



Date Stamp

New Waterford Sales Checklist

Dear Prospective Owner,

Please submit the following for approval to Purchase in New Waterford:

- _____ Signed Application Checklist
- _____ Completed Application
- _____ \$100 Application Fee – Check payable to **New Waterford**
- _____ Completed Pet Registration form and supplements *(if applicable)*
- _____ Completed Background & Credit Check Authorization
- _____ Background Check Fee – Payable to **Anchor Associates**
- _____ Copy of current state or government issued photo ID
- _____ Sales Contract with applicable condo/HOA disclosure(s)
- _____ Completed Directory and Email Consent

Unit Address _____

Realtor _____ Phone # _____

Title Company _____ Phone # _____

Missing or incomplete information will result in the delay of processing your application. Complete application **MUST** be received 20 days prior to occupancy.

Applicant Signature

Applicant Signature

If you have any questions please contact Anchor Associates at 239-649-6357 or applications@anchormanagers.com.

Thank You,
Anchor Associates

New Waterford Condominium Association, Inc. Application for Approval to Purchase

Date Stamp

I/we hereby apply for approval to purchase Unit # _____, Street Address _____

in New Waterford, a Condominium with closing scheduled for _____, 20_____.

PLEASE TYPE OR PRINT LEGIBLY THE FOLLOWING INFORMATION:

APPLICANT INFORMATION

Last Name		First		Middle
Home Address			Apartment/Unit #	
City		State		ZIP
Phone #	Cell #		Other Phone #	
Email Address				
Employer		Employer's Phone #		

APPLICANT INFORMATION

Last Name		First		Middle
Home Address			Apartment/Unit #	
City		State		ZIP
Phone #	Cell #		Other Phone #	
Email Address				
Employer		Employer's Phone #		

OCCUPANTS

Please list the name, relationship and date of birth of all occupants not listed above who will be living in this unit.

Full Name	Relationship	Date of Birth

CONDOMINIUM UNIT USE

I/we am purchasing this unit with the intention to:

_____ Reside on Full-Time Basis _____ Reside on Part-Time Basis _____ Lease the Unit

REFERENCES

Please list two references.

Full Name

Address

Phone ()

Full Name

Address

Phone ()

VEHICLES

No trucks or motorcycles are permitted unless kept in the garage at all times.

Year	Make	Model	License plate #	State
Year	Make	Model	License plate #	State

PETS

Only one pet (dog, cat or other common household pet) less than 40 pounds is permitted per unit.

Do you currently have a pet? YES ☐ NO ☐

*If you answered **YES**, a completed Pet Registration form must be included with your application packet.*

*If you answered **NO**, but obtain one in the future, you must complete a Pet Registration form within thirty (30) days after pet begins residing in the unit.*

DISCLAIMER AND SIGNATURE

In order to facilitate consideration of this application, I/we, the applicant(s), represent that the above information is factual and correct, and agree that any falsification or misrepresentation in this application will justify its disapproval.

I/we have received, read and understand the Rules and Regulations of New Waterford and will comply.

Signature

Date

Signature

Date

Return this request to:

New Waterford Condominium Association
c/o Anchor Associates, Inc.
3940 Radio Road, Suite 112
Naples, Florida 34104
(239) 649-6357 phone
(239) 649-7495 fax
applications@anchormanagers.com



APPLICATION APPROVAL

Approved

Date

Disapproved

By:

Board Officer or Director



NEW WATERFORD CONDOMINIUM ASSOCIATION, INC. BACKGROUND & CREDIT CHECK AUTHORIZATION

New Waterford Condominium Association has the right to perform background and credit checks on all applicants. By completing this authorization form, I give New Waterford Condominium Association, Inc. the right to administer a background and credit check as a part of the application approval process. **Include with this form a check made out to Anchor Associates. Each background and credit check is \$50 per adult for US Citizens and \$75 per person for Foreign National. Include a state or government issued photo ID.**

Print all information neatly and legibly.

Applicant Name _____

DOB _____ Social Security # _____

Current Address _____

Previous Address _____

Applicant Name _____

DOB _____ Social Security # _____

Current Address _____

Previous Address _____

By signing this form I agree that the information provided is correct and to administer a background and credit check.

Signature _____

Date _____

Signature _____

Date _____

***FAX OR E-MAIL COMPLETED FORM**

3940 Radio Road, Suite 112 • Naples, Florida 34104
(239) 649-6357 office • (239) 649-7495 fax
applications@anchormanagers.com • anchorassociationmanagement.com

New Waterford Condominium Association, Inc. Directory and E-mail Consent

Date Stamp

In an effort to easily communicate with all residents of the Association, the Board of Directors would like to create and maintain a community directory. The community directory will be distributed to all the residents enabling residents to maintain contact with your fellow neighbors. Please complete the below consent form with the following information:

Property Address: _____

Contact Numbers:

Do NOT Include

Phone Number

Phone Type

☐

Phone Number

Phone Type

☐

Phone Number

Phone Type

☐

Phone Number

Phone Type

☐

Email Addresses: _____

☐

☐

By signing this consent, I/we authorize the Association to print the completed information in the Community Directory *(except those marked "Do NOT include")*. In addition, send correspondence and/or official notices via e-mail for:

☐ **Invoices Only** ☐ **None** ☐ **All Electronic Approved Mailings**

Signature

Signature

Printed Name

Printed Name

Date

Date

Return this form to:

New Waterford Condominium Association
c/o Anchor Associates, Inc.
3940 Radio Road, Suite 112
Naples, Florida 34104

New Waterford Condominium Association, Inc. Home Watch and Emergency Contact

Date Stamp

Owner Name: _____

Unit Address: _____

HOME WATCH

Name of Home Watch : _____

Address: _____

Phone: _____

Email: _____

EMERGENCY CONTACT

Please provide the association with a contact person in case of an emergency.

Emergency Contact: _____

Address: _____

Phone: _____

Email: _____

Signature

Printed Name

Date

Signature

Printed Name

Date

Return this form to:

New Waterford Condominium Association
c/o Anchor Associates, Inc.
3940 Radio Road, Suite 112
Naples, Florida 34104
(239) 649-6357 phone
(239) 649-7495 fax

New Waterford Condominium Association, Inc. Guest Registration

Date Stamp

PLEASE TYPE OR PRINT LEGIBLY THE FOLLOWING INFORMATION:

Completed Guest Registrations must be received at Anchor Associates
no less than 48 hours prior to occupancy.

OWNER INFORMATION

Name(s)

New Waterford Address

OCCUPANCY DATES

Please provide the dates guest will be occupying the unit

Arrival

Departure

OCCUPANTS

Please list ALL guests occupying unit

Name

Relationship

Name

Relationship

Name

Relationship

Name

Relationship

VEHICLES

Please list all vehicles that will be parked on condominium property

Year

Make

Model

License plate #

State

Year

Make

Model

License plate #

State

DISCLAIMER AND SIGNATURE

I/we, the owner(s) of the above unit, hereby affirm that no fee or other consideration is connected with this occupancy. I/we understand that non-compliance or any violations of the New Waterford Rules & Regulations may result in a fine to the unit owner.

Signature

Date

Signature

Date

Return this form to:

New Waterford Condominium Association
c/o Anchor Associates, Inc.
3940 Radio Road, Suite 112, Naples, Florida 34104
(239) 649-6357 phone
(239) 649-7495 fax
applications@anchormanagers.com

New Waterford Condominium Association, Inc. Pet Registration

Date Stamp

PLEASE TYPE OR PRINT LEGIBLY THE FOLLOWING INFORMATION:

OWNER INFORMATION

Name(s)

New Waterford Address

PET INFORMATION

Name

Date of Birth

Sex

Weight

Species

Breed

Primary Color

Secondary Color
(if applicable)

License #

Expiration Date

County/State

Rabies Vaccination Date

Microchip #
(if applicable)

PHOTO IDENTIFICATION

Please provide a picture of you animal attached in the space below.

VETERINARIAN INFORMATION

Name		
Address		
City	State	ZIP
Phone #	Fax #	

INDEMNIFICATION

I/we agree to indemnify and hold the Association harmless for any damage or injury caused by the above mentioned pet.	<i>Please Initial</i>	
Signature	Date	
Signature	Date	

DISCLAIMER AND SIGNATURE

I/we represent that the above information is factual and correct, and agree that any falsification or misrepresentation in this registration form will justify further investigation by the Board. I/we agree that the above reference pet is licensed with Collier County per their Animal Control Ordinance. I/we agree that if the above referenced pet dies, I/we will notify Anchor Associates of the death and will complete a new form if a replacement pet is obtained.			
I/we understand that the ability to keep such a pet is a privilege, not a right. Failure to adhere to the New Waterford Declaration and Rules & Regulations regarding pets shall result in action taken by the Board of Directors.			
Signature		Date	
Signature		Date	

REGISTRATION REQUIREMENTS

The following items must be included in order to properly register your pet:

- _____ Completed Pet Registration form
- _____ Copy of Certificate of Vaccinations
- _____ Picture of your pet

Return this registration form to:

New Waterford Condominium Association
c/o Anchor Associates, Inc.
3940 Radio Road, Suite 112
Naples, Florida 34104

(239) 649-6357 phone
(239) 649-7495 fax



3940 Radio Road, Suite 112, Naples, FL 34104
(239) 649-6357 phone • (239) 649 7495 fax
www.anchorassociationmanagement.com

Agreement for Pre-Authorized Payments

Association Name: _____ New Waterford Condominium Association, Inc. _____

I/we hereby authorize the "Association" and Anchor Associates, Inc., to initiate debit entries in the amount of my quarterly Association assessment from my account indicated below. I also authorize the Financial Institution named below to debit same to such account.

Financial Institution Name: _____

City: _____ **State:** _____ **Zip:** _____

Transit/ABA No: _____ **Account No:** _____

This authority is to remain in full force and effect until the Association and the Financial Institution have received written notification from me of its termination in such time and manner as to afford the Association and the Financial Institution a reasonable opportunity to act upon the request. I further understand that payments will be deducted from my account between the first (1st) and tenth (10th) of each month in which the assessment is due, and should my payment be returned for any reason, I understand that I can be terminated from the program and I will be charged a \$25.00 administrative fee.

A VOIDED CHECK (NOT DEPOSIT SLIP) MUST BE ATTACHED.

Important Note: Automatic debit payments will begin on the next quarter after receipt of this form as long as they are received by the first day of the quarter for which payment is due.

Name(s): _____ **Home Phone:** _____

Unit Address: _____ **Alt Phone:** _____

Mailing Address (if different): _____
Street Address City State Zip

Signature

Date

Signature

Date

WATERFORD CONDOMINIUM ASSOCIATION OF COLLIER COUNTY, INC.

RULES AND REGULATIONS

This booklet contains a brief summary of the general rules and regulations of the New Waterford Condominium Association and the Berkshire Lakes Master Association. Should there be any conflict or inconsistency between this summary and State of Florida Condominium Act, the Berkshire Lakes Master Association and the New Waterford Condominium Association governing documentation, the latter three shall govern in the precedence given.

Each unit owner is responsible for compliance with these rules and regulations by all occupants, including guests and renters. Violations should be reported to the Management Company and all actions taken by the Board of Directors as the result of violations will be directed to the unit owner.

GENERAL RULES

1. Nuisances, Unlawful and Improper Use:

- a. No nuisance shall be permitted on the condominium property, nor any use or practice (including but not limited to excessive or unreasonable noise from the use of musical instruments, radios, television sets, and amplifiers) which is a source of annoyance to owners, residents or tenants or which interferes with the peaceful possession and proper use of the property.
- b. All portions of the condominium property must be kept in a safe, clean, and orderly condition at all times.
- c. There shall be no conduct, or use of the property, which will increase the cost of insurance on the condominium property.

2. Commercial Uses:

Use of the condominium property or its limited common elements for commercial purposes, including garage or lawn sales, is prohibited.

3. Unit Occupancy:

Regular, on-going overnight occupancy shall be limited to four persons in a two-bedroom unit and six persons in a three-bedroom unit.

4. Exterior Walls:

There shall be no attachments made to exterior walls or roofs without the written approval of the Board of Directors.

5. Electrical Installations:

No occupant of a unit shall install or have installed any wiring for electrical or telephone installations, television antennae, air conditioning units or other electrical equipment without the written approval of the Board of Directors.

6. Lanai Enclosures, New Windows, Hurricane Shutters, Garage Doors, Screening:

a. Lanais shall not be enclosed in any manner without the written approval of the Board of Directors.

b. Storm shutters are not considered "enclosures". However, owners must receive written approval from the Board of Directors prior to installing storm shutters and the shutters meet the following requirements:

(1) Must be white or clear in color,

(2) Must meet the current State of Florida Building Code Specifications (Collier County is not in the High-Impact Zone),

(3) Must be installed by a licensed contractor, who has obtained a valid Collier County Building Permit for installation,

(4) Must be installed between Monday through Friday between the hours of 8 AM and 5 PM. Shutters installed before December 13, 2007 will be grand-fathered in and acceptable to the Board.

c. New windows must not be installed without written approval of the Board of Directors.

d. Garage doors and service doors are the responsibility of unit owners. Replacement doors must meet association standards. Contact the Management Company for the specifications.

e. Lanai screening and entry light by the front door is also the responsibility of the owner.

7. Hanging Items:

No clothing, rugs or other non-approved items may be hung from windows, stair rails, porches or lanais of a unit, nor from any other portion of the condominium property. Hanging clothes to dry on lanais is not permitted.

8. Disposal of Garbage, Refuse & Plant Cuttings in Dumpsters:

a. Bag all garbage and refuse before putting in dumpsters.

b. Large boxes or cartons must be flattened before placing in dumpsters or recycle bins.

c. Please do not place items on the ground within a dumpster enclosure. Waste Management will not pick up such items and if such items interfere with access to the dumpster, the dumpster may not be emptied as scheduled.

Note: Placing items, other than landscape cuttings, outside the dumpster can result in significant fines from the Health Dept. to the Association. Please call the Management Company if you see items outside the dumpster so that they can be removed immediately.

d. Please do not put plant cuttings in dumpsters. They should be bagged and placed beside the dumpster for pick-up by the landscape company.

e. Recycle when possible; call Waste Management at 649-2212 for a recycle bin.

f. Call the Management Company for pick-up of heavy items or items which are too large to fit in the dumpster.

g. Please do not over fill dumpsters. If your usual dumpster is full please use another dumpster.

h. Please do not dispose of the following items in the dumpsters: TV's, printers, monitors, cables, computers, appliances, furniture, amplifiers with speakers, lead acid batteries, building materials and fixtures. If you have any of these items to dispose of, contact Naples Recycling Drop-Off Center at 239-643-3099. If you are seen dumping any of the above items, you will be subject to a fine.

9. Signs:

- a.** No person may post or display "For Sale", "For Rent" or other similar signs anywhere within the Condominium or on the Condominium property.
- b.** "Open House" signs are permitted during the actual hours of the Open House.
- c.** Signs identifying the security company monitoring a unit shall be permitted, but shall be limited to not more than one (1) in the front of the unit and one (1) in the rear of the unit, subject to the reasonable restrictions by the Board of Directors as to size and location of said signs.

10. Lake Usage:

- a.** No boats, except those needed for lake maintenance, shall be used on any portion of the property designed for water retention.
- b.** Swimming, jumping, and/or diving in the lake is also prohibited.
- c.** Fishing in the lake is permitted for residents and guests only.

11. Fire Safety:

- a.** In compliance with Collier County Fire Code, no flammable, combustible, or explosive fluid, chemical or substance shall be kept in any multi-family residential unit, garage or limited common element, except as such are required for normal household use. Identification and reporting of such substances may result in a \$500 per day fine from Collier County Code Enforcement to the unit owner and/or the Association.
- b.** Stairs, landings and sidewalks shall be free of obstructions to allow free and unobstructed access to units for Fire Department and EMS units. Obstructions include, but are not limited to chairs, tables, flowerpots and decorations.

12. Barbecue Grills:

Only electric grills may be used for outside cooking and are restricted to driveway areas in front of garages and lanais. Propane (of any size) and charcoal grills are prohibited.

13. Unit Occupancy in Absence of Owner:

If the owner and family who permanently reside with owner are absent from the unit and are not occupying it, and the unit has not been leased, the owner may permit the unit to be occupied by guests only in accordance with the following:

- a.** Any one person who is related to a unit owner within the first degree by blood, adoption or marriage, may occupy the unit in the absence of the owner for a period not to exceed fifteen (15) days. That person's spouse and children, if any, may accompany that person. The total number of occasions for occupancy by all guests combined under this paragraph shall be limited to four (4) in any one calendar year, with a maximum aggregate total of sixty (60) days.
- b.** House guests not included within (a) above are permitted for only one (1) family occupancy in the unit owner's absence and then only with the proviso

that the family consist of no more than four (4) persons. Such guests may stay not longer than two (2) weeks and the total number of occasions for this type of guest occupancy in any unit shall be limited to three (3) In each calendar year.

c. All quests governed by this Section shall be registered with the Management Company prior to their arrival at the Condominium. Registration shall include: names of the guests, dates of occupancy, plus any other information requested by the Board of Directors.

14. Leasing of Units:

a. A unit owner may not lease his unit during the first full year of ownership. The restriction on leasing will expire on the first anniversary of the date the owner takes title to the unit.

b. No unit may be leased for a term of less than thirty days or more than six months, nor may it be leased more than three times per year. The Board, at its discretion, may approve extension of 6 month leases for an additional six (6) months with no additional fee.

c. No subleasing or assignment of lease rights is permitted.

d. Any owner intending to rent/lease their unit must obtain an "Application for Approval to Lease" from the Management Company, complete and submit the application to the management company at least twenty (20) days prior to the first day of lessee occupancy. The Board shall have twenty (20) days to approve or disapprove the proposed lessee. There is a processing fee of \$100 by the Association.

e. All leases:

(1). Must be submitted in writing and approved by the management company.

(2). Must be accompanied by a copy of the lease and the required fee.

Note: Owners must notify the Management Company, in writing, if a lease is being extended or renewed.

15. Pets:

a. Each unit owner is allowed to keep one domestic pet weighing less than forty pounds.

b. Pets shall not be maintained for any commercial purpose and shall not become a nuisance or annoyance to neighbors.

c. Pet owners must pick up and appropriately dispose of all solid wastes of their pets.

d. All pets, except birds and fish, must be leashed when outside the unit.

e. Birds must be caged when outside the unit.

f. No animals (excluding guide dogs) are permitted at any time within the fence enclosed pool area.

g. Lessees are not allowed to keep pets.

16. Emergency Access:

a. The Association has the right of emergency access to all units at all times to prevent damage to common elements or other units.

b. Unit owners are responsible for providing access to their units by the deposit of a key with the Management Company.

c. If a key is not readily available a licensed locksmith may be utilized and the cost of such service will be charged to the unit owner.

17. Unoccupied Units:

- a.** Whenever a unit is to be unoccupied for a period of three (3) days or more, the main water supply valve (located near the air conditioning unit) should be turned off.
- b.** Noncompliance may result in liability for damage to other properties.
- c.** If the unit is unoccupied for a considerable period of time it is recommended that a home watch or substitute check the unit periodically.

18. Storm Precautions:

Whenever a unit is to be unoccupied for a period of three (3) days or more, the owner shall remove from courtyard areas, porches and lanais any unsecured items which could become windblown missiles during a storm.

19. Maintenance Personnel:

Maintenance personnel are employees or agents of the Management Company or New Waterford and are not permitted to accept work instructions or requests from unit owners or renters. All such requests must be made to the Management Company.

20. Window Coverings:

All window coverings must display white to the outside of the unit.

21. Second Floor Flooring Requirements:

- a.** All units above the ground floor shall have floors covered with wall to wall carpeting installed over high quality padding except carpeting is not required in the kitchen, bathrooms, entry halls or laundry rooms.
- b.** A second floor owner who desires to install in place of carpeting or existing hard surface flooring, any substitute hard surface floor covering may do so only after receiving written approval from the Board of Directors.
- c.** The Board of Directors will obtain consent from the unit owner directly below the requesting unit prior to giving any approval.
- d.** Installation must be performed by a licensed contractor and meet defined sound transmission standards.

22. Use of Common electric power:

- a.** Private use of common electric power outlets (e.g. in garages) on a continuous or extended basis is prohibited. This prohibition includes use of common electric power for operation or charging of appliances, battery charges, electric vehicles and any such items for any period of time.
- b.** Unit owners may use the individually metered electrical power outlets in their Units and Limited Common Element garages for such purposes and may upgrade such power outlets at their own expense.
- c.** Any such upgrades shall not be deemed a material alteration. All persons who use the individually metered power outlets in the Limited Common Element garages for the above purposes shall indemnify the Association and its Officers, Directors and Members from any and all damages which shall arise from such use.

23. Quarterly Assessment Payments:

- a.** Quarterly assessments are due on the first day of January, April, July and October. If not paid on or before the 10th of the aforementioned month, a late fee will be imposed and interest charged, calculated from the due date.
- b.** The option to set up "Auto-Pay" for the quarterly assessment is available. Contact the Management Company for details.

24. Landscaping:

No owner may alter the landscaping of the common elements, including walkways and areas around lower units, in any way without prior approval of the Board of Directors.

25. Flags

Any unit owner may display one portable, removable United States flag in a respectful way and, on Armed Forces Day, Memorial Day, Flag Day, Independence Day, and Veterans Day, may display in a respectful way portable, removable official flags, not larger than 4 1/2 feet by 6 feet, that represent the United States Army, Navy, Air Force, Marine Corps, or Coast Guard, in accordance with the Florida Condominium Act, 718.113 (4).

PARKING AND VEHICLE RULES:

1. Parking Areas:

- a.** Each unit has two designated parking spaces - the assigned garage and its adjacent driveway. Please do not park on another owner's driveway without securing permission from that owner. Other paved spaces on the property are available on a first-come basis.
- b.** Parking on grassed areas is prohibited at all times due to the possibility of damaging the sprinkler heads.

2. On-Street Parking:

On-street parking is permitted, unless otherwise indicated by signs, but shall not block or interfere with access to driveways, sidewalks, mailboxes, or trash dumpsters. Violations may result in vehicle towing without notice.

3. Use of Garages:

- a.** Garages shall be used only for the storage of vehicles or personal property of the unit occupants.
- b.** Garage doors shall be kept closed at all times except when vehicles are entering or exiting, or when the owner is actively using garage and/or driveway area.

4. Vehicles:

- a.** There shall be no motorcycles, trucks (private or commercial), vans not intended for use as a passenger vehicle or inoperable or unlicensed vehicles of any type parked on condominium property unless such vehicle is parked inside the applicable parking garage. Vans for personal use must have windows completely surrounding the

passenger compartment and must be equipped with factory installed seating throughout.

b. This restriction also applies to any vehicle containing written advertisement or solicitation which is not performing a legitimate service on the property or within a specific unit.

5. Recreational Vehicles:

Boats, motor homes, campers or other recreational equipment may be parked in driveways only while being prepared for use or storage. They shall not otherwise be parked outside of the garages.

SWIMMING POOL RULES:

- 1.** All diaper age children **MUST** wear swim diapers when in the pool.
- 2.** Pool hours are from dawn to dusk.
- 3.** Children under 14 years **MUST** be accompanied by a person 18 years of age or older.
- 4.** Only bathing suits may be worn in the pool. Cut-offs and similar attire are not permitted.
- 5.** Persons with open sores, cuts or communicable diseases may not enter the pool.
- 6.** From October 1 through April 30, flotation devices are not permitted in the pool, except for safety purposes.
- 7.** Toys, balls, Frisbees or diving gear are not allowed in the pool at any time.
- 8.** Towels must be used on lounge chairs and chaises.
- 9.** Shower before entering the pool to remove excess oils.
- 10.** No loud noise or music is permitted at any time.
- 11.** No littering.
- 12.** No animals (excluding guide dogs) are permitted at any time within the fence enclosed pool area.
- 13.** No glassware or other breakable materials are permitted in the pool area.
- 14.** Pool capacity is 25 persons.
- 15.** The pool area may not be reserved for private parties.
- 16.** The pool ladder is to be used for exiting the pool only.
- 17.** There is no lifeguard on duty. All persons swim at their own risk.
- 18.** Please close and secure the safety strap on umbrellas after use to protect them from strong winds.
- 19.** **NO DIVING** or running on the pool deck, at any time.

FINE PROCEDURES:

The Board of Directors may levy fines against units whose owners commit violations of the Condominium Act, the provisions of the condominium documents or the rules and regulations, or condone such violations by their family members, guests or lessees. The fines shall be in an amount deemed necessary by the Board to deter future violations, but in no event shall any fine exceed the maximum amounts allowed by law (currently \$100 per violation), and no fine shall be levied against an unoccupied unit. A fine may be levied on the basis of each day of a continuing violation with a single notice and opportunity for hearing, provided that such fine shall in the aggregate not to

exceed the maximum amount allowed by law (currently \$1,000.) The procedure for imposing fines shall be as follows:

- a.** The party against whom the fine is to be levied shall be afforded an opportunity for hearing after reasonable written notice of not less than fourteen (14) days.
- b.** At the hearing the party against whom the fine may be levied shall have a reasonable opportunity to respond, to present evidence, and to provide written and oral argument on all issues involved, and to review, challenge, and respond to any evidence or testimony by the Association. The hearing shall be conducted before a panel of three (3) unit owners appointed by the Board, none of whom may then be serving as Directors. If this panel, by majority vote, does not agree with the fine, it may not be levied.
- c.** If the party against whom the fine may be levied chooses not to appear at the hearing, the hearing will proceed as scheduled and the unit owner will be advised in writing of the hearing outcome within fourteen (14) days of the hearing.

ADDRESS CHANGES:

Florida law requires that requests for address changes must be made in writing to the Management Company.

CHANGES TO OR FROM AUTO-DEBIT PAYMENT:

Requests for such changes must be made in writing to the Management Company.

USEFUL NAMES AND NUMBERS:

EMERGENCY

NON EMERGENCY

SHERIFF	911	774-4434
FIRE	911	774-2800
MEDICAL	911	

MANAGEMENT COMPANY ANCHOR ASSOCIATES, INC.
3940 Radio Road, Suite 112
Naples, FL 34104
239-649-6357

BERKSHIRE LAKES MASTER ASSOCIATION
495 Belville Blvd. Naples, FL 34104
353-7633

*****|*

COMCAST CABLE
1-800-COMCAST

WASTE MANAGEMENT
649-2212

PEST CONTROL:
BUGS OR US
775 4949

Amended: at Board of Directors Meeting on January 30, 2018

**WATERFORD CONDOMINIUM ASSOCIATION
OF COLLIER COUNTY, INC.**

HURRICANE SHUTTER SPECIFICATIONS:

- White PVC or aluminum roll-up shutters (top to bottom) with either electric roll or inside crank may be installed on outside of buildings on all windows with the exception of lanai. On lanai, shutters must be installed on the inside of screens.
- White corrugated aluminum security panels may be installed vertically on the outside of buildings, on all windows, with the exception of the lanai. On the lanai panels must be installed vertically on the inside of the screens.
- Lexan windows may be installed on the outside of any existing windows or may replace the glass in existing windows. Clear shatterproof film may be used over existing glass. Both must be installed by licensed contractors.
- When installing any shutters or panels, all holding strips and/or covers must be primed and painted white before being installed.
- All work on outside of buildings must be done by a licensed contractor.

APPROVED: at Board of Directors meeting held on 6/15/94.

AMENDED: at Board of Directors meeting held on 9/25/02.

OF COLLIER COUNTY, INC.

SPECIFICATIONS

OVERHEAD GARAGE DOORS:

1. SAME COLOR AS BUILDING WITH WHITE WINDOW TRIM
2. COLONIAL STYLE (WITH WINDOWS)
3. STEEL - WOOD GRAIN
4. MUST MEET CURRENT CODE

Adopted: at Board of Directors Meeting on July 24, 2002.

Amended: at Board of Directors Meeting on January 30, 2018

New Waterford Condominium Association, Inc.
2018 APPROVED BUDGET - Does Not Include Cost From Hurricane Irma
January 1, 2018 - December 31, 2018

CODE	DESCRIPTION	2017 BUDGET	2017 PROJECTED	2018 BUDGET	2018 QUARTERLY	2018 MONTHLY
REVENUE						
6310	Maintenance Fee - Operating	\$419,050.00	\$419,050.00	427,253.00	106,813.25	35,604.42
6311	Maintenance Fee - Reserves	\$246,230.00	\$246,230.00	248,105.00	62,026.25	20,675.42
6331	Prior Years Excess	\$1,886.00	1,886.00	5,474.00	1,368.50	456.17
6340	Late Fee Income	-	1,050.00	-	-	-
6345	Pool Key Income	-	-	-	-	-
6350	Legal Fees Reimbursement	-	5,500.00	-	-	-
6360	Misc Owner Income	-	-	-	-	-
6390	Owner Interest Income	-	100.00	-	-	-
6470	Bad Debt Recovery	-	-	-	-	-
6510	Transfer Fees	-	1,400.00	-	-	-
6910	Interest Income	-	-	-	-	-
Total Revenue		\$667,166.00	\$675,216.00	\$680,832.00	\$170,208.00	\$56,736.00
EXPENSES						
General & Administrative						
7020	Application Fees	500.00	900.00	500.00	125.00	41.67
7050	Bad Debt Expense	-	-	-	-	-
7070	Filing Fees - Division	800.00	800.00	800.00	200.00	66.67
7080	Legal Fees	9,000.00	9,000.00	9,000.00	2,250.00	750.00
7120	Management Fees	28,224.00	28,224.00	28,224.00	7,056.00	2,352.00
7140	Office Expense	5,800.00	6,300.00	6,300.00	1,575.00	525.00
7420	Federal Income Taxes	-	-	-	-	-
7460	Contingency	4,362.00	-	3,863.00	965.75	321.92
8710	Employer's FICA	-	-	-	-	-
8720	State & Fed Unemployment	-	-	-	-	-
8730	Employer's Medicare	-	-	-	-	-
Grounds Maintenance						
8010	Grounds Maintenance	44,400.00	44,400.00	44,400.00	11,100.00	3,700.00
8021	Mulch/Sod/Other	18,000.00	18,000.00	18,000.00	4,500.00	1,500.00
8022	Irrigation	3,300.00	3,000.00	3,300.00	825.00	275.00
Pool Maintenance						
8210	Pool Maintenance	4,200.00	4,320.00	4,440.00	1,110.00	370.00
8270	Pool Furniture	500.00	800.00	800.00	200.00	66.67
8280	Pool Repairs	3,000.00	4,000.00	3,000.00	750.00	250.00
Utilities						
8905	Cable	100,400.00	100,380.00	105,400.00	26,350.00	8,783.33
8910	Electricity	12,300.00	10,500.00	11,000.00	2,750.00	916.67
8930	Water & Sewer	93,500.00	96,100.00	100,900.00	25,225.00	8,408.33
8980	Trash Removal	23,000.00	22,400.00	23,000.00	5,750.00	1,916.67
Maintenance						
9010	Building Maintenance	36,500.00	28,500.00	32,500.00	8,125.00	2,708.33
9011	Janitorial/Cleaning	10,800.00	10,800.00	10,800.00	2,700.00	900.00
9012	Site Labor/Handyman	10,650.00	12,000.00	14,000.00	3,500.00	1,166.67
9091	Pest Control - Exterior	4,200.00	6,500.00	6,500.00	1,625.00	541.67
9135	Fire Safety/Inspection	2,000.00	2,000.00	2,000.00	500.00	166.67
9220	Lake Maintenance	5,500.00	5,450.00	4,000.00	1,000.00	333.33
9580	Misc. Owner Expense	-	-	-	-	-
Total Expenses		\$420,936.00	\$414,374.00	432,727.00	\$108,181.75	\$36,060.58
RESERVES						
9915	Pavement	16,100.00	16,100.00	18,450.00	4,612.50	1,537.50
9925	Landscaping	-	-	10,080.00	2,520.00	840.00
9935	Pool	-	-	1,000.00	250.00	83.33
9940	Driveways, Sidewalks, Curbs	2,900.00	2,900.00	-	-	-
9950	Mailboxes	-	-	800.00	200.00	66.67
9955	Circuit Breakers, Well Pumps, Motor/Cliks	-	-	-	-	-
9960	Roofs/Gutters	54,130.00	54,130.00	53,400.00	13,350.00	4,450.00
9965	Exterior Painting	13,900.00	13,900.00	13,900.00	3,475.00	1,158.33
9966	Insurance	153,000.00	153,000.00	145,000.00	36,250.00	12,083.33
9967	Accounting	1,000.00	1,000.00	1,225.00	306.25	102.08
9970	Interior Building Maintenance	2,000.00	2,000.00	2,000.00	500.00	166.67
9975	Lake Maintenance	1,000.00	1,000.00	1,000.00	250.00	83.33
9980	Other Exterior Replacements	2,200.00	2,200.00	1,250.00	312.50	104.17
9996	Bridge	-	-	-	-	-
Total Reserve Contributions		\$246,230.00	\$246,230.00	248,105.00	\$62,026.25	\$20,675.42
Subtotal Budget		\$667,166.00	\$660,604.00	680,832.00	\$170,208.00	\$56,736.00
Minus Prior Years Excess & Estimated Revenue		\$1,886.00	\$1,886.00	\$5,474.00	\$1,368.50	\$456.17
TOTAL BUDGET		\$665,280.00	\$658,718.00	\$675,358.00	\$168,839.50	\$56,279.83

Quarterly Maintenance - Per Unit

\$990.00

\$1,005.00

New Waterford Condominium Association, Inc.
2018 APPROVED BUDGET - Does Not Include Cost From Hurricane Irma
January 1, 2018 - December 31, 2018

Code Fund	Replacement Cost	Total Life	Remaining Life	Balance as of 12-31-16	Spent in 2017	Income 2017	Estimated Balance as of 12-31-17	Additional Amount Required	Annual Requirement
5040 Pavement (Sealing/Resurface)	148,550.00	10	6	31,350.00	9,600.00	16,100.00	37,850.00	110,700.00	18,450.00
5050 Pool	68,331.00	18	18.00	57,681.00	7,350.00	0.00	50,331.00	18,000.00	1,000.00
5060 Driveways, Sidewalks, Curbs	30,840.00	20	-	27,940.00	-	2,900.00	30,840.00	0.00	0.00
5065 Mailboxes	18,987.00	20	20.00	11,595.00	8,608.00	0.00	2,987.00	16,000.00	800.00
5070 Circuit Breakers, Well Pumps, Motor/Cls	19,511.00	20	-	19,511.00	-	0.00	19,511.00	0.00	0.00
5210 Roof/Gutters	841,864.00	17	7	413,934.00	-	54,130.00	468,064.00	373,800.00	53,400.00
5220 Exterior Painting	165,285.00	9	7	54,085.00	-	13,900.00	67,985.00	97,300.00	13,900.00
5230 Bridge	41,909.00	20	0	41,909.00	-	0.00	41,909.00	0.00	0.00
5231 Accounting	5,000.00	4	1	2,775.00	-	1,000.00	3,775.00	1,225.00	1,225.00
5240 Insurance	344,868.00	2	2	191,915.00	145,047.00	153,000.00	199,868.00	145,000.00	145,000.00
5244 Landscaping	12,763.00	5	1	12,663.00	9,980.00	0.00	2,683.00	10,080.00	10,080.00
5245 Lake Maintenance	5,000.00	5	1	3,000.00	-	1,000.00	4,000.00	1,000.00	1,000.00
5246 Other Exterior Replacements	10,033.00	6	2	5,333.00	-	2,200.00	7,533.00	2,500.00	1,250.00
5250 Interior Building Maintenance	10,000.00	10	2	4,000.00	-	2,000.00	6,000.00	4,000.00	2,000.00
5255 Interest				8,998.00	-	0.00	8,998.00		
	\$1,722,941.00			\$886,689.00	\$180,585.00	\$246,230.00	\$952,334.00	\$779,605.00	\$248,105.00

New Waterford Condominium Association, Inc.

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Balance Sheet As of 12/31/17

Account	Description	Operating	Reserves	Other	Totals
ASSETS					
CASH:					
1010	Iberia - Operating	94,235.90			94,235.90
1017	NYC CD1336 1.25% 4/24/18		75,784.05		75,784.05
1040	Regions Bank - MM Reserves		11,875.27		11,875.27
1050	Iberia - Debit Card	69.64			69.64
1070	Iberia - Reserves		45,947.60		45,947.60
1090	Petty Cash	25.00			25.00
1093	Bank United - MM Reserve		109,904.21		109,904.21
1096	BU CD0576 1.34% 4/13/18		78,782.33		78,782.33
1100	Harris Bank - Reserve		1,000.18		1,000.18
1233	ST CD1918 1.35% 1/26/19		125,000.00		125,000.00
1234	ST CD2054 1.58% 5/1/20		60,000.00		60,000.00
1235	NYC CD4620 1.26% 4/24/18		154,860.25		154,860.25
1239	IB CDAR2365 .59% 5/23/19		65,281.51		65,281.51
1247	IB CDAR8414 .59% 4/4/19		52,268.55		52,268.55
1250	Harris CD6186 1.50% 12/29/19		124,000.00		124,000.00
	Subtotal Cash	94,330.54	904,703.95	.00	999,034.49
CURRENT ASSETS:					
1310	Assessments Receivable	14,471.22			14,471.22
1311	Allowance for Bad Debt	(10,373.02)			(10,373.02)
1340	Late Fees Receivable	399.50			399.50
1350	Legal Fees Receivable	1,793.79			1,793.79
1380	Owner Admin. Fees Receiv.	50.00			50.00
	Subtotal Current Assets	6,341.49	.00	.00	6,341.49
	TOTAL ASSETS	100,672.03	904,703.95	.00	1,005,375.98
=====					
LIABILITIES & EQUITY					
CURRENT LIABILITIES:					
3015	Accrued Expenses	9,000.00			9,000.00
3310	Prepaid Owner Assessments	60,603.66			60,603.66
	Subtotal Current Liab.	69,603.66	.00	.00	69,603.66
RESERVES:					
5040	Reserves - Pavement		49,400.00		49,400.00
5050	Reserves - Pool		42,251.06		42,251.06
5060	Reserves - Drive/Sdwalk/Curb		19,290.04		19,290.04
5065	Reserves - Mailbox		2,986.62		2,986.62
5070	Reserves - Circuit Break/Wells		19,511.29		19,511.29
5210	Reserves - Roofs		434,063.96		434,063.96

New Waterford Condominium Association, Inc.

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Balance Sheet As of 12/31/17

Account	Description	Operating	Reserves	Other	Totals
5220	Reserves - Exterior Paint		67,985.00		67,985.00
5230	Reserves - Bridge		41,909.00		41,909.00
5231	Reserves - Accounting Audit		3,775.00		3,775.00
5240	Reserves - Insurance		200,045.75		200,045.75
5244	Reserves - Landscaping		2,498.50		2,498.50
5245	Reserves - Lake Maintenance		4,000.00		4,000.00
5246	Reserves - Other Ext Replace		7,533.34		7,533.34
5250	Reserves - Interior Bldg Maint		6,932.90		6,932.90
5255	Unallocated Interest		2,521.49		2,521.49
	Subtotal Reserves	.00	904,703.95	.00	904,703.95
EQUITY:					
5510	Member Equity (Beg. Yr.)	5,223.58			5,223.58
	Current Year Net Income/(Loss)	25,844.79	.00	.00	25,844.79
	Subtotal Equity	31,068.37	.00	.00	31,068.37
	TOTAL LIABILITIES & EQUITY	100,672.03	904,703.95	.00	1,005,375.98
		=====	=====	=====	=====

New Waterford Condominium Association, Inc.

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INCOME/EXPENSE STATEMENT

Period: 12/01/17 to 12/31/17

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
INCOME:								
06310	Assessment Income	34,920.84	34,920.87	(.03)	419,050.00	419,050.00	.00	419,050.00
06311	Assessments - Reserve	.00	.00	.00	246,230.00	246,230.00	.00	246,230.00
06312	Insurance Proceeds	.00	.00	.00	3,298.81	.00	3,298.81	.00
06331	Prior Years Excess	157.13	157.13	.00	1,886.00	1,886.00	.00	1,886.00
06340	Late Fee Income	.00	.00	.00	1,313.50	.00	1,313.50	.00
06345	Pool Key Income	.00	.00	.00	35.00	.00	35.00	.00
06350	Legal Fees Reimbursement	.00	.00	.00	5,481.65	.00	5,481.65	.00
06360	Misc. Owner Income	.00	.00	.00	31.92	.00	31.92	.00
06380	Owner Admin. Fees Income	.00	.00	.00	50.00	.00	50.00	.00
06390	Owner Interest Income	.00	.00	.00	97.92	.00	97.92	.00
06510	Transfer Fees	100.00	.00	100.00	2,400.00	.00	2,400.00	.00
06910	Interest Income	.00	.00	.00	.04	.00	.04	.00
	Subtotal Income	35,177.97	35,078.00	99.97	679,874.84	667,166.00	12,708.84	667,166.00
EXPENSES								
GENERAL & ADMINISTRATIVE:								
07020	Application Fees	250.00	41.63	(208.37)	1,350.00	500.00	(850.00)	500.00
07070	Filing Fees - Division	672.00	.00	(672.00)	733.25	800.00	66.75	800.00
07080	Legal Fees	2,895.00	750.00	(2,145.00)	11,086.75	9,000.00	(2,086.75)	9,000.00
07120	Management Fees	2,352.00	2,352.00	.00	28,224.00	28,224.00	.00	28,224.00
07140	Office Expense	383.07	483.37	100.30	5,904.13	5,800.00	(104.13)	5,800.00
07460	Contingency	.00	363.50	363.50	.00	4,362.00	4,362.00	4,362.00
08720	State & Fed. Unemployment	.00	.00	.00	42.00	.00	(42.00)	.00
	Subtotal Gen. & Admin.	6,552.07	3,990.50	(2,561.57)	47,340.13	48,686.00	1,345.87	48,686.00
GROUNDS MAINTENANCE								
08010	Grounds Maintenance Contract	.00	.00	.00	45,253.97	44,400.00	(853.97)	44,400.00
08021	Mulch/Sod/Other	8,350.00	1,500.00	(6,850.00)	17,421.00	18,000.00	579.00	18,000.00
08022	Irrigation	381.00	275.00	(106.00)	1,704.00	3,300.00	1,596.00	3,300.00
	Subtotal Grounds	8,731.00	1,775.00	(6,956.00)	64,378.97	65,700.00	1,321.03	65,700.00
POOL MAINTENANCE								
08210	Pool Maintenance	360.00	350.00	(10.00)	4,445.00	4,200.00	(245.00)	4,200.00
08270	Pool Furniture	.00	41.63	41.63	914.78	500.00	(414.78)	500.00
08280	Pool Repairs	(7,805.00)	250.00	8,055.00	4,050.71	3,000.00	(1,050.71)	3,000.00
	Subtotal Pool	(7,445.00)	641.63	8,086.63	9,410.49	7,700.00	(1,710.49)	7,700.00

UTILITIES:

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Period: 12/01/17 to 12/31/17

		Current Period			Year-To-Date			Yearly
Account	Description	Actual	Budget	Variance	Actual	Budget	Variance	Budget
08905	Cable	8,365.31	8,366.63	1.32	100,384.99	100,400.00	15.01	100,400.00
08910	Electricity	1,902.53	2,050.00	147.47	10,316.66	12,300.00	1,983.34	12,300.00
08930	Water & Sewer	15,940.74	15,583.30	(357.44)	96,999.61	93,500.00	(3,499.61)	93,500.00
08980	Trash Removal	3,351.48	1,916.63	(1,434.85)	22,650.93	23,000.00	349.07	23,000.00
	Subtotal Utilities	29,560.06	27,916.56	(1,643.50)	230,352.19	229,200.00	(1,152.19)	229,200.00
MAINTENANCE:								
09010	Building Maintenance	712.46	3,041.63	2,329.17	20,196.34	36,500.00	16,303.66	36,500.00
09011	Janitorial/Cleaning	900.00	900.00	.00	10,800.00	10,800.00	.00	10,800.00
09012	Site Labor / Handyman	710.00	887.50	177.50	10,175.00	10,650.00	475.00	10,650.00
09091	Pest Control - Exterior	120.00	350.00	230.00	8,799.00	4,200.00	(4,599.00)	4,200.00
09135	Fire Safety/Inspections	728.22	2,000.00	1,271.78	878.22	2,000.00	1,121.78	2,000.00
09220	Lake Maintenance	360.00	458.37	98.37	5,469.71	5,500.00	30.29	5,500.00
	Subtotal Maintenance	3,530.68	7,637.50	4,106.82	56,318.27	69,650.00	13,331.73	69,650.00
RESERVE CONTRIBUTION:								
09915	Reserves - Pavement	.00	.00	.00	16,100.00	16,100.00	.00	16,100.00
09940	Reserves - Drive/Sdwlk/Curb	.00	.00	.00	2,900.00	2,900.00	.00	2,900.00
09960	Reserves - Roofs / Gutters	.00	.00	.00	54,130.00	54,130.00	.00	54,130.00
09965	Reserves - Exterior Painting	.00	.00	.00	13,900.00	13,900.00	.00	13,900.00
09966	Reserves - Insurance	.00	.00	.00	153,000.00	153,000.00	.00	153,000.00
09967	Reserves - Accounting	.00	.00	.00	1,000.00	1,000.00	.00	1,000.00
09970	Reserves - Interior Bldg Main	.00	.00	.00	2,000.00	2,000.00	.00	2,000.00
09975	Reserves - Lake Maintenance	.00	.00	.00	1,000.00	1,000.00	.00	1,000.00
09980	Reserves - Other Ext Replace	.00	.00	.00	2,200.00	2,200.00	.00	2,200.00
	Subtotal Reserve Contrib	.00	.00	.00	246,230.00	246,230.00	.00	246,230.00
	TOTAL EXPENSES	40,928.81	41,961.19	1,032.38	654,030.05	667,166.00	13,135.95	667,166.00
	Current Year Net Income/(loss)	(5,750.84)	(6,883.19)	1,132.35	25,844.79	.00	25,844.79	.00

New Waterford Condominium Association, Inc. 2018 Frequently Asked Questions

Q: What are my voting rights in the condominium Association?

A: Each unit is entitled to one vote.

Q: What restrictions exist in the Condominium Documents on my right to use my unit?

A: Each unit is limited to residential use by one family. Each unit owner is allowed to keep one domestic pet weighing less than forty pounds. You may not post signs on the condominium property or that can be seen from the exterior of the unit.

Q: What restrictions exist in the Condominium Documents on the leasing of my unit?

A: Leases must be for a term of at least thirty (30) days and no more than one (1) year. No unit may be leased more than three (3) times in one (1) calendar year. Board must approve 20 days in advance. Application and \$100.00 fee required. A unit owner may not lease their unit during the first full year of unit ownership.

Q: How much are my assessments to the Condominium Association for my unit and when are they due?

A: The Association assessments are \$1005.00 and are due the first day of each Quarter (January, April, July and October) regardless if notice is received or not.

Q: Do I have to be a member in any other Association? If so, what is the name of the Association and is there a separate assessment?

A: Each unit owner is required to be a member of the Berkshire Lakes Master Association. Annual assessment of \$270.00 is paid directly to Master Association.

Q: Am I required to pay rent or land use fees for recreational or other commonly used facilities? If so, how much am I obligated to pay annually?

A: No

Q: Is the Condominium Association or other mandatory membership association involved in any court cases in which it may face liability in excess of \$100,000? If so, identify each such case.

A: No

Q: How do I get an updated copy of our condominium documents?

A: Call Lawyer's Title (774-2627) or Collier Abstract (643-5252). Due to liability if a page should be missed or deleted in the copying process, Anchor Associates, Inc. does not have nor provide document copies.

NOTE: The statements contained herein are only summary in nature. A prospective purchaser should refer to all references, exhibits hereto, the sales contract, and the Condominium Documents.