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*Sydney M. Quinn*  
RECORDER

**FIRST AMENDMENT TO DECLARATION OF  
COVENANTS, CONDITIONS AND RESTRICTIONS**

**FOR**

**KINGSWOOD TOWNHOMES OWNERS ASSOCIATION**

This First Amendment is made this 16<sup>th</sup> day of April, 1997,  
by Kingswood Development II Corporation, an Illinois corporation  
(hereinafter referred to as "Declarant").

**WHEREAS**, Declarant is the title holder of that certain real  
property situated in the City of St. Charles, Kane County,  
Illinois, legally described in Exhibit "A" appended hereto and made  
a part hereof (hereinafter referred to as "Property"); and,

**WHEREAS**, the Property consists of lots upon which Declarant  
intends to construct 90 townhomes to be conveyed to individuals,  
and common areas; and,

**WHEREAS**, on November 14, 1996 Declarant caused to be recorded  
the Declaration of Covenants, Conditions and Restrictions for  
Kingswood Townhomes Owners Association (hereinafter the  
"Declaration") as Document No. 96 K 080748 with the Recorder of  
Deeds of Kane County, Illinois; and,

*Handy Judicial Rec. Pch.  
1725 Carbon Lane  
Wheaton, Ill. 60157-1500*

KINGWOOD (\* )

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WHEREAS, pursuant to the Declaration, Declarant reserved the right and privilege to amend said Declaration; and,

WHEREAS, Declarant deems it advisable and in the best interests of the property to amend the Declaration as hereinafter provided.

NOW, THEREFORE, Declarant hereby amends the Declaration as follows:

Article X, Section 10.05(c) of the Declaration is amended and shall hereafter be as follows:

"c. The maintenance of exterior television or radio antennas, poles, wires, rods, satellite dishes or other devices in connection with the reception or transmission of any television, radio or other electrical signal; except that satellite dishes not exceeding 18 inches in diameter shall be permitted provided that same are located at no higher than four (4) feet above grade, and are placed in an inconspicuous area so as not to be visible from the street. The placement of such permitted satellite dishes shall be subject to the prior consent of the Architectural Review Committee first being obtained."

IN WITNESS WHEREOF, Declarant has caused this instrument to be executed on its behalf, attested to and its corporate seal to be hereunder affixed as of the day and year first above written.

KINGSWOOD DEVELOPMENT II CORPORATION

Attest:

By: David W. Lauf  
Its President

By: Ann E. Burt  
Its Secretary

This instrument Prepared By And Mail To After Recording:

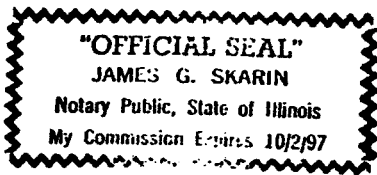
Gary L. Taylor  
RATHJE, WOODWARD, DYER & BURT  
300 East Roosevelt Road  
Wheaton, IL 60187  
630/668-8500

STATE OF ILLINOIS )  
 )  
COUNTY OF )

SS:

I, JAMES SKARIN, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that DAVID W. LAUTZ, PRESIDENT of Kingswood Development II Corporation, and ANNE E. LAUTZ, SECRETARY thereof, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such PRESIDENT and SECRETARY, respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act and as the free and voluntary act of said CORPORATION, did also then and there acknowledge that he, a custodian of the corporate seal of said Bank, did affix said corporate seal of said Bank to said instrument as his own free and voluntary act and as the free and voluntary act of said Bank for the uses and purposes therein set forth.  
CORP

GIVEN under my hand and Notarial Seal this 16<sup>th</sup> day of APRIL, 1997.



*[Handwritten Signature]*

Notary Public

My Commission Expires:

10/2/97

# EXHIBIT A

## LEGAL DESCRIPTION

LOTS 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 170, 171, 172, 173, 174 AND 175 IN KINGSWOOD P.U.D., A SUBDIVISION OF PART OF SECTIONS 24 AND 25 IN TOWNSHIP 40 NORTH, RANGE 8 EAST OF THE THIRD PRINCIPAL MERIDIAN RECORDED AS DOCUMENT NO. 96 K 009735 ON FEBRUARY 9, 1996 IN THE CITY OF ST. CHARLES, KANE COUNTY, ILLINOIS.

## **BY-LAWS**

### **Kingswood Townhomes Owners Association**

1. The governing body for the Association shall be the Board of Directors which shall consist of four (4) members who shall be elected or appointed in the manner herein provided. Each member of the Board shall be an Owner; provided, however, that in the event an Owner is a corporation, partnership, trust or legal entity other than a natural person or persons, then any officer, director, shareholder, partner or other designated agent of such entity shall be eligible to serve as a member of the Board. If a director ceases to meet such qualifications during his or her term, such person shall thereupon cease to be a director and his or her place on the Board shall be deemed vacant.

2. Declarant shall appoint the initial Board. As soon as possible thereafter, there shall be a meeting of the Owners to elect a Board. The initial Board shall continue in office until a new Board is elected. The new Board shall remain in office until the election at the annual meeting in February, 2000.

3. Simultaneously with the election of a majority of the Board other than the Declarant, the Declarant shall deliver to the Board:

A. All original recorded documents pertaining to the Property and its administration, and the Association, such as the Declaration, these By-Laws, Articles of Incorporation, Annual Reports, minutes, rules and regulations, contracts, leases, or other agreements entered into by the Association. If any original documents are unavailable, the Declarant shall provide a copy thereof certified by an Affidavit of an officer or agent of the Declarant as being a complete copy of the actual document;

B. An accounting by the Declarant, setting forth the source and nature of receipts and expenditures in connection with the management, maintenance and operation of the Property and copies of all insurance policies and a list of any loans or advances to the Association which are outstanding;

C. All Association funds, which shall have been at all times segregated from any other moneys of the Declarant;

D. A schedule of all personal property, equipment and fixtures belonging to the Association, including documents transferring the property, warranties, if any, for all real and personal property and equipment, deeds, title insurance policies and all tax bills;

E. A list of all litigation, administrative actions and arbitrations involving the Association, and originals of all of the following: any notices of governmental

bodies involving actions taken or which may be taken concerning the Association, engineering and architectural drawings and specifications as approved by any governmental authority, all documents filed with any governmental authority, all governmental certificates, correspondence involving enforcement of any Association requirements, copies of any documents relating to disputes involving Owners.

4. Any contract, lease or other agreement made by or on behalf of the Association or the Board prior to the election of a majority of the Board other than the Declarant which extends for a period of more than two (2) years from the recording of this Declaration, shall be subject to cancellation by more than one-half (1/2) of the votes of the Owners other than the Declarant cast at a special meeting of the Voting Members called for that purpose during a period of ninety (90) days following expiration of the two (2) year period. At least sixty (60) days prior to the expiration of the two (2) year period, the Board, or, if the Board is still under the control of the Declarant, then the Board or the Declarant shall send notice to every Owner, notifying them of this provision, what contracts, leases and other agreements are affected, and the procedure for calling a meeting of the Owners for the purpose of acting to terminate such contracts, leases or other agreements. During such ninety (90) day period the other party to the contract, lease or other agreement shall also have the right of cancellation.

5. A. An annual meeting of the Owners shall be held on the 3rd Saturday in February of each year or at such time as the Board of Directors may designate for the purpose of electing Directors and for the transaction of such other business as may come before the meeting. If the day fixed for the annual meeting shall be a legal holiday, such meeting shall be held on the next succeeding day.

B. Special meetings of the shareholders may be called either by the president, by the Board of Directors or by not less than 10% of the Owners, for the purpose or purposes stated in the call of the meeting.

C. The Board of Directors may designate any place in St. Charles, Illinois, as the place of meeting for any annual meeting or for any special meeting called by the Board of Directors.

D. Written notice stating the place, date, and hour of the meeting and, in the case of a special meeting, the purpose or purposes for which the meeting is called, shall be delivered not less than 10 nor more than 60 days before the date of the meeting, either personally or by mail, by or at the direction of the president, or the secretary, or the officer or persons calling the meeting, to each Owner. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the Owner at his or her address as it appears on the records of the Association, with postage thereon prepaid. When a meeting is adjourned to another time or place, notice need not be given of the adjourned

meeting if the time and place thereof are announced at the meeting at which the adjournment is taken.

E. For the purpose of determining the Owners entitled to notice of or to vote at any meeting of Owners, the Board of Directors may fix in advance a date as the record date for any such determination of Owner, such date in any case to be not more than 60 days and not less than 10 days before the date of such meeting.

F. A majority of the total number of lots represented in person or by proxy, shall constitute a quorum for consideration of such matter at any meeting of Owners; provided that if less than a majority of the Owners are represented at said meeting, a majority of the Owners so represented may adjourn the meeting at any time without further notice. If a quorum is present, the affirmative vote of the majority of the Owners represented at the meeting shall be the act of the Owners. At any adjourned meeting at which a quorum shall be present, any business may be transacted which might have been transacted at the original meeting. Withdrawal of Owners from any meeting shall not cause failure of a duly constituted quorum at that meeting.

G. Each Owner may appoint a proxy to vote or otherwise act for him or her by signing an appointment form and delivering it to the person so appointed, but no such proxy shall be valid after 11 months from the date of its execution, unless otherwise provided in the proxy.

H. Each Owner shall be entitled to one vote in each matter submitted to vote at a meeting of Owners, and in all elections for Directors, every Owner shall have the right to vote the number as there are Directors. Each Owner may vote either in person or by proxy as provided above.

I. Voting on any question or in any election may be by voice unless the presiding officer shall order or any Owner shall demand that voting be by ballot.

6. A. The business of the Association shall be managed by or under the direction of its Board of Directors.

B. Each Director shall hold office until the next annual meeting of Owners; or until his/her successor shall have been elected and qualified. The number of Directors may be increased or decreased from time to time by the amendment of this section. No decrease shall have the effect of shortening the term of any incumbent Director.

C. A regular meeting of the Board of Directors shall be held without other notice than this By-Law, immediately after the annual meeting of Owners. The Board of Directors may provide, by resolution, the time and place for holding of additional regular

meetings without other notice than such resolution. All meetings shall be held in St. Charles, Illinois.

**D. Special meetings of the Board of Directors may be called by or at the request of the president or any two Directors. The person or persons authorized to call special meetings of the Board of Directors may fix any place in St. Charles, Illinois, as the place for holding any special meeting of the Board of Directors called by them.**

**E. Notice of any special meeting shall be given at least 7 days previous thereto by written notice to each Director. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail so addressed, with postage thereon prepaid. If notice is given by telegram, such notice shall be deemed to be delivered when the telegram is delivered to the telegram company. The attendance of a Director at any meeting shall constitute a waiver of notice of such meeting, except where a Director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. Neither the business to be transacted at, nor the purpose of, any regular or special meeting of the Board of Directors need be specified in the notice or waiver of notice of such meeting.**

**F. A majority of the number of Directors fixed by these By-Laws shall constitute a quorum for transaction of business at any meeting of the Board of Directors, provided that if less than a majority of such number of Directors are present at said meeting, a majority of the Directors present may adjourn the meeting at any time without further notice.**

**G. The act of the majority of the Directors present at a meeting at which a quorum is present shall be the act of the Board of Directors.**

**H. Any vacancy on the Board of Directors may be filled by election at the next annual or special meeting of Owners. A majority of the Board of Directors may fill any vacancy prior to such annual or special meeting of Owners. A vacancy shall occur when a Director is no longer an Owner.**

**I. A Director may resign at any time upon written notice to the Board of Directors. A Director may be removed with or without cause, by a majority of Owners if the notice of the meeting names the Director or Directors to be removed at said meeting.**

**J. The authority of the Board of Directors may be exercised without a meeting if a consent in writing, setting forth the action taken, is signed by all of the Directors entitled to vote.**



**K. The Board of Directors shall receive no compensation for services to the Association as Directors, officers or otherwise. By resolution of the Board of Directors, the Directors may be paid their out-of-pocket expenses. Any Director may serve the Association in any other capacity and receive compensation therefor.**

**L. A Director who is present at a meeting of the Board of Directors at which action on any matter is taken shall be conclusively presumed to have assented to the action taken unless his or her dissent shall be entered in the minutes of the meeting or unless he or she shall file his or her written dissent to such action with the person acting as the secretary of the meeting before the adjournment thereof or shall forward such dissent by registered or certified mail to the secretary immediately after the adjournment of the meeting. Such right to dissent shall not apply to a Director who voted in favor of such action.**

**M. A majority of the Board of Directors may create one or more committees of two or more members to exercise appropriate authority of the Board of Directors. A majority of such committee shall constitute a quorum for transaction of business. A committee may transact business without a meeting by unanimous written consent.**

**N. The officers of the Association shall be a president, one or more vice-presidents, a treasurer, a secretary and such other offices as may be elected or appointed by the Board of Directors. No individual may hold more than one office at any time.**

**O. The officers of the Association shall be elected annually by the Board of Directors at the first meeting of the Board of Directors held after each annual meeting of Owners. If the election of officers shall not be held at such meeting, such election shall be held as soon thereafter as conveniently may be. Vacancies may be filled or new offices created and filled at any meeting of the Board of Directors. Each officer shall hold office until his successor shall have been duly elected and shall have qualified or until his death or until he shall resign or shall have been removed in the manner hereinafter provided.**

**P. Any officer elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interest of the Association would be served thereby, but such removal shall be without prejudice to the contract rights, if any, of the person so removed.**

**Q. The president shall be the principal executive officer of the Association. Subject to the direction and control of the Board of Directors, he/she shall be in charge of the business of the Association, he/she shall see that the resolutions and directions of the Board of Directors are carried into effect except in those instances in which that responsibility is specifically assigned to some other person by the Board of Directors; and, in general, he/she shall discharge all duties incident to the office of president and such**

other duties as may be prescribed by the Board of Directors from time to time. He shall preside at all meetings of the Owners and of the Board of Directors. Except in those instances in which the authority to execute is expressly delegated to another officer or agent of the Association or a different mode of execution is expressly prescribed by the Board of Directors or these By-Laws, he/she may execute for the Association any contracts, deeds, mortgages, bonds or other instruments which the Board of Directors has authorized to be executed, and he/she may accomplish such execution either under or without the seal of the Association and either individually or with the secretary, any assistant secretary, or any other officer thereunto authorized by the Board of Directors, according to the requirements of the form of the instrument.

R. The vice-president (or in the event there be more than one vice-president, each of the vice-presidents) shall assist the president in the discharge of his/her duties as the president may direct and shall perform such other duties as from time to time may be assigned to him/her by the president or by the Board of Directors. In the absence of the president or in the event of his/her liability or refusal to act, the vice-president (or in the event there be more than one vice-president, the vice-presidents in the order designated by the Board of Directors, or by the president if the Board of Directors has not made such a designation, or in the absence of any designation, then in the order of seniority of tenure as vice-president) shall perform the duties of the president, and when so acting, shall have the powers of and be subject to all the restrictions upon the president. Except in those instances in which the authority to execute is expressly delegated to another officers or agent of the Association or a different mode of execution is expressly prescribed by the Board of Directors or these By-Laws, the vice-president (or each of them if there are more than one) may execute for the Association any contracts, deeds, mortgages, bonds or other instruments which the Board of Directors has authorized to be executed, and he/she may accomplish such execution either under or without the seal of the Association and either individually or with the secretary, any assistant secretary, or any other officer thereunto authorized by the Board of Directors, according to the requirements of the form of the instrument.

S. The treasurer shall be the principal accounting and financial officer of the Association. He/she shall: (i) have charge of and be responsible for the maintenance of adequate books of account for the corporation; (ii) have charge and custody of all funds and securities of the Association and be responsible therefor and for the receipt and disbursement thereof; and (iii) perform all the duties incident to the office of treasurer and such other duties as from time to time may be assigned by the president or by the Board of Directors. If required by the Board of Directors, the treasurer shall give a bond for the faithful discharge of his/her duties in such sum and with such surety or sureties as the Board of Directors may determine.

T. The secretary shall (i) record the minutes of the Owners' and of the Board of Directors' meetings in one or more books provided for that purpose; (ii) see that

all notices are duly given in accordance with the provisions of these By-Laws or as required by law; (iii) be custodian of the Association records and of the seal of the Association; (iv) keep a register of the post-office address of each Owner which shall be furnished to the secretary by such Owner; (v) sign with the president, or a vice-president, or any other officer thereunto authorized by the Board of Directors, any contracts, deeds, mortgages, bonds, or other instruments which the Board of Directors has authorized to be executed, according to the requirements of the form of the instrument, except when a different mode of execution is expressly prescribed by the Board of Directors or these By-Laws; (vi) have authority to certify the By-Laws, resolutions of the Owners and Board of Directors and committees thereof, and other documents of the Association as true and correct copies thereof, and (vii) perform all duties incident to the office of secretary and such other duties as from time to time may be assigned to him/her by the president or by the Board of Directors.

U. The assistant treasurers and assistant secretaries shall perform such duties as shall be assigned to them by the treasurer or the secretary, respectively, or by the president of the Board of Directors. The assistant secretaries may sign with the president, or a vice-president, or any other officer thereunto authorized by the Board of Directors, any contracts, deeds, mortgages, bonds, or other instruments with the Board of Directors has authorized to be executed, according to the requirements of the form of the instrument, except when a different mode of execution is expressly prescribed by the Board of Directors or these By-Laws. The assistant treasurers shall respectively, if required by the Board of Directors, give bonds for the faithful discharge of their duties in such sums and with such sureties as the Board of Directors shall determine.

V. The officers shall receive no compensation. By resolution of the Board of Directors, an officer may be paid their out-of-pocket expenses.

7. Meetings of the Board of the Association shall be open to all Owners except for that portion of any meeting held:

A. To discuss litigation when an action against or on behalf of the Association has been filed and is pending in a court or administrative tribunal, or when the Board of the Association finds that such an action is probable or imminent; or

B. To consider information regarding the appointment, employment or dismissal of an employee; or

C. To discuss violations of the rules and regulations of the Association or unpaid common expenses owed to the Association.

8. Any vote of the Board taken with respect to matters set forth in subsections A, B, or C of Section 7 shall be taken at a meeting of the Board or a portion thereof open to all Owners.

9. Any Owner may record the proceedings at meetings of the Board required to be open to all Owners by tape, film or other means, subject to reasonable rules and regulations adopted by the Board to govern the right to make such recordings.

10. The Board of the Association shall maintain the following records of the Association available for examination and copying at convenient hours of weekdays by any Owners or their mortgagees and their duly authorized agents or attorneys:

A. Copies of the recorded Declaration, By-laws, and any amendments thereto, Articles of Incorporation of the Association, annual reports and any rules and regulations adopted by the Association or the Board. Prior to the organization of the Association, the Declarant shall maintain and make available the records set forth in this subsection A for examination and copying.

B. Detailed accurate records in chronological order of the receipts and expenditures, specifying and itemizing the maintenance and repair expenses and any other expenses incurred, and copies of all contracts, leases, or other agreements entered into by the Associations shall be maintained.

C. The minutes of all meetings of the Association and the Board shall be maintained. The Association shall maintain these minutes for a period of not less than 7 years.

D. Ballot, if any, for any election held for the Board and for any other matters voted on by the Owners shall be maintained for a period of not less than 1 year.

E. Such other records of the Association as are available for inspection by members of a not-for-profit corporation pursuant to Section 107.75 of the General Not For Profit Corporation Act of 1986 (805 ILCS 105/107.75) shall be maintained.

F. With respect to lot owned by a land trust, a trustee may designate, in writing, a person to cast votes on behalf of the Owner, which designation shall remain in effect until a subsequent document is filed with the Association.

G. Where a request for records under this Section is made in writing to the Board or its agent, failure to provide the requested record or to respond within 30 days shall be deemed a denial by the Board.

**H. A reasonable fee may be charged by the Association or its Board or its Managing Agent for the cost of copying.**

**I. If the Board fails to respond to a request for records pursuant to this Section within the time period provided in paragraph G above the Owner may seek appropriate relief including an award of attorney's fees and costs.**

**11. The Board shall have the power and authority to adopt, amend and repeal, from time to time, such reasonable rules and regulations not inconsistent with the Declaration and these By-Laws of the Association as the Board deems necessary or desirable to carry out the provisions of the Declaration and By-Laws. Such rules and regulations may include provisions for establishing and levying fines for infractions of the Declaration, these By-Laws of the Association or of such rules and regulations. The Board shall notify all Owners of the adoption, amendment and repeal of such rules and regulations by regular U.S. mail and the certification to the Board by the Secretary or Managing Agents of such mailing shall create a conclusive presumption that all Owners have been so notified.**

**12. The Association shall be a "Common Interest Community Association" as defined by Section 9-102 of the Illinois Code of Civil Procedure (735 ILCS 5/9-102) and the provisions of Article IX of the Code of Civil Procedure (735 ILCS 5/9-101, et. seq.) as they relate to common interest community associations shall be applicable to the Association.**

**13. Each year on or before November 1, the Board shall estimate the total amount necessary to pay the costs of taxes, wages, materials, insurance, services and supplies which will be required during the ensuing calendar year for the rendering of all services provided for herein, together with a reasonable amount considered by the Board to be necessary for a reserve for contingencies and replacements. The Board shall, not less than ten (10) days nor more than thirty (30) days prior to the adoption of the annual budget for the Association, notify each Owner in writing as to the amount of such estimate, together with a reasonable itemization thereof. The annual budget shall also take into account the estimated net cash income, if any, available to the Association from all other sources. Said "estimated cash requirement" shall be assessed equally to the Owners. On or before April 1st of each calendar year following the initial meeting, the Board shall supply all Members an itemized accounting of the maintenance expenses for the preceding calendar year actually incurred and paid, together with a tabulation of the amounts collected pursuant to the estimates provided, and showing the net amount over or short of the actual expenditures plus reserves. Any amount accumulated in excess of the amount required for actual expenses and reserves shall at the option of the Board either be transferred to the Association's reserve funds or be credited according to each Owner's share of the total assessment to the next annual assessment due from each Owner until exhausted. Any net shortage shall be added to each Owner's share of the total assessments.**

**14. The failure or delay of the Board to prepare or serve the annual or adjusted estimate on the Owners shall not constitute a waiver or release in any manner of such Owner's obligation to pay the assessments herein described, including the maintenance costs and necessary reserves for the Association whenever the same shall be determined. In the absence of the annual estimate or adjusted estimate each Owner shall continue to pay the annual assessment at the then existing rate established for the previous year.**

**15. These By-Laws may be altered or amended by a majority vote of the total number of Owners. The By-Laws may contain any provision for the regulation and management of the affairs of the Association not inconsistent with the law or the Declaration.**

**16. In the event of a conflict between the terms of these By-Laws and the terms of the Declaration of Covenants, Conditions and Restrictions for Kingswood Townhomes Owners Association recorded with the Recorder of Deeds of Kane County, Illinois on November 14, 1996 as Document 96K080748, the terms of said Declaration shall be controlling.**

*Northwest* PROPERTY &  
FINANCIAL MANAGEMENT  
*Corporation*

5 Virginia Road • Crystal Lake, Illinois 60014 • 815-459-9187

January 19, 2007

Dear Kingswood Townhomes Owners Association Homeowners,

We are pleased to announce that Northwest Property and Financial Management has been appointed by your Board of Directors to provide property and financial management services to the Kingswood Townhomes Owners Association, **effective immediately**.

To accomplish these services and to make the transition as smooth as possible, we would like to describe some general procedures.

**EMERGENCY INFORMATION FORM**

Enclosed is an "Emergency Information Form." Please take a few minutes to complete this form (**PLEASE PRINT**) and return it in the postage-paid pre-addressed envelope provided. This information will be kept confidential and will only be used in the event we need to contact you. Please be sure to list phone numbers of friends or family who will have access to your home in the event of an emergency. Also, this will help us verify the accuracy of information on file. This information is extremely important as it may impact your health and safety.

**OFFICE HOURS**

Our office hours are 8:00 a.m. to 5:00 p.m., Monday through Friday. You may, however, reach our voice mail system any time, day or night at 630-584-9001, our St. Charles phone number.

**ASSESSMENT PAYMENTS**

Until you receive a coupon booklet, you should mail all future assessment payments to:

Kingswood Townhomes Owners Association  
c/o Northwest Property Management  
5 Virginia Road, Crystal Lake, IL 60014

Please make your check payable to Kingswood Townhomes Owners Association. You may also mail it in with your emergency information form.

New coupon booklets for 2007 will be mailed out under separate cover, after which time your payments can be mailed directly to Harris Bank **OR you may sign up now for automatic deduction beginning April 1, 2007.** If you sign up for automatic deduction, you can destroy your coupon booklet.

(OVER)

*Northwest* PROPERTY &  
FINANCIAL MANAGEMENT  
*Corporation*

5 Virginia Road • Crystal Lake, Illinois 60014 • 815-459-9187

**GENERAL MAINTENANCE**

In the event of any maintenance requests regarding your unit, you should contact Northwest Management and **not one of the current Board Members**. Northwest Management will be inspecting your property on site on a routine basis. If there is anything you want us to look at, please notify us.

In the event of an after-hours emergency (not a routine Maintenance issue) please phone Northwest Management and our answering service will contact the on-call Property Manager.

**ASSESSMENT CLEARANCE (CLOSING) LETTERS and MORTGAGE DOCUMENTATION**

All requests by you, your Realtor or your Attorney for closing letters and/or mortgage processing are to be referred to Northwest Property and Financial Management. There is a charge for this service. The charge increases if our deadline to prepare the material is less than (72) seventy-two hours, so please submit any requests as early as possible.

**SUMMARY**

Northwest Property Management is an off-site Management firm specializing in Homeowner, Townhome and Condominium Association operations. We are looking forward to working closely with the Homeowners, your Board of Directors, and contractors to assure a quality of life and increased market value consistent with your Association's full potential.

Thank you.



Robert Bergland  
Managing Agent  
630-584-9001 x20



Pamela Dougherty  
Assistant Property Manager  
630-584-9001 x16

Enclosures: Emergency Form  
Automatic Deduction Enrollment Form  
Self-addressed Stamped Envelope