

Spyglass Hill Condominium Trust

Owner & Resident Handbook 2016



THANK YOU

The Spyglass Hill Board of Trustees would like to extend a special thank you to Erin Taglianetti Barker and to Marie McDade for their time spent on the Resident Handbook.

IMPORTANT

This handbook provides guidelines and content is subject to change as the Management Company and Board of Trustees deem necessary to respond to community needs

Massachusetts General Law, (MGL) Ch. 183A and the condominium documents remain the final word regarding the rules and regulations of the association.

TABLE OF CONTENTS

Welcome and Management Company	3
Board of Trustees and Volunteer Committees	3
Summary of Rules and Regulations and Helpful Guidelines	4
Unit Modifications or Upgrades	5
Landscaping	6
Pets	6
Common Areas	7
Exterior Lights	7
Trash and Recycling	7
Vehicles and Parking	8
Decks	9
Yard Debris	9
Satellite Dishes	10
Other Considerations	10
Violations	11
Appendices:	
A. Insurance Coverage and Deductibles	12
B. Unit Owner Upgrade Request Form	14
C. On Line Payment	15
D. Unit Owner Emergency Contact Form	17
E. How to Obtain Documents for Sales & Refinance Closings	18
F. Map of Spyglass Hill Condominium Trust	20

Welcome to Spyglass Hill

We are a community of 324 residential condominium units on Spyglass Hill Drive, Trailside Way, and East Bluff Road in Ashland, Massachusetts. The information in this booklet has been provided to help you become familiar with our community and some of the rules and regulations of the Condominium Trust. Courtesy and cooperation among unit owners allows us to enjoy our homes and community.

Management Company

Sterling Services Inc.
589 Concord Street
Holliston, MA 01746
(508) 429-2150 Fax (508) 429-7989

David Levy: Property Manager
E-mail: dlevy@sterlingservicesinc.com

Cheryl Hutchinson: Property Administrator
Direct: (508) 686-5205
E-mail: spyglass@sterlingservicesinc.com

Please contact Cheryl for all questions concerning your condominium or association.

After Hours Emergencies: 1-888-546-6400

Board of Trustees and Committees

Board of Trustees – The organizational structure of Spyglass Hill Condominium Trust revolves around a Board of Trustees elected by the Unit Owners. The Trustees are responsible for the overall management and direction of the condominium association. They provide oversight and direction to the management company, set the budget, the amount of condominium fees, establish and enforce policies and rules, etc.

The Board of Trustees and Sterling Services generally meet on the fourth Monday of most months at the offices of Sterling Services to discuss issues concerning the Association (i.e., budget, vendors, unit owners/resident issues, reports from Committees, etc.). Unit owners are welcome to attend all meetings. However, due to time constraints, unit owners and representatives from Committees must be scheduled on the Agenda in advance in order to access the Board. In order to be scheduled on the Agenda, the Management Company must be notified by letter, fax, email or phone at least five (5) days prior to the meeting. Please be specific about the topic(s) you wish to discuss.

Volunteer Committees - The purpose of our volunteer committees is to assist the Board of Trustees in responding to our changing community needs so that the Association is a well-maintained, safe, attractive and enjoyable community for all residents to share. Committee members meet as needed to gather information and provide recommendations to the Board of Trustees for consideration. Taking committee reports into account, the Board then makes decisions.

The Chairperson for each committee organizes meetings with members, and is the main contact for communications with the Board.

Grounds and Maintenance Committees - Members work to preserve and enhance the value of our property by maintaining the integrity and appearance of the landscaping and buildings. The Committees inform the Board of any current or potential problems they observe and make suggestions for improvements. From time to time, the Committees may also be asked by the Board to do research regarding specific projects or to make recommendations for long-range plans in the community.

Finance Committee

If you would like to volunteer for a committee, please contact the Management Company. (See website and newsletters for list of current committees)

Summary of Rules, Regulations and Helpful Guidelines

Below is information that will help highlight and clarify some of the Association's rules and regulations.

1. **Unit owners are responsible for the maintenance and repair of the interior of their units.** This includes all heating and cooling equipment, and other areas as specified in the condominium documents.
2. **Unit owners are responsible for their garage doors.** Please check periodically to make sure that all bolts along the inside tracks are securely tightened. These bolts will loosen over time and could pose a danger if not properly maintained. We recommend that you identify the circuit breaker for your garage door.
3. **Unit owners are responsible for mailbox keys.** Contact the Post Office or a locksmith if you lose the keys or did not receive keys when you purchased your home.
4. **SAFETY:** Please clean dryer vent and hose regularly, as lint may accumulate and become a fire hazard.
5. **SAFETY:** Please locate the turnoff valve for your unit's water main so that in the event of an emergency or if you have a plumber working in your Unit you can readily locate it.
6. **SAFETY:** Please shut off and drain the water to your outside faucet and remove garden hoses before the first frost to prevent pipes from freezing which could not only impact your unit, but your neighbors' as well.
7. **SAFETY:** Be sure to drain your water heater annually to reduce sediment buildup on the bottom of the tank. Have the pressure release valve checked by a professional every two years.
8. **SAFETY:** Please remember to change your furnace filter ever three months and the furnace inspected annually by a licensed contractor.

9. **SAFETY**: Per MGL, fire, smoke and carbon monoxide (CO2) detectors and alarms shall be located in each level of each Unit including habitable portions of basements, cellars and attics, but not including crawl spaces. The installation shall be in accordance with the manufacturer's instructions and 527 CMR 31.00. Habitable: Shall mean that portion of a cellar, basement or attic that is designed, used and furnished for living.

****REMINDER: It is recommended that you install new batteries in your smoke and CO2 detectors each October to stay on a regular schedule.*

In case of a fire, call the Fire Department at **911** immediately and give your name and address. Vacate the building. Do NOT assume that anyone else has called or that it is a false alarm. Every alarm must be taken seriously.
LEAVE THE BUILDING AND WARN YOUR NEIGHBORS!

10. The color of the portion of draperies, blinds, curtains or shutters visible from the exterior shall conform to the standard specified by the Board of Trustees. The current standard is a solid, light color unless otherwise permitted by the Board.

Exterior Unit Modifications Or Upgrades

- Exterior unit modifications or upgrades **must** have written approval from the Board of Trustees **before** any modifications or upgrades are made. Any such approval may be amended or repealed at any time by resolution of the Board of Trustees.
- Unit modifications or upgrades may be requested by only the Unit Owner.
- Some examples of modifications/upgrades:
 - Lattice for decoration and/or camouflage of the underside of the Unit deck.
 - Permanent deck gate at the top of the deck stairs.
 - Storm windows, screens and sliding glass door replacements
 - Walkways and patios
 - Satellite Dishes
 - Landscaping improvements beyond planting annuals or perennials in the exclusive use area or in containers on decks/porches.
 - Tree pruning & removal – For trees with trunk diameters greater than 3 inches, contact the Management Company to review the situation and make a recommendation based on safety and impact to residents. Except for tree related safety issues, the process is to prune prior to removing, to mark trees scheduled for pruning/removal and to notify abutting residents prior to taking action, so that residents are informed in advance and can discuss if there are differing views about the trees.
- If you are considering requesting any modification or upgrade, you must complete a unit modification/upgrade request form (Appendix B) and forward to the management company. If necessary, you may be required to supplement your request with information such as drawings or specs. The Management Company will forward the request to the Board of Trustees for consideration.
- **PLEASE NOTE**: Any changes to the interior structure of the Unit which affects the Unit's integrity, that of adjacent Units or the building as a whole **are not permitted**.

Reminders:

- The modification or upgrade must conform to the color and design of the Unit. Please contact the Management Company for information regarding window and door replacements, or anything questionable.
- Unit owners are financially responsible for the installation and subsequent maintenance of any modification upgrades. It is the responsibility of the unit owner to convey this responsibility to subsequent owners. Unit owners may be required to remove the modification or upgrade (at their expense) if required by the Board of Trustees.
- Proof of contractor liability insurance MUST be provided to the management company PRIOR to the work start date.
- Copies of any Town of Ashland permits required for the modification MUST be provided to the management company PRIOR to the work start date.

Landscaping

Many residents choose condominium life style that eliminates the responsibility of yard work for them. The Board of Trustees and Management Company hire commercial landscapers to manage grounds maintenance.

However, Spyglass Hill also allows residents to additionally landscape their exclusive use common areas, including planting annuals or perennials in the exclusive use area or in containers on decks/porches. All plantings are donations to the common property of the Trust and are planted at unit owner risk.

Please see the above Exterior Unit Modifications or Upgrades and the subsequent Decks section for planting guidelines. Important to note residents who do upgrade their yard landscaping become responsible for maintenance of those landscaping upgrades. For example, if a resident plants a garden, weeding that garden becomes the owner's responsibility.

Residents who may want attention to common areas with landscaping inherent to the original property, (such as our large trees, or provided by the Association, such as shrubs or groundcover), should contact the Management company for the area that they would like reviewed. Requests are reviewed, prioritized based on safety and severity and maybe addressed over time as budget permits.

Pets



Residents may have cats or dogs as pets, provided that the animals are not kept, bred or maintained within the Unit for any commercial purpose.

- When in a common area, pets MUST be on a leash.
- Pet owners and/or caretakers are responsible for picking up and properly disposing of their animals' waste.
- Dog runs and invisible fences are not allowed.

- Unit owners will be fined and/or cross-charged for any expenses the Trust incurs to repair damage caused by your animal.
- All animal owners are subject to the Town of Ashland's "Animal Control" laws.
- Any pet creating what is determined by the Board to be a nuisance--for any reason such as but not limited to unreasonable noise or odor, that cannot be resolved by impacted residents, may be subject to immediate removal from the Condominium within five days of written notice to that effect being sent from the Board to the pet owner/caretaker. The Board may also issue fines for serious nuisance and/or repeated offenses.

Common Areas – COMMON AREAS INCLUDE OUTDOOR AREAS

- Playing including riding bicycles on berms or planted beds is prohibited.
- Riding bikes or other wheeled objects on grass is prohibited.
- Please do not damage landscaping. Such damage increases our bill for landscaping services which in turn increases our condo fees.
- Personal property shall not be left in common areas overnight. Personal property includes all property belonging to homeowners, residents and guests, including chairs, tables, wading pools, etc.
- Wading pools are allowed in "exclusive use areas only." Dimensions should not exceed 12 inches high by 4 feet wide. Pools must be emptied at the end of the day in order to prevent mosquito breeding.
- No activities can be carried out in any Unit or common area which may be or may become an annoyance or nuisance at any time of day or night. This includes stereo systems, radios, TV band instruments and the like.
- **Excessive noise between 11:00 p.m. and 8:00 a.m. is not allowed.**
- No clothes, sheets, blankets, laundry, or similar articles shall be hung out of a Unit or exposed on any part of the common areas.

Exterior Lights

- Garage flood lights (bulbs or fixtures) cannot be substituted with a different style.
- For maintenance of overhead garage or building lights, contact the Management Company.

Trash and Recycling



The Board & Management Company reserve the right to modify the times that residents can bring their trash out based on changing neighborhood and safety needs.

Currently, you may bring your trash and recycling out – in the proper bags and containers described below, to the designated pick-up area in your loop between 8PM Tuesday night and 7AM Wednesday morning.

- The Town of Ashland provides weekly curbside trash and recycling pickup for residents.
- The system is based upon the "Pay as you Throw" concept.
- Trash will only be picked up if placed in "Official" Town of Ashland Bags (orange bags). These bags are sold at many locations in town, including Shaw's & market Basket.
- Recycling containers are available at the DPW on Ponderosa Rd.
- All recycling containers must be returned to your unit the night of collection.
- Boxes may not be used as trash barrels.

The Board & Management Company reserve the right to modify the times that residents can bring their trash out based on changing neighborhood and safety needs.

- **Special Collections** – The town periodically conducts special collections for household and hazardous products. See the schedule the Town mails to all residents for special collection schedules, or contact Town Hall for details.
- If the Association incurs an expense as a result of a resident's failure to follow these guidelines- that resident will be fined and/or cross charge for such expenses incurred by the Association.

If you have any questions about trash and recycling collections, please contact the Department of Public Works at 508-881-0120 x19 or visit the Town of Ashland online at www.ashlandmass.com for more information about trash and recycling.

Vehicles And Parking

- Parking must not impede emergency or snow removal vehicles.
- Important to note each road is a fire lane and, as such, provides access for emergency vehicles.
- The Trustees may have any vehicle towed which is parked in violation of these rules or perceived as a safety threat. Town and police procedures for towing and storage shall be observed. The owner of a towed vehicle is responsible for all costs related to any towing and storage.
- Designated outdoor parking spaces are to be used only for the parking of passenger vehicles, and may not be used for the parking of trucks, commercial vehicles, trailers or boats, except as otherwise described below.
- Commercial contractor vehicles providing service to residents may be parked in parking areas only between the hours of 7:00 a.m. and 7:00 p.m., Monday through Saturday, or during other hours in unusual circumstances
- Parking is limited to garages and blacktop areas only. Parking on the grass is not permitted.
- In addition to garage parking, each unit has one deeded parking space located in front of their garage door.
- Additional guest parking spaces are available in most Trust roads on a first

come, first served basis and cooperative courtesy amongst neighbors regarding access to such spaces is urged. Owner vehicles cannot be parked in the same visitor space more than 5 days.

- **No unregistered motor vehicles** may be ridden, driven or parked on the roads of Spyglass Hill Condominium.
- ATVs, motor-cross bikes or snowmobiles, registered or unregistered, may **not** operate on the roads of Spyglass Hill Condominium.
- .Automobile repairs are **NOT ALLOWED** on Trust property
- Tractor trailer trucks are permitted only on the main roads of SGH, TSW and EB, provided that no truck is parked on the landscaping (not on the internal roads/fire lanes).
- *Please let your buyer know when selling your unit so as to avoid any unpleasant surprises. Some residents have transferred belongings from large moving trucks onto smaller trucks for use on the internal roads. Moving trucks must not extend past the length of the unit's driveway, as it poses safety hazard for oncoming traffic, as well as emergency responders.*

Decks

- Deck furniture, grills and plants may be stored overnight on decks.
- No porch, deck or balcony shall be decorated, enclosed or covered by any permanent awning or similar treatment without the written consent of the Board of Trustees.
- Please make sure that deck steps and railings are clear for emergency services and to prevent accidents.
- Nothing may be hung from the windows, porches, decks, balconies or placed upon the window sills, with the exception of removable, non-permanent hanging plants.



“NO”



“OK”

- **Please keep gas grills a safe distance from siding.** It is recommended that grills to be secured to deck railings in windy conditions.

- Due to fire dangers, **charcoal grills are prohibited on all decks or under them.**

Storage Under Decks (where applicable)

Should your unit have a deck with storage space underneath, personal property may be stored in accordance with the following guidelines:

- Items must be covered, either under a tarp or inside a storage bin/box. Storage may include but not be limited to: toys, garden equipment, fire wood, hoses, decorations, etc. Firewood must be stored a minimum of **three feet from the building and not within the confine of the building.**
- Tarps must be solid in color and securely tied to prevent flapping and blowing.
- Storage bins/boxes must be neutral in color and have a secured top in place.
- The area under deck must be kept tidy. Please be considerate of the landscaping maintenance crew and do not leave items such as hoses or other gardening tools in the way of the mowers.
- Storage of trash barrels, recycling containers or trash under the deck is prohibited.

Yard Debris

- Yard debris in a proper container – such as a paper yard debris bag or in a pile, will be picked up on mowing day. Please place debris on the curb for collection (not under the deck).

Satellite Dishes

- If you wish to have a satellite dish, prior to installation you must obtain Board approval. Please contact Sterling Services to obtain a Unit Owner Modifications or Upgrades application. (See above for Exterior Modification process details).
- Current guidelines specify that the satellite must be installed on the base of the deck. All wires must go beneath the deck and must be concealed.

Other Considerations

- **In an emergency, an agent of the Board of Trustees or management company may access any Unit with or notification.**
- **ABSOLUTELY no flammable, combustible or explosive fluid, material, chemical or substance may be brought into or stored in any Unit, garage or common area.**
 - This includes but is not limited to kerosene, propane, gasoline, etc. No combustible materials may be added to or removed from any internal combustion engine within any Unit, exclusive area or common area of the condominium.
 - Fire pits, propane heaters **are NOT ALLOWED** on the property

- Electrical equipment must comply fully with all rules and regulation requirements of the Board of Fire Underwriters and the public authorities having jurisdiction.
- **No outside fireplaces or fire pits are allowed** on decks, patios or in common areas – inclusive of exclusive common areas (per Town of Ashland).
- All **service contractors** (including carpenters, plumbers, electricians, etc.) must be licensed and insured. This is for your safety, as well as the safety of the entire community.
- **Holiday decorations** are allowed 3 weeks before and after a holiday. Decorations may be on a Unit’s deck, doors and windows, but not in the common areas, or not nailed into the building.
- **All Homeowners must complete and keep current with the Management Company, a Unit Owner Information Sheet, including vehicle license plate numbers, contact information, and animal information.**
 - Please give a key to the emergency contact person listed on your Unit Owner Information Sheet. This will help the gas, or management company access your unit in the event you are away from your unit and there is an emergency.
 - **Failure to provide emergency contact information may result in fines.**
- No business activity signs, including “For Sale” signs, are allowed at any Unit on Trust property.
- Yard Sales ARE NOT allowed without expressed permission of the Board of Trustees.
- Each Homeowner shall keep the Unit in a good state of preservation.

VIOLATIONS

- Violations of any rules or regulations, or breach of any provision of the Condominium Master Deed, By-Laws, will result in fines being levied against the unit owners for such violations. Fines may be levied according to the current schedule:

***Fines**

- First Offense – Warning
- Second Offense - \$25 fine
- Third Offense - \$50.00 fine
- Fourth Offense - \$100.00 fine

*The Board of Trustees reserves the right to change or modify this fine schedule by majority vote of the board. Additional and/or special fines may be imposed at any time upon notification to unit owners.

Appendix A

Richard W Endlar Insurance Agency

May 20, 2015

Spyglass Hill Condo Trust
c/o Sterling Services, Inc.
589 Concord Street
Holliston, MA 01746

RE: Master Policy: QBE Insurance Corp.
Effective date: 05/23/15

Dear Unit Owner,

As the insurance agent to the trust, the Board of Trustees has asked Richard W. Endlar Insurance Agency to highlight some of the more important aspects of the master insurance policy.

The building insurance for Spyglass Hill Condo Trust is insured with QBE Insurance Corp.. Unit owners should determine what coverage is included on the building insurance and what coverage each homeowner must purchase independently.

Properly insuring a condominium is determined by the ownership rights of the individual units. A homeowner is given a set of legal documents called the "By-Laws" which dictate what items should be insured individually and what should be insured in common. The "By-Laws" can differ dramatically as insurance policies do. Understand your association's "By-Laws" and the Master Insurance Policy in order to have the best policy for your needs.

The insurance policy for the Spyglass Hill Condo Trust is written by the QBE Insurance Corp. and insures the common areas and portions of each unit on the following basis:

How are Improvements and Betterments Covered?	<i>ORIGINAL SPECIFICATIONS</i>
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*** See the definition page attached*

Master Policy Deductible:	\$10,000.
Per Unit Ice Dam Deductible:	\$10,000.
Earthquake	5%

The condominium Master Insurance Policy does not provide coverage for the following items: Claims under the policy deductible, personal property of a unit owner, and general liability coverage for any Homeowner's personal acts arising out of ownership maintenance or use of any individual unit. In order to be fully protected, every unit owner must purchase a Homeowner's policy to cover their personal effects such as clothing, furniture and draperies, as well as other items that may not be covered by the Master Policy. Each homeowner may need to purchase Improvement and Betterments coverage within their unit. All unit owners need loss assessment coverage.

a division of Brown & Brown of MA, LLC
858 Washington Street, Suite #200 / Dedham, Massachusetts 02026-8099
Phone 781-455-8864 / FAX 781-453-0209 / FAX 781-453-0204 / www.endlar.com

Appendix B
SPYGLASS HILL CONDOMINIUM TRUST
REQUEST FOR UNIT UPGRADE/MODIFICATION

- ___ Walkway
- ___ Storm Door
- ___ Gutter
- ___ Lattice
- ___ Deck Gate
- ___ Landscaping
- ___ Satellite Dish
- ___ Vent
(kitchen or bath)
- ___ Other
(please describe on separate sheet)

I (We) the undersigned Unit Owner of Unit _____

Address: _____ Phone: _____

Of the Spyglass Hill Condominium Trust, in accordance with the Rules and Regulations, do hereby request the consent of the Board of Trustees to the building upgrade project described on the attachment to this request. In making this request, I (We) acknowledge as follows:

1. The Board of Trustees may deny this request if they, in their sole discretion, determine the requests be unsightly and/or incompatible.
2. I (We) will be responsible for all costs and expenses associated with the construction/erection/installation and the maintenance of the requested building upgrade including our successors in title.
3. I (We) will comply with all of the conditions established by the Board of Trustees.
4. I (We) will remove the building update and restore the area to its original condition upon the written request of the Board should it determine that I (We) have failed to maintain the building upgrade and/or that such has become unsightly or incompatible.
5. The area(s) I am requesting to upgrade are, and shall remain, common areas of the Spyglass Hill Condominium Trust, that the upgrade shall become a part of the common area and facilities of the Condominium subject to my (our) obligation to maintain them; and that no right of exclusive use is being granted, all Unit Owners retaining their free right of access to the subject area(s).

Dated this _____ day of _____, 20_____

Unit Owner (Print Name)

Unit Owner (signature)

Unit Owner (Print Name)

Unit Owner (signature)

Appendix C

Spyglass Hill Condominium Trust Authorization Agreement for Automatic Payments

Sterling Services, Inc. (“Sterling”) strives to provide the most convenient, secure and cost-effective payment options for Homeowners. For many years, Sterling has leveraged our banking relationships to offer mail, electronic check payment, ACH bank account drafts, and credit card payment options.

Working with Mutual of Omaha Bank’s Community Association Banking Division (CABANC), Sterling is able to offer an upgraded online payment system. Upgrades include greater security of your financial information, greater flexibility in scheduling recurring payments, and an improved processing and notification system. This new payment system allows you to take advantage of these payment options:

ONLINE PAYMENT OPTIONS AT www.cabanc.com

- Authorize one-time payment by electronic check
- Authorize one-time payment by credit card (there is an additional processing fee charged for this option)
- Authorize, schedule, and track recurring bank draft payments
- Authorize, schedule, and track recurring credit card payments

Utilizing the payment options at CABANC is easy. You will need the following:

1. Checking account or credit card information
2. Management Company ID: **5003 (Sterling Services will appear on the screen)**
3. Association ID: **SPY (Spyglass Hill will appear on the screen)**
4. Property Account #: do not enter spaces between street code and house # and do not add zeros (i.e. 7T)

East Bluff=(**house #i.e. (36 E)**)

Trailside Way=(**house# i.e. (51T)**)

Spyglass Hill = (**house# i.e. (271 S)**)

Follow these instructions:

1. Go to www.cabanc.com
2. Select "Pay Now"
3. Click on either the Register link or the One Time Payment link
4. To make a one-time payment:
 - Complete the required information using the information as noted above
 - Select "Continue"
 - Review your information and select "Submit"
5. To set up reoccurring payments, follow these easy steps:
 - a. Create your Profile
 - b. Enter your Payment Property Address (type the house # and street where you own & want payment applied)
 - c. Enter your Payment Account Information
 - d. Schedule reoccurring payments, or make One-Time Payment
 - e. Once registered, you'll be able to schedule up to 36 reoccurring payments, view account history, and easily process one-time payments!

We are pleased to offer these payment option services to you.

Appendix D

Spyglass Hill Condominium Trust - Unit Owner Information Form -

Please note that the information provided in this will only be used to contact you in the event of an emergency (i.e., gas leak, fire, flood, medical emergency etc.) and will not be shared with anyone.

NOTE: New Owners must complete and return this form to Sterling Services within 30 days of a sale to avoid fines being assessed.

Unit Owner Name(s): _____

Unit Address: _____

Home Phone Number: _____ E-mail Address: _____

Business and or Cellular Phone Numbers:

Emergency Contact: _____ Phone
Number: _____

Additional
Comments: _____

Cat Dog Breed: _____ Color: _____ Name: _____

- Tenant Information Section -

(Please note Board Policy requires approval to declare a unit as a rental property.)

Name(s): _____

Home Number: _____ E-mail Address:

Business Numbers: _____

Tenant Vehicle Information

Make: _____ Model: _____ Color: _____ Plate: _____

Make: _____ Model: _____ Color: _____ Plate: _____

Tenant Pet Information (if none, initial here _____)

Cat Dog Breed: _____ Color: _____ Name: _____

Appendix E

How to Request a 6(d) and Other Documents for Your Sale or Refinance

Sterling Services is proud to announce that we are the first company based in Massachusetts to become a client of Condo Certs – a service that provides vital information to the mortgage community 24/7. Condo Certs has management company partners in more than 30 states and works with banks in all 50 states. The mortgage questionnaire is an electronic version of a form approved by FNAME more than a half dozen years ago, with input and support from our legal counsel, the largest condominium law firm in New England, Marcus, Errico, Emmer and Brooks.

The benefits in using this service are obvious:

- 24/7 access to the needed standardized, approved questionnaire
- Questionnaire pre-approved by FNAME and dominant law firm
- Back-up material available, 24/7
 1. Legal condo docs (Master Deed & Declaration of Trust)
 2. Budget Information
 3. Signed Minutes
 4. Annual Auditor's Report
 5. Newsletters
 6. And much, much more

If you are selling or refinancing your home, please provide your mortgage broker and realtor with the web-site www.condocerts.com and phone # 800-310-6552.

Insurance Certificates

If your mortgagee requires a Certificate of Insurance, please contact “Endlar Insurance (781) 455-6664 or visit their website, www.endlarins.com . Please note that Sterling cannot process these requests, only the insurance company can provide this information to you. We apologize for any inconvenience.

Appendix F

Insert map of property (to be inserted)