



NEW HOMEOWNER DISCLOSURE PACKET

Mill Creek South Homeowners Association
P.O. Box 1283
Charlottesville, VA 22902
<http://www.millcreeksouth.org>

Mill Creek South Homeowners Association

Dear New Neighbor:

Welcome to the neighborhood! We are glad you have chosen to make Mill Creek South your new home. We believe our neighborhood is a wonderful place to live, thanks to its beauty and the friendliness and courtesy of its residents.

Our bylaws and covenants which govern certain aspects of neighborhood living ensure we maintain the unique and beautiful character of our community. The Board of Directors is responsible for upholding these standards, but it is the willingness and courtesy of all of our residents to follow them that makes the neighborhood such a great place to live. The bylaws and covenants are attached to this letter as part of your disclosure packet. The following page is a bullet-point list highlighting some of the covenants. This list is not all inclusive and is intended solely as a quick reference. We strongly encourage you to read the complete bylaws and covenants to gain a better understanding of the standards which govern our community.

The Board of Directors is also responsible for maintaining the common areas of Mill Creek South as well as handling other neighborhood issues. The Board has monthly meetings which you are invited to attend. Minutes from the meetings are distributed to residents' newspaper boxes and are posted and archived on the neighborhood's website (www.millcreeksouth.org). The minutes will inform you of the time and place of the next meeting.

Directors are elected each year at the annual homeowners meeting, held the second Wednesday in March at 7:30pm. Please plan on attending the annual meeting and consider serving as a Director. The meeting is a wonderful opportunity to meet your neighbors and discuss ideas about maintaining and improving our neighborhood.

Please feel free to contact any of the Directors with an idea, question, or concern. Contact information for the current Directors may be found at the bottom of the Association's minutes.

Also, we know this is a busy time for you, but it would be greatly appreciated if you fill out and return the **NEW HOMEOWNER FORM** attached to the packet or fill it out online at our website.

We look forward to meeting you soon!

MCS Board of Directors

Covenant Highlights

- Any structure, including fences, sheds, and additions, as well as any change to an existing structure, including paint color, must first be approved by the Architectural Review Committee (ARC). An ARC application form is included in your packet. You should contact the ARC Chair with any questions regarding the ARC, including whether your plans would require ARC approval.
- Trees with trunks greater than 3" in diameter may not be removed, unless they are dead, without prior permission from the ARC.
- No signs of any kind, including real estate and political signs, are allowed to be displayed on your property.
- Pets are not permitted off your lot unless they are on a leash.
- Toys, bicycles, tools, and the like should be kept in minimally visible areas.
- The exterior of your home and your lawn must be kept in good condition.
- If you are notified of a violation and do not correct the problem, the Association may have the right to do so at your expense.

Neighborhood Custom

In addition to the required actions by the covenants, there are a number of things neighbors consistently do in Mill Creek South out of courtesy, which we would like to highlight for you and ask you to observe.

- The neighborhood Speed Limit is 25 MPH. Many neighbors enjoy walking, some with children and pets, running, and cycling through our neighborhood. Please be sensitive to their safety and right to share the roadway. Please encourage your guests to do the same.
- There are many dogs and other pets in our neighborhood who are welcome additions to our community. However, if you own a dog, please contain your dog's waste to your lot, or be sure to clean up after your dog during walks. This includes common areas which may not seem as if they belong to anyone. People walk there, too. Please utilize the Dogipots on Stoney Creek and Arrowood.
- Also, if you own a dog, be mindful of your neighbors with regard to you pet's barking. If you will be away from your property and your dog barks frequently, please either keep your dog inside or have someone be responsible for checking on your dog frequently to satisfy his/her needs and minimize barking.

MILL CREEK SOUTH HOMEOWNERS ASSOCIATION, INC. DISCLOSURE PACKET

Pursuant to the Virginia Property Owners Association Act, as amended, the Mill Creek South Homeowners Association, Inc., declares the following:

1. The legal name of the Association is the Mill Creek Phase Two P.U.D. Home Owners Association, Inc., and it is incorporated in the Commonwealth of Virginia. The Association's registered agent is Patricia Alt, and her address is 1725 Shady Grove Court, Charlottesville, VA 22902.
2. No expenditure has been approved that will require an additional assessment during the current fiscal year or the immediately succeeding fiscal year. The Association's fiscal year end December 31.
3. The annual dues assessed against any developed lot are \$85.00. The Bylaws permit the Board of Directors to increase the annual dues 10% per year. The assessment date is January 1, with payment due thirty one days subsequent. Interest on unpaid dues is assessed at 12 percent per annum.
4. To our knowledge, there is no other entity or facility to which the lot owner may be liable for fees or other charges.
5. The Board of Directors has created a common reserve fund (CARF) for capital and major maintenance expenditures. See the distributed monthly minutes/financial statements.
6. To our knowledge, there are no pending lawsuits or unpaid judgments to which the Association is a party which either could or would have a material impact on the Association or which relates to the lot being purchased.
7. The Association has commercial general liability insurance coverage from the Cincinnati Insurance Company. The policy period runs from January 20 through January 19. The limitations of the general liability coverage are \$1,000,000 per each occurrence. The limitations of the umbrella policy are \$1,000,000 per each occurrence and \$1,000,000 aggregate.
8. Unless otherwise provided in a separate attachment, no notice has been given to the seller that any improvement or alteration made to the lot, or uses made of the lot or common area assigned to it, are in violation of any rules and regulations promulgated by the Association.
9. The Declaration of Covenants, Conditions, Restrictions, and Easements prohibit the display of signs of any kind, including "For Sale" signs to the public view on or from any lot or the Common Area.
10. There are no restrictions, limitations, or prohibitions on the right of a lot owner to display any flag on the owner's lot, except that construction of a free-standing flagpole would require review of and approval by the Association's Architectural Review Committee.
11. Copies of the Association's Articles of Incorporation, the Declarations of Covenants, Conditions, Restrictions, and Easements, the Bylaws, and the Architectural Review Guidelines are included in this Disclosure Packet.
12. The certification that the Association has filed with the Real Estate Board the annual report required by Sec. 55-516.1 of the Code of Virginia is included in this Disclosure Packet.

COMMONWEALTH OF VIRGINIA REAL ESTATE BOARD
COMMON INTEREST COMMUNITY ASSOCIATION
CERTIFICATION OF ANNUAL REPORT

(2006)

EXPIRES ON: 07-31-2005

DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL REGULATION
COMMONWEALTH OF VIRGINIA
2650 West Broad Street, Richmond, VA 23230
Telephone: (804) 378-2020

NUMBER: 0250 003392

REAL ESTATE BOARD
COMMON INTEREST COMMUNITY ASSOCIATION
CERTIFICATION OF ANNUAL REPORT

MILL CREEK SOUTH HOMEOWNERS ASSOC INC
PRESIDENT
MILL CREEK SOUTH HOA - (PHASE TWO PUD)
P O BOX 1283
CHARLOTTESVILLE VA 22902

Leatrice R. White, Director

SEE REVERSE SIDE FOR BOARD APPROVAL SIGNATURES

DEPARTMENT OF PROFESSIONAL AND OCCUPATIONAL REGULATION
COMMONWEALTH OF VIRGINIA
2650 West Broad Street, Richmond, Virginia 23230

REAL ESTATE BOARD
COMMON INTEREST COMMUNITY ASSOCIATION

NUMBER: 0250 003392 EXPIRES ON: 07-31-2006

MILL CREEK SOUTH HOMEOWNERS ASSOC INC
PRESIDENT
MILL CREEK SOUTH HOA
P O BOX 1283
CHARLOTTESVILLE VA 22902

COMMONWEALTH OF VIRGINIA STATE CORPORATION COMMISSION
CERTIFICATION OF INCORPORATION



STATE CORPORATION COMMISSION

Richmond, August 18, 1992

This is to Certify that the certificate of incorporation of
Mill Creek Phase Two P.U.D. Home Owners
Association, Inc.

was this day issued and admitted to record in this office
and that the said corporation is authorized to transact its
business subject to all Virginia laws applicable to the
corporation and its business. Effective date: August 18, 1992



State Corporation Commission
William J. Bridge

Clerk of the Commission