How The Coosaw Creek Owners' Association Works

Introduction

When you bought your property in Coosaw Creek you received a copy of the Coosaw Creek Country Club *Declaration of Covenants, Restrictions and Limitations*. This document is recorded with the deed to your property, thereby binding it. If you have not read these Covenants, you should do so at least once and probably several times.

The primary function of the Association is to provide for ownership and maintenance of common property and other community services as described below.

Services Provided

The Association is authorized to provide numerous services for the community. Some of these services are:

- Maintenance of roadways
- Landscaping of roads, parkways and other common property
- Lighting of roads and sidewalks throughout the property
- Security functions
- Maintenance and protection of the wetlands
- To take any and all actions necessary to enforce all covenants and restrictions
- To provide communications services informing Owners of activities, notice of meetings, referendums, etc.

To provide these services, the Covenants require Owners to pay an annual assessment. Owners of more than one lot are required to pay an assessment for each lot. The annual assessment is set by the Board of Directors and presented to the Association each year at the December Annual Meeting.

Your Board of Directors

The By-Laws of the Coosaw Creek Owners' Association provide for a Board of Directors. The Board consists of seven (7) members, elected at each Annual Meeting and who serve for a three-year term.

The Board of Directors is empowered much like a city council. The Board exercises for the Association all powers, duties and authority vested in or delegated to the Association.

What to do about Problems or Questions

As an aid in accomplishing its responsibilities, the Board has created several advisory Committees. Currently there is an Architectural Review Board (ARB), Disaster Preparedness Committee, Government Affairs Committee, Landscaping and Roads Committee, Nominating Committee, Rules and Regulations Committee and a Security Committee.

The Association contracts for the security officers at the gate. If you have a problem with or input for security operations, please address those problems to a Board member or the chairman

of the Security Committee. Please do not direct your problems or recommendations directly to the security officer, since that can undermine the chain of command. The Association also pays for off-duty police to patrol the community.

The Association contracts for landscaping maintenance for roads and parkways and other common property. If you have questions, complaints or other input concerning landscaping, please direct them to the Board of Directors or the chairman of the Landscape Committee.

To provide an opportunity for direct input from the Owners to the Board, there are several community meetings during the course of the year. There are three Round Table meetings (limited agenda, primarily an open forum for discussion of any items brought up by the membership) and an Annual Meeting (more structured than Round Table meetings since the meeting involves the election of Board Members and presentation of the budget).

Club Membership vs. POA Association Membership

A common problem for Owners is differentiating between the Owners' Association and the Club. The Covenants require Owners to acquire and maintain a membership in the Coosaw Creek Country Club. By owning property, you are also a member of the Coosaw Creek Owners' Association.

The Owners' Association is not involved in the operation of the Coosaw Creek Country Club, LLC. The Club is owned by members of the Coosaw Creek Country Club and is directed by an elected Board of Directors made up of Coosaw Creek residents and Owners. The Club invoices for Club dues and fees independently of the Owners' Association. The facilities included in the Club are the golf course, clubhouse, pool, tennis courts, playground and properties adjacent to these amenities. If you have a problem or question concerning the Club, please contact the Club Manager Mike Benner at mbenner@coosawcreek.com.

This has been a very short explanation of your Owners' Association. For an in-depth explanation, please refer to the Covenants or contact any Board member. A complete listing of Board and committee members is attached.