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**Admitted in MA and NH*

October 20, 2020

Newbury Zoning Board of Appeals
12 Kent Way
Byfield, MA 01922

**Re: The Villages at Cricket Lane, 55R Pearson Drive
Responses to Comments/Questions**

Dear Members of the Board,

Please recall this office represents Cricket Lane Development, LLC, Walter Eriksen, Manager, (hereinafter the "Applicant"), regarding the proposed 40B development referenced above, (hereinafter the "Project"). During the last two hearings on the Project, a number of questions and concerns were raised. Please accept the following as the Applicant's response to those questions and concerns:

- Questions concerning water supply and pressure.

A number of questions have been raised as to the adequacy of both water supply and pressure to service the Proposed Project. In response to those concerns there has now been two separate water flow tests on the water system proposed to service the Project. The results of both tests have indicated sufficient water and water pressure to service the project. The last testing, done September 11th indicated a water pressure measured at 80psi, residual 60psi with a flow rate of 1,050 gallons per minute, more than adequate to service the Project. In fact, the availability of water and the sufficiency of the water pressure was verified through the presentation by Mr. Colby from Byfield Water Department, (hereinafter the "BWD").

Additionally, the question of the Project's impact on the Parker River was raised by the Parker River Clean Water Association, (hereinafter the "PRCWA"), letter of September 20, 2020. However, while respectful of the concerns and efforts of the PRCWA in protecting our water resources, it is the Applicant's position that the letter is misplaced in questioning the BWD's position on the Project and the need to impose conditions on the

proposed Project. Further, it is clear that the PRCWA does not have a full or accurate understanding of the BWD and its operations, as it misstated in its letter the current status of the BWD water supply in meeting demand, including a claim that the BWD was in fact in the process of seeking an increase in its state Water Withdrawal Permit from MassDEP. As verified by Mr. Boyle, the BWD has addressed the Weston and Sampson concerns (raised in 2015), by adding a new water supply in 2019 and so has adequate supply (including servicing the proposed Project). Furthermore, Mr. Boyle pointed out that the BWD has never sought an increase in its Withdrawal Permit. Given the misstatements and inaccuracies of the PRCWA letter, its entire purpose is suspect.

A letter was also received from the PIE-Rivers Partnership raising the following concerns:

- **“The applicant has not specifically addressed concerns about threats to the Town’s water supplies. At no point do they address the reality of lack of water supply, nor ways they have modified the project to conserve water and , such as capturing and recycling rainwater and gray water, or the installation of low flow plumbing fixtures.”**

In response, the Applicant has in fact worked with the BWD to address water supply to the Project. As previously stated, two separate water flow tests have been conducted to insure adequate capacity and pressure. Furthermore, the Project will meet or exceed all stormwater management regulations including the use of BMP’s to ensure water quality and recharge. In fact, water saving devices are proposed for the Project including but not limited to low flow plumbing fixtures toilets, showers, faucets). Additionally, gutters, downspouts and dry wells will be utilized to capture roof runoff and recharge it into the aquifer. Use of these materials provide a very effective opportunity for the use of rain barrels should a homeowner choose to do so. However, the Applicant cannot impose such a requirement on the homeowners any more than the Town imposes that requirement on non-40B projects.

- **“Contrary to the developer’s assessment, this project does not protect sensitive land and has negative impacts on the site’s wetlands. The proposed wetland mitigation filling and the development of significant impervious areas will undoubtedly negatively impact the sensitive wetland and upland habitat on and abutting the site”**

The proposed Project will adhere to all applicable stormwater management regulations, most of which are intended to address the creation of impervious surfaces and to insure that water quality is maintained and stormwater is recharged so as to protect natural resources including water sheds and wetlands. Also, the Project will be required to obtain an Order of Conditions from the Newbury Conservation Commission under the Massachusetts Wetlands Protection Act, which is also intended to provide protections to resource areas. The Project will need to receive Approval for the proposed septic system from MassDEP to insure it is also protective of the environment. Please note, that with regard to the proposed wetland replication area, the majority of that replication is being done voluntarily by the Applicant to address prior filing done as part of the development

of Pearson Drive. Finally, please note, that the Project is being independently reviewed by the Town's environmental peer reviewer LEC, at the Applicant's expense, to insure, once again, protection of the environment.

Additional questions raised by the PIE-Rivers Partnership relative to water supply and impacts have been addressed above.

ZBA/Abutter questions/concerns.

1. Request for a copy of the requested waivers.

A copy of the waivers needed for the Project were provided with the Application. A copy is attached hereto as Exhibit A. Please note, the waiver listing will be updated as various issues are discussed and resulting modifications to the plans are made. Also, a final waiver list will be provided to the Board prior to completion of the public hearing process.

2. HIOA documentation including covenants and homeowner requirements.

These documents are not usually developed until such time as the Project is approved. It is typical that the Comprehensive Permit requires such documents to be drafted in conformance with the Comprehensive Permit, reflecting any applicable conditions or requirements. Further, there is typically a condition in the Comprehensive Permit requiring that such documentation be provided to the Board for review by Town Counsel for conformance with the Comprehensive Permit, prior to the issuance of Occupancy Permits. However, the initial draft documents are attached hereto as Exhibit B for your information. We would expect to modify them once the final conditions are approved.

3. Identify the location of the affordable units/development schedule.

The location of the affordable units is approved by MassHousing as part of the Regulatory Agreement, post approval of the Comprehensive Permit. However, it is required that they be disbursed throughout the Project (cannot be concentrated together), and must also be constructed along with the market rate units such that one affordable unit must be built for every three market rate units constructed. We will be proposing to designate the following as affordable units: 4,9,13,14,18, and 24.

4. Request for additional landscape plans (streetscapes and individual units).

The Applicant is in the process of developing additional landscaping plans and will provide them as soon as they are completed. Please note, that sheet 7 of our initial plan submission shows the street trees and landscaping. I have attached a colored version of the plan attached hereto as Exhibit C for your review. The trees will be a mixture of Sugar maples, Red Oaks, and Cleveland Pears. There are also clusters of shrubs and flowers proposed which are native species including Dogwoods, Hazelnut, Chokeberry, Blueberry, Holly, Viburnum and Azalea.

5. Board requested copy of agreement with neighbor at entrance.

Please note, that there are two houses, one on either side of the entrance roadway. The Applicant controls the home to the left of the entrance. The neighbor to the right, are supportive of the Project, having reached agreement with the Applicant on the location of the roadway and the provision of fencing and landscaping to provide protective buffers to their home. There is no written agreement.

6. Board member wanted land to be donated shown on plan.

Plan will be updated to show proposed parcel to be donated.

7. Questioned solar panels (not on most plans, will they be effective?)

The Applicant is working with Boston Solar in the design and installation of the solar panels. The design will be different for each home due to varying designs of the homes and their orientation to the sun. A rendering showing one example is attached hereto as Exhibit D for your review. Given Boston Solar's experience, we expect them to be well designed, installed and effective.

8. Board member asked, "what other developments in Newbury are like this one?"

This is the Applicant's first project proposed in Newbury, nor does the Applicant have first-hand knowledge regarding other 40B projects in Town.

9. Request for "full" traffic study.

The traffic to be generated by the proposed Project does not warrant the completion of a full TIAS. The Applicant has provided a Traffic Assessment report for the Project has been reviewed by the Town's traffic peer review consultant, Stantec. Stantec found the report to be "conservative and done in accordance with the accepted transportation engineering practices and procedures." Further, they found that "No traffic-related operational issues were identified in the TA and we concur with the overall assessment that this development will not significantly affect normal traffic operations and safety."

10. Board member wanted more info on sprinklers to be provided

Residential sprinkler systems are designed and used throughout the Commonwealth of Massachusetts and are subject to both state and local regulations. The systems to be used in the Project have yet to be designed. They will however be designed by an engineer licensed to do so and will be submitted to the Fire Department and Building Department for review and permitting as required by code.

In closing, please accept this information as part of the hearing record in response to comments and questions discussed above.

Thank You for your time and consideration.

Sincerely,
Deschenes & Farrell, P.C.

A handwritten signature in blue ink, appearing to read "Douglas C. Deschenes", is positioned above the printed name.

Douglas C. Deschenes

Exhibit A

ZONING ANALYSIS – 55 REAR PEARSON DRIVE

The Applicant requests that the Zoning Board of Appeals grant a comprehensive permit in lieu of the following permits, licenses, and approvals without which the project could not be constructed as proposed, and the denial of which in many instances would render the Project uneconomic within the meaning of M.G. L c. 40B, §20. References herein are to the Town of Newbury Chapter 97, Zoning Bylaws and Chapter 117, Subdivision of Land.

CHAPTER 97 ZONING BYLAWS

97-3 (1) Use – only one principal structure is allowed per lot;
97-9 (A) Special Regulations - site plan review not required for comprehensive permit;
97-6 (B) Dimensional Regulations (lot frontage) - lot will be accessible via easement over private land and does not maintain frontage on public way

NON-ZONING ORDINANCE CHAPTER 117 – Town of Newbury Subdivision of Land

Chapter	Category	Required	Proposed	Need Waiver (Y/N)
117-5	Use – Only one principal structure per lot	1	24	Y
117-20E	Property Line Radius at Intersection	30'	0	Y
117-21	Cul de sac Max. Length	500'	845'	Y
117-21	Width of R.O.W.	50'	40'	Y
117-21	Street Grades	2% min./10% max.	<2%	Y
117-24	Open space/recreational area	discretionary	N	Y
117-33A	Drain Pipe Material	Concrete	HDPE	Y
117-34	Bicycle paths	encouraged	N	Y

117-35	Monuments	At Intersections and points of curvature in the roadway R.O.W.	None	Y
117-41	Tree plantings	discretionary	N	Y
117-59	Nitrogen and/or Phosphorous Loading Calculations	Y	N	Y

OTHER WAIVERS REQUESTED

CHAPTER 87 Stormwater Management and Illicit Discharge and Erosion Control

A waiver is requested from Chapter 87-4, Applicability

Note: A permit from the Stormwater Permitting Authority is not required for a Comprehensive Permit. The Applicant intends to design the stormwater management system in accordance with the Massachusetts Stormwater Handbook and the MADEP Stormwater Management Standards for new developments.

A waiver is requested from Chapter 87-5, Administration

Note: A permit from the Stormwater Permitting Authority is not required for a Comprehensive Permit. The Applicant intends to design the stormwater management system in accordance with the Massachusetts Stormwater Handbook and the MADEP Stormwater Management Standards for new developments. The Applicant intends to prepare a Stormwater Management Report summarizing the stormwater management system design, demonstrating compliance with the MADEP Standards. A copy of the report will be submitted to the Zoning Board of Appeals for consideration as part of the Comprehensive Permit application.

Exhibit B

**THE VILLAGES AT CRICKET LANE CONDOMINIUM
DECLARATION OF TRUST AND BY-LAWS**

THIS DECLARATION OF TRUST AND BY-LAWS is made on the date set forth below, by **Cricket Lane Development, LLC**, a Massachusetts limited liability company with a principal place of business located at 92 Middlesex Road, Tyngsborough, Massachusetts 01879 (the "**Declarant**").

ARTICLE I

NAME OF TRUST

The Trust hereby created shall be known as **The Villages At Cricket Lane Condominium Trust** (the "**Trust**"), and under that name, so far as legal, convenient and practicable, all activities shall be carried on by the trustee(s) of the Trust (hereinafter, the "**Trustee(s)**" or "**trustee(s)**," which term shall be deemed to include all successors hereunder).

ARTICLE II

THE TRUST AND ITS PURPOSE

Section 2.1. Unit Owners Organization. All of the rights and powers in and with respect to the common areas and facilities (the "**Common Areas and Facilities**" or "**Common Elements**") of The Villages At Cricket Lane Condominium, a condominium located in Newbury, Essex County, Massachusetts (the "**Condominium**") established by a Master Deed (the "**Master Deed**") of even date herewith and recorded herewith in the Essex South Registry of Deeds ("**Registry of Deeds**"), which are, under the provisions of Massachusetts General Laws c. 183A, as amended (the "**Act**"), conferred upon or exercisable by the organization of Unit Owners of the Condominium and all property, real and personal tangible and intangible, conveyed to or held by the Trustee(s) (the "**Trust Property**") hereunder shall vest in the Trustees, in trust, to exercise, manage, administer and dispose of the same and to receive the income thereof: (a) for the benefit of the owners of record from time to time (the "**Unit Owners**") of the units (the "**Units**") of the Condominium according to the allocation of undivided interest in the Common Areas and Facilities set forth in the Master Deed of the Condominium, and (b) in accordance with the provision of the Act. This Trust is the organization of Unit Owners established pursuant to Section 10 of the Act for the purposes therein and herein set forth.

Section 2.2. Entity Created. It is hereby expressly declared that a trust and not a partnership has been created, and that the Unit Owners are *cestuis que trustent* and not partners or associates nor in any other relation whatsoever between themselves and with respect to the Common Elements and/or Trust Property other than as Unit Owners of the Condominium, and hold no relation to the Trustee(s) other than of *cestuis que trustent*, with only such rights as are conferred upon them as such *cestuis que trustent* hereunder and under the provisions of the Act.

ARTICLE III

THE TRUSTEE(S)

Section 3.1. Number of Trustees. Until the "Transition Date," described in Section 3.4 below, the Trustee(s) shall be appointed by the Declarant or its successors and assigns. After the Transition Date, there shall be a board of trustees (the "**Board**" or the "**Board of Trustees**") consisting of five (5) natural persons elected or appointed as provided herein. Such natural persons shall be Unit Owners or spouses of Unit Owners. In such case as title to a Unit is held by a trust, partnership, limited liability company or other business or corporate entity, such natural person may be the fiduciary, officer, director, manager or partner of such trust or entity.

Section 3.2. Terms of Trustees. After the Transition Date, the term of each Trustee shall be for a period of three (3) years from the date on which such Trustee is elected or appointed in accordance with the provisions hereunder; provided, however, that such terms shall be on a staggered basis so that in each year one or two terms will expire. To that end, at the initial election after the Transition Date, one Trustee shall be elected for a term of one year, two Trustees shall be elected for a term for two years, and two Trustees shall be elected for a term for three years. Any Trustee whose term has expired shall continue in office until a successor is elected or appointed as hereinafter provided.

Section 3.3. Vacancies, Election, Appointment and Acceptance of Trustees. After the Transition Date, if and when the number of Trustees shall become less than five (5), as may be the case, due to death, disability, removal or resignation, a vacancy shall be deemed to exist. In the event of a vacancy caused by the death, disability, removal or resignation, a majority of Unit Owners present in person or by proxy at a meeting at which a quorum has been established may elect a replacement or replacements to fill the term. In the event that the Unit Owners should fail to elect a successor Trustee within a thirty (30) day period from the creation of the vacancy, then the remaining Trustee(s), may appoint one or more natural persons, as aforesaid, to fill such vacancy. In the event that the remaining Trustee(s) fail to appoint a successor Trustee within thirty (30) days from the date they are entitled to appoint a successor to fill the vacancy, or if there is no remaining Trustee, then such vacancy or vacancies shall, upon the petition therefor of any Unit Owner, with notice to all other Unit Owners, be filled by the appointment or appointments of a court of competent jurisdiction. The election or appointment of Trustees shall become effective upon such election or appointment. An instrument certifying such election or appointment shall be recorded with the Registry of Deeds, acknowledged and subscribed to by a majority of the then Trustees, (1) referencing this Declaration of Trust; (2) reciting the election or appointment of the successor Trustee; and (3) containing an acceptance of such election or appointment by the successor Trustee. The failure or delay in recording said instrument shall not affect the validity of such Trustee's appointment or election.

Section 3.3. Trustee during Initial Period of Condominium; Transition Provisions. Notwithstanding the foregoing, during the period beginning with the establishment of the Condominium – that is, the recording of the Master Deed and this Declaration of Trust – until the later of (a) the conveyance by the Declarant, or its successors or assigns, of all of the Units which may be included in the Condominium to third-party purchasers, or (b) seven (7) years from the conveyance of the first Unit, there shall be one (1) or more Trustee(s) appointed by the Declarant, its successors or assigns. As described above, the original Trustee appointed by the Declarant is

Cricket Lane Development, LLC. The Declarant, at its option, may expand the initial Board of Trustees from one (1) member to two (2) or more members, all of which shall be designated by the Declarant, its successors or assigns. After the occurrence of either of the events delineated above (the “**Transition Date**”), a special meeting of the Unit Owners shall be held for the purpose of appointing the Trustees who shall serve as described above as the successor Board. Such Trustees shall be appointed as provided in Section 3.1. The Declarant may, at its sole option, choose to accelerate the Transition Date to a date which is earlier than that determined as set forth above.

Section 3.4.

Section 3.5. Trustee Meetings; Quorum. Until the Transition Date, regular Trustee meetings shall not be necessary, but may be called by any Trustee upon seven (7) days’ written notice to any and all other Trustee(s). After the Transition Date, the Trustees shall meet at such regular intervals, times and places as determined, and specially upon the request of any two Trustees; provided, however, that written notice of each such special meeting setting the place, day, hour and purpose thereof shall be given at least seven (7) days before such meeting to each Trustee, unless such notice is waived by all Trustees. Trustee meetings may be held by teleconference or video conference.

Section 3.5. Resignation and Removal. Any Trustee may resign at any time by an instrument in writing, signed and acknowledged in the manner required in Massachusetts for the acknowledgement of deeds and delivered to the remaining Trustees. Such resignation shall take effect upon the recording of such instrument with the Registry of Deeds, unless specified to be effective at some other time in said instrument. The remaining Trustees or Trustee shall forthwith cause said instrument to be duly recorded with the said Registry of Deeds. Upon a failure thereof, or the absence of other Trustees, the resigning Trustee may so record said instrument and shall notify the Unit Owners thereof.

Any Trustee appointed by the Declarant may be removed by the Declarant only. After the Transition Date, any Trustee may, with or without cause, be removed by a vote of fifty-one percent (51%) of the Unit Owners at a special meeting duly called therefore. In either case, the Trustee to be removed shall be afforded the opportunity to be heard at a meeting of the Board or the Unit Owners. The vacancy so resulting shall be filled in the manner provided above. Any removal shall become effective upon the recording of a certificate thereof with the Registry of Deeds executed by one or more of the then remaining Trustees in office or, upon a failure thereof, by the Declarant (if prior to the Transition Date). In no case may the original Trustee or successor Trustees appointed by the Declarant, its successors or assigns, be removed except by the Declarant, its successors or assigns.

Section 3.6. Bond or Surety. No Trustee elected or appointed as hereinbefore provided, whether as original Trustee or as successor to or as substitute for another, shall be obliged to give any bond or surety or other security for the performance of any of his duties hereunder; provided, however, that the Unit Owners by a vote of seventy-five percent (75%) of the Beneficial Interests may at any time require that any one or more of the Trustees, except a Declarant or court-appointed Trustee, shall give bond in such amount and with such sureties as shall be specified in such vote. All expenses incident to any such bond shall be charged as a Common Expense (as hereinafter

defined) of the Condominium. The foregoing shall not affect any fidelity coverages hereinafter required under the insurance provisions of this Trust.

Section 3.7. Compensation of Trustees. No Trustee shall receive remuneration (which term shall not be deemed to include reimbursement for expenses incurred by such person in connection with his duties, which reimbursement shall be permitted and charged as a Common Expense) for his services unless so provided for by a vote of seventy-five (75%) of the Beneficial Interests and any remuneration so provided shall be from time to time fixed by said Unit Owners, and shall be a Common Expense of the Condominium. With the approval of three-fifths of the Trustees, any Trustee may receive reasonable remuneration for extraordinary or unusual services, professional or otherwise, rendered by him to the Trust, all as shall be from time to time fixed and determined by said Trustees, and such remuneration shall be a Common Expense of the Condominium. No compensation to Trustees may be voted by the Trustees or the Unit Owners with respect to the period while the Declarant, its successors or assigns, has the right to designate Trustees.

Section 3.8. No Personal Liability. No Trustee shall under any circumstances or in any event be held liable or accountable out of his personal assets or be deprived of compensation, if any, by reason of any action taken, suffered or omitted in good faith, or for allowing one or more of the other Trustees to have possession of the Trust books or property, or be so liable, accountable or deprived by reason of honest errors of judgment or mistakes of fact or law or by reason of anything except if he is adjudicated by a court of competent jurisdiction to have acted with his own personal and willful malfeasance and defaults, and/or such other conduct as would exempt him from indemnification as provided herein.

Section 3.9. Trustees and Unit Owners May Deal with the Condominium. No Trustee nor Unit Owner shall be disqualified by his office or status from contracting or dealing, directly or indirectly, with the Trustees or with one or more Unit Owners as vendor, purchaser or otherwise because of his, the Trustees', or any Unit Owner's interest in any corporation, firm, trust, partnership or other organization connected with such contracting or dealing, nor shall any such dealing, contract or arrangement entered into in respect of this Trust in which any Trustee or Unit Owner, shall in any way be interested be avoided nor shall any Trustee or Unit Owner, so dealing or contracting or being so interested be liable to account for any profit realized by any such dealing, contract or arrangement by reason of such Trustee's holding office or of the fiduciary relation hereby established, or by reason of such Unit Owner's status, provided the Trustee or Unit Owner shall act in good faith and shall disclose the nature of his interest before the dealing, contract or arrangement is entered into.

Section 3.10. Indemnification. The Trust shall, to the maximum extent legally permissible, defend and indemnify each of its Trustees against all liabilities and expenses, including amounts paid in satisfaction of judgments, in compromise or as fines and penalties, and counsel fees, reasonably incurred by him in connection with the defense or disposition of any action, suit or other proceeding, whether civil or criminal, in which he may be involved or with which he may be threatened, while in office, or thereafter, by reason of his being or having been such a Trustee, except with respect to any matter as to which he shall have been adjudicated in any proceeding to have acted in bad faith or with willful misconduct or reckless disregard of his duties. The right of indemnification hereby provided shall not be exclusive of or affect any other rights to which any Trustee may be entitled herein or by contract or otherwise under applicable law. As used in this Section, the terms "Trustee," includes his respective heirs, executors and administrators. Nothing

in this Section shall, however, be deemed to limit in any respect the powers granted to the Trustees in this instrument.

Section 3.11. Limited Declarant Liability. Notwithstanding anything to the contrary herein, and notwithstanding any custom or usage to the contrary, it is expressly understood that only the interest in the Condominium of the Declarant shall be bound by the provisions of this Trust and the Master Deed. No member, manager, officer, director or employee of the Declarant shall have any personal liability hereunder.

ARTICLE IV

BENEFICIARIES AND THE BENEFICIAL INTEREST IN THE TRUST

Section 4.1. Beneficiaries and the Beneficial Interests. The beneficiaries shall be the Unit Owners of the Condominium as they may be from time to time. The Beneficial Interests in the Trust hereunder shall be divided among the Unit Owners in the same percentages as the undivided interest in the Common Areas and Facilities as specified in the Master Deed (the “**Beneficial Interests**”).

Section 4.2. Beneficial Interest Held by One Person. The Beneficial Interest appertaining to each Unit shall not be divided among several Owners of any Unit. To that end, whenever any of the Units is owned of record by more than one person, the several owners of such Unit shall (a) determine and designate which one of such Owners shall be authorized and entitled to cast votes, execute instruments and otherwise exercise the rights appertaining to such Unit, and (b) notify the Trustees of such designation by a notice in writing signed and acknowledged by all of the Owners of such Unit. Any such designation shall take effect upon receipt thereof by the Trustees and may be changed at any time and from time to time by notice as aforesaid. In the absence of any such notice of designation, the Trustees may designate any one such Owner for these purposes. For Units to which title is held by a fiduciary, the fiduciary shall be the designee. For Units to which title is held by a corporation or business entity, a duly authorized officer, director, manager or partner of such entity shall be the designee.

Section 4.3. Meetings of Unit Owners. Beginning after the Transition Date, there shall be an annual meeting of Unit Owners on the first Monday of October at 7:00 P.M. at the Condominium or at such other reasonable date, place and time as may be designated by the Trustees (the “**Annual Meeting**”) in writing. The Trustees shall give written notice thereof to the Unit Owners at least fourteen (14) days prior to said date, which notice shall include an agenda and a full description of all matters to be voted upon, if any. At the Annual Meeting, the Trustees shall submit reports of the management and finances of the Condominium, conduct elections as are necessary, and conduct such other business as is proper. Special meetings (including a special meeting in lieu of an annual meeting) of the Unit Owners may be called at any time by the Trustees and shall be called by them upon the written request of Unit Owners holding at least fifty-one percent (51%) of the Beneficial Interests (a “**Special Meeting**”). A request for such a Special Meeting from the Unit Owners shall be accompanied by a delineation of the items the requestors wish to have considered at said meeting, including the text of any proposed amendment to the Condominium documents. Written notice of any Special Meeting designating the place, day and hour thereof, together with a full description of the matter(s) to be considered and/or voted upon, shall be given by the Trustees to the Unit Owners at least fourteen (14) days prior to the date so designated.

Accurate minutes of all Unit Owner meetings shall be taken by a person designated by the Trustees and shall be maintained by the Secretary as part of the records of the Trust.

Section 4.4. Voting. Each Unit shall have one (1) vote, which vote shall be weighted in relation to the votes of other Units in accordance with said Unit's Beneficial Interest, as amended from time to time. Unless otherwise specifically provided herein or by law, the vote of a majority of the Beneficial Interests of Unit Owners (weighted as described above) present in person or by proxy at a duly convened meeting of the Unit Owners at which a quorum is present ("**Majority Vote**"), shall be binding as to those matters within the purview of the Unit Owners. A quorum for the purposes of conducting business at meetings of the Unit Owners shall equal representation of at least a majority of the Beneficial Interests.

A Unit Owner may grant to any natural person, upon a form specified by the Trustees, his proxy to vote and/or attend meetings of the Unit Owners. This right to grant proxies shall in no manner vitiate the provision contained in Section 4.2 where a Unit is owned of record by more than one person. The Board may adopt reasonable rules regarding the use of proxies from time to time.

ARTICLE V

BY-LAWS

The provisions of this Article V shall constitute the By-Laws (the "**By-Laws**") of this Trust and the organization of Unit Owners established hereby and shall be applicable to the Property of the Condominium, the Trust Property and to the use and occupancy thereof. The term "**Property**" as used herein shall include the Land, Building(s) and all other improvements thereon including the Units and Common Areas and Facilities, owned in fee simple absolute, or otherwise, and all easements, rights and appurtenances belonging thereto, and all other property, personal or mixed, intended for use in connection therewith, all of which are intended to be submitted to the provisions of said the Act. The term "**Trust Property**" shall refer to all property to which title is held by the Trust. The provisions of these By-Laws shall automatically become applicable to real property which may be added to the Condominium upon the recording of an amendment to the Master Deed submitting such additional real property to the provisions of the Act.

All present and future owners, mortgagees, lessees and occupants of Units and their employees, and any other persons who may use the facilities of the Condominium and/or the Property and/or the Trust Property in any manner, are subject to these By-Laws, this Declaration of Trust, the Master Deed, the rules and regulations promulgated hereunder, and all covenants, agreements, restrictions, conditions, easements and declarations of record (the "**Title Conditions**"). The acceptance of a deed or conveyance or the entering into of a lease or the act of occupancy of a Unit shall constitute an agreement that these By-Laws, this Declaration of Trust, the provisions of the Master Deed and the rules and regulations, as they may be amended from time to time, and the Title Conditions are accepted, ratified and will be complied with.

Section 5.1. Powers and Duties of Trustee(s). The Trustee(s) shall, subject to all provisions of applicable laws, the Master Deed and this Declaration of Trust, including these By-Laws, have the absolute control and management and disposition of the Property (excluding the Units) and the absolute control, management and disposition of Trust Property as if they were the absolute owners thereof and shall have all of the powers necessary for the administration of the affairs of the

Condominium and may do all such things in connection therewith. The powers and duties of the Trustee(s) shall include, but shall not be limited to, the following, all of which shall be exercised subject to the provisions hereof:

- a. Operating, caring for, keeping up, leasing, managing and maintaining the Common Areas and Facilities of the Condominium or any part thereof.
- b. Owning, conveying, encumbering, leasing and otherwise dealing with Units conveyed to or purchased by them as a result of enforcement of a lien for Common Expenses, action under the Act, Section 17 and 18, or otherwise.
- c. Conducting litigation as to any course of action involving the Common Areas and Facilities or arising out of the enforcement of the By-Laws, Rules and Regulations, and Master Deed and this Trust.
- d. Determining and budgeting of the Common Expenses required for the affairs of the Condominium and this Trust, including, without limitation, the operation and maintenance of the Property.
- e. Collecting the Common Charges (which for the purposes of these By-Laws shall mean such portion of the Common Expenses as are payable by the respective Unit Owners) from Unit Owners.
- f. Employing and dismissing personnel and contractors necessary for the maintenance and operation of the Common Areas and Facilities.
- g. Opening and utilizing bank accounts on behalf of the Trust and designating the signatories required therefor.
- h. Obtaining such insurance as the Trustees deem appropriate.
- i. Making repairs, additions and improvements to or alterations of the Common Areas and repairs to and restoration of the Common Areas.
- j. Incurring obligations and paying, compromising or adjusting all obligations incurred and rights acquired in the administration of the Trust.
- k. Adopting and amending rules and regulations covering the details of the operation and use of the Common Areas and Facilities, the administration of the Condominium as contemplated by the Master Deed and this Trust, and its interpretation thereof.
- l. Obtaining advice of counsel and relying thereof, and employing, appointing and removing such other persons, agents, managers, officers, brokers, engineers, architects, employees, servants and assistants as they shall deem advisable, and defining their respective duties and fixing their pay and compensation.

- m. Granting of permits, licenses and/or easements and/or leases over, under, through and/or to the Common Elements for utilities, roads and/or all other purposes reasonably necessary and/or beneficial, useful for and/or to the proper maintenance and/or operation of the Condominium and/or the convenience of the Unit Owners, and modifying the terms and provisions of any easements, permits and/or licenses beneficial to the Common Elements and/or the Condominium.
- n. Altering the layout, location, nature and/or use of any of the Common Elements, making installations therein, and moving and removing the same, subject, however, to a Unit Owner's rights to use any appurtenance to this Unit as specified in the Master Deed.
- o. Enforcing obligations of the Unit Owners, including, but not limited to, the levying of general and special assessments for Common Expenses and the providing of adequate remedies for failure to pay such assessments, levying reasonable fines, attorneys' fees, fines, costs and expenses against the Unit Owners for violations by the Unit Owners or persons for whom a Unit Owner is responsible, of the rules and regulations or of the provisions of the Trust or the Master Deed, and in the case of persistent violations of the rules and regulations or of this Trust or the Master Deed by a Unit Owner, or persons for whom a Unit Owner is responsible, requiring such Unit Owner to post a bond to secure adherence thereto.
- p. Investing and reinvesting the funds of the Condominium, or any part of parts thereof, and from time to time and as often as they shall see fit to change investments, including power to invest all types of securities and other property, of whatsoever nature and however denominated, all to such extent as to them shall seem proper, and without liability for loss, even though such property or such investment shall be of a character or in an amount not customarily considered proper for the investment of trust funds, or which does or may not produce income.
- q. Selling and exchanging Trust Property or any interest therein for such consideration and upon such terms as they deem advisable.
- r. Purchasing and otherwise acquiring any real or personal property.
- s. Borrowing money and mortgaging or pledging all or any part of the Trust Property, and/or the Condominium's funds, and issuing bonds, notes or other evidence of indebtedness.
- t. Providing for payment by the Trust of real estate taxes, if any, becoming due and payable after the date of recording of the Master Deed which are assessed upon all of the land and/or improvements included within the Condominium, instead of upon individual Units and their proportionate interests in the Common Areas and Facilities, and levying an equitable assessment of said tax payments among the individual Unit Owners.

- u. Incurring such liabilities, obligations and expenses, and paying from the principal or the income of the Condominium's funds all such sums, as they shall deem necessary or proper, for the furtherance of the purposes of the Trust.
- v. Determining as to all sums of money and other things of value received by them, whether and to what extent the same shall be deemed to be and shall be accounted for as principal or as income, interest, late charges, attorneys' fees, fines, costs and/or expenses, and as to all charges or expenses paid by them, whether and to what extent the same shall be charged against principal or against interest, late charges, attorneys' fees, fines, costs and/or expenses, including, without hereby limiting the generality of the foregoing power, to apportion any receipt or expense between principal income, interest, late charges, attorneys' fees, fines, costs and/or expenses, and the power to determine what portion, if any, of the actual income received upon any asset purchased or acquired at a premium or any wasting investment shall be added to principal to prevent a diminution thereof upon the maturity or exhaustion of such asset or investment.
- w. Entering into and having such access to Units and Common Elements reserved to Units in the Condominium as shall be reasonably necessary to the performance and exercise of the duties, obligations, rights and powers of the Trustee(s) hereunder.
- x. Executing any and all instruments incidental or necessary to carry out any of the foregoing powers.
- y. Generally, in all matters not herein otherwise specified, controlling, managing the Property (excluding the Units, except to the extent of use thereof or conduct therein as set forth under the terms of the Master Deed, the Trust, these By-Laws or the Rules and Regulations) as if the Trustee(s) were the absolute owners thereof and doing any and all acts, including the execution of any instruments, which by their performance thereof shall be shown to be in their judgment for the best interest of the Condominium and its Unit Owners.

Section 5.2. Maintenance and Repair of Units; Trustee Access to Units. The Unit Owners shall be responsible for the proper maintenance, replacement and repair of their respective Units and the limited common elements appurtenant to the Unit as set forth in the Master Deed. Each Unit Owner shall be responsible for any and all damage to any and all other Units and/or the Common Areas and Facilities caused by his failure to satisfy this maintenance obligation, including all costs, charges, attorneys' fees, fines and expenses incurred by the Trust. If the Trustee(s) shall at any time in their reasonable judgment determine that a Unit, or any part thereof, is in such need or maintenance or repair that the market value of one or more other Units is being adversely affected, or that the condition of a Unit, any part thereof, or any fixtures, furnishings, facilities or equipment therein, is hazardous to any Unit or the occupants thereof and/or adversely affects any other Unit and/or the Common Elements and/or the Common Expenses, the Trustee(s) shall in writing request the Unit Owner thereof to perform the needed maintenance, repair, replacement and/or work and/or to correct the relevant condition and/or its cause. In such case as action thereon shall not have been commenced within the time as may be reasonably set by the Trustee(s) and thereafter diligently brought to completion, the Trustee(s) shall be entitled to have such performed for the account of such Unit Owner whose Unit, or any appurtenance thereto, is in need thereof and to enter upon

and have access to such Unit or appurtenances for these purposes. In the case of an emergency which necessitates immediate action and the Unit Owner is unavailable or fails to take immediate action, the Trustee(s) may proceed thereto without delay. The cost incurred by the Trustee(s) including, but not limited to, attorneys' fees and expenses for such as is reasonably necessary therefor shall constitute an obligation of the applicable Unit Owner and shall be considered a Common Expense attributable to such Unit. The Trustee(s) may in their discretion additionally impose a fine upon a Unit Owner who, in the Trustee(s)' judgment, unreasonably fails to comply with a request made by the Trustee(s) hereunder.

Should it be necessary that any part of a Unit, personal property of a Unit Owner, and/or any part of the Common Areas and Facilities to which a Unit Owner has the right of exclusive use, be required to be removed for the purpose performing such work, or for the purpose of the Trustee(s) performing work upon the Common Elements, such Unit Owner shall promptly comply with such request by the Trustee(s). Should such Unit Owner fail to so comply, or in the case of emergency, the Trustee(s) may remove and store such part and/or property for the account of the Unit Owner, the cost of which, including, but not limited to, attorneys' fees, fines and expenses shall constitute an obligation of the applicable Unit Owner and shall be considered a Common Expense attributable to such Unit. Such removal and storage shall be commercially reasonable in manner, extent and terms.

In connection with all required maintenance, repair and replacement work to be carried out by the Unit Owner(s) hereunder, the Unit Owner shall: (1) obtain, at the Unit Owner's expense, all necessary approvals, variances, permits and/or licenses; and, (2) perform such work in a good and workmanlike manner and in full compliance with all applicable federal, state and local laws, ordinances, codes, bylaws and rules, including those relating to zoning, building, health, safety and sanitation. Upon the Board's request, the Unit Owner shall provide the names and contact information of all contractors who perform any work on the Unit.

Section 5.3. Maintenance, Replacement and Repair of Common Areas and Tort Immunity. Except as stated in the Master Deed or in Section 5.2, the Trustee(s) shall be responsible for arranging for the proper cleaning, replacement, maintenance and repair of the Common Areas and Facilities and such other portions of the Condominium as may be herein specified within the budgetary constraints of the Condominium. The Trustee(s) may approve payment of vouchers for such work, and the expenses of such replacement, maintenance and repair shall be assessed to the Unit Owners as Common Expenses of the Condominium at such times and in such amounts as provided in Section 5.5; provided, however, that such cleaning, replacement, maintenance and/or repair as may be necessitated by the negligence, misuse or neglect of a Unit Owner, his family, servants, agents, employees, invitees, lessees, licensees, pets, or others upon the Property at the Unit Owner's behest, whether directly or by virtue of a Unit Owner's failure to properly maintain, repair or replace the Unit, components thereof, or Common Elements to which such Unit Owner has exclusive use, including all charges, fines, attorneys' fees, costs and expenses, shall be charged to such Unit Owner, constitute an obligation of such Unit Owner and be considered a Common Expense attributable to such Unit, except to the extent such as are covered by the Trust's master insurance policy.

The Trust and Trustees shall not be liable, in any legal action brought by or on behalf of a Unit Owner, resident or visitor, for bodily injury or death occurring to a Unit Owner, resident or visitor

on the Trust's Common Areas and Facilities, on Limited Common Elements of a Unit unless the Trust or Trustees are adjudicated after final appeal to have acted with gross negligence, recklessness or willful misconduct.

Section 5.4. Right of Access. The Trustee(s) or any other person authorized by the Trustee(s), shall have a right of access to any Unit, and/or Common Elements to which a Unit has an exclusive right of use, for the purpose of making inspections, or for the purpose of correcting any conditions originating in the Unit and/or said Common Elements, or threatening another Unit or the Common Areas and Facilities, or for any other purpose reasonably necessary for the proper maintenance or operation of the Condominium, or for any other purpose as herein provided for which access to a Unit and/or said Common Elements is necessary; provided, however, that such entry is made after forty-eight (48) hours' written notice and that any such entry is at a time reasonably convenient to the Unit Owner. In case of an emergency, or in such case as a Unit Owner fails to cooperate with the Trustee(s) after notice as aforesaid, such right of entry shall be immediate, and without notice where such is impractical. In furtherance hereof, the Trustees may require that each Unit Owner shall provide to the Trustee(s) duplicate keys to all locks upon every means of access to a Unit.

Section 5.5. Common Expenses, Profits and Funds. The Unit Owners shall be liable for Common Expenses and entitled to common profits of the Condominium in proportion to their respective percentages of the Beneficial Interests. The Trustees may round installments of Common Expenses to the nearest whole dollar. The Trustee(s) may at any time or times, as they in their sole discretion may determine, distribute common profits and/or surplus accumulation among the Unit Owners in such proportions.

- a. Reserve Funds. The Trustee(s) shall establish and maintain as hereinafter provided the following separate and segregated funds to be used for the purposes hereinafter specified:
 - i. Capital Expense Fund. The Trustee(s) shall set aside from the regular monthly payments of Common Charges an amount to be adequate and appropriate to provide a reserve for the periodic repair and/or replacement of the Common Elements and other capital purposes and may, to the extent consistent with these purposes, use the funds so set aside for the reduction of indebtedness or other lawful capital purpose, or subject to the provisions of these By-Laws and the provisions of the Act, Section 17 and/or 18, for the repair, replacement, rebuilding, restoration or improvement of the Common Areas and Facilities. Such reserves shall be maintained in a separate and segregated account to be known as the Capital Expense Reserve Account and the funds so set aside shall not be deemed common profits available for distribution; but, rather, shall be considered as property of the Trust held for the account of the Unit Owners in accordance with their respective Beneficial Interests. To ensure the adequacy of such Capital Expense Reserve Account, the Trustee(s) may periodically engage an appropriate professional to undertake a capital reserve study, and/or to up-date one previously undertaken, and based thereon establish an appropriate policy to fund such capital expense needs as therein determined.
 - ii. Working Capital. The Trustee(s) may maintain a working capital reserve in an amount as the Trustee(s) shall in their judgment determine as adequate and

appropriate, to provide available funds to meet unforeseen expenditures, to cover cash flow requirements, or to acquire additional equipment or services deemed by the Trustee(s) as necessary or desirable, and may, to the extent consistent with these purposes, use the funds so set aside consistent with the provisions of these By-Laws. Such Working Capital Reserve Account shall be maintained in a separate and segregated account to be known as the Working Capital Reserve Account and the funds so set aside shall not be deemed common profits available for distribution, but, rather, shall be considered as the property of the Trust. The first purchasers of each Unit from the Declarant shall be responsible for the payment of an additional amount equal to two months' Common Charges to initially fund the Working Capital Reserve Account. Such amounts shall not be considered an advance on the payment of Common Charges but, rather, a separate cost. Subsequent purchasers may also be required to contribute funds for Working Capital Reserve.

- b. Determination of Common Expenses and Fixing Of Common Charges. The Trustee(s) shall prepare a budget for the Condominium by establishing the Common Expenses expected to be incurred during the ensuing fiscal year together with a reasonable provision for contingencies and reserves as referred to above, and after taking into account any undistributed common profits from prior years (reserves excepted), shall determine the assessment to be made for such fiscal year (herein referred to as "**Common Expenses**"). The Common Expenses shall include, but in no way be limited to, all such amounts as the Trustee(s) may deem proper for the operation and maintenance of the Condominium including, without limitation, the cost of all insurance premiums on all policies of insurance required to be or which have been obtained pursuant to the provisions of this Declaration of Trust, an amount for a capital expense reserve, an amount for a working capital reserve, and an amount to make up for any deficit in the Common Expenses for any prior year. The Common Expenses may also include such amounts as may be required for the purchase or lease by the Trustee(s), on behalf of all Unit Owners, pursuant to the terms of this Declaration of Trust, of any Unit which is to be sold at foreclosure or other judicial sale, or otherwise. The Trustee(s) shall render statements to the Unit Owners for their Common Charges, according to their Beneficial Interests, and the amount shown on such statement shall, unless otherwise provided therein, be due and payable within thirty (30) days after the same is rendered. In the event an annual assessment is not made as above required, an assessment shall be presumed to have been made in the amount of the last prior assessment. In the event that the Trustee(s) shall determine at any time during the fiscal year that the assessment so made is less than the Common Expenses actually incurred, or in the reasonable opinion of the Trustee(s), likely to be incurred, or in the event that the Trustee(s) shall determine that it is advisable to establish a larger reserve or other fund for projected capital expenses or working capital or other expenditures or otherwise, the Trustee(s) may make one (1) or more temporary fee increases to the Common Charges and/or supplemental assessments and render such statements as they may deem necessary therefor in the manner aforesaid, and the amount shown in such statement shall be payable and take effect as aforesaid.
- c. Payment and Collection of Common Expenses. The Trustee(s) shall, so far as reasonably possible, provide for payment of the annual assessment of Common Charges in advance in

monthly substantially equal installments, which shall be due upon the first day of each month, or such other periodic payment as the Trustee(s) may determine. The amount of each such statement, together with late charges as may be reasonably imposed by the Trustee(s), reasonable attorneys' fees, fines and interest on the assessment at the rate of one and one-half percent (1½%) per month, if that amount is not paid when due, shall constitute a lien on the Unit of the Unit Owner assessed and the personal obligation of the Unit Owner, all pursuant to provisions of the Act, Section 6. The Trustee(s) shall take prompt action to collect any Common Charges due from any Unit Owner which remain unpaid. The Trustee(s) may, also, prohibit the delinquent Unit Owner, or persons occupying his or her Unit, from using any of the Common Elements of the Condominium, if any, not necessary to the use of the Unit. To the extent a Unit Owner may be persistently delinquent in the timely payment of Common Charges due, as the Trustee(s) in their sole discretion may determine, the Trustee(s) may require such Unit Owner to pay the Common Expenses due in one (1) lump sum as opposed to periodically as herein provided for. All obligations and charges to a Unit Owner and such Unit Owner's Unit shall for the purposes hereof be deemed a Common Expense attributable to such Unit and payment thereof shall be enforceable as herein provided.

- d. Payment of Common Expenses Subsequent To Transfer. No Unit Owner shall be liable for the payment of any part of the Common Charges assessed against his Unit subsequent to a sale, transfer or other conveyance by him of such Unit. A purchaser of a Unit shall not be personally liable for the payment of Common Charges assessed and unpaid against such Unit prior to the acquisition by him of such Unit unless such purchaser has agreed to assume such obligation. This provision shall not, however, affect the statutory lien on such Unit for such unpaid Common Charges. Except as provided in the Act, Section 6, a purchaser of a Unit at a foreclosure sale of such Unit by a first mortgagee or any first mortgagee who comes into possession of the Unit pursuant to the remedies provided in the mortgage, foreclosure of the mortgage or deed (or assignment) in lieu of foreclosure, shall take the property free of any claims and/or liens for unpaid assessments or charges against the mortgaged Unit which accrue prior to the time such holder comes into possession of the Unit.
- e. Default In Payment of Common Expenses. In the event of default by any Unit Owner in paying to the Trustee(s) the Common Expenses attributable to his Unit (the "**Common Charge**"), such Unit Owner shall be obligated to pay all expenses, including attorneys' fees, fines, late charges and interest incurred by the Trustee(s) in any proceeding brought to collect such unpaid Common Charges, irrespective of the amount so unpaid. The Trustee(s) shall have the right and duty to attempt to recover such unpaid Common Charges, irrespective of the amount so unpaid, together with late charges, interest thereon, fines and the expenses of the proceeding, including attorneys' fees, in an action to recover the same brought against such Unit Owner, or by foreclosure of the lien on such Unit, or in any proceeding wherein the Unit Owner seeks to avoid payment of the Common Charges due, all such constituting a lien as provided in Section 6 of the Act. In furtherance hereof, a defaulting Unit Owner hereby waives any argument upon such a proceeding that the expenses thereof, including attorneys' fees, are unreasonable and/or excessive when considered in the light of the amount so unpaid. A Unit Owner shall, upon any action

brought by the Trustee(s) to collect unpaid Common Charges, have no right to make any claims or defense of off-set upon any basis.

After an action is commenced by the Trustee(s) to foreclose a lien on a Unit because of unpaid Common Charges, a Unit Owner remaining in his Unit for any period of time thereafter shall be required to pay a reasonable fee for the use and occupancy of his Unit and a receiver may be appointed to collect same. The Trustee(s) acting on behalf of all Unit Owners, shall have power to purchase a Unit at the lien foreclosure sale and to acquire, hold, lease, mortgage (but not to vote the votes appurtenant thereto), convey or otherwise deal with the same. A suit to recover a money judgment for unpaid Common Charges shall be maintainable without foreclosing or waiving the lien securing the same, and may be brought simultaneously with an action to so establish and foreclose upon said lien.

During such time that a Unit Owner remains in default of any payment due hereunder or the performance of any other obligations or covenant under this Declaration or the Master Deed, the Board may suspend or limit such Unit Owner's right to vote at any meeting of the Unit Owners, in person or by proxy, or to use any part of the Common Elements.

- f. Application of Common Funds. The Trustee(s) shall expend common funds only for purposes permitted hereby and by the provisions of the Act.
- g. Notice of Default in Payment of Common Expenses. Pursuant to the applicable provisions of the Act, Section 6, and/or upon the written request of the holder of any mortgage upon a Unit, the Trustee(s) shall notify such holder of any default by a Unit Owner in the payment of his share of the Common Expenses.
- h. 6(d) Certificates. Upon request of a Unit Owner or his designee, the Trustee(s) shall, within ten (10) days, provide a certificate in conformity with the Act, Section 6(d), specifying the amount, if any, of any unpaid Common Charges assessed to the Unit Owner and/or attributable to the Unit. The Trustee(s) may in their discretion impose a reasonable fee for the provision of such statement. Such Certificate need only be signed by any one (1) Trustee. A majority of the Trustees, by an instrument recorded at said Registry, may delegate the authority to sign 6(d) certificates to a third party including a managing agent or employees or principals of a managing agent.
- i. Notwithstanding the above provisions of this Section 5.5, until the completion of construction of all the Unit interiors and the Common Elements, so that Units can be occupied, no Common Charges or Reserve Funds, shall be assessed or due and payable on account of any Unit.

Section 5.6. Insurance. The Trustee(s) and the Unit Owners shall obtain and maintain the following insurance policies:

- a. Casualty Insurance. The Trustee(s) shall obtain and maintain, to the extent reasonably obtainable at costs deemed reasonable to the Trustees in their sole discretion and permitted by applicable law, so-called master policies of insurance providing fire-with-extended coverage and so-called "all risk" coverage insurance, insuring the Building(s) including,

without limitation, the Common Areas and Facilities, all of the Units with all fixtures, additions, alterations and improvements thereof, all heating and cooling equipment and other service machinery, apparatus, equipment and installations comprised in the Common Areas and Facilities, and also all such portions normally deemed to constitute part of the buildings and customarily covered by such insurance, but not including any furniture, furnishings, or household and personal property belonging to and owned by individual Unit Owners or tenants, in an amount equal to not less than one hundred percent (100%) of the full replacement value thereof (exclusive of foundations, land and other items normally excluded therefrom) without deduction or depreciation. Coverage may be subject to a reasonable deductible as the Trustee(s) may determine, from time to time, and shall include Agreed Amount, Inflation Guard (if reasonably obtainable), Ordinance or Law coverage including increased cost of construction and demolition (if applicable), Replacement Cost Endorsements and boiler and machinery insurance in such limits as the Trustee(s) may, from time to time, determine. In determining full replacement value, the Trustee(s) may reasonably rely upon the advice of the insurer or other commercially reasonable appraisal and such replacement value should be updated periodically but no less than every three (3) years. The name of the insured under such policy shall be stated in form, substance and effect similar to the following: "Trustee(s) of Villages At Cricket Lane Condominium Trust for use and benefit of the Unit Owners of The Villages At Cricket Lane Condominium and their mortgagees as their interests may appear." Such insurance shall contain the standard mortgagee clause and shall name the Trustee(s) as Insurance Trustee(s) (as defined herein) for the use and benefit of all Unit Owners and their mortgagees as their interest may appear, with losses payable to and adjusted by the Trustee(s) as Insurance Trustee(s) in accordance with the provisions of these By-Laws. The Trustee(s) may insure against such other hazards or risks of casualty as the Trustee(s) from time to time in their discretion shall determine to be appropriate, including, but not limited to earthquake and flood insurance.

- b. Liability Insurance. The Trustee(s) shall obtain and maintain, to the extent obtainable and/or applicable, master policies of insurance with respect to the Common Areas and Facilities for the benefit and protection of the Trust and all Unit Owners for: (i) comprehensive general liability insurance in such limits as the Trustee(s) may, from time to time, determine but in no case less than \$1,000,000.00 per occurrence/\$2,000,000.00 in the general aggregate and (ii) an excess/umbrella liability policy with a limit of no less than \$2,000,000.00 per occurrence and general aggregate (to apply excess of general liability, automobile liability and employers liability coverages), covering the Trust, the Trustee(s), the Property Manager (as defined herein), if any, and each Unit Owner with respect to liability arising out of ownership, maintenance or repair of the Common Areas and Facilities of the Condominium, such insurance containing a "severability of interest" endorsement which shall preclude the insurer from denying the claim of a Condominium Unit Owner because of negligent acts of the Trust, the Trustee(s), the Unit Owner or other Unit Owners, and other provisions commonly referred to as a "Special Condominium Endorsement" or its equivalent; (iii) workmen's compensation and employers liability insurance and non-owned automobile liability insurance with respects to employees of the Condominium, if any; and (v) such other liability insurance as the Trustee(s) may from time to time deem appropriate and desirable.

- c. Fidelity Coverage. The Trustee(s) shall obtain fidelity coverage against dishonest acts on the part of the Trustee(s), the Property Manager (as defined herein), if any, employees or volunteers responsible for handling funds belonging to the Trust or administered by the Trustee(s). This fidelity insurance shall name the Trustees of Villages At Cricket Lane Condominium Trust as the named insured and shall be written in an amount equal to the maximum amount that will be in custody of the Trust at any one time, but in no event less than three (3) months Common Expenses plus all reserves. In connection with such coverage, an appropriate endorsement to the policy to cover any persons who serve without compensation shall be added if the policy would not otherwise cover volunteers.
- d. Directors and Officers Liability Insurance. The Trustee(s) may obtain Directors' and Officers' Liability Insurance in such amounts and upon such terms as they deem appropriate.
- e. FHLMC and FANNIE MAE Insurance Requirements. The Trustees may rely upon the advice of its insurance agent in determining what coverages and in what amounts those coverages should be maintained by the Trust.
- f. Unit Owners' Insurance. Unit Owners shall carry insurance for their own benefit insuring their furniture, fixtures, furnishings and other personal property located within their respective Units or its appurtenances, and for such as is not covered by the Condominium master policies – particularly any deductible; provided that all such policies shall contain waivers of subrogation and further provided that the liability of the carriers issuing insurance obtained by the Trustee(s) shall not be affected or diminished by reason of any such additional insurance carried by any Unit Owner. Unit Owners shall in all events maintain liability insurance covering damage to the Property in such reasonable amounts as the Trustee(s) may determine and, upon request, provide evidence thereof to the Trustee(s).
- g. Terms and Conditions of Policies. Policies for casualty insurance, and to the extent applicable, such other policies of insurance, shall provide: (i) that the insurance company waive any right of subrogation against the Trustee(s), their agents and employees, and the Unit Owners, their respective employees, agents, tenants and guests to the extent they are not specifically obligated hereunder; (ii) that the insurance shall not be prejudiced by any act or neglect of any Unit Owners or occupants or any other person or firm (including employees and agents of the Trustee(s)) when such act or neglect is not within the control of the Trustee(s) (or Unit Owners collectively) or by failure of the Trustee(s) or Unit Owners collectively to comply with any warranty or condition with regard to any portion of the premises over which the Trustee(s) (or Unit Owners collectively) have no control; (iii) that such policies may not be canceled without at least twenty (20) days' prior written notice to all Unit Owners and mortgagees of Units to whom certificates of insurance have been issued; (iv) that recovery thereunder shall not be affected on account of the availability of proceeds under any policies obtained by individual Unit Owners covering their Units; and (v) if obtainable, that the company shall waive any right it may have under the policy to repair or restore damage should the Unit Owners elect to terminate the Condominium because of such damage.

Such insurance policies may provide for a deductible for each coverage thereof as determined by the Trustee(s) in their absolute discretion. In the event of any loss which relates in part to insurable portions of a Unit, or Units, and/or in part to the Common Elements, the Trustee(s) shall apportion the deductible amount directly proportional to the amount of such loss related to such Unit or Units, and/or the amount of the loss related to the Common Areas and Facilities. Where such loss is solely to a Unit, the deductible amount shall be borne solely by the Unit Owner thereof. Where such loss is solely to the Common Elements, such shall be borne from the common funds, unless such loss is determined by the Board to have been caused by the negligence, recklessness or willful misconduct of a Unit Owner(s), in which case the Board may assess such amounts to such Unit Owner(s).

- h. Insurance Appraisal. The Trustee(s) may obtain an appraisal of the full replacement value of the property to be insured in accordance with the foregoing provisions of this Section, without deduction for depreciation, for the purpose of determining the amount of insurance to be maintained pursuant to this Section.
- i. Trustee(s) As Insurance Trustee(s). The Trustee(s): (i) shall have exclusive authority to negotiate all losses as herein provided for, (ii) shall collect and receive all loss insurance proceeds, and (iii) shall hold, use, apply and disburse the same in accordance with the applicable provisions of these By-Laws for the benefit of the Unit Owners and their respective mortgagees. With respect to losses which affect portions or elements covered by such insurance or more than one Unit and/or the Common Elements to different extents, the proceeds relating thereto shall be used, applied and disbursed by the Trustee(s) in their judgment in a fair and equitable manner, primarily based upon the relative losses.
- j. Authorized Insurance Representative. Notwithstanding any of the foregoing provisions and requirements to the contrary relating to physical damage or liability insurance, there may be named as an insured, on behalf of the Trustee(s), the Trustee(s)' authorized representative, including any Trustee, with whom such Trustee(s) may enter into any insurance trust agreement or any successor to such Trustee (each of whom shall be referred to herein as the "**Insurance Trustee**"), who shall have exclusive authority to negotiate losses under any policy providing such physical damage or public liability insurance. Each Unit Owner appoints the Trustee(s), or any Insurance Trustee or substitute Insurance Trustee designated by the Trustee(s), as his attorney-in-fact for the purpose of purchasing, maintaining and administering such insurance, including without limitation the collection and appropriate disposition of the proceeds thereof; the negotiation of losses and execution of releases of liability; the execution of all documents; and the performance of all other acts necessary to accomplish such purpose.
- k. Notification of Mortgagees. The Trustee(s), on behalf of the organization of Unit Owners, shall, when requested by mortgagees of Units, give written notice to such mortgagees of any such loss to the Common Areas and Facilities, or to the Unit mortgaged, as the mortgagee requests.

- l. Certificates of Insurance. Certificates of insurance with proper mortgage endorsements, when requested, shall be issued to Unit Owners or their designees. The Trustee(s) may charge a reasonable fee for obtaining and issuing such certificates.

Section 5.7. Rebuilding, Restoration and Condemnation. The following provisions shall apply in the case of casualty loss or condemnation:

- a. Casualty Loss. In the event of damage to or destruction of the Condominium as a result of fire or any other casualty, the Trustee(s) shall proceed as follows:
- b. Casualty Loss to Units. Where such damage or destruction is solely to a Unit, or Units, the Insurance Trustee designated herein shall promptly adjust and collect the loss and disburse the master policy insurance proceeds in appropriate progress payments with appropriate retainage to the Unit Owner(s) affected so as to facilitate and ensure the repair and restoration of the Unit or Units, so damaged or destroyed. In such case as an affected Unit Owner should fail to promptly take such action as the Trustee(s) deem appropriate to repair or restore his Unit, the Trustee(s) may, but shall not be obligated to, proceed thereto, in whole or in part, for his account and utilize the said insurance proceeds accordingly. The affected Unit Owner(s) shall bear any cost or expense for such repair and restoration in excess of the available insurance proceeds under the master policy, including any excess resultant from the application of any deductible thereon. Where more than one Unit is so damaged or destroyed, said proceeds and deductible shall be apportioned based upon the basis of the relative damage to each Unit; provided, however, that in such case as such damage or destruction is caused by the acts or omissions of a Unit Owner, his family, servants, agents, employees, invitees, licensees or lessees, any deficiency in the insurance proceeds shall be borne solely by such Unit Owner.
- c. Casualty Loss to Unit and Common Elements or Common Elements Only. Where such damage or destruction is solely to the Common Elements, or to both the Common Elements and Units, the Trustee(s), in their reasonable discretion, shall forthwith determine whether or not the loss exceeds ten percent (10%) of the value of the entire condominium immediately prior to the casualty and thereupon shall notify all Unit Owners of such determination. In furtherance thereof the Trustee(s) may employ such persons, firms or entities as are, in their judgment, appropriate to assist in such determination.
- d. Loss Less Than Ten Percent. If the loss as so determined is less than, or equals, ten percent (10%) of the value of the entire Condominium immediately prior to the loss, the Trustee(s) shall proceed as provided above provided that the Common Elements shall be repaired and restored by the Trustee(s) and any deficiency thereto relating shall be borne from common funds.
- e. Loss In Excess of Ten Percent. If the loss to the Common Elements as so determined exceeds ten percent (10%) of the value of the entire Condominium immediately prior to the loss, the Trustee(s) shall seek the agreement of Unit Owners entitled to seventy-five (75%) of the Beneficial Interests by submitting to the Unit Owners a form of agreement (the "**Restoration Agreement**") whereby the Unit Owners authorize the Trustee(s) to proceed with the necessary repair and restoration. If such percentage of Unit Owners agree

(by executing the Restoration Agreement) to proceed to the necessary repair and restoration, then the Trustee(s) shall proceed thereto as provided above; provided that the cost of such repair and restoration in excess of available insurance proceeds shall be a Common Expense payable from common funds or by special assessment, if necessary; and further provided, however, that any Unit Owners who did not so agree may apply to the Superior Court of the county in which the Condominium is located on such notice to the Trust as the Court shall direct, for an order directing the purchase of their Units by the Trust at the fair market value thereof as approved by the Court. The cost of any such purchase shall be a Common Expense. If such percentage of Unit Owners do not, within one hundred twenty (120) days of the occurrence of such loss, agree to proceed with the repair and restoration (by executing the Restoration Agreement and timely returning the same to the Trustee(s)), a Unit Owner's proportionate share of the insurance proceeds with respect to the Common Areas and Facilities, together with the portion of the insurance proceeds allocated to any Unit as a result of a loss to such Unit due to the casualty shall, to the extent permitted by law, be paid first to the holder of the first mortgage of such Unit, if any, up to, but not in excess of, the then principal balance secured thereby and any accrued interest and other charges then due the holder of the first mortgage, and thereafter to the Unit Owner, and if first mortgagees, of which the Trustee(s) have received notice, holding mortgages on Units having at least fifty-one percent (51%) of the Beneficial Interest approve a suit for partition then the Condominium shall be subject to partition at the suit of any Unit Owner. Such suit shall be subject to dismissal at any time prior to entry of an order to sell if an appropriate agreement to rebuild is recorded. The net proceeds of a partition sale together with common funds of the Trust (adjusted for insurance proceeds paid or payable to mortgagees as aforesaid) shall be divided all as provided by law and distributed, with respect to the amounts respectively secured thereby, to the secured parties and thereafter to the Unit Owners. Upon such sale, the Condominium shall be deemed removed from the provisions of the Act.

The Trustee(s) may perform emergency work essential to the preservation and safety of the Property or the safety of persons, or required to avoid the suspension of any essential service to the Condominium without having first adjusted the loss or obtained proceeds of insurance or otherwise having complied herewith.

If there shall have been a repair or restoration pursuant to the foregoing and the amount of insurance proceeds shall have exceeded the cost of such repair or restoration, then the excess of such insurance proceeds, if any, shall be added to the Condominium's Capital Expense Reserve Account or shall be, at the option of the Trustee(s), divided among all of the Unit Owners in proportion to their respective Beneficial Interest; provided, however, that no provision herein shall be deemed to give a Unit Owner or any other party priority over any rights of the holder of a first mortgage (if any) on such Unit Owner's Unit pursuant to such mortgage in the case of a distribution to such Unit Owner of insurance proceeds for losses to Units and/or Common Elements. First mortgagees of Units will be entitled to priority with respect to any insurance proceeds distributed to their mortgagors.

Notwithstanding anything to the contrary contained in this Subsection, in the event that any Unit Owner shall dissent from any determination of the Trustee(s) with respect to the

value of the Condominium or any other determination or action of the Trustee(s) under this Subsection by notice in writing to the Trustee(s) within ten (10) days after such determination or action, and such dispute shall not have been resolved within thirty (30) days after such notice, then either the Trustee(s) or the dissenting Unit Owner may submit the matter to arbitration, and such arbitration shall be conducted in accordance with the rules and procedures of the American Arbitration Association.

Notwithstanding anything to the contrary contained in the preceding paragraphs of this Subsection, the Trustee(s) shall not, in any event, be obliged to proceed with any repair or restoration unless and until they have received funds in an amount equal to the estimate of the Trustee(s) of all costs thereof.

The foregoing provisions are intended to comply with Section 17 of the Act and to be, in addition, consonant with the requirements of FHLMC and FANNIE MAE. To the extent there is a conflict between the provisions hereof and the Act, the Act shall control.

- f. Eminent Domain. If more than ten percent (10%) of the entire Condominium is taken under any power of eminent domain, the taking shall be treated as a "casualty loss," and the provisions of Section 17 of the Act of Massachusetts General Laws shall apply. Where one (1) or more Units have been substantially altered or rendered uninhabitable as a result of a partial taking, and the Unit Owners vote to restore and continue the Condominium pursuant to the provisions of Section 17 of said the Act, the Trustee(s) shall have the authority to acquire the remaining portions of such Units, for such price as the Trustee(s) shall determine, provided that any Unit Owner of such remaining portion who does not agree with such determination may apply to the Superior Court, on such notice to the Trustee(s) as the Court shall direct, for an order directing the purchase of such remaining portion at the fair market value thereof as approved by the Court. Where as a result of a partial taking any Unit is decreased in size or where the number of Units is decreased by a partial taking, then the Trustee(s) may make such provision for realignment of the undivided interests in the Common Areas and Facilities as shall be just and equitable.

In the event of a total or partial taking under the powers of eminent domain, the Unit Owners shall be represented by the Condominium acting through the Trustee(s). In the event of a partial taking the award shall be allocated among the affected Units according to their appurtenant Beneficial Interest, and paid first to the extent permitted by law, to the holder(s) of the first mortgage of such Unit(s), if any, up to, but not in excess of, the then principal balance secured thereby and any accrued interest and other charges then due the holder(s) of the first mortgage. In the case of a total taking of all Units and the Common Areas and Facilities, the entire award shall be payable to the Trustee(s) to be allocated among the Units according to their appurtenant Beneficial Interest, and paid first to the extent permitted by law, to the holder(s) of the first mortgages of such Unit(s), if any, up to, but not in excess of, the then principal balance secured thereby and any accrued interest and other charges then due the holder(s) of the first mortgage. As to any portion or portions of any award which are attributable to direct or consequential damages suffered by particular Units, they shall be payable to the owners of such particular Units and their mortgagees, as their interests may appear.

- g. Retention of Architect. Whenever the estimated cost, as determined by the Trustee(s), of repair or restoration exceeds as to any one (1) casualty or occurrence, ten percent (10%) of the value of the entire Condominium or twenty-five percent (25%) of the value with respect to any one (1) Unit, then the Trustee(s), unless waived by unanimous vote, shall retain a licensed architect or licensed engineer, who shall not be directly or indirectly a Unit Owner or an employee or agent of any Unit Owner or a Trustee or an employee or agent of any Trustee, to supervise the work of repair or restoration, and no sums shall be paid by the Trustee(s) on account of such repair or restoration except upon certification to them by such architect or engineer that the work for which payment is being made has been completed in a good and workmanlike manner in accordance with approved plans and specifications, and that the estimated total cost of completion of said repair or restoration, less amounts theretofore advanced, does not exceed the undisbursed proceeds of insurance as augmented by funds obtained by any assessment levied or chargeable to the Unit Owners as a Common Expense. The Unit Owner shall bear all costs relating to the architect and the Trustees shall have the right to direct said architect for purposes of ensuring the work or repair or restoration is adequately supervised.
- h. Affordable Units. In the event of condemnation or casualty affecting any Affordable Unit(s), any proceeds received above the resale price of such Affordable Unit(s) shall be given to the Town of Newbury to be used for affordable housing, but only if the Affordable Unit(s) is not rebuilt or is rebuilt and there are excess monies available.

Section 5.8. Improvements to the Units and Common Elements. The following provisions shall apply in the case of any improvement at the Condominium.

- a. Improvements to Common Areas and Facilities. If and whenever the Trustee(s) shall propose to make any improvement to the Common Areas and Facilities or shall be requested in writing by one-third (1/3) of the Unit Owners to make any such improvement, the Trustee(s) shall submit to all Unit Owners a form of agreement (which may be in several counterparts) (the "**Improvement Agreement**") specifying the improvement or improvements proposed to be made and the estimated cost thereof, and authorizing the Trustee(s) to proceed to make the same. Upon the receipt by the Trustee(s) of such Improvement Agreement executed by Unit Owners entitled to seventy-five percent (75%) of the Beneficial Interests or the expiration of ninety (90) days after such agreement was first submitted to the Unit Owners, whichever of said events shall first occur, the Trustee(s) shall notify all the Unit Owners of the aggregate percentage of the Unit Owners who have then executed such Improvement Agreement. If such percentage is equal to or exceeds seventy-five percent (75%), the Trustee(s) shall proceed to make the improvement(s) specified in such agreement and, in accordance with Section 18 of the Act, shall charge the cost of such improvement(s) to all Unit Owners as a Common Expense in accordance with their Beneficial Interest. Provided, however, that if the Trustee(s) shall determine in their reasonable discretion that the cost of such improvement exceeds ten percent (10%) of the then value of the entire Condominium, any Unit Owner who did not so agree to proceed may apply to the Superior Court, on such notice to the Trustee(s) as the Superior Court shall direct, for an order directing the purchase of his Unit by the Trustee(s) at the fair market value thereof as approved by the Superior Court.

- b. Improvement at Unit Owner Expense. If and whenever any Unit Owner shall propose to make an improvement to or affecting the Common Areas and Facilities of the Condominium at such Unit Owner's own expense, and the Trustee(s) determine in their reasonable discretion that such improvement would be consistent and compatible with the Condominium and the use and enjoyment thereof by its residents, the Trustee(s) may, but shall not be obligated to, authorize such improvement to be made at the sole expense of the Unit Owner proposing the same, without the consent or approval of other Unit Owners, subject to such contractual undertakings of the Unit Owner proposing such improvement as the Trustee(s) in their reasonable discretion deem to be necessary or desirable in the circumstances.
- c. Improvements to Units. No Unit Owner shall make any addition, alteration or improvement in or to his Unit or to any portion of the Common Areas and Facilities to which he has the exclusive use, which may affect the appearance or structure of the Condominium, or the integrity of its systems, or which is otherwise restricted by the Master Deed, without the prior written consent thereto of the Trustee(s). Said request shall include adequate plans, specifications and similar items, so as to enable the Trustee(s) to reasonably review such request.

As to any request for approval pursuant to this Subsection the Trustee(s) may engage, if they so choose, an architect or engineer or both, if necessary, to review the plans and specifications to be attached to said request, and such architect or engineer's fees shall be paid by the requesting Unit Owner. If the said engineer and/or architect determines that the plans and specifications are consistent with the structural integrity and/or design character, as relevant to the particular request, of the Condominium, the Trustee(s) may then, in their sole discretion, approve or disapprove said plans, or approve them subject to certain conditions including restrictions in the manner of performing such work and requirements thereto related and such other restrictions as may be contained in the Master Deed.

All additions, alterations or improvements to any Unit (whether or not affecting the structural or mechanical systems of the Condominium) shall be performed in compliance with all applicable laws, regulations and codes, and when required thereby, by licensed contractors and shall be completed in a good and workmanlike manner. Each Unit Owner, and his contractors, shall cooperate with the Trustee(s) and other Unit Owners so as not to unduly inconvenience or disturb the occupants of the Condominium. Notwithstanding any other provision of the By-Laws, the cost of repairing or restoring any damage to the Common Areas and Facilities or to any Unit which is caused by any work being performed by or for a Unit Owner shall be charged solely to such Unit Owner. The foregoing shall not be construed to interfere with a Unit Owner's right to decorate his Unit and/or affix fixtures normally associated with the permitted uses of the Unit.

- d. Permits. To the extent that any addition, alteration or improvement to a Unit by the Unit Owner requires a permit, license or similar item to be obtained in the name of the Condominium, Trust or Trustee(s), from a governmental authority, the application therefor shall be executed by the Trustee(s) without, however, incurring any liability on the part of

the Trustee(s), or any of them, or the Trust to any contractor, subcontractor or materialman or any other person on account of such addition, alteration or improvement, or to any person having any claim for injury to person or damage to property arising therefrom, or, if permissible, to such governmental authority. The Unit Owner shall bear all costs associated herewith and shall be fully responsible therefor, and wholly liable thereunder; and shall pay to the Trustee(s) such fee therefor as the Trustee(s) may reasonably determine.

Section 5.9. Rules, Regulations, Restrictions and Requirements. The use of the Condominium and each Unit Owner's Unit shall be restricted to and shall be in accordance with the provisions of the Master Deed, this Trust (including the By-Laws and such administrative rules and regulations as the Trustee(s) may adopt pursuant to this Trust), and all applicable laws, zoning ordinances, rules, regulations and requirements of all governmental bodies having jurisdiction over the Condominium or the use and occupancy thereof.

The Trustee(s) shall have the right (which right shall not be delegated) at any time and from time to time to adopt, amend and rescind reasonable administrative rules and regulations governing the operation, appearance and use of the Common Areas and Facilities including, without limitation, Common Areas and Facilities the exclusive use of which is for one or more Units, and otherwise providing for the administration of the Condominium as contemplated by the Master Deed and the Trust, and in interpretation thereof (the "**Rules and Regulations**"); provided, however, that any such Rules and Regulations shall not be promulgated and/or amended which will materially and adversely affect the holder of any first mortgage of which the Trustee(s) have received notice without the written consent of such holder. Any such Rules and Regulations shall be consistent with provisions of the Master Deed, the Declaration of Trust and By-Laws and the Act. Copies of such Rules and Regulations and any amendments or changes thereto shall be furnished by the Trustee(s) to each Unit Owner and shall be recorded with the Registry of Deeds. The initial Rules and Regulations are set forth herein as Exhibit "A."

The Master Deed, this Trust and the Rules and Regulations, as from time to time amended, shall be enforced by the Trustee(s). The Trustee(s) may eliminate any violation and the cost and expense, including, but not limited to, attorneys' fees and fines, of eliminating such shall be chargeable to the Unit Owner who himself or whose family, servants, employees, agents, visitors, lessees, licensees, or pets are responsible for such violation. The cost of so eliminating a violation caused by another than as specified shall be a Common Expense. The Trustee(s) may also levy reasonable fines against the Unit owner for such violations and such fine shall constitute a portion of such Unit Owner's Common Expenses which shall be payable by the Unit Owner of such Unit upon demand and enforceable as a Common Expense. For each day a violation continues after notice it shall be considered a separate violation. In the case of persistent violation, the Trustee(s) shall have the power to require the Unit Owner to post a bond, or other security as they may determine, to provide for adherence.

Section 5.10. Unit Owner Responsibility. Except as may be otherwise specifically provided herein, a Unit Owner shall be fully responsible for the acts and omissions, feissance, malfeissance and misfeissance, and all other conduct of his family members, servants, agents, employees, invitees, lessees, licensees, guests, pets or others upon the Property at the behest of the Unit Owner.

Section 5.11. Enforcement of Charges, Fines, Obligations. Any charge, fine, attorneys' fees or other financial obligation to, of or on any Unit Owner, and/or Unit herein provided for shall constitute a lien upon such Unit and be enforceable to the same manner and extent as for Common Expenses provided for in this Declaration of Trust and Section 6 of the Act. In any action brought hereunder to enforce the provisions hereof, or of the Master Deed or Rules or Regulations, the Unit Owner shall be responsible for all costs associated with any enforcement action including, but not limited to, reasonable attorney's fees. As stated hereunder, the term "Unit Owner" shall, for purposes of this section, include lessces, tenants, occupants, guests, etc. The Unit Owner and/or lessee, etc. shall be jointly and severally liable for any violation of this provision. All amounts due hereunder shall be due within the time period stated, and if no time period is stated, with the Association fees in the month immediately following the assessment of said fine. In addition to any and all fines, the failure to pay these amounts shall constitute a separate and independent fine, which shall subject the Unit Owner to any and all damages hereunder including late fees.

Section 5.12. Attorneys' Fees and Costs. In such case as it is necessary for the Trustee(s) to engage the services of an attorney or attorneys for the purpose of enforcing against a Unit Owner, occupant, or other person bound thereby, any provision of the Master Deed, the Declaration of Trust and By-Laws, the Rules and Regulations, or obligations thereunder, and/or for the purpose of defending any action brought by such person(s), said Unit Owner, tenant, occupant or other such person shall be liable for, in addition to any other liability, the fees and costs of such attorneys in so proceeding thereto, including the fees of all experts engaged in connection therewith. As to Unit Owners, the amount of such fines, fees and costs and attorneys' fees shall constitute a lien upon the Unit enforceable to the same manner and extent as a lien for Common Expenses, and the Unit Owner shall be personally liable therefor.

Section 5.13. Inspection of Books. The books, accounts and records of the Trustee(s) and of the organization of Unit Owners shall be open to inspection to any one or more of the Trustee(s), to the Unit Owners and to first mortgagees. The Trustee(s) may, however, subject to and in accordance with the applicable provisions of the Act, adopt reasonable rules and impose reasonable restrictions upon such access, including, but not limited to hours and place of availability, fees for reproduction, access only for Condominium related purposes, and provision for the maintenance of confidentiality as to appropriate records.

Section 5.14. Financial Reports to Unit Owners. After the Transition Date, the Trustee(s) shall, as soon as reasonably possible, after the close of each fiscal year, or more often, if convenient to them, submit to the Unit Owners a report of the operation of the Trust for each year, which shall include financial statements in such summary form and in such detail as the Trustee(s) shall deem proper. Except in the case of fraud, committed by a Trustee, any person (other than a mortgagee or mortgage insurer or guarantor) who has been furnished with such report and shall have failed to object thereto by notice in writing to the Trustee(s), given by registered or certified mail within a period of sixty (60) days of the date of receipt by him, shall be deemed to have assented thereto. The holder, insurer or guarantor of any first mortgage shall be entitled, at its own expense, to have an audited statement prepared within one hundred twenty (120) days of the end of the Trust's fiscal year.

Section 5.15. Fiscal Year. The fiscal year of the Trust shall be each calendar year ending December 31st or such other date as may, from time to time, be determined by the Trustee(s).

Section 5.16. Checks, Notes, Drafts, and Other Instruments. Except as to reserve accounts, checks, notes, drafts and other instruments for the payment of money drawn or endorsed in the names of the Trustee(s) or of the Trust may be signed by any Trustee, or by the Property Manager (as defined herein), if any, to whom such power may at any time or from time to time be delegated. Checks draw on the Trust's reserve account(s) may only be signed by at least two (2) Trustee(s) or one (1) Trustee if there be only one. Any instrument signed by any one (1), or more, Trustee(s) which contains or is accompanied by a certification that said Trustee, or Trustee(s) are authorized to execute and deliver the same by appropriate vote of the Trustee(s) shall be conclusive evidence in favor of every person relying thereon or claiming thereunder. The Trustee(s) may sign any instrument under seal without being required to affix a formal, common or wafer seal.

Section 5.17. Notices to Unit Owners. Unless otherwise required by applicable law or order of court, every notice to any Unit Owner required under the provisions hereof, or which may be deemed by the Trustee(s) necessary or desirable in connection with the administration of the Condominium or which may be ordered in any judicial proceeding shall be deemed sufficient and binding if a written or printed copy of such notice shall be given by one or more of the Trustee(s) to such Unit Owner by leaving such notice, or mailing it postage prepaid and addressed to such Unit Owner, at his address at the Condominium, unless such Unit Owner has designated in writing to the Trustee(s) some other address for the receipt of notices. Notices required hereunder may also be made by email if the Unit Owner has provided the Trustees with an email address. Such notice shall be given within such time period as herein, or by such court, required, and if there be no specified period then at least seven (7) days prior to the date fixed for the happening of the matter, thing or event of which such notice is given.

Section 5.18. Information to Be Provided By Unit Owners to Trustee(s). Each Unit Owner shall provide to the Trustee(s), at such times and in such manner and form as the Trustee(s) shall require, that information and data as the Trustee(s) may reasonably require in and for the efficacious performance of the Trustee(s)' duties as herein provided. Such information and data shall include, but shall not be limited to:

- a. The name and mailing address of the Unit Owner(s);
- b. The names of all occupants of the Unit, except guests of less than thirty (30) days duration; and,
- c. The name and address of all mortgagees, including the applicable loan numbers.

In the event, and at the time a Unit Owner should assign, lease, sell or otherwise transfer his interest in his Unit, such Unit Owner shall notify the Trustee(s) of the name and address of the person to whom he is so transferring the Unit whereupon the Trustee(s) shall provide such person with copies of the Master Deed, this Trust and the Rules and Regulations promulgated thereunder, as they may then be amended. The Trustee(s) may charge such Unit Owner a reasonable fee for the provision of said documents and require a receipt for the provision of the documents.

Section 5.19. Voting, Consents and Action Thereon. In regard to such actions and things as to which the consent or vote of the Unit Owners is required, unless a shorter period or requirement is imposed hereunder or by applicable law, the Trustee(s) shall have a period of six (6) months in which to obtain such consent or vote. The Trustee(s) shall have an additional period of six (6)

months to obtain any required mortgagee consent. No Unit Owner may, after giving his consent or vote, rescind, modify or revoke such during said six (6) month period. Should a Unit be sold during said period after the giving of such consent or vote, such consent or vote shall remain valid notwithstanding the change of ownership.

Section 5.20. Acquisition of Units by Trustee(s). Acquisition of Units by the Trustee(s) for the Trust may be made from the Working Capital Reserve Account and common funds in the hands of the Trustee(s), or if such funds are insufficient, the Trustee(s) may levy an assessment against each Unit Owner in proportion to his Beneficial Interest, as a Common Charge, or the Trustee(s), in their discretion, may borrow money to finance the acquisition of such Unit; provided, however, that no financing may be secured by an encumbrance or hypothecation of any property other than the Unit, together with the Appurtenant Interest to be so acquired by the Trustee(s) and/or a pledge of the Common Charges.

Section 5.21. Property Manager. The Trustee(s) may hire or appoint a professional manager ("**Property Manager**") to assist in the administration of the Condominium who shall perform such duties in the administration, management and operation of the Condominium, including the incurring of expenses, the making of disbursements and the keeping of accounts as the Trustee(s) shall from time to time determine. The Property Manager so retained shall in all events fully comply with the applicable provisions of the Act. Notwithstanding the appointment of such a Property Manager, the Trustee(s) shall retain ultimate control over the administration, management and operation of the Condominium.

Any such agreement for professional management of the Condominium shall be terminable without cause and without incurring payment of a termination fee on ninety (90) days' written notice, or such lesser period as the Trustee(s) may agree upon in such agreement. Such agreement may, additionally, be terminated for cause upon ten (10) days' notice; provided, however, that the Property Manager may cure within such period. Notwithstanding this provision, there shall be no right of cure in regard to the misappropriation of the Condominium's funds upon which event termination may be had immediately upon notice.

ARTICLE VI

MORTGAGES

Section 6.1. Unit Mortgages. Any Unit Owner may, without the prior written approval of the Trustee(s), mortgage his Unit to any person, firm or entity.

- a. Notice to Trustee(s). A Unit Owner who mortgages his Unit shall notify the Trustee(s) of the name and address of his mortgagee and loan number, and the Trustee(s) shall maintain such information. Except as may be provided by applicable law, the failure of a Unit Owner to so notify the Trustee(s) shall not invalidate the mortgage or any other provisions or the rights of any holder of such mortgage.
- b. Notice of Unpaid Common Charges or Other Default; Material Amendment. In addition to the requirements of Section 6 of the Act, the Trustee(s), whenever so requested in writing by a mortgagee of a Unit, shall promptly report (i) any then unpaid Common Charges due from, or any other default by, the Unit Owner of the mortgaged Unit; (ii) any other default

in the performance by the Unit Owner of the mortgaged Unit of any obligation under the Master Deed, this Trust or the Rules and Regulations which is not cured within sixty (60) days of notice to the Unit Owner; (iii) any condemnation loss or any casualty loss which affects a material portion of the Condominium or any Unit on which there is a mortgage held, insured, or guaranteed by a mortgage holder or insurer or guarantor, as applicable; (iv) any lapse, cancellation or material modification of any insurance policy or fidelity insurance maintained by the Trustee(s); (v) any proposed action which requires the consent of a specified percentage of eligible mortgage holders as specified in the Master Deed or this Declaration of Trust; and/or (vi) any proposed material amendment to this Trust which may affect such eligible mortgagee's interests or rights.

- c. Assignment of Unit Owner Rights. The right of any Unit Owner to vote, or grant or withhold any consent, and to exercise any other right or option herein granted to a Unit Owner may be assigned or transferred in writing to, or restricted in favor of, any mortgagee or a mortgage covering that Owner's Unit, and the Trustee(s) shall upon receipt of written notice thereof from such Unit Owner or mortgagee be bound by any such assignment or transfer which appears of record to be in full force and effect.

ARTICLE VII

RIGHTS AND OBLIGATIONS OF THIRD PARTIES DEALING WITH THE TRUSTEE(S)

Section 7.1. Third Parties' Reliance. No purchaser, mortgagee, lender or other person dealing with the Trustee(s) as they then appear of record in the Registry of Deeds shall be bound to ascertain or inquire further as to the identity of said Trustee(s) or of any changes therein. The receipts of the Trustee(s), or any one of them, for moneys or things paid or delivered to them, or him, shall be effectual discharges therefrom to the persons paying or delivering the same and no person from whom the Trustee(s), or any one or more of them, shall receive any money, property or other credit shall be required to see to the application thereof. No purchaser, mortgagee, lender or other person dealing with the Trustee(s) or with any real or personal property which then is or formerly was Trust Property shall be bound to ascertain or inquire as to the existence or occurrence of any event or purpose in or from which sale, mortgage, pledge or charge is herein authorized or directed, nor otherwise as to the purpose or regularity of any of the acts of the Trustee(s), or any one or more of them, purporting to be done in pursuance of any of the provisions or powers herein contained, nor as to the regularity of the resignation, election or appointment of any Trustee.

Section 7.2. Personal Liability Excluded. No recourse shall at any time be had under or upon any note, bond, contract, order, instrument, certificate, undertaking, obligation, covenant or agreement, whether oral or written, made, issued or executed by the Trustee(s) or by any agent or employee of the Trustee(s), or by reason of anything done or omitted to be done by or on behalf of them, or any of them, against the Trustee(s) individually, or against any such agent or employee, or against any beneficiary, either directly or indirectly, by legal or equitable proceeding, or by virtue of any suit or otherwise, and all persons extending credit to, contracting with or having any claim against the Trustee(s), shall look only to the Trust Property for payment under contract or claim, or for the payment of any debt, damage, judgment or decree, or of any money that may otherwise become due or payable to them from the Trustee(s), so that neither the Trustee(s) nor the Unit Owners, present or future, shall be personally liable therefor; provided, however, that nothing herein

contained shall be deemed to limit or impair the liability of Unit Owners under provisions of the Act.

Section 7.3. All Instruments Subject To Terms Hereof. Every note, bond, contract, order, instrument, certificate, undertaking, obligation, covenant or agreement, whether oral or written, made, issued or executed by the Trustee(s), or by any agent or employee of the Trustee(s), shall be deemed to have been entered into subject to the terms, conditions, provisions and restrictions hereof, whet or not express reference shall have been made to this instrument.

Section 7.4. Recording. This Declaration of Trust and any amendments hereto and any certificate herein required to be recorded and any other certificate or instrument (including without limitation a certificate pursuant to the Act, Section 6(d)) signed by any one (1) Trustee which may be deemed desirable to record shall be recorded with the Registry of Deeds and such recording shall be deemed conclusive evidence of the contents and effectiveness thereof according to the tenor thereof; and all persons dealing in any manner whatsoever with the Trustee(s), the Property and/or the Trust Property or any beneficiary hereunder shall be held to have notice of any alteration or amendment of this Declaration of Trust, or change of Trustee or Trustee(s), when the same shall be recorded with said Registry of Deeds. Any certificate signed by a majority of the Trustee(s) in office at the time (or one (1) Trustee if there be but one (1)) setting forth as facts any matters affecting the Trust, including statements as to who are the beneficiaries, as to what action has been taken by the beneficiaries, and as to matters determining the authority of the Trustee(s) to do any act, when duly acknowledged and recorded with said Registry of Deeds shall be conclusive evidence as to the existence of such alleged facts in favor of all third persons, including the Trustee(s), acting in reliance thereon. Any certificate executed by any Trustee hereunder, or by a majority of the Trustee(s) hereunder, setting forth the existence of any facts, the existence of which is necessary to authorize the execution of any instrument or the taking of any action by such Trustee or majority, as the case may be, shall as to all persons acting in good faith in reliance thereon be conclusive evidence of the trust of the statements made in such certificate and of the existence of the facts therein set forth.

Section 7.5. Certificates of Incumbency and Address. The Trustee(s) shall from time to time as required by the Act and/or this Declaration of Trust record with the Registry of Deeds appropriate instruments reflecting the composition of the Board of Trustee(s) and the mailing address of this Trust.

ARTICLE VIII

AMENDMENT AND TERMINATION

Section 8.1. Amendments to Declaration of Trust. The Trustee(s) may, by written instrument signed and acknowledged by a majority of their number, at any time and from time to time amend, alter, add to or change this Declaration of Trust in any manner or to any extent, provided such amendment, alteration, addition, or change is consented to in writing by the Unit Owners entitled to at least seventy-five percent (75%) of the Beneficial Interests or if such amendment, alteration, addition or change affects a provision then requiring more than such percentage, then by such larger percentage; provided, always, however, that no such amendment, alteration, addition or change (a) made without the written consent of the Declarant prior to the Declarant's relinquishing control hereunder; or (b) made without the written consent of the Declarant, according to the

purport of which, the Declarant's rights hereunder, or under the Master Deed, are changed in any way; or (c) according to the purport of which, the percentage of the Beneficial Interest hereunder of any Unit Owner would be altered, or in any manner or to any extent whatsoever modified or affected so as to be different than the percentage of the undivided interest of such Unit Owner in the Common Areas and Facilities as set forth in said Master Deed, except as may be provided for elsewhere hereunder or in the Master Deed, other than by consent of the Unit Owners specified in the Master Deed; or (d) which could render this Trust contrary to or inconsistent with any requirements or provisions of the Act, shall be valid or effective.

- a. Consent of Mortgagees to Amendments. In addition, this Trust may not be materially amended without the approval of at least fifty-one percent (51%) of the first mortgagees who have requested, in writing, that the Trustee(s) notify them in such case as a material amendment is considered.
- b. Effective Date of Amendment. Any amendment, alteration, addition or change pursuant to the foregoing provisions of this paragraph shall become effective upon the recording with said Registry of Deeds an instrument of amendment, alteration, addition or change, as the case may be, signed, sealed and acknowledged by a majority of the Trustee(s) then in office, setting forth in full the amendment, alteration, addition or change and reciting the consent of the Unit Owners and/or mortgagees herein required to consent thereto. Such instrument, so executed and recorded, shall be conclusive evidence of the existence of all facts and of compliance with all prerequisites to the validity thereof, whether stated in such instrument or not, upon all questions as to title or affect the rights of third persons, and for all other purposes.
- c. No such amendment, addition or change shall be of any effect unless each instrument is so recorded within six (6) months of the date of the first consent thereto.
- d. Special Amendments. Notwithstanding the foregoing, this Trust may also be amended by special amendment as follows: The Declarant, without the consent of any Unit Owner or mortgagee may execute and record a special amendment as long as it owns any Units in the Condominium or the right to add additional Phases or Sub-Phases thereto, in order to (i) correct any errors and/or omissions in this Trust or the By-Laws hereunder, provided no such correcting amendment shall materially adversely affect the rights of any Unit Owner; (ii) to make this Trust or the By-Laws hereunder comply with the provisions of Massachusetts General Laws Chapter 183A; (iii) to make the provisions of this Trust or the By-Laws hereunder comply with the guidelines or requirements of the Federal National Mortgage Association ("FNMA"), the Federal Home Loan Mortgage Corporation ("FHLMC"), and any regulations promulgated pursuant thereto by the Department of Housing and Urban Development ("HUD"), Massachusetts General Laws Chapter 151B, the Federal Housing Administration ("FHA"), Veterans Administration ("VA"), or any governmental agency, insurer or guarantor of Unit mortgages, including private mortgage insurers; (iv) to meet the requirements of any governmental or quasi-governmental body or agency including, but not limited to, the Town of Newbury, or any of its boards, bodies or agencies; (v) to induce any such agencies or entities to make, purchase, sell, insure or guarantee first mortgages covering the ownership of a Unit; or (vi) to correct mathematical,

clerical or scrivener's errors, or to cure any ambiguity, inconsistency or formal defect or omission in this Trust or the By-Laws hereunder, or any supplement or amendment thereto, including without limitation, the correction of measurements appearing on any plan recorded in connection with the Condominium; or (vii) to assist the Declarant in the sale, development and/or marketing of any Unit.

Section 8.2. Termination. The Trust hereby created shall terminate only upon the removal of the Condominium from the provisions of the Act in accordance with the procedure therefor set forth in Section 19 of Chapter 183A and the Master Deed.

Section 8.3. Actions upon Termination. Upon the termination of this Trust, the Trustee(s) may, subject to and in accordance with provisions of the Act, sell and convert into money the whole of the Trust Property or any part or parts thereof, and, after paying or satisfying all known liabilities and obligations of the Trust and providing for indemnity against any other outstanding liabilities and obligations, shall divide the proceeds thereof among, and distribute in kind, all other property then held by them in trust hereunder, to the Unit Owners as tenants in common, according to their respective percentages of Beneficial Interest. In making any sale under this provision, the Trustee(s) shall have power to sell by public auction or private contract and to buy in or rescind or vary any contract of sale and to resell without being answerable for loss and, for said purposes, to do all things, including the execution and delivery of instruments, as may be their performance thereof be shown to be in their judgment necessary or desirable in connection therewith. The powers of sale and all other powers herein given to the Trustee(s) shall continue as to all property at any time remaining in their hands or ownership, even though all times herein fixed for distribution of Trust Property may have passed.

Notwithstanding anything to the contrary contained in this Section, in the event that any Unit Owner shall dissent from any determination of the Trustee(s) with respect to the value of the Condominium or any other determination or action of the Trustee(s) under this Section by notice in writing to the Trustee(s) within ten (10) days after such determination or action, and such dispute shall not have been resolved within thirty (30) days after such notice, then either the Trustee(s) or the dissenting Unit Owner may submit the matter to arbitration, and such arbitration shall be conducted in accordance with the rules and procedures of the American Arbitration Association.

ARTICLE IX

CONSTRUCTION, INTERPRETATION AND WAIVER

In the construction hereof, whether or not so expressed, words used in the singular or in the plural, respectively, include both the plural and the singular, words denoting males include females and words denoting persons include individuals, firms, associations, companies (joint stock or otherwise), trusts and corporations unless a contrary intention is to be inferred from them or required by the subject matter or context. The title headings of different parts hereof are inserted only for the convenience of reference and are not to be taken to be any part hereof nor to control or affect the meaning, construction, interpretation or affect hereof. All the trusts, powers and provisions herein contained shall take effect and be construed according to the laws of the Commonwealth of Massachusetts. Unless the context otherwise indicates, words defined in the Act shall have the same meaning herein and to the extent of any conflict between the terms hereof and the requirements of said the Act, the latter shall govern. The invalidity of any part of this Trust

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shall not impair or affect in any manner the validity, enforceability or effect of the balance of this Trust. No restriction, condition, obligation or provision contained in this Trust shall be deemed to have been abrogated or waived by reason of any failure to enforce the same, irrespective of the number of violations or breaches thereof which may occur.

[Signature(s) Appear on the Following Page(s)]

DRAFT

IN WITNESS WHEREOF said Trustee has hereunto set its hand and seal on this ____ day of _____, 2020.

TRUSTEE:

Cricket Lane Development, LLC

By: Walter K. Eriksen, Jr., Manager

COMMONWEALTH OF MASSACHUSETTS

_____, ss: _____, 2020

On this ____ day of _____, 2020, before me, the undersigned notary public, personally appeared Walter K. Eriksen, Jr., Manager, proved to me through satisfactory evidence of identification, which was drivers' license, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily for its stated purpose as the duly authorized manager of **Cricket Lane Development, LLC**, a Massachusetts limited liability company.

Official Signature and Seal of Notary
My Commission Expires:

VILLAGES AT CRICKET LANE CONDOMINIUM

DECLARATION OF TRUST AND BY-LAWS

EXHIBIT A

RULES AND REGULATIONS

1. Each Unit Owner must maintain and repair his own Unit and appurtenant Limited Common Areas in order to keep them in good order in accordance with the provisions of the Master Deed and Declaration of Trust.
2. Nothing shall be left in, added to, altered, constructed in or removed from the Common Areas and Facilities except with the prior written consent of the Board.
3. Each Unit Owner or resident shall keep his Unit and decks, porches and/or patios, if any, appurtenant thereto in a good state of cleanliness and repair in accordance with the provisions of the Master Deed and Declaration of Trust.
4. Nothing shall be done in any Unit or in, on or to the Common Areas and Facilities or any Limited Common Areas which could impair the structural integrity of the Buildings or which would structurally change the Buildings. Absolutely no work shall be done which would affect the water tightness or acoustical integrity of any ceiling, flooring or the demising wall between two Units without the prior written consent of the Board.
5. No clothes, clotheslines, sheets, blankets, laundry or any kind of other articles shall be hung out of a Unit or exposed on any part of the Common Areas and Facilities. The Common Areas and Facilities shall be kept free and clear of all rubbish, debris and other unsightly materials.
6. The Common Areas and Facilities shall not be obstructed or used for storage without the prior written consent of the Board.
7. The Common Areas and Facilities shall not be decorated or furnished by any Unit Owner or resident in any manner without the prior written consent of the Board.
8. In addition to all other prohibited signs, no Unit Owner may place "For Sale" or "For Rent" or other signs on the Common Areas and Facilities nor may any signs be visible from any Unit.
9. The use of the Units, the Common Areas and Facilities and the driveways by Unit Owners, as well as the safety and maintenance of all personal property of the Unit Owners and residents kept in such areas and in the Units themselves, shall be the responsibility and at the sole risk of the respective Unit Owners and residents, and neither the Trustees, the seller, nor their respective agents, servants, employees, successors or assigns, shall bear any responsibility thereof.
10. Each Unit Owner or resident assumes responsibility for his own safety and conduct that of his family, guests, agents, servants, employees, licensees and lessees.
11. Any consent or approval given under these Rules and Regulations may be added to,

amended, or repealed at any time by the Board.

12. All Unit Owners are required to provide the Condominium with the name, address and contact person of each mortgage holder for their unit. Failure to do so in a timely manner may result in the Trust securing the information from a "title search." The cost of completing said title search will be assessed against the Unit.

13. No boats, trailers, ATVs, four-wheelers, motor homes of any size, dirt-bikes, campers, recreational vehicles or inoperable, unlicensed or unregistered vehicles are permitted on the Common Areas and Facilities or Limited Common Areas.

14. All garbage and trash must be placed in the proper receptacles designed for refuse collection and no garbage or trash shall be placed elsewhere upon any of the Common Areas and Facilities. Each Unit Owner or occupant shall dispose of garbage and trash in accordance with the procedure promulgated by the Board and/or the Town of Newbury.

15. Furniture, televisions, computers, monitors, hazardous waste, paint, solvents, oil, mattresses, appliances, etc. are not allowed to be disposed and special arrangements with a trash hauler must be made by the Unit Owner/resident at their own expense.

16. Exterior parking areas designated as visitor spaces, if any, are for the occasional use by all Unit Owners, their guests and visitors, subject to and in accordance with the Rules and Regulations of the Condominium and the Approvals. There shall be no overnight parking permitted on any of the ways in the Condominium at any time.

17. Pursuant to M.G.L. c. 183A and By-Laws, the Association may assess fines and attorneys' fees against Unit Owners for violations of the Master Deed, the Declaration of Trust, By-Laws and Rules and Regulations and these shall constitute a lien against the unit and be the personal liability of the Unit Owner. The Board may establish a fine schedule from time to time.

18. Holiday seasonal decorations shall be permitted between December 1st and January 30th of each year.

19. No Unit Owner shall make, permit or suffer any unreasonably disturbing noises or vibrations by means of a radio, stereo, television, piano or other musical instrument, exercise equipment, or other device or form of technology of any description, or by means of any activity of any description taking place in the Unit, or in any other manner, by himself, his family, guests, agents, servants, or employees, nor do, permit or suffer anything by such persons that will unreasonably interfere with the rights, comforts or conveniences of other Unit Owners or occupants. No radio, stereo, television or other device shall incorporate exterior speakers.

20. Except for areas, if any, designated by the Trustees or in the Approvals, there shall be no storing or parking of carriages, bicycles, wagons, vehicles, trailers, tools, benches, chairs or other items, in any part of the Common Areas and Facilities. No bicycles or toys shall be kept in the driveway overnight.

21. The use of grills at the Property shall be in compliance with all terms and conditions set forth in the Master Deed, as well as all regulations and requirements of the Town of Newbury and the Commonwealth of Massachusetts. Any authorized use of grills shall be conducted behind the Units, on designated grill areas or pads only, and not inside of any Unit or on any driveway or roadway.

22. If any key or keys (or lock combination) are entrusted by a Unit Owner or occupant or by any member of his family, or by his agent, servant, employee, licensee, lessee or visitor, to a Trustee, or an agent or employee of the Trustee, including without limitation the managing agent of the Condominium, whether for such Unit or garage, the acceptance of the key (or combination) shall be at the sole risk of such Unit Owner or occupant, and such Trustees, agent, employee, and the Trustees shall not be liable for injury, loss, or damage of any nature whatsoever directly or indirectly resulting therefrom or connected therewith.

23. No Unit Owner shall permit or suffer the keeping at any time of any flammable, combustible or explosive fluid or substance in or on any portion of the Condominium (including but not limited to his Unit) except only for such lighting and cleaning fluids as are customary for residential use. No Unit Owner shall permit or suffer the keeping at any time of any flammable, combustible or explosive fluid or substance in any vehicle parked in the parking spaces, except for gasoline or diesel fuel ordinarily contained in the fuel tank of such vehicle and such lubricating and other fluids as are ordinarily contained within the vehicle and used in its normal operation.

24. In the event that at any time or from time to time a Unit Owner wishes to perform any work in his Unit, other than cosmetic work, the Unit owner shall comply with the provision of the Trust including, but not limited to, obtaining the consent of the Board as applicable.

25. No drones or other remote-controlled aerial equipment, toys or vehicles shall be used anywhere on the Condominium Common Areas and Facilities.

26. Pets shall only be permitted in strict compliance with the provisions of the Master Deed and/or such Rules and Regulations as may be adopted from time to time.

27. Notwithstanding any provision of the Master Deed, Declaration of Trust, By-Laws and/or Rules and Regulations of the Association, the following Rules and Regulations regarding satellite dishes and antenna restrictions shall take precedent over the same:

28. These Rules and Regulations may be amended from time to time as provided for in the Trust. The Board shall have authority to enforce these regulations through the use of fines, legal action, etc.

Exhibit C

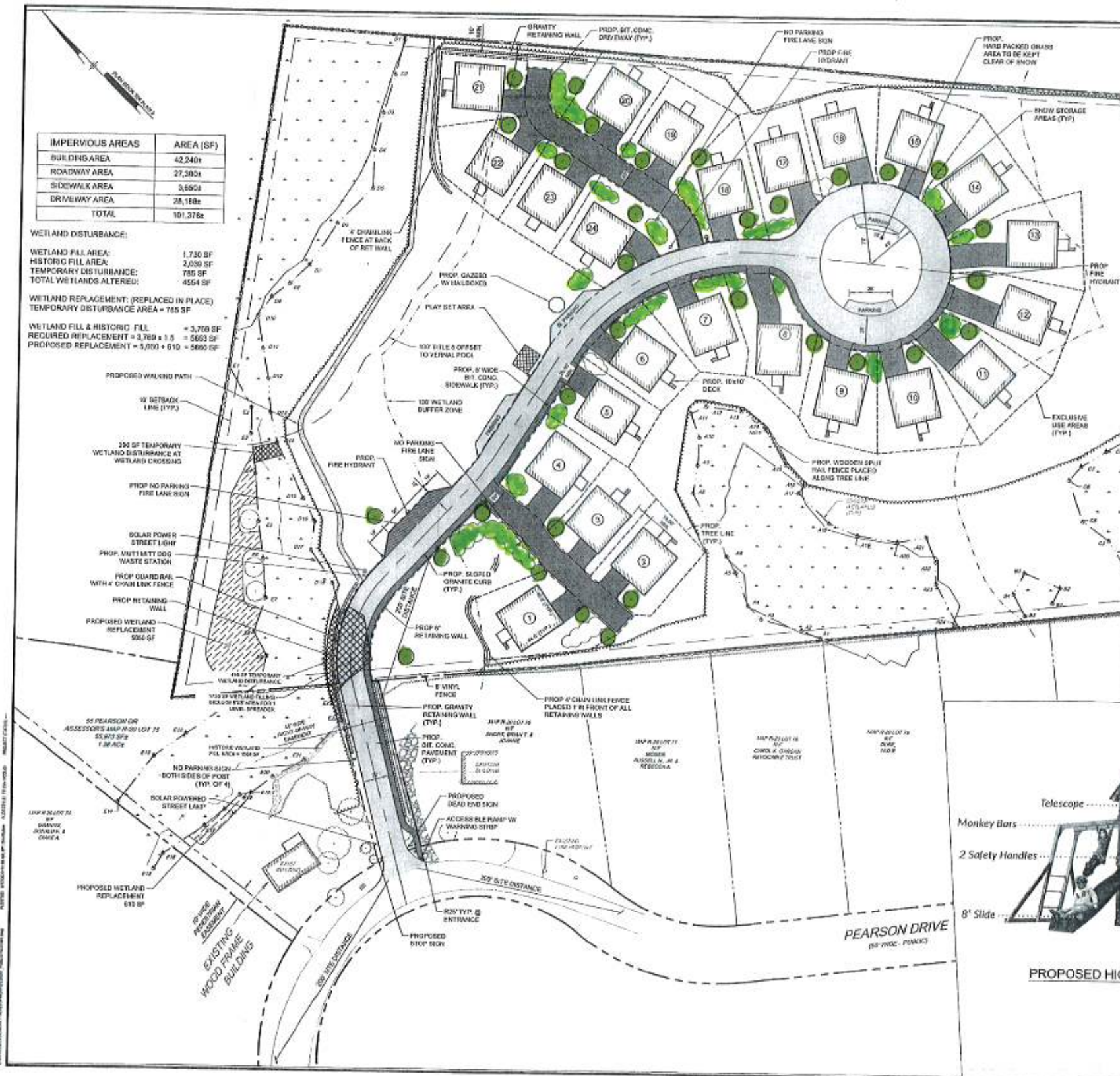
IMPERVIOUS AREAS	AREA (SF)
BUILDING AREA	42,240±
ROADWAY AREA	27,300±
SIDEWALK AREA	3,590±
DRIVEWAY AREA	28,168±
TOTAL	101,378±

WETLAND DISTURBANCE:

WETLAND FILL AREA:	1,730 SF
HISTORIC FILL AREA:	2,030 SF
TEMPORARY DISTURBANCE:	785 SF
TOTAL WETLANDS ALTERED:	4,545 SF

WETLAND REPLACEMENT (REPLACED IN PLACE)
TEMPORARY DISTURBANCE AREA = 785 SF

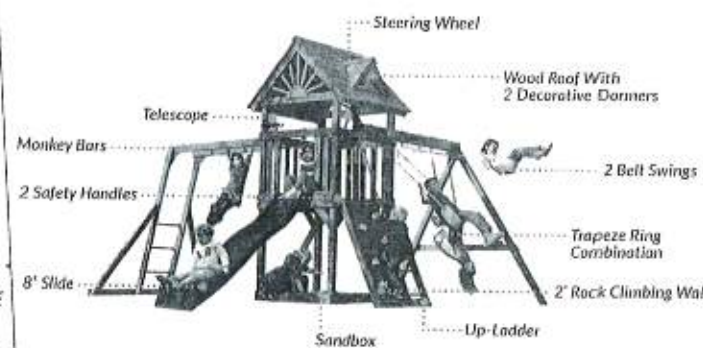
WETLAND FILL & HISTORIC FILL
REQUIRED REPLACEMENT = 3,769 ± 1.5 = 5,603 SF
PROPOSED REPLACEMENT = 5,000 ± 610 = 5,610 SF



MUTT MITT STATION



PROPOSED GAZEBO WITH MAILBOXES



PROPOSED HIGH FLYER DELUXE PLAYGROUND SET

NOT FOR CONSTRUCTION

Konger Engineering Group, Inc.
12 Bland Street, Suite 101
Hingham, MA 01934
Tel: 508-528-1722
info@konger.com



THE VILLAGE AT CRICKET LANE
BYFIELD NEWBURY, MA 02229
ASSESSORS MAP R-25 LOT 15
LAYOUT AND MATERIALS PLAN
CRICKET ROAD DEVELOPMENT, LLC
32 MODJESSEY ROAD
LYNNBROOK, MA 01902

NO.	DATE	DESCRIPTION
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100		REVIEW COMMENTS

PROJECT: 15-1616
DATE: 2020-05-15
SHEET SCALE: AS NOTED
DRAWN BY: DLR
APPROVED BY: BCO
CS1001
SHEET 7 OF 19

Exhibit D



FRONT-LEFT 3D ARCHITECTURAL VIEW
NO SCALE



FRONT-RIGHT 3D ARCHITECTURAL VIEW
NO SCALE

NO SCALE
DATE: 10/24/2024
DRAWN BY: J. ALBERT
CHECKED BY: J. ALBERT

A-1

PROJECT: THE VILLAGES AT CRICKET LANE
ADDRESS: 10000 CRICKET LANE, ROSELAND, NC 27068
DEVELOPER: CRICKET LANE DEVELOPMENT, LLC
OWNER: 10000 CRICKET LANE, ROSELAND, NC 27068
3D ARCHITECTURAL RENDERINGS

ronald henri albert, aia architect
600 JAMES STREET, WASHINGTON, DC 20001-2000
202-331-1111