

Property Management Professionals

HAMMOCK ISLES ESTATES

PURCHASE APPLICATION

Mail: _____ **or** _____ **Drop Off:**

Hammock Isles Estates
c/o PMP
75 Vineyards Blvd., Third Floor
Naples, FL 34119
Ph# 239-353-1992

Please submit application at least 20 days prior to settlement date

APPLICATIONS ARE NOT COMPLETE WITHOUT THE FOLLOWING

PLEASE INCLUDE THE FOLLOWING WITH YOUR APPLICATION:

- _____ COPY OF THE SIGNED SALES CONTRACT
- _____ COMPLETED AND SIGNED APPLICATION w/ signed rules & regs
- _____ \$150 PROCESSING FEE, MADE PAYABLE TO Hammock Isles Estates

Hammock Isles Estates Homeowners Association, Inc.
APPLICATION FOR APPROVAL TO PURCHASE OR LEASE

- Application to Purchase the property as described below in Hammock Isles Estates.
(A complete copy of the signed purchase agreement is attached.)
- Application to Lease the property as described below in Hammock Isles Estates for the period beginning _____, and ending _____. (A complete copy of the signed lease is attached.)

NOTE: A non-refundable application fee of **\$150.00 Payable in U.S. Funds** must be included with completed for, either sale or lease.
Make check payable to: **Hammock Isles Estates**

In order to facilitate consideration of this application, I represent that the following information is factual and correct, and agree that any falsification or misrepresentation in this application will justify its disapproval. I consent to your further inquiry concerning this application, particularly of the references given below.

Seller Name: _____
Property Address: _____

Applicant Name: _____ Soc. Sec. # _____
Driver License #: _____ State _____ Date of Birth _____
Co-Applicant Name: _____ Soc. Sec. # _____
Driver License #: _____ State _____ Date of Birth _____
Current Address: _____

Telephone Numbers: _____ Home _____ Cell _____
Email: _____

Additional Residents: _____

Business / Profession: _____

If this transaction is a **purchase**, please indicate the following if the home is being purchased with the intent to:
[] reside on a full-time basis; [] reside on a part-time basis; or [] lease the home.

The Association must be provided with a **copy of the recorded deed within ten (10) days after settlement.**

I am aware of, and agree to abide by the all Articles of Incorporation, By-laws and any and all properly promulgated rules and regulations. I acknowledge receipt of a copy of the Association rules.

I understand and agree that the Association, in the event it approves the purchase or lease, is authorized to act as the owner's agent, with full power and authority to take whatever action may be required, including eviction, to prevent violations by lessees and their guests, of provisions of the Association's by-laws, and the rules and regulations of the Association.

The prospective purchaser or lessee will be advised by the Association office within a 30-day period from the date of application, of whether this application has been approved.

AUTHORIZATION: I/We hereby authorize PMP of Southwest Florida, Inc. or Hammock Isles Estates HOA, Inc. to verify all information contained on the application and conduct a full background check, including but not limited to credit, employment, income, eviction, and criminal and authorize that they contact any persons or companies listed.

Applicant: _____ Date: _____ Applicant: _____ Date: _____

APPLICATION APPROVED **DISAPPROVED**

By: _____ Date: _____ By: _____ Date: _____
Officer or Director Officer or Director

PLEASE SIGN WHERE INDICATED AND RETURN WITH SALES/LEASE APPLICATION

Parking – General

Park your vehicles out of sight in your garage. Your guest(s) should park in your driveway. Your service resources should park in your driveway not on the street. No vehicles may be parked overnight on the street. Guest vehicles parked overnight in your driveway for a period of more than one week require the approval of HIEHA and VCA. Parking on your lawn, easement area or any unpaved area is prohibited. This restriction will be strictly enforced by towing the vehicle at the Member's expense.

Parking – Vehicles

Abandoned or inoperable vehicles, oversized vehicles, commercial vehicles, recreational vehicles, campers, mobile homes, motor homes, unit trailers, other types of trailers, vans, motorcycles, pickup trucks, boats, boat trailers or jet skis are not permitted to be parked or stored at any unit within Hammock Isles Estates, unless maintained in your garage.

Abandoned or inoperable vehicles are defined as any vehicle that has not been driven by its own propulsion for a period of three weeks or more. Oversized vehicles are those too high or wide to clear the entrance of the garage. Commercial vehicles are defined as any vehicle that is not designed and used for solely customary, personal/family purposes. The lack of commercial-type lettering or graphics is not necessarily a factor regarding the definition of a commercial vehicle. Any vehicle in violation of this rule will be towed at the Member's expense.

Any pickup or similar style truck used for personal/family purposes must be stored in the garage at all times. At no time are they permitted to be parked in the driveway or on the street.

No Commercial vehicle may be parked at your property for more than four hours per day, unless that vehicle is necessary in the construction and repair of a structure, landscaping maintenance or on site for medical purposes.

For safety, security and appearance, you are required to keep your garage doors closed at all times unless you are actively using your garage. All cars must be parked in the garage at all times. No cars or trucks are allowed in the driveway or street overnight at any time.

Animals

Your pet(s) should not be a nuisance to your neighbors. Excessive barking by a dog, a dog that frequently escapes from the unit or a cat that roams the neighborhood is considered a nuisance. Neighbors should not be disturbed by noise or action created by household pets.

Animals are not permitted to run loose. They must be confined to your property and walked on a hand held leash. This is a Collier County law.

You must clean up after your pet, whether on your property or in the neighborhood. Do not allow your pet to urinate on any vegetation, other than that at you unit. Any Member whose pet defecates on any Common Areas or any other Members property shall immediately clean up the pet's waste. Failure to abide by this restriction may result in a fine being levied by the Association.

Owners may keep up to two commonly accepted household pets. No horses, cows, hogs, pigs, swine, goats, chickens, pigeons or any other such animal, fowl or reptile shall be kept on any of the property.

Signature

Signature

Exhibit C

Hammock Isles Estates

Homeowners' Association

Community Standards and Guidelines Handbook

*Vineyards
Naples, FL*

Hammock Isles Estates Homeowners' Association

(Selected Date)

Dear Homeowner,

Enclosed is your copy of **Hammock Isles Estate's Community Standards and Guidelines Handbook**. This Handbook was created to summarize Hammock Isles Estates and Vineyards legal documents as well as update all homeowners on current community expectations, rules and regulations.

This Handbook is intended to ensure a safe, pleasant and attractive environment for our collective benefit.

As this package contains changing information and forms for your use, please retain in a convenient location.

This Handbook should be distributed to those who purchase your property in the future.

Cordially,

Michel Saadeh
President & CEO

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Introduction



The Board of Directors of Hammock Isles Estates Homeowners' Association (HIEHA) created this Handbook to summarize certain components of the *Declaration of Neighborhood Covenants, Conditions and Restrictions for Hammock Isles Estates (CC&Rs)* and the *Articles of Incorporation and By-Laws of Hammock Isles Estates Homeowners' Association, Inc.* All the documents listed above comprise HIEHA's Governing Documents.

This Handbook updates, summarizes and complements a wide variety of rules, regulations, covenants and guidelines regarding the use, maintenance and modification of our community, common areas, as well as your property and residence.

Overall, we intend for this Handbook to help you, the Member, to:

- ❖ Maintain a safe and pleasant environment for all Hammock Isles Estates residents to enjoy,
- ❖ Maintain a sense of community,
- ❖ Maintain consistent architectural and landscaping qualities and features and
- ❖ Keep our community competitive in the real estate market.

Please note: *The Governing Documents for Vineyards and Hammock Isles Estates contain covenants, conditions and restrictions all residents and guests must follow. Legally, these covenants are part of the deed for each home and are binding upon all homeowners and their guests regardless of whether these Members are familiar with such covenants. This handbook is provided as a summary of the Governing Documents. If any of the Governing Documents conflict with each other, whichever document is stricter shall control.*



Vineyards Community Association



Vineyards Community Association, Inc. (VCA) oversees the uniform development and maintenance plan for all Vineyards communities, including Hammock Isles Estates. Every Property Owner within Hammock Isles Estates agrees to abide by the Master Documents and CC&R's developed for the VCA and Hammock Isles Estates.

Vineyards Development Corporation manages and controls VCA until turnover.

VCA also has an advisory committee consisting of representatives from all Vineyards' communities. The President of the Board of Directors of Hammock Isles Estates Homeowners' Association represents Hammock Isles Estates on the VCA Advisory Committee.

VCA's responsibility include, but are not limited to, the planning and maintenance of the entire Vineyards community, upkeep of the common landscaping and roads outside of the communities and at the entrances gatehouse, and access control through the gatehouses for the entire development.

VCA can enter into agreements that affect all of the Vineyards communities. For instance, VCA negotiated a basic cable television package with Time Warner Cable for every property, in every community, within Vineyards.



Hammock Isles Estates Homeowners' Association



Following is an overview of the nature and function of the HIEHA.

Entity

HIEHA is a not for profit organization chartered in the State of Florida and formed to further the common interest of the property owners in Hammock Isles Estates.

Membership

Members are defined as owning a lot in Hammock Isles Estates. Every lot owner within Hammock Isles Estates is a Member of HIEHA.

Board of Directors

The Board of Directors is composed of Developer representatives until turnover. After turnover, Directors are elected by the Members at an annual meeting. The Directors in-turn elect a President, Vice President, Secretary and Treasurer.

Board of Directors' Responsibility

The Board's responsibilities and powers are delineated in the HIEHA Declaration.

Meetings - Annual Meeting

HIEHA annual meetings will be held at a predetermined date and time and notice will be provided to Members.

Property Manager

A property management company helps the Board manage day-to-day affairs of HIEHA. Corresponding with Members, collecting assessments from Members, paying vendor invoices and general accounting functions are part of the property manager's responsibilities.

The property manager is bound by a contract with the HIEHA and answers only to the Board not to individual Members.

Budget

Each year, the Board develops a budget for the calendar year which is presented to the Members at the annual meeting.

The budget includes, but is not limited to, the following items:

- ❖ HIEHA's payments to the VCA for maintenance, access control and basic cable television subscription,
- ❖ Accounting and legal fees,
- ❖ Insurance,
- ❖ Office and administration expenses,
- ❖ Ground and road reserves and
- ❖ Special projects.

The Board may revise the budget, as the year progresses, within the legal guidelines of the Governing Documents.

Maintenance Fees/Base Assessment

Each Member pays a quarterly maintenance fee. It is payable the first day of the quarter (January 1, April 1, July 1, and October 1). The quarterly maintenance fee invoiced to you covers the total annual budget, divided by four quarters, then by the number of platted lots (64) in Hammock Isles Estates.

Special Assessments

The HIEHA Board has the ability to assess each Member an amount as outlined in the Governing Documents for project expenses that do not fall within the approved HIEHA annual budget.

Special assessments are payable by Members in such a manner and at such times as determined by the Board.

Committees

The Board may appoint committees to address specific concerns in the community. These committees are for information only, to be used at the Boards' discretion.

An *Architectural Review Committee* is a standing committee, dedicated to ensuring all modifications and alterations to homes, property and landscaping are made within the guidelines established for Hammock Isles Estates. Until turnover, this committee is controlled by the Developer.



Guidelines – General



Following are general guidelines for HIEHA, in alphabetical order by topic.

Air Conditioning

All homes in Hammock Isles Estates were constructed with central air conditioning and heating units. Therefore, the installation of external/window air conditioners in any structure on your lot is not permitted.

Landscaping should be placed around all external central air conditioning and heating units, so that this equipment is not visible from the street, golf course or neighbors' properties.

Alterations – House Exterior

Please refer to the “House Exterior Alterations” section found later in this Handbook.

Alterations – Landscape

Please refer to the “Guidelines – Landscape Alterations” section found later in this handbook.

Animals

Your pet(s) should not be a nuisance to your neighbors. Excessive barking by a dog, a dog that frequently escapes from the house or a cat that roams the neighborhood is considered a nuisance. Neighbors should not be disturbed by noise or actions created by household pets.

Animals are not permitted to run loose. They must be confined to your property and walked on a hand-held leash. This is a Collier County law.

You must clean up after your pet, whether on your property or in the neighborhood. Do not allow your pet to urinate on any vegetation, other than that on your lot. Any Member whose pet defecates on any Common Areas of any other Members Property shall immediately clean up the pet's waste. Failure to abide by this restriction may result in a fine being levied by the Association.

Owners may keep up to two commonly accepted household dogs, not to exceed 50 pounds each, or up to two cats. No horses, cows, hogs, pigs, swine, goat, chickens, pigeons or any other such animal, fowl or reptile shall be kept on any of the Property.

Annoying Lights, Sounds and Odors

Any light, sound or odor emitted from your lot that can be deemed obnoxious or offensive to others is not permitted. Without limiting the generality of the foregoing, no horns, whistles, bells, other sound devices or lights other than exterior speakers for music or devices used exclusively for security, fire prevention or fire control purposes shall be permitted.

Antennae and Dishes

Exterior antenna or satellite/microwave dish, aerial or other like device on your house or lot are not permitted without approval of HIEHA and VCA.

Dishes may be no larger than 18 inches in diameter.

Approvals

Notwithstanding anything contained herein, anything not specifically allowed requires HIEHA & VCA approval. For items identified in these guidelines as needing HIEHA and VCA approval, please use the forms at the end of this Handbook. Submit completed forms to the Architectural Review Committee.

Awnings

Exterior awnings are not permitted in Hammock Isles Estates.

Banners, Flags and Flagpoles

Permanent and semi-permanent decorative banners may not be hung on your property without HIEHA and VCA approval. Temporary banners used in conjunction with holidays are not permitted, except as stated in the Decorations section found at page 8 of this booklet.

Florida law states that homeowners may display an American flag in a reasonable, respectful manner. All requests to display flags must be submitted in writing to the HIEHA and the VCA prior to doing so. The HIEHA will review the request which should include: flagpole design, materials, height and location on your property. When the American flag is displayed, it should be displayed in a dignified manner and should honor the tradition of the flag. Because of their permanent nature, in-ground flagpoles from which the American flag will be flown need the approval of HIEHA and VCA before being installed. Generally speaking, the location, height and color of the flagpole should be consistent with the size of your property and the scale and design qualities of your home. In addition, the flag should be presented in accordance with all County, State and Federal guidelines. Final design and location of the flag is strictly at the discretion of HIEHA & VCA.

Cable Television

VCA negotiated a bulk rate cable contract for all communities and homes within Vineyards, including Hammock Isles Estates. The negotiated rate is substantially less than that which an individual homeowner could negotiate. VCA charges HIEHA for its portion of the bulk cable contract, and in turn, the bulk cable contract expense appears in the HIEHA annual budget. Therefore, every Member is charged as a part of the quarterly maintenance fee for cable television, regardless of his or her desire to have this service.

CC&Rs – Covenants, Conditions and Restrictions

A copy of the *Covenants, Conditions and Restrictions for Hammock Isles Estates* and the *By-Laws of Hammock Isles Estates Homeowners' Association, Inc.* is delivered to all homeowners prior to closing on their lot/house. To obtain a copy of these documents, please call and make a request to the Vineyards Development Corporation. Copies of these documents will be mailed to you for a duplication/assembly fee.

Clotheslines

Laundry or wash may not be dried on a line outside of your house or visible to a neighbor, golfer or passerby. No clotheslines or drying racks are permitted on the exterior of the home.

Compliance

All Members are required to comply with the CC&Rs and community standards and guidelines.

If you have reasonable evidence that a Member is not complying with the CC&Rs or our community standards and guidelines, please submit a written complaint to HIEHA Board of Directors or HIEHA's Property Manager. Please note, these written complaints must be revealed to the violating party.

Damage and Destruction

Each Member is responsible for the upkeep of their property.

If any portion of your property becomes damaged or destroyed, for whatever reason, you are responsible to begin repairs within thirty (30 days) of the date of the damaging or destructive event and finish as soon as possible, but within no more than six months of the event. Failure to comply could result in an assessment by the HIEHA to the Member of \$50.00 per day unless the Member can satisfactorily prove that such failure is due to circumstances beyond your control.

Decorations – Permanent Ornamentation

Permanent decorations are not permissible within Hammock Isles Estates. This includes, but is not limited to: birdbaths, ponds, sundials, sculptures and statues.

Decorations – Temporary Holiday Decorations

Decorations typically associated with the holidays, except for flags and banners which are not permitted, are permissible, as long as they do not pose a safety hazard, or emit obnoxious lights, sounds or odors. All decorations should reflect the elegance of the community. In addition, all temporary decorations should be placed no sooner than 30 days prior and removed within 10 days after the holiday.

Temporary holiday decorations are not to be placed on Hammock Isle Estates neighborhood light posts, street signs nor stop signs. When placing temporary holiday decorations on your lot, please make certain they are not in disrepair.

Mailbox decorations celebrating national holidays or events should be non-obtrusive and tastefully done. Permanent decorations on mailboxes are not allowed.

All temporary holiday decorations must be reviewed and approved by HIEHA and VCA.

Doghouses, Dog Runs and Pet/Animal Cages

Outdoor doghouses, dog runs and other pet/animal cages are not permitted.

Easement Area

The front footage of your lot (an area that varies per lot, reflected on your plat) abutting the street contains utility, drainage and access easements. You are required to maintain this easement area. Items within this area may include: street gutter, street signs, mailbox, utility equipment, grass and trees.

If, in front of your house, the street gutter is dirty, it is your responsibility to clean the area at your expense. If you damage the gutter, it is your responsibility to reimburse the HIEHA for repairs. Otherwise, repair of the gutters is HIEHA's responsibility. Please contact a Board member or HIEHA's Property Manager to have a repair made.

Members that have street, stop, speed limit or caution signs in the easement area are expected to maintain a 30 inch buffer zone around the post for protection from damage by weed whackers and lawnmowers. The buffer zone may be covered with mulch, egg rock or pavers. Grass or weeds are not permitted to grow in the buffer zone.

Your mailbox should be clean and free of any bird droppings, mildew or other discoloration.

If landscaping in your lot's easement area declines and/or dies, it is your responsibility to make the replacement, at your expense.

You are expected to regularly prune the landscape trees in your lot's easements area. Palm fronds or other vegetation that impedes vehicular traffic on the street, obstructs streetlights, signs or stop signs, or impedes bicycling/walking on the sidewalk require immediate pruning. Additionally, seedpods from palms and other trees should be pruned before the fruit drops.

Electric Fencing

Invisible electronic fencing used to keep a domestic pet on your property is not permitted. Pets should not be left unattended outside.

Fences and Walls

Fences and/or walls are not permitted on your lot, unless approved by HIEHA and VCA.

Firewood and Compost Heaps

Firewood needs to be kept neatly stacked in an area that does not adversely affect the visual impact of Hammock Isles Estates. Typically, this means that the firewood stack should not be visible from the street, golf course or neighbor's lot.

Compost heaps are not allowed.

Fireworks

Because fireworks and associated flammable/explosive material can be deemed dangerous, as well as obnoxious or unreasonably offensive to others, such devices are not permitted in Hammock Isles Estates except for the Fourth of July and New Year's Eve holidays. Only fireworks that are legally sold in Collier County may be used during those holidays.

Garage Sales

Garage sales are not permitted in Hammock Isles Estates.

Garages

Your garage is to be used for parking your vehicles and/or storage.

You cannot modify your garage to become a temporary or permanent living space.

For safety, security and appearance, you are required to keep you garage doors closed at all times unless you are actively using your garage. All cars must be parked in the garage at all times. No cars or trucks are allowed in the driveway or street overnight at any time.

Golf Course – General

Portions of the Golf Course of Vineyards Country Club border Hammock Isles Estates. Vineyards Country Club and its members own the golf course. Residents should appreciate the beauty and value the golf course brings to Hammock Isles Estates, and, therefore, should respect the golfer's use of the course. *The golf course is meant to be enjoyed by members of Vineyards Country Club and their guests, solely for the purpose of golf.* Homeowners that are not golfing members of Vineyards Country Club are not permitted to play or walk on the course.

Grills

Permanent grills are allowed within a screened or fenced area, as long as they do not pose a safety hazard. Permanent grills may not be installed on your property in any other outdoor location. Grills are subject to review and approval by the HIEHA and VCA.

Hazardous Waste

Please do not dump any hazardous materials including, but not limited to: oil, grease, paint or other chemicals on your property, in the streets, lakes or rain sewers. Please abide by Collier County's recycling and environmental regulations. For more information, phone (239) 732-2502 or visit their website at <http://www.co.collier.fl.us/solidwaste>. Each Member shall, in addition, comply with any federal and state laws, ordinances and regulations as related to the environmental laws.

Inappropriate Activity

Any activity that can be deemed offensive, noxious, illegal, unhealthful, injurious, unwholesome, harmful or dangerous by the general community will not be tolerated within Hammock Isles Estates.

Insurance

All Members in Hammock Isles Estates are responsible for carrying, at their own expense, any of the following types of insurance as HIEHA does not insure individual lots or home.

- ❖ Personal property and furnishings on their lot,
- ❖ Hazard on their lot, and
- ❖ Public liability on their lot.

Additionally, you may want to obtain other types of insurance that you personally deem desirable.

Lakes

All lakes contained within our community are meant for visual enjoyment only. You cannot build a dock, use a motorboat, canoe or sail in the lakes.

For safety, please note all lakes contain run-off pesticide and fertilizer. Therefore, you should not swim or fish for consumption in the lakes. The water is non-potable.

Lawn Watering

All homes in Hammock Isles Estates are constructed with in-ground irrigation systems. It is your responsibility to maintain these systems.

Hammock Isles Estates uses well water and reclaimed water provided by Vineyards Utilities. Vineyards Utilities may dictate watering restrictions at certain times during the year. In addition, you must follow Collier County regulations and restrictions.

Above ground sprinklers are not permitted to be used as your primary irrigation system.

Leasing

All leases must be in writing between you and your lessee and approved by the HIEHA. A signed copy of the lease should be provided to the HIEHA Property Manager.

To insure that Hammock Isles Estates remains a family community, you may only lease your house once a year except in the event of a hardship.

Your tenant and their guests must comply with our Governing Documents and community standards and guidelines. You are liable for any violations by your tenant or their guests. If your tenant or their guests do not comply, this action may be considered a default on the lease.

Lights

External lights to illuminate structures or landscaping for home security may only be used as part of your approved landscape design.

Fixtures used to up-light trees should be concealed by landscaping or installed in-ground.

Permanent fixtures should emit a white light – colored bulbs are not permitted. Lights used in temporary holiday decorations may emit colors.

External lighting should not be annoying or a nuisance to others. All exterior light installation and/or modifications must be reviewed and approved by HIEHA & VCA.

Mailboxes

You are responsible for the maintenance of the mailbox and post on your lot. It should be kept in good working order and must be the original mailbox or an identical replacement.

The United States Postal Service requires that overhanging vegetation be kept trimmed even with the front edge of the mailbox and any overhanging branches be kept trimmed with a clearance of 8 feet above the pavement surface.

Maintenance – House – Disrepair

As a homeowner, you are required to maintain the physical aspects of your property. You are not permitted to allow your house or any other structures on your lot to fall into disrepair. This includes, but is not limited to, repairing any damage, including wear and tear, discolored, faded or chipped paint, driveways, walkways, exterior walls, roof, gutters, fascia, windows, screens, doors, pool cage and screens, and exterior lights.

Please refer to the “Guidelines – House Exterior Alterations” section, found later in this Handbook, for additional information.

Maintenance – House – Painting

You are required to maintain the color of your house by painting/repainting on a regular basis. Typically, in our climate, and dependant on paint type, professionals recommend a fresh coat of pain every four to five years.

Please refer to “Guidelines – House Exterior Alterations” section, found later in this Handbook, for additional information.

Maintenance – House – Pressure Cleaning

Due to our humid climate, mildew and mold is a concern in the overall exterior appearance of our houses. Professionals recommend that the exterior of your house, roof, screened enclosure, driveways, walkways and sidewalks in your lot’s easement area be pressure cleaned at least once a year.

Depending on the color of your house, as well as the materials used in its construction, the frequency needed to maintain the cleanliness of your home’s exterior may vary. Homes with a light color exterior often need to be pressure cleaned twice a year, while darker home exteriors may sometimes be pressure cleaned only once a year.

Maintenance – Landscaping

All landscaping must be maintained in a neat and attractive manner. This would include, but is not limited to, watering, fertilizing and applying pesticides regularly to grass, shrubs and trees, mowing and edging your grass, removing weeds and noxious grasses, trimming and pruning shrubs, trees and grass areas.

You should maintain all trees in your yard. If a tree dies on your property, it should be replaced with a tree of comparable size and height. See the “Recommended Plant Material” listing for types of acceptable trees.

Overall, palms should be pruned of all seedpods and dead fronds at the earliest possible opportunity. Fronds or other vegetation that impede pedestrian or vehicular traffic should be pruned immediately.

Oaks should be pruned of their dead, weakened, interfering, diseased or insect infected branches. In addition, consistent and correct pruning decreases wind resistance and helps prevent storm damage by removing branches that may be snapped off during heavy hurricane winds. Local professionals recommend thinning mature oaks on a regular basis.

Please note: Collier County strictly enforces pruning practices and standards on palms and canopy trees to ensure the vitality and appearance of these trees. If improper pruning is noticed by Code Enforcement, the Member will be liable for the infraction and may have to remove a healthy mature tree and replace it with one or more specimen(s).

Generally speaking, if your grass is longer than 6 inches, it needs to be mowed immediately.

Similarly, if your shrubs and hedges are more than 6 inches out of form, they should be trimmed immediately.

Please refer to the "Guidelines – Landscape Alterations" section, found later in this Handbook for additional information.

Noise

Our homes are for our private enjoyment. Your music or television audio should be heard only by you, not your neighbors, or people on the street or golf course. Bells, whistles, horns or other sound devices, other than those used for security purposes, are not permitted on your lot.

Exterior speakers are permissible and require the approval of HIEHA.

Similarly, when driving your car in Hammock Isles Estates, please be sure to keep your car's audio to a reasonable level.

Neighbors should not be disturbed by noise created by household pets.

Parking – General

Park your vehicles out-of-sight in your garage. Your guest(s) should park in your driveway. Your service resources should park in your driveway not on the street. No vehicles may be parked overnight on the street. Guest vehicles parked overnight in your driveway for a period of more than one week require the approval of HIEHA and VCA. Parking on your lawn, easement area or any unpaved area is prohibited. This restriction will be strictly enforced by towing the vehicle at the Members' expense.

Parking – Vehicles

Abandoned or inoperable vehicles, oversized vehicles, commercial vehicles, recreational vehicles, campers, mobile homes, motor homes, house trailers, other types of trailers, vans, motorcycles, pickup trucks, boat, boat trailers or jet skis are not permitted to be parked or stored on any lot within Hammock Isles Estates, unless maintained in your garage.

Any pickup or similar style truck used for personal/family purposes must be stored in the garage at all times. At no time are they permitted to be parked in the driveway or on the street.

No commercial vehicle may be parked at your property for more than four hours per day, unless that vehicle is necessary in the construction and repair of a structure, landscaping maintenance or on site for medical purposes.

Abandoned or inoperable vehicles are defined as any vehicle that has not been driven by its own propulsion for a period of three weeks or more. Oversized vehicles are those too high or wide to clear the entrance of the garage. Commercial vehicles are defined as any vehicle that is not designed and used for solely customary, personal/family purposes. The lack of commercial-type lettering or graphics is not necessarily a factor regarding the definition of a commercial vehicle.

Any vehicle in violation of this rule will be towed at the Member's expense.

Playground, Basketball and Recreational Equipment

Playground equipment, jungle gyms, swing sets, play houses, trampolines, basketball hoops and backboards shall not be permitted on any unit or property.

You cannot use a street or driveway for the temporary or semi-permanent set-up of any recreational equipment, such as a basketball backboard, hockey goal or volleyball net.

Pools and Related Equipment

All pools and spas must be contained within a screened or fenced area. Pool must be in-ground type.

Permanent and semi-permanent above ground spas are permitted as long as they are contained within a screened enclosure or fenced area and are reasonably hidden from neighbors, golfers and passersby.

To maintain the visual appearance of our community, heaters, filters, chemical feeders and other above ground apparatus located outside of your screened area necessary for the use and maintenance of your pool and/or spa, need to be surrounded by HIEHA and VCA approved landscaping.

Property Use

All homes within Hammock Isles Estates are for single-family use only and are not permitted to be greater than two stories.

Your home is for personal use. Businesses with any associated outside vehicular traffic are not permitted.

For the benefit of you and your community, please abide by existing laws. Illegal activities within Hammock Isles Estates will not be tolerated.

Safety Hazards

Trees and other vegetation that impair visibility, vehicular and pedestrian mobility, or impede street lighting or signage are considered a safety hazard. Please monitor your landscaping and correct any problems immediately.

Parking on your easement or in the street can also pose a safety hazard. Please refer to the "Parking" guidelines in this handbook for any parking recommendations.

Screens and Screening Material

Window, porch and screened enclosures/cage screens should be maintained and free of holes. Screening material can be brown, black or bronze. This requires the approval of HIEHA and VCA.

Screened Enclosures

A majority of the homes in Hammock Isles Estates have a screened enclosure surrounding their outdoor pool and spa. The framing material should be no higher than your house's roofline and no wider than the width of your house's sidewalls. All screened enclosures require the approval of HIEHA and VCA.

Shutters - Hurricane

Hurricane shutters are mandated for new construction and must be in accordance with the HIEHA and VCA guidelines.

All requests for shutters must be received in writing and require the approval of the HIEHA and VCA.

Signs

No sign or advertisement of any kind, including, without limitation, those of realtors, contractors and subcontractors, shall be erected on any home unless the placement, character, form, size, lighting and time of placement of such sign is first approved in writing by the HIEHA and VCA.

All signs must also conform with governmental codes and regulation and with design standards and guidelines for signs established by the HIEHA and VCA.

A single approved "Open House" sign may be placed on your lot, from 9 AM to 5 PM on Saturdays and Sundays only.

"Open House" signs must be 12" x 18", white, PVC, 2-sided with hunter green lettering and a white stake. Signs are available for purchase from Naples Board of Realtors or Cecil's Copy Express.

A sign from your alarm/security company may not be placed on your lot.

Solar Equipment

Solar equipment, including solar panels, is not permitted in Hammock Isles Estates.

Speeding

The speed limit within Hammock Isles Estates is 25 MPH.

There are many children who play in their front yards and driveways, as well as numerous adults and children who walk or bicycle on our streets. For the benefit of all in our community, please do not speed. Ask your visitors and service people to abide by the speed limit as well.

If you see someone speeding, try to obtain their license plate number and/or a description of the car and call your property manager. For your own safety, please do not take matters into your own hands.

Structures – Illegal

Semi-permanent or permanent structures other than your own house and specifically pre-approved HIEHA and VCA buildings, are not allowed on your lot. This includes, but is not limited to, plastic or metal storage sheds, barns, shacks, tree houses, play houses, trailers, and garages.

Structures – Temporary

Temporary structures, such as a tent for an event, need HIEHA and VCA approval. Such structures must be removed immediately following the event. Other types of temporary structures are not permitted.

Trash and Recycling

Trash and recyclables are to be placed in appropriate containers and kept inside an enclosed structure – out of the view of your neighbors. Typically, this means inside your garage.

Keep non-trash items out-of-sight from the street, neighbors and golf course until Wednesday, the full pick up day.

You are able to put your trash out at 6 PM, the night before the scheduled pick up. Once the trash/re-cycling has been picked up, you need to place the container and bins out-of-sight by 6 PM, same day.

We strongly recommend you follow Collier County's re-cycling guidelines. More information on re-cycling can be obtained by calling Collier County Recycling Hotline at (239) 775-3900 or visiting their website at www.colliercountyutilities.com.

You can order replacement/extra trash containers and re-cycling bins by phoning Collier County Solid Waster Customer Service at (239) 403-2367.

Vehicles – Decals and Gate Controls

Vineyards access control provides decals and bar codes which affix to your vehicle window for identification purposes at the North and South Gates. The "Gatekeeper" system also allows residents to pre-clear an expected guest. For more information contact the gatehouse at (239) 353-1770.

It is the responsibility of each Member to properly dispose of bar codes upon sale or transfer of vehicle.

Vehicles – Unlicensed

All vehicles should be properly licensed and maintained, so that they are not a safety hazard, nuisance or illegal.

Violations

Any violation of these Standards will subject the violating party to all penalties allowed by the Associations Declaration and/or Florida Law.

Wells

Private wells are strictly prohibited and lake water may not be withdrawn for irrigation or any other purpose.

Windows – General

Original or replacement windows must be clear, tinted bronze, gray or smoke. Please make sure the same window style and window tint color is consistently applied throughout your entire house and other structures.

Your interior window coverings, when seen from the exterior of your house, must be white, off white or blend with the exterior color of the house as determined at the sole discretion of the HIEHA and VCA. All front windows must have window coverings. No reflective window coverings are permitted.



Guidelines – House Exterior Alterations



All original home exteriors were approved by HIEHA and VCA. We realize, however, that owners of homes change, and/or styles previously approved may not meet with the current Members' tastes. To that end, any alteration to the exterior of your house will require approval from HIEHA and VCA. This includes, but is not limited to, building an addition or extra permanent structure, changing the color of your house, changing the type and color of your roof, changing entrance doors, changing the exterior lighting of your house and altering your driveway or walkways.

Two forms supplied by VCA are used to obtain HIEHA and VCA approval. These forms are included as attachments in the back of this Handbook. They are entitled "Modification Request Acknowledgement" and "Vineyards Community Association Request for Review." Completed forms should be submitted to the Architectural Review Committee.

Additions and New Structures

You may add to your existing home if there is adequate space available on your lot, as defined by the current county/state building code.

Once determined, you will need HIEHA and VCA approval to place an addition onto your current house or add a new structure and said approval may require a deposit to be used to complete the work should you fail to do so.

Designs for additions and new structures should be consistent with the overall architecture of your existing home. The color, style and construction materials should match your existing architecture.

As the Member, you are responsible for hiring licensed architects and contractors, acquiring the appropriate types and amounts of insurance and ensuring that all building permits are obtained.

Further, you are responsible for any damage to your neighbor's or HIEHA's property that may occur. Again, any such alteration requires the approval of the HIEHA and VCA.

Additions and alterations are at the sole discretion of HIEHA and VCA.

Doors

Replacement doors should be harmonious with the overall architecture of your home. Please acquire HIEHA and VCA approval prior to replacing exterior doors, or changing any exterior door colors.

Driveways and Walkways

Permission from HIEHA and VCA is required to change or alter the shape, color, design or layout of your driveway and/or walkway.

Generally speaking, paver bricks are the preferred materials for driveways and walkways.

Grading

For optimum water drainage purposes, all lots in Hammock Isles Estates were well planned prior to any construction. Typically, interior lots drain from the back towards the street, while lots adjacent to the golf course or a lake drain half to the street and half to the lake/golf course.

Changes in grading may cause water to pond in less than desirable areas. Therefore, permission from HIEHA and VCA is needed before any change to your lot's grading is made.

Lighting

Design changes to external lighting and/or the addition of external fixtures require approval from HIEHA and VCA.

Generally speaking, new or additional light fixtures should be consistent with the character of your house and visually blend with the Hammock Isles Estates community.

Materials

To maintain a harmonious neighborhood, recommended external materials include stucco, wood, brick, natural stone, keystone and other natural materials.

Imitation materials, such as vinyl siding, no matter if they are of the highest quality, will not be permitted.

Minimum Square Footage

The minimum home size permitted at Hammock Isles Estates is 2,700 square feet of air conditioned space with a three car garage minimum. No structure may exceed thirty-five (35) feet in height above the finished floor of the structure.

Paint Colors

You may repaint your house, or any portion of it, in the same color without prior permission from HIEHA and VCA.

However, if you wish to repaint your entire house or any portion of your house in a different color from which it is currently, approval from HIEHA and VCA is required.

When selecting colors, please keep in mind that a primary goal of Hammock Isles Estates is to achieve and maintain a harmonious visual sense throughout the community. For visual diversity in our community, it is required that the primary color of your house be different from that of your immediate neighbors.

Roof

All new roofs must be constructed of tile or slate. All replacement roofs are to be replaced with material similar to the original. You may replace your roof tile without prior approval if it is the same material and color as the original roof. If you choose to change the material, the material color or paint your roof, approval from HIEHA and VCA is necessary.

Replacing a tiled roof with asphalt shingles is not permissible.

Setbacks

The following are the guidelines for set backs in Hammock Isles Estates:

- ❖ 15' front setback
- ❖ 15' back setback (rear principal)
- ❖ 5' side setback for one-story homes
- ❖ 5' back accessory structure

The HIEHA and/or VCA reserve the right to adjust setbacks if they deem appropriate and necessary.



Guidelines – Landscape Alterations



Significant Changes to Your Landscape

Significantly changing the landscape on your property can be defined as adding, moving or removing a canopy or sub-canopy tree and/or palm or adding any planting material over three feet tall. If you choose to remedy a landscape problem or significantly change your existing landscaping, you will need permission from HIEHA and VCA.

Also, a significant change to your landscaping includes replacing or changing 50% of your existing plantings (shrubs, ground covering, vining plants and sodded areas). Therefore, to err on the safe side, please acquire permission from HIEHA and VCA before altering your landscape.

Recommended Replacement Plant Material

All replacement plant material must be Florida Fancy, or, Florida Grade #1, as defined in "Grade and Standards for Nursery Plants, State Plant Board of Florida." Generally speaking, plants procured from Naples high-end nurseries, as well as the major home improvements retailers, typically fall into these two categories.

We do get a rare freeze in Hammock Isles Estates. Therefore, plants susceptible to freeze damage are generally unacceptable in an overall landscaping theme.

Further, please do not plant ornamentals that require an extraordinary amount of pruning and trimming, unless you intend to constantly maintain the plant(s). Topiaries in standard designs, such as spirals or round balls are acceptable. However, topiary in the shape of an animal would most likely not be permitted.

Please refer to the "Recommended Plant Material" listing found at the end of this Handbook for plants that thrive in our community.

Unacceptable Plant Material

Also, some plants are not recommended for landscaping within Hammock Isles Estates because their root system can choke and interfere with underground lines or because they do not hold up to soil or drought conditions.

Please refer to the "Unacceptable Plant Material" listing found at the end of this handbook.

unacceptable Planting

No planting will be allowed that blocks a neighbor's view of the water or golf course as determined at the sole discretion of the HIEHA and VCA.

Sod and Grassed Areas

With the exception of trees, shrubs, ground covering and vining plants, your lot must be maintained with sand-grown "Floritam" sod.

Covering a large area of your front, side or back yard with decorative stone or monolithic paving (such as concrete, pavers or stone) is not permitted. Conversely, an unreasonable abundance and variety of shrubs, ground covering, vining plants and/or annuals in your grassed area is not permitted.



Recommended Plant Material



Canopy Trees

Golden Rain Tree
 Hong Kong Orchid
 Jacaranda
 Laurel Oak*
 Live Oak*
 Red Maple*
 Southern Magnolia*
 Sweet Gum
 *Required trees for front yard canopy

Palms

Cabbage Palm
 Canary Island Date Palm
 Chinese Fan Palm
 Coconut Palm
 European Fan Palm
 King Sago
 Paurotis Palm
 Pygmy Date Palm
 Queen Palm
 Royal Palm
 Senegal Date Palm
 Washingtonia Palm
 Zahedi Date Palm

Sub-Canopy Trees

Bald Cypress
 Bottlebrush
 Cattley Guava
 Citrus Trees, Upon Approval
 Crepe Myrtle
 Dahoon Holly
 East Palatka Holly
 Jamaican Caper
 Jerusalem Thorn
 Ligustrum Recurv
 Ligustrum Wax Privet
 Loquat
 Tree Ligustrum
 Upright Podocarpus
 Wax Myrtle
 Weeping Podocarpus
 Yaupon Holly

Shrubs

Bird of Paradise
 Bougainvillea
 Cast Iron Plant
 Cattley Guava
 Crinum Lilly
 Dwarf Burfordii
 Dwarf Vomitoria
 Eugenia
 Fakahatchee Grass
 Gardenia
 Indian Hawthorn
 Ixora
 Jasminum
 Ligustrum
 Myrsine
 Oleander
 Orange Jasmine
 Photinia "Red Top"
 Pittosporum
 Podocarpus
 Pyracantha
 Silverthorn
 Spicewood
 Texas Sage
 Thryallis
 Twisted Juniper
 Viburnum
 Wax Myrtle
 Zamia

Ground Cover and Vines

African Iris
 Asparagus Ferns
 Blue Daze
 Carolina Jasmine
 Confederate Jasmine
 Day Lilies
 Dwarf Shore Juniper
 Ficus Vine
 Lantana
 Liriope (Evergreen Giant)
 Mexican Flame Vine
 Oyster Plant
 Parsoni Juniper
 Procumbens Juniper
 White Fountain Grass

Unacceptable Plant Material



Acacia
Areca Palm
Australian Pine
Black Olive
Brazilian Pepper
Buttonwood
Camphor Tree
Carissa
Carrotwood
Century Plant
Chinese Tallow
Cocoplum
Downy Myrtle
Ficus
Fruit Trees Excepting Approved Citrus
Gumbo Limbo
Indian Rosewood
Italian Cypress
Mahogany
Manila Palm
Melaleuca
Norfolk Pine
Pampas Grass
Parlor Pine
Pindo Palm
Scauvola
Schefflera
Screw Pine
Sea Grape
Silk Oak
Spineless Yucca
Travelers Tree
Weeping Yaupon

HAMMOCK ISLES ESTATES HOA, INC.

Page: 1

Balance Sheet
As of 12/31/23

ASSETS

CURRENT ASSETS

Cash

1009	First Horizon Operating #8955	\$ 53,659.59	
	Sub-Total Cash		\$ 53,659.59

Reserves

1020	First Horizon Reserve #0171	\$ 11,678.87	
	Sub-Total Reserves		\$ 11,678.87

Accounts Receivable

1450	Owners Receivable	\$ 66,333.34	
1451	Allowance For Doubtful Account	(66,333.34)	
	Sub-Total Accounts Receivable		\$.00

Total Current Assets \$ 65,338.46

Other Assets

1690	Prepaid Insurance	\$ 1,681.44	
	Sub-Total Other Assets		\$ 1,681.44

TOTAL ASSETS \$ 67,019.90

LIABILITIES & EQUITY

CURRENT LIABILITIES:

2110	Accounts Payable	\$ 174.60	
2250	Owners Prepaid	36,141.25	
	Subtotal Current Liab.		\$ 36,315.85

EQUITY & RESERVES

RESERVES:

3000	Reserves - Unallocated	\$ 178.87	
3002	Reserves - Irrigation	2,500.00	
3003	Reserves-Landscape Replacement	4,000.00	
3004	Reserves - Def Maint & Cap Exp	5,000.00	
	Subtotal Reserves		\$ 11,678.87

HAMMOCK ISLES ESTATES HOA, INC.

Balance Sheet
As of 12/31/23

EQUITY:

3300	Retained Earnings	\$ 21,416.35	
	Current Year Net Income/(Loss)	(2,391.17)	
	Subtotal Equity	<hr/>	\$ 19,025.18
	TOTAL LIABILITIES & EQUITY		<hr/>
			\$ 67,019.90
			=====

These financial statements are for management-
use-only and not intended for third-party use.

HAMMOCK ISLES ESTATES HOA, INC.

Income/Expense Statement
Period: 12/01/23 to 12/31/23

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
INCOME:								
04145	Maintenance Fees	3,408.00	3,438.75	(30.75)	40,896.00	41,265.00	(369.00)	41,265.00
04151	V.C.A. Fees	3,960.00	3,950.00	10.00	47,520.00	47,400.00	120.00	47,400.00
04152	Access Control Fees	2,880.00	2,868.12	11.88	34,560.00	34,417.00	143.00	34,417.00
04153	Hammock Isles Master Fees	13,320.00	13,320.00	.00	159,840.00	159,840.00	.00	159,840.00
04155	Bulk Communications Fees	7,032.00	7,032.25	(.25)	84,384.00	84,387.00	(3.00)	84,387.00
04200	Late Charge Fees / Interest	.00	.00	.00	89.88	.00	89.88	.00
04250	Interest Income - Reserves	4.95	.00	4.95	77.62	.00	77.62	.00
04295	Miscellaneous Income	.00	.00	.00	60.18	.00	60.18	.00
04499	Prior Year Surplus / (Deficit)	.00	416.63	(416.63)	.00	5,000.00	(5,000.00)	5,000.00
	Subtotal Income	30,604.95	31,025.75	(420.80)	367,427.68	372,309.00	(4,881.32)	372,309.00
EXPENSES								
ADMINISTRATIVE								
06010	Bad Debt/Uncollectible Fees	5,172.00	425.00	(4,747.00)	5,172.00	5,100.00	(72.00)	5,100.00
06025	Corporate Filing Fee	.00	5.12	5.12	61.25	61.00	(.25)	61.00
06040	Management / Accounting Fees	1,030.00	1,030.00	.00	12,360.00	12,360.00	.00	12,360.00
06050	Office Expense	132.12	83.37	(48.75)	1,282.31	1,000.00	(282.31)	1,000.00
06052	Postage	77.54	25.00	(52.54)	557.97	300.00	(257.97)	300.00
06056	Legal / Accounting (CPA)	.00	216.63	216.63	450.00	2,600.00	2,150.00	2,600.00
	SUB-TOTAL ADMINISTRATIVE	6,411.66	1,785.12	(4,626.54)	19,883.53	21,421.00	1,537.47	21,421.00
UTILITIES								
06105	Irrigation Water	174.60	187.50	12.90	2,364.68	2,250.00	(114.68)	2,250.00
	SUB-TOTAL UTILITIES	174.60	187.50	12.90	2,364.68	2,250.00	(114.68)	2,250.00
GROUNDS								
06141	Irrigation Maintenance	.00	41.63	41.63	.00	500.00	500.00	500.00
06145	Grounds Repairs/Maintenance	.00	41.63	41.63	.00	500.00	500.00	500.00
06160	Landscape Contract	1,341.17	1,341.13	(.04)	16,094.04	16,094.00	(.04)	16,094.00
06162	Sod/Plantings/Other	.00	83.37	83.37	.00	1,000.00	1,000.00	1,000.00
06163	Mulch	1,093.12	83.37	(1,009.75)	1,093.12	1,000.00	(93.12)	1,000.00
06250	Contingency	.00	41.63	41.63	.00	500.00	500.00	500.00
	SUB-TOTAL GROUNDS	2,434.29	1,632.76	(801.53)	17,187.16	19,594.00	2,406.84	19,594.00
MASTER ASSOCIATION								
06300	VCA Master Association Fees	3,950.16	3,950.00	(.16)	47,401.92	47,400.00	(1.92)	47,400.00
06302	Access Control Fee	2,868.24	2,868.12	(.12)	34,418.88	34,417.00	(1.88)	34,417.00
06303	Bulk Communication Fees	7,032.24	7,032.25	.01	84,386.88	84,387.00	.12	84,387.00
06305	Hammock Isles Master Fees	13,320.00	13,320.00	.00	159,840.00	159,840.00	.00	159,840.00
	SUB-TOTAL MASTER ASSOCIATI	27,170.64	27,170.37	(.27)	326,047.68	326,044.00	(3.68)	326,044.00
INSURANCE								

HAMMOCK ISLES ESTATES HOA, INC.

Income/Expense Statement
 Period: 12/01/23 to 12/31/23

Account	Description	Current Period			Year-To-Date			Yearly Budget
		Actual	Budget	Variance	Actual	Budget	Variance	
06310	Insurance - Package	336.30	250.00	(86.30)	4,258.18	3,000.00	(1,258.18)	3,000.00
	SUB-TOTAL INSURANCE	336.30	250.00	(86.30)	4,258.18	3,000.00	(1,258.18)	3,000.00
RESERVES								
06430	Reserves - Unallocated	4.95	.00	(4.95)	77.62	.00	(77.62)	.00
	SUB-TOTAL RESERVES	4.95	.00	(4.95)	77.62	.00	(77.62)	.00
	TOTAL EXPENSES	36,532.44	31,025.75	(5,506.69)	369,818.85	372,309.00	2,490.15	372,309.00
	Current Year Net Income/(loss)	(5,927.49)	.00	(5,927.49)	(2,391.17)	.00	(2,391.17)	.00
		=====						

Hammock Isles Estates

Board of Director's 2024 Approved Budget

72 Units

For the Period of January 1, 2024 through December 31, 2024

	2023			2024	
	Approved Budget	Actual 8/30/2023	Estimated 12/31/2023	Approved Budget	
Income					
4145	Operating Assessments	\$ 41,265	\$ 27,264	\$ 41,265	\$ 51,019
	Reserves	\$ -	\$ -	\$ -	\$ -
4151	VCA - Master	\$ 47,400	\$ 31,680	\$ 47,400	\$ 49,667
4152	VCA - Access Control	\$ 34,417	\$ 23,040	\$ 34,417	\$ 36,688
4153	Hammock Isle Master	\$ 159,840	\$ 106,560	\$ 159,840	\$ 136,296
4155	VCA Bulk Communication Fees	\$ 84,387	\$ 56,256	\$ 84,387	\$ 87,212
4200	Interest & Late Fees		\$ 40	\$ 80	
4250	Interest Income - Reserves		\$ 53	\$ 95	
4295	Miscellaneous Income		\$ 26	\$ 75	
4499	Prior Year surplus/(deficit)	\$ 5,000	\$ -	\$ 5,000	
	Total Income	\$ 372,309	\$ 244,919	\$ 372,559	\$ 360,882
Expenses					
Administrative Expenses					
6010	Bad Debt/Uncollectible Fees	\$ 5,100		\$ 5,100	\$ 5,100
6025	Corporate Filing Fee	\$ 61	\$ 61	\$ 61	\$ 61
6040	Management / Accounting Fee	\$ 12,360	\$ 8,240	\$ 12,360	\$ 12,731
6050	Office Expense	\$ 1,000	\$ 611	\$ 1,000	\$ 1,100
6052	Postage	\$ 300	\$ 321	\$ 300	\$ 450
6056	Legal/Accounting	\$ 2,600	\$ 450	\$ 450	\$ 1,500
	Insurance		\$ -		
6310	Insurance Package	\$ 3,000	\$ 2,913	\$ 4,035	\$ 4,500
	Utilities				
6105	Irrigation Water	\$ 2,250	\$ 1,632	\$ 2,400	\$ 2,500
	Grounds Maintenance		\$ -		
6141	Irrigation Maintenance	\$ 500	\$ -	\$ 500	\$ 500
6145	Grounds Repair & Maintenance	\$ 500	\$ -	\$ 500	\$ 1,000
6160	Landscape Contract Common Area	\$ 16,094	\$ 10,729	\$ 16,094	\$ 16,577
6162	Sod/Plantings/Other	\$ 1,000	\$ -	\$ 1,000	\$ 1,500
6163	Mulch	\$ 1,000	\$ -	\$ 1,000	\$ 1,500
6250	Contingency	\$ 500	\$ -	\$ -	\$ 2,000
	Total Operating Expenses	\$ 46,265	\$ 24,958	\$ 44,800	\$ 51,019
Miscellaneous Expenses					
6300	VCA - Master	\$ 47,400	\$ 31,601	\$ 47,400	\$ 49,667
6302	VCA - Access Control	\$ 34,417	\$ 22,946	\$ 34,417	\$ 36,688
6303	VCA Bulk Communication Fees	\$ 84,387	\$ 56,258	\$ 84,387	\$ 87,212
6305	Hammock Isle Master	\$ 159,840	\$ 106,560	\$ 159,840	\$ 136,296
	Total Miscellaneous Expenses	\$ 326,044	\$ 217,365	\$ 326,044	\$ 309,864
	Total Operating & Misc Expenses	\$ 372,309	\$ 242,323	\$ 370,844	\$ 360,882
6430	Reserve	\$ -	\$ 53	\$ 95	\$ -
	Total Common Expenses	\$ 372,309	\$ 242,376	\$ 370,939	\$ 360,882

Hammock Isles Estates Home Owners Association
2024 Adopted Budget for Reserves for Capital Expenditures and Deferred Maintenance
For the Period of January 1, 2024 through December 31, 2024 **72 Units**

Item	Estimated Life When New (Years)	Maintenance/Replacement	Reserve Balance 7/31/23	Additional Funding in 2023	*Estimated Reserve Balance 12/31/2023	Additional Reserves Required	Annual Funding Required In 2024
Irrigation	10	\$ 2,500	\$2,500		\$2,500	\$0	\$0
Landscape replacement	10	\$ 4,000	\$4,000	\$0	\$4,000	\$0	\$0
Def Maint & Cap Exp	0	\$ 5,000	\$5,000	\$0	\$5,000	\$0	\$0
Unallocated interest	0		\$146		\$146	\$0	\$0
Totals		\$ 11,500	\$11,646		\$11,646	\$0	\$0

**2024 Approved Budget
Reserve & Assessment Schedule
For the Period of January 1, 2024 through December 31, 2024
Hammock Isles Estate**

	<u>Annually</u>	<u>Quarterly</u>	<u>Monthly</u>
Operating Assessment (72 units)	709	177	59
Reserves Hammock Isles Estates (72 units)	-	-	-
<i>Hammock Isles Estates</i>			
VCA- Master	690	172	57
VCA - Access Control	510	127	42
VCA Bulk Communication Fees	1,211	303	101
Hammock Isles Master	1,893	473	158
Total Assessment Due*	5,012	1,253	418

2024 Assessment = \$1253 per quarter

Summit-Broad-Band Monthly Communication Cost

Basic Cable TV and digital Plus	33.90
Internet	28.79
Phone Lines	7.40
Internet Network Surcharge	21.56
Taxes, FCC fees, 911 fees	9.29
	<u>100.94</u>

Summit yearly fees = \$ 1,211.28