



Heritage Hills of Westchester Condo 4 Owners Information Guide

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WELCOME TO HERITAGE HILLS CONDOMINIUM 4

Condo 4 (the “Condo”) is made up of 106 units within 12 clusters on the East Hill. For most of us, condominium living is a new lifestyle, happily free from such chores as mowing and snow shoveling, and offering new opportunities to expand existing interests and to develop new ones.

A basic step toward achieving congenial living within our Condo is to become familiar with the rules and regulations which apply to all of us. These are set forth in the Prospectus for the owners of Condo 4, but a great part of the Prospectus is given over to a detailed presentation of the offering by the developer, some of which is in “legalese,” and much of which is left to interpretation by the Board of Managers. In this Guide we have attempted to simplify the rules and regulations put forth in the Prospectus, and at the end of this Guide have provided a reference where the full legal description can be found for many of the topics covered herein.

The statements made in reference to the Prospectus are not legal interpretations, and some of the rules within this Guide have been expanded over time as issues and challenges have arisen in the over 39 years since the Prospectus was issued. New unit owners who do not have a Prospectus can request a pdf version from the Condo President or Secretary.

The Board of Managers of Condo 4 (the “Board”) periodically publishes a Unit Owners Directory, which includes residents’ names, unit number, telephone number(s) and email address, as well as the list of current Board officers and committees. Please make sure the Condo Secretary has your current email address as we occasionally need to communicate with residents on urgent matters, for instance during snowstorms or other disruptions. We also publish a quarterly newsletter that is sent to residents via email, and maintain a site with information and forms within the HH Society website.

Our management company is Somers Hills Management Corporation (SHMC), P.O. Box 70, Somers, NY 10589, tel #914-669-5368, email: SHMC27@optonline.net. Ana (Kookie) Carpenito is our Property Manager. Please contact SHMC with maintenance and landscape issues or questions. Hours of operation are Monday to Friday, 9:00 am to 5:00 pm, Saturday and Sunday emergencies only.

HERITAGE HILLS COMMUNITY

There are 30 condo associations in Heritage Hills of Westchester, spread over the East and West Hills. Each condo association consists of a certain number of units, and each unit is also referred to as a “Condo,” which can be a bit confusing for new residents (for example, Condo 4 is made up of 106 units, also referred to as “Condos”). Heritage Hills currently has five swimming pools, seven tennis courts, four bocce courts, two paddle tennis courts (also used for pickle ball), two golf courses and a basketball gym. Meetings, events and classes are held in the Activities Center and at Lake Lodge, and the Fitness Center has state of the art equipment and knowledgeable personnel. Heritage Hills Security has an office located in the Fitness Center building (see section on Security). Much more information for residents of Heritage Hills can be found at www.hhsociety.org.

- You must obtain a photo ID card to gain access to the swimming pools and the Fitness Center. To obtain a new card, or replace a lost one, please contact the Activities Office (276-2636), located in the Activities Center. You will not be allowed into the Fitness Center, the basketball court or any of the pools without an active ID card.
- A free shuttle service is available for residents. The shuttle goes to the Goldens Bridge train station, downtown Somers, and other points in close proximity to Heritage Hills. For shuttle schedule and reservations you need to contact HH Security at 276-2877, and you must have your ID card available to show the driver.
- You must contact the Society Activities Office to reserve time at one of the tennis courts; they can be reached at 276-2636.
- Comcast is the major cable provider in Heritage Hills, and maintains the outside and inside wiring. You can contact them at 1-866-478-7266.

BOARD OF MANAGERS/RESPONSIBILITIES OF BOARD OF MANAGERS

Board of Managers

Condo 4 is governed by a nine person Board of Managers elected by the unit owners. Each Board member serves a three-year term, with three members elected annually to permit efficient, continuing management.

Officers of Condo 4 are the President, Vice President, Treasurer and Secretary. These officers are elected by the Board of Managers when it is reconstituted after each annual meeting, at a meeting held within the first ten days January. No Board member may receive compensation for services but will be reimbursed for out-of-pocket expenses.

Each of the 12 clusters in Condo 4 has a Cluster Captain, a unit owner who volunteers to distribute information to the unit owners in that cluster. Cluster Captains also advise SHMC or the Board of any issues within their clusters.

Condo 4 holds an Annual Meeting in October. Participation by all unit owners is strongly encouraged, and any unit owner or spouse may be a candidate for election to the Board. Special meetings may be called by the President if a resolution to do so is passed by the Board, or if a petition signed by 50% of the unit owners is submitted to the Secretary. Board meetings are typically held on the second Wednesday of the month and unit owners are welcome to attend; please confirm the date with a Board member since meeting dates occasionally change or are cancelled.

Responsibilities of the Board of Managers

- The Board is responsible for the operation and maintenance of all Common Elements; for collection of condo fees from unit owners; for employment and discharge of contractors; and for similar duties expected in property management.
- A \$25 late fee will be assessed for every month a condo payment is missed.
- The Board will have a lien placed on any unit that is more than two months in arrears on their condo fees. Any legal fees incurred for placing liens or obtaining legal advice regarding a unit will be charged back to the unit owner. In addition, the unit owner/renter will have ID passes deactivated, and will not have access to the Fitness Center or the pools.
- The Common Elements begin with the outside walls of all units and extend to pathways, steps, carport and court areas, parking spaces, roadways, lawn and the entire parcel of land identified as Condo 4. Service lines into each unit for power, water, sewage, telephones, air ducts, television, internet, etc. are also part of the Common Elements.

- The Board presently contracts with outside vendors for services, including but not limited to, lawn maintenance, snow removal, painting, carpentry, plumbing, landscape care and bookkeeping, and works with SHMC to ensure that these services are carried out as contracted.
- The Board creates an annual budget, and develops short and long term plans to undertake major projects. The Board reviews all maintenance and landscape requests and prioritizes execution.

Building Maintenance Responsibilities include:

- Paint exterior of buildings (does not include decks or deck railings)
- Maintain outside light fixtures, meter and utility closets
- Repair light fixtures in carports
- Repair gutters, leaders, downspouts and drip stones
- Repair cracks in foundation concrete and masonry
- Repair roofs and interior ceiling damage which may occur from an outside leak. This includes interior ceiling replacement, taping and primer coat (see section on Heat Panels)
- Repair outside opening through which birds or animals can gain access to unit
- Repair and replace plumbing in walls, and in or under floors, provided repair requirement is not caused by the owner, contractors hired by the owner, or renter
- Repair electric wiring in walls and in or under floors provided repair requirement is not caused by the owner, contractors hired by the owner, or renter
- Repair and touch up outside overhead metal garage doors provided repair requirement is not caused by the owner, contractors hired by the owner, or a renter
- Repair exterior wall tap (sillcock) for use with garden hose, provided repair requirement is not caused by the owner, contractors hired by the owner, or renter
- Repair and replace original sized wooden privacy walls that separate patios and decks, and adjoin the unit structure
- Repair and replace outside master circuit breaker and panel box for outdoor service lines for telephone, internet and television

Grounds Maintenance Responsibilities include:

- Total ground maintenance of plants, shrubs and trees according to established Condo 4 policy and procedure
- Condo owned local roads including courtyards and parking spaces
- Lawn seeding, cutting, liming, fertilizing, mulching and edging as the Board of Managers deem appropriate

- Spraying in common areas, within walls and exterior walls, and limited common areas in units for wasps, hornets and yellow jacket nests, termites, carpenter ants and carpenter bees as the Board of Managers deem appropriate
- Flower and shrub bed weeding, plant disease and insect control
- Removal of stray, broken and dead branches on shrubs, trees and other plants
- Pruning and shaping of hedges, plants and trees, but not in wild areas
- Repair exterior steps as necessary
- Once a year washing of exterior windows and patio doors
- Leaf removal in fall
- Twice a year cleaning of gutters
- Repair and replacement of mail boxes and stands (not flags)
- Repair and replacement of garbage cans and bins
- Provide snow markers, snow removal, salting and sweeping of salt off roads, steps and carports

RESPONSIBILITIES OF UNIT OWNERS

- Each unit is to be used solely as a residence by a single family. No transient tenants are permitted and units cannot be rented for a period of less than one year at a time. Owners are required to notify SHMC when a unit is rented, providing name and information of renter, as well as a copy of the lease. No business may be conducted from a unit.
- Each unit owner has the right to sell his/her unit without restriction so long as all common charges and other expenses are paid.
- Acceptance of title by a new owner, or acceptance of a lease by a renter, constitutes agreement to conform to all rules and regulations of Condo 4. Owners are held responsible by the Board to inform tenants of this stipulation and for ensuring it is respected.
- In the event a unit owner or tenant violates the rules and regulations, and the breach is considered substantial, the Board of Managers has the duty and responsibility to (a) enter the unit and remove (at the owner's expense) any structure or correct any condition, and not be held liable for trespass, and (b) take any legal steps required to halt the violation.
- Unit owners have private access to what are defined as "Limited Common Elements." These include patios, decks, assigned carport spaces, lockers, crawl spaces, garages, and attics within their own structure. These areas remain subject to the rules and regulations established by the Board of Managers.

Owners Responsibilities Regarding Unit

- Unit owners are responsible for upkeep and repair of the units within inside walls, up to and including interior painting, care of windows and doors, air conditioning, appliances, etc.
- Unit owners are not permitted to paint, stain or otherwise change the appearance of the exterior portion of the unit
- Unit owners/renters may choose to give a set of keys to a trusted neighbor and/or Security so a unit can be accessed in the event of a fire, incapacity of a resident, or other emergency
- Repair and replacement of screen doors, patio doors and unit windows (see section on Variance procedures)
- Repair and replacement of all plumbing fixtures including, but not limited to, tubs, sinks, showers, faucets, showerheads, hot water heaters, exposed plumbing lines and

valves, all interior grouting, tiles and leaks from valves not wholly or entirely in walls or floors

- Inspect and replace water pressure valves
- Repair blockage of the interior drain system out to a point of connection with Heritage Hills Sewage Works
- Repair and replacement of door entry locks
- Painting and/or replacement of ceilings unless damaged by an outside leak in which case Condo 4 will repair the area, including taping and primer coat
- Repair and replacement of all appliances including disposals, electrical fixtures, fans, outlet switches, inside circuit breakers and panel box, thermostats, dryer vents including those to outside, A/C controls, evaporator, compressor, duct and vent grills, plus inside heating units added by the owner
- Pest control including mice, sweet ants, and other pests within unit, crawl space and attic
- Repair to any modification, addition and/or alteration made by past or present owner to unit as originally built and sold by the builder
- Damage to Condo property as a result of owner negligence, persons hired by owner, guests or by lessee of unit, including damage caused by using the attic as storage area
- Inspection of laundry vents and chimneys as needed
- Owners who leave for more than a few days in the winter must follow “winterizing” procedures, including maintaining heat at no lower than 55 degrees and keeping cabinet doors under sinks open to prevent pipes from freezing
- Repair and replacement of automatic overhead garage door opener device, springs, motors and tracks
- To ensure good appearance chairs, playpens, bicycles, toys and similar items should be confined to patios and decks and not spill over onto lawn areas in Common Elements. For the safety of residents, parking areas and courtyards are not to be used as play areas, or for riding bicycles, skate boards, etc.
- Clothes, sheets, blankets and laundry may not be hung out of a unit or exposed in any way in Common Elements or Limited Common Elements. Installation of awnings, outdoor satellite dishes or antennas require a variance.
- Unit owners shall respect the privacy and rights of neighbors; noise levels must be kept at a reasonably low level, including those from televisions, stereos, radios and musical instruments. Unit owners are responsible for the behavior of their guests; specifically that all provisions of this section are respected
- Pets:
 - Household pets are permitted as long as they do not create unreasonable noise or other disturbances. Dogs must be leashed at all times when outside and all dog walkers must clean up after their pets; this is a Westchester Health

- Department law that must be obeyed, and also shows consideration for other walkers, bicyclists and the environment
- Residents must dispose of pet waste with household garbage, do not toss directly into garbage cans/bins
 - Cat owners are strongly encouraged to keep their pets indoors to keep them safe from raccoons, skunks, foxes and other animals
 - Unit owners are responsible for maintaining sanitary and clean appearance standards in garbage and litter disposal (see section on Garbage)
 - Parking Rules:
 - Parking areas are to be used solely for personal (not commercial) vehicles, and parking is not permitted in courtyard and driveways of court type units, or on pathways to the main road, unless specifically designated for parking
 - Garages are a limited common element and must be utilized for parking vehicles in addition to storage
 - Residents must park in garages or carport spaces, with additional vehicle parking in visitor spaces, respecting that this guest parking is for all residents
 - Commercial vehicles, trailers, boats, etc. must be parked outside Heritage Hills, or you can contact Heritage Society for permission to park in their administration building area
 - Long term parking of non-resident cars, cars that are unused by residents, or cars not registered or insured is not permitted
 - Residents should park in their own clusters; issues with parking in a particular cluster should be brought to the attention of the Board of Managers.
 - Carport storage is limited to closets only
 - Only one storage container may be used on a resident's deck or patio. Storage must not extend onto the Common Element area
 - Vegetable gardening must be confined to the Garden Club area near the main entrance from Route 202. Any resident may join the Garden Club and obtain a plot
 - Plantings by residents must be approved by the Landscape Chair to make sure that plantings are deer resistant and non-invasive
 - Plantings of annuals and perennials (not to exceed 3 feet in height at maturity) is permitted without a variance to a width of one foot around patios and decks, or within 5 feet of unit foundation or within existing beds whichever is the greater
 - Watering of annuals, perennials and shrubs in beds around the unit
 - Bird feeders are not currently prohibited in Condo 4 however, the Board strongly urges that residents only feed the birds during the winter months. Feeding at other times of the year brings rodents and other animals to the patios and decks, not to mention that the birds can easily find other food during the non-winter months

GARBAGE INFORMATION

The Board requests the assistance of all residents, owners and renters in maintaining our garbage areas in as sanitary condition as possible to avoid smelly and messy bins that attract animals. Garbage and recyclables are picked up on Tuesday and Fridays; periodically we get updated recycling guidelines from the trash pickup companies, and the following is current as of this printing.

Household Garbage – All garbage and rubbish must be placed in plastic bags and tied securely. No garbage is to be put in paper bags or left loose in the cans. No garbage bags or cans are to be left outside the front door of any unit. Disposable needles or other medical waste are a health hazard and **MUST NOT** be disposed of with household garbage, or tossed in the bins. Caretakers and health aides must be advised of this rule.

Recyclables – All recyclables should be disposed of in the following manner:

- Glass bottles, tin cans and plastic bottles should be rinsed clean, put in plastic bags (if desired) and co-mingled in designated bins
- Plastics: All plastic containers #1 to #7 are acceptable (numbers are found on bottom of containers); these include clean water bottles and clean plastic milk containers
- Glass: clean bottles and jars only
- Other: Metal, tin and aluminum must be clean
- Paper/Cardboard – all paper products are acceptable, including junk mail, soft cover books, magazines and newspapers. Boxes and cardboard, including pizza, cereal, diaper and delivery boxes should be broken down, crushed as flat as possible, tied in bundles or bags, and left outside the bins on recycle days if there is no space in the designated bin

DO NOT RECYCLE – Wire hangers, pipes, metals rods, flower trays, plastic buckets, plastic salad or food containers – these are not recyclable and should be included in household trash.

Other Trash – Garden trash and small refuse such as old plant pots, small dead plants and weeds should be put in plastic bags and disposed of in household garbage. Larger garden refuse such as branches, should be tied up and left on the side of the road where the gardeners will pick them up. Kitty litter can be added to old paint, allowed to harden and then discarded with your household trash. Consult local county guidelines for disposal of batteries, tires, computers and other electronic devices.

BULK PICKUP – Twice a year large oversized items may be left out for pick-up. Notices will be posted on the mailboxes with the fall and spring pick up dates.

INSURANCE COVERAGE

It is important to understand the extent of coverage under the Master Policy that covers Condo 4 property and your responsibilities as unit owners.

Master Policy

- This contract covers common area property as described in the condominium documents. Included are all of the features of your individual unit within the perimeter walls that were part of the standard offering by the developer, up to and including primer.
- Unit owners are responsible for the wall coverings (paint, paper, etc) and ceiling coverings. The Master Policy does not provide coverage for these items. However, standard carpeting originally offered by the builder is included and covered by the Master Plan.
- Flood insurance is not part of the Master Policy and therefore does not cover water seepage from ground water.

Individual Unit Insurance Responsibility

- *Improvements and Betterments:* Changes or improvements that have been made to the interior of your unit by you or a prior owner, even if they were installed by the developer, is the unit owner's responsibility to insure, including but not limited to cabinets, appliances, carpets, wood floors tile floors, special lighting fixtures, wall paneling, wall coverings, fireplaces or skylights. Unit owners must provide coverage for the floor, wall and ceiling coverings in your unit. Unit owners/their insurance are responsible for "paint to paint" coverage of the unit and if you are not the original owner, be aware that a prior owner may have made improvements that are now the new owners' responsibility.
- *Personal Property:* Personal property consists of clothing, furniture, linens, television, stereo, computer equipment, kitchen supplies, etc. Jewelry, furs, fine arts, cameras and silverware require appraisals and should be addressed individually. A specific limitation in these categories exists under most condominium unit owners' policies. Contact your insurance agent regarding specifics.
- *Loss Assessment:* When a loss occurs in the common areas of the buildings which is either inadequately covered or where there is a large deductible on the Master Policy, the Association may levy an assessment to the individual unit owners according to the size of their unit, to cover the void. You should address "loss assessment" coverage with your insurance agent.

MAINTENANCE / CEILING PANELS / EXTENDED LEAVE GUIDELINES

Maintenance

Members of the Board, Cluster Captains and SHMC are continually inspecting the Condo buildings for needed repairs. Residents are urged to inspect their units and their immediate surrounding limited common elements and common elements and to report any areas in need of repair or inspection to SHMC.

Unit owners may not order to have work done to any areas that are the responsibility of Condo 4 without approval from the Board, or from SHMC on behalf of the Board. Please note that any work done by individual owners to common areas will be performed at the unit owner's sole expense, even when approved by the Board (see section on Variance).

When residents need repairs that are included in the "Responsibilities of Unit Owners," they should contact licensed and insured vendors of their choice who can make the necessary repairs. Our management company or Society can provide names of local vendors if requested.

Ceiling Panels

The ceilings in your unit contain embedded electrical wiring to provide heat. It is essential that you speak to Kookie at SHMC, or to the Condo President, prior to doing any work involving any penetration of the ceiling, including nail holes; attic space should not be used for storage so as to protect the ceiling panels from damage.

Condo 4 will not be responsible for damage to, repair of, or replacement of the ceiling panels if work, penetrations or storage has occurred without written notice to the Board President. Interior electrical work must be done by a licensed electrician, as prescribed by law.

If a ceiling falls or must be removed, the Condo will replace the entire ceiling, up to and including primer. In this instance the Condo will install baseboard heating to compensate for the heat from the ceiling panels; unit owners who wish to upgrade the baseboard heating at the time of installation must pay for the difference in upgrade. Any consequent repair or replacement of said baseboard heater becomes the responsibility of the unit owner.

Extended Leave Guidelines (what to do with your unit)

Many of our neighbors spend weeks, and sometimes months, away from their units. In these cases it is important that certain steps be taken before leaving to ensure your unit's security and safety. The Condo will not be responsible for any problems resulting from

not properly preparing your unit during an extended absence. We offer the following suggestions:

- Turn off the main water valve
- Keep the house warm if you are away in the winter:
 - Set the thermostat in each room no lower than 55 degrees
 - Leave open any doors under sinks, vanities and showers, exposing the pipes so they do not freeze. This is an important step many owners overlook
 - Cover main air conditioner vents to keep warm air in the unit
- Flip off the circuit breaker that furnishes electricity to the hot water tank and have the tank drained
- Disconnect electric garage door opener, pull out the ceiling plug and lock the garage door
- Disconnect unused appliances, except for your refrigerator unless you empty it entirely and leave the door open
- Cancel mail and newspaper deliveries
- Whether you leave for the winter or not, all outside hoses must be disconnected during the winter months to prevent water from freezing in them
- Inform Security of departure and return plans, and whether you have lights on a timer in your unit. In addition, leave a phone number or email address where you can be reached with Security and with a relative or trusted neighbor. You may also want to leave a spare key with Security and/or a trusted neighbor.

VARIANCES

The exterior of the condo unit, its grounds and amenities are common areas. As such, they are owned by the Condo and not the unit owner. Unless otherwise provided in this Guide, changes to these areas by a unit owner require a formal request (Variance) and approval which can only be granted by the entire Condo 4 Board of Managers. The following changes require a Variance but note this list is not all inclusive; contact the Variance Chair of the Board, or Kookie at SHMC if you are not sure if a variance is required for a planned project. Examples of work that requires a variance:

- Changes or additions to windows, sliding glass doors, heating, electrical or plumbing systems within the condo unit
- Installation of an awning
- Installation of a heat pump system.
- Any structural changes to the inside of your unit
- Expansion of a patio or deck
- Planting in any common area other than an established foundation planting bed or within five feet of the foundation

Procedure for obtaining a variance

The unit owner will obtain a Variance form from the Variance Chair, or from the Condo 4 website. The completed form should include a full outline of the desired work to be done and sent to the Chair of the Variance Committee with a copy to the Condo President.

Requests that require construction or landscape work of any sort, unless specifically excluded from variance requirements in this guide, must be accompanied by an appropriate and legible drawing, the name of the contractor/vendor doing the work, and a copy of their license if necessary. When the variance request is for work being done on the exterior of a unit, each adjoining and adjacent neighbor is to sign the drawing which will indicate they have no objection to the requested variance.

The request for a variance is deemed complete and submitted only after receipt by the Variance Chair and President of the Board of all necessary material so the Board can commence its review.

Upon receipt of the completed application the Variance Chair will meet with the owner to review and clarify the request. When the Chair is satisfied with all materials, the application will be submitted to the Board of Managers for review and approval or disapproval, at its next scheduled monthly meeting.

The Variance Chair will notify the unit owner in writing of the Board's decision. If the application is not approved, the reason will be provided; any conditions under which the approval has been granted will be noted.

Before starting any work approved by the Board of Managers, the owner must provide to the variance chair copies of any required town permits, contractor's workers compensation and liability insurance certificates, plus a copy of the approval letter signed by the unit owner indicating his/her acceptance of any conditions under which the approval has been granted.

Variance Conditions

Work not started within one year of the approval date is no longer valid and will require the owner to refile for a new variance. The owner must advise the Variance Chair once the work is complete.

If a variance requires filing in the Office of the Clerk of Westchester County the Variance Chair will provide the owner with required information for filing.

Variances will be allowed so long as they meet the following guidelines:

- Does not change the character of the Condo community
- Does not create a health or safety condition for unit owners
- Does not impose on the rights of neighbors
- Does not violate local laws, or the rights and responsibilities of unit owners
- Does not impose potential financial burden on the Condo Association; the owner must accept such responsibility in writing

SECURITY

ALL EMERGENCIES – DIAL 911

Non-emergencies: 276-2592

Heritage Hills Security, housed in the Fitness Center Building adjacent to the Activities Center, is responsible, under the supervision of the HH Society, for protecting the lives and property of all HH residents. Security cars routinely patrol all areas of the community on a 24-hour basis. The help of all residents is essential to maintain a high degree of protection. Call Security immediately if there is reason to believe persons are acting suspiciously. Security officers prefer to check out a potential problem rather than have a theft or other crime occur. Condo 4 landscaping and maintenance personnel have identifying clothing. You may request a "File of Life" from the Security office.

Heritage Hills is not an assisted living community, however, one of the officers on duty on every shift is a trained EMS technician.

AMENDMENTS TO CONDO 4 BY-LAWS

Following is a list of the Amendments to the By-Laws of Condo 4, together with the Liber and Page of recording, which you should keep with the Prospectus. If you require a copy of these Amendments they can be obtained from the Country Clerk of Westchester County in White Plains where they have been recorded.

1. Re: Spouse eligibility to serve as a member of the Board of Managers. Recorded in the Division of Land Records of the Clerk of the County of Westchester on July 22, 1980 in Liber 7643 Page 755 of Deeds.
2. Re: Change of Date of Annual Meeting. Recorded in the Division of Land Records of the Clerk of the County of Westchester on October 12, 1982 in Liber 7791 Page 566 of Deeds.
3. Re: Amending Declaration to include Certificate of Incorporate of the Council of Heritage Hills Condominium, Inc. with copy of By-Laws of Council. Recorded in the Division of Land Records of the Clerk of the County of Westchester on July 22, 1986 in Liber 7848 Page 213 of Deeds.
4. Re: Rental Units. No renting of units more than once in any 12 month period, commencing with beginning date of a lease period, although one can still rent for less than one year. Recorded in the Division of Land Records of the Clerk of the County of Westchester on December 22, 1986 in Liber 8669 Page 27 of Deeds.
5. Re: Change of Percentage of Vote required from 75% to 66-2/3%. Recorded in the Division of Land Records of the Clerk of the County of Westchester on July 20, 1993 in Liber 10624 Page 26 of Deeds.

REFERENCES WITHIN PROSPECTUS

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