



Community Management, Inc.

Our Ref.: AO/13/PCHOA #129

Persimmon Country Club Community

Dear Persimmon Country Club Community Owner:

Congratulations on the purchase of your new home! This letter is to introduce you to Community Management, Inc., AAMC. We are pleased to have been selected by your Board of Directors to provide a variety of services for your association.

We work at the direction of your Board to coordinate the maintenance of the common elements. We also assist the Board with administering the day-to-day affairs of your association in accordance with the Declaration, Bylaws, Rules and Regulations and policies that may be adopted from time to time. One of the most important duties we have is to collect monthly association fees that enable us to pay association bills and set aside funds into a reserve account for future expenses.

The enclosed forms give a quick overview of your maintenance fee payment obligation, emergency contact procedures, Handbook for Owners and Residents and CMI personnel who have been assigned to your account. Please keep this handy for future reference.

We have included an Owner/Tenant Information Request form and Handbook for Owners and Residents. You should have received information from the seller regarding the association. Additional information regarding obligations of owners and the mechanics of the operation of your association can be found in the Declaration and Bylaws, which you should receive from your escrow agent at closing, and also at the Association's web site – www.persimmonccc.org. Please completely fill out the Information Request and return it to our office at the address noted on this letterhead. This information is necessary in the event of an emergency.

Your Community – Our Commitment is not just a phrase. The staff of CMI is dedicated to serving your homeowner's association. We will always do our best to exceed your expectations of excellence in management.

Yours truly,

COMMUNITY MANAGEMENT, INC., AAMC

Nancy L. La Voie, PCAM, CMCA, CAMP
Community Manager

NLL



Community Management, Inc.

PERSIMMON COUNTRY CLUB HOMEOWNERS ASSOCIATION

Send correspondence to: 2105 SE 9th Avenue, Portland, OR 97214

Send payments to: PO Box 54568, Los Angeles, CA 90054-0568

Community Manager: Nancy L. La Voie 503-445-1102, NancyL@communitymgt.com

Accounts Receivable: 503-233-0300

Association Website: www.persimmonccc.org

CMI Website: www.communitymgt.com

Homeowners Association fees at Persimmon Country Club Community are due annually on March 1st. Your escrow company should have prorated the balance of the year's fee and reimbursed the seller at your closing.

If you have purchased a Golf Villa or Masters Collection home, there is an additional fee, paid twice annually in March and July. Again, any amounts previously paid by the seller would have been settled at closing, you will receive a payment invoice from CMI at the next due date. Any late payments will be assessed an 18% APR.

In addition to paying by check, you may pay your HOA assessments online by e-check or VISA/Mastercard/Discover Card by going to www.communitymgt.com and clicking on "payment options".

Emergency Service

CMI's 24-hour emergency service is only a telephone call away. Should an emergency arise while our office is closed, we are still available. Call our main phone number (503) 233-0300. You have the option to leave a message at any time, however for **emergencies**, you will want to select the **"live operator" option by pressing 0**. The operator will contact the "on call" community manager via pager and you will receive a call within a few minutes. Please note – voice mail messages left for any office staff will be returned the next business day. ***Therefore, if you require emergency assistance, please be sure to select 0 and reach the live operator option instead of the voice mailbox.***

Just one request, if you are expecting a return call for emergency maintenance, please do not use your telephone until you receive our return call as we want to be able to attend to your concern promptly!

Maintenance Requests

Our system makes it easy to report service needs. When you notice something in the common area in need of attention or repair, please bring it to our attention. You may call us with items requiring immediate attention and for less urgent needs, drop us a note at CMI, 2105 SE 9th Avenue, Portland, 97214. Our fax number is (503) 233-8884. You may also e-mail a representative of your management team as shown above.



Persimmon Country Club Community

OWNER INFORMATION FORM

Return to: CMI 2105 SE 9th Avenue Portland, OR 97214 Attn: Nancy La Voie
Phone – (503)-233-0300 Fax – (503)-233-8884 NancyL@communitymgt.com

OWNER INFORMATION

Lot # _____ Owner Occupied? ☐ Yes ☐ No Include in a Resident Directory? ☐ Yes ☐ No
Owner name(s): _____
Other occupants: _____
Mailing address: _____

Home phone: _____ Work phone: _____
Cell: _____ Alternate cell: _____
Email: _____ Alternate email: _____

EMERGENCY CONTACT INFORMATION (Other than occupant)

Name: _____ Home Phone: _____
Work Phone: _____ Cell: _____
Email: _____ Does contact have key? : ☐ Yes ☐ No

TENANT INFORMATION (IF RENTED)

Note: Owners are responsible for insuring that their tenants have copies of all governing documents of the Persimmon Community.

List name(s) of all occupants: _____
Home phone: _____ Work phone: _____
Cell: _____ Email: _____
Rental company contact information (if applicable): _____

U.S. BANK
HOMEOWNER AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBITS)

☐ **REGULAR ASSESSMENT ONLY** ☐ **SERIAL ASSESSMENT ONLY** ☐ **REGULAR + SERIAL ASSESSMENT (BOTH)**
(check one as applicable for your association fees)[®]

Association Name[®]: Persimmon Country Club Community HOA **Tax ID Number:** (On File with CMI)

I (We) hereby authorize the association listed above, Herein after called ASSOCIATION, to initiate debit entries to my (our)
☐ **Checking Account** / ☐ **Savings Account** (select one[®]) indicated below at the depository financial institution named below, hereinafter called DEPOSITORY, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Depository Name[®]: _____ **Branch:** _____ **Monthly or Quarterly Debit Amount[®]:** \$ _____
(Name of Bank)

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

****ACH/Routing Number[®]:** _____ **Bank Account Number[®]:** _____
(**Please verify with your bank for proper 9-digit #)

This authorization is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it. *A charge of \$25.00 will be assessed if funds are not available when an account sweep is ordered. Owner is responsible for termination of ACH service. In the event the ACH service is not terminated as outlined herein and the continued service results in an overpayment on the account, a charge of \$15.00 will be assessed for issuing a refund check.*

Name(s)[®]: _____ **E-mail address:** _____ **CMI Account Number[®]:** _____
(if unknown lot # or unit #)

Phone Number[®]: _____ **Date[®]:** _____ **Signature[®]:** _____

NOTE: ALL DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

*Please provide a photocopy of a check or a voided check with your account number.

**You must verify with your financial institution the correct ABA routing / transit number that should be used for ACH debits.

RETURN THIS FORM TO: COMMUNITY MANAGEMENT, INC., 2105 SE 9TH AVENUE, PORTLAND OR 97214. FAX: (503) 233-8884

Email: cmi-ach@communitymgt.com

Completed forms received by the 15th of the month will be set up beginning the following month.

Debits will be taken from your account on the 8th or the following business day each month.

If you have any questions about filling out this form, please contact someone in the accounting department at (503) 233-0300.

[®] = REQUIRED FIELD

Persimmon Country Club Community

Handbook for Owners & Residents

August 2015



Persimmon Country Club Community Handbook for Owners & Residents

Introduction

This handbook is published to provide information to homeowners (and to renters) about everyday living in the Persimmon Country Club Community. It is designed to:

- highlight some of the Declaration of Covenants, Conditions and Restrictions (CC&R's) with which everyone must comply;
- inform owners & residents of decisions made by the Board of Directors about what are, and are not, acceptable practices;
- answer some frequently asked questions; and to
- provide contact information for the homeowner.

This handbook is not a substitute for and does not replace any legal documents such as the CC&R's, By Laws, and Plat Maps.

Persimmon Country Club and the HOA

The Homeowners Association and Persimmon Country Club and its golf course are neighbors. The Association has no vested interest in or control over Persimmon Country Club. The golf course is private property and is for the enjoyment of its members only.

The Persimmon Country Club Community Homeowners Association

What Is The Homeowners Association?

Where Does It Get Its Authority?

The Persimmon Country Club Community Homeowners Association (HOA) is a formal group. It is required by law. It consists of all of the owners of homes and lots in the Persimmon Development. The Persimmon HOA was created in 1993 when the developer recorded the Declaration, plat maps, and CC&R's for the Persimmon Country Club Community with Multnomah County. Over time, additional new phases of the Persimmon Community were incorporated by amendment.

Any HOA is governed by various types of federal and state statutes and particularly by its own Covenants, Conditions, & Restrictions (CC&R's), its own By Laws, and by the plat maps filed with the county. The CC&R's declare that all property within the boundaries of the development is bound by those CC&R's. They also designate the Association as the governing body for the development. In addition, the Association governs the development, improvement, use, maintenance and repair of the common areas.

The HOA is led by a volunteer Board of Directors elected by the membership at the Annual Meeting held each May. Articles IV & V of the Association's Bylaws outline the Powers and Duties of the Board. They include:

- Making decisions on behalf of the members of the Association, except those reserved for the members themselves in accordance with the Association's governing documents.
- Developing and maintaining Design (i.e., Architectural) Standards, including fees, and appointing a Design (i.e., Architectural) Review Committee.
- Setting the amount of the annual assessment charged to the membership. The assessment must pay for the entire administrative requirement of the Association as well as set aside money in a reserve account to make capital and maintenance payments as needed.
- Developing and adopting an annual budget for the Association.
- Enforcing all rules and regulations.

Homeowner involvement and input are encouraged. Volunteers for Association committees, both standing and ad hoc, are welcomed. Simply contact the Association president or manager. Board meetings are held approximately every six weeks in accordance with a schedule adopted each May. They are open to all HOA members. Current meeting dates are available by contacting the Association manager or from the Association web site (www.persimmonccc.org).

Annual Assessments.

The HOA's activities and services are funded by an annual assessment paid by all homeowners. The amount of the annual assessment is set by the Board each year and the owners notified. By policy, the assessment is to be paid by March 1. Late fees will be assessed. Golf villa and Masters Collection assessments (an additional amount paid by Masters and villa owners) are due at the same time as the greater HOA assessment and again by August 1. Billing statements are mailed to each owner in advance of the due date. Remittance should be made to the address shown on these statements. Questions regarding the payment of the assessment should be directed to the Association manager.

Common Property and Right of Way.

There are 14 common tracts (i.e., pieces of land owned by the HOA) within the Persimmon Community. These are identified on the Association web site and on the map inside the back cover of this handbook. It is the responsibility of the HOA to maintain these common tracts. In addition, there are several easements which cross people's property. Report any common area maintenance issues or any damage to the Association manager.

What Is Community Management, Inc. (CMI)?

To assist it in dealing with the affairs of the HOA, the Board of Directors employs a management company, Community Management, Inc. CMI collects the assessments and manages the day to day operations of the Association. CMI assigns an Association manager to provide direct assistance to the Board and homeowners.

What Are CC&R's; Why Are They Necessary?

CC&R's (Covenants, Conditions, & Restrictions) are the rules and regulations which govern a planned community such as Persimmon. They are designed to provide guidance to owners about how they must maintain their home and yard as well as about a variety of other matters that have a bearing on the appearance of the community. CC&R's are necessary to ensure that the quality of life we enjoy in Persimmon is maintained.

All property owners in the Persimmon Community are subject to the CC&R's. This legal document is a recorded lien on each property. Copies of the CC&R's should be given to the purchaser by the title

company or realtor in closing, but failure of the title company or realtor to deliver those documents in no way absolves the owner of compliance. Renters are also expected to comply. Copies are made available on the Association web site: www.persimmonccc.org.

The CC&R's exist to enhance the quality of life in the Persimmon Community and to protect property values over time. In general, the CC&R's require properties, including the building and landscaping, to be maintained and kept "in superior condition and repair."

Some of the most important CC&R's, other rules adopted by the HOA, and suggestions by the Board are listed below.

- **Antennas, Satellite Dishes:** Because of a change in the federal law, certain satellite dishes are allowed in the Persimmon Community. Satellite dishes must be no larger than 27" in diameter and should be placed in such a location that they are only minimally visible to other community members.
- **Flag Poles:** Free standing flag poles are specifically prohibited by the CC&R's, but those already in place as of October 1, 2009, will be permitted to remain. Metal attachments to flag poles should be muffled. Display of the American Flag is permitted on a standard five foot pole, or less, that is attached to the building.
- **Basketball Hoops:** Basketball hoops attached to homes or garages are prohibited. Portable basketball hoops are permitted but must be stored out of sight when not in use. The Association reserves the right to require residents to remove hoops from streets or from sidewalks when it deems it necessary.
- **Garage Doors:** Owners are encouraged to keep garage doors closed except when entering and exiting or when the homeowner is present in the garage or yard. Not only does it make the neighborhood look better when garage doors are closed, but it is a security risk to your property to leave the door open.

- **Garage Sales:** Garage sales are allowed in Persimmon on a limited basis. Signs posted for garage sales must be removed within 24 hours of the conclusion of the garage sale.
- **Home Offices and Home-Based Businesses:** Commercial activities are prohibited by the CC&R's. Since many businesses are now home-based, the Association permits home offices when the business is not apparent from outside the home and is not detectable by sight, sound, or smell.
- **Noise:** Persimmon homeowners are expected to respect the privacy and tranquility of their neighbors. Playing loud music in the home or yard that is audible to nearby homes is discouraged, particularly after 10:00 pm on week nights and midnight on weekends.
- **Parking:** Residents are encouraged to park vehicles in their garages whenever possible. Parking vehicles on the street for longer than 48 hours is prohibited.
- **Pets:** When walking your dog, have scoops and bags readily in hand; always keep your dogs on a leash.
- **Signs:** The following signs are approved for display:
 - ✓ One 6" x 24" or smaller sign displaying the name &/or address of the occupant.
 - ✓ One sign 18" x 24" advertising the property for sale.
 - ✓ One 8" x 12" or smaller sign displaying security company information is allowed in the front yard facing the street.
 - ✓ One political sign 18" x 24". Political signs must be removed one week after the election to which they pertain.

No other signs, including those promoting services, are approved for display anywhere in Persimmon.

- **Streets:** Most streets within Persimmon are public streets owned and maintained by the City of Gresham. Exceptions: There are several private drives within the community which are identified as such. They are the responsibility of the owners or group of owners who use them.

The homeowner is responsible for maintaining the curbs, sidewalks and property from the street to their property line. Trees and shrubbery must be trimmed to prevent damage to the street, infringing upon the sidewalk, or obscuring street signs, stop signs, and/or street lights. Painting (or markings) with permanent materials on curbs or sidewalks (e.g., house numbers) is not allowed.

- **Trash Collection & Storage:** Garbage and recycling containers must be kept within the garage or in an outside screened area which has been approved by the Design Review Committee. Containers should be put out no more than 24 hours before collection time and returned to their storage location as soon as possible after collection.

Remember that your neighbors look at your home and property more than you do. Do not store unsightly objects outside. Not only does it disrespect your neighbors' view, it is prohibited by the CC&R's.

- **Trees and View Protection:** An owner is required, under section 7.10 of the Declaration, to maintain all landscaping (except native trees) in order to preserve a neighbor's view. This is true even if the plan for such landscaping was originally approved by the Design Review Committee of the HOA Board. Given that view consideration is generally between neighbors and is not generally community-wide, the primary responsibility for enforcement of the view language shall be the homeowner, not the HOA. Any homeowner that believes there has been, or is, a violation of the constituent documents may take private action for enforcement, but the HOA shall not be responsible for any of the cost associated with such private action.
- **Vehicles:** No trucks larger than ¾ ton, campers, motor homes, trailers (including utility trailers), boats, golf carts, motorcycles or any other similar RV may be parked on any lot, street or driveway for longer than 48 hours to load, unload or to make a service call. In addition, no vehicle may be parked on any portion of any lot in a state of disrepair or while being repaired.

What Is The Design Review Process? Why Is It Necessary? How Does It Work?

The Persimmon Community is Gresham's premier neighborhood. To protect the property values and to maintain the high quality appearance of the community, a set of Design (i.e., Architectural) Standards and a Design Review Process (DRP) were developed in the early 1990's and remain in place today. Again, they exist to maintain the high standards of appearance that make Persimmon the first class community that it is.

The HOA Board of Directors oversees the Design Review Process and appoints a Design Review Committee (DRC) consisting of homeowner volunteers who have familiarized themselves with the Design Standards. Those Standards govern the exterior of all Persimmon homes and their landscaping. The DRC has the authority and duty to regulate the external design, appearance, location and maintenance of improvements and landscaping on the property. Failure to secure approval for making this type of exterior change may result in corrective action being taken by the HOA and/or fines and liens against the property. Appeals of decisions made by the DRC are to be made to the Board of Directors.

For more information on the Design Review Process, go to persimmonccc.org and click on Documents/Forms.

- **Changes to the Exterior of Homes:** According to the Association's Design Standards, "No building, fence, wall, patio, deck or other structure or improvements shall be commenced, directed or maintained upon the property, nor shall any exterior addition to or change or alteration therein be made, nor shall any landscaping of any portion of the property be commenced or maintained until the plans and specifications have been submitted to and approved in writing by the Design Review Committee...." (Article VI – Architectural Control).

Changes to exterior paint color must be approved. Because there is no longer a palette of approved paint colors, colors will be approved on an individual basis. Colors proposed for the siding, trim, and roof must be compatible with neighboring homes.

Approvable body colors are neutral, blending with nature, such as grays, tans, gray-greens, etc. Colors that are bright and/or garish are not acceptable. Trim and accent colors should harmonize with and compliment the body color, and may be bold colors, but not bright or garish.

Homeowners are encouraged to obtain and review a copy of the Design Review Standards and Landscaping Handbook prior to making plans to change the exterior of the home and landscaping.

- **Landscaping:** Changes to landscaping must be submitted to the DRC for approval. Bedding plants, shrubs that do not reach a mature height of more than 4' or replacing diseased or dead plants with similar plantings may be completed without approval of the DRC. Contact the DRC Representative if a question arises.

The City of Gresham has a firm policy regarding removal of trees, depending on the size of the tree(s). When submitting requests for removal of trees, the Design Review Committee requires that you include documentation from the city that a permit has been obtained or that a permit is not necessary.

Also, owners seeking approval to remove trees may be required by the Committee to provide an arborist's report on the condition of the tree(s) if the tree(s) are not visibly dead or diseased.

Security

Security is a priority in the Persimmon Community. The best form of security is the residents of the community. Always let your neighbors know when you will be gone and ask that they look out for your property.

Your HOA also engages the services of a private security patrol contractor, Community Safety Services, for 76 hours per week. Patrols are in accordance with schedules established and monitored by the HOA Board of Directors.

You can assist in ensuring that the level of security in our community is high by doing the following:

- By removing garbage/recycling containers out past collection time, if your neighbor has not done so. Do not overfill garbage/recycling containers and allow the contents to litter our neighborhood.
- By putting newspapers collecting at your neighbor's house out of sight.
- By keeping garage doors closed. Open garage doors invite predators.
- By reporting suspicious activity to security and to the police.

The contact phone number for security is: 503-674-3274.

Monitoring of the CC&R's and Compliance with the Design Standards

The HOA employs Community Safety Services (CSS) to oversee the enforcement of its Design Standards and CC&Rs. CSS travels throughout the Persimmon Community on a regular basis to provide security and to check for infractions. If CSS observes what may be an infraction, its representative will make an inquiry with the property owner. If possible, violations are handled informally and in person.

If another homeowner believes a violation has occurred, a complaint may be submitted in writing to Community Safety Services in hard copy form or via email. Complaints must be signed by the complainant. Whenever possible, the written complaint should cite the CC & R being violated.

If it is not possible to handle a violation informally, CSS will create a "Rules Infraction Notice" letter to be mailed to the violating homeowner (or renter). The "Rules Infraction Notice" shall include a brief description of the infraction and a reference to the CC&Rs, Design Standards, or other regulation being violated.

The homeowner is expected to respond to the "Rules Infraction Notice" within 15 days of the receipt of notice. Homeowners/renters may respond by indicating their intent to correct the problem with a plan of

action and timeline, **OR** they may request an appeal hearing with the HOA Board of Directors. The Board of Directors will hear all appeals at their regularly scheduled meetings and rule on the appeals as soon as possible thereafter. Appeal rulings by the Board are final and the homeowner will then have 15 days from the issuance of a final ruling to correct the problem or submit a corrective plan of action to CSS.

If the homeowner fails to respond to the “Rules Infraction Notice,” further action, including fines, liens, and additional legal steps may be taken. Additional action may include dismantling or removing the change being undertaken and/or correcting the physical appearance of the property, all at the expense of the property owner (i.e., the HOA will have the work performed; the owner will be billed and fines may be levied).

If, for a reason considered valid by the HOA, corrections cannot be completed by the agreed upon date, the homeowner may request an extension. Any request for extension must be in writing to the HOA Board of Directors.

At any time in the process, the HOA Board of Directors may vote to review the compliance person’s decision and reaffirm or modify the decision at their sole discretion.

Contacts and Information

The Association maintains a web site: www.persimmonccc.org with much helpful information. The web site includes: the CC&R's and Bylaws, Articles of Incorporation, and Design Review Handbook, including forms and fee information.

Homeowner concerns and issues should be addressed to the Association Manager at CMI. If your concern/issue is not resolved, please bring the matter to the attention of the Board of Directors. The names and contact information for HOA board members are available on the HOA web site at persimmonccc.org.

Contact information for the Association's management company is:

Community Management Inc. (CMI)
2105 SE 9th AVE
Portland, OR 97214

Phone: 503-233-0300
Web site: www.communitymgt.com

Manager: Nancy La Voie, nancyL@communitymgt.com
Direct line: 503-445-1102

Contact information for the Association's CC & R Compliance Officer:

Community Safety Services Inc. (CSS)
500 SE Butler Road
Gresham, OR 97080
Phone: 503-674-3274

Manager: Marius Dumitrescu, marius@cspatrol.com

Miscellaneous Notes and Information

