

Exhibit

Homeowners Association Coverage / Responsibility
 Scotter Hills and Ridgemoor
 2/12/2004

No.	Item	Homeowner	Association
1	Air conditioner compressor / HVAC	X	
2	Cleaning exterior surfaces of unit (maintenance)		X
3	Cleaning exterior doors and windows	X	
4	Common areas and open spaces		X
5	Deck/patio/porch/balcony - repair and paint	X	
6	Door and window locks	X	
7	Drainage		X
8	Dryer vents - cleaning	X	
9	Entry features		X
10	Exterior siding repair and replacement		X
11	Fences - individual unit if not originally installed	X	
12	Garage door - hardware	X	
13	Garage door - painting		X
14	Garage door - repair	X	
15	Insurance - building	X	
16	Insurance - unit	X	
17	Interior repairs/painting/maintenance (all internal maintenance)	X	
18	Irrigation - common areas		X
19	Irrigation - individual yards	X	
20	Lakes/dams/spillways and overflow pipes - maintenance		X
21	Landscaping maintenance, repair, and replacement of originally installed items		X
22	Mailboxes		X
23	Mowing, Fertilizing, Weed Control, Aerating, Etc.		
24	Mulching - front, sides		X
25	Mulching - rear	X	
26	Owner alterations	X	
27	Owner installed landscaping	X	
28	Painting exterior doors and trim		X
29	Painting exterior surfaces		X
30	Parking areas and private streets		X
31	Private utility system serving only one unit	X	
32	Removal and replacement of dead trees/bushes originally installed		X
33	Repairing exterior surfaces		X
34	Retaining walls		X
35	Roof replacement and repair		X
36	Roof vents, fans, plumbing stacks		X
37	Sidewalks, landings, stoops and overhangs - repair and maintenance		X
38	Snow removal - driveways	X	
39	Snow removal - streets		X
40	Storm detention facilities		X
41	Street lights - repair, electricity		X
42	Post lamps, exterior lights attached to units - repair, electricity	X	
43	Trash pick up		X
44	Utilities - Individual unit	X	
45	Utilities - common areas		X
46	Utility line, pipe, wire, conduit at entry of unit, or connection to meter	X	
47	Window glass	X	
48	Window and door screens	X	
49	Gutter cleaning and maintenance		X
50	Gutters and downspout replacement		X
51	Window and door - frames, sills and hardware.	X	