



Newsletter

Volume 16, Issue 1 March 2002

Presidents Message

As I said at our Annual Meeting this past December, your Board looks at the Association as a business. As with any business there are two key elements involved, revenue and expenses. The expenses are generated from the services we require and our general bills like water, taxes, etc. It's the revenue part that I want to talk to you about today. As I showed you at the Annual Meeting we were approximately \$10,000 in arrears on monthly fees, not counting a smaller number for monies owed on the assessment for 2001. To get the money owed to the Association, we have a standing set of procedures that are followed: after 15 days past due, a late notice is sent from the management company, after another 15 days, a second notice is sent; the notices continue for 3 months. Following these notices, our attorney sends a memo. Without a response from the owner, a lien is then placed on the specific unit and the lawyer continues to send memos, trying to secure payment in full or at least a payment plan. When all else fails, we take the delinquent party to court for a judgment and a court defined payment plan. Up to this point we (the Association) have spent hundreds and even thousands of dollars in legal expenses and have levied penalties and fees on the delinquent party. Even with a court action and a payment plan in place, we have had at least one owner force us to the point of a Sheriff's sale of their unit.

The Board does have one other course of action at their disposal to resolve this matter prior to going to end point with a specific unit owner. A State Statute now allows us to stop providing services. No, we

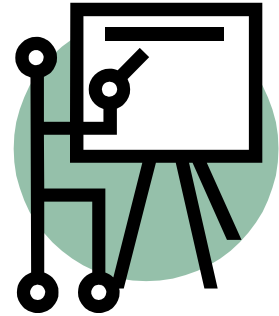
can't shut off a person's water, nor will we refuse to pick up their trash, or stop the plowing of their driveway, but we can rescind the right of a person to park any vehicle on the Association's property. In order for us to implement this denial of service, we will need to bring a petition to you, the Association Members, for a two-thirds majority vote. Once we have the required vote in favor of this action, we can then include this as a key step in securing fees owed from delinquent owners. This action will not be taken until a person is at least 4 months behind on their payments and has made not made an attempt to reconcile the debt.

Does this tactic sound too harsh? Do you know that it is only 5% of the owners that do not pay on a timely basis and these people, for the most part, are habitual. No, these are not are retired members, nor the ones living on fixed incomes; these are owners that just won't pay—for whatever reason.

For as long as I have been on this particular Board, or associated with other Boards here in Country Hill, I have never seen a Board not be understanding with a person who has come to them and stated they were in financial difficulty.

Some time next month, you will be sent a ballot asking to vote on our petition of denial of services for non-payment. Please, say "Yes" and allow your Board to collect the fees owed so we can run the association in a positive, business like manner.

Bob Iwicki, President



To inform and keep you up to date with our Association.

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Special points of interest:

- We are approximately \$10,000 in arrears on our monthly fees.
- A State Statute now allows the Board to stop providing services to delinquent Owners.
- All Owners need a Personal liability and casualty insurance policy. (HO-6)
- Please clean up after your pets.



Update to the current Condo information.

New Members

Over the past few months we have had several new owners/residents join our Association. We would like to welcome you and we hope you find Country Hill an excellent community to live in and raise your family.

Due primarily to the number of new people who have joined us, the Board is dedicating the rest of this newsletter to subjects that will assist you (and actually, all of us) with regards to procedures and helpful points.

Satellite Dishes

Satellite dish installations must be approved by the Board by filling out the appropriate form and providing us a drawing of its location on your unit. There are only specific places on your unit that a dish may be installed. You can secure the appropriate paper work from our property manager, Great North.

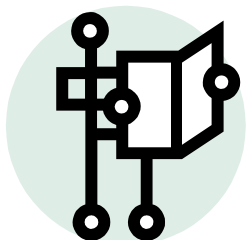
“All deck enlargements must be approved by the Board by filling out the appropriate paperwork”

Deck Enlargement

Since the weather has been so mild, and may continue this way into the Spring, thinking about enlarging decks is not too early. All deck enlargements must be approved by the Board by filling out the appropriate paperwork with drawings that specify the location, dimensions (up to 220 sq. ft.) and type of materials to be used. A licensed and insured contractor must do the installation. You will need to pull a permit with the city and the deck must meet current city codes. Any landscape or irrigation disruptions are repaired at the owners expense. You can secure the appropriate paper work from our property manager, Great North.

Personal Insurance

The Association has a blanket insurance policy that covers our Common, Limited Common areas and your unit. By "your unit", we mean the structure that was first built at the inception of this Association. Should a unit be totally destroyed, the Association insurance would cover replacement of the unit, up to and including things like: similar to the original linoleum in the kitchen and bathrooms, similar initial cabinetry, the similar grade as the original carpeting, plasterboard walls with "One coat of white paint, a bare basement holding your heater and hot water tank, etc. Therefore, any upgrades, modifications or enhancements you have made, or plan to make, will not be covered. You need your own separate policy, a HO6 (this is a policy that covers property and casualty for the unit owner). You can contact our insurance agency (USI- New England 8006394671) for a quote or any other company you wish to meet your needs.



Stay informed by reading our Newsletter.

Tanks & Hoses

Please remember you should replace your hot water tank every 8 to 10 years. Also, your washing machine hoses should be replaced about every 5 years (whether they appear to need it or not), and the bolts that hold the toilet tank to the bowl should be replaced every 8 to 10 years. The Association's insurance policy does not cover the damage caused by these items should they break. Please consider the purchase of stainless steel hoses as additional insurance.

Pets

Please clean up after your pets. This is always a problem, but it is usually at its worst in the Spring.. The Board allows us to have pets on the property but can rescind that right should your pet damage the property or harm anyone or any thing in the Association.

Bylaws, Declaration & Amendments

At our Annual meeting in December, the Board passed out a package to the attending Unit Owner's that contained an updated copy of our integrated Bylaws and Amendments and a copy of our Declaration. The Board also provided an extensive list of our rules as derived from our Declaration and Bylaws. This package of documents must be signed for and only one copy is given per unit. You

Bulk Item Removal

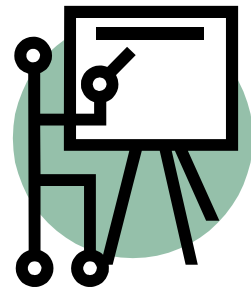
The removal of hot water tanks, dish washers, cabinetry, washing machines, dryers, etc. are the unit owners responsibility. Waste Management, our refuse hauler, will not take these items unless you personally contract with them, or some other hauler. There will be a charge for there service billed directly to you.

Fees

Please be advised once more that your monthly condo fee of \$208 and yearly Special Assessment Fees are to be sent to: Country Hill Estates, c/o Southern NH Bank, PO Box 4120 Windham, NH 03087

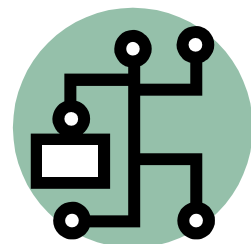
Your Condo Fee is due on the 1st of each month, also, your 2nd installment of our assessment, (\$639), was due on March 1, 2002. We do have a 15 day grace period to send our payments in before a late fee is enacted.

can obtain your package at our management companies Nashua office at: Great North Property Management, 100 Daniel Webster Hwy, Nashua, NH 03060. Phone: (603) 891-1800.



Check our Bulletin Board.

“Our assessment, \$639.00, was due on March 1, 2002. We do have a 15 day grace period to send our payments in before a late fee is enacted.”



Keep track of policy changes.

New Management Company

As you are all aware, we have a new management company.

Great North Property Management, Inc., will start managing our Association in March 2002. Our permanent property manager will be Richard Fitzgerald.

Richard can be contacted at :

Great North Property Management, Inc.
100 Daniel Webster Hwy
Nashua, NH 03060-5214

Voice: (603) 891-1800

Fax: (603) 891-0086



Great North Contact Info:

Phone: (603) 659-3500
Fax: (603) 891-0086
E-mail: rfitzy2@covad.net

Litter/Trash

Litter

This community is our home, and as such we should take pride in how it looks, at all times. We do not have a workforce to police the grounds for us. We all need to be involved in keeping the appearance of Country Hill as a place we all want to live. Please do your part in picking up bottles, cans, papers, etc., from around your unit or even in the common areas. Also, please do not leave toys, bikes, or other paraphernalia around your unit. These items belong IN your unit.

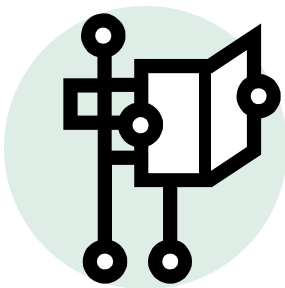
Trash

Our weekly trash pick-up takes place on Thursday mornings. It is acceptable to put your trash receptacle out the night before, at the end of your driveway. Once emptied, please return your receptacle to a location close to your unit or in your garage.

Parking

Parking

Parking on the lawn areas is prohibited at all times. The lawns are inspected for damage to the lawn and/or sprinkler systems. Any damage will be charged directly to the specific unit owners.



Stay in touch!