

CROSS FOX CONDOMINIUM, INC.

CVI Mailing Address

CVI
6300 Woodside Court, Suite 10
Columbia, MD 21046
301-596-2600

CVI Management Team:

Marie Fowler, PCAM®, Community Manager, mfowler@cviinc.com, 301-596-2600 x4210
Ami Bowers, Community Administrator, abowers@cviinc.com, 301-596-2600 x2210
Dawn Croft, Community Accountant, dcroft@cviinc.com, 301-596-2600 x2230

CVI Office Hours/Contact Info:

8:30 AM – 4:30 PM - Monday through Friday
www.cviinc.com
301-596-2600 phone
301-596-2082 fax

AFTER HOURS MAINTENANCE EMERGENCIES – 301-596-2086

In the event of an EMERGENCY – such as fire – CALL 911. Inform CVI after calling the fire department.

Payment Address:

Make your assessment payable to: Cross Fox Condominium
Mail it along with your coupon to: Cross Fox Condominium
P.O. Box 65225
Phoenix, AZ 85082-5225

For additional payment options see: Payment Options (enclosed)

Cross Fox Website:

www.crossfoxcondos.org

Contact Information:

Please forward all contact information, including tenant or if you have a personal management company, to the Community Administrator.

Email List:

To participate in the Cross Fox Email List and receive important information and updates about the community, please email the Community Administrator. Be sure to include your name, address, and email address.

Facebook - CrossFoxCondos:

Sign up for the group and post news and incidents that are of interest to everyone at <https://www.facebook.com/groups/CrossFoxCondos/>

CROSS FOX QUICK REFERENCE GUIDE

CVI has put together this guide to provide homeowners with key information about Association policies and procedures, homeowner responsibilities, and general community information.

ADDRESS/NAME CHANGE

Any address or name changes must be received by CVI in writing. It is the homeowner's responsibility to keep the Association appropriately informed with current address information.

APPLIANCES

Homeowner responsibility.

ARCHITECTURAL CHANGES

Owners must request and receive written approval from the Board of Directors prior to commencement of any work on the exterior of the home. In addition, owners must request and receive written approval from Wilde Lake Community Association prior to commencement of any work on the exterior of the home. **Approval from Cross Fox should be obtained FIRST and does not constitute approval from Wilde Lake or vice versa.**

Here is a list of common exterior changes – the list is not exhaustive. If it changes the look of the outside, it requires approval.

If you are not sure, please contact CVI.

- Replacements – Window, Sliding Door, Front Door, Storm Door, etc.
 - ***All windows and screens must have exterior trim color of Berger Coil – Royal Brown***
- Additions – Sheds (Townhomes), Balcony or Front Door Enclosure (Townhomes)
- Large Landscaping – Tree Removal or Installation within patio (Townhomes), any kind of landscaping
- Painting – Front Doors must be painted in compliance with Community Standard
- Light Fixtures (Townhomes)
- Exterior Mounted Security Devices/Doorbells or Any Other Surveillance/Camera

ARCHITECTURAL/EXTERIOR CHANGE - TWO STEP PROCESS.

Proceeding with an exterior change prior to receiving approval from Cross Fox AND Wilde Lake Community Association may result in fines and/or the Association and/or Wilde Lake requiring removal of the change. Don't spend money twice. Get approval first.

- Step 1: Fill out the Cross Fox Architectural/Exterior Alteration Application. It is available for download at www.crossfoxcondos.org – Documents – Architectural/Exterior Alteration Application.
- Step 2: **The application along with all back-up should be forwarded to the Community Administrator as ONE pdf.** Please be sure to include a brief description of the project on the first page of the application even if you are attaching a proposal or drawings. Include color samples, brochure photos, a picture of the existing, etc. Include all materials which will help in reviewing the proposed change.
- Step 3: The Board will review your application for compliance.
- Step 4: You will receive written response with the Board's decision with 45 days.
- Step 5: **IF** the Board approves the application, you then need to submit an application to Wilde Lake Community Association. The Wilde Lake Village Exterior Alteration Application is available at www.crossfoxcondos.org – Documents – Wilde Lake Exterior Alteration Form or directly at <https://www.wildelake.org/covenants/> - go to Covenant FAQs and download the Residential Exterior Alteration Application. We would recommend including a copy of the approved Cross Fox Architectural/Exterior Alteration Application as back-up with your Wilde Lake Exterior Alteration Form.

Step 6: Forward your Wilde Lake Exterior Alteration Form and all back-up documentation to Wilde Lake Village via email: covenants@wildelake.org or in person to Wilde Lake Community Association, Slayton House, 10400 Cross Fox Lane for final review and approval.

PLAN AHEAD: *The Board of Directors has up to 45 days to review once a complete application is received. THEN the application needs to go to Wilde Lake for review.*

ASSESSMENTS

The fiscal year begins November 1. Coupons for the new fiscal year are mailed in October. New homeowners receive coupons once settlement papers are processed. Assessments are due and payable on the first of the month in advance. Assessments can be paid by using the coupons, paying online or by signing up for Direct Debit. See Payment Options enclosed. A Direct Debit form is available at www.cviinc.com. Click on the link "Community Information: Payment Information." There you may download the Authorization for Direct Debit form to complete and return with a voided check to the CVI office.

BOARD MEETINGS

Meetings of the Board of Directors are held the 3rd Tuesday of January, April, June, and September at 7:00 p.m. at Slayton House, 10400 Cross Fox Lane.

BULK TRASH

Bulk trash is the homeowner's responsibility to remove. Homeowners can set up bulk trash pick-up directly with Whatever Services if they so choose by contacting George Green at 410-730-8014.

CARPETING

Within home: Homeowner responsibility.
Condominium hallways: Association responsibility.

COLLECTION POLICY

Assessments are collected in accordance with the Association's Collection Policy. Assessment payments are due the 1st day of each month in advance. For payments not received by the 15th of each month, a \$15 late fee will be added to the account.

Please see the full policy for complete details.

Please reference the ***Policy for Collection of Assessments Resolution***.

CVI

CVI manages the affairs of the community at the direction of your Board of Directors. If you have a question regarding your account balance, assessment fee, etc. your calls may be directed to the Community Accountant at 301-596-2600. Maintenance service calls should be directed to the Service Coordinator at 301-596-2600. Any items requiring a Board vote or review must be received in writing to the Board of Directors in care of CVI, 6300 Woodside Court, Suite 10, Columbia, MD 21046-3212. Please note that the Board of Directors, elected by the homeowners each year, holds the ultimate authority for making policy and approves all programs for the Community.

DOCUMENTS

If you require a copy of your Association's documents (either for personal use or a tenant), they are available at www.crossfoxcondos.org

If you are selling your home or refinancing see RESALE/REFINANCE.

DOORS (unit entry doors)

Homeowner responsibility to repair and replace and paint. If a homeowner wishes to paint their door, contact CVI for the appropriate paint color formula. If a homeowner's door/paint is in poor condition or disrepair, it is the homeowner's responsibility to make the correction.

DOORS (glass condominium entry doors, trash room doors, condominium back doors)

Association responsibility. Please contact the Service Coordinator at CVI to report a concern/maintenance issue.

ELECTRICITY

Homeowners are responsible for electrical usage within their home. Homeowners receive a separate bill from BGE.

To report a power outage call BGE at 1-877-778-2222

For emergencies – downed power lines, active wires, gas leaks call BGE at 1-800-685-0123.

EMAIL LIST

To participate in the Cross Fox Condominium Email List and receive important information and updates about the community, please email the Community Administrator. Be sure to include your name, address, and email address.

EXTERMINATING

Economy Pest Control has a contract for regular service for roaches, ants, mice, rats and silverfish. Residents call Economy Pest directly at 1-800-498-1166 to schedule each service. Service days are the first and third Saturday. Additional treatments are at the discretion and cost of the homeowner.

Termite service is a separate service requiring approval by the Board of Directors before treatment. The cost and coordination of additional extermination services are a homeowner responsibility.

FIREPLACE & CHIMNEYS

Homeowner responsibility to maintain and clean. The association encourages owners to clean chimneys annually. You may contact a chimney sweep company of your choosing for annual maintenance and cleaning.

GAS

Gas for your furnace is sub-metered to each individual unit. You will receive a separate bill for gas from the gas billing contractor. Meters are read each month.

If you smell gas:

- 1. Call BGE immediately at 1-800-685-0123**
- 2. Then call CVI – 301-596-2600 or after hours, 301-596-2086**

GAS METERS/FURNACES

Homeowner responsibility. You may refer to your yellow pages or contact Environmental Systems at 410-381 7991 who have worked for individual owners at Cross Fox if repairs are required. Neither the association nor CVI endorse a particular contractor or guarantees their workmanship. Any bill incurred by the homeowner is the responsibility of the homeowner. All arrangements are strictly between the homeowner and the contractor.

GLASS, WINDOWS & SCREENS (WINDOW & SLIDING DOORS)

Homeowner responsibility. All windows/sliding doors must have a screen in good repair. Remember, exterior changes require architectural approval first.

INSPECTIONS

In order to maintain the standards of the community, inspections are conducted from time to time. Homeowners will receive notification if an alleged violation of the Association's rules and regulations and/or home maintenance may be required to maintain their home in accordance with good maintenance standards and/or community rules and regulations.

INSURANCE

The Master Insurance Policy for the Condominium Association provides liability coverage and property coverage for the building, common areas and individual units as handed over by the developer (exclusive of improvements and betterments). However, it DOES NOT provide coverage for the unit owners' personal property, personal liability, additional living expenses, or improvements made to units such as up-graded flooring, cabinetry, countertops or fixtures, upgraded window treatments, upgraded appliances, etc. In addition, the unit owner is responsible for the condominium association's deductible up to \$5,000 if the damage or destruction originates from the unit.

Each Unit Owner must purchase a separate individual homeowners' policy (H06), in the unit owner's name, to protect his/her interests. The unit owner's policy should also provide coverage for the master policy deductible up to \$5,000, personal property, additional living expenses, improvements and betterments, etc.

Each unit owner should contact their personal insurance agent to make certain they have adequate coverage, including coverage for the deductible up to \$5,000.

If your mortgage company requires a Certificate of Insurance (COI) of the Master Policy, homeowners can request a copy directly from Schoenfeld Insurance at 410-602-2000.

KEYS/LOCKS

The association does not provide keys to units. Homeowner responsibility to repair and replace locks. Please note that the association or management agent does not handle lockouts. You may want to consider leaving a key with a neighbor, friend or wherever it will be convenient for you to locate if you should be locked out of your unit. Replacement key for the laundry room, storage room and rear hallway entry doors are available at the CVI office at a cost of \$10.00/ each.

LAUNDRY ROOM

The laundry room is located in the middle of the condominium building and is available to residents only. Laundry rooms are to be kept locked. The machines are serviced by CSC. A credit card, debit card, or credit card gift card can be used to operate the machines. If you have any problems with the machines, contact CSC at 1-800-229-7837 or submit a service ticket online at <http://servicerequest.coinmach.com/>

LAWN CARE

A sub-contracted service providing a comprehensive schedule of maintenance as permitted by the budget.

LEAKS

Leaks originating from within a unit are homeowner responsibility. The owner may be responsible for damage to other units or the common elements from such leaks. Be sure toilet seals are replaced and tubs are caulked as needed. If the outside hose spigot shut off is within your home, it is also important to winterize your home by turning off the water to the outside faucet and drain any water outside that may be left in the lines. This will help prevent these lines from freezing and bursting during the cold winter months. There is a specific policy for water shut-off requests in order to make repairs in individual units. **See WATER SHUT OFFS.**

LEASING

Those homeowners, who will be renting their units, need to supply the association with a copy of the lease. Rental rates may be marked out on the copy submitted. The lease should require that tenants abide by all of the association's legal documents, i.e. rules & regulations, etc.

Howard County requires owners to be licensed in order to lease their homes. Contact Howard County for licensing requirements.

MAILBOX KEY

Homeowner Responsibility. For a mailbox key, contact a locksmith and coordinate with the Columbia Post Office at 6801 Oak Hall Lane, Columbia, MD 21045, 410-381-4373, if needed. The association does not issue keys or replace mailbox locks.

PARKING

Each unit has one assigned space designated to their home. Each owner receives a tow card to have an unauthorized vehicles towed from their assigned space 24/7. Owner may call the tow company, present a valid ID with Cross Fox address and their tow card to the Tow Operator, and sign the tow ticket for removal of an unauthorized vehicles from their space. All vehicles (even those in assigned spaces) must have current, state acceptable, license tags and be in operating condition at all times. Vehicles may not be used for storage. *Reference the Parking Rules and Regulations in the Association's documents for more details.*

RECYCLING

Homeowner Responsibility; not done by association. The Cross Fox recycles newspaper and commingled items through Howard County. Pick-up is on Tuesday.

RESALE/REFINANCE

To order a Resale Disclosure Bundle go to: www.homewisedocs.com and register as a user in order to log in to the site and search under the official legal name: Cross Fox Condominium, Inc. in Columbia, MD.

Included in the bundled package is a financial disclosure statement, seller's statement, a copy of the current budget, audit and insurance, and a copy of the association documents (bylaws, rules & regs, policies, etc.). Please note that the purchaser should have at least 5 days to review the package prior to settlement. We also suggest that you consult with your attorney and/or real estate agent regarding correct compliance with the law.

If you have any questions when using the site, HomeWiseDocs has contact information at the bottom of the webpage. Call them directly with any questions and they can help you.

www.homewisedocs.com also processes PUD Questionnaire's for refinancing or resale and Requests for Settlement.

RULES & REGULATIONS

Rule violations must be reported in writing to the Board of Directors, c/o CVI. Violations may be enforced by fines or legal action.

The Rules & Regulations are available at www.crossfoxcondos.org

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Quick Reminders:

- Children's toys, bikes, chairs, strollers, etc. cannot be left in the common area – including sidewalks, condo patios, or under the stairs.
- Signs of any type may not be placed on unit doors or in windows including realtor signs.

Neighbor to neighbor complaints.

Whenever possible, speak to your neighbor prior to involving the formal rules enforcement process. Your neighbor may not be aware of the rules and/or the activity in their home is bothersome. When living in a multi-family development issues may arise from time to time, but communication is the key.

If you feel you need to submit a formal complaint:

1. Alleged rule violations must be reported in writing to the Board of Directors, c/o CVI. Email is fine. The complaint cannot be anonymous and must identify the home where the alleged violation is occurring. If the complaint comes from a tenant, a statement from the owner in support of the tenant must accompany the complaint.
2. Alleged violations backed-up by the Association's legal documents are pursued as follows:
 - a. A preliminary letter is sent to the alleged violator. The letter states: "We recently received a complaint that..." The complainant is not identified in the letter.
 - b. If a second complaint is received 15 days after the first notice (preliminary letter) and/or within a 12-month period regarding the same alleged violation, a violation letter is sent. The complainant is not identified in the violation letter.
 - c. If a third complaint is received 15 days after the second notice (violation letter) and/or within a 12-month period regarding the same alleged violation, the matter is called to a hearing. The complainant is not identified in the hearing letter; however, the complainant is invited to attend the hearing.
 - d. At the hearing the complainant and the alleged violator meet to present their case/any evidence of the alleged violation to the Board of Directors.
 - e. A hearing cannot be held unless the complainant is present.
 - f. The Board hears the testimony and renders a decision which may include fines, the suspension of privileges or other recommendations – mediation, carpeting, etc.

SATELLITE DISH

A satellite dish may not be mounted to any portion of the common elements which includes the roof, building, siding, chimney, railing, or fence. A satellite dish may be mounted inside the confines of a townhome patio on a tripod or within a bucket on a pole. Check with the provider to ensure reception within the patio area prior to signing up for satellite dish services.

SCREENS

Homeowner responsibility. All windows and sliding doors must have a screen in good repair – no rips or holes, not bent, etc. Screen frame is chocolate/dark brown. No silver framed screens.

SMOKE DETECTORS

Homeowner responsibility.

The effective date for this requirement is January 1, 2018.

A new state law aimed at reducing home fire deaths went into effect on July 1, 2013. It requires replacement of any battery-only operated smoke alarm that is more than 10 years old with a unit powered by a 10-year sealed-in battery having a "Hush" button feature.

SNOW SERVICES

Work does not usually commence until snow has ceased falling and accumulation of at least 2". All parking lots, drive aisles and sidewalks will be restored to a functional state. Level of service is determined by budget.

SNOW/ICE MELT PROCEDURES:

Ice melt container will be under the stairs on the lowest level of the condominiums for your convenience in order for residents to treat the sidewalk and walking paths when snowy or icy conditions are present. One salt melt container per townhouse group will also be available.

STORAGE ROOMS

For use by residents at their own risk. See "KEYS" above for keys to storage room. No flammable items are allowed. Rooms must be kept neat for fire safety. Items must be stored 18" below sprinklers. Homeowners provide their own locks. No items may be stored in aisles.

TRASH COLLECTION

A sub-contracted service for household trash. Pick-up schedule is Monday, Wednesday and Friday. Trash is to be placed inside trash cans in sealed bags. Trash should not be placed outside of cans. Residents are responsible for disposal of used appliances, furniture, carpet, building materials of any kind, dirt, rocks, bricks, cement blocks, car engines, tires, etc. Please make arrangements to remove or have your contractor remove these items. Residents are also responsible for disposal of hazardous waste (oil, paint, batteries, pesticides, etc.).

Bulk trash is the homeowner's responsibility to remove. Homeowners can set up bulk trash pick-up directly with Whatever Services if they so choose by contacting George Green at 410-730-8014.

TELEPHONE/TELEVISION/INTERNET SERVICE

Each owner needs to make their own arrangements for telephone/television/internet service. See requirements under SATELLITE DISHES.

WATER SHUT OFF

If you require the water to be shut off in order for a contractor to do work within your home, we recommend consulting with a licensed and insured plumber about the project. Often water can be shut off directly at the shut off valve to the item – sink, toilet, etc. and you can complete the project without having the water shut off to the entire building.

IF you require the water to be shut off to the entire building group in order to complete your project:

- Water shut offs can be scheduled for a Monday or Tuesday.
- Water shut offs are typically scheduled for a window between 9 a.m. – 2 p.m. with water not being turned off until 9 a.m. and water needing to be restored by 2 p.m.
- Contact the CVI Service Coordinator no less than one week in advance in order to coordinate the shut off. The Association will post notices in the condominium buildings. Townhome owners are responsible for notifying their neighbors of a water shut off.

WEBSITE

www.crossfoxcondos.org