CAPTAIN'S WALK VILLAS Quick Reference Handbook

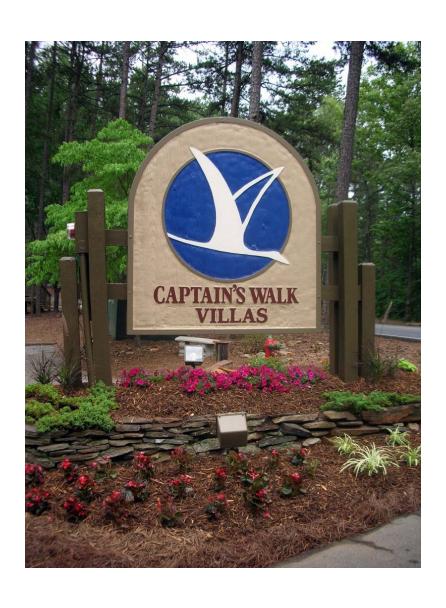


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Disclaimer:

The intent of this handbook is to provide a guide to the owners of Captain's Walk Villas. It is not a legal document. Much of the information contained in this handbook is based on the Master Deed, Covenants and Bylaws written for the community when it was first formed. Nonetheless, this handbook is not to be used as a substitute for those documents. As legal documents, the Master Deed, Covenants and Bylaws take precedence over this handbook. Because this handbook will continually be subject to changes and additions, any prices stated in the handbook are subject to change without notice.

Originally Printed: Revised: July 2008 July 2010

About this Handbook:

The Captain's Walk Villas Handbook was written and produced to provide a concise guide to our community for its homeowners. This handbook was designed to be flexible and to provide for future additions or deletions.

To add or remove pages, simply lift the bar on the side of the outside cover. This will release all of the pages. Additional copies of this document are available for a nominal charge of \$5.00 or it can be downloaded from our web site.

Please keep this handbook in your villa.

History and Description:

Captain's Walk Villas, located in the heart of Keowee Key, consists of 62 villas. The community includes the added benefits of golf course views and the close proximity of both the Clubhouse and one of Keowee Key's outdoor swimming pools. Many homeowners have chosen Captain's Walk as a secondary residence. It is a wonderful getaway for weekends and vacations.

Captain's Walk Villas were originally established in February 1979 by the Lake Keowee Development Corporation. Some of the villas were constructed to provide accommodations for prospective buyers of homes and lots in Keowee Key. Prior to the development of Captain's Walk, the closest travel accommodations were at the Holiday Inn in Clemson. According to Oconee County records, the building located on South Flagship Drive appears to have been used as lodging for prospective purchasers while the larger group of buildings located on Captain's Walk Circle and Captain's Cove Court were sold as residences. The original intent of the developer was to build up to 250 villas over a period of many years.

The villas were built between 1979 and 1983. Each upper and lower villa is architecturally very similar yet aesthetically unique. Captain's Walk Villas is part of Unit 14 in Keowee Key.

In Case of Emergency

IN CASE OF FIRE, MEDICAL EMERGENCY, OR NEED OF LAW ENFORCEMENT DIAL 911

PHONE 911

- 1. Give your telephone number and street address to verify the emergency call.
 - Describe the type of emergency.
 - If a **Medical Emergency**, your call will be transferred immediately to medical personnel at Oconee Medical Center. They will ask for details and dispatch the EMS and, if required, First Responder personnel.
 - If a **Fire**, or need for **Law Enforcement**, the proper personnel will be dispatched.
 - With enhanced 911, all emergency personnel all ready have directions to your road location.
- 2. Turn on your front, outside light and/or emergency flashers on your car so that rescue personnel can quickly find your residence.
- 3. Phone the security gate to let them know that 911 has been called.
 - South Guard Gate 864-944-2112
 - Keowee Key Security Patrol 864-944-2129

Board of Directors

Reporting Problems

Owning a condominium is unique in that there can be problems that occur that are the responsibility of the homeowner and problems that are the responsibility of the Association. Our Master Deed defines the areas of responsibility as follows.

The Homeowner owns and is responsible for everything inside of the unfinished walls, floors and ceilings. This includes:

- 1. Any fireplaces, (together with flues and chimneys)
- 2. air conditioning/heating units including the condenser
- 3. hot water tanks, (whether inside of the villa or not)
- 4. decks, porches, balconies and railings that serve the villa exclusively
- 5. water pipes, ducts, vents, wires and conduits that serve the villa exclusively, (even if they run through a common wall or ceiling)
- 6. stairways that exclusively serve the villa
- 7. basement storage areas for those villas designed with them
- 8. the interior surfaces of the walls, floors and ceilings
- 9. refrigerators, stoves, dish washers, fans and other appliances
- 10. drains, sink, plumbing fixtures and connections
- 11. all plumbing, sewer and water lines within the villa or used exclusively by the villa
- 12. electric panels, outlets, fixtures and wiring within the villa
- 13. interior doors
- 14. windows, screens and glass
- 15. all flooring

For problems that occur that are the responsibility of the homeowner, it is recommended that the homeowner consult a provider with whom they have had experience or the Yellow Pages in the phonebook. Another source of service providers can be found on the Recommended Providers page of the KeoweeCares website at www.keoweecares.org/recommended.htm.

The Association is responsible for what is referred to as the "General Common Elements" which is funded by the Annual Regime Fees. These include:

- 1. the land the buildings sit on
- 2. the foundations, exterior and common walls, roofs, sewage disposal lines outside of the villa, outside stairways that lead to the villa if they are shared by more than one villa
- 3. yards, gardens and surrounding land
- 4. parking lots and outside walkways

For questionable situations, please contact a member of the Board of Directors. A Maintenance request form can be found on our web site at www.captainswalkvillas.com.

Captain's Walk Villas Areas of Responsibility

Item	Association	Owner	KKPOA
A/C Units		X	
Back Decks & Railings		X	
Purchased Basement Areas		X	
Chimneys		X	
Common Walls	X		
Electrical		X	
Exterior Walls	X		
Exterior Doors		X	
Fireplaces		X	
Flooring (All Interior including carpeting)		X	
Foundations	X		
Front Stairs that serve multiple villas	X		
Front Stairs that serve one villa		X	
Gutter Repair & Cleaning	X		
Hot Water Heaters		X	
Interior Fixtures & Appliances		X	
Landscaping	X		
Lockboxes		X	
Painting (Exterior)	X		
Painting (Interior)		X	
Paving	X		
Parking Areas	X		
Pest Control (Exterior)	X		
Pest Control (Interior)		X	
Plumbing (Interior)		X	
Plumbing (Common Outside or shared)	X		
Railings	X		
Roads			X
Roofs	X		
Screens		X	
Structural Elements	X		
Vents		X	
Walkways	X		
Window Cleaning		X	
Windows		X	
Wiring & Conduits		X	

^{1.} If you cannot find the answer and need clarification on an answer please refer to the Master Deed.

^{2.} All exterior items, if not listed on the Approved List, must be approved by the Board of Directors before replacement.

^{3.} Removal or changes to interior walls must be approved by the Board of Directors before any work commences.

Rules and Regulations

When you purchased your villa at Captain's Walk you agreed to abide by the rules and regulations set forth in our Master Deed, Covenants and By-Laws. It is important to know these rules and to also inform any lessees, renters or guests of them. These documents contain the following rules and regulations:

- 1. Villas can not be sub-divided.
- 2. Each villa is restricted to single family, residential use
- 3. No owners shall conduct any activity that would increase the rate of insurance to the villas.
- 4. No "For Sale" or "For Rent" signs are allowed.
- 5. Household pets are permitted but they must be kept on a leash or carried when outside. Pet owners are responsible for the behavior of their pets and cleaning up after them.
- 6. Walkways must not be obstructed.
- 7. No awnings can be attached to the outside of the buildings
- 8. Nothing can be hung from the outside of the windows or balconies.
- 9. No linens, rugs, curtains or mops can be hung or shaken from the windows or doors.
- 10. If an owner fails to maintain their villa or makes structural changes without written approval, the Association can take legal action against the owner and levy an assessment to restore the villa to good condition
- 11. Owners should carry insurance coverage on their villa.
- 12. The Association has the first option to purchase any villa that goes up for sale. Any owner selling their villa must obtain a first right of refusal form from the Association prior to accepting a purchase offer. If the Association is not given notice, the sale can be voided.

Additionally, Keowee Key Covenants prohibit the following:

- 1. Timesharing of any rental villa.
- 2. Offensive or obnoxious activities. Loud and rowdy behavior will not be tolerated.
- 3. Littering and any accumulation of trash or refuse. This includes **cigarette butts** which are a fire hazard in our wooded community.
- 4. Bicycle, tricycle, skateboard, roller blade and scooter riding in condominium parking lots and walkways.
- 5. No trailers should be parked in the condominium parking areas.

Finally, in order to help maintain the appearance of the buildings and prevent potential problems, the Board of Directors has added the following rules.

- 1. Stored and covered vehicles are prohibited. Part time residents should not use our parking areas for the full time storage of their vehicles.
- 2. Because of the abundance of wildlife in the area, bird feeders are highly discouraged on decks since they tend to attract more than just birds. However, hummingbird feeders are permitted.
- 3. Crawlspaces are not be used for storage.

- 4. The exterior of all villas will be kept free of clutter and should not be used for storage purposes. This includes towels, bathing suits, bicycles, coolers and swim toys.
- 5. Homeowners are responsible for their contractors and their work. Any damage, trash or residue left behind on the exterior of the buildings or common grounds is the responsibility of the homeowner. A bill will be sent to the homeowner from the Association for services rendered to correct any problems caused by their contractors.

WORK IS TO BE PERFORMED IN THE FOLLOWING AREAS ONLY:

- Inside the villa
- Parking lots away from parking spaces and traffic
- Natural areas away from the buildings

ALL DEBRIS AND RESIDUE NEEDS TO BE CLEANED AND TAKEN AWAY DAILY!

Contractor Working Hours at Captain's Walk:

9:00AM - 5:00PM Monday - Friday 10:00AM - 4:00PM Saturday Sunday – No Contractor Work

- 6. Homeowners should provide the Association with a physical address for correspondence and mailings. Post office boxes are not acceptable.
- 7. The Association is not responsible for damage done to a homeowner's villa or property by golf balls.
- 8. Homeowners are required to have electrical service turned on at all times in their villa.

Owning a villa like those in Captain's Walk means living in close proximity to your neighbors. Therefore, it is important to be a good neighbor. Abiding by the rules is a good start but it is also a good idea to follow the "golden rule" and exercise common sense.

Fees, Dues and Assessments

NEW OWNER TRANSFER FEE

Captain's Walk Villas have a one time Transfer Fee or buy-in fee of that is currently a bargain relative to other condominium communities in Keowee Key at \$500. This may be subject to change in the future.

ANNUAL REGIME FEE

Each villa owner must also pay an Annual Regime fee. This is used to fund the general upkeep and operating expenditures of the community throughout the year.

SPECIAL ASSESSMENTS

Our Master Deed also grants the Board of Directors the authority to levy Special Assessments if necessary. Special Assessments are usually used to fund a major renovation project or some other major expenditure not covered by the funds provided in the Annual Regime fees.

Captain's Walk Villas Bad Debt Collection Policy

Fortunately, the vast majority of villa owners at Captain's Walk pay their Annual Regime Fees and Special Assessments on time, but when homeowners don't stay current with their fees it hurts all of us and our community. Ultimately we all end up paying a little bit more or getting a little bit less in terms of services because of delinquent accounts. Therefore, the following collection policy has been established for outstanding balances.

- **30 Days Late:** A \$50.00 monthly late charge is applied to the account. A statement is sent that informs the homeowner their account is now thirty (30) days past due.
- **60 Day's Late:** A second \$50.00 monthly late charge is applied to the account. A second statement is sent that informs the homeowner their account is now sixty (60) days past due and their account will be handed over to the association attorney and a lien will be filed on the property if the account is not satisfied in full within thirty (30) days.
- **90 Days Late:** A third \$50.00 monthly late charge is applied to the account. The account is handed over to association attorney and legal action, including a lien with Oconee County, is taken against the homeowner up to and including foreclosure. A \$50.00 monthly late fee will continue to accrue until the account has been satisfied in full. The owner will also be required to pay all the Homeowners Association's legal expenses associated with the delinquent account. All future assessments and fees will be applied to the account until the account is **satisfied in full.**

Note: Upon satisfaction of the account, the Board of Directors will mail the homeowner a lien satisfaction notice. It will be the homeowner's responsibility to notify Oconee County of the lien satisfaction in order to release the lien at the Oconee County Register of Deeds. The additional fee the county charges for this service will also be the responsibility of the homeowner.

Helpful Information

WEB SITE

Captain's Walk Villas has a community web site where a great deal of useful information may be found. It is a great way to stay current on what is happening in the community. Some of the information contained in this handbook was taken directly from our web site. The site includes a Community Calendar to keep everyone current on what is happening at Captain's Walk. There is a Homeowner Directory to help everyone get to know their neighbors. There is information on Community Services. The Community News and Minutes page contains the minutes from the Board of Director's meetings as well as Financial Reports and other news about the community. The web site can be found at www.captainswalkvillas.com.

KEY LOCK BOXES

The Board of Directors for Captain's Walk recommends that each villa offers access at all times for emergencies. We also strongly recommend access to each villa for times when the Association offers a service.

After researching various alternatives, the Board found the following two lock boxes for such purposes:

FOR EMERGENCIES ONLY: The fire department sells a lock box that hangs on the front door which houses your individual villa key. Only the Fire Department has a master key that will open the box when there is an emergency. The price of the lock box is \$40.00.

FOR CONTRACTORS: The Board has selected the Master Lock Select Access Wall-Mounted Key Storage Box #5401D, (Visit the community website for a photo). A personal code is used to gain access to the box to release the individual villa key. The code may be changed periodically by the homeowner. Disclaimer: The Association and Board of Directors do not hold any liability in association with a purchased lock box.

Note: A note will be left in your villa any time anyone in relation to the Association uses the lock box.

PEST CONTROL SERVICE

Apex Pest Control services our community once a month. Monthly treatments are performed around the exteriors of each building. If you should experience any pest control problems inside your villa, Apex will come out to treat the problem anytime during the month. If you require an interior pest control treatment, please submit a maintenance request by filling out the form on the Maintenance Request page on the Captain's Walk web site located at www.captainswalkvillas.com. Fees could apply depending on the pest problem.

GARBAGE PICK-UP

Garbage is collected twice per week (Mondays & Thursdays). Please use only one trash receptacle per villa and place it on your front porch for pick-up.

COMMON GROUNDS MAINTENANCE

Common Grounds upkeep and maintenance is provided throughout the year. If you should notice something that requires attention, please submit a maintenance request by filling out the form on the Maintenance Request page on the Captain's Walk web site located at www.captainswalkvillas.com.

LARGE PACKAGE MAILBOXES

The postal service can deliver large packages to our community mailboxes. There are two large package lockers located next to the vending machine at the Captain's Walk pool. When receiving a large package, the postal carrier will place a key in your personal mailbox letting you know you have a package. When picking up your package from one of the lockers, the key will remain secured in the lock until the postal carrier releases it. *Please do not try to remove the key*.

Maintenance Tips

AIR HANDLER

During the summer months, it is a good idea to poor a half a cup of bleach into the drain line or drain pan of your air handler about every two months. This will help to prevent algae from clogging the line and possibly causing an overflow. If an overflow occurs it may leak into the ceiling of your villa or the villa below you. If your unit is not configured for this, it can be modified very inexpensively.

HEATING/A/C UNITS

It is a good idea to have your Air Conditioning/Heating system serviced once a year. This can help to prevent problems that have a knack for occurring on the hottest or coldest day of the year.

FIREPLACES

Fireplace flues and chimneys need to be cleaned periodically in villas that have them. Obviously, this helps to eliminate a potential fire hazard.

SMOKE DETECTORS

Batteries in smoke detectors should be changed every six months. Some people use the time change from daylight savings time and back again as a reminder to do this.

LOCK BOXES

It is a good idea to change the combination on your lockbox periodically. When you do so, please inform the Board of Directors of this change.

DRYER VENTS

It is advisable that all dryer vents should be rigid metal venting pipe. Plastic piping could present a possible fire hazard. The Board suggests having dryer vents checked for correct and safe installation. All vents should be vented to the exterior of the buildings, not terminating in crawlspaces. All vents should also be periodically cleaned out for safety and maximum dryer efficiency.

FLOOR UPGRADES

It is recommended to install soundproofing in upper level villas if upgrading the flooring to ceramic tile or hardwood flooring. This will help to minimize noise in the villa below.

CABLE TV

If you are having any work done to your cable TV service that requires the addition or replacement of any of the lines, please make sure that the cable company utilizes the existing conduits and junction boxes that are in place. Cable lines that are run in a haphazard way will not be accepted. Lines that run along the ground cannot be exposed and must be buried.

FIRE EXTINGUISHERS

It is recommended that each villa have a working fire extinguisher.

SHUT-OFFS FOR ELECTRICAL AND WATER

It is important to know the location of the main water shut off valve for your unit. Since its location varies from building to building, it is a good idea to familiarize yourself with its location in advance of having to use it. It is equally important to know the location and operation of the main circuit breaker for your villa.

Approved Exterior Accessories

To keep a uniform look throughout the community, the following items have been approved for all villas.

EXTERIOR FRONT & BACK PORCH LIGHTS:

To be used with 60 watt, clear light bulbs

RETAILER: Lowe's

MANUFACTURER: Portfolio 109421

DESCRIPTION: Antique Verde Finish, clear Water Glass

ITEM #: 109421 MODEL #: CDE 1691

BAR CODE #: 7 259 16 101 72 5

SCREEN/STORM DOOR:

RETAILER: Home Depot

MANUFACTURER: Emco 200 Series

DESCRIPTION: 36 200 Triple Track Bronze w/ Black Hardware

SKU #: B818 712

FRONT & BACK SWINGING ENTRY DOORS:

RETAILER: Lowe's

MANUFACTURER: ReliaBilt Steel or Fiberglass by Lowe's Millwork

MATERIAL: Steel or Fiberglass (Smooth or Textured) & Glass

SILL FINISH: Aluminum or Bronze

MODEL: 1 Lite Full View

SIZE: Verified by Installer but probably 3ft. wide x 6ft. 8in. tall

PAINT COLOR: See Next Page

FRONT & BACK DOOR HANDLE & LOCK SET:

RETAILER: Home Depot

MANUFACTURER: SCHLAGE 890064 DESCRIPTION: Camelot X Geo Aged Bronze

SKU #: 627 071

REAR SLIDING GLASS PATIO DOOR:

PGT Bronze Aluminum Series 2500 Sliding Glass Door (with or without keyed entry)

SUPPLIER: Builders First Source of Seneca 864-888-2807 (ask for Jeff)

PET SAFETY RAIL: (for back decks only)

If you have a small pet and are concerned about the large gap under the railing on the back deck, you may add a safety rail to the following specifications: 1 inch x 2 inches, pressure treated wood is preferred. See next page for paint color.

PAINT COLORS

DECK BOARDS & HANDRAILS (the boards you step on & the board you grab hold of):

Sherwin Williams Tred plex Enamel (SW6152) "Superior Bronze"

DECK POSTS & BALUSTERS/PICKETS/PET RAIL:

Sherwin Williams DuraCraft Exterior Latex Satin (SW6144) "Dapper Tan"

SIDING ON BUILDING:

Sherwin Williams DuraCraft Exterior Latex Satin (SW6108) "Latte"

FRONT & BACK SWINGING DOORS:

Sherwin Williams DuraCraft Exterior Latex Satin (SW6034) "Arresting Auburn"

**ALL OTHER REQUESTS, INCLUDING WINDOWS AND SLIDING DOORS NEED TO BE SUBMITTED TO THE BOARD OF DIRECTORS FOR APPROVAL IN WRITING OR VIA EMAIL.

Rental Rules

Some of the owners in Captain's Walk choose to rent out their villas. It is important that the owners who rent their villas make their renters aware of the rules of our community so that all of the residents continue to enjoy the many benefits of living in Captain's Walk. It is also important for renters to know that they are staying in a private residence and in close proximity to their neighbors. If you choose to rent your villa please make your renters aware of the following rules, (feel free to remove and post this document):

- 1. There will be no more than **two adults** per bedroom.
- 2. The exterior of all villas will be kept free of clutter and should not be used for storage purposes. This includes towels, bathing suits, bicycles, coolers and swim toys.
- 3. Please do not litter. This includes **cigarette butts** which are a fire hazard in our wooded community.
- 4. Please be considerate of your neighbors. Loud and rowdy behavior will not be tolerated.
- 5. No pets are allowed unless expressly approved by the villa's owner. **All pets must be kept on a leash** any time that they are outside. Pet owners are responsible for cleaning up after their pets.
- 6. Bicycle, tricycle, skateboard, roller blade and scooter riding are prohibited in Keowee Key condominium parking lots and walkways.
- 7. The use of fireplaces and outdoor grills is prohibited unless written authorization is provided by the owner. The owner then becomes responsible for any damages.
- 8. Crawlspaces are not be used for storage.

Captain's Walk Villas Satellite TV Consent and Indemnification Agreement

- 1. No antennas or satellite dishes shall be installed without the approval of the Association. Therefore, the Association must be contacted prior to ordering service.
- 2. Satellite dishes will be installed only at ground level in locations that minimize unsightliness. Lines will be buried whenever possible and the installation of lines on the building should be as discreet as possible. Satellite dishes can not be mounted to the buildings under any circumstances.
- 3. New subscriber's satellite television service should be attached to existing dishes whenever possible.
- 4. All charges related to satellite television services will be the responsibility of the individual who ordered the service.
- 5. Any damage caused by the installation of satellite television service will be the responsibility of the individual who ordered the service.
- 6. Once multiple connections are made to a dish, the dish becomes "Common Property" of the Association and will be left in place if the owner moves. The satellite receiver will remain with the owner who had the service.
- 7. Any service required by the equipment or lines that feed to it will be the responsibility of the owner. If the satellite dish requires service the charges will be split among the villas to which it is connected.
- 8. To insure that satellite dish installations meet the standards of our community and the Association, installation will be done only by contractors approved by the Association.

The undersigned villa/tenant owner hereby agrees to indemnify and hold harmless Captain's Walk Villas Homeowner's Association, its agents, employees and contractors for any loss or damage to common property or for any loss to Association residents or personnel. Villa owner/tenant will be required to reimburse the Association for any loss or damage or expense occurring which may arise directly or indirectly from the installation of the satellite dish.

Signature:	Villa #:	Address:	
Date:			

This form must be completed and returned to the Association prior to ordering satellite television service. It can be removed from the handbook and copied or it can be found on our web site at www.captainswalkvillas.com.