

GOLD CREEK TOWNHOMES RULES AND REGULATIONS

Revised March 2001

GOLD CREEK HOMEOWNERS ASSOCIATION
Pleasanton, California

Community Association Management
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“If this document contains any restriction based on race, color, religion, sex, familial status, marital status, disability, national origin, or ancestry, that restriction violates state and federal fair housing laws and is void, and may be removed pursuant to Section 12956.1 of the Government Code. Lawful restrictions under state and federal law on the age of occupants in senior housing or housing for older persons shall not be construed as restrictions based on familial status.”

INTRODUCTION

The *Gold Creek of Pleasanton Homeowners Association* is a non-profit corporation that was created when Stoneson Development Corporation built 104 residential Lots in Pleasanton, California as a *Common Interest Development*. The Gold Creek Townhomes development was completed in 1990.

Living in multi-family Lots in a planned community such as Gold Creek creates opportunities for more affordable housing. It also can create opportunities for problems that do not exist in developments of single-family homes. For instance, the increased density and existence of *Common Areas* require that plans and rules be enacted and uniformly enforced.

This book was created to provide guidelines that are easier to read and understand than trying to derive the proper procedures from the governing documents such as the *By-Laws* and the *Covenants, Conditions and Restrictions (CC&R's)*. The rules in this book represent issues that seem to arise with a fair amount of frequency. For issues not addressed here, please refer to the primary governing documents of the Association.

The Board of Directors has the power to enact new rules and regulations as the need arises and to modify current rules when necessary for the enjoyment of the community as a whole. This book may also be easily updated on an annual, basis to reflect any necessary changes.

Homeowners Associations such as Gold Creek are self-governed but not self-managed. At an annual meeting of the Gold Creek Membership, the members elect a Board of Directors, which ultimately is responsible for all business decisions and expenditures.

Because the process is complicated and time consuming and the Board Members serve in a volunteer, unpaid capacity, a Management Company is retained to handle all the routine daily operations and other business functions of the association. These duties include collection of dues, financial reports, vendor supervision, rules enforcement, handling maintenance requests, and the mailing of legal disclosures.

CHAPTER I RESIDENTIAL USE GUIDELINES

1.1 Occupancy

As defined in the Covenants, Conditions & Restrictions (CC&R's), residences shall be used for single-family residential use only. Garages must be kept in a sanitary and safe condition and cannot be converted into living quarters. *For garage use and Common Area parking guidelines, refer to Section 6.3.*

1.2 Commercial Use; Signage

Residents may not use residential Lots, garages, or Common Areas for commercial purposes. This includes industrial, business, trade or commercial activities, public visits, or nonresidential storage. Home professional and administrative business pursuits without employees are allowed as permitted by applicable government agencies as long as there is no external evidence of them.

For purposes of order and community safety, the Lot owner may hold a garage sale only under restrictions established by the Board of Directors following 15-day advance written application. The garage sale application must include a \$50.00 deposit, which is refundable after the event provided that no traffic complaints were received and no parking rules were violated by the attendees. Due to the narrow streets and limited parking, garage sales are discouraged in Gold Creek.

Political or commercial signs of any type may not be posted anywhere in Gold Creek. The exception is "For Sale" or "For Lease/Rent" signs of customary realty size located at the front entrance of the Lot. Another exception is "Open House" which may be placed at the intersections within Gold Creek and in front of the Lot for sale. These signs cannot be attached to any exterior surfaces or placed in other Common Areas.

Signs of any type are not allowed on the mailbox enclosures. The exception is authorized official meeting notices and maintenance bulletins approved by the Board of Directors.

1.3 Access Allowed to Board of Directors

After reasonable notice, the Board of Directors and its duly authorized committees, agents, contractors and service vendors have the right to enter any lot for the purpose of performing inspections, maintenance, or for any other purpose related to the fiduciary duties of the Board of Directors.

1.4 Misuse of Electrical Circuits

Total electrical usage in any Lot must not exceed the capacity of the circuits as labeled on the circuit breakers. Electrical devices creating electrical overloading of standard circuits are prohibited. In the case of misuse or abuse of tools, appliances, or fixtures within a Lot, which affects other Lots or the Common Areas, the cost of any damage resulting from such misuse will be billed back to the Lot owner in whose Lot the abuse occurred. The bill-back will be in the form of a Reimbursement Assessment, as permitted in the Covenants, Conditions & Restrictions (CC&R's).

1.5 Draperies, Window Shades, and Decorative Displays

Lot residents must not display anything other than conventional white or off-white curtains and draperies in windows.

Temporary holiday decorations and lights may be hung, displayed, or exposed in windows or outside the Lot between Thanksgiving through the first Sunday after New Year's Day. Holiday decorations are not allowed on Common Area lawns, shrubs, trees

or sidewalks.

While decorative Banners are not allowed on the exterior of any building or where visible from the Common Areas, the American Flag may be flown at anytime. It is suggested that proper flag etiquette be observed when flying the American Flag. For a free brochure on the proper way to fly the American Flag, call the Veterans of Foreign Wars at (800) 479-5228 and ask for a copy of "Our Flag" or go online to <http://www.vfw.org>.

1.6 Firewood Storage

Firewood storage requirements relate to health and safety:

- Firewood shall be neatly stacked on patios and decks no closer than one foot from any wall of the building, provided it cannot be seen from the common areas.
- Firewood on wooden decks shall be stacked on raised racks or timbers at least four inches from the floor to provide for air circulation under the stack, provided it cannot be seen from the common areas.
- Rotten or insect infested firewood shall not be permitted anywhere in Gold Creek due to possible infestation of the building structures.

These guidelines shall also apply to firewood stored in garages. The recommended fuel for fireplaces is a hardwood such as Oak or Almond.

1.7 Cleanliness

Each Lot owner shall keep his or her Lot in a good repair and state of cleanliness and must prevent the accumulation of obnoxious materials that would constitute a danger or nuisance to the Common Areas, other Lots or the neighboring community. To preserve the appearance and protect property values at Gold Creek, the Board of Directors suggests that Lot owners hose down cobwebs on the exterior of their Lots at least once or twice per year. Commercial power washers are not recommended as they may prematurely damage painted surfaces.

1.8 Paint Specifications

The color of any exterior portion of any building or fence must not be changed. Exterior touchup paint is available for purchase at the Kelly Moore Paint Store in Dublin, or any other Kelly Moore Paint Stores. The specifications are as follows:

- The gray/blue base color is "Gold Creek HOA" #01-725 DU "Silhouette." The front door requires a semi-gloss version of this base color.
- For the white deck railings that need a more durable paint, you should purchase Kelly Moore Kel-Seal Terpolymer 100% Acrylic Elastomeric Coating (Smooth) #1128-100 White.
- For the other white trim areas purchase Kelly Moore Acry-Shield Exterior Flat Acrylic Finish #1240-121 White & Light Tint Base.
- The front gates require Kel-Guard Alkyd Rust Inhibitive Primer #1711-100 White and KelGuard Gloss Alkyd Rust Inhibitive Enamel #1700-61 Arctic White as a final coat.

Interior wall coverings and colors are not governed by any restrictions. At the time of the original construction, the interior flat walls were painted with Dunn Edwards #W2 140 Latex

Wall Paint and the interior enameled doors and trim were painted with Dunn Edwards #E5-I

Satin Oil Enamel. Both interior paint colors were Dunn Edwards #Q8-I6P.

1.9 Architectural Controls

The Board of Directors must approve all architectural changes to the exterior of the Lots, even within fenced areas. There have been several instances of landscape work performed by unlicensed contractors in which planter boxes were built up against the Masonite siding and fences, with no moisture barrier. In other cases the slope of the lot was changed and the drainage system modified, thus affecting neighboring lots.

Since the Lot owner is responsible for repairs in cases such as these (and possibly responsible for water damage to a neighbor's property as well), all exterior architectural changes must be approved prior to commencement of work.

The application form, "Architectural & Landscape Modification Request Form" is available from our management company. Upon submission of the form, the Landscape and Architectural Committee will review the plan and submit a recommendation to the Board of Directors for their approval.

CHAPTER II- USE OF COMMON AREAS

Gold Creek Common Areas were permanently set aside for the enjoyment of current and future residents. The preservation of these Areas depends primarily on the cooperation of Association owners and residents. Preservation is only partially ensured through the official activities of the Board of Directors. These areas are owned by the Association and maintained with dues paid to the Association. The Association is responsible for hiring landscape professionals to improve as well as maintain the general landscape plans.

2.1 Proper Use

Common Areas shall be used only for the purpose for which they were designed. In the Common Areas, no one is allowed to deposit litter or garbage, interfere with proper use by others, or commit vandalism, boisterous or improper behavior that interferes with or limits the enjoyment of the Common Areas by others.

2.2 Protected Creek Area

The wooded section along both sides of the creek between Springdale Avenue and Pleasant Hill Road is a protected area to be left in a natural setting and is not to be used for any recreational purpose or personal use.

2.3 Obstructions

Obstructions of any kind of the Common Areas are not permitted. This would include such things as building an extension of the fence into the common areas, or placing boards on the front gate.

2.4 Storage

Storage of any type outside the Lot in the Common Areas or visible from the Common Areas is not permitted.

2.5 Additions to, Appurtenances to, and Appearance of Buildings

Specific rules are as follows:

- No appurtenant (outside) alterations, additions, or improvements shall be made to any Lot or the Common Areas.
- Clothes, sheets, towels, blankets, laundry or any other articles cannot be hung out of a building, exposed or placed on the outside walls, doors of a building or on trees. The exception is temporary holiday decorations.
- No awning, canopy, or shutter shall be affixed to or placed on the exterior walls, doors, or roof of any Lot.
- No outside mast, tower, pole, antenna or satellite dish shall be erected, constructed or maintained in the Common Areas. It is possible, however, to obtain Board approval to install on a private lot or Exclusive Use Common Area, an antenna or a satellite dish. Any Lot owner wishing to do so shall first notify the Association at least three weeks in advance. This notification requires a written application of his or her intent to install and comply with all Association Rules concerning such installation. The Board has considered all current and pertinent State and Federal laws and regulations and the Board has the power to approve or disapprove the location of such equipment when it is attached to the exterior of the buildings or when it is visible from the Common Areas.

An Architectural and Landscape Modification Request Form is available from our

Community Manager. Upon submission of this application form, the Landscape and Architectural Committee will review it and submit a recommendation to the Board of Directors for their approval.

- No screen doors may be attached to any exterior doorway with the following exception. The Board of Directors has approved a white screen door that closely resembles the architectural theme of Gold Creek. This approved screen door has white partitions that closely match the windows at Gold Creek. Home Depot carries the approved screen door. It is a Columbia "Colonial" 36-inch White Premium Screen Door #363-324. Please note that an Architectural and Landscape Modification Request Form must be submitted prior to installation.

2.6 Firewood Storage

Firewood storage should not be visible to the common areas. For rules relating to the storage of firewood, refer to Section 1.6 under Chapter 1, "Residential Use Guidelines."

2.7 Additional Common Area Rules

The Board of Directors has adopted additional Common Area rules to help ensure the quality of our community.

- Do not disturb plants, topsoil or wildlife.
- Do not plant anything in the Common Areas.
- Restrain pets from damaging landscaped areas. This includes keeping pets from urinating on grass, which can turn the grass yellow, and using a "pooper scooper" to clean up. Please note that you can prevent the grass from turning yellow by pouring tap water over the area where a pet has urinated.
- Personal use of Common Areas is prohibited. An example of this would be extending your patio into the Common Area.
- Do not use any motor-driven vehicles on walkways or landscaped Common Areas.
- Respect private property bordering the Common Areas; do not trespass.
- Do not ride bicycles, scooters, rollerblades, or skateboards on the lawn areas.
- Please refrain from loud and boisterous activity when using pathways at night.

CHAPTER III COMMON AREA POOL & SPA

The use of all Common Areas in Gold Creek including the pool and spa facility is restricted to Lot owners, tenants and invited guests. All facilities are used at the risk and responsibility of the user, and the user shall hold the Association harmless from damages or claims by virtue of this use.

3.1 Boisterous Behavior Prohibited

Boisterous, rough or dangerous activities or behavior, which interferes with the permitted use of Common Areas or pool & spa facilities by others, is prohibited.

3.2 Owner's Responsibility for Guests, Invitees, and Family Members

Each owner shall be fully responsible for informing members of his or her family and his other tenants, contract purchasers, invitees, and guests regarding the provisions of the Association's governing documents. The owner shall be responsible for violations of the Association's governing documents or damage caused by his or her guests, invitees, tenants, contract purchasers, and/or family members.

3.3 Effect of Violation

Management may cite any owner, tenant, or invited guest for a violation of these rules and regulations. After a noticed hearing, the Board may suspend the violating party from the use of such areas and facilities for a period established as a result of that hearing. In addition, Management may immediately eject Lot owners, tenants, and invited guests from the Common Areas or pool & spa facilities for creating a nuisance where the police should be called.

Trespassers will be ejected or arrested immediately if warranted. Please notify both the Pleasanton Police (925.931.5100) and Management (925.560.2420) immediately if

trespassers appear to be present.

3.4 Proper Use & Posted Rules

The recreation facilities shall be used for the purpose for which they were designed. The Pool and Spa Rules are posted as follows and must be observed at all times:

- Pool & Spa hours are 7:30 AM to 10:00 PM and must be observed.
- No diving or jumping into the pool or spa.
- An adult, per state law, must accompany children under 14 years of age.
- Owner or tenant with a key must accompany guests.
- Proper swimming attire is required; no cutoffs or diapers are allowed.
- No animals of any type.
- Running, boisterous play, loud noises, or music is not allowed.
- No large floating devices.
- No glass or breakable containers of any type.
- Playing with the safety equipment is not allowed.
- All refuse must be disposed of properly in the containers provided.

3.5 Additional Pool & Spa Rules.

In addition to the posted pool & spa rules, the Board of Directors has approved additional rules for the benefit of the Association.

- The pool & spa area gates must remain locked at all times. Do not open the gate for persons without a key. Please make sure the gate locks when you leave the area.
- Emergencies at the pool & spa area should be reported immediately by calling 911. Climbing over fences or gates is not permitted and trespassers should be reported directly to the Pleasanton Police Department at (925) 931-5100.
- Anyone found responsible for broken glass in the pool & spa area will be billed for the cleanup and the costs of draining the pool and spa. Owners will be held responsible for their families, guests and tenants. A fine of \$50.00 will be assessed per governing document guidelines to the responsible Lot owner in violation of this rule. Residents are encouraged to report glass container violations immediately to our management company for safety reasons.
- Do not use the emergency switch on the spa to turn off the air jets. This switch is to be used for emergencies only. If this switch is used indiscriminately it disables the spa and the Association's pool service technician has to restart the system manually. The spa will shut off automatically when the timer runs down.
- All pool furniture must be kept back five (5) feet from the edge of the pool and spa. (California law mandates this distance.)
- Please lower the umbrellas when you leave the pool & spa area for the day to prevent wind damage.

CHAPTER IV OWNER & OCCUPANT ACTIONS

4.1 Annoyance or Nuisance

As a good neighbor, please observe these guidelines for activities that could constitute an annoyance or nuisance to others. Lot owners and occupants should refrain from:

- Noxious, offensive, dangerous, or unsafe activities in any Lot, the Common Areas, or the Exclusive Use Common Areas. This rule applies equally to any activity in any of these domains done either willfully or negligently, which may be or actually become an annoyance to the other Lot owners or occupants.
- Making or permitting any disturbing noises by himself or herself, his family, employees, agents and visitors, or doing or permitting anything to be done by these persons that will interfere with the rights, comforts, or convenience of any other Lot owners or occupants.
- Playing, or causing to be played, any musical instrument, or operating or causing

to be operated, a CD player, television set, or radio at high volume or in any other manner that causes unreasonable disturbances to other Lot owners or occupants. If the sound can be heard and understood by persons of normal sensitivity within other Lots with doors and windows closed, and air handling systems on, it will be considered too loud. Please respect your neighbors.

4.2 Compliance With Law

The Common Interest Development of Gold Creek may not be used for any immoral, improper, offensive, or unlawful purposes. Lot owners shall comply with and conform to all applicable laws and regulations of the United States and the State of California and all ordinances, rules and regulations of the City of Pleasanton, the County of Alameda and will hold the Association or other Lot owners harmless from all fines, penalties, costs and prosecutions for the violation or noncompliance of any of these. Any use of the property that constitutes unlawful use is not permitted.

4.3 Pets

We love our pets. With a little consideration, others will love them as much as we do.

Customary household pet. Domestic dogs, cats, birds, fish in tanks and other “customary” household pets may be kept in reasonable numbers subject to city ordinances and the Rules. Please note that snakes are not considered “customary.” Animals may not be kept, bred, or raised for commercial purposes. As defined in the governing documents, “reasonable numbers” shall be deemed to limit the total number of all pets kept on a lot to two (2) with the exception of fish in tanks, which are limited to two (2) tanks.

Non-customary animals or pets. Animals or pets of any other kind shall not be kept, maintained, or bred in any Lot or upon a lot or elsewhere within Gold Creek. Dangerous, poisonous, venomous, exotic, or endangered species are not allowed where the escape of such presents a nuisance or danger to other Lot owners and occupants in Gold Creek.

Assistance animals. Seeing-eye dogs are permitted for persons holding certificates of blindness and necessity. Other animals are permitted if the animals can be documented as to serve as physical aids to handicapped persons and the animals have been trained or provided by an agency or service qualified to provide or train such animals.

Responsibilities and liability relating to pets are as follows:

- Pet owners shall compensate any person hurt or bitten by any pet and will hold the Association harmless from any claims 1- resulting from any action of the pet.
- The owner, occupant, and any other person bringing or keeping a pet within Gold Creek shall be absolutely liable to the Association and all other persons for any injury or damage to persons or property caused by that pet.
- While in Common Areas a dog must be restrained on a leash held by a responsible person capable of controlling it.
- Pet owners shall be responsible for cleaning up after their pets in the Common Areas. Please note that you can prevent the grass from turning yellow by pouring tap water over the area where a pet has urinated. Lot owners whose pets, or whose tenant’s pets have damaged the landscape in the Common Areas will be billed for the cost of renovation through a Reimbursement Assessment.
- A dog whose barking chronically disturbs other homeowners and occupants will not be permitted to remain in Gold Creek. If you have a dog that barks excessively, the first step might be a call to your veterinarian for a referral to a pet trainer. There are some very good behavioral techniques that can help with this problem.

4.4 Lint Filters on Dryers and Grease Screens on Stove Hoods

For safety purposes, all dryers must have lint filters, which remain installed and prevent lint from accumulating in the vent duct. All stove hoods shall have grease screens

installed to prevent grease from accumulating in the vent duct. All such filters and screens shall be used at all times and kept in clean, good order and repair by the owner.

4.5 Owner's Responsibility for Guests, Invitees, and Family Members

Each owner shall be fully responsible for informing members of his or her family and his other tenants, contract purchasers, invitees, and guests regarding the provisions of the Association's governing documents. The owner shall be responsible for violations of the Association's governing documents or damage caused by his or her guests, invitees, tenants, contract purchasers, and/or family members.

CHAPTER V g & RUBBISH MANAGEMENT

5.1 Garbage Storage and Accumulation

Storage of garbage or trash is not permitted in or outside any Lot in a manner that would permit the spread or encouragement of fire, vermin or disease. Garbage cans must be stored in the garage. They cannot be stored where visible from the Common Areas or from the windows of neighboring Lots.

Trash, garbage, accumulated waste plant material, or other waste and refuse shall be kept only in covered sanitary containers. Accumulation of rubbish, debris or unsightly materials is not permitted in Common Areas nor will any rugs or mops be shaken or hung from or on any of the windows, doors, balconies, patios, fences or gates.

5.2 Garbage Pickup

Garbage cans or trash barrels are placed at designated curb pickup areas on designated garbage pickup days. Garbage cans are to be placed at the designated curb areas no sooner than sundown, the evening before pickup day and must be put away in the garage no later than midnight, the evening of the pickup day.

Christmas trees over four feet must be either cut in half and placed in your garbage can or left on the curb in front of your Lot on their designated free Christmas tree pickup day only.

Special pickups for large amounts of trash may be scheduled with Pleasanton Garbage Service. These pickups typically occur on the afternoon of the regularly scheduled pickup day. Contents of the pickup may be left in the Lot driveway only on the day of the pickup, and must be removed the same day if, for some reason, the pickup does not occur.

For additional information on garbage service, recycling or extra pickups, please call the Pleasanton Garbage Service at 925.846.2042

5.3 Donation Pickup.

Donations for charitable organizations such as Goodwill Industries, St. Vincent de Paul or the Salvation Army may be left in Lot driveways on the day of pickup only. The donations must be clearly marked; designating which organization will pick them up. If for some reason the donations do not get picked up, they must be removed from the Lot driveways that day.

CHAPTER VI MOTOR VEHICLES; PARKING

6.1 Compliance with Law

All Lot owners and occupants must comply with state laws and Department of Motor Vehicle regulations on the streets and Common Areas in Gold Creek.

6.2 Vehicle Registration

All Lot owners and occupants must register their vehicles in California as required by California law. Out-of-state vehicles, vehicles with expired registration, or vehicles with no registration or license plates will be deemed to be non-resident "abandoned" vehicles and as such are subject to towing at the owner's expense if left in Gold Creek longer than 72 hours as allowed by applicable law. All vehicles must be in "operable" condition when parked in driveways or in the common areas. Vehicles cannot be left on jack

stands or blocks.

6.3 Common Area Parking Spaces

Common Area parking spaces are in short supply. We thus ask that you show consideration for others by using your available private parking before taking Common Area parking spaces.

All parking in the Common Areas is for Lot owners, occupants, and their guests. There are no spaces designated for exclusive use by any Lot owners or occupants. At least one vehicle must be parked in the Lot garage before the Lot owner or occupant may use any Common Area parking spaces. For Lots with long driveways, the driveway should be used for additional parking before taking Common Area parking spaces

6.4 Trucks, Boats, Campers, and Commercial Vehicles

None of the following vehicles may be parked, kept, stored, or permitted to remain in any area of Gold Creek:

- Trailer · Mobile · Boat or similar equipment home
- Camper · Commercial · Dilapidated, · Truck other than a vehicle inoperable, or standard size pickup abandoned vehicle truck .

The term “commercial vehicle” does not include sedans or standard size pickup trucks that are used both for business and personal use provided they do not have business names, signage or advertising on them. A commercial vehicle shall be defined as having a business name, signage or markings of a commercial nature, or one having tools, equipment, or equipment racks in plain view.

No unreasonably noisy, smoky, off-road, or unlicensed motor vehicles shall be operated in Gold Creek.

All non-compliant vehicles must be parked on public streets, outside Gold Creek. Fortunately, there is plenty of parking on Springdale Avenue and Pleasant Hill Road.

6.5 Parking Time Limits

Any vehicle parked more than 72 hours in the Common Area without being moved is considered “abandoned”. Abandoned vehicles are subject to towing at the owner’s expense as allowed by applicable law. Our management company will periodically “chalk” tires and residents are encouraged to report any vehicle that appears to be “abandoned” for further investigation and possible towing.

Lot owners or occupants with unused or seldom used vehicles are encouraged to sell them or store them outside Gold Creek. Merely moving these vehicles from space to space every 72 hours is not an acceptable long-term solution.

6.6 Speed Limit

Due to the narrow streets, blind curves, and lack of sidewalks, the speed limit in Gold Creek is 15 miles per hour. Speed bumps have been installed at the most dangerous areas and have helped make the area safer. Residents who observe speeders are encouraged to contact our management company with a description and license number of the vehicle for further investigation and possible disciplinary action.

6.7 Fire Lanes

All of the streets in Gold Creek are designated as fire lanes and no parking is allowed in these fire lanes at anytime. Vehicles parked in fire lanes are subject to fines and towing without warning at the owner’s expense as allowed by applicable law. Although washing vehicles in the Fire Lane is permitted, vehicles cannot be left unattended.

6.8 Short Driveways

Vehicles may be parked in driveways only if no part of the vehicle extends past the driveway over the gutter or into the street. To avoid structural damage, a vehicle may not be parked less than six inches from the garage door. If your driveway is too short, do not park in it.

CHAPTER VII INSURANCE

7.1 Ratings increase

Any activity by the Lot owner or occupant that will increase the rate of insurance of any of the buildings or their contents is prohibited. A Lot owner or occupant shall not permit anything to be done or kept in the Common Area that will result in the cancellation of insurance coverage on any of the buildings or their contents, or which would be in violation of any law.

7.2 Insurance Rules

Lot owners and occupants shall comply with the rules and regulations contained in any fire and liability insurance policy on the property.

7.3 Damage Reports

Damage of any kind by fire, flood or accident affecting the Common Interest Development or persons injured by or responsible for any damage, fire, flood or accident must be reported immediately to the Community Manager by any person having knowledge of the damages.

7.4 Individual Owner's Responsibility

The Board of Directors urges all homeowners to purchase insurance protection for loss or damage to personal property, for personal liability and for loss assessment to cover a loss or major damage in the Common Area not fully covered by the Association's master insurance policy. Renters are urged to purchase personal insurance to cover their belongings. Landlords are encouraged to purchase insurance protection to cover damage caused by tenants.

CHAPTER VIII MANAGEMENT

8.1 Contacting Management

All questions regarding the Gold Creek Homeowners Association should be directed to:

Community Manager: Colleen Montoya

Management Company: CJM Association Services, Inc.

PO Box 190

Pleasanton, CA 94566

Regular Hours: Monday--Friday, 9AM-12PM and 1PM to 5PM

(except emergencies)

Telephone: (925) 426-1508

**(24-Hour Live Answering Service
with Prompt Call Back)**

Fax: (925) 426-1508

E-mail: CJMcsstsvc1@ao.com

8.2 Complaints

All complaints regarding other Lot owners or occupants shall be made in writing to the Community Manager who shall in turn inform the Board of Directors of the complaint. Complaints regarding the management of Gold Creek shall be made in writing to the Board of Directors in care of the President.

For proper documentation and investigation, both types of complaints are to be made in writing. Unsigned letters will be treated as hearsay and as such will be disregarded. To protect the privacy of involved parties, complaints are not discussed at open regular meetings of the Board of Directors, but rather in closed executive sessions.

goldcreekboard@hotmail.com

A special e-mail address has been established to improve communication between Members and the Board of Directors. If you have any additional comments or concerns, please send a message to the above e-mail address. All five Board Members will receive your message. Your comments or concerns are always welcome by fax or regular mail as well as e-mail.

CHAPTER IX: AUTHORITY TO ENACT RULES; ADOPTION

The Board of Directors of the Gold Creek of Pleasanton Homeowners Association derives its authority to enact Rules and Regulations directly from the governing documents. The AMENDED BY-LAWS, Article VIII POWERS AND DUTIES OF THE BOARD OF DIRECTORS, subsection 8.1 POWERS, defines the power given to the Board of Directors to enact and enforce rules.

After a review and discussion, the Board of Directors adopted this revised edition of the Gold Creek Rules & Regulations on January 18, 2001, with modifications as recommended by the Association attorney.