

Dear Mill Creek Homeowner,

We hope you are enjoying your home. The objective of the Homeowners Association is to maintain the development as a pleasant place to live. In order to accomplish its goal, the Board of Trustees has written this handbook which pertains to living in the Mill Creek development in a homeowner association environment.

These common sense rules and regulations take into consideration the health, safety and comfort of all owners and residents. They are not meant to replace the Declaration of Covenants and Restrictions or the By-Laws of the Mill Creek Homeowners Association. The Board has not presumed to cover every possible situation in this Handbook. Preserving the clean, attractive appearance of our properties is a goal shared by all, to maintain and enrich the property value of our homes.

The Board and the Management have a duty to enforce the rules and regulations of the Declaration of Covenants and Restrictions and the By-Laws of the Mill Creek Homeowners Association. These documents are filed with the Cuyahoga County Recorder's Office and are binding legal documents. We all signed these documents indicating our agreement to abide by them when we purchased our homes.

We ask that you keep this booklet handy and refer to it when you have a question about policies. If something arises that may not be covered in this booklet, please do not hesitate to contact the Management Company or members of the Board. Copies of the Declaration of Covenants and Restrictions, the By-laws and added Amendments may be obtained at a cost from the Management Company.

This booklet is intended to supplement, not replace the Declaration and Bylaws; therefore, if there would be an inadvertent discrepancy between what is expressed in this booklet and the recorded documents, the Declaration and/or Bylaws shall govern.

Respectfully,

Kathleen Hocevar Kathy DeJohn Pat Shields Ralph Trepal

Irene Daniels Brian Schultz Mike Malone

The Board of Trustees
Mill Creek Homeowners Association

**Mill Creek Homeowners' Association
General Rules and Information**

Members of the Mill Creek Board of Trustees

President, Kathleen Hocevar (March 2006 – March 2008)	216-341-0135
Vice President, Kathy DeJohn (March 2007 – March 2009)	216-271-0901
Secretary, Pat Shields (March 2006 – March 2008)	216-271-6280
Treasure, Ralph Trepal (March 2006 - March 2008)	216-441-1479
At Large	
Irene Daniels (March 2007 – March 2009)	216-429-1345
Mike Malone (March 2007– March 2009)	216-341-9384
Brian Schultz (March 2006 – March 2008)	216-883-8836

An insert will be provided each year with updated information, identifying current Board members, officers, phone numbers and terms,

Mill Creek Homeowners' Association Committees

The Board of Trustees has established these committees to assist in the governance of the Association. These committee meetings are held at the Community Center and are open to all volunteers.

Activities Committee - meets 1st Saturday of month, at 9:00am.

Architectural Review Committee - meets on an as needed basis

Buildings and Grounds Committee - meets 3rd Monday of the month, at 7:00pm.

Community Affairs Committee - meets 2nd Wednesday of the month, at 7:00pm.

Finance Committee - meets on an as needed basis

The Mill Creek Homeowners' Association, Inc. (referred to as "the Association" throughout this handbook) is a not-for-profit corporation. The Association was formed for the governance of the properties, lots, and common

Mill Creek Homeowners' Association General Rules and Information

properties as identified in the Declaration of Covenants and Restrictions. All homeowners become members of Association when they purchase a home at Mill Creek and remain members until they sell their home. Homeowners, other residents, and anyone who uses the property at Mill Creek are subject to the covenants, provisions, and regulations in the Declarations, the By-Laws, and any other regulations or provisions established by the Association's Board of Trustees.

Accessibility Ramps

Installation of ramps will be permitted only for accessibility purposes. Such ramps must meet ADA 1988 regulations, and all ramps will require an application to the Architectural Review Committee and approval from the Board of Trustees.

Air Conditioners and Heat Pumps

Any unit relocated or one that differs significantly in size requires an application to the Architectural Review Committee. Window air conditioner units or window units of any kind will not be permitted.

Amendments to the Documents

The Declaration of Covenants, By-Laws of the Association, and the Articles of Incorporation may be amended or modified at any time, only by action of the Mill Creek homeowners, exercising 75% or more of the voting power of the Association.

Animals

(See "Pets")

Annual Meeting

The Annual Meeting of the Association will be held within the first quarter of each calendar year, typically in March. The purpose of the meeting will be to elect members to the Association's Board of Trustees.

Antennas, Satellite Dishes and HAM Radio

Installation of wiring, antennae, or any other device to be attached to the exterior of homes requires an application to the Architectural Review Committee. Items must be positioned so that they cannot be seen from the front of the house except

Mill Creek Homeowners' Association

General Rules and Information

when such locations prevent adequate signal reception—in which case prior notification is required.

Satellite dishes must be mounted so that the dish antenna does not extend above the highest point of the roof and television antennas must be mounted no higher than 8 feet above the highest point of the roof.

Satellite dishes must be of a dark color to minimize their visual impact on the home and surrounding property, or the color of the house if that color will best disguise the satellite dish. Wiring must be tightly secured to the home in areas where it runs along the exterior of the home. Efforts should be made to run wiring along the trim, under the siding, or behind the downspout to minimize its visual impact on the home and surrounding property.

Approval of Exterior Changes

Exterior changes to homes require an application to the Architectural Review Committee and approval from the Board of Trustees, a requirement outlined in the Declaration of Covenants and Restrictions, signed by every homeowner upon purchase of his or her residence. An Architectural Review Committee application can be found at the end of this handbook

Architectural Review Committee

The ARC is a committee of volunteer members of the Association. The committee reviews plans submitted to Reserve Realty Management, making sure the plans meet the requirements listed in the Declarations and Covenants, Architectural Review Guidelines and the Homeowners Handbook. The committee submits its recommendations to the Board of Trustees for their approval.

Arrears Policy

Any owner whose payment is not received by the 20th of each month will have a late charge of \$10.00 applied to the account.

- ∞ If no payment is made for three months, the Association attorney will send a collection letter at a cost of fifty dollars billed to the owner.
- ∞ If no payment is made for six months, the Association attorney will create a lien on the property at a cost of \$210.00 billed to the owner.
- ∞ If no payment is made for one year, the Association attorney will be instructed to bring a foreclosure action at a cost of \$900.00 billed to the owner.

Mill Creek Homeowners' Association General Rules and Information

These amounts are subject to change based on current court costs.

The Association shall credit payments by an owner in the following order of priority:

1. interest owed the Association
2. administrative late fees owed the Association
3. collections costs, attorney's fees, and paralegal fees incurred by the Association
4. principal amounts the owner owes to the Association for the common expenses or enforcement of assessments chargeable against the property

Assessments

(See "*Maintenance Fees*" or "*Enforcement Procedures*")

Attic Ventilators

All attic ventilators require an application to the Architectural Review Committee and approval from the Board of Trustees.

Awnings

All awnings require an application to the Architectural Review Committee and approval from the Board of Trustees. Awning colors should match the color of the shutters, doors, and/or be a complimentary color to the house. Window awnings must be removed during the winter season (November 1 through April 30)

Board of Trustees

The Board of Trustees is elected by members of the Association to exercise all power and authority of the Association. The Board of Trustees is responsible to make contracts for maintenance, repair, and capital improvements to the common properties. The Board also has the authority to levy assessments. The Board of Trustees may employ a management company, attorneys, accountants, and any others necessary to handle the legal, accounting, and services of the Association.

Board Meetings

In addition to the annual meeting, regular meetings of the Board are held at least quarterly. The meetings are typically held at the Community Center. Homeowners are invited to ask questions and express their concerns during designated time. There will be a minimum of four meetings a year where homeowners' questions and concerns can be presented in accordance with the guidelines identified by the Board of Trustees.

Mill Creek Homeowners' Association

General Rules and Information

Thirty minutes at the beginning of designated Board meetings will be devoted for homeowners to raise questions and concerns. Each person will have three minutes to speak without interruption. The person will state name and address so that the concern can be part of the Board minutes. The Board will take all concerns into consideration when making related decisions. If the Board is unable to answer a question, a trustee will get back to the homeowner with an answer. After 30 minutes, sooner if there are no questions, the homeowners will be excused and the Board will have its regular meeting.

(See also "*Annual Meeting*")

Business Office

No business, industry, trade, occupation, or profession of any kind may be conducted on any lot within the development.

(See also "*Home Office*")

Changes, Exterior

(See "*Approval of Exterior Changes*")

Clotheslines

Clotheslines and laundry poles are not permitted. Laundry (including swimsuits, towels, or rugs) is not to be hung over porch railing or fences.

Common Areas

The common areas of Mill Creek include the green space at the intersection of Archer and Boxwood, Robert White Park at the intersection of Sexton and Covington, Turner Square, the two grassy strips on either end of the gazebo area, the area surrounding and including the pool and community center, the grassy play area to the south and above the pool and the green space in the Brooks' cul-de-sac. The Association is responsible for the maintenance and repair of the common areas.

Decks and Patios

All decks and patios require an application to the Architectural Review Committee and approval from the Board of Trustees. Request for approval must include a site plan and a detailed description of the materials and methods to be used. Specifications must meet the city of Cleveland building codes. Procuring a city building permit is the responsibility of the homeowner; however, the city will require the homeowner to get Mill Creek Board of Trustee approval first.

Guidelines for decks:

- ∞ Additions to current decking must match in overall appearance.

Mill Creek Homeowners' Association General Rules and Information

- ∞ Decks should not extend farther than twelve (12) feet from the side wall of the Courtyard homes and may not extend beyond the side wall of the Creekside homes.
- ∞ Privacy screening may not exceed six (6) feet in height and must be constructed of pressure treated wood to match the deck.
- ∞ Use of decorative screening or landscaping to minimize adverse, visual impacts is encouraged for elevated decks and may be required by the Architectural Review Committee.

Guidelines for patios:

- ∞ Patios should not extend farther than twelve (12) feet from the side wall of the Courtyard homes and may not extend beyond the side wall of the Creekside homes.
- ∞ Patios must not create a drainage problem for the adjacent properties.

Dog Houses

Doghouses are not permitted.

Doors and Windows (including Garage Overhead Doors)

An application to the Architectural Review Committee and approval from the Board of Trustees is required for:

- ∞ Doors and windows that differ in style from those originally installed.
- ∞ Storm windows.

An application is not required for:

- ∞ Replacement of doors and windows that match the color and style of the existing doors and windows.
- ∞ Storm and screen doors that are full view and are made of metal or vinyl and are free of any grille work.
- ∞ Storm and screen doors that match the color of the front door or the paint trim of the house.

Plastic window and door coverings are not permitted.

Enforcement procedure and assessments

If any homeowner or tenant violates a rule in a manner which affects the rights of others or their property, legal action may be taken, the entire cost, of which, including attorney fees, shall be added to the account of the violating homeowner. In accordance with the procedure outlined below, an assessment of up to fifty dollars (\$50) per occurrence, per day, may be levied by the Board on any owner found in violation of the Rules and Regulations. In the case of a tenant who is in violation, the owner of the home in which the said tenant

Mill Creek Homeowners' Association

General Rules and Information

resides will be held liable for the assessment. In addition, all cost for repairs and/or cleaning stemming from the violation of the Rules and Regulations will be added to the assessment.

Prior to the imposition of an assessment for a rule violation, the following procedure will be followed:

Written demand to stop the violation will be served upon the owner specifying:

- ∞ the alleged violation
- ∞ the action required to stop the alleged violation
- ∞ a twenty-four hour time period during which the alleged violation must be stopped without penalty

If the same rule is violated past the twenty-four hour time period, the Board shall serve the violator and/or owner written notice of a hearing to be held by the Board no earlier than ten (10) days after the notice is mailed. This notice shall contain the following:

- ∞ a request for the owner to attend a hearing and supply any statement of evidence on his/her behalf
- ∞ the nature of the violation
- ∞ the time and place of the hearing
- ∞ the intent of the Board to impose an assessment of up to fifty dollars (\$50) per day, per violation occurrence.

At the hearing, the Board and the alleged violator(s) shall have the right to present evidence. The hearing will be held in Executive Session and proof of the hearing, evidence of written notice to the violator to abate the violation, and intent to impose assessment shall become part of the hearing minutes. The assessment will only be imposed by a majority vote of a quorum of the Board.

Exterior Lighting

The front of the house should have a uniform style. Lighting with finishes in brass, antique brass, Verde, and wrought iron are the preferred styles. Security lighting in the rear of the property is acceptable if it does not interfere with another homeowner and does not exceed 150 watts. No colored lighting will be allowed.

An application to the Architectural Review Committee and approval from the Board of Trustees is required for:

- ∞ lighting that differs from the original construction
- ∞ security lighting on the front or side of the house
- ∞ low voltage lighting that exceeds 18 inches in height

Mill Creek Homeowners' Association

General Rules and Information

The application should include a detailed picture and site plan discussing the location, size, wattage, color, and style for the proposed modification.

An application is not required for installation of low voltage lighting that does not exceed 18 inches in height, and more than two (2) feet apart, with all wiring out of view.

Exterior Objects

Front lawn ornaments, except for temporary holiday decorations, require an application to the Architectural Review Committee and approval from the Board of Trustees.

Door knockers, security viewers, temporary seasonal decorations, and brass kick plates do not require an application.

Exterior Painting, Siding

Exterior color changes different from the original developer's plan require an application to the Architectural Review Committee and approval from the Board of Trustees.

Repainting trim and porches with the existing color does not require an application.

Fences & Gates

All fences require an application to the Architectural Review Committee and approval from the Board of Trustees. The application should include a property site plan identifying the dimensions and placement of the fence along with the fence style and a photograph of the fence to be installed. All fencing requires city permits, for which the homeowner is responsible. The Board of Trustees approval is needed by the city before the city will issue a permit.

Each fence will be approved on a case-by-case basis, taking into consideration its location and the aesthetic affect on properties.

- ∞ Front fencing may not exceed a maximum height of four (4) feet.
- ∞ Setback location for front yard fencing placed between two homes shall be determined by the distance of the house furthest from the street curb.
- ∞ Side yard fencing and/or corner lots shall not exceed a maximum height of four (4) feet.
- ∞ Side yard fencing (from the front wall to the rear wall of the house) for Creekside homes may not exceed a height of four (4) feet.

Mill Creek Homeowners' Association General Rules and Information

- ∞ Back yard fencing (beginning at the rear of the house) for Creekside homes may not exceed a height of six (6) feet.
- ∞ Rear line (alley) fencing shall set back a minimum of ten (10) feet from the street curb or at the rear corner of the garage, whichever is greater, and not exceed a maximum height of six (6) feet.
- ∞ Only white vinyl or aluminum fencing will be approved.

Flower Beds (Townhouses)

The townhouse flower beds were installed by the developer. These beds are maintained in a uniform manner by the Association and can only be changed at the discretion of the Board of Trustees.

The planting of flowers in these beds is permitted but may be accidentally damaged when the landscape company is doing maintenance. Trees, shrubs, and large plantings require an application to the Architectural Review Committee and approval from the Board of Trustees.

Flower Beds/Lawn Maintenance

Lawns, planting beds, mulch, and natural areas require regular maintenance to protect the property values and safety of all residents and guests. At a minimum, lawns should be regularly cut, edged and fertilized. Flower beds should be regularly mulched (annually at a minimum) and weeded.

Conditions including but not limited to the following will be considered violations of Mill Creek's Declaration of Covenants and Restrictions:

- ∞ Lawns in excess of five (5) inches in height and untrimmed grass around planting beds, trees, fences, sidewalks, driveways and homes.
- ∞ Planting beds or lawn areas that contain an excessive amount of overgrowth with weeds, dead plants, and fallen leaves.
- ∞ Areas that are flooded or eroded
- ∞ Shrubs, trees and other plant materials that have become overgrown or obstruct walkways and sidewalks.
- ∞ Any dead plant material, unused support stakes and old beetle bags

An application to the Architectural Review Committee and approval from the Board of Trustees is required if more than 25% of the yard will be ground cover such as stone, mulch, ivy, plantings or anything other than turf. The application should include a site plan and a detailed description of the materials and methods to be used. Plant materials will be reviewed with an emphasis on their overall mature size to ensure they are consistent with the scale of neighboring properties.

Mill Creek Homeowners' Association General Rules and Information

Any trees or shrubs to be installed on the property shall not affect the adjacent lot, such as trees or shrubs planted too closely to a neighbor's house.

Changes to the existing grade of the property are not permitted.

Wood, concrete and stone borders that exceed twelve (12) inches in height are not permitted.

(See also: "*Arbors & Trellises*")

Garage Doors

Garage doors that differ in style from those originally installed require an application to the Architectural Review Committee and approval from the Board of Trustees.

Garage Sales

Individual garage sales are prohibited. The Activities Committee organizes a community garage sale annually in August.

Garbage Cans

Garbage, trash, and recycling should be stored inside the home or garage until the night before or the morning of the scheduled city curb pick up. If trashcans are kept outside they must be out of view from the street or alley. Trashcans are to be removed from the street on the same day following pick up. Garbage and trash containers should be maintained in good condition.

Hazardous Materials and Waste

Nothing shall be done or kept in any residence or common area/facility which will increase the rate of insurance of the Association. No unit owner shall permit anything to be done or kept on the property that would be in violation of the law. All hazardous waste is prohibited.

Holiday Decorations

Decorations may be put up one month prior to the holiday and must be removed within one month following the holiday.

Home Office

Home offices are permitted with restrictions; deliveries and storage of merchandise are not allowed on the premises. Having office hours where clients are seen is prohibited.

Mill Creek Homeowners' Association General Rules and Information

Hot Tubs

(See "*Spas and Hot Tubs*")

House Numbers

House numbers within Mill Creek are regulated and posted for security and public safety as well as for aesthetic appearances and community standards. Therefore all homeowners are required to have posted house numbers in the style the builder originally provided.

Insurance

The Mill Creek Homeowners Association maintains insurance on common areas and facilities. Each homeowner is responsible for insurance on his/her residence, property, and personal property.

Landscape Lighting

Landscape lighting requires an application to Architectural Review Committee and approval from the Board of Trustees. Application should include a detailed lighting plan including light type and location.

Lawn Decorations

Front lawn ornaments, except for temporary holiday decorations, require approval of the Architectural Review Committee.

Lawn Maintenance

See ("*Flower Beds/Lawn Maintenance*")

Litter

Please pick up any litter around the Mill Creek property. There is no service employed to police the grounds. Picking up litter is the responsibility of every homeowner/resident.

Mail Boxes

All mail boxes must be repaired and/or replaced with existing style and color. Contact Reserve Realty Management for information about replacement mailboxes.

Maintenance Fees

An annual fee for the continued operation, care, maintenance, and repair of the Common Areas including but not limited to storm sewer easements, retention areas, drainage areas, recreation areas, community center and pool will be assessed each homeowner and will be payable in twelve monthly payments.

Mill Creek Homeowners' Association

General Rules and Information

Maintenance fees are due on the first of each month and considered late after the twentieth of the month.

The annual budget is prepared by the Management Company and approved by the Board of Trustees for the upcoming year prior to the end of the current year. This budget total is then used to calculate maintenance fees.

Maintenance of Property

See ("*Flower Beds/Lawn Maintenance*")

Maintenance of Dwellings

Members of the Mill Creek Homeowners Association are responsible for maintaining the exterior of their dwellings and other structures on their lots. Conditions including but not limited to the following will be considered a violation of the Mill Creek Homeowners Association Declaration of Covenants and Restrictions:

- ∞ Peeling, fading, or chalking paint on the exterior of the house.
- ∞ Dented, bent, sagging, missing, or unattached siding and gutters.
- ∞ Broken items or items with missing parts.
- ∞ Deteriorated materials, structural items, walkways, or driveways.
- ∞ Incomplete architectural alterations or modifications.

Exterior changes or modifications require an application to the Architectural Review Committee and approval from the Board of Trustees. Prior to any exterior modification or addition, homeowners must complete and submit an application form accompanied by plans and specifications to the Architectural Review Committee.

Management Company

Reserve Realty Management is under contract to the Mill Creek Homeowners Association to provide management services and to perform the routine work of the Association including the billing of maintenance fees. The Management Company also acts as the liaison between the owners and the Board of Trustees, as well as, with the contractors hired by the Board of Trustees.

Reserve Realty Management can be reached by telephone during regular business hours (9am-5pm) Monday through Friday at (330) 467-0828 or by fax at (330) 467-6845. For emergencies after business hours, use (216) 807-1639 or (888) 392-7022.

Mill Creek Homeowners' Association General Rules and Information

Motor Vehicles

No motorcycles, motorbikes, mini bikes, snowmobiles, or any other motorized vehicles, with the exception of vehicles necessary and incident to authorized repair, maintenance or construction, shall be permitted on any part of the Common Properties. Motor homes (RV's), snowmobiles and trailers for transporting snowmobiles, mini bikes, motorcycles, etc., may not be stored in driveways or on the streets.

Moving Sale

Moving sales require permission from the Board of Trustees. Contact Reserve Realty Management for an application.

Mulch

Flowerbeds are to be regularly mulched, annually at a minimum.

Noise

Noise that causes a nuisance or creates a disturbance is prohibited. There may be times when a neighbor's party or music gets a little louder than you would like. If this occurs, please make an effort to contact the person and resolve the issue graciously before calling the police.

Owners Concerns

Owner concern forms are available through Reserve Realty Management. Forms must be filled in completely including homeowner's name and address. The Board will address concerns at its regularly scheduled meetings. Concerns requiring immediate attention should be directed to Reserve Realty Management. (A concern form can be found at the end of this handbook.)

Painting

The developer determined the exterior color scheme for each dwelling or home. No changes may be made to exterior colors without the prior written approval of the Board of Trustees. This includes, but is not limited to, doors, windows, trim, and siding. Application for changes should be made to the Architectural Review Committee.

Parking

Residents are encouraged to park their cars in their garages or on their driveways. Parking of vehicles on the street should observe these rules:

- ∞ Park on the side of the street opposite fire hydrants.
- ∞ Park vehicles with the passenger side parallel to the curb.

Mill Creek Homeowners' Association General Rules and Information

- ∞ Park vehicles 25 feet from the corner of streets.

Parking overnight on the street is discouraged. Cleveland codified ordinance section 451.25 states, "No person shall stand or park a vehicle upon any street, alley, or public grounds within the City for a period in excess of seventy two hours. Any vehicle so parked shall be deemed abandoned and shall be subject to be impounded."

There is no parking permitted in the cul-de-sac or alleys, as it could restrict use by other residents and emergency vehicles.

Parking on any lawn area is prohibited.

Patios

All patios require an application to the Architectural Review Committee and approval from the Board of Trustees. Patios must not create a drainage problem for the adjacent properties.

(See also "*Decks and Patios*")

Pets

No animals, including, without limitation, rabbits, livestock, fowl, or birds of any kind, shall be raised, bred, or kept on the Properties. Dogs, cats, and other household pets may be permitted provided they are not kept, bred or maintained for any commercial purposes and further, provided that any such pet causing or creating a nuisance or unreasonable disturbance shall be permanently removed from the properties upon three (3) days' written notice from the Board. Dogs of vicious breed, including, without limitation, any dog of full or mixed pit-bull, rottweiler, Doberman Pinschers or Presa Canario breed; are strictly prohibited from residing, visiting or being on the property at anytime, except as specifically authorized in writing by the Board. Dogs to be considered a vicious breed, as defined above, which have been registered with the Association on or before the date (December 15, 2004) of the recording of this amendment will be permitted on or within the property. Furthermore, upon the relocation, removal, or demise of any such registered vicious dog, it may not be replaced with another vicious dog.

All dog and cats must be kept on a leash when outside. Cleaning up behind your dog(s) is a must! Use a "pooper scooper" or plastic bag to remove the waste and dispose of properly.

If, as a resident, you have a complaint about someone not cleaning up behind his/her dog, please speak to the dog owner first. If you still do not receive a

Mill Creek Homeowners' Association

General Rules and Information

satisfactory response, please advise the Board of Trustees in writing, citing the dates you observed the offense and the date(s) you spoke to the owner. Also please describe the animal. Be as specific as possible (breed, color, other identifying information). See "*Rule Violations*" for the resolution procedures.

Political signs

One sign per candidate or issue of not more than five (5) feet square can be displayed on an individual's property. Displaying political signs in the common areas is prohibited. Signs should be removed within 5 days after the election.

Real estate signs

(See "*Signs*")

Rental of houses/townhouses

Mill Creek Houses/Townhouses may be rented by the owners. Homes may not be rented or leased for transient or hotel purposes, or for periods of less than thirty (30) days. Reserve Realty Management must be notified of such rentals and must be given the necessary information regarding the renters (copy of the lease, full name of tenant, and names of all occupants). Rental of rooms within a Mill Creek House/Townhouse must also be reported to Reserve Realty Management with necessary renter information. All Association rules apply to renters. Use of the pool and community center are benefits to the home owner and not transferable to tenants. A Mill Creek Homeowners Association Lease Form must be obtained from Reserve Realty Management, completed and returned before renters occupy the residence.

Retaining walls

All retaining walls require an application to the Architectural Review Committee and approval from the Board of Trustees.

Roofs

All roof replacements will require an application to the Architectural Review Committee and approval from the Board of Trustees. All replacement roofs shall match, the original roof, as closely as possible.

Rubbish removal

(See "*Trash Collection*")

Rule violation

(See "*Owners Concerns*" or "*Enforcement Procedure*")

Mill Creek Homeowners' Association General Rules and Information

Sheds

(See "*Storage Buildings*")

Satellite Dishes

(See "*Antennas/Satellite Dishes and HAM Radios*")

Shutters, Gutters, and Downspouts

The following requires an application to the Architectural Review Committee and approval from the Board of Trustees:

- ∞ Permanently removing shutters or adding additional shutters.
- ∞ Introducing a size, style or color that differs from the existing items.
- ∞ Changing colors (see Exterior Painting and Siding)

The application should include pictures of the proposed changes with the style, dimensions, and material to be reviewed.

An application is not required for replacement shutters, gutters, and downspouts that are of the same general appearance and the same color as those originally installed by the builder.

Signs

No signs of any kind shall be displayed to the public view on any lot except one political signs per candidate, or issue, or one sign of not more than 5 square feet advertising the property for sale or rent. No signs, of any type, may be placed in the common areas (the Mill Creek Activities Committee sign will be permitted). Signs identifying the subdivision shall be allowed as approved by the City of Cleveland.

Mill Creek Homeowners' Association General Rules and Information

Skylights

An application to the Architectural Review Committee and approval from the Board of Trustees is required for all skylights except the following:

- ∞ Skylights that are located in the rear of the Creekside Homes. (The homes along the boundaries of the development, with a front loading garage).
- ∞ Skylights for the Creekside Homes that are two (2) feet by four (4) feet or smaller in size.

The application should include a picture of the proposed change with the dimensions and placement of the skylight to be installed

Spas and Hot Tubs

All spas and hot tubs require an application to the Architectural Review Committee and approval from the Board of Trustees. The application should include a site drawing showing the dimensions of the spa or hot tub, exterior finish, color of the cover, and any decking or screening.

All spas and hot tubs must be enclosed within a fenced yard (minimum 4 feet) and have a cover when not in use. The homeowner must provide additional insurance for the spa or hot tub.

Speed limit

The speed limit in the development is 25 MPH. For the safety of our children, please observe accordingly.

Stop Signs

Stop signs located at intersections must be obeyed.

Storage buildings

No temporary building or structures (including, but without limitation: tents, shacks, trailers, barns, storage sheds, or other accessory buildings) shall be erected or placed upon any lot. No "Pod" storage units may be placed on any street in the development. Home owners that are moving and require a "Pod" storage unit may have it placed in their driveway for no longer than 48 hours.

Storage of Items In Front and Side Yards

No items may be stored in front or side yards.

Storm door

(See to "Doors and Windows")

Mill Creek Homeowners' Association General Rules and Information

Streetlights

Streetlights operate dusk to dawn and are maintained by Cleveland Public Power. If a streetlight should malfunction please call the Service Department at 216-664-3156.

Trash collection

You may set out your trash, in proper containers (such as garbage cans or trash bags) on the day of garbage collection for your street, but no earlier than 12 noon on the day before collection. You should note that if you use containers such as garbage cans, you must remove those containers from the front of the property within 12 hours of collection. Garbage cans should be stored in your garage (Cleveland Codified Ordinances Section 551.04). If trashcans are kept outside, they must be out of view from any street or alley.

If you will be out of town, please ask a neighbor to set out your trash at the appropriate time. Currently, Thursday is trash collection day.

Trees, Tree Lawns and Common Areas

See ("*Flower Beds/Lawn Maintenance*")

Trellises and arbors

All freestanding trellises and arbors that are more than 18 inches away from the dwelling and more than five (5) feet in height require an application to the Architectural Review Committee and approval from the Board of Trustees. An application is not required for:

- ∞ Trellises and arbors that measure less than five (5) feet in height and three (3) feet in width.
- ∞ Trellises and arbors that are of a color in harmony with the existing background of their location.
- ∞ Trellises and arbors made of wood, vinyl, or wrought iron.

Utilities

All utility lines must be run underground and all exterior lines must be tightly secured to the house. No approval is needed to run utility lines, although homeowners or contractors that have been hired need to contact the Ohio Utility Protection Service at 800-362-2764 before digging to prevent interruption of utility service.

Window replacement

**Mill Creek Homeowners' Association
General Rules and Information**

See (*“Doors and Windows”*)

**Mill Creek Homeowners' Association
General Rules and Information**

Important addresses and phone numbers

City of Cleveland Departmental telephone listing

Abandoned Vehicles	216-623-2277
Cleveland Public Power (Street Lights).....	216-664-3156
Dead Animal Removal	216-664-3270
Department of Public Health	216-664-2324
Department of Safety	216-664-2200
Division of Water.....	216-664-3130
Dog Warden	216-664-3069
Sewer Problems	216-664-2513
Street Repair (chuckhole)	216-664-2158

Cleveland Police Department

Police emergency	Dial 911
Non-emergency Police.....	216-623-1234
Fourth District Main Office	216-623-5400
Fourth District Commander.....	216-623-5405

Ohio Utility Protection Service..... 800-362-2761

Property Manager

Nancy-Anne Wargo
Reserve Realty Management
480 West Aurora Road
Sagamore Hills, Ohio 44067

Office phone	330-467-0828
Office Fax.....	330-467-6845

Ward 2 Councilman

Robert J. White.....216-664-4237

**Mill Creek Homeowners' Association
Architectural Review Application**

**Mill Creek Homeowners' Association
General Rules and Information**

C/O Reserve Realty Management
480 West Aurora Road
Sagamore Hills, Ohio 44067
Attention: Nancy-Anne Wargo

Phone: 330.467.0828
Fax: 330.467.6845

_Architectural Review Committee Use

Date application received by the ARC: -----

Approved: -----

Disapproved: -----

Approved with stipulation (describe)

Application incomplete (describe information needed)

Architectural Review Committee Representative Signature:

Date submitted to Reserve Realty for
correspondence -----

Reserve Realty Company

Management Division

West Aurora, Sagamore Hills, Ohio 44067-2198

480

**Mill Creek Homeowners' Association
General Rules and Information**

(330) 467-0828 Fax: (330) 467-6845

Dear Home Owner: Requests and complaints must be put in writing and submitted to our office.

Please mail or drop off at the office.

MILL CREEK HOMEOWNERS ASSOCIATION
OWNER REQUEST FORM

Date: _____

Name: _____

Address _____

Telephone Number:

Day _____ Evening _____

Description of request or complaint:

FOR OFFICE USE ONLY

Date received: _____

Disposition of request or complaint:

**Mill Creek Homeowners' Association
General Rules and Information**

Signature of Office Personnel deal with the Issue:

EMERGENCY SITUATIONS WILL STILL BE HANDLED BY
CALLING THE OFFICE AT
330-467-0828 OR AFTER HOURS A 1-888-341-6988

Index

Accessibility ramps 3
Air conditioners and heat pumps 3
Amendments to the documents 3
Animals (see Pets)..... 17
Annual meeting 3
Antennas, satellite dishes and HAM radio 4
Approval of exterior changes..... 4
Architectural Review Committee..... 4
Architectural review application 24, 25

Mill Creek Homeowners' Association
General Rules and Information

Arrears policy.....	5
Assessments (see Maintenance fees or Enforcement policy).....	14, 8
Attic ventilators.....	5
Awnings.....	5
Board of Trustees.....	6
Board meetings.....	6
Business office.....	6
Changes, exterior (see Approval of exterior changes).....	4
Clotheslines.....	7
Common areas.....	7
Concern form.....	26, 27
Decks and patios.....	7
Dog houses.....	8
Doors and windows (including Garage overhead doors).....	8
Enforcement procedure and assessments.....	8
Exterior lighting.....	9
Exterior objects.....	10
Exterior painting, siding.....	10
Fences and gates.....	10
Flower beds (Townhouses).....	11
Flower beds/lawn maintenance.....	11
Garage doors.....	12
Garage sales.....	12
Garbage cans.....	12
Hazardous materials and waste.....	13
Holiday decorations.....	13
Home office.....	13
Hot tubs (see Spas and hot tubs).....	20
House numbers.....	13
Important addresses and phone numbers.....	23
Insurance.....	13
Landscape lighting.....	13
Lawn decorations.....	14
Lawn maintenance (see Flower bed/lawn maintenance).....	11
Litter.....	14
Mail boxes.....	14
Maintenance fees.....	14
Maintenance of property (see Flower beds/lawn maintenance).....	11
Maintenance of dwellings.....	14
Management company.....	15
Members of the Association Board of Trustees.....	2
Mill Creek Homeowners' Association Committees.....	2
Motor vehicles.....	15
Moving sales.....	16

**Mill Creek Homeowners' Association
General Rules and Information**

Mulch	16
Noise	16
Owners concerns	16
Painting	16
Parking	16
Patios (see also Decks and patios)	17
Pets	17
Political signs	18
Real estate signs (see Signs)	19
Rental of houses/townhouses	18
Retaining walls	18
Roofs	18
Rubbish removal (see Trash collection)	21
Rule violation (see Owners concerns or Enforcement procedures)	16, 8
Sheds (see Storage buildings)	20
Satellite dishes (see Antennas/satellite dishes and HAM radios)	4
Shutters, gutters, and downspouts	19
Signs	19
Skylights	20
Spas and hot tubs	20
Speed limit	20
Stop signs	20
Storage buildings	20
Storage of items in front or side yards	20
Storm doors (see Door and windows)	8
Streetlights	21
Trash collection	21
Trees, tree lawns and common areas (see Flower beds/lawn maintenance)	11
Trellises and arbors	21
Utilities	22
Window replacement (see Doors and windows)	8