a lien for unpaid assessments, the court may appoint a receiver of the Unit Owner pursuant to Section 52-504 of the Connecticut General Statutes to collect all sums alleged to be due from that Unit Owner prior to or during the pendency of the action. The court may order the receiver to pay any sums held by the receiver to the Association during the pendency of the action to the extent of the Association's Common Expense assessments based on a periodic budget adopted by the Association pursuant to Section 17.4 of this Declaration.
- (h) If a holder of a first or second Security Interest in a Unit forecloses that Security Interest, the purchaser at the foreclosure sale is not liable for any unpaid assessments against that Unit which became due before the sale, other than the assessments which are prior to that Security Interest under the Act. Any unpaid assessments not satisfied from the proceeds of sale become Common Expenses collectible from all the Unit Owners, including the purchaser.
- (i) Any payments received by the Association in the discharge of a Unit Owner's obligation may be applied to the oldest balance due or in such other order as the Executive Board may determine, notwithstanding any designation or other indication from the Unit Owner as to how the payment is to be applied.
- (j) Every aspect of a foreclosure, sale, or other disposition under this Section, including the method, advertising, time, date, place, and terms, shall be commercially reasonable.

Section 17.4 – Budget Adoption, Rejection, and Approval

- (a) The Executive Board, at least annually, shall adopt a proposed budget for the Common Interest Community for consideration by the Unit Owners.

- (b) Not later than thirty (30) days after the adoption of a proposed budget, the Executive Board shall provide to all Unit Owners a summary of the budget, including a statement of the amount of any reserves, and a statement of the basis on which such reserves are calculated and funded. Simultaneously, the Executive Board shall set a date not less than ten (10) days or more than sixty (60) days after providing the summary for either a meeting of the Unit Owners or a vote by ballot without a meeting to consider approval of the budget. If, at that meeting or in the vote by ballot without a meeting, Unit Owners holding a majority of all of the Votes in the Association vote to reject the budget, the budget is rejected; otherwise the budget is approved. The absence of a quorum at such meeting or participation in the vote by ballot without a meeting shall not affect rejection or approval of the budget. If a proposed budget is rejected, the budget last approved by the Unit Owners continues until Unit Owners approve a subsequent budget.

Section 17.5 – Adoption, Rejection, and Approval of Special Assessments

- (a) The Executive Board, at any time, may propose a Special Assessment.
- (b) Not later than thirty (30) days after adoption of a proposed Special Assessment, the Executive Board shall provide to all Unit Owners a summary of the Special Assessment. If such Special Assessment, together with all other Special Assessments, including emergency Special Assessments, proposed by the Executive Board in the same calendar year, do not exceed fifteen percent (15%) of the Association's last adopted periodic budget for that calendar year, the Special Assessment is effective without approval of the Unit Owners. Otherwise, the Executive Board shall set a date not less than ten (10) days or more than sixty (60) days after providing the summary for either a meeting of the Unit Owners or a vote by ballot without a meeting to consider approval of the Special Assessment. If, at such meeting or in the balloting, Unit Owners holding a majority of all of the Votes in the Association vote to reject the Special Assessment, the Special Assessment shall be rejected; otherwise the Special Assessment shall be approved. The absence of a quorum at such meeting or participating in the vote by ballot without a meeting shall not affect the rejection or approval of the Special Assessment.
- (c) Special Assessments as proposed by the Executive Board may be payable in installments, may be payable over periods in excess of one (1) year and may provide for lump sum prepayment at a discount. If a special assessment is adopted to repay a loan to the Association, the assessment resolution may provide for the adjustment of the assessment when and if the loan payments are adjusted in accordance with the terms of the loan.
- (d) Notwithstanding the provisions of Subsection 17.5(b), if the Executive Board determines by a two-thirds (2/3) vote that a Special Assessment is necessary to respond to an emergency:
 - (i) the Special Assessment becomes effective immediately in accordance with the terms of the vote;

- (ii) notice of the Special Assessment must be provided promptly to all Unit Owners; and
- (iii) the Executive Board may spend the funds paid on account of the Special Assessment only for the purposes described in the vote.

Section 17.6 – Certificate of Payment of Common Expense Assessments

The Association on request made electronically or in writing shall furnish to a Unit Owner a statement in recordable form setting forth the amount of unpaid Common Expense Assessments against the Unit. The statement shall be furnished within ten (10) business days after receipt of the request and is binding on the Association, the Executive Board and every Unit Owner. The Executive Board may, from time to time, establish a fee for the preparation of the statement.

Section 17.7 – Payment of Common Expense Assessments

- (a) All Common Expenses assessed under Section 17.4 of this Declaration shall be due and payable monthly unless the resolution adopting the budget provides for some other schedule of payment.
- (b) All other Common Expenses shall be due and payable on the first day of the month following the month in which they are assessed or charged unless other payment terms are established by the Executive Board in the resolution adopting the assessment.

Section 17.8 – Acceleration of Common Expense Assessments

In the event of default by any Unit Owner in the payment of any Common Expense Assessment levied against the Unit for a period of ten (10) days after the payment is due, the Executive Board may, after Notice and Hearing, require all unpaid assessments for the pertinent fiscal year to be immediately due and payable and, at a later date, to reverse such a requirement.

Section 17.9 – Commencement of Common Expense Assessments

Common Expense Assessments shall begin on the first day of the month following the month in which conveyance of the first Unit to a Unit Owner other than the Declarant occurs.

Section 17.10 – No Waiver of Liability for Common Expenses

Unit Owners may not exempt themselves from liability for payment of the Common Expenses by waiver of the use or enjoyment of the Common Elements or by abandonment of the Unit against which the assessments are made.

Section 17.11 – Personal Liability of Unit Owners

The Owner of a Unit at the time a Common Expense Assessment or portion thereof is due and payable is personally liable for the assessment. Personal liability for the assessment shall not pass to a successor in title to the Unit unless such successor agrees to assume the obligation.

ARTICLE XVIII
Association Borrowing and Assignment of Future Income

Section 18.1 – Notice of Proposed Borrowing

At least fourteen (14) days before the closing of any loan to the Association, the Executive Board shall:

- (a) Disclose in a written or electronic communication to all Unit Owners the amount and terms of the loan and the estimated effect of such loan on any Common Expense Assessment; and
- (b) Afford the Unit Owners a reasonable opportunity to submit written or electronic comments to the Executive Board with respect to such loan.

Section 18.2 – Approval of Assignment of Future Income

The Association may borrow money and assign its right to future income as security for a loan only provided:

- (a) The loan transaction and the assignment have been approved by the Executive Board;
- (b) Unit Owners holding a majority of all of the Votes in the Association vote in favor of or agree to the assignment; and
- (c) The Association has complied with the requirements of Section 18.1 of this Declaration.

ARTICLE XIX
Persons and Units Subject to Documents; Rules and Enforcement

Section 19.1 – Compliance with Community Documents

All Unit Owners, tenants, holders of Security Interests, and occupants of Units shall comply with the Community Documents. The acceptance of a deed or mortgage or the exercise of any incident of ownership, or the entering into a lease, or the entering into occupancy of a Unit constitutes agreement that the provisions of the Community Documents are accepted and ratified by such Unit Owner or other Person and shall bind any Person having at any time any interest or estate in such Unit.

Section 19.2 – Compliance with Laws

All Unit Owners, tenants, holders of Security Interests, and occupants of Units shall comply with all laws, ordinances, and governmental regulations applicable to the Common Interest Community or the activities of Persons within the Common Interest Community.

Section 19.3 – Adoption of Rules

- (a) The Executive Board may adopt and amend Rules only after Notice and Comment.
- (b) Rules concerning the Common Elements, including Limited Common Elements, may regulate any conduct, condition, or activity, including use and occupancy.
- (c) Rules concerning the Units may regulate any conduct, condition, or activity that is not use and occupancy.
- (d) Rules concerning the Units may also regulate the use and occupancy of a Unit only to the extent permitted by Subsection 9.1(f) of this Declaration.
- (e) The Executive Board may not adopt a Rule which contravenes an express provision of this Declaration or a right reasonably inferable from an express provision of this Declaration, but the Executive Board may adopt a Rule implementing, refining, or applying an express provision of this Declaration so long as such Rule does not contravene an express provision of this Declaration or a right reasonably inferable therefrom.

Section 19.4 – Notice to the Unit Owners of Changes to Rules

Following the adoption, amendment, or repeal of a Rule, the Association shall give all Unit Owners notice of its action and include with it a copy of any new or amended Rule.

Section 19.5 – Limitation on Challenges

No action to challenge the validity of any adoption, amendment, or repeal of a Rule adopted may be brought more than one (1) year after the date that notice of the amendment was given to the Unit Owners.

Section 19.6 – Certification of Rules

Amendments to the Rules that have been duly adopted shall be prepared and certified on behalf of the Association by any officer of the Association designated for that purpose or, in the absence of designation, by the president of the Association.

Section 19.7 – Recording of Rules

The Rules and all amendments to the Rules shall be recorded on the land records of every town in which any portion of the Common Interest Community is located and are effective only on recording. The Association shall request that the town clerk index the Rules and all amendments to the Rules in the name of the Common Interest Community and in the name of the Association as both grantors and grantees. The Rules are not part of the Declaration and are not to be considered to be title documents. Such recorded Rules shall not be considered a monument of title, additional encumbrances, or covenants affecting land.

Section 19.8 – Abatement and Enjoinment of Violations by Unit Owners

The violation or breach of any provision of the Community Documents shall give the Association the right, after Notice and Hearing except in case of an emergency, in addition to any other rights set forth in this Declaration:

- (a) To enter the Unit in which, or as to which, such violation or breach exists and to summarily abate and remove, at the expense of the defaulting Unit Owner, any Improvement, thing, or condition (except for additions or alterations of a permanent nature that may exist therein) that creates a danger to the Common Elements or other Units contrary to the intent and meaning of the provisions of the Community Documents, and the Association shall not thereby be deemed liable for any manner of trespass;
- (b) To bring appropriate legal proceedings, either at law or in equity, to enjoin, abate, or remedy the continuance of any such breach; or
- (c) To bring appropriate legal proceedings, either at law or in equity, for specific performance of the Community Documents.

Section 19.9 – Suspension of Privileges for Non-Payment or Breach

- (a) If a Unit Owner fails to pay any Common Expense Assessment, the Executive Board, after Notice and Hearing, may suspend any right or privilege of the Unit Owner and all occupants of the Unit, except as provided in Subsection 19.9(c), until such assessment is paid.
- (b) If a Unit Owner or occupant of the Unit violates or breaches any provision of the Community Documents, the Executive Board, after Notice and Hearing, may suspend any right or privilege of the Unit Owner and all occupants of the Unit, except as provided in Subsection 19.9(c), for a period not to exceed the longer of thirty (30) days or until the breach is cured.
- (c) The suspension of any right or privilege under this Section:
 - (i) Shall not deny a Unit Owner or other occupant of a Unit access to the Unit or the Limited Common Elements appurtenant to the Unit;
 - (ii) Shall not suspend a Unit Owner’s right to vote or participate in meetings of the Association;
 - (iii) Shall not prevent a Unit Owner from seeking election as a Director or officer of the Association;
 - (iv) Shall not permit the Association to withhold services provided to a Unit or a Unit Owner by the Association if the effect of withholding the service would be to endanger the health, safety, or property of any Person;

- (v) Shall not take effect until ten (10) days after the Executive Board notifies the Unit Owner of its decision to suspend the use of the Common Elements; and
- (vi) Shall not apply to the Declarant in the exercise of any Special Declarant Right.

ARTICLE XX
Insurance

Section 20 – Unit Owner Policy. All Unit Owners must obtain and maintain insurance on their Unit covering among other things, the entire structure, their personal possessions, any customized upgrades and a Unit Owner’s liability. The insurance to be maintained by each homeowner will be similar to a standard Home Owner’s Insurance Policy and name the Association as an “Additional Insured”. In the event that a casualty damages the structure of a Unit, the Unit must be repaired and restored by the Unit Owner in accordance with either the original plans and specifications or other plans and specifications which have been approved by the Executive Board. The Unit shall be restored within one year of the casualty. The Association shall have no obligation to provide insurance on individual units for casualty or liability.

Section 20.1 – Association Coverage. To the extent reasonably available, the Executive Board shall obtain and maintain insurance coverage as set forth in Sections 22.2 and 22.3 of this Article. If such insurance is not reasonably available, and the Executive Board determines that any insurance described herein will not be maintained, the Executive Board shall cause notice of that fact to be hand-delivered or sent prepaid by United States mail to all Unit Owners and Eligible Mortgagees at their respective last known addresses.

Section 20.2 – Association Property Insurance

(a) Property insurance covering:

- (i) The project facilities (which terms means all Common Elements including building on the Property, but excluding the Units, and all fixtures, equipment and any improvements and betterments that are part of a Common Element, and such personal property as is normally insured under building coverage, but excluding land, excavations, portions of foundations below the undersurface of the lowest basement floors, underground pilings, piers, pipes, flues and drains and other items normally excluded from property policies; and
- (ii) All personal property owned by the Association.

(b) Amounts:

- (i) The project facilities for an amount equal to one hundred (100%) percent replacement cost at the time the insurance is purchased and at each renewal date.
- (ii) Personal property owned by the Association for an amount equal to its actual cash value.

(c) Deductibles.

The maximum deductible for insurance policies shall be \$10,000 or one percent (1%) of the policy face amount.

- (d) The Executive Board is authorized to obtain appraisals periodically for the purpose of establishing said replacement cost of the project facilities and the actual cash value of the personal property, and the cost of such appraisals shall be a Common Expense.
- (e) Risks Insured Against. The insurance shall afford protection against “all risks” of direct physical loss commonly insured against.
- (f) Other Provisions. Insurance policies required by this Section shall provide that:
 - (i) The insurer waives its rights to subrogation under the policy against any Unit Owner or member of his or her household;
 - (ii) No act or omission by any Unit Owner, unless acting within the scope of his or her authority on behalf of the Association, will void the policy or be a condition to recovery under the policy.
 - (iii) If, at the time of a loss under the policy, there is other insurance in the name of a Unit Owner covering the same risk covered by the policy, the Association’s policy provides primary insurance if such provision is commercially available;
 - (iv) Loss shall be adjusted with the Association;
 - (v) Insurance proceeds shall be paid to any insurance trustee designated in the policy for that purpose, and, in the absence of such designation, to the Association; and
 - (vi) The insurer may not cancel or refuse to renew the policy until thirty (30) days after notice of the proposed cancellation or non-renewal has been mailed to the Association, at its respective last known address.
 - (vii) The name of the insured shall be substantially as follows: “Tidewater Development Company LLC for the use and benefit of the individual Owners”.

Section 20.3 – Liability Insurance. Liability insurance, including medical payments insurance, in the amount determined by the Executive Board but in no event less than \$1,000,000 covering all occurrences commonly insured against for death, bodily injury and property damage arising out of or in connection with the use, ownership or maintenance of Common Elements.

- (a) Other Provisions. Insurance policies carried pursuant to this Section shall provide that:
 - (i) Each Unit Owner is an insured person under the policy with respect to liability arising out of his or her interest in the Common Elements or membership in the Association.

- (ii) The insurer waives its rights to subrogation under the policy against any Unit Owner or member of his or her household;
- (iii) No act or omission by any Unit Owner, unless acting within the scope of his or her authority on behalf of the Association, will void the policy or be a condition to recovery under the policy;
- (iv) If, at the time of a loss under the policy, there is other insurance in the name of a Unit Owner covering the same risk covered by the policy, the Association's policy provides primary insurance if such provision is commercially available; and
- (v) The insurer may not cancel or refuse to renew the policy until sixty (60) days after notice of the proposed cancellation or non-renewal has been mailed to the Association, each Unit Owner and each holder of a Security interest to whom a certificate or memorandum of insurance has been issued, at their respective last known addresses.

Section 20.4 – Fidelity Bonds. The Association shall carry, or cause to be carried, a blanket fidelity bond for anyone who either handles or is responsible for funds held or administered by the Association, whether or not they receive compensation for their services. The bond shall name the Association as obligee and shall cover the maximum funds that will be in the custody of the Association or the manager at any time while the bond is in force and in no event less than the sum of three months' assessments plus reserve funds. The bond shall include a provision that calls for thirty (30) days' written notice to the Association, to each holder of a Security Interest in a Unit and to each servicer that services a FNMA-owned or FHLMC-owned mortgage on a Unit before the bond can be cancelled or substantially modified for any reason; except that if cancellation is for non-payment of premiums, only ten (10) days' notice shall be required.

Section 20.5 – Other Insurance Policies.

- (a) Unit Owner Policies. An insurance policy issued to the Association does not prevent a Unit Owner from obtaining insurance for his or her own benefit.
- (b) Workers' Compensation Insurance. The Executive Board shall obtain and maintain Workers' Compensation Insurance to meet the requirements of the laws of the State of Connecticut.
- (c) Directors' and Officers' Liability Insurance. The Executive Board shall obtain and maintain directors' and officers' liability insurance, if available, covering all of the Directors and Officers of the Association in such limits as the Executive Board may, from time to time, determine.
- (d) Other Insurance. The Association may carry other insurance which the Executive Board considers appropriate to protect the Association or the Unit Owners.
- (e) Premiums. Insurance Premiums paid by the Association shall be a Common Expense.

ARTICLE XXI
Damage to or Destruction of Property

Section 21.1 – Restoration

- (a) Any portion of the Property for which insurance is required under Section 47-255 of the Act or for which insurance carried by the Association is in effect, whichever is more extensive, which is Damaged or Destroyed shall be restored promptly by the Association unless:
 - (i) The Common Interest Community is terminated;
 - (ii) Restoration would be illegal under any state or local statute or ordinance governing health or safety; or
 - (iii) Eighty percent (80%) of the Unit Owners, including every Unit Owner of a Unit or assigned Limited Common Element that will not be rebuilt, vote not to rebuild.
- (b) The Association, acting through the Executive Board, and not the Unit Owner or Unit Owners of affected Units, shall have the exclusive authority to select, contract with, direct, retain, and replace all contractors and vendors for all activities to restore any portion of the Property that has been Damaged or Destroyed for which funds of the Association or insurance proceeds payable to the Association are used or to be used.

Section 21.2 – Cost

- (a) Except as provided in Subsection 21.2(b), the cost of restoring Damage or Destruction in excess of insurance proceeds shall be a Common Expense assessed against all Units under Section 17.1.
- (b) The cost of restoring Damage or Destruction in excess of insurance proceeds to the extent of the application of a deductible up to the limits set out in Subsection 20.2(c), shall be a Common Expense, allocated as follows:
 - (i) If the restoration is entirely to the Common Elements, such excess shall be assessed against all Units under Section 17.1.
 - (ii) If the restoration is entirely to a single Unit, such excess shall be assessed against the affected Unit only, under Subsection 17.2(j).
 - (iii) In all other cases, such excess shall be prorated among the affected Unit or Units and Common Elements, as the case may be, in the same proportion as the total cost of restoration of each of the affected Units and Common Elements bears to the total cost of restoration of all of the affected Units and Common Elements. In calculating this proration, the Association may rely on itemized bills or reports from the contractor or contractors making the restorations or on estimates prepared by an adjuster or construction estimator engaged by the company issuing the property insurance coverage required under Section 20.2 or engaged by

the Association. The portion of the excess allocated to an affected Unit under this Subsection 21.2(b) (iii) shall be assessed against the Unit under Subsection 17.2(j). The portion of the excess allocated to the Common Elements shall be assessed as a Common Expense against all Units under Section 17.1.

- (c) Nothing in this Section 21.2 shall limit the Association's ability to assess the Unit or the Unit Owner for Common Expenses caused by willful misconduct, failure to comply with a written maintenance standard, or gross negligence to the maximum amount permitted under Subsection 17.2(h) of this Declaration.

Section 21.3 – Plans

The Property that must be restored shall be restored to its original condition, subject to changes in building codes and other applicable laws and regulations and to the availability of building components and materials and in accordance with either the original Plans and specifications, if available, or other plans and specifications which have been approved by the Executive Board, Unit Owners holding a majority of all of the Votes in the Association, including the Unit Owners of every Unit for which the plans and specifications are proposed to be changed, and more than fifty percent (50%) of Eligible Mortgagees.

Section 21.4 – Restoration of Less than the Entire Property

If all of the Property is not to be restored by the Association:

- (a) The insurance proceeds attributable to the damaged Common Elements shall be used to restore the damaged area to a condition compatible with the remainder of the Common Interest Community;
- (b) Except to the extent that other Persons will be distributees:
 - (i) The insurance proceeds attributable to Units and Limited Common Elements that are not restored shall be distributed to the owners of those Units and the owners of the Units to which those Limited Common Elements were allocated, or to lien holders, as their interests may appear; and
 - (ii) The remainder of the proceeds shall be distributed to all the Unit Owners or lien holders, as their interests may appear, in proportion to the Common Expense liabilities of all the Units.

Section 21.5 – Insurance Proceeds

The insurance trustee, or if there is no insurance trustee, then the Association, shall hold any insurance proceeds in trust for the Association, Unit Owners, and lien-holders as their interests may appear. Subject to the provisions of Section 21.1, the proceeds shall be disbursed first for the restoration of the damaged Property, and the Association, Unit Owners, and lien holders are not entitled to receive payment of any portion of the proceeds unless there is a surplus of proceeds after the Property has been completely restored, or the Common Interest Community is terminated.

Section 21.6 – Certificates by the Executive Board

An insurance trustee, if any, may rely on the following certifications in writing made by the Executive Board:

- (a) Whether or not Damaged or Destroyed Property is to be restored; and
- (b) The amount or amounts to be paid for restoration and the names and addresses of the parties to whom such amounts are to be paid.

Section 21.7 – Certificates by Attorneys

If payments are to be made to Unit Owners, holders of Security Interests, or other lien holders, the Executive Board and the insurance trustee, if any, shall obtain and may rely on an attorney's certificate of title or a title insurance policy based on a search of the land records of each town in which any portion of the Common Interest Community is located from the date of the recording of the original Declaration stating the names of the Unit Owners, holders of Security Interests, and other lien holders.

ARTICLE XXII

Rights to Notice and Comment and to Notice and Hearing

Section 22.1 – Notice and Comment

Before the Executive Board amends the Bylaws or the Rules, whenever the Community Documents require that an action be taken after Notice and Comment, and at any other time the Executive Board determines it is in the interest of the Association to do so, the Association shall give notice to the Unit Owners at least ten (10) days before the date on which the Executive Board will act. The notice shall include:

- (a) A statement that the Executive Board is considering an amendment to the Bylaws or the Rules or other action;
- (b) A copy of the text of the proposed amendment, addition, or deletion; and
- (c) The date on which the Executive Board will act on the proposal after considering comments from the Unit Owners.

Section 22.2 – Notice and Hearing – Generally

- (a) The procedures set out in this Section 22.2 shall be followed:
 - (i) Whenever the Community Documents require that an action be taken after Notice and Hearing; and
 - (ii) Before the Association brings an action or institutes a proceeding against a Unit Owner other than a Declarant, except if the action is brought to prevent immediate or irreparable harm or to foreclose a lien for an assessment attributable to a Unit or fines imposed against a Unit Owner.

- (b) The hearing must be held during a regular or special meeting of Executive Board.
- (c) Not less than ten (10) business days prior to the hearing, the Association shall send written notice of the hearing to the Unit Owner, and to any other parties the Association considers appropriate.
 - (i) The notice shall be sent to the affected Unit Owner by certified mail, return receipt requested, and by regular mail.
 - (ii) The notice shall be sent to any other parties in any manner permitted by the Bylaws.
 - (iii) The notice given under this Subsection 22.2(c) shall be in addition to any other notice of the meeting of the Executive Board required to be given by Association.
- (d) The notice shall include the following:
 - (i) The date, time, and place of the hearing;
 - (ii) A description of the alleged violation or the nature of the claim against the Unit Owner;
 - (iii) Instructions as to how the Unit Owner can participate in the hearing and present the Unit Owner's position; and
 - (iv) An explanation of the consequences of not participating in the hearing.
- (e) At the hearing, the Unit Owner shall have the right, personally or through a representative, to present information orally, in writing, or both, subject to reasonable rules of procedure established by the Executive Board to assure a prompt and orderly resolution of the issues. The Executive Board may also receive information from anyone else who, in the opinion of the Executive Board, will assist it in making a decision. The hearing shall not be conducted as a formal trial. All information presented shall be considered in making a decision but shall not bind the decision makers.
- (f) The Executive Board shall make its decision and send notice of its decision within thirty (30) days after the conclusion of the hearing. Notice of the decision shall be sent to the Unit Owner by certified mail, return receipt requested, and by regular mail.

Section 22.3 – Notice and Hearing – On the Request of a Unit Owner

- (a) Any Unit Owner, other than the Declarant, seeking to enforce a right granted or obligation imposed by the Act or the Community Documents against the Association or another Unit Owner other than the Declarant, may submit a written request to the Association for a hearing. The request shall include:
 - (i) A statement of the nature of the claim being made;

- (ii) The names of the party or parties against whom the claim is being made; and
 - (iii) A reference to the provision or provisions of the Act or of the Community Documents on which the claim is based.
- (b) Not later than thirty (30) days after the Association receives such request, it shall schedule a hearing to be held during a regular or special meeting of the Executive Board. The meeting must be held not more than forty-five (45) days after the Association receives the request.
- (c) Not less than ten (10) business days prior to the hearing, the Association shall send written notice of the hearing to the Unit Owner who requested the hearing, to any Unit Owner against whom a claim is being made, and to any other parties the Executive Board considers appropriate.
 - (i) The notice shall be sent to the Unit Owner requesting the hearing and to any Unit Owner against whom a claim is being made by certified mail, return receipt requested and by regular mail.
 - (ii) The notice shall be sent to any other parties in any manner permitted by the Bylaws.
 - (iii) The notice given under this subsection shall be in addition to any other notice of the meeting of the Executive Board required to be given by the Community Documents or by applicable law.
- (d) The notice shall include the following:
 - (i) The date, time, and place of the hearing;
 - (ii) A copy of the request received by the Association under Subsection 22.3(a) above; and
 - (iii) If the notice is sent to anyone other than the Unit Owner who requested the hearing, it shall also include copies of any other material submitted to the Association by the Unit Owner requesting the hearing in connection with the request.
- (e) At the hearing, the Unit Owner requesting the hearing and the Unit Owner, if any, against whom the claim is made shall have the right, personally or through a representative, to present information orally, in writing, or both, subject to reasonable rules of procedure established by the Executive Board to assure a prompt and orderly resolution of the issues. The Executive Board may also receive information from anyone else which, in the opinion of the Executive Board, will assist it in making a decision. The hearing shall not be conducted as a formal trial. All information presented shall be considered in making a decision but shall not bind the decision makers.
- (f) The Executive Board shall make its decision and send notice of its decision within thirty (30) days after the conclusion of the hearing to the Unit Owner

requesting the hearing and any Unit Owner against whom a claim is being made by certified mail, return receipt requested, and by regular mail.

ARTICLE XXIII
Executive Board

Section 23.1 – Powers and Duties

The Executive Board may act in all instances on behalf of the Association, except as provided in this Declaration, the Bylaws, or the Act. The Executive Board acts only pursuant to the procedures set out in the Declaration, the Bylaws, the Association's certificate of incorporation, and the Act. The activities of the Association are administered by its officers and designated agents in performing their authorized functions. The Executive Board shall have, subject to the limitations contained in this Declaration and the Act, the powers and duties necessary for the administration of the affairs of the Association and of the Common Interest Community, which shall include, but not be limited to, the power to do the following:

- (a) Except as limited by Subsection 23.2(d), shall adopt and may amend Bylaws, and may adopt and amend Rules;
- (b) Shall adopt and may amend budgets, may adopt and amend Special Assessments, and may invest funds of the Association;
- (c) May collect assessments for Common Expenses from Unit Owners;
- (d) May hire and discharge managing agents;
- (e) May hire and discharge employees, agents other than managing agents, and independent contractors;
- (f) May institute, defend, or intervene in litigation or in arbitration, mediation, or administrative proceedings in its own name on behalf of itself or two (2) or more Unit Owners on matters affecting the Common Interest Community, subject to the limitations placed on the Association's authority to institute and maintain proceedings alleging construction defects set out in Section 47-261f of the Act;
- (g) May make contracts and incur liabilities;
- (h) May regulate the use, Maintenance, Repair, Replacement, and modification of Common Elements;
- (i) May cause additional improvements to be made as a part of the Common Elements;
- (j) May acquire, hold, encumber, and convey in its own name any right, title, or interest to real property or personal property, but the Common Elements may be conveyed or subjected to a Security Interest only pursuant to Section 47-254 of the Act;
- (k) May grant easements through or over the Common Elements, for any period of time including permanent easements;

- (l) May grant leases, licenses, and concessions through or over the Common Elements provided that they are either:
 - (i) For a term of no more than one (1) year; or
 - (ii) For a term of more than one (1) year if the lease, license, or concession does not materially interfere with the use and enjoyment of the Property by the Unit Owners.

The grant of any other lease, license, or concession through or over the Common Elements must be approved by both the Executive Board and by a majority of the Votes cast at a meeting of the Unit Owners at which a quorum is present.

- (m) May impose and receive any payments, fees, or charges for the use, rental, or operation of the Common Elements, other than Limited Common Elements described in Subsections 47-221(2) and (4) of the Act, and for services provided to Unit Owners;
- (n) May impose charges or interest or both for late payment of assessments and, after Notice and Hearing, levy reasonable fines for violations of this Declaration, the Bylaws, and the Rules of the Association;
- (o) May impose reasonable charges for the preparation and recordation of amendments to this Declaration, resale certificates required by Section 47-270 of the Act, or statements of unpaid assessments;
- (p) May provide for the indemnification of its officers and Directors and maintain directors' and officers' liability insurance;
- (q) Subject to Subsection 47-261e (e) of the Act and Article XVIII of the Declaration, may assign its right to future income, including the right to receive Common Expense Assessments;
- (r) May exercise any other powers conferred by this Declaration or the Bylaws;
- (s) May exercise all other powers that may be exercised in this state by legal entities of the same type as the Association;
- (t) May exercise any other powers necessary and proper for the governance and operation of the Association;
- (u) May require, by regulation, that disputes between the Executive Board and Unit Owners or between two (2) or more Unit Owners regarding the Common Interest Community must be submitted to nonbinding alternative dispute resolution in the manner described in the regulation as a prerequisite to commencement of a judicial proceeding;
- (v) Subject to the limitations set out in Subsection 19.9(c), may suspend any right or privilege of a Unit Owner who fails to pay an assessment;

- (w) By resolution, establish one (1) or more committees that are composed only of incumbent Directors, which committees may be authorized to exercise the power of the Executive Board to the extent specified by the Executive Board in the resolution establishing such committee. All such committees must maintain and publish notice of their actions to the Executive Board and otherwise comply with applicable provisions of the Bylaws; and
- (x) By resolution, establish one (1) or more committees that are not authorized to exercise the power of the Executive Board that are composed of such individuals as may be specified in the resolution establishing such committee. All such committees must maintain and publish notice of their actions to Unit Owners and the Executive Board and otherwise comply with applicable provisions of the Bylaws.

Section 23.2 – Executive Board Limitations

The Executive Board may not act on behalf of the Association:

- (a) To amend this Declaration;
- (b) To terminate the Common Interest Community;
- (c) To elect Directors, except that the Executive Board may fill vacancies in its membership until the next meeting at which Directors are elected; or
- (d) To determine the qualifications, powers and duties, or terms of office of Directors.

Section 23.3 – Board Discretion

- (a) In addition to any other discretion the Executive Board has under applicable law, the Executive Board may determine whether to take enforcement action by exercising the Association’s power to impose sanctions, by commencing an action for a violation of the Community Documents, or by commencing or defending any other action or proceeding relating to the rights, powers, or obligations of the Association, which may include a determination of whether to compromise any claim for unpaid assessments or other claim made by or against the Association. The Executive Board does not have a duty to take enforcement or other action if it determines that, under the facts and circumstances presented:
 - (i) The Association’s legal position does not justify taking any or further action;
 - (ii) The covenant, restriction, or Rule being enforced is, or is likely to be construed as, inconsistent with law;
 - (iii) Although a violation may exist or have occurred, it is not so material as to be objectionable to a reasonable Person or to justify expending the Association’s resources; or
 - (iv) It is not in the Association’s best interests to take enforcement action.

- (b) The Executive Board's decision under Subsection 23.3(a) not to take action under one (1) set of circumstances does not prevent the Executive Board from taking action under another set of circumstances, except that the Executive Board may not be arbitrary or capricious in taking enforcement action.

ARTICLE XXIV
Condemnation

If part or all of the Common Interest Community is taken by any power having the authority of eminent domain, all compensation and damages for and on account of the taking shall be payable in accordance with Section 47-206 of the Act.

ARTICLE XXV
Miscellaneous

Section 25.1 – Captions

The captions contained in the Community Documents are inserted only as a matter of convenience and for reference, and in no way define, limit, or describe the scope of the Community Documents or the intent of any provision thereof.

Section 25.2 – Number and Gender

The use of the masculine gender refers to the feminine and neuter genders and the use of the singular includes the plural, and vice versa, whenever the context of the Community Documents so requires.

Section 25.3 – Waiver

No provision contained in the Community Documents is abrogated or waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches which may occur.

Section 25.4 – Invalidity

The invalidity of any provision of the Community Documents does not impair or affect in any manner the validity, enforceability, or effect of the remainder, and in such event, all of the other provisions of the Community Documents shall continue in full force and effect.

Section 25.5 – Conflict

The Community Documents are intended to comply with the requirements of the Act and the Connecticut Revised Nonstock Corporation Act. In the event of any conflict between the Community Documents and the provisions of the statutes, the provisions of the statutes shall control. In the event of any conflict between this Declaration and any other Community Document, this Declaration shall control.

Schedule A-1
To
Declaration of Tidewater Village

Legal Description

All that certain piece or parcel of land, situated in the aforesaid Town of Clinton and bounded and described as follows:

Beginning at a stone pillar in the Easterly line of Beach Park Road and at the Westerly end of the division line between the premises herein, and land of St. Mary's Society and running thence Easterly, along said land of St. Mary's Society 431 feet more or less to a point; thence Southwesterly along said land of St. Mary's Society 738 feet more or less to a post; thence Easterly again along land of others 390 feet more or less to a post; thence Northerly along land of Gayer, 553 feet more or less to a post; thence Easterly again along said land of Gayer, 94 feet more or less to a post; thence Northerly again along said land of Gayer 212 feet to a point; thence Westerly by a line parallel to the first above mentioned division line to the aforesaid Easterly line of Beach Park Road, thence Southerly again, along said Easterly line of Beach Park Road to the point of beginning.

Being a portion of the premises delineated on maps entitled, "Property of - Herman Pudeler Sr. - Clinton, Connecticut", dated Nov. 1946 and "Property of Herman Pudeler Clinton, Connecticut", dated Feb. 1947.

Parcel II:

All that certain tract of land, situated in the said Town of Clinton, and bounded and described as follows:

Beginning at the southeasterly corner of that land conveyed to Marion F. Burr by the deed of N. Howard Burr dated March 18, 1937 and recorded in the Clinton Land Records, Vol. 27, Page 465; thence running southerly, in a straight line which is a prolongation southerly of the easterly line of the aforesaid land of Marion F. Burr, to the salt meadow; thence running westerly along the edge of the salt meadow to land formerly of Florence G. Wood, more recently of Warren W. Richards, Sr. and Warren W. Richards, Jr.; thence running northerly, easterly, and northerly again along land formerly of said Wood, more recently of said Richards, and continuing northerly along the easterly line of land now or formerly of Herman Pudeler to land now or formerly of The Burr Dairy, Incorporated; thence running easterly along land now or formerly of The Burr Dairy, Incorporated, and land conveyed to Marion F. Burr as aforesaid, in part along each, to the point of beginning.

Said piece of land is bounded:

Northerly: by land now or formerly of The Burr Dairy, Incorporated, and land now or formerly of Marion F. Burr, in part by each;

Easterly: by other land of Amelia Gayer;

Southerly: by the salt meadow;

Westerly, Northerly again, and Westerly again: by land formerly of Florence G. Wood, more recently of Warren W. Richards, Sr. and Warren W. Richards, Jr.;

Westerly again: by land now or formerly of Herman Pudeler.

Together with a right-of-way, in common with the said Amelia Gayer, her heirs and assigns, and others, to pass and repass over a strip of land twelve (12) feet in width extending southerly from the highway known as Boston Post Road to the salt meadow and adjoining on the east the aforesaid land now or formerly of Marion F. Burr and the land herein described.

Said property is subject to the following:

1. Water Main Easement from Richards Brothers Farms, LLC to Connecticut Water Company dated May 17, 2016 and recorded June 29, 2016 in Volume 493 at Page 1078 of the Clinton Land Records; and
2. Electric Distribution Easement from Richards Brothers Farms, LLC to the Connecticut Light and Power Company dba Eversource Energy dated _____ and recorded _____ in Volume ____ at Page _____ of the Clinton Land Records.

Schedule A-2
To
Declaration of Tidewater Village

Table of Allocated Interests

This table should only list the number of units actually created at the time. Percentage has to have a basis in the respective areas of the units. As each building phase is completed, file an Amendment to Declaration with a new Schedule A-2.

Unit No.	Type	Share of Ownership of Common Elements	Share of Common Expenses	Vote
1		1/41	1/41	1
2		1/41	1/41	1
3		1/41	1/41	1
4		1/41	1/41	1
5		1/41	1/41	1
6		1/41	1/41	1
7		1/41	1/41	1
8		1/41	1/41	1
9		1/41	1/41	1
10		1/41	1/41	1
11		1/41	1/41	1
12		1/41	1/41	1
13		1/41	1/41	1
14		1/41	1/41	1
15		1/41	1/41	1
16		1/41	1/41	1
17		1/41	1/41	1
18		1/41	1/41	1
19		1/41	1/41	1
20		1/41	1/41	1
21		1/41	1/41	1
22		1/41	1/41	1
23		1/41	1/41	1
24		1/41	1/41	1
25		1/41	1/41	1
26		1/41	1/41	1
27		1/41	1/41	1
28		1/41	1/41	1
29		1/41	1/41	1
30		1/41	1/41	1
31		1/41	1/41	1
32		1/41	1/41	1
33		1/41	1/41	1
34		1/41	1/41	1
35		1/41	1/41	1
36		1/41	1/41	1
37		1/41	1/41	1
38		1/41	1/41	1
39		1/41	1/41	1
40		1/41	1/41	1
41		1/41	1/41	1

Schedule A-3
To
Declaration of Tidewater Village

Survey Entitled: "Record Subdivision Map & Data Table Sheet Tidewater Prepared For Richards Brothers Farms Assessor's Map 78, Block 70, Lot 9 Beach Park Road & Mallard Lane Clinton, Connecticut dated 06-15-15 prepared by Thomas A. Stevens & Associates, Inc."

Checklist for
Survey and Plans for
Common Interest Community
(Connecticut Common Interest Ownership Act Section 47-228)

1. General Requirements (Subsection 47-228(a)):
 - a. Surveys and plans required for condominiums and planned communities. Not required for cooperatives.
 - b. Surveys and plans are a part of the declaration.
 - c. Separate survey and plans are not required if all information required by Section 47-228 is shown on either the survey or the plans.
 - d. Each survey and plan shall be legible.
 - e. Each survey and plan shall contain a certification that the survey or plan contains all the information required by Section 47-228. The certification of surveys and plans shall be made by a licensed surveyor, architect, engineer, or landscape architect in accordance with Chapter 390 of the Connecticut General Statutes relating to the practice of architecture, Chapter 391 relating to land surveyors and professional engineers, or Chapter 396 relating to landscape architects. See Subsection 47-228(g) of the Act.

2. Survey must show or project (Subsection 47-228(b)):
 - a. The name and a general schematic map of the entire common interest community. Subsection 47-228(b) (1).
 - b. The location and dimensions of all real property not subject to development rights, or subject only to the development right to withdraw, and the location and dimensions of existing improvements within that real property. Subsection 47-228(b) (2).
 - c. A legally sufficient description of any real property subject to development rights, labeled to identify the development rights applicable to each parcel. Section 47-228(b) (3).
 - d. The extent of any encroachments by or on any portion of the common interest community. Subsection 47-228(b) (4).
 - e. To the extent feasible, a legally sufficient description of all easements serving or burdening any portion of the common interest community. Section 47-228(b) (5).
 - f. Except as provided in Section 47-228(h) of the Act (see Item 4 below), the approximate location and dimensions of any vertical unit boundaries not shown or projected on plans recorded as required by Section 47-228(d) (see Item 3 below) and that unit's identifying number. Section 4-228(b)(6).

- g. Except as provided in Subsection 47-228(h) of the Act (see Item 4 below), the approximate location with reference to an established datum of any horizontal unit boundaries not shown or projected on plans recorded as required by Subsection 47-228(d) (see Item 3 below) and that unit's identifying number. Subsection 47-228(b)(7).
 - h. A legally sufficient description of any real property in which unit owners will own an estate for years, labeled as "leasehold real property." Subsection 47-228(b)(8).
 - i. The distance between noncontiguous parcels of real property comprising the common interest community. Subsection 47-228(b)(9).
 - j. The approximate location and dimensions of any porches, decks, balconies, garages, or patios allocated as limited common elements and show or contain a narrative description of any other limited common elements. Subsection 47-228(b)(10).
 - k. For real property not subject to development rights, all other matters customarily shown on land surveys. Subsection 47-228(b)(11).
 - l. Optionally, the survey may show the intended location and dimensions of contemplated improvements to be constructed anywhere within the common interest community. Any contemplated improvement that is shown must be labeled either "MUST BE BUILT" or "NEED NOT BE BUILT."
3. Plans of units must show or project (Subsection 47-228(d)):
- a. The approximate location and dimensions of the vertical boundaries of each unit, and that unit's identifying number, except to the extent shown or projected on the survey. Subsection 47-228(d)(1).
 - b. The approximate location of any horizontal unit boundaries, with reference to an established datum, and that unit's identifying number, except to the extent shown or projected on the survey. Subsection 47-228(d)(2).
 - c. The approximate location of any units in which the declarant has reserved the right to create additional units or common elements identified appropriately. Subsection 47-228(d)(3).
4. Alternate requirement for locations and dimensions of boundaries of the units and limited common elements of those units.

Surveys and plans need not show the locations and dimensions of boundaries of the units and the limited common elements of those units if: (Subsection 47-228(h))

- (1) the survey shows the location and dimensions of all buildings containing or comprising the units: and

- (2) the declaration includes other information that shows the approximate layout of the units in those buildings and contains a narrative description of the limited common elements allocated to those units.
5. For surveys or plans in connection with the exercise of development rights. New surveys or plans must conform to the requirements of Subsections 47-228(a)(b) and (d) as described above. If a previously recorded survey or plan has the required information, a new survey or plan is not required, but Subsection 47-228(f) requires a new certification (as required under Subsection 47-228(a)) of those surveys or plans.

Schedule A-4
to
Declaration of Tidewater Village
Plans

Schedule A-5
to
Declaration of Tidewater Village

Certificate of Completion

The undersigned hereby certifies as follows:

1. That to the best of the knowledge, information, and belief of the undersigned, all structural components of buildings that contain Units created by the recording of the Declaration to which this Certificate is attached are substantially completed in accordance with the Survey and the Plans that are filed with or referenced in such Declaration.

2. That this certificate is made pursuant to the provisions of Subsection 47-220(b) of the Connecticut Common Interest Ownership Act, as amended.

Dated: _____

[Name of architect]
Licensed Architect
State of Connecticut License No. _____