



Doc ID: 022782750081 Type: GEN  
Kind: CONDOMINIUM  
Recorded: 12/19/2012 at 04:19:29 PM  
Fee Amt: \$407.00 Page 1 of 81  
Johnson County Iowa  
Kim Painter County Recorder

BK 5027 PG 6-86

**DECLARATION**

**OF**

**SUBMISSION OF PROPERTY TO  
HORIZONTAL PROPERTY REGIME  
PURSUANT TO CHAPTER 499B OF THE CODE OF IOWA**

-6969

NAME: CARDIGAN PARK CONDOMINIUMS

DECLARANT: ARLINGTON DEVELOPMENT, INC.  
Attn: Mr. John W. Moreland, Jr.  
1486 South First Avenue, Unit A  
Iowa City, IA 52240

DATE OF DECLARATION: December 14, 2012

LEGAL COUNSEL: Mr. Michael J. Pugh  
BRADLEY & RILEY PC  
One South Gilbert Street  
Iowa City, Iowa 52240  
(319) 466-1511

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**DECLARATION**  
**OF**  
**SUBMISSION OF PROPERTY**  
**TO HORIZONTAL REGIME ESTABLISHING A PLAN**  
**FOR**  
**CONDOMINIUM OWNERSHIP OF PREMISES**

This Declaration of Submission of Property to the Horizontal Regime is made and executed in Iowa City, Iowa, the 14<sup>th</sup> day of December, 2012, by Arlington Development, Inc., an Iowa corporation, hereinafter referred to as "Declarant" pursuant to the provisions of the Horizontal Property Act, Chapter 499B, Code of Iowa (2011), as amended.

**WITNESSETH:**

**WHEREAS**, DECLARANT is the owner of certain real property located in Iowa City, Iowa, and more particularly described as follows:

**Lot 2, Windsor Ridge – Part Twenty-Two Iowa City, Iowa,  
according to the plat thereof recorded in Book 55, Page 346 , Plat  
Records of Johnson County, Iowa.**

and;

**WHEREAS**, DECLARANT is the owner of four (4) multi-family buildings and other improvements constructed, or to be constructed, upon the above-described real estate, and it is the desire and the intention of the DECLARANT to divide the Project into Condominiums and to sell and convey the same to various purchasers, pursuant to the provisions of the aforesaid Horizontal Property Act, and to impose upon said property mutually beneficial restrictions, covenants, and conditions; and

**WHEREAS**, DECLARANT desires and intends by filing this Declaration to submit the above-described property and buildings and other improvements constructed thereon, together with all appurtenances thereto, to the provisions of the aforesaid Act as a Condominium Project;

**NOW, THEREFORE**, the DECLARANT does hereby publish and declare, that all property described above is held and shall be held and conveyed subject to the following covenants, conditions, uses, limitations and obligations, all of which are declared and agreed to be in furtherance of a plan for the improvement of said property and the division thereof into

condominiums and shall be deemed to run with the land and shall be a burden and a benefit to DECLARANT, its successors and assigns and any person acquiring or owning an interest in the real property and improvements, their grantees, successors, heirs, executors, administrators, devisees and assigns.

## ARTICLE I.

### DEFINITIONS

1. **DECLARANT.** The term “DECLARANT” shall mean Arlington Development, Inc., an Iowa corporation which has made and executed this Declaration.

2. **DECLARATION.** The term “DECLARATION” shall mean this instrument by which Cardigan Park Condominiums is established as provided under the Horizontal Property Act.

3. **PROJECT.** The term “PROJECT” shall mean the entire parcel of real estate property referred to in this Declaration to be divided into Condominiums, including all structures thereon.

4. **UNIT.** The term “UNIT” shall mean one or more rooms occupying all or part of a floor intended for use as a residence and not owned in common with the other owners in the Regime. The boundary lines of each Unit are the interior surfaces of its perimeter walls, bearing walls, floors, ceilings, windows and window frames, doors and door frames, and trim, and includes the portions of the Building so described and the air space so encompassed. The Regime will consist of four (4) multi-family Buildings, labeled as buildings A, B, C and D on the Site Plan. Each Building contains six (6) units. The total number of Units within the Condominium Regime shall be 24. Two (2) stall garages are included within each Unit.

5. **GENERAL COMMON ELEMENTS.** The term “GENERAL COMMON ELEMENTS” shall have the meaning as defined in ARTICLE IV.

6. **LIMITED COMMON ELEMENTS.** The term “LIMITED COMMON ELEMENTS” shall have the meaning as defined in ARTICLE V.

7. **BUILDING.** The term “BUILDING” shall mean and include the dwelling structures constructed on the real estate described herein, constituting the four (4) multi-family Buildings which are included in this Condominium Regime.

8. **CONDOMINIUM.** The term “CONDOMINIUM” means the entire estate in the real property owned by any Owner, consisting of an undivided interest in the Common Elements and ownership of a separate interest in a Unit.

9. **OWNER.** The term “OWNER” means any person with an ownership interest in a Unit in the Project.

10. **ASSOCIATION.** The term “ASSOCIATION” means Cardigan Park Condominiums Owners Association and its successors.

11. **CONDOMINIUM DOCUMENTS.** The term “CONDOMINIUM DOCUMENTS” means this Declaration, as may be amended, and all Exhibits attached hereto including the Articles and Bylaws of the Association.

12. **PLURAL AND GENDER.** Whenever the context so permits or requires, the singular shall include the plural and the plural the singular, and the use of any gender shall include all genders.

13. **SEVERABILITY.** The invalidity of any covenant, restriction, agreement, undertaking, or other provisions of any Condominium Document shall not affect the validity of the remaining portions thereof.

14. **INCORPORATION.** Exhibits attached hereto and referred to herein are hereby made a part hereof with the same force and effect as other provisions of this Document.

## **ARTICLE II.**

### **DESCRIPTION OF LAND, BUILDING AND UNITS**

1. **Description of Land.** The land submitted to the Regime is located in Iowa City, Johnson County, Iowa, and is legally described as follows:

**Lot 2, Windsor Ridge – Part Twenty-Two Iowa City, Iowa,  
according to the plat thereof recorded in Book 55, Page 346, Plat  
Records of Johnson County, Iowa.**

The condominium regime is subject to easements and other restrictions of record and as shown on the Site Plan attached hereto as Exhibit “F”.

2. **Description of Buildings.** The Condominium Regime will consist of four (4) multi-family Buildings, labeled and shown on the Site Plan, Exhibit “F” attached hereto, as Buildings A through D. Each Building contains six (6) units. The plans and specifications for the Buildings are attached hereto as Exhibits “D” and “E”.

3. **Description of the Units.** The Condominium Regime consists of a total of 24 Units, designated as Units 1 through 6, inclusive, for each Building as set forth on the Site Plan and Building Plans, Exhibits “D” and “F” attached hereto. Each Unit contains a two (2) stall



garage. The Units are described by Unit number and are numbered 1 through 6 for each Building. Each Unit is an owner of 1/24<sup>th</sup> (or 4.1667%) of the Common Elements, each Unit shall pay 1/24<sup>th</sup> (or 4.1667%) of the Common Expenses, and each Unit shall be entitled to one vote in the Association.

### **ARTICLE III.**

#### **OWNERSHIP INTERESTS**

1. **Exclusive Ownership and Possession by Owner.** Each Owner shall be entitled to exclusive ownership and possession of his or her Unit. Each Owner shall be entitled to an undivided 1/24<sup>th</sup> interest in the Common Elements. Said percentage of the undivided interest of each Owner in the Common Elements shall not be separated from the Unit to which it appertains and shall be deemed to be conveyed or encumbered or released from liens with the Unit even though such interest is not expressly mentioned or described in the conveyance or other instrument. Each Owner may use the Common Elements in accordance with the purpose for which they are intended, without hindering or encroaching upon the lawful rights of the other Owners.

An Owner shall not be deemed to own the undecorated and/or unfinished surfaces of the perimeter walls, ceiling, windows and doors bounding his or her Unit, nor shall the Owner be deemed to own the utilities running through his or her Unit which are utilized for, or serve, more than one Unit, except as a percentage of an undivided interest in the Common Elements. An Owner, however, shall have the exclusive right to paint, repaint, tile, wax, paper or otherwise refinish and decorate the interior surfaces of the walls, floors, ceilings, windows and doors bounding his or her Unit.

2. **Appurtenances.** There shall pass with the ownership of each Unit as a part thereof, whether or not separately described, all appurtenances to such Unit. No part of the appurtenant interest of any Unit may be sold, transferred or otherwise disposed of except in connection with the sale, transfer or other disposition of such Unit itself or of all Units in the Regime.

3. **Undivided Fractional Interest.** An undivided interest in the land and other Common Elements of the Regime, regardless of whether such elements are General or Limited Common Elements, shall be appurtenant to each Unit. The amount of such undivided interest appurtenant to each Unit is 4.1667% upon completion of all Buildings in the Regime. Each Unit will bear a fractional share of the obligation for payment of assessment, taxes and insurance and other expenses assessed by the Owners' Association. Each Unit Owner will bear a 1/24<sup>th</sup> share of said expenses and assessments.

4. **General Common Elements.** Appurtenant to each Unit shall be a right to use and enjoy the General Common Elements.

5. **Limited Common Elements.** The exclusive use by Owners of the Limited Common Elements shall be deemed an appurtenance of the Unit for which said elements are reserved, provided such use and enjoyment shall be limited to the uses permitted by this Declaration and other Condominium Documents.

6. **Association Membership and Voting Rights.** Appurtenant to each Unit shall be membership in Cardigan Park Condominiums Owners Association and one (1) vote in the affairs of the Association and of the Regime; provided, however, that the exercise of such voting and membership rights shall be subject to the applicable provisions of the Articles and Bylaws of the Association and of the other Condominium Documents. The action of such Association shall be deemed the action of the Owners; and such action, when taken in accordance with the Bylaws of the Association and this Declaration shall be final and conclusive upon all Unit Owners.

7. **Cross-Easements.** Appurtenant to each Unit shall be easements from each Unit Owner to each other Unit Owner and to the Association, and from the Association to the respective Unit Owners as follows:

(a) For ingress and egress through the common areas and for maintenance, repair, and replacement as authorized;

(b) Through the Units and common facilities for maintenance, repair and replacement or reconstruction of Common Elements, but access to Units shall be only during reasonable hours except in case of emergency;

(c) Every portion of a Unit contributing to the support of a Building is burdened with an easement of such support for the benefit of all such other Units;

(d) Through the Units and common areas for conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility or other services to the other Units in the common areas.

#### **ARTICLE IV.**

##### **GENERAL COMMON ELEMENTS**

1. **Definition.** General Common Elements shall include all portions of the Project (land and improvements thereon) not included within any Unit except such portions of the Project which are defined as Limited Common Elements in the following Article. The General Common Elements also include, but are not limited to, the following:

(a) The land on which the Buildings are erected.

(b) The foundations, floors, exterior walls of each Unit and of the Buildings, ceilings and roofs, and entrances and exits or communication ways, and in general all devices or installations existing for common use, except as limited in the next Article.

(c) Installations for public utilities, including electric, cable TV, gas and cold water for common use.

(d) Front, side, and rear yards; plantings, driveways, walks, and open parking spaces, except as otherwise provided or stipulated.

## ARTICLE V.

### LIMITED COMMON ELEMENTS

1. **Definition.** The term ‘Limited Common Elements’ shall mean, and such elements shall consist of, those Common Elements which are reserved for the use of one or more Unit(s) by this Article and amendments hereto and such reservation shall be to the exclusion of any other Unit.

2. **Reservation.** The following Common Elements are reserved and shall constitute the Limited Common Elements:

(a) All exterior walls of a Building, all walls and partitions separating Units from other Units, interior load bearing walls and all other elements which are structural to a Unit are reserved for that Unit (or Units where partitions separate two Units contained in a Building).

(b) The immediate entrances leading to each Unit are reserved for those Units.

(c) Mailboxes and storage areas, if any, designated to a particular Unit.

(d) Driveways and walkways leading to each Unit are reserved for those Units.

(e) That part of all sewer, water, electrical, gas, telephone and other utility or service lines, wiring, ducts, conduits, piping, facilities, systems, fixtures and attachments serving just one Unit and located entirely within the Unit. Furnace and/or water heater rooms shall be appurtenant to the Units they serve.

(f) The air conditioner pads, compressors and equipment appurtenant to each Unit.

(g) Any deck, balcony or porch adjacent to an individual Unit.

(h) The garage space included with each Unit.

- (i) Any Central Antenna System serving a Building or particular Units are reserved for those Units.

3. **Exception.** Notwithstanding the reservations made by this Article, the design of the Buildings, grounds to be submitted and the integrity and appearance of the Regime as a whole are the common interests of all Owners and, as such, shall remain a part of the General Common Elements.

4. **Right of Association.** The reservation of the Limited Common Elements herein shall not limit any right the Association and its agents may otherwise have to alter such Limited Common Elements or enter upon such Limited Common Elements.

## **ARTICLE VI.**

### **DECLARANT'S RESERVED RIGHTS AND POWERS**

1. **Declarant's Activities.** Declarant is irrevocably and perpetually empowered, notwithstanding any use, restriction or other provision hereof to the contrary, to sell, lease or rent Units to any person and shall have the right to transact on the Condominium property any business relating to construction, repair, remodeling, sale, lease or rental of Units, including but not limited to, the right to maintain signs, employees, independent contractors and equipment and materials on the premises, and to use Common Elements (General and Limited) to show Units. All signs and all items and equipment pertaining to sales or rentals or construction and any Unit furnished by the Declarant for sales purposes shall not be considered Common Elements and shall remain its separate property. Declarant retains the right to be and remain the Owner of completed but unsold Units under the same terms and conditions as other Owners, including membership in the Association save for its right to sell, rent or lease.

2. **Easements.** Declarant expressly reserves perpetual easements for ingress, egress and utility purposes as may be required across and under the land submitted hereby. Declarant also reserves for itself the exclusive right and power to grant and record such specific easements as may be necessary, in Declarant's sole discretion, in connection with the orderly development of property described in Article II, Section 1. The Association shall join in such easement agreement if requested to do so by Declarant. The Declarant may assign this right to the Association.

3. **Designation of Association Directors.** Declarant shall have the right to name all members of the Board of Directors of Cardigan Park Condominiums Owners Association until the earlier of three years after the first Unit in the Condominium Regime has been conveyed to Unit purchasers or four months after seventy-five percent (75%) of the Units in the Condominium Regime have been conveyed to Unit purchasers, or until the Declarant waives this right, at which time members of the Association shall select the Board of Directors as

provided by the Bylaws. Thereafter the Board of Directors shall be selected in the manner specified by the Bylaws of the Association.

4. **Declarant's Right to Amend.** The Declarant reserves the following rights to amend the Declaration without the consent of any Unit Owner for the following purposes and in the following manner:

(a) As each Building is completed, the Declarant shall cause an Engineer's Certificate to be filed indicating that said Building has been completed and constructed according to the Site Plan and Plans and Specifications which are a part of this Declaration (with any exceptions or modifications thereof duly noted) and the documents filed in support thereof with the office of the Recorder of Johnson County, Iowa. To the extent there are any modifications to the plan and specifications, as-built Plans and Specifications may be filed with such Engineer's Certificates.

(b) An amendment to this Declaration as provided in the preceding subparagraph (a) will be made at any time prior to the original sale of the affected Unit and may be made without consent of other Unit Owners.

(c) To revise the legal description, Site Plan, building plans or specifications or any other portion of this Declaration in order to correct scrivener's or other non-material errors that do not affect any Owner's interest in his or her Unit or any appurtenance thereto.

(d) So long as Declarant has the right to name all members of the Board of Directors of Cardigan Park Condominiums Owners Association as provided in Section 3 above, Declarant may, in its sole discretion, amend the Articles of Incorporation, Bylaws or Rules and Regulations of the Association.

5. **Adjustments in Plans and Specifications.** Declarant will have the authority to make adjustments to the building plans and specifications set forth in this Declaration until such time as title to the first Unit in the Building that contains said Unit has been conveyed.

## **ARTICLE VII.**

### **MANAGEMENT OF THE REGIME**

1. **Association; Council of Co-owners.** The operation of the Condominium shall be by a nonprofit membership corporation organized and existing under Chapter 504, Code of Iowa. The name of the Association shall be "Cardigan Park Condominiums Owners Association". Copies of its Articles of Incorporation and of its Bylaws are attached hereto as Exhibit "A" and Exhibit "B", respectively. Whenever a vote or other action of Unit Owners as a group is required, the mechanics of conducting such a vote or taking such action shall be under the control and supervision of the Association. The action of the Association shall constitute the

action of the Owners or the Council of Co-owners whenever such action is permitted or required herein or by Chapter 499B of the Code of Iowa.

2. **Compliance.** All Owners, tenants, families, guests and other persons using or occupying the Regime shall be bound by and strictly comply with the provisions of the Bylaws of the Association and applicable provisions of other Condominium Documents, and all agreements, regulations and determinations lawfully made by the Association and its directors, officers or agents shall be binding on all such Owners and other persons. A failure to comply with the Bylaws or the provisions of the other Condominium Documents or any agreement or determination thus lawfully made shall be grounds for an action to recover sums due for damages on the part of the Association or any Owner, as applicable, or for injunctive relief or for any other relief authorized by law or in the Condominium Documents, without waiving any other remedy.

3. **Powers of Association.** Each Owner agrees that the Association has and shall exercise all powers, rights and authority granted unto it, the Council of Co-owners, and the Owners as a group by Chapters 504 and 499B of the Code of Iowa as amended, and such as are more particularly set forth in the Condominium Documents, including but not limited to the making of assessments chargeable to Owners and the creation of a lien on Units thereof, and to acquire a Unit at foreclosure sale and to hold, lease, mortgage or convey the same. Each Owner hereby waives any rights to delay or prevent such foreclosure by the Association which he or she may have by reason of a homestead exemption.

4. **Partition.** All Unit Owners shall be deemed to have waived all rights of partition, if any, in connection with such acquisition;

5. **Membership, Voting Rights.** The members of the Association shall consist of all of the record Owners of Units. After receiving the approval of the Association elsewhere required, change of membership in the Association shall be established by recording in the public records of Johnson County, Iowa, a deed or other instrument establishing a record title to a Unit in the Condominium and the membership of the prior Owner shall be thereby terminated. The members of the Association shall be entitled to cast one (1) vote for each Unit owned by such member.

6. **Restraint upon Assignment.** The share of a member in the funds and assets of the Association cannot be assigned, hypothecated or transferred in any manner except as an appurtenance to his or her Unit.

7. **Board of Directors.** The affairs of the Association shall be conducted by an initial Board of three (3) Directors, and after the first annual member's meeting, a Board of five (5) Directors, who shall be designated in the manner provided in the Bylaws.

8. **Discharge of Liability.** All Owners shall promptly discharge any lien which may hereafter be filed against his or her Condominium.

9. **Limitation on Association's Liability.** The Association shall not be liable for any injury or damage to property caused by or on the Common Elements or by another Owner or person in the Project or by any other means unless caused by the gross negligence of the Association. No diminution or abatement of common expense assessments shall be claimed or allowed for inconvenience or discomfort arising from the making of repairs or improvements of the Common Elements or from any action taken to comply with any law, ordinance or orders of a governmental authority.

10. **Indemnification of Directors and Officers.** Every Director and every officer of the Association shall be indemnified by the Association against all expenses and liabilities, including counsel fees, reasonably incurred by or imposed upon him or her in connection with any proceeding to which he or she may be a party, or in which he or she may become involved, by reason of his or her being or having been a Director or officer of the Association, or any settlement thereof, whether or not he or she is a Director or officer at the time such expenses are incurred, except in such cases wherein the Director or officer is adjudged guilty of willful misfeasance or malfeasance in the performance of his or her duties; provided that in the event of a settlement the indemnification herein shall apply only when the Board of Directors approves such settlement and reimbursement as being in the best interests of the Association. The foregoing rights of indemnification shall be in addition to and not exclusive of all other rights to which such Director or officer may be entitled.

11. **Agent to Receive Service of Process.** The following person, who is a resident of the State of Iowa, is designated as agent to receive service of process upon the Association:

<b><u>NAME</u></b>	<b><u>ADDRESS</u></b>
Michael J. Pugh	Bradley & Riley PC One South Gilbert Street Iowa City, IA 52240

## **ARTICLE VIII.**

### **MAINTENANCE, ALTERATION AND IMPROVEMENT**

1. **Definitions.** Certain terms used in this Article shall have a meaning as follows, provided any dispute over meanings shall be conclusively decided by the Board of Directors of the Association:

(a) "Maintenance" or "repair" shall mean the act of maintaining, restoration, renovation, reconstruction, replacement, rebuilding and similar work necessary to preserve a Unit or the property in its original condition as completed.

(b) "Improvement" shall mean the addition of a new structure, element or facility, other than a structure, element or facility otherwise provided for by this Declaration or any Supplementary Declaration.

## **2. Maintenance by Association.**

(a) The Association shall maintain all Common Elements, whether Limited or General, and shall make assessments therefor as a common expense except where maintenance has been specifically made the responsibility of each Unit or any particular Unit or Units.

(b) The Association shall repair incidental damage caused to a Unit through maintenance by the Association and shall assess the cost thereof as a common expense.

(c) If a Unit Owner defaults on his or her responsibilities of maintenance, the Association shall assume such responsibilities and shall assess the cost thereof against the Unit of such Owner and such assessment shall be collectible as if it were an assessment for common expenses.

(d) The Association may, in its discretion, assume responsibility for any maintenance project which requires reconstruction, repair, rebuilding, conservation, restoration or similar work to more than one Unit and the cost thereof may be in the discretion of the Association either assessed against each Unit on which such costs were incurred or assessed against all Units as a common expense according to the circumstances.

## **3. Maintenance by Owner.**

(a) Each Unit Owner at his or her own expense shall maintain the interior, including the boundary surfaces, of such Unit and its equipment, shall keep such interior in a clean and sanitary condition, shall do all redecorating, painting and other finishing which may at any time be necessary to maintain his or her Unit, and shall be responsible for the maintenance of all personalty including carpets, furnishings, and appliances within such Unit.

(b) The Owner of each Unit shall be responsible for maintaining the plumbing fixtures within the Unit and heating and air conditioning unit serving such Unit and all other utilities or portions thereof located within the boundaries of his or her Unit. The



Owner shall also, at his or her own expense, keep his or her Unit in a clean and sanitary condition.

(c) The Unit Owner shall maintain, at his or her expense, any improvement or other alteration made by him or her.

(d) The Owner of each Unit shall promptly report to the Association any defects or other maintenance needs which are the responsibility of the Association.

4. **Alterations or Improvements by Owner.** No Unit Owner shall make or permit to be made any structural alteration to a Unit or to a Building without first obtaining written consent of the Board of Directors of the Association (which consent may be given by a general rule or regulation) which shall determine the proper insurance of such improvement or other alteration, and the effect of such improvement or alteration on insurance of other property of the Regime. The Board of Directors of the Association shall arrange with such Unit Owner for the payment of the cost of any additional insurance thereby required. Alterations to the exterior of any Building or Common Element shall not be made if, in the opinion of the Board of Directors of the Association, such alteration would be detrimental to the integrity or appearance of the Regime as a whole. Such Owner shall do no act or work which will impair the structural soundness or integrity of the Building or safety of the property or impair any easement. The improvement or alteration of a Unit shall cause no increase or decrease in the number of ownership interests appurtenant to such Unit.

5. **Alterations or Improvements by the Association.** Whenever in the judgment of the Board of Directors the Common Elements shall require additions, alterations or improvements, the Board of Directors shall proceed with such additions, alterations or improvements and shall assess all Unit Owners for the cost thereof as a common charge.

## **ARTICLE IX.**

### **CONDITIONS OF AND RESTRICTIONS ON OWNERSHIP, USE, AND ENJOYMENT**

1. **Subjection of the Property to Certain Provisions.** The ownership, use, occupation, and enjoyment of each Unit and of the Common Elements of the Regime shall be subject to the provisions of the Bylaws and the Articles of Incorporation of the Association, and this Declaration, all of which provisions irrespective of where set forth or classified shall have equal status and shall be enforceable and binding as a covenant, condition, restriction, or requirement running with the land and shall be binding on and enforceable against each and all Units and the Owners thereof and their respective assigns, lessees, tenants, occupants and successors in interest.

2. **Use of Property.** The use of the property shall be in accordance with and subject to the following provisions:

(a) A Unit shall be used or occupied for living or dwelling purposes only.

(b) A Condominium may be rented or leased by the Owner or his or her lessee, provided the entire Unit is rented and the lease is in writing. The minimum lease term shall be thirty (30) days. Nightly or weekly rentals are prohibited. No lease shall relieve the Owner as against the Association and other Owners from any responsibility or liability imposed by the Condominium Documents. All Owners who lease their Condominiums shall promptly notify the Secretary of the Association in writing of the names of all tenants and members of tenants' family occupying such Condominium and shall provide the Secretary of the Association of the address and telephone number where such Owner can be reached.

(c) Nothing shall be altered in, constructed in, or removed from, the Common Elements, Limited or General, except upon written consent of the Board of Directors of the Association, which may be given through regulations of the Association, and further provided that any holder of a first mortgage which acquires possession of a Unit by foreclosure or by deed in lieu of foreclosure shall have the right to post signs for the sale or rental of such Unit until such Unit is sold or a lease is entered into.

(d) No activity shall be allowed which unduly interferes with the peaceful possession and use of the property by the Unit Owners nor shall any fire hazard or unsightly accumulation of refuse be allowed.

(e) No Unit Owner, guest or invitee thereof shall block vehicular access to each Unit's garage by parking vehicles or placing objects within that portion of the common driveway or private street which abuts the Unit's garage door or garage stall and which provides direct access to the garage. Each Unit Owner's guests or invitees will park their own vehicles only on the parking spaces provided within the Regime doing the same in such a manner as to not violate the provisions of this subparagraph. No vehicles may be permanently parked on the unreserved parking spaces within the Regime. Vehicles parked on unreserved parking spaces must be moved at least once every 24 hours. Parking of vehicles shall only be allowed in garages and on unreserved parking spaces as provided herein. However, Unit Owners, their guests and invitees shall be allowed to park vehicles on the common driveway directly behind the garage appurtenant to their Unit.

(f) Nothing shall be done or kept in any Unit or in the common area which will increase the rate of insurance on the common area, without the prior written consent of the Association. No Owner shall permit anything to be done or kept in his or her Unit or in the common area which will result in the cancellation of insurance on any Unit or any part of the common area, or which would be in violation of any law.

(g) The Association shall have the authority to adopt Rules and Regulations governing the use of the property and such rules shall be observed and obeyed by the Owners, their guests and invitees. The initial Rules and Regulations are attached to this Declaration as

Exhibit "C". The adoption of such Rules and Regulations shall not be considered an amendment to the Condominium Declaration unless such rule(s) is inconsistent with other provisions of the Declaration, in which case an Amendment to the Declaration will be required. The Association shall have the authority to impose fines against Unit Owners or their tenants for failure to comply with such Rules and Regulations, and such fines, if not timely paid, shall become a lien against the Unit, as provided in the Bylaws.

(h) Agents of or contractors hired by the Association may enter any Unit when necessary in connection with any maintenance, landscaping, or construction for which the Association is responsible, provided such entry shall be made with as little inconvenience to the Owners as practicable.

(i) A Unit Owner shall give notice to the Association of every lien against his or her Unit other than permitted mortgages, taxes, and Association assessments, and of any suit or other proceeding which may affect the title to his or her Unit, within ten (10) days after the lien attaches or the Owner receives notice of such suit.

(j) A Unit Owner shall be liable to the Association for the expense of any maintenance, repair, or replacement rendered necessary by his or her act, neglect, or carelessness, or by that of his or her family, guests, employees, agents or lessees, which liability shall include any increase in insurance rates resulting therefrom.

(k) No unit owner shall be permitted to erect a radio or TV antenna or any other fixture, item, wiring or appurtenance.

(l) No Unit shall house a pet except upon written approval of the Board of Directors of the Association as set forth in the Rules and Regulations, Exhibit "E", of this Declaration. Any person within the regime keeping a pet shall immediately clean and remove any messes created or caused by said pet. Further, no unleashed pets whatsoever shall be allowed upon the Limited or General Common Elements. No pets shall be housed outside on Common Elements.

**3. No Waiver.** Failure of the Association or any Owner to enforce any covenant, condition, restriction or other provision of Chapter 499B of the Code of Iowa, this Declaration, the Articles of Incorporation or Bylaws of the Association, or the rules and regulations adopted pursuant thereto, shall not constitute a waiver of the right to enforce the same thereafter.

## ARTICLE X.

### INSURANCE AND CASUALTY

**1. General Liability and Property Damage.** Comprehensive general liability and property damage insurance shall be purchased by the Board as promptly as possible following its election, and shall be maintained in force at all times, the premiums thereon to be paid by assessments. Prior to the organizational meeting, such insurance shall be procured by Declarant. The insurance shall be carried with reputable companies authorized to do business in the State of

Iowa in such amounts as the Board may determine. The policy or policies shall name as insured all the Owners and the Association. Declarant shall be named as an additional insured on such policy or policies until such time as Declarant shall have conveyed all of the Condominium Units in the Project. The policy or policies shall insure against loss arising from perils in both the common areas and the Units and shall include contractual liability coverage to protect against such liabilities as may arise under the contractual exposures of the Association, and/or the Board.

**2. Fire and Casualty.** Fire and other hazard insurance shall be purchased by the Board as promptly as possible following its election and shall thereafter be maintained in force at all times, the premiums thereon to be paid out of Association assessments. Policies shall provide for the issuance of certificates or such endorsement evidencing the insurance as may be required by the respective mortgagees. The policy, and certificates so issued, will bear a mortgage clause naming the mortgagees interested in said property. The policy or policies shall insure against loss from perils therein covered to all of the improvements in the Condominium Regime with a maximum deductible of \$2,500 per claim. Such policy or policies shall contain a Special Form endorsement. The improvements to be insured under this clause shall be continually insured to value, and the policy or policies shall contain replacement cost insurance. If reasonably available, the policy or policies shall contain a stipulated amount clause, or determinable cash adjustment clause, or similar clause to permit a cash settlement covering specified value in the event of destruction and a decision not to rebuild. The policy or policies shall name as insured all of the Owners, the Association and Declarant, so long as Declarant is the Owner of any of the Units in the Condominium Regime. The Declarant shall notify the insurance carrier of any change in ownership of a Unit until such time as the organizational meeting of the Unit Owners is held, at which time it shall be the responsibility of the Association to notify the insurance carrier of a change in the ownership of any Unit. The policy or policies shall also cover personal property owned in common, and shall further contain waiver of subrogation rights by the carrier as to negligent owners.

**3. Fire and Casualty on Individual Units.** Except as expressly provided in this clause and in clause 4, no Owner shall separately insure his or her Condominium or any part thereof against loss by fire or other casualty covered by the insurance carrier under clause 2. Should any Owner violate this provision, any diminution in insurance proceeds resulting from the existence of such other insurance, shall be chargeable to the Owner who acquired such other insurance, who shall be liable to the Association to the extent of any such diminution and/or loss of proceeds.

**4. Personal Liability on Individual Units.** An Owner may carry such personal liability insurance, in addition to that herein required, as he or she may desire. In addition, the personal property of the Unit Owner shall be separately insured by such Owner to its full insurable value, such insurance to be limited to the type and nature of coverage often referred to as "Condominium Unit Owners Insurance". All such insurance separately carried shall contain waiver of subrogation rights by the carrier as to negligent Owners.

5. **Additional Coverage.** The Board may purchase and maintain in force, at the expense of the maintenance fund, debris removal insurance, fidelity bonds, and other insurance and/or bonds that it deems necessary. The Board shall purchase and maintain workmen's compensation insurance to the extent that the same shall be required by law respecting employees of the Association. The Board shall also maintain "all risk" insurance coverage on the Project to insure against water damage and like kind of casualties.

6. **Loss Adjustment.** The Board is hereby appointed the attorney-in-fact for all Owners to negotiate loss adjustment on the policy or policies carried by the Association.

7. **Association as Trustee for Proceeds.** In the event of damage or destruction by fire or other casualty affecting a Unit or Units, and/or if any portion of the common area is damaged or destroyed by fire or other casualty, all insurance proceeds paid in satisfaction of claims for said loss or losses shall be segregated according to losses suffered by each Unit or Units and/or the common area, and shall be paid to the Association as trustee for the Owner or Owners and for the encumbrancer or encumbrancers, as their interest may appear. Said insurance proceeds, and the proceeds of any special assessment as hereinafter provided, whether or not subject to liens of mortgages or deeds of trust, shall be collected and disbursed by said trustee through a separate trust account on the following terms and conditions:

(a) **Partial Destruction of Common Elements.** If the damaged improvement is a Common Element, the Board of Directors of the Association may without further authorization contract to repair or rebuild the damaged portion of the Common Element substantially in accordance with the original plans and specifications thereof.

(b) **Partial Destruction of Units and Common Elements.** In the event of damage to, or destruction of, any Unit or Units with accompanying damage to the Common Elements but the total destruction or damage does not represent sixty percent (60%) or more of the Units within the Regime and the cost of repairing or rebuilding said damaged area does not exceed the amount of available insurance proceeds for said loss by more than \$15,000.00, the Board of Directors of the Association shall immediately contract to repair or rebuild the damaged portion of the Unit or Units and the Common Elements substantially in accordance with the original plans and specifications. If the cost to repair or rebuild exceeds available insurance by \$15,000.00, then Owners of the individual Units, by a unanimous vote of those present and entitled to vote, in person or by proxy, at a duly constituted Owners' meeting held within thirty (30) days from the date of such damage or destruction, shall determine whether the Board of Directors shall be authorized to proceed with repair or reconstruction.

(c) **Total Destruction.** In the event of sixty percent (60%) or more damage to, or destruction of, all Units within the Condominium Regime, by fire or other casualty, the Owners of the individual Units, by a unanimous vote of those present and entitled to vote, in person or by proxy, at a duly constituted Owners' meeting held within thirty (30) days from the date of such damage or destruction, shall determine whether the Board of Directors shall be authorized to proceed with repair or reconstruction, or whether said Project shall be sold;

provided, however, that such determination shall be subject to the express written approval of all record owners of mortgages upon any part of the Regime.

In the event of a determination to rebuild or repair, the Board shall have prepared the necessary plans, specifications and maps and shall execute the necessary documents to effect such reconstruction or repair as promptly as practicable and in a lawful and workmanlike manner.

In the event of a determination not to rebuild, the Board shall offer the Project for sale forthwith, at the highest and best price obtainable, either in its damaged condition, or after damaged structures have been razed, the net proceeds of such sale, and the proceeds, if any, of insurance carried by the Association, and/or by the Owners as a whole on the Project, including coverage on the Units and the common area, except for Unit coverages under Clause 4 of this ARTICLE X, shall be distributed equally to the affected Unit Owners, except that where there is a mortgage of record or other valid encumbrance on any one Unit then, and in that event, with respect to said Unit the Association will distribute said proceeds which would otherwise have been distributable to such Unit Owner as follows: first to the record owner of mortgages upon affected Units and Common Elements in the Regime in satisfaction of the balance currently due on said encumbrances and then the remaining proceeds, if any, to the Unit Owner of record.

(d) In the event that the common area is repaired or reconstructed pursuant to the provisions of (a), (b), or (c) of this clause and there is any deficiency between the insurance proceeds paid for the damage to the common area and the contract price for repairing or rebuilding the common area, the Board shall levy a special assessment against each Owner in proportion to his or her percentage of ownership in the common area to make up such deficiency. If any Owner shall fail to pay said special assessment or assessments within thirty (30) days after the levy thereof, the Board shall make up the deficiency by payment from the maintenance fund, and the remaining Owners shall be entitled to the same remedies as those provided in ARTICLE VII. of this Declaration, covering a default of any Owner in the payment of maintenance charges.

(e) In the event of a dispute among the Owners and/or mortgagees respecting the provisions of this clause, any such party may cause the same to be referred to arbitration in accordance with the then prevailing rules of the American Arbitration Association.

In the event of arbitration, the party requesting the arbitration will give immediate notice thereof to the Board, which shall notify all other Owners and mortgagees as promptly as possible after the reference to arbitration is made, giving all such parties an opportunity to appear at such arbitration proceedings. The decision of the arbitrator in this matter shall be final and conclusive upon all of the parties. The arbitrator may include in his or her determination an award for costs and/or attorney fees against any one or more parties to the arbitration.

8. **Abatement of Common Expenses.** The Board is authorized to provide coverage for payment of maintenance charges which are abated hereunder on behalf of an Owner whose Unit is rendered uninhabitable for a peril insured against.

9. **Review of Insurance Needs.** Insurance coverages will be analyzed by the Board, or its representative, at least every year from the date hereof and the insurance program revised accordingly.

## **ARTICLE XI.**

### **MORTGAGEE PROTECTIONS**

1. **Right to Mortgage.** Each Unit Owner shall have the right, subject to these provisions, to grant separate mortgages for his or her Unit together with the respective ownership interest in the Common Elements. No Unit Owner shall have the right or authority to make or create or cause to be made or created from the date hereof any mortgage or other lien on or affecting the project or any part thereof, except only to the extent of his or her own Unit and the respective ownership interest in the Common Elements appurtenant thereto.

2. **Lien Subordination.** The lien for common expenses payable by a Unit Owner shall be subordinate to the lien of a prior recorded first mortgage on the interest of such Unit Owner. This paragraph shall not be amended, changed, modified, or rescinded without the prior written consent of all mortgagees of record holding a lien against all or a part of the Project.

3. **Mortgagee's Rights.** Upon written request, any mortgagee, or insurer or guarantor of any first mortgage will be entitled to:

(a) Inspect the books and records of the Association during normal business hours;

(b) Receive a financial statement of the Association within ninety (90) days following the end of any fiscal year of the Project; and

(c) Receive written notice of all meetings of the Association and designate a representative to attend all such meetings.

4. **Insurance Proceeds Upon Damage.** In the event of substantial damage to or destruction of any Unit or any part of the Common Elements, the mortgagee of a Unit will be entitled to timely written notice of such damage or destruction, and no provision of this Declaration or any other document establishing the Project will entitle the Unit Owner or other party to priority over such mortgagee with respect to the distribution of any insurance proceeds. Any proceeds from settlement shall be payable to the Owners' Association, for the benefit of the Unit Owners and their mortgage holders as more specifically set forth in ARTICLE X.

5. **Condemnation.** If any Unit or portion thereof or the Common Elements or any portion thereof is made the subject matter of any condemnation or eminent domain proceeding or is otherwise thought to be acquired by a condemning authority, the mortgagee of a Unit will be entitled to timely written notice of any such proceeding or proposed acquisition, and no provisions of this Declaration or any other document establishing the Project shall entitle the Unit Owner or other party to priority over such mortgagee with respect to the distribution of the proceeds of any award or settlement. Any proceeds from settlement shall be payable to the Owners' Association, for the benefit of the Unit Owners and their mortgage holders.

6. **No Right of First Refusal.** The right of a Unit Owner to sell, transfer, or otherwise convey the Owner's Unit will not be subject to any right of first refusal or any similar restriction in favor of the Association.

7. **Rights of Mortgagees Under Foreclosure.** Each mortgagee who takes possession of a Unit by virtue of foreclosure of the mortgage, or by deed or assignment in lieu of foreclosure, or any purchaser at a foreclosure sale, will take the Unit free of any claims for unpaid assessments and charges against the Unit which accrue prior to the time such holder takes possession of the Unit, except for claims for a pro rata reallocation of such assessments or charges to all Units including the mortgaged Unit.

8. **Notice to Mortgagee.** Upon written request of mortgagee, the holder of a first mortgage shall be entitled to prompt written notice from the Association of any default in the performance of any obligation under this Declaration, the Articles of Incorporation, the Bylaws, or the Rules and Regulations of the Association, which default is not cured by the Unit Owner within thirty (30) days; notice of lapse, cancellation or material modification of any insurance policy or fidelity bond maintained by the Association, and any proposed action that requires the consent of a specified percentage of eligible mortgage holders.

## **ARTICLE XII.**

### **CONDEMNATION**

1. **Condemnation; General.** If all or part of the Project is taken or threatened to be taken by condemnation, the Board shall act on behalf of the Association, to represent the Unit Owners in any proceedings, negotiations, settlements, or agreements. Each Unit Owner hereby appoints the Association as attorney-in-fact for this purpose. The expense of participation in such proceedings by the Board shall be a common expense. The Board may obtain and pay for such assistance from attorneys, appraisers, architects, engineers, expert witnesses, and other persons as the Board deems necessary or advisable to aid or advise it in matters relating to such proceedings. All damages or awards for any such taking shall be deposited with the Board, acting as trustee, and such damages or awards shall be applied or paid as provided herein.



2. **Condemnation of Common Elements.** If any action is brought to condemn a portion of the Common Elements, the Board shall have the sole authority to determine whether to defend or resist such action, to make any settlement with respect thereto, or to convey such property to the condemning authority in lieu of condemnation. After the damages or awards for such taking are determined, such damages or awards shall be paid to each Unit Owner in proportion to his or her ownership interest. The Board may call a meeting of the Association, at which meeting the members by a majority vote may decide whether to replace or restore insofar as possible the Common Elements so taken or damaged.

3. **Payment of Awards and Damages.** Any damages or awards paid to or for the account of any Unit Owner by the Board, acting as trustee, shall be paid to the Association, for the benefit of the Unit Owners and their mortgage holders. Any awards shall be applied first to the payment of any taxes or assessments by governmental authority past due and unpaid with respect to that Unit; secondly, to amounts due under any mortgages; thirdly, to the payment of any unpaid common expenses or special assessments charged to or made against the Unit; and finally to the Unit Owner.

## **ARTICLE XIII.**

### **TERMINATION**

1. **Procedure.** The Condominium may be terminated in the following manner, in addition to the manner provided by the Horizontal Property Act:

(a) **Destruction.** In the event it is determined in the manner elsewhere provided that the Building shall not be reconstructed because of major damage, the Condominium plan of ownership will be thereby terminated in compliance to the provisions of Section 499B.8 of the Code of Iowa (2011), as amended.

(b) **Agreement.** The Condominium may be terminated at any time by the approval in writing of all of the Owners of the Condominium and by holders of all liens affecting any of the Units by filing an instrument to that effect, duly recorded, as provided in Section 499B.8 of the Code of Iowa. It shall be the duty of every Unit Owner and his or her respective lien holder to execute and deliver such instrument and to perform all acts as in manner and form may be necessary to effect the sale of the Project when at a meeting duly convened of the Association, the Owners of 100% of the voting power, and all record owners of mortgages upon Units in the Regime, elect to terminate and/or sell the Project.

(c) **Certificate.** The termination of the Condominium in either of the foregoing manners shall be evidenced by a certificate of the Association executed by all members of the Association and their respective holders of all liens affecting their interest in the Condominium, certifying as to facts effecting the termination, which certificate shall

become effective upon being recorded in the office of the Johnson County Recorder in Iowa City, Iowa.

2. **Form of Ownership after Termination.** After termination of the Condominium, the Project will be held as follows:

(a) The property (land and improvements) shall be deemed to be owned in common by the Owners.

(b) The undivided interest in the property owned in common which shall appertain to each Unit Owner shall be the percentage of undivided interest previously owned by such Owner in the common area and facilities.

(c) Any liens affecting any of the Condominiums shall be deemed to be transferred in accordance with the existing priorities to the undivided interest of the Owner in that property.

(d) After termination, the net proceeds of sale, together with the net proceeds of the insurance on the property, if any, shall be considered as one fund and shall be divided among all the Owners in a percentage equal to the percentage of undivided interest owned by each Owner in the Common Elements; after first paying out of the respective shares of the Owners, to the extent sufficient for that purpose, all liens on the undivided interest in the property owned by each Owner.

3. **Engineer's Certificate and Site Plan.** Amendments to the Engineer's Certificate or Site Plan for the purpose of showing and incorporating those Buildings and Units of the Regime whose construction is completed subsequent to the filing of this Declaration may unilaterally be made, executed and filed by the Declarant, its successor in interest or assigns.

#### **ARTICLE XIV.**

##### **AMENDMENTS AND MISCELLANEOUS**

1. **Procedure.** Except as otherwise provided in this Declaration, this Declaration may be amended and such amendment shall be made in the following manner:

(a) **Notice.** Notice of the subject matter of a proposed amendment shall be included in the notice of any meeting at which a proposed amendment is considered. Holders of a first mortgage of record shall receive notice of such proposed amendment as provided in the Bylaws of the Association.

(b) **Resolution.** A resolution adopting a proposed amendment may be proposed by either the Board of Directors or by any member of the Association. Except

as provided elsewhere, the resolution must be adopted by at least 67% of all Owners entitled to vote, in person or by proxy and 51% of the mortgagees who have requested notice of such amendment and who have outstanding or unreleased mortgages secured by Units; provided, however, no amendment effecting a substantial change in this Declaration or the Bylaws of the Association shall affect the rights of the holder of any such mortgage recorded prior to recordation of such amendment who does not join in the execution thereof and who does not approve said amendment in writing.

(c) Bylaws. In the case of an amendment to this Declaration by reason of an amendment to the Bylaws of the Association, then in the manner specified in such Bylaws.

(d) Execution and Recording. An amendment adopted pursuant to (b) or (c) above shall be executed by an officer specifically delegated to do so with the formalities required by Chapter 499B of the Code of Iowa. Upon the recordation of such instrument in the office of the Johnson County Recorder, the same shall be effective against any persons owning an interest in a Unit or the Regime.

**2. Amendment of Ownership Interest**. No amendment shall change the percentage of ownership in the Common Elements appurtenant to a Unit, nor increase the Owner's share of the common expenses unless the record Owner of the Unit concerned and all record owners of mortgages thereon shall affirmatively join in the adoption of such amendment.

**3. Engineer's Certificate and Site Plan**. Amendments to the Engineer's Certificate or Site Plan for the purpose of showing and incorporating those Buildings and Units of the Regime whose construction is completed subsequent to the filing of this Declaration may unilaterally be made, executed and filed by the Declarant, its successor in interest or assigns.

**4. Limited Construction Warranty**. Declarant agrees that all labor and workmanship for the construction of the Unit is of good quality and has been performed with good workmanship. Declarant hereby warrants the quality of said workmanship and materials, and agrees to correct any defects in materials and workmanship of which Declarant receives notice for a period of one year following the sale of a Unit to a third party. In addition, Declarant shall assign to each Unit owner all transferable manufacturers and dealers appliance and equipment warranties furnished to Declarant as a part of the construction of said Unit. In the event defects appear in any appliance or equipment for which manufactures or dealers warranties have been assigned to a Unit Owner, the responsibility for indemnification and recovery for such deficiencies shall be the sole responsibility of the Unit Owners. Unit Owners, in such event shall also be solely responsible for any negotiations with the manufacturer of such materials or products or its agent. Declarant shall, however, cooperate with the Unit Owners by furnishing Unit Owners with any information previously made available to Declarant.

Notwithstanding the foregoing, Declarant shall not be responsible for the natural attributes of any materials used during construction (e.g. coloration or pattern of wood, granite or other natural materials, deterioration due to excessive weather conditions). Declarant shall not be responsible for changes in the Unit due to the natural process of settling, nor shall Declarant be responsible for expansion, contraction or weathering of materials due to weather and weather changes.

THE FOREGOING WARRANTIES SHALL SURVIVE OWNERS' INSPECTION, ACCEPTANCE AND USE, AND ARE GIVEN IN LIEU OF ALL OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR USE.

*[Remainder of this Page Intentionally Left Blank]*

[Signature page to Condominium Declaration]

IN WITNESS WHEREOF, Declarant has executed this Declaration the day and year first above written.

ARLINGTON DEVELOPMENT, INC.

By: John W. Moreland, Jr.  
John W. Moreland, Jr.  
President and Secretary

STATE OF IOWA            )  
  ) SS:  
COUNTY OF JOHNSON    )

This instrument was acknowledged before me on this 14 day of December, 2012 by John W. Moreland, Jr., as President and Secretary of Arlington Development, Inc.

Michael J. Pugh  
Notary Public in and for the State of Iowa



**EXHIBIT "A"****ARTICLES OF INCORPORATION  
OF  
CARDIGAN PARK CONDOMINIUMS OWNERS ASSOCIATION**

To the Secretary of State of the State of Iowa:

The undersigned, acting as incorporator of a corporation pursuant to the provisions of the Revised Iowa Nonprofit Corporation Act under Chapter 504 of the 2011 Code of Iowa, as amended, adopts the following Articles of Incorporation for such corporation:

**ARTICLE I.****Name and Principal Office**

The corporation shall be known as Cardigan Park Condominiums Owners Association and its principal offices shall be located in Iowa City, Johnson County, Iowa.

**ARTICLE II.****Corporate Existence**

The corporate existence of this corporation shall begin upon the date these Articles are filed with the Secretary of State, and the period of its duration is perpetual.

**ARTICLE III.****Purposes and Powers**

(A) The purpose and objective of the corporation is to provide an entity to conduct the business and affairs of, and to act as or for, the co-owners of that certain Horizontal Property Regime (Condominium) created and submitted pursuant to the provisions of Chapter 499B of the Code of Iowa, as amended, known as Cardigan Park Condominiums and to be located on certain portions of real estate situated in Iowa City, Johnson County, Iowa.

The corporation shall have all powers and purposes granted or implied to a council of co-owners under the provisions of Chapter 499B of the Code of Iowa, as amended, and as are granted or implied by the Declaration of Condominium establishing said Condominium Regime, and all of such powers shall likewise constitute lawful purposes of the corporation. In addition, the corporation shall have all powers and purposes granted or implied to a nonprofit corporation

under Chapter 504 of the Iowa Code, and all of such powers shall likewise constitute lawful purposes of the Association.

(B) The purposes of the corporation are exclusively not for private profit or gain and no part of its activities shall consist of carrying on political propaganda or otherwise attempting to influence legislation, and the corporation shall make no distribution of income to its members, directors or officers, although members, directors, or officers may be reimbursed for expenses incurred while conducting the affairs of the corporation. No dividends shall be paid to members at any time.

(C) In maintaining property, the corporation may join with the management of any other Association(s) maintaining similar properties in securing or providing services or facilities common in whole or in part to both or all, and in discharging the expense thereof.

**ARTICLE IV.**

**Registered Office and Agent**

The address of the initial registered office of the corporation is Tower Place, Once South Gilbert Street, Iowa City, Iowa, 52240, and the name of its initial registered agent at such address is Michael J. Pugh.

**ARTICLE V.**

**Board of Directors**

The number of directors constituting the initial Board of Directors of the corporation is one (1), and the names and addresses of the persons who are to serve as the initial directors are:

<b><u>NAME</u></b>	<b><u>ADDRESS</u></b>
John W. Moreland, Jr.	1486 South First Avenue, Unit A Iowa City, Iowa 52240
Jeffrey Moreland	1486 South First Avenue, Unit A Iowa City, Iowa 52240
Michael Jensen	2346 Mormon Trek Blvd. Iowa City, Iowa 52246

The initial Board of Directors shall be subject to removal only by Arlington Development Inc. acting by and through its President until their term expires as provided in the Bylaws, but

thereafter a Director may be removed from office at a special meeting of the members of the corporation in such manner as may be provided by the Bylaws.

## **ARTICLE VI.**

### **Bylaws**

The initial Bylaws of the corporation shall be adopted by its initial Board of Directors, but the power to thereafter alter, amend, or repeal the same or adopt new Bylaws is reserved to the members of the corporation.

## **ARTICLE VII.**

### **Members and Voting**

Persons or entities owning Condominium Units submitted to the Regime shall be the members of the corporation, all of which and the rights and obligations thereof shall be governed by the provisions of the Bylaws. The voting rights of the members shall be fixed, limited, enlarged, or denied to the extent specified in the Bylaws.

## **ARTICLE VIII.**

### **Distribution of Assets Upon Liquidation**

In the event of liquidation, assets, if any remain, shall be distributed to the members in accordance to their proportionate share of ownership in the Condominium Regime, as determined by the Declaration of Condominium and the Bylaws. Any such distribution shall not be deemed to be a dividend or distribution of income.

## **ARTICLE IX.**

### **Amendment**

Article VI, VII, and VIII hereof shall be amended only by unanimous vote of all of the members of the corporation. Any other amendment to these Articles may be made as provided in Chapter 504 of the 2011 Code of Iowa and amendments thereto.

## **ARTICLE X.**

### **Incorporator**

The name and address of the incorporator is:



**NAME****ADDRESS**

Michael J. Pugh

Bradley & Riley, PC  
Tower Place  
One South Gilbert Street  
Iowa City, Iowa 52240**ARTICLE XI****Personal Liability**

The liability of a director of the corporation to the corporation or its members for money damages for any action taken, or any failure to take any action, as a director is hereby eliminated to the fullest extent permitted by the Act, except liability for any of the following:

1. The amount of a financial benefit received by a director to which the director is not entitled;
2. An intentional infliction of harm on the corporation or the members;
3. A violation of Section 504.834 of the Act; or
4. An intentional violation of criminal law.

**ARTICLE XII****Indemnification**

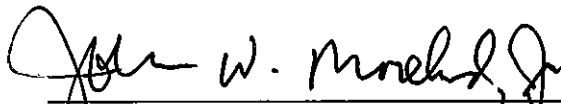
The corporation may indemnify directors and officers of the corporation to the full extent permitted by the Act, except liability for any of the following:

1. Receipt of a financial benefit to which the person is not entitled;
2. An intentional infliction of harm on the corporation or its members;
3. A violation of section 504.834 of the Act; or
4. An intentional violation of criminal law.

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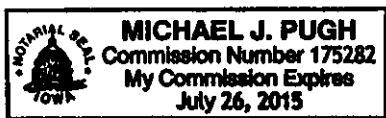
[Signature page to Articles of Incorporation]

Executed and dated at Iowa City, Iowa, this 14 day of December, 2012.

  
\_\_\_\_\_  
John W. Moreland, Jr., Incorporator

STATE OF IOWA            )  
  ) SS:  
COUNTY OF JOHNSON    )

This instrument was acknowledged before me on this 14 day of December, 2012 by John W. Moreland, Jr.



  
\_\_\_\_\_  
Notary Public in and for the State of Iowa

**EXHIBIT "B"****BYLAWS  
OF  
CARDIGAN PARK CONDOMINIUMS OWNERS ASSOCIATION**

These are the Bylaws of Cardigan Park Condominiums Owners Association (hereinafter referred to as "ASSOCIATION"), a corporation organized pursuant to Chapter 504 of the Code of Iowa, as amended, for the purpose of administering Cardigan Park Condominiums, a Horizontal Property Regime (Condominium) established pursuant to Chapter 499B of the Code of Iowa, as amended, located on certain portions of the following land in the City of Iowa City, Johnson County, Iowa:

**I. MEMBERS AND VOTING RIGHTS**

1. The Owners of each Condominium Unit shall constitute the members of the corporation and membership shall automatically cease upon termination of all interests which constitute a person an Owner. Declarant shall be and have the rights of members with respect to unsold Units. Whenever only one spouse is a record titleholder, the other spouse shall be considered an Owner for the purpose of membership, and shall be bound by the provisions of all Condominium Documents including that provision in relation to the Homestead exemption contained in Article VII of the Declaration.

2. An Owner of record shall be recognized as a member without further action for so long as he or she holds an ownership interest. If ownership is acquired but not of record, or if acquired other than by way of conveyance or other formal instrument of transfer (such as by death, judicial act or dissolution), the person acquiring or succeeding to ownership shall present the board of directors of the Association evidence satisfactory to it of facts evidencing lawful ownership status prior to exercise of any rights of membership in the Association. (Failure to provide such evidence shall not, however, relieve an Owner of his or her ownership obligations). A fiduciary or other official acting in the representative capacity shall exercise all membership rights and privileges of the Owner which he or she represents.

3. If more than one person is the Owner of the same Unit, all such Owners shall be members and remain jointly and severally liable for all membership obligations. In such cases, or if more than one fiduciary or other official is acting in the premises, the votes entitled to be cast by the Owners of that Unit shall be cast by the person named for that purpose on a certificate signed by all such Owners or fiduciaries or other officials and filed with the Secretary and such person shall be deemed to hold an ownership interest to such Unit for purposes of voting and determining the representation of such ownership interest at any meeting or for purposes otherwise provided herein. If such certificate is not executed and filed with the Secretary, such membership shall not be in good standing and the votes for that Unit shall not be considered in considering a quorum or a vote or for any other purposes until this bylaw is complied with.

4. The Owner of each Unit shall be entitled to one vote on all matters to be determined by the members of the Association either as Owners or as Units or as contemplated by Chapter 499B of the Code of Iowa, as amended, pursuant to the Declaration, including any supplements or amendments thereto, submitting the property to the Regime. Votes of a single Unit may not be divided.

## **II. MEMBERS' MEETINGS**

1. The organizational meeting of the members of the association to elect successors of the initial Board of Directors shall be held on the earlier of three years after the first Unit in the Condominium Regime has been conveyed to Unit purchasers or four months after 75% of the Units in the Condominium Regime have been conveyed to Unit purchasers.

2. A special meeting shall be held whenever called by the President or, in his or her absence or disability, by the Vice-President, or by any one member of the Board of Directors.

3. The Secretary or his or her designate shall give written notice to each member of the annual meeting or a special meeting called pursuant to Paragraph 2 hereof. Whoever requests the special meeting shall give like written notice of such special meeting. All notices shall set forth the time and place and purpose or purposes for which the meeting will be held. No action shall be taken at a special meeting which is not directly related to the purpose or purposes stated in the notice of such meeting.

4. The Secretary shall fix the record date for membership votes prior to any membership meeting. The record date for determining the members entitled to notice of a meeting is the close of business on the day preceding the mailing of the notice of that meeting. The record date for determining the members entitled to vote at a meeting is the date of the meeting.

5. After fixing a record date for notice of a meeting, the Secretary shall prepare an alphabetical list of the names of its members who are entitled to notice of the meeting. The list shall show the address of each member and the number of votes each member is entitled to cast at the meeting. The Secretary shall also prepare on a current basis through the time of the membership meeting a list of members, if any, who are entitled to vote at the meeting but were not entitled to notice of the meeting at the time notice was given. The Secretary shall make each list available as provided in Section 504.711 of the Iowa Code.

6. Notice of members' meetings shall be given by mailing or delivering same not less than ten (10), nor more than thirty (30) days prior to the date of the meeting. Notice shall be deemed to be given if mailed by first class mail to the member at the address of his or her Unit within the regime, unless at the time of giving such notice such member has given written direction delivered to the Secretary specifying a different mailing address to be carried on the

rolls of the Association. If more than one person is the owner of the same Unit or if more than one fiduciary or one official is acting in the premises, notice to such person shall be deemed to have been given, when in accordance with this paragraph to the person named in the certificate filed with the Secretary in accordance with Paragraph 3 of ARTICLE I. Notice of any meeting may be waived in writing by the person entitled thereto.

7. A quorum at a members' meeting shall consist of 2/3 of all of the Units. The acts carried or approved by a majority vote of all of the Units represented at a meeting at which a quorum is present shall constitute the acts of the membership unless a different rule is provided herein or by the Articles of Incorporation, the Declaration or other agreement to which the Association is a party. The President, or, in his or her absence or disability the Vice-President, shall preside at each members' meeting; if neither the President nor the Vice-President is able to preside, a chairman shall be elected by the members present at such meeting.

8. At a membership meeting, a person holding a member's proxy to vote shall be permitted to cast such member's vote on all questions properly coming before such meeting, provided such proxy must be in writing and signed by a member or other person entitled to cast votes, and shall set forth the Unit with respect to which such rights are pertinent, and the period in which the proxy is to be in force and effect. Decision of the Board of Directors as to the sufficiency of any proxy for recognition shall be final and not subject to appeal to the members.

9. At all meetings, the order of business shall consist of the following:

- (a) Election of Chairman, if required.
- (b) Calling of roll and certification of proxies.
- (c) Proof of notice of meeting or waiver of notice.
- (d) Reading and disposal of any unapproved minutes.
- (e) Reports of officers, if applicable.
- (f) Reports of committees, if applicable.
- (g) Election of Directors, if applicable.
- (h) Unfinished business.
- (i) New Business.
- (j) Adjournment.

Robert's Rules of Order shall govern unless the Chairperson prefers to utilize another method to facilitate the meeting.

### **III. BOARD OF DIRECTORS**

1. The affairs of the Association shall be managed by an initial Board of three (3) Directors. The initial Board shall consist of such persons as the Declarant may appoint pursuant to the Declaration and need not be members of the Association. The initial Board shall serve until the first annual members' meeting. From and after the first annual meeting of members, the

Board of Directors shall be selected from the members of the Association. An officer or designated agent of a partnership or corporate member shall qualify to serve as a Director.

2. At the first annual members' meeting and at each meeting thereafter five (5) Directors shall be elected and the term of office of each Director shall extend until the next annual meeting of the members and thereafter until their successors are duly elected and qualified or until removal in the manner as elsewhere provided.

3. Each Director shall be elected by ballot (unless such requirement is waived by unanimous consent) and by a plurality of the votes cast at the annual meeting of the members of the Association. Each person entitled to vote shall be entitled to vote for as many nominees as there are vacancies to be filled by election and each Director shall be elected by a separate ballot unless provided otherwise by unanimous consent of the members.

4. Except as provided in Paragraph 5 of this ARTICLE, vacancies on the Board of Directors may be filled until the date of the next annual meeting by a vote of the remaining Directors regardless of whether those remaining constitute a quorum.

5. The initial Directors shall be subject to removal only by the Declarant. Thereafter, a Director may be removed by concurrence of three-fourths (3/4) of the members of the Association at a special meeting called for that purpose. The vacancy on the Board of Directors so created shall, be filled by the persons entitled to vote at the same meeting.

6. The initial Directors as well as any other Directors appointed by the Declarant shall serve without compensation. Directors elected by the members shall receive such compensation and expenses as may be approved by the persons entitled to vote at any annual or special meeting.

7. An organization meeting of a newly-elected Board of Directors shall be held within ten (10) days of their election at such place and time as shall be fixed by the Directors at the meeting at which they were elected. No further notice of the organization meeting shall be necessary.

8. By a majority vote, the Directors may set the time and place for regular meetings of the Board and no notice thereof shall be required until such resolution is modified or rescinded. Special meetings of the Directors may be called by the President, Vice-President, or any Director, provided not less than two (2) days' notice shall be given, personally or by mail, telephone, or telegraph, which notice shall state the time, place and purpose of the meeting.

9. A quorum at a Directors' meeting shall consist of three of the five Directors. The acts approved by a majority vote of those present at a meeting duly called at which a quorum is present shall constitute the acts of the entire Board of Directors, except where approval by a greater number of Directors is required by the Declaration or these Bylaws.

10. The presiding officer of a Director's meeting shall be the President, or in his or her absence, the Vice-President.

11. The Board of Directors, by resolution approved by all members thereof, may designate from among its members such committees as it deems advisable and by resolution provide the extent and manner to which the same may have and exercise the authority of the board.

#### **IV. POWERS AND DUTIES OF THE BOARD OF DIRECTORS**

All of the powers and duties of the Association shall be exercised by the Board of Directors, including those existing under the common law and statutes, the Articles of Incorporation, and the documents establishing the Condominium Regime. Such powers and duties of the Directors shall be exercised in accordance with the provisions of the Declaration of Condominium which governs the use of the land, and in addition to those elsewhere provided, shall include but not be limited to the following:

1. The collection of assessments against members for all common expenses.
2. Use of the proceeds of assessments in the exercise of its powers and duties.
3. The maintenance, repair, replacement, and operation of the Regime property including all common areas, elements, and facilities, and Units as applicable, and the making or providing for payment for all such work and approving or delegating to the officers authority to approve vouchers therefor.
4. The reconstruction, repair, restoration, or rebuilding of the regime property and of any Units as applicable after casualty; construction of new improvements or alterations if approved; to make and amend regulations respecting the use and occupancy of the property in the Condominium Regime and to permit or forbid an action or conduct within the discretion committed to them in the Declaration, Bylaws, and resolutions of the members.
5. The enforcement by legal means of the provisions of the Horizontal Property Act, the Articles of Incorporation, Bylaws of the Association, Declaration, and the Rules and Regulations for the use of the property in the regime; and to take legal action in the name of the Association and on behalf of its members.
6. To contract for management of the regime and to delegate to such manager any or all powers and duties of the Association except such as are specifically required by the Declaration, Bylaws or resolutions of the members to have approval of the Board of Directors or the membership of the Association.

7. To employ, designate, and discharge personnel to perform services required for proper operation of the regime.

8. To carry insurance on the property committed to the Regime and insurance for the protection of unit owners, and occupants, and the Association.

9. To pay the cost of all power, water, sewer, and other utility or other services rendered to the Regime and not billed directly to the owners of the individual units.

10. To conduct all votes or determinations of the members other than at a membership meeting.

11. To borrow money from the bank, lending institution or agency for the use and benefit of the Association and to secure the loan or loans by pledge of the assets of the Association, and from time to time renew such loan and give additional security.

12. To do such other acts as are necessary and proper to effect the purpose of the Regime as stated in the Declaration and these Bylaws, provided such acts are not otherwise prohibited.

#### **V. OFFICERS**

1. The officers of the Association shall be the President who shall be a Director, a Vice-President who shall be a Director, a Treasurer, who need not be either a Director or a member, and a Secretary, who need not be either a Director or member. All such officers shall be elected annually by the Board of Directors and may be preemptorily removed and replaced by the vote of two-thirds (2/3) of the Directors at any meeting. The initial officers and their successors until the first annual meeting shall be chosen by the initial Board of Directors and shall serve until the organizational meeting of the members. The Board of Directors may from time to time create and fill other offices and designate the powers and duties thereof. Each officer shall have the powers and duties usually vested in such office, and such authority as is committed to the office by the Bylaws or by specific grant from the Board, but subject at all times to the provisions of the Bylaws and to the control of the Board of Directors.

2. The President shall be the chief executive officer of the Association. He or she shall preside at all membership meetings and meetings of the Board of Directors and shall have power to appoint committees from among the members to assist in the conduct of the affairs of the Association and the Regime.

3. The Vice-President shall preside over the membership meetings in the absence or disability of the President, and shall otherwise exercise the powers and duties of the President in the event of the absence or disability of the President and shall generally assist the President and exercise such other powers and duties as are prescribed by the directors.



4. The Secretary shall keep the minutes of all proceedings of membership meetings and Directors' meetings and shall have custody and control of the Minute Book of the Association and shall keep or be in charge and control of the records of the Association.

5. The Treasurer shall have control of the funds and other property of the Association and shall keep the financial books and records thereof.

6. The compensation of all officers and employees shall be fixed by the Directors. This provision shall not preclude the Board of Directors from employing a Director as an employee, nor the contracting with a Director for management of the Regime.

7. Any instrument affecting an interest in real property may be executed by the President or Vice-President and one other officer upon authorization of the Directors or in such manner as the Directors may otherwise direct.

## **VI. FISCAL MANAGEMENT**

1. The Board of Directors shall adopt a budget for each fiscal year (which shall be the same as the Association's fiscal year for Income Tax purposes) which shall include the estimated funds required to defray the common expenses and to provide and maintain funds for the following accounting categories according to good accounting practices:

(a) Current expenses which shall include all funds and expenditures to be made for the year for which the funds are budgeted, including a reasonable allowance for contingencies and working funds, except expenditures chargeable to reserves or to additional improvements. The balance of this fund at the end of each year shall be applied to reduce the assessments for current expense for the succeeding year.

(b) Reserve for deferred maintenance, which shall include funds for maintenance items which occur less frequently than annually.

(c) Reserve for replacement, which shall include funds for repair or replacement required because of damage, destruction, depreciation or obsolescence.

2. The Board of Directors shall assess against each Unit and the Owners thereof shall be liable for, a share of the items in the budget adopted pursuant to paragraph 1 equal to such Unit's pro rata share of common expenses as set forth in the Declaration. Such share shall be assessed annually in advance for the fiscal year for which the budget was prepared, and notice of such assessments shall be mailed or delivered not less than thirty (30) days prior to the first day of such fiscal year. Such assessment shall be due and payable from the respective Unit Owner or Owners in twelve (12) equal installments, each installment being due and payable the first day of each calendar month, within such fiscal year. In the event notice of such assessment

is not timely given, the amount of such assessment will not change but the due date for each installment which would otherwise be due and payable less than thirty (30) days from the giving of such notice, shall be due and payable on the due date of the first installment which is due after thirty (30) days from the date such notice was mailed or delivered. In the event the annual assessment proves to be insufficient, the budget and assessments, therefore, may be amended at any time by the Board of Directors. Such amended budget may be adopted at a special Directors' meeting upon an affirmative majority vote of the Directors. The additional amount so budgeted shall be assessed to each Unit in the same manner as assessments for the annual budget and shall be prorated among the remaining installments due and payable in such year.

3. Assessments for common expenses for emergencies and extraordinary expenditures, which cannot be paid from the annual assessments for common expenses and maintenance funds shall be made only after notice of the need thereof to the Unit Owners. After such notice and upon approval in writing by persons entitled to cast more than one-half (1/2) of the votes in the condominium, the assessments shall become effective, and shall be due in such manner as the Board of Directors may require after thirty (30) days' notice thereof. In the event any expenditure for repair or replacement of any Unit or common elements cannot be paid from annual assessments but can be at least ninety percent (90%) paid from insurance proceeds therefor, such expenditures may be made upon approval of the Board of Directors without approval of the members and an amended budget and assessment may be made therefor if necessary.

4. The Board of Directors may assess against any Unit and the Owner thereof shall be liable for any judgment obtained against the Owner by the Association, including the Association's reasonable attorney's fees. Such assessment shall be due and payable from the Unit Owner in twelve (12) equal installments, each installment being due and payable the first day of each calendar month. Notice of said assessment shall be given to the Owner by the Association at least thirty (30) days prior to the due date of the first installment.

5. The Board of Directors may assess against any Unit and the Owner thereof shall be liable for any fine levied by the Board of Directors for a violation of the Rules and Regulations.

6. If an Owner shall be in default of a payment of an installment upon an assessment, the Board of Directors may accelerate the remaining installments of the assessment upon notice thereof to such Owner, and thereupon the unpaid balance of the assessment shall become due upon the date stated in the notice, but not less than ten (10) days after delivery thereof to such Owner either personally or by registered or certified mail. Interest shall be computed and due on balances due under this paragraph but unpaid on such due date at the maximum rate of interest allowable by law from the date such balance becomes due and payable in accordance with the preceding sentence; such interest shall be in addition to any other payments for which said owner is liable.

7. The holder of a mortgage on any Unit, upon its filing written request with the Association, shall be given written notice by the Association of the nonperformance of a mortgagor's obligations under these Bylaws, the Declaration or other Condominium Documents, which is not cured within thirty (30) days.

8. All sums assessed but unpaid, including but not limited to, interest, with respect to a Unit or against a Unit Owner shall constitute a lien on such Unit prior to all other liens except:

(a) Tax liens on the unit in favor of any assessing Unit and special district;  
and

(b) All sums unpaid on the first mortgage of record.

Said lien may be foreclosed by the Association in the manner and with the consequences provided in Section 499B.17 of the Code of Iowa (2011), as amended, in which event the Owner shall be required to pay a reasonable rental for the Unit. In the event the Association forecloses on any lien, the Owner or Owners of such Unit, by their membership in this Association, specifically waive any rights to delay or prevent foreclosure which he, she or they may have against the Association by reason of the Homestead exemption. The Association may sue for money judgment for unpaid assessments and interest or sums due without foreclosing or waiving any lien which it holds.

9. If a mortgagee or purchaser of a Unit obtains title as a result of foreclosure of a first mortgage, neither such mortgagee nor purchaser nor their successors or assigns, shall be liable for the assessments chargeable to such Unit due prior to the acquisition of title, and such unpaid assessments shall thereafter be deemed to be common expenses collectible from all Unit Owners including the mortgagee or purchaser, and their successors and assigns. The Owner of a Unit pursuant to a voluntary conveyance or by inheritance or devise shall be jointly and severally liable with the grantor or prior Owner for all unpaid assessments against the grantor or prior Owner, but without prejudice to the rights of such grantee or devisee to recover from the grantor the amounts paid therefor. The grantee or other successor in interest of an individual subject to a levy of an assessment on account of default shall be liable for any such special assessment.

10. The depository of the Association shall be such bank or banks as shall be designated from time to time by the Directors and in which the moneys of the Association shall be deposited. Withdrawal of moneys from the accounts shall only be by checks signed by such persons as are authorized by the Directors.

11. An audit of the accounts of the Association may be made annually by a certified public accountant and if such audit is made a copy of the report shall be furnished to each member not later than sixty (60) days after the close of the fiscal year for which the report is made.

## **VII. AMENDMENT**

1. These Bylaws may be amended, altered, repealed or new Bylaws adopted by the members at a regular or special meeting of the members upon the affirmative vote of sixty-seven percent (67%) of all votes entitled to be cast; provided, however, no amendment effecting a substantial change in these Bylaws shall affect the rights of the holder of any mortgage recorded prior to recordation of such amendment who does not join in the execution thereof and who does not approve said amendment in writing.

2. No amendment may be adopted at either a special or regular membership meeting not included in the notice thereof, except if notice of the proposed amendment has been given, an amendment relative to the same subject may be adopted by those present, in person or by proxy and possession of the requisite percentage of membership and voting interests; provided further, no vote by proxy may be counted unless the proxy expressly provides for such contingency. Notice referred to herein shall be given in the manner prescribed in ARTICLE II, Section 3 of these Bylaws and shall be given to the persons described in ARTICLE II, Section 4, and the holder of any first mortgage of record which has notified the Association of its interests not more than fifty (50) days nor less than thirty (30) days before the date such meeting will be held. More than one proposed amendment may be included in the notice of a meeting.

3. To the extent provided by Section 499B.14 of the Code of Iowa, 2011, as amended, no modification nor amendment to these Bylaws shall be effective unless set forth in an amendment to the Declaration of Condominium, executed and recorded in the manner set forth in the Declaration and an amendment to these Bylaws shall constitute an amendment to the Declaration as provided for by law. Upon such recording, said amendment shall be effective against all persons having an interest in a Unit or the Regime regardless of whether said person had such interest at the time said amendment was adopted.

## **VIII. MISCELLANEOUS PROVISIONS**

1. The invalidity of any portion or provision of these Bylaws shall not affect the validity of the remaining provisions or portions hereof.

2. The Association shall not have or employ a corporate seal.

3. The Board of Directors may require fidelity bonds from all Directors, officers, or agents handling or responsible for Association funds and the expense of such bonds shall be common expense of the Association.

4. The Association shall promulgate such rules and regulations as it deems to be in the best interest of all Owners within the Regime. The initial Board of Directors shall adopt the initial rules and regulations which may be added to, amended, modified or subsequently altered by the Board of Directors. Such Rules and Regulations, as amended, shall be binding upon all

members, guests, and agents of members. An amendment to the rules and regulations shall not constitute an amendment to the Declaration and shall be valid and enforceable upon adoption without recording the same as an amendment to the Declaration.

5. The Association shall at all times maintain separate and accurate written records of each Unit and Owner and the address of each, and setting forth the status of all assessments, accounts and funds pertinent to that Unit and Owner. Any person other than a Unit Owner may rely on a certificate made from such records by an officer or agent of the Association as to the status of all assessments and accounts.

6. Each member shall have the obligations as such member as are imposed on him or her by the Regime documents as an Owner, and no member shall have any power or authority to incur a mechanic's lien or other lien effective against the Regime property except as the same may attach only against his or her interest therein.

7. The Board of Directors may, in its discretion, issue written evidence of membership, but the same shall be evidence thereof only and in no manner shall be transferable or negotiable, and the share of the member in the assets of the Association cannot be assigned, hypothecated, or transferred in any manner except as appurtenant to such assignment, hypothecation or transfer of the Unit.

8. Each Owner or lessee of his or her Unit, as applicable, shall have a right to use and enjoy the Common Elements provided that such use shall be limited to the uses permitted by the Declaration of Condominium and other governing documents of the Regime.

9. The Association, through its Board of Directors and officers, shall make available to all members during ordinary business hours copies of the Condominium Declaration and all exhibits thereto, including the Articles of Incorporation, Bylaw, minutes of special or annual meetings of the Association, and copies of periodic financial statements of the Association.

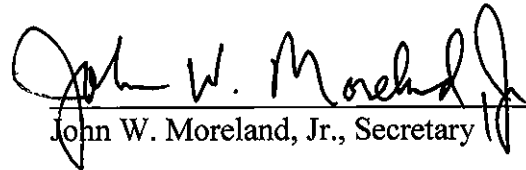
10. If any Owner shall violate or attempt to violate any of the provisions of the Declaration, Bylaws or Rules and Regulations of the Association, it shall be lawful for the Association or any other Owner to prosecute any proceedings at law or in equity against the person or persons violating or attempting to violate any such provisions and either prevent said person or persons from so doing or to recover damages or other remedies for such violation. The prevailing party in such action may be allowed to recover costs, expenses and reasonable attorney's fees from the other party. If the proceedings are prosecuted by the Association, any judgment recovered against the Owner, including reasonable attorney's fees, may be assessed against the Owner's Unit, as provided in ARTICLE VI, Section 4 herein and may be foreclosed as provided in ARTICLE VI, Section 7 herein.

*[Signature page to Bylaws]*

## **IX. DEFINITIONS**

Unless the context otherwise requires, the terms used herein shall have the meanings stated in the Horizontal Property Act, and as follows:

1. **Person.** The term “person” shall include an individual, a corporation, or other legal entity or its representative.
2. **Owner.** The term “Owner” for the purposes of these Bylaws shall mean any person who owns or holds for himself or herself an interest in one or more Units subject to the Regime; provided that the holder of a leasehold interest in a Unit shall not be an Owner; and further provided that the holder of an equitable interest shall be an Owner.
3. **Unit.** The term “Unit” means each Unit subjected to the Regime of one or more rooms intended for use as a residence.
4. **Common Expenses.** The term “Common Expenses” shall include:
  - (a) Expenses of administration, expenses of maintenance, operation, repair or replacement of common elements, and the portions of Units to be maintained by the Association.
  - (b) Expenses declared Common Expenses by the Declaration or these Bylaws.
  - (c) Any valid charge against the Regime as a whole.
5. **Singular, plural and gender.** Whenever the context so permits or requires, the use of the singular shall include the plural, the plural the singular, and the use of any gender shall include all genders.

  
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John W. Moreland, Jr., Secretary

**EXHIBIT "C"****RULES AND REGULATIONS**  
**FOR CARDIGAN PARK CONDOMINIUMS OWNERS ASSOCIATION**

1. Automobiles may be parked only in the areas provided for that purpose, and shall not be parked on the private streets or in such a manner as to impede or prevent ready access to any entrance to or exit from the Buildings by another vehicle. Furthermore, no boats, snowmobiles, trailers, recreational vehicles, motor homes, or semi trailer trucks shall be parked or stored anywhere in the parking areas or on the premises of the Condominium Regime known as Cardigan Park Condominiums.
2. Declarant has installed a satellite dish Central Antenna System ("CAS") to serve and benefit the Unit Owners located in each Building. Each Unit Owner benefited by the CAS shall use the CAS and refrain from installing an individual Antenna within any Unit or any portion of the Common Areas. The CAS shall be maintained by the Association as a Limited Common Element. For purposes of this paragraph, "Antenna" shall include any over-the-air device used for the receipt of direct broadcast satellite services; the receipt or transmission of fixed wireless signals; the receipt of video programming services via multi-point distribution services; or the receipt of television broadcast signals. "Antenna" shall also include any accompanying accessories necessary for the proper installation thereof, including, but not limited to, masts, cabling, supports, guy-wires, fastening hardware, and wiring.
3. Exterior name places and mailboxes will be installed in a manner uniform and consistent with that of the other Units and approved by the Association.
4. Unit Owners are reminded that alteration and repair of the Building is the responsibility of the Association, except for the interior of the Units. No work of any kind is to be done upon the exterior building walls or upon the interior boundary walls without first obtaining the approval of the Association. This includes any landscaping or gardening of any nature within the General Common Elements of the Regime.
5. No Unit Owner shall make or permit any disturbing noises in the buildings, or do or permit anything to be done therein which will interfere with the rights, comforts, or conveniences of other Unit Owners. No Unit Owner shall play upon or suffer to be played upon any musical instrument or operate or permit to be operated a phonograph, CD player or radio or television or other loudspeaker in such Owners' Unit between the hours of 10:00 P.M. and the following 6:00 A.M., if the same shall disturb or annoy other occupants of the Building or adjacent Units.
6. Each Unit Owner shall keep his or her Unit in a good state of presentation and cleanliness and shall not sweep or throw or permit to be swept or thrown therefrom, or from the

doors or windows thereof, any dirt or other substance. Each Unit Owner will keep the areas immediately in front of and in back of his or her Unit free and clear of all trash, papers and debris.

7. Unit Owners shall not cause or permit any unusual or objectionable noises or odors to be produced upon or to emanate from their respective Units.
8. No animals or reptiles of any kind shall be raised, bred, or kept in any Unit or in the Common Elements, except that a dog, cat or other household pet approved in writing by the Board of Directors of the Association, may be kept in a Unit, provided that it is not kept, bred or maintained for any commercial purpose; and provided further that any such pet which in the opinion of the Board of Directors of the Association is causing or creating a nuisance shall be permanently removed from the property upon three (3) days written notice from the Board of Directors of the Association. No Unit shall house more than one (1) pet, except as approved by the Board of Directors. Pets may be outside only if accompanied by a Unit Owner or lessee and shall only be allowed in areas designated for pets by the Association. Any person within the project keeping a pet shall immediately clean and remove any messes created or caused by said pet. Further, no unleashed pets whatsoever shall be allowed upon the Limited or General Common Elements.
9. Any consent or approval given under these Rules and Regulations may be added to, amended or repealed at any time by resolution of the Board of Directors of the Association.
10. No one may use an outdoor fireplace or fire pit of any type.
11. No one may use an outside grill except under the following conditions:
  - a) Gas grills are permissible on first floor open air patios but not within garages. For those Units that do not have first floor open air patios, grills may be temporarily used on driveway areas. However, grills shall not be permanently stored on any driveway surface.
  - b) The owner of a Unit where a grill is used must possess a valid liability insurance policy and must provide proof of such insurance to the Association prior to the first use of the grill and anytime after that upon the Association's request.
  - c) The owner of a Unit, by using a grill on the property, hereby agrees to indemnify and hold harmless the Association against any and all debts, obligations, costs and damages, including attorneys fees, arising from any claims or causes in action, whether in law or equity, which may be asserted against the Association relating to the use of a grill.



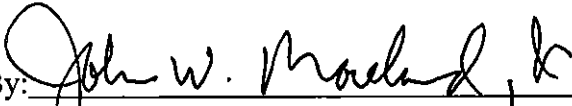
12. Trash compactors or common trash receptacles are located in designated areas within the development and are for owners' refuse disposal. All refuse must be placed in these areas for periodic pickup. No refuse shall be placed in building entryways, stairwells, curbside, or any other common area not specifically designated for such use.
13. Minor vehicle repairs, such as changing spark plugs, tires, and batteries will be allowed in the Common Elements. Tires, batteries, etc., must be promptly removed from the site and disposed of properly. Oil Changes, muffler replacements, brake, transmission, engine and body refinishing work will not be permitted in the Common Elements.
14. Unit owners shall not store any personal property in the General Common Elements.
15. There shall be no smoking within any Unit or Building within the Regime.
16. A Condominium may be rented or leased by the Owner or his or her lessee, provided the entire Unit is rented and the lease is in writing. The minimum lease term shall be thirty (30) days. Nightly or weekly rentals are prohibited. No lease shall relieve the Owner as against the Association and other Owners from any responsibility or liability imposed by the Condominium Documents. All Owners who lease their Condominiums shall promptly notify the Secretary of the Association in writing of the names of all tenants and members of tenants' family occupying such Condominium and shall provide the Secretary of the Association of the address and telephone number where such Owner can be reached.
17. The Association may levy a fine against any Unit Owner for violating the Condominium Declaration, Articles of Incorporation for the Association, Bylaws of the Association or any Rules and Regulations adopted by the Association, including any amendments to those documents (collectively "Condominiums Documents"). The procedure for levying fines shall be as follows:
  - a) Demand. Upon the complaint of any two Unit Owners or upon the complaint of any two Directors of the Association outlining an alleged violation of the Condominium Documents, an officer of the Association shall give the alleged violator written demand to cease and desist any alleged violation. The written demand shall specify (1) the alleged violation; (2) the action required to abate the violation; and (3a) if the violation is a continuing one, a time period not less than seven days during which the violation may be abated without further sanction; or (3b) if the violation is not a continuing one, a statement that any further violation of the same nature may result in the imposition of a fine after notice and a hearing.

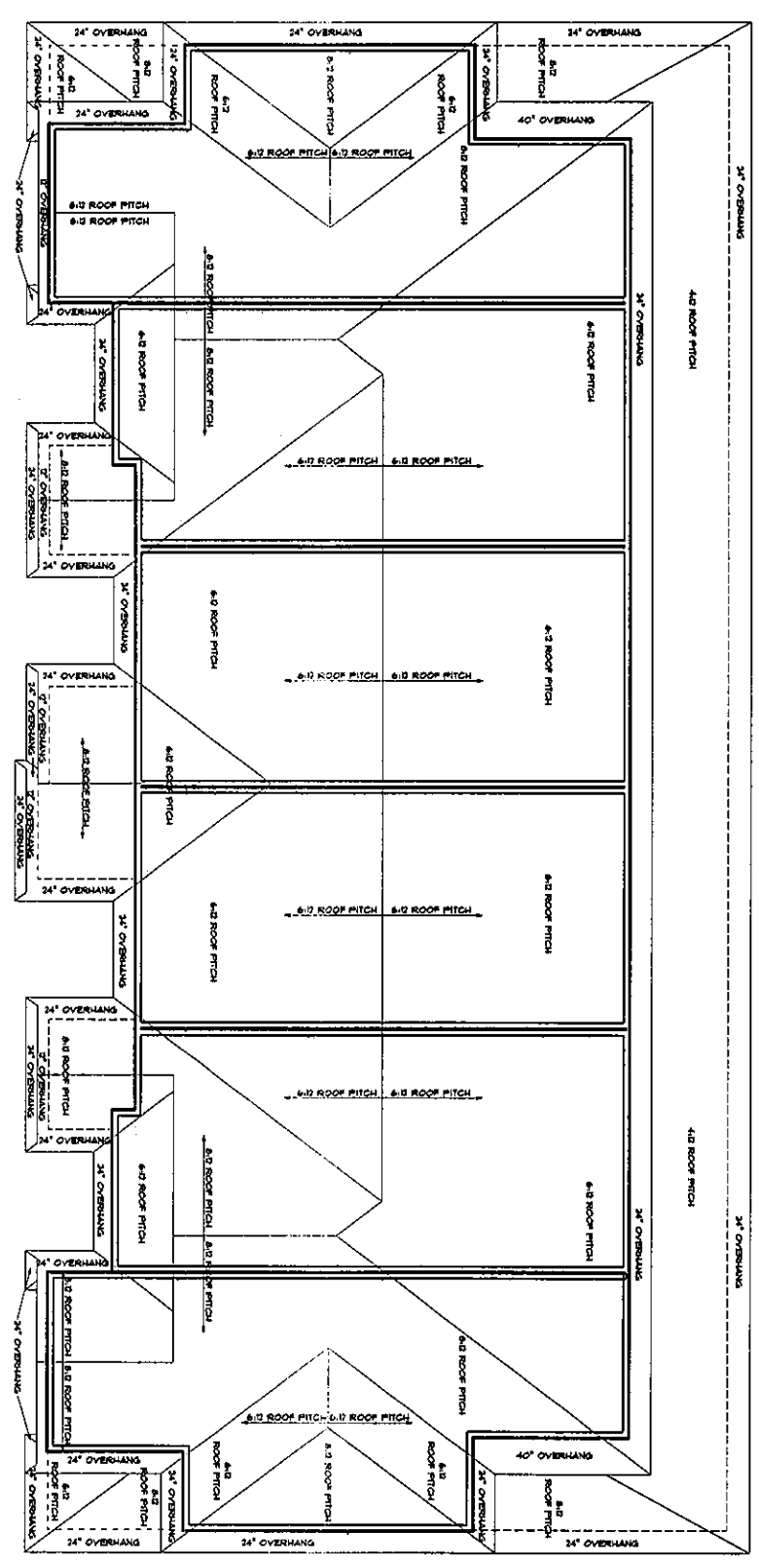
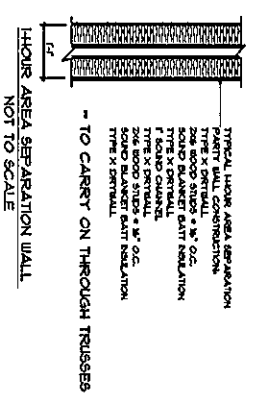
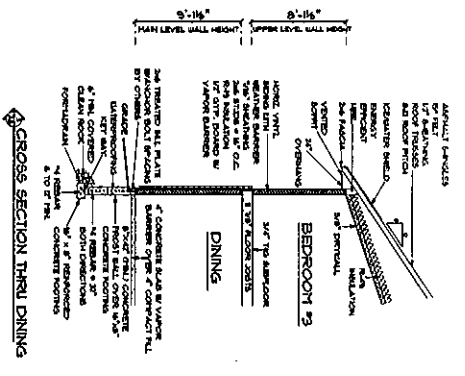
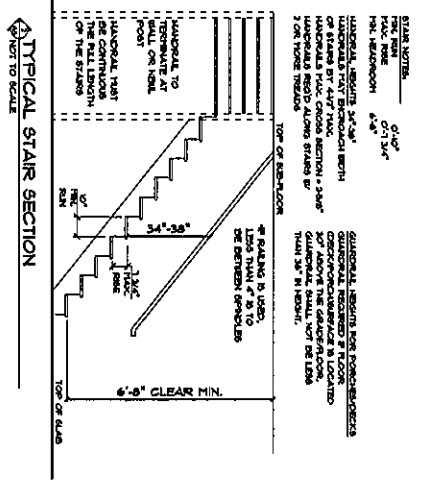
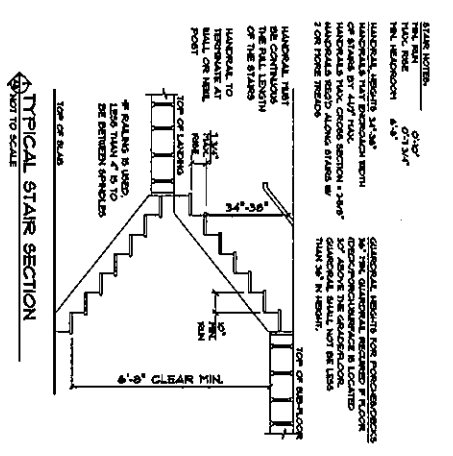
- b) Notice. Within 12 months of such demand, if the violation continues past the period stated in the demand for abatement without penalty, or if the same violation subsequently occurs, the Board shall serve the violator with written notice of a hearing to be held by the Board. The notice shall be served via U.S. Mail, regular delivery or by personal service. The notice shall contain the nature of the alleged violation, the time and place of the hearing, which shall be not less than seven days from the giving of the notice, an invitation to attend the hearing and produce any statement, evidence, and witnesses on his or her behalf, and the proposed fine to be imposed.
  - c) Hearing. The hearing shall be held in executive session pursuant to the notice affording the violator a reasonable opportunity to be heard. Prior to the effectiveness of any fine, proof of notice and the invitation to be heard shall be placed in the minutes of the meeting. Such proof shall be deemed adequate if a copy of the notice together with a statement of the date and manner of delivery is entered by the officer or Director who delivered such notice. The notice requirement shall be deemed satisfied if a violator appears at the meeting. The minutes of the meeting shall contain a statement of the results of the hearing and the sanction imposed, if any. The violator shall have the right to present evidence at the hearing (the formal rules of evidence shall not apply to the hearing) and to be represented by counsel at his or her own expense.
  - d) Amount of Fine. The Board of Directors of the Association shall be authorized to levy fines between \$20 and \$100 the first time a fine is levied against a Unit Owner, unless the violation involves the police or a threat to the safety of another person, in which case the Association shall be authorized to levy a fine of up to and including \$500. The Association shall be authorized to levy fines of up to and including \$500 for subsequent violations of the Condominium Documents made by the same violator.
  - e) Payment and Lien. The violator shall have 30 days from the date notice of the fine is mailed or delivered to the violator to pay the full amount of the fine. Any unpaid amount due from the Unit Owner constitutes a lien against the Owner's Condominium Unit pursuant to the Association's Bylaws. Upon levying the fine or at any time thereafter, the Association may record in the Johnson County Recorder's Office, a Notice of Lien Claim, notifying the public of the amount of the fine due from the Unit Owner.
18. These Rules and Regulations may be amended, modified or altered only as provided in the Bylaws of Cardigan Park Condominiums Owners Association.

*[Signature page to Rules and Regulations]*

These Rules and Regulations have been approved by the Board of Directors of Cardigan Park Condominiums Owners Association on the \_\_\_\_\_ day of December, 2012.

CARDIGAN CONDOMINIUMS II OWNERS ASSOCIATION

By:   
John W. Moreland, Jr., President and Secretary



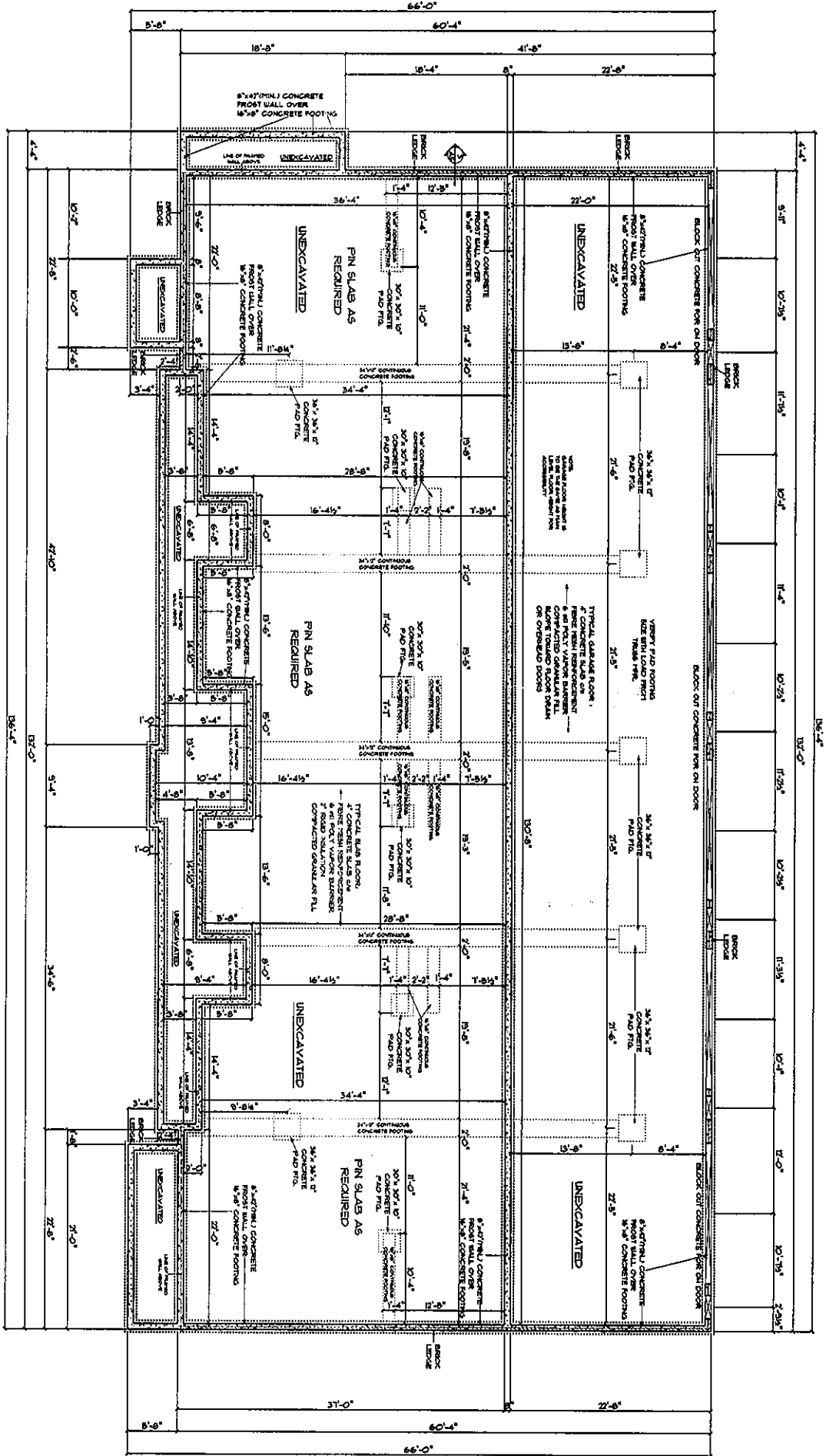
REVISED 12/11/2012

A5	SCALE: 1/8" = 1'-0" DATE: 09/25/2012 DRAWN BY: CDM CHECKED BY: CDM PROJECT NUMBER: 02M90		SOUTHEAST 6-PLEX CARDIGAN - TAFT BUILDING	DESIGN ELEMENTS RESIDENTIAL • LIGHT COMMERCIAL DRAFTING LAW TREE • WVA • 52755 304-629-4448 WWW.DESIGN-ELEMENTS.NET	REVISIONS
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FOUNDATION PLAN

- FOUNDATION NOTES**
- 3000 P.S.F. SOIL BEARING PRESSURE ASSUMED FOR FOOTING DESIGN. MODIFY AS NEEDED IF DIFFERENT CONDITIONS ARE ENCOUNTERED
  - DO NOT BACKFILL BASEMENT WALLS UNTIL FIRST FLOOR IS IN PLACE
  - 2\"/>

REVISED 12/11/2012

**SOUTHEAST  
6-PLEX  
CARDIGN-TAFT  
BUILDING**

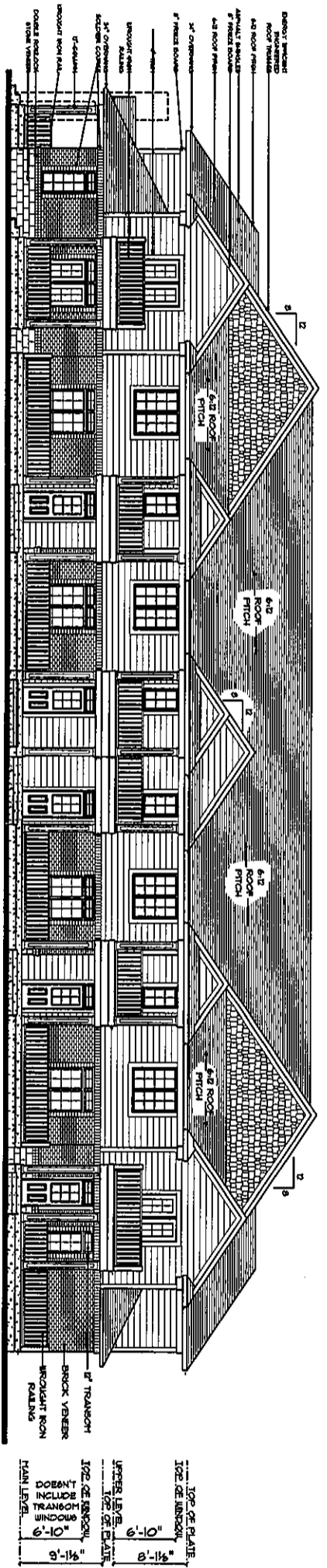
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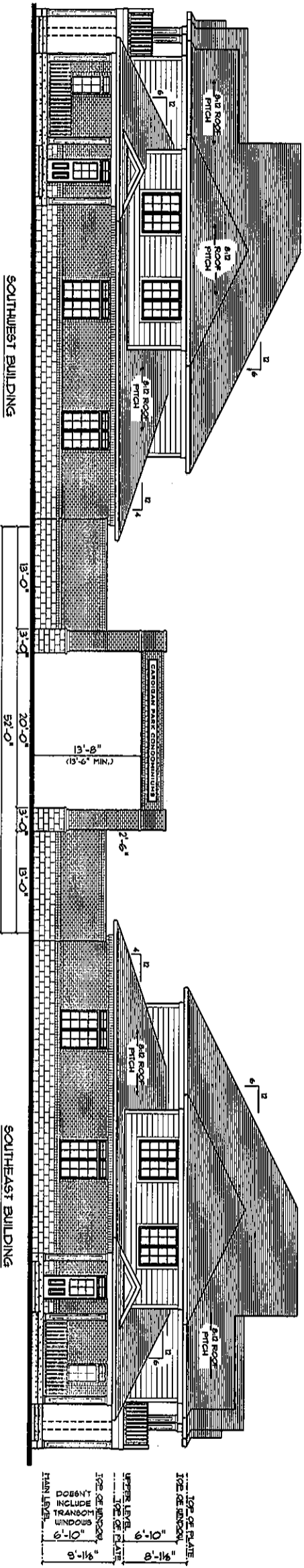
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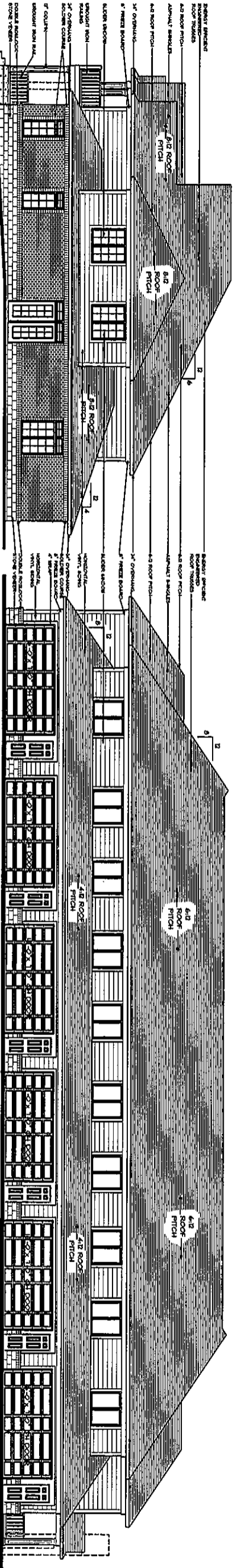
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FRONT ELEVATION  
SOUTHEAST BUILDING



SIDE ELEVATION (FACING CARDIGAN)  
SOUTHEAST BUILDING



SIDE ELEVATION (not facing cardigan)

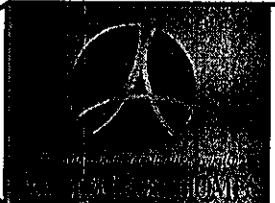
REAR ELEVATION

REVISED 12/11/2012

SOUTHEAST  
6-PLEX  
CARDIGAN-TAFT  
BUILDING

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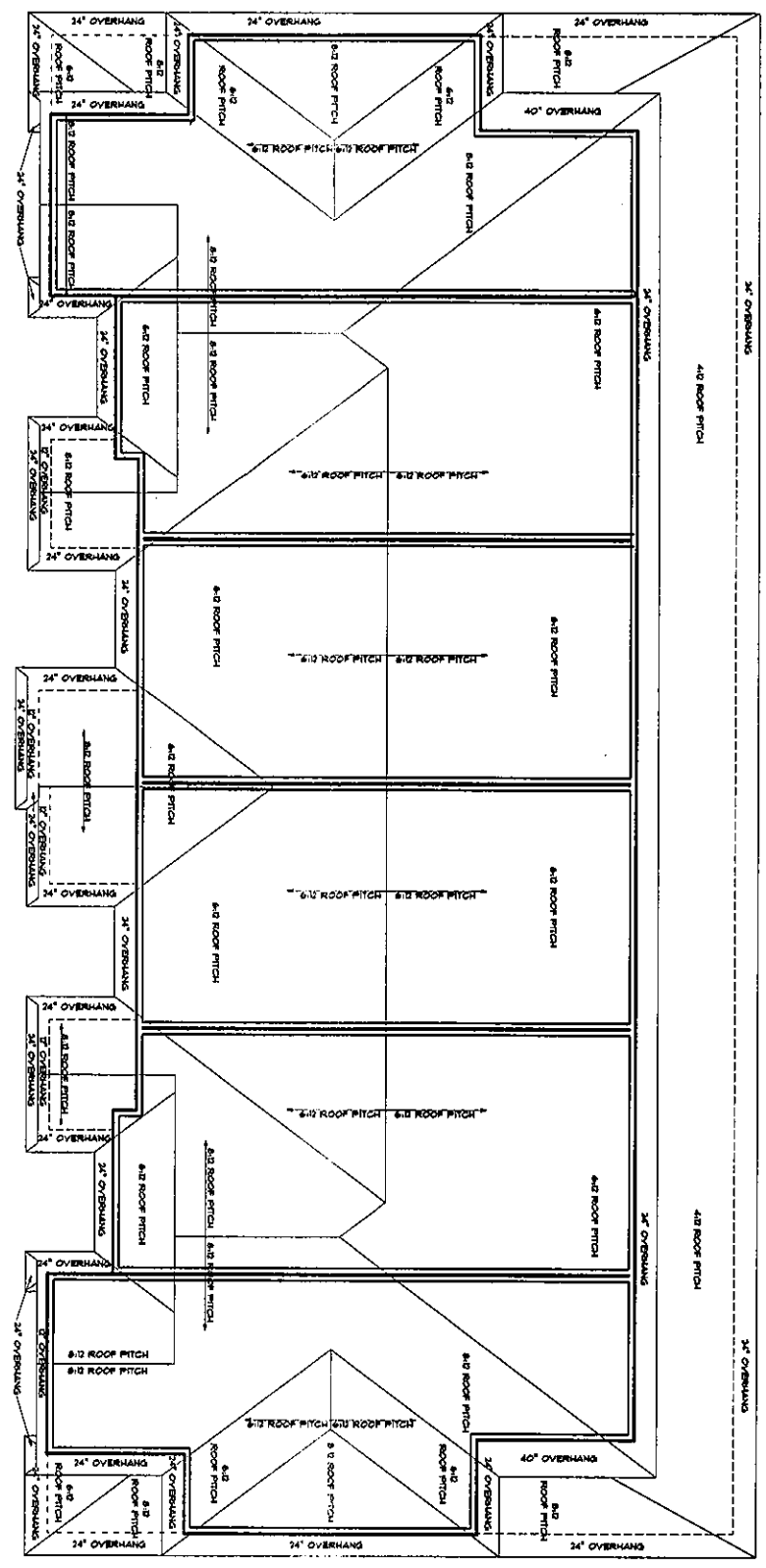
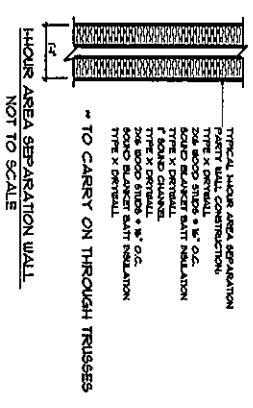
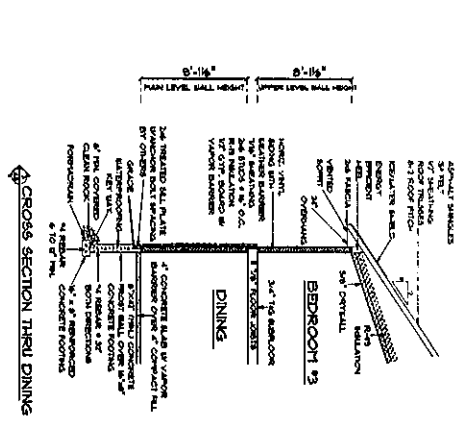
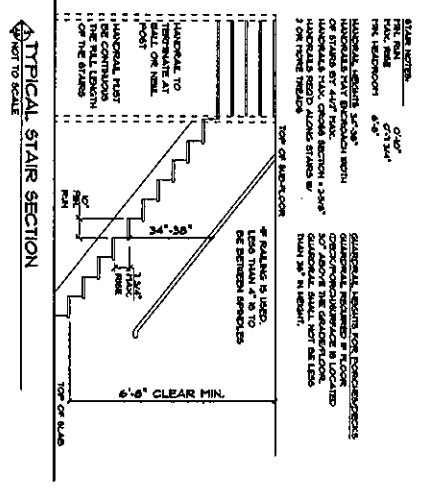
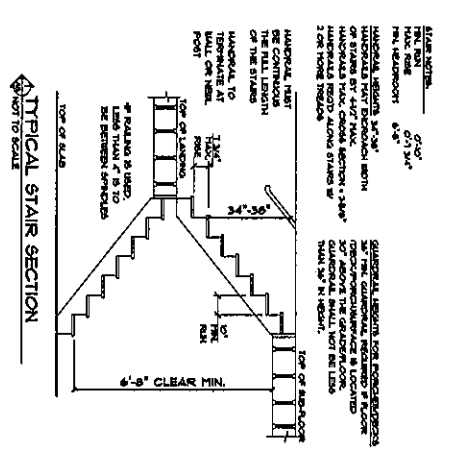
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REVISED 12/11/2012

**SOUTHWEST  
6-PLEX  
CARDIGAN - TAFT  
BUILDING**

SCALE: 1/8" = 1'-0"  
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CHECKED BY: CDM  
PROJECT NUMBER: 02M90

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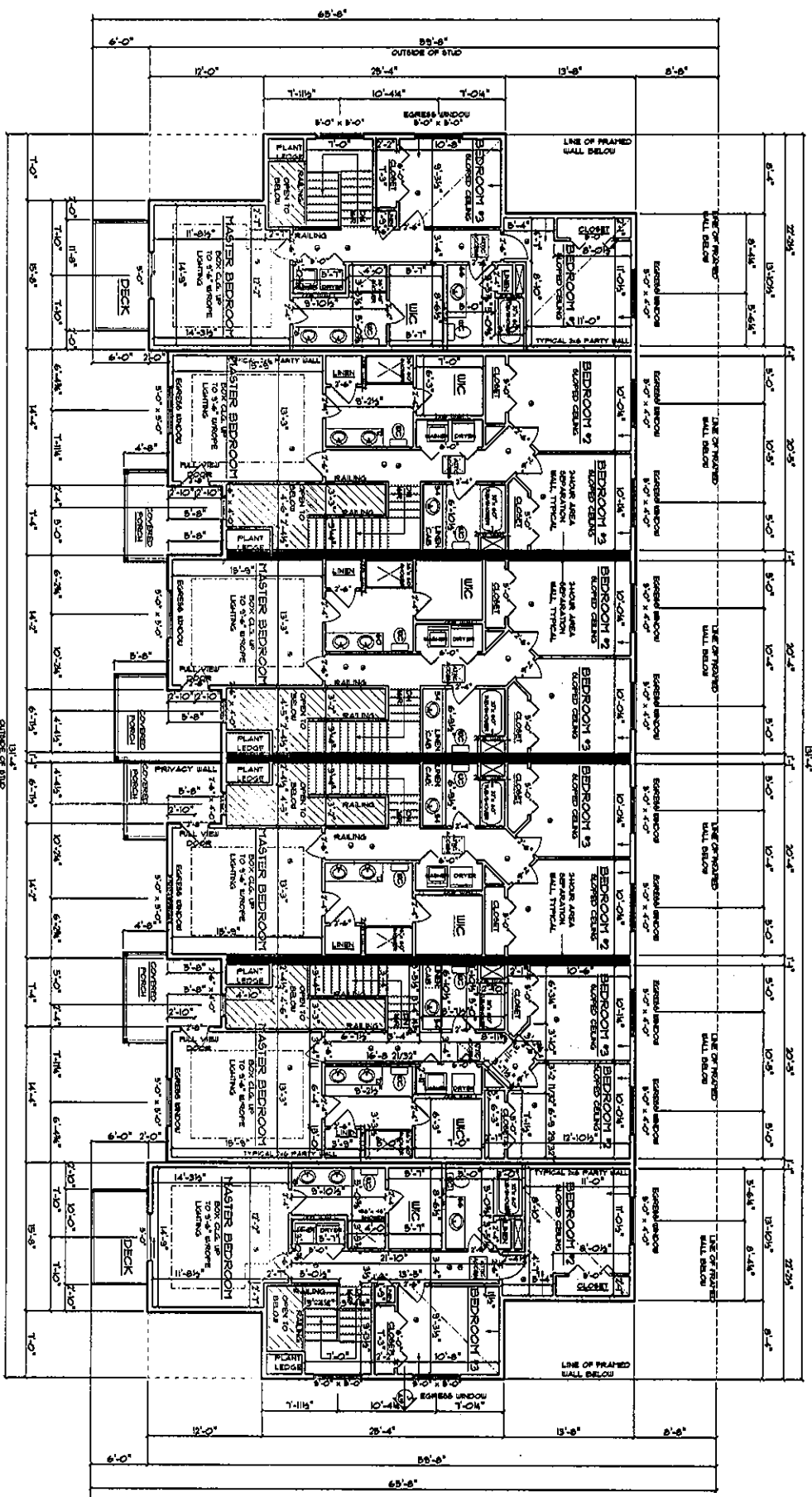
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- 2. ALL DIMENSIONS ARE TO FACE UNLESS NOTED OTHERWISE.
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- 29. ALL DIMENSIONS ARE TO CENTER UNLESS NOTED OTHERWISE.
- 30. ALL DIMENSIONS ARE TO FACE UNLESS NOTED OTHERWISE.



● CARBON MONOXIDE DETECTOR  
○ SMOKE DETECTOR

**UPPER LEVEL FLOOR PLAN**

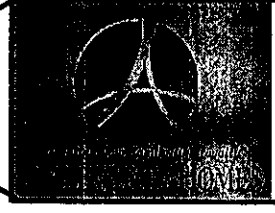
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UNIT 2	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"
UNIT 3	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"
UNIT 4	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"
UNIT 5	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"
UNIT 6	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"	32'-0"

REVISED 12/11/2012

**SOUTHWEST  
6-PLEX  
CARDIGAN-TAFT  
BUILDING**

**DESIGN ELEMENTS**  
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563-629-4445  
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SCALE: 1/8" = 1'-0"  
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DRAWN BY: CDM  
CHECKED BY: CDM  
PROJECT NUMBER: 02M90



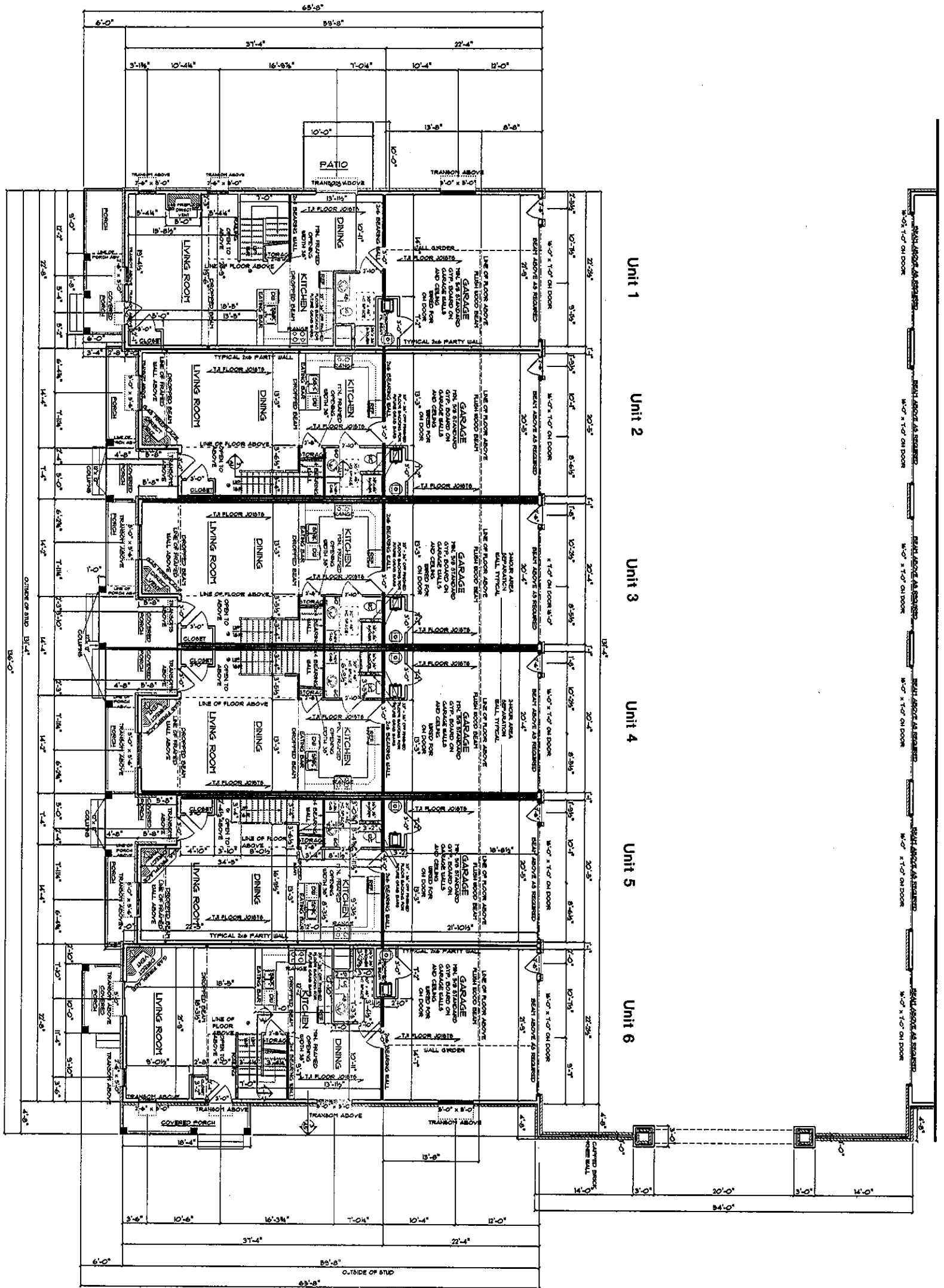
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REVISIONS

• A1 •

**NOTES**

- 1. SEE WALL HEIGHTS DURING CONSTRUCTION.
- 2. ALL OPENINGS ARE TO BE FINISHED AND ROOF TRUSSES ARE TO BE PROVIDED AND THE STATE OF CONSTRUCTION.
- 3. EXTERIOR WALLS ARE 2x4 @ 16" O.C. FLOOR JOISTS AND BEAMS ARE TO BE PROVIDED BY SUPPLIER.
- 4. ALL INTERIORS TO BE FINISHED TO 2" CLEARANCE IN FRONT OF OPENING.
- 5. TO BE FINISHED IN FRONT OF WATER CLOSET.
- 6. STAIRS - 11.0" RISE, 8" RUN, 1.5" TYP.
- 7. SPECIAL PROVISIONS ARE TO BE PROVIDED FOR ALL OPENINGS AND AT ALL STAIRWELL PEN CODES.
- 8. ALL EXTERIOR FINISHES TO BE PROVIDED BY SUBMITTALS FOR CODE.
- 9. ALL EXTERIOR FINISHES TO BE PROVIDED BY SUBMITTALS FOR CODE.
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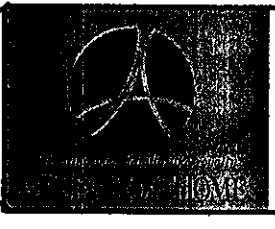


**MAIN LEVEL FLOOR PLAN**

END UNIT 50.0 FT.	END UNIT 50.0 FT.
MAIN LEVEL 50.0 FT.	MAIN LEVEL 50.0 FT.
UPPER LEVEL 50.0 FT.	UPPER LEVEL 50.0 FT.
TOTAL 50.0 FT.	TOTAL 50.0 FT.

REVISED 12/11/2012

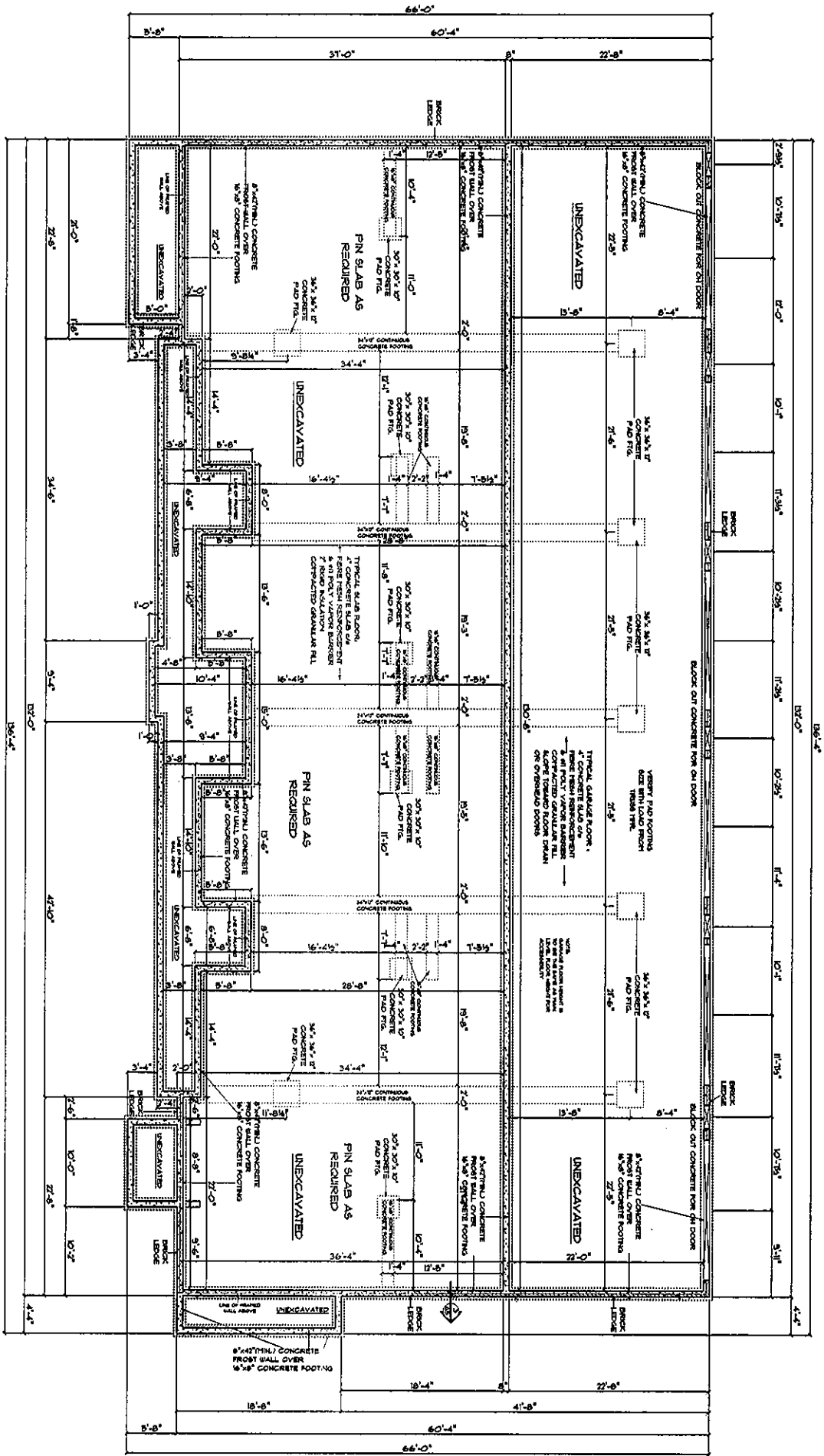
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 DRAWN BY: CDM  
 CHECKED BY: CDM  
 PROJECT NUMBER: 02M90



**SOUTHWEST  
 6-PLEX  
 CARDIGAN-TAFT  
 BUILDING**

**DESIGN ELEMENTS**  
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 LAKE TREE • WVA • 52755  
 59-629-6445  
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FOUNDATION PLAN

- FOUNDATION NOTES**
- 2000 PSF SOIL BEARING PRESSURE ASSUMED FOR FOOTING DESIGN. MODIFY AS NEEDED IF DIFFERENT CONDITIONS ARE ENCOUNTERED
  - DO NOT BACKFILL BASEMENT WALLS UNTIL FIRST FLOOR IS IN PLACE
  - 3000 PSI CONCRETE (TYPICAL)
  - 3000 PSI CONCRETE COVER ON DISTURBED SOIL IF ENCOUNTERED DURING EXCAVATE AND EXCEED FOOTING DEPTH
  - FOOTINGS ARE TO MEET LOCAL PROAST REQUIREMENTS

REVISED 12/11/2012

**SOUTHWEST  
6-PLEX  
CARDIGN-TAFT  
BUILDING**

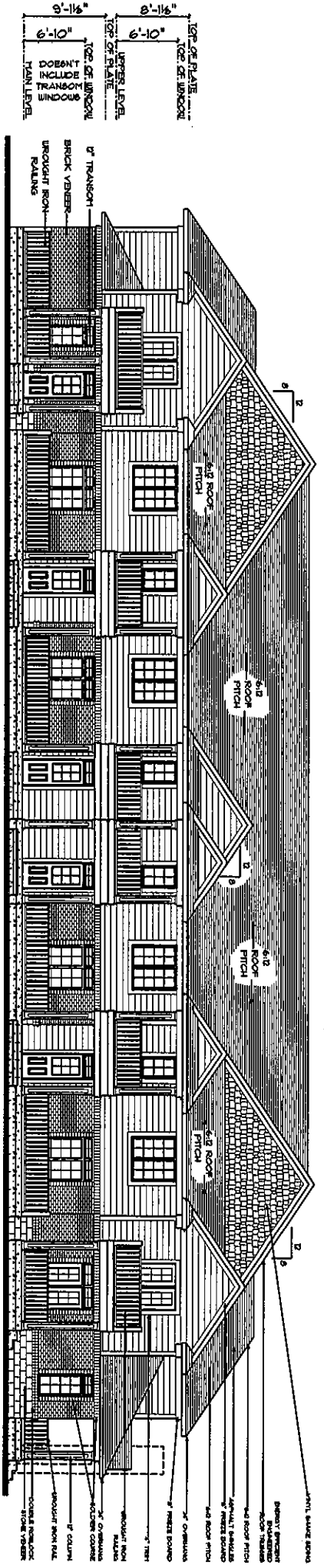
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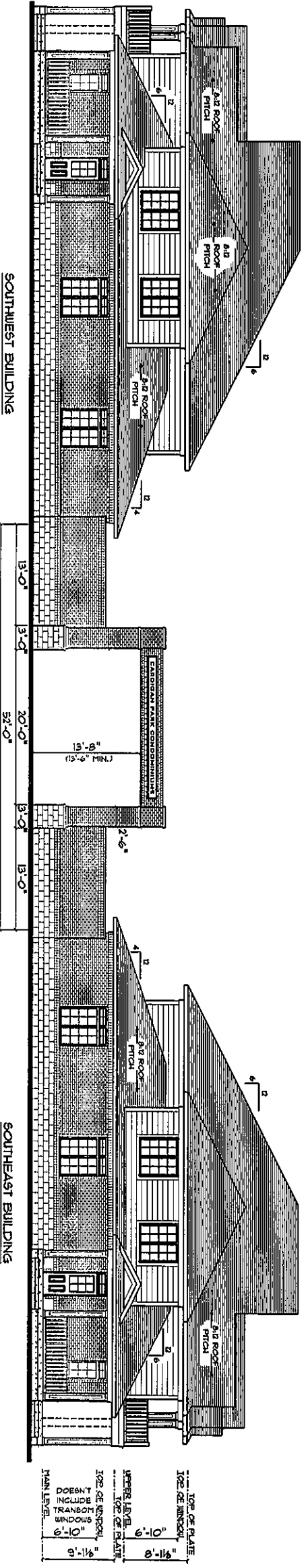
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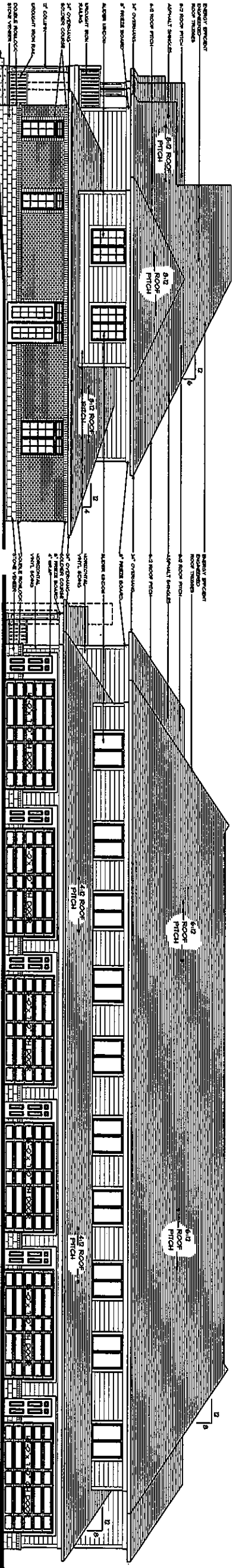
REVISIONS



FRONT ELEVATION  
SOUTHWEST BUILDING



SIDE ELEVATION (FACING CARDIGAN)

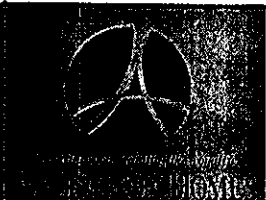


SIDE ELEVATION (not facing cardigan)

REAR ELEVATION

REVISED 12/11/2012

SCALE: 1/8" = 1'-0"  
DATE: 09/25/2012  
DRAWN BY: CDM  
CHECKED BY: CDM  
PROJECT NUMBER: 02M90

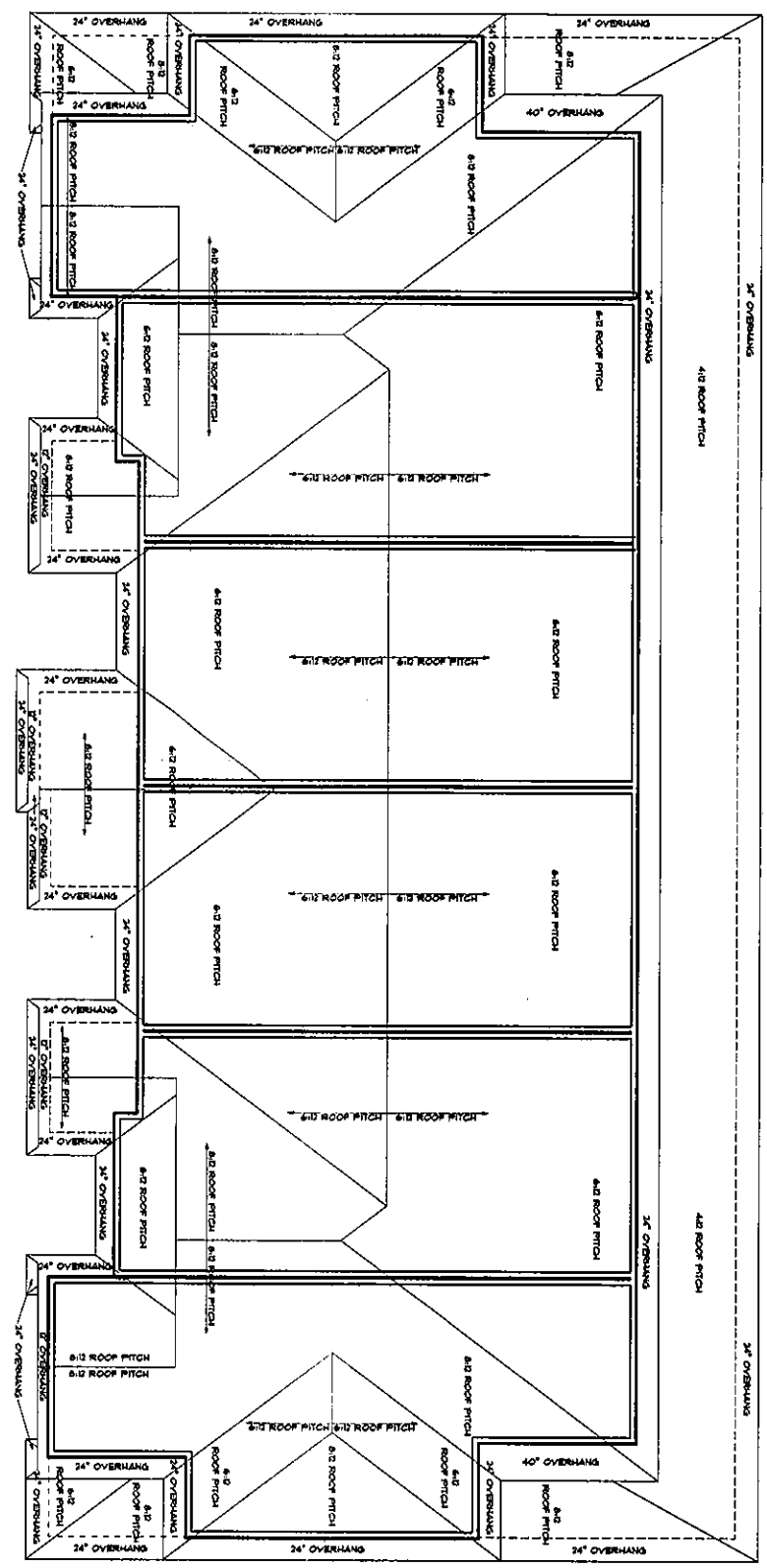
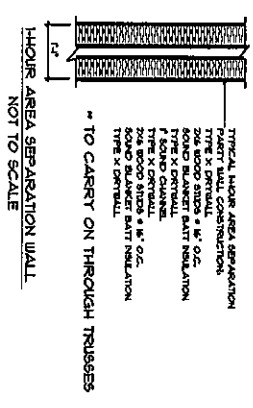
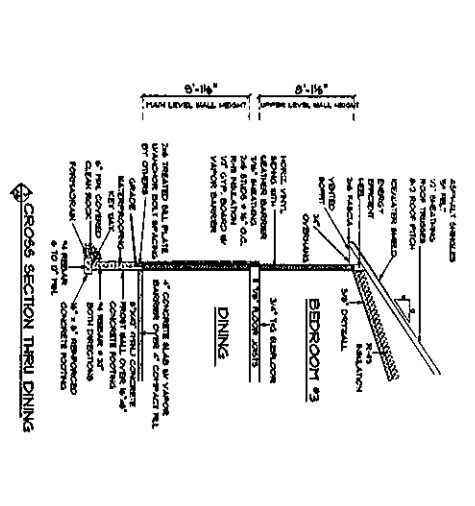
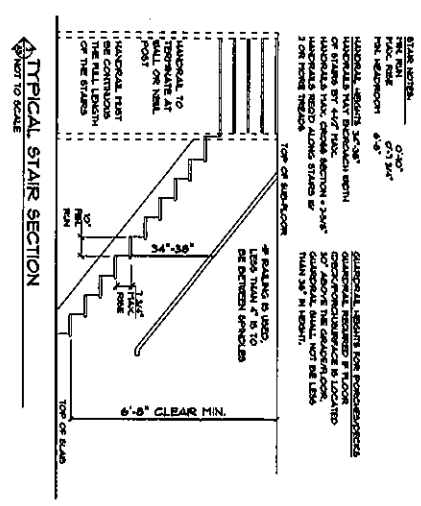
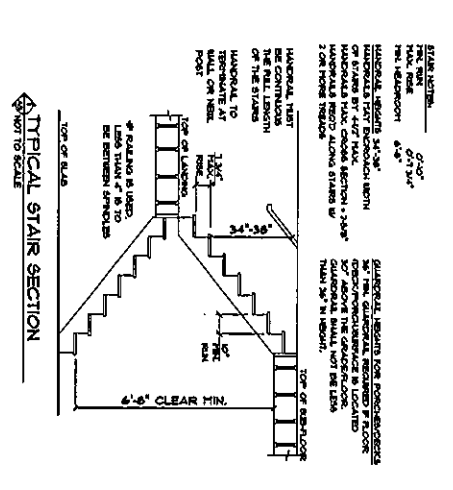


SOUTHWEST  
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NORTHEAST  
6-PLEX  
CARDIGAN - TAFT  
BUILDING

SCALE: 1/8" = 1'-0"  
DATE: 09/25/2012  
DRAWN BY: CDM  
CHECKED BY: CDM  
PROJECT NUMBER: 02M90

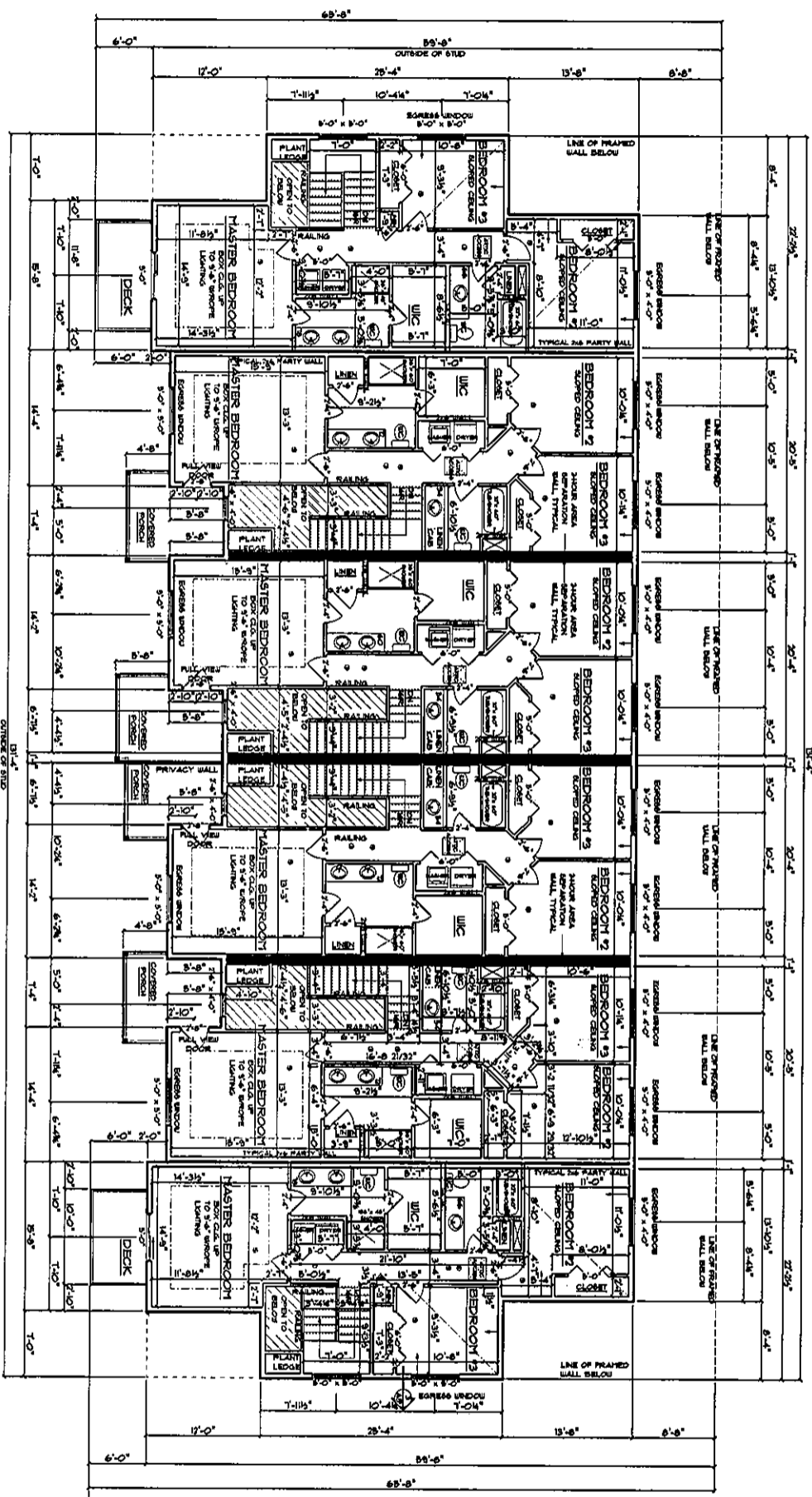
DESIGN ELEMENTS  
RESIDENTIAL • LIGHT COMMERCIAL DRAFTING  
LAKE TREE • DVA • 52755  
519 • 629 • 4445  
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REVIEWS

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- NOTES:**
- 1. ALL WALL, WINDOW, DOOR, AND CEILING FINISHES TO BE DETERMINED BY THE ARCHITECT.
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\* CARPET FINISH DETENTION  
 \* FLOOR DETENTION

**UPPER LEVEL FLOOR PLAN**  
 BRIDGE UNIT 60A FT. 1,100 SQ. FT.  
 BRIDGE UNIT 60B FT. 1,100 SQ. FT.  
 BRIDGE UNIT 60C FT. 1,100 SQ. FT.  
 BRIDGE UNIT 60D FT. 1,100 SQ. FT.  
 BRIDGE UNIT 60E FT. 1,100 SQ. FT.  
 BRIDGE UNIT 60F FT. 1,100 SQ. FT.  
 TOTAL SQ. FT. 6,600 SQ. FT.

REVISED 12/11/2012

NORTHEAST  
 6-PLEX  
 CARDIGAN-TAFT  
 BUILDING

DESIGN ELEMENTS  
 RESIDENTIAL + LIGHT COMMERCIAL DRAFTING  
 ONE TREE • KVA • 52755  
 59 • 629 • 4445  
 WWW.DESIGN-ELEMENTS.NET

SCALE: 1/8" = 1'-0"  
 DATE: 09/25/2012  
 DRAWN BY: CDM  
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DESIGN ELEMENTS IS NOT AN ARCHITECT  
 THESE PLANS SHOULD NOT BE REVIEWED  
 OR USED FOR CONSTRUCTION WITHOUT THE  
 ASSISTANCE OF A LICENSED ARCHITECT.  
 THE ARCHITECT'S RESPONSIBILITY IS TO  
 PROVIDE THE CLIENT WITH THE BEST  
 DESIGN SOLUTIONS AND TO SUPERVISE  
 THE CONSTRUCTION OF THE PROJECT.  
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