

2016 Ridge Gardens Rules and Regulations

Rules and Regulations of the Association

The Rules and Regulations of the Association must be followed at all times. Said Rules and Regulations include the following:

1. No activity shall be carried on in any common facility which may be, or may become, an annoyance or nuisance to other unit owners or occupants.
2. No owner or tenant may erect a basketball backboard or hoop in or around the complex, including parking lots.
3. No plastic or blow up pools are permitted on lawns or anywhere in the complex.
4. No balls may be thrown against buildings. No ball playing or other activities are permitted on lawns or landscaped area. Unit owners, or their tenants, are responsible for the cost of restoring or repairing damaged lawn areas.
5. No nuisances shall be allowed upon the property nor shall any use, practice, conduct or activity be allowed which is a source of annoyance to other owners or which may interfere with the peaceful possession and proper use of the property by its owner.
6. All unit owners must carry homeowner insurance.

Auto and Parking:

Ridge Gardens is covered by Title 39 of the New Jersey Statutes. This means that any motor vehicle infraction will be ticketed by the Mahwah Police Department.

1. Only one registered vehicle per licensed driver per unit is allowed at Ridge Gardens. There is no assigned parking anywhere in the complex.
2. All vehicles parked in common parking areas are required to have current valid registration, insurance and inspection stickers.
3. Automobiles shall not be washed or serviced in any common parking area. Car servicing is defined as changing the oil, tuning the car, and other routine maintenance. Servicing may only be performed in one's garage; otherwise it must be done offsite to eliminate the potential for environmental hazards. Emergency repairs to cars will be permitted and include jumping a dead battery, changing a flat tire, and the likes, in order to get the vehicle running.
4. No stripped down, partially wrecked or junked vehicle, and no discarded or abandoned material of any kind, shall be permitted to be parked, stored or maintained in any common area or within the condominium. Specifically prohibited from the common parking areas are commercial trucks/vehicles, trailers and boats.
5. Parking in fire zones is strictly prohibited. Violators will be subject to ticketing by the Mahwah Police Department.

6. "Handicapped Parking" is strictly limited to those residents who display an official handicapped license plate or plaque. Violators will be subject to ticketing by the Mahwah Police Department.
7. The Association reserves the right to tow off the premises and place into storage any such vehicles found to be in violation of these policies. The towing and or storage fees will be the owner's responsibility to pay.

Buildings and Grounds:

1. Each unit owner shall keep his/her condominium in a good state of preservation and repair.
2. The exterior of condominium units and all common facilities shall be kept free and clear of rubbish, debris and other unsightly or decorative materials. Smoking is not permitted in hallways or entrances to buildings.
3. No items (including wet towels, laundry, sheets, blankets and the like) shall be hung or draped from the outside window, patios or balconies or exposed on any part of the exterior of the property.
4. No window boxes or plants shall be hung from windows or attached to any outer surface of the structure, except on patios/balconies. Plants (hanging or stationary in a planter) shall be allowed, if maintained and thriving.
5. No advertising signs or flyers are to be posted at any of the mail sheds.
6. No "For Rent" or "For Sale" signs shall be posted in unit windows. No signs or sale advertisements of any kind shall be permitted upon the property. "Open House" signs are permitted on RG property but must be taken down within 1 hour of the completion of the Open House.
7. No clothesline shall be hung or installed on any patio window or balcony on any building. Satellite Dishes must conform to our satellite dish resolution regarding installation. **See page 9.**
8. No unit owner, tenant, lessee, or occupant, shall permit or cause any activity or condition within the condominium unit or common areas which will increase the rate of insurance of any building, or the contents thereof. No condominium owner shall permit any activity, or the storage of any materials (included but not limited to, flammables) within the condominium unit or in the common areas which will result in the cancellation of insurance of any building or the contents thereof, or which would be in violation of any law.
9. There shall be no outside storage on patios or balconies except furniture (i.e., furniture specifically designed for outdoor use) and accoutrements (electric barbecue grills) normally maintained on a patio or balcony. The patios/balconies may not be used as additional storage space for bicycles or other household items not normally stored outside.
10. NJAC 5:70 F-402 specifically states that "Propane cooking equipment such as barbecue grills shall not be stored or used on any patio, balcony, or any other portion of a building, within any room or space of a building, or within five feet of any combustible exterior wall, or within five feet vertically or horizontally of an opening in any wall (door, window, etc.)."

Failure to comply will result in fines to the unit owners.

PROPANE GRILLS CANNOT BE USED IN RIDGE GARDENS, nor can propane tanks be stored or used in any part of the building, garage, basement, or in any space provided for storage. All residents are required to meet and to comply with this law to reduce the risk of a potential disaster in Ridge Gardens. Any homeowner who stores or uses a propane grill against this regulation will be subject to fines by the Fire Prevention Bureau, as high as \$5000.00 per occurrence.

Only electric grills are permitted– **No Charcoal or Hibachi Grills.**

11. All floors in the units must be 80% covered with carpeting and padding. No other flooring will be allowed except upon written application to the Board of Trustees for approval. All approved installations must be performed in a manner satisfactory to all code requirements.
12. Firewood must be stored on the patio/balcony in a log holder off the surface of the deck to prevent insect infestation damage to the condominium unit. The log holder must be in good repair and designed specifically to hold wood.
13. No shrubbery, tree or plant shall be removed from the landscaping.
14. Bird feeders and wind chimes are not allowed. Birds may start to build nests in nearby trees, shrubs, rooflines, soffits and dryer vents. The bird droppings that fall onto surrounding areas are not healthy for children and adults. The excess seeds that fall to the ground will attract rodents and squirrels. Wind chimes prevent the quiet enjoyment of your neighbors.

Garbage:

1. Garbage is picked up twice a week (Mondays and Thursday) by the Township of Mahwah. Please try to spread your disposal of garbage over the week rather than on weekends. Bulk pick up (i.e., couch or other large items) are picked up on Mondays. Limited to three to four items per week. Refrigerators or other items containing Freon are picked up on the 2nd and 4th Friday of each month. Recycling is picked up on Thursdays or Fridays.
2. All garbage should be placed in plastic bags to contain the odor. Animals are attracted to loose, uncontained garbage, especially when the shed doors are left open. The unsightly mess and odor must be borne by the residents in the vicinity of the dumpsters as well as visitors to Ridge Gardens. **No garbage shall be placed on the floor of the shed.**
3. Recycled items should be stored in their proper containers in the garbage shed. Newspapers and magazines must be stacked in their respective racks, not left in paper bags. Glass and aluminum containers should be rinsed prior to recycling.
4. Boxes and cartons should be broken down, tied and placed next to the recycling area. **NO CARDBOARD IN THE DUMPSTERS.** All furniture and other large bulky items will **only** be picked up on Mondays and can **only** be left at the trash sheds on Sunday evenings.

Maintenance Fees:

1. Maintenance Fees are due and payable the first of each month.

2. Late fees are charged to the account after the 15th of the month and on any open balance. A statement of account will be sent to the unit owner.
3. If payments are not received after 30 days, the unit owner's account will be turned over to the Association's Attorney for collection and to protect the Association's interest, including the placement of a lien upon the subject unit and the filing of a formal complaint. (Any and all legal fees incurred are the sole responsibility of the unit owner.)

Pets:

1. Owners may maintain no more than two domesticated animals for non-commercial purposes only.
2. All dogs must be brought **to the curb area** to go to the bathroom. Waste is to be removed immediately by the pet guardian for the pet and disposed of in a sanitary manner. It is mandatory that pet waste be bagged and disposed of in the garbage dumpsters. Please do not throw the plastic bags into the storm drains.

All dogs must be leashed at all times when outside the condominium unit. No pet shall be permitted in any portion of the common open space and common facilities or in any grass or landscaped area unless accompanied by a person who can sufficiently control the animal.

3. Any and all damages caused by pets of Ridge Gardens residents will be the responsibility of the guardian of the pet.

Pool:

The Ridge Gardens pool is a common area element that the Board of Trustees wants to maintain for everyone's enjoyment. It is important that the rules and regulations be followed so the pool can operate safely and smoothly. Failure to comply with these pool procedures will result in the denial of pool privileges.

Admittance:

1. Pool IDs are issued every year. Each unit receives one pass for each resident and two guest passes. All entrants to the pool must present a valid Ridge Gardens pool pass. There will be no admittance to the pool without proper ID. **NO EXCEPTIONS!**
2. The pool area is restricted to unit owners and their guests only.
3. Admittance to the pool area is permitted only when a lifeguard, hired by the Association, is on duty.
4. Unit owners and guests must shower prior to entering the pool, especially after application of tanning lotions.
5. Lost pool tags will result in a \$5.00 charge per tag.
6. The pool opens on the Saturday of Memorial Day weekend and closes after regular hours on Labor Day weekend.

Children:

1. Children under the age of twelve (12) must be accompanied by an adult. (18 Yrs.or Older)
2. Children in diapers must wear swim diapers or rubber pants over their diapers. Adults are responsible for children they accompany to the pool.

Furniture:

Towels must be placed on pool lounges before use.

Pool lounges cannot be reserved.

Unit owners must provide pool chairs for their guests when pool area is crowded.

Food and Beverages:

Use of any type of grill is prohibited.

Glass containers/glasses are not permitted.

Alcohol of any kind is prohibited in the pool area.

Food is permitted. Please be courteous and clean up after yourself.

General Pool Guidelines:

1. Ball playing and frisbees are not permitted.
2. No floats.
3. Running is not permitted.
4. Diving into the pool is not permitted.
5. Jumping into the pool is not permitted.
6. Noise must be kept to a minimum.
7. Trash containers are provided– please use them.
8. Damage caused by a unit owner or his guest will result in an assessment against the unit owner.

The lifeguard, hired by the Association, has the right to evict any unit owner or their guests who do not follow pool procedures. **No one is allowed to enter the pool area without ID. There will be no exceptions to this rule. Be prepared to go back to your home to retrieve your tag if you do not have it.**

Tennis Courts:

The Tennis Courts at Ridge Gardens are only for the use of residents who play tennis. Children under the age of twelve (12) should be accompanied by an adult for safety purposes. Tennis Courts shall not be used for any other purpose than originally intended. Skateboarding, rollerblading, and bicycle riding on the tennis courts are not allowed. Pets are not allowed on the tennis courts. Tennis Court hours are 10 AM to 8 PM. Monday through Sunday. Please make sure the gate is locked when you finish playing.

Snow Removal

If you are home during the winter season, please be aware of the snow crews when they are clearing the snow around your building. If you are at home, please move your car to an area that has already been cleared. Your cooperation will help facilitate their efforts to completely plow the complex in a timely manner.

Sale and Rental of your unit

If you are selling or renting your unit, the following items must be turned over to the new owners:

1. Public Offering Statement document
2. Mail Box / Storage Room / Garage keys
3. Pool Tags
4. Appliance and product manuals and warranties
5. Location of storage bin that corresponds to your unit

The Ridge Gardens Handbook

Please be aware that most lending institutions require the completion of a “condominium questionnaire” that they will provide to you during your closing process. There is presently a fee to complete this questionnaire.

Please allow approximately one (1) week turnover by the Management Company for completion of this form, as well as any other documents required by your lending institution or your attorney’s office.

If you are renting your unit, please note the following:

The Association requires that a copy of your lease agreement and Condominium lease rider be signed and kept on file with the Management Company. The Association shall impose a \$25.00 fine per month for non-compliance.

Please be sure to provide the management company with the names and all telephone numbers of your tenants including emergency numbers.

IMPORTANT PHONE NUMBERS Emergency:

Mahwah Police	201-529-1000
Fire	201-529-1000
PSE&G (gas)	800-436-7734
Rockland Elec.	877-434-4100

General Information & Household Hints

Animal Control:

The Association has a contract with an exterminator to handle the common area exterminating issues of the complex. They will perform preventative extermination and handle any work orders that have been called into the management company.

Water Shutoff:

The main water shutoff for units in the Manor and Heritage buildings is found in the utility closet where the furnace and hot water heater is located. There are several types of shut off levers at Ridge Gardens.

Please familiarize yourself with your specific lever. The Mount Laurel buildings must contact the management company to have the water shut off. There are not individual shut off levers in each affordable unit.

Storm Doors:

Board approved Style # 394

All screen doors must conform to the aesthetics of Ridge Gardens. Any screen door which does not conform to the common area is prohibited and subject to removal by the owner at their own expense.

Windows:

The Manufacturer is Silver Line Windows. Replacement of windows must conform to the appearance of the building.

Dryer Vents:

Dryer vents (ie, cleaning, replacement of worn or unauthorized venting material, etc) is the responsibility of the unit owner. It is mandatory that dryer vents be cleaned every two (2) years, however, it is recommended that resident have their vents serviced on an annual basis. Proof of such service must be provided to the management company. Fines will be imposed for non-compliance.

Storage Areas:

Each unit is assigned a storage area. Not all buildings have storage areas in the basements. Many units have storage areas that are in a different building than the actual unit.

1. The Mahwah Fire Department allows only the existing chicken wire dividers.
Please do not install plywood or sheet rock walls.
2. Each unit owner is responsible for providing their own security lock for their storage space.
3. Storage of flammable liquids/items is not permitted.
4. Do not store **any valuable** belongings in the storage area.
The storage areas are designated as limited common areas, and the contents of your storage area is covered by your homeowner's insurance, not the Association's insurance.
5. Do not store items outside of your storage area (i.e. entranceway, walkways). Items not placed in a storage area will be discarded.
6. Items should not be placed directly on the concrete slab, but rather must be placed on pallets or wood raised above the concrete slab. It is not recommended that fabric or cardboard be used to store items as they are inclined to mildew.

Failure to comply with any of the above directions will result in fines being imposed on the unit owners, and the cost for work performed on your storage unit to repair. In addition, said unit owners shall be responsible for reimbursing the Association for its cost in performing any repairs to your storage unit.

Furnace (in Heritage and Manor Buildings):

Filters should be changed frequently and may be purchased from any furnace supplier or local hardware store. The furnace motor, as all motors in your home, requires regular maintenance. This is the homeowner's responsibility. Please consult the manufacturer's manual for additional information.

Heat (in Mount Laurel Buildings):

Heat in Mount Laurel buildings is provided by hot water running through baseboards. The water is heated by a gas-fired boiler in the basement of the building. The boilers are set to heat the water to a specified temperature whenever the outdoor temperature goes below a comfort point. Each unit's thermostat controls the amount of hot water and length of time it runs through the baseboard in that home. The boilers in Mount Laurel Buildings require professional service and are not to be tampered with by individual homeowners. If you are having trouble with heat within your unit, whether too hot or too cold, report it to the management office.

Fireplaces:

Maintenance and safety precautions are necessary. The Fireplaces are manufactured by the Majestic Company of Huntington, Indiana. It is a "zero clearance" type fireplace. The fireplace damper should be fully open when in operation and be closed tightly after use. An open damper can cause substantial heat loss. Prior to building a fire, preheat the flue and start an updraft by holding a torch made of newspaper up the flue. This is important in our damp winter climate.

Flues will be moist and sometimes at first will resist the draft. It is important to have a draft under the fire, so support the wood in the provided grill. The fire should be built near the rear of fireplace as much as possible. It is best to burn hardwoods (oak, maple, hickory, etc.)

DO NOT USE "DURAFLAME" LOGS OR SIMILAR PRODUCTS IN THESE FIREPLACES.

The flues are easily clogged with the creosote residue and dangerous chimney fires may result. Old ashes should be cleaned out. (Make sure the ashes are cold before putting them in "**Ashes Only**" cans located by the garbage sheds.) **DO NOT STORE ASHES ON DECKS.** Again, read your fireplace instruction booklet. It is recommended that unit owners have their fireplaces cleaned out by a professional chimney cleaning company at least once a year.

Breaker Panels:

Circuit breaker systems are used in your homes and buildings, instead of fuse boxes. This type of system will kick off the breaker switch when an electrical overload or short occurs. If a breaker is tripped, all you need to do is reset the switch. If the switch will not stay on, do not force it, but check appliances on the circuit or contact an electrician to check the circuit.

Ground Fault Circuit Interrupter (GFCI):

GFCI are installed in the bathrooms. It is a safety device to detect if an appliance plugged into the circuit is faulty. If the GFCI should trip, unplug the appliance and push the RESET button. Have the appliance repaired. To test the GFCI, push the TEST button and then the RESET button. The manufacturer recommends testing the GFCI every month.

Smoke Detectors:

The Smoke Detectors in your unit and building have been installed to meet very strict fire code regulations. The building's fire alarms throughout the development are *not* connected to the Township Fire Department by direct phone line. The Fire Department relies on the owners to call them if a fire alarm is ringing.

If the building alarm goes off, or has been ringing for any length of time, call the Fire Department immediately, and our management office. As we all know, these alarms are sensitive to cooking heat and smoke. The Smoke Detectors are electric, not battery operated. New Jersey state law requires that all units have Carbon Monoxide units as well as Smoke Detectors.

Fire Sprinklers:

Each sprinkler head operates independently (if one goes off it doesn't mean others will). Only intense heat or direct flame will melt the elements in a sprinkler head and set it off. Do not tamper with sprinkler heads. Painting them will reduce their sensitivity. They are not allowed to be removed.

Department of Consumer Affairs Inspection:

The Bureau of Housing Inspection of the New Jersey Department of Consumer Affairs performs inspections once every five years of the exterior of the buildings, their common area and each unit. The exterior inspection will include such things as roofing and siding, sidewalks, parking areas and driveways. In the common areas, the Bureau will look at fire safety items, lighting and infestation. Unit inspections will be limited for fire safety items and common elements that, if not repaired, could negatively affect neighboring units (smoke detectors, plumbing, door locks and carbon monoxide detectors).

State of New Jersey "Wetlands"

The wooded areas of Ridge Gardens, areas throughout and surrounding our property are designated by the State of New Jersey as "**Wetlands**". They are environmentally sensitive areas. No dumping is permitted. These areas are not playgrounds for children. The Association will not be held liable for injuries sustained by anyone having trespassed.

LATE FEE RESOLUTION

The Board of Directors has adopted the following Late Fee Resolution: A late fee of \$50.00 per month will be charged to each Owner for all maintenance, assessment or other fees not received in full by the 15th of the month in which the fee is due.

BE IT RESOLVED by the Board of Directors of the Ridge Gardens Condominium Association for Owners who are delinquent in paying their monthly charge:

1. The Association will charge a \$50.00 per month late fee to an Owner for each monthly maintenance, assessment or other fee not received in full by Management by the 15th of said month.
2. In addition, for each month after the original month that the monthly maintenance charge is delinquent past the 15th of the subsequent month or months, an additional \$50.00 per month shall be added to the delinquency charges already accrued to that month. The delinquency charges shall be cumulative.

BE IT FURTHER RESOLVED that the Management Company for the Association shall perform all necessary actions consistent with the Association's By-Laws to implement this Resolution.

I hereby certify that the foregoing Resolution was adopted by the Board of Directors of the Ridge Gardens Condominium Association, Inc. at a meeting of the Board held on April 2, 2003. By: Gene Ritchie, President Board of Directors, Ridge Gardens Condominium Association, Inc.

Prepared by: Wiss, Cooke & Santomauro, P.C. Attorneys for Ridge Gardens Condominium Association, Inc.
By: Kevin P. Cooke, Esq.

SATELLITE DISH INSTALLATION RESOLUTION

WHEREAS, the Federal Communications Commission has adopted, as directed by Congress in Section 207 of the Telecommunications Act of 1996, the Over-The Air Reception Devices Rule concerning governmental and non-governmental restrictions on viewer's ability to receive video programming signals from direct broadcast satellites, multi-channel multi-point distribution and television broadcast stations, and

WHEREAS, the rule is cited as 47 C.F.R. Section 1.4000 and has been in effect since October 14, 1996, and prohibits restrictions that impair the installation, maintenance or use of antennas used to receive video programming, and

WHEREAS, effective January 22, 1999, the Federal Communication Commission amended the rule to extend the prohibition on restrictions that hamper consumer use of television antennas, small satellite dishes and wireless cable, antennas to include viewers who own or rent property and wish to install and use antennas in areas where they have exclusive use, such as balconies or patios, and

WHEREAS, the Federal Communication Commission has concluded that Section 207 does not prohibit Community Associations from imposing restrictions on installations and use of antennas in common areas, including the roofs, exterior walls or other

WHEREAS, the Federal Communication Commission has concluded that Section 207 does not authorize the Federal Communication Commission to require property owners (landlords or community associations) to give up their property (roofs and common areas) to permit viewers to install Section 207 reception devices on these common or restricted access areas, which would raise serious constitutional concerns, and

WHEREAS, it is the desire of the Board of Directors to comply with said Order and Regulations and to further preserve property rights and avoid practical problems associated with the installation of said equipment.

1. The above-identified antennas may be installed in exclusive use areas, such as on the balconies of individual units which balconies are exclusively used by the owner or his or her tenant. "Exclusive Use" means an area of the property that only the owner or tenant and persons they permit may enter and use to the exclusion of the other residents. At Ridge Gardens, this area would include balcony, terrace, deck or patio;
2. A "dish" antenna must be no longer than 20" in diameter;
3. The antennas must be placed where they are not visible from the street provided that this placement does not prevent reception of an acceptable quality signal or impose unreasonable expense or delay;
4. To secure the antenna in place, an owner or a tenant shall use either a tripod upon which the dish will be secured or the owner or tenant shall secure the dish to a 4" x 4" post, which post is then placed in a 5

gallon container filled with cement or sand which will further secure the dish in the desired location. The owner or tenant shall utilize brown coaxial cable as part of the installation;

5. An owner or tenant is not permitted to drill through the exterior wall of his or her unit in order to install or secure the antenna or to run any cables into the unit;
6. An owner or tenant is not permitted to install an antenna in such a manner that it extends beyond the balcony over a common area. The antenna must be installed wholly within the exclusive use area;
7. The antenna shall be installed wholly in the exclusive use area and its location cannot exceed the height of their unit;
8. An owner or tenant is not permitted to install an antenna in a common area, such as a walkway, hallway, exterior wall or roof.

ATTENDEES AT MONTHLY MEETINGS RESOLUTION

- A. The Master Deed of Ridge Gardens Condominium, Inc. (the “Association”) recorded on June 19, 1987 thereafter will be collectively known as the “Master Deed.”
- B. Section H-13 Article 12 of the Master Deed states that each unit owner, or occupant of a unit shall comply with the provisions of this Deed, the By-Laws and rules and regulations of the Association
- C. Section 18 Paragraph 1 of the Rules and Regulations state that the Board of Trustees has the power to adopt, amend and enforce compliance with the rules and regulations relative to the operation and use of the facilities.
 1. This resolution shall apply to all regular monthly Ridge Gardens Homeowner meetings as well as the Ridge Gardens Annual meeting, in which it will allow only Ridge Gardens homeowners to be present, vote, and be able to question board members on any and all Ridge Gardens related business. Any correspondence, whether written or verbal, will not be allowed unless presented directly by a homeowner. Tenants of Ridge Gardens will not be permitted to attend any such meetings and/or represent their respective homeowner. Any questions, comments, issues or concerns of tenants should be handled through their homeowner. Homeowners who do not reside in Ridge Gardens or who live out of state are welcome to contact the management company Young & Associates at (201) 939-8200 to express their concerns.

RENTER’S INSURANCE RESOLUTION

WHEREAS, The Ridge Gardens Condominium Association through the Board of Directors has the authority to adopt Rules and Regulations governing the conduct of the affairs of the Association; and

WHEREAS, the Board of Directors has determined that it is necessary to amend the Rules and Regulations of the Association to compel unit owners who rent their units to in turn compel their tenants to maintain renter’s insurance; and

WHEREAS, maintenance of renter’s insurance will benefit the Association in providing further protection to the Association from certain liabilities.

NOW THEREFORE, BE IT RESOLVED by the Board of Directors of The Ridge Gardens Condominium Association that the Rules and Regulations of The Ridge Gardens Condominium Association shall be amended effective July 1, 2015 to include the following regulations regarding the maintenance of tenant's renter's insurance by individuals who rent a unit at Ridge Gardens.

1. Members of the Association, who elect to rent their units with a lease commencement date on or after July 1, 2015, shall require, as part of their lease agreements and any renewals thereto, that their tenant obtain and provide to the Association, at the time of the execution of the lease, and on an annual basis thereafter, proof of payment of tenant's insurance for the unit he or she is renting, naming the Association and the landlord as additional insureds with a minimum of \$300,000 in liability coverage. In the event the tenant's insurance carrier cannot specifically name the Association as an additional insured, said insurance carrier shall list the Association as their interest may appear. The renter's insurance shall be in an amount adequate to cover all personal belongings, including any additions or alterations, such as floors, doors and windows.
2. The requirement for the obtaining and maintaining renter's insurance shall become part of the Association's lease review process.
3. The failure of any owner and/or tenant to provide such proof of the required insurance coverage to the Association, through the Association's managing agent, shall be cause for denying the tenant the right to move into Ridge Gardens or if already residing in Ridge Gardens, shall cause said tenant to be denied the use of privileges associated with owning or renting a unit at Ridge Gardens. In addition, the owner shall be subject to an initial fine in the amount of \$100.00 and a per diem in the amount of \$25.00 until such time as proof of the required insurance coverage is provided to the Association's managing agent.
4. Members of the Association, who rent their units on or after July 1, 2015, shall have an ongoing obligation, as part of the lease requirements, to provide to the Association, through the Association's managing agent, proof of tenant's insurance on an annual basis thereafter.
5. Members of the Association, who elect to rent their units, shall cause the lease for their unit to contain a paragraph which provides as follows:

"Tenant, prior to occupancy, must provide to the Association, through the Association's managing agent, proof of tenant's insurance naming the Landlord and the Association as additional insureds or as their interests may appear. Tenant agrees, upon any lease renewal, to provide to the Association, through the Association's managing agent, proof of said tenant's insurance."

and that

"The Landlord and Tenant acknowledge and agree that this lease conforms to all the Association's requirements presently existing and each agrees to abide by the Association's Rules and Regulations as they presently exist and as may be amended during the term of this Lease or any extensions thereto."

6. All lease agreements with a lease commencement date of on or after July 1, 2015 and any renewals thereto must be reviewed by the Association's attorney to make certain that said lease is in compliance with the Association's Governing Documents and contains the information requested in the document entitled "Ridge Gardens Condominium Association Checklist for Rental of Unit."