

**RIVER RIDGE OWNERS CORPORATION
150 OVERLOOK AVE.
PEEKSKILL, NY 10566**

**HOUSE RULES
AMENDED 09/08/2011
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RIVER RIDGE OWNERS CORP.

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HOUSE RULES

Amended 09/08/2011

A Cooperative or Co-op is one of the forms of residential ownership recognized by New York State. Unlike the purchase of a home or a condominium, when an individual buys into a Co-op, that individual purchases shares of stock in a corporation created for the sole purpose of residential community living. The purchase of these “cooperative” shares entitles the shareowner to an exclusive long-term lease to his or her unit. This “Lease” is known as the “Proprietary Lease”. This Proprietary Lease is the Governing Document of the corporation and the Board of Directors has a fiduciary responsibility of enforcing that legal document.

A monthly maintenance fee is collected from all shareowners for services necessary to operate the community business. That monthly maintenance fee is a proportionate dollar amount based on the number of shares owned. For example, the monthly maintenance fee includes, landscaping, snow removal, real estate and school taxes, repairs, amenities, payroll and payroll taxes, water, electricity, heating oil, garbage removal, capital projects and improvements to the property, etc.

In a Cooperative, the governing rules come in two distinct forms: (1) By-Laws and (2) the House Rules. The By-Laws govern the procedural requirements for the operation and governance of the business. The House Rules on the other hand basically govern the quality of life issues and the behavior of residents.

Rules and regulations have been developed to assure an orderly, peaceful and enjoyable

lifestyle for all of our shareowners/residents. Homeownership has become the American Dream and those dreams include being autonomous and living by rules that are self-determined. However, when you purchase a Co-op you may often times have hundreds of neighbors living together in a communal environment. A harmonious environment is in the best interests of all shareowners/residents. Much like any community, Co-op's must have governing rules. These rules are essential for the many individuals to peacefully coexist in a communal environment. These rules and regulations have also been established in order to maintain the value of each unit owner's investment. After all, in addition to being our homes, our individual units are also one of our principal investments.

The following House Rules of The River Ridge Owners Corporation were developed from a common sense perspective and are very similar to the House Rules of all Co-op's. As such, your behavior must conform to these established standards or "House Rules" to ensure that everyone gets along. The River Ridge Owners Corporation's House Rules are just common sense rules that are not difficult to follow. In fact, the great majority of residents follow these rules without ever giving them a second thought. The House Rules contained in this document will ensure the continuance of the harmonious environment we expect and have been accustomed to.

Our Cooperative is made up of two separate areas which need to be covered in our House Rules: (1), the Common Elements and (2), the area contained within the walls of your individual apartment.

COMMON ELEMENTS

Common Elements are described as anything outside of an apartment unit, such as lawns, walkways, streets, parking lots, pathways, building exteriors, breezeways, recreation areas (pool, tennis court, playgrounds, etc.), hallways, stairways, lobbies, balconies and terraces, etc. This property of the corporation may be used by all shareowners in common and is not for the exclusive use of an individual or group.

For individual shareowners, the one exception to the above Common Element description is their balconies. Balconies and balcony railing are considered common property or common element of the corporation, even though each shareowner does have exclusive access to a particular balcony. Unit doors to the exterior, windows and screens are also considered common element and are the responsibility of the corporation. Air conditioners are the responsibility of the shareowner.

Individual apartment areas are any area contained within the walls of an individual apartment.

1. PUBLIC HALLS, LOBBIES, ELEVATORS, STRAIRWAYS, ROOF, GARBAGE CHUTES.

- A.** No common areas including the Public Hallways, Lobby, Elevators and Stairways are to be altered in any way without the written permission of the Board of Directors and/or its Managing Agent.
- B.** Under no circumstances are you allowed to drill or nail into any horizontal or vertical surface of the structure in any of the common areas.
- C.** Common Element areas must not be obstructed or misused. Each Shareowner/Resident will be held responsible for any damages to Common Element areas which are caused by that shareowner or his or her family members, guest's, pets or subtenants.
- D.** The Public Halls and staircases of the buildings shall not be obstructed or used for any purpose other than the ingress or egress for the apartments in the building.
- E.** No Common Elements areas, including but not limited to, Public Hallways, Lobby, Elevators, Laundry Rooms, or Staircases of the buildings shall be decorated or furnished by any Shareowner/Resident without the written permission of the Board of Directors or its Managing Agent.
- F.** No Public notices are to be hung in any common area, including, but not limited to, hallways, staircases, lobbies, laundry rooms, elevators, etc. without the permission of the Board of Directors or its Managing Agent.
- G.** No articles shall be placed in any of the common areas, including but not limited to, the Hallways, Staircases, Elevators, Laundry Rooms, Lobbies, etc. or in front of apartment doors. Such articles include, but are not limited to, doormats, shoes, umbrellas, boots, bicycles, toys, etc.
- H.** Shareowners/Residents are forbidden from hanging or shaking any object from any hallway window.
- I.** No Velocipedes, bicycles, scooters, baby carriages, or similar vehicles shall be permitted to stand in the public hallways, passageways, staircases, elevators, laundry rooms, areas of the courts of the buildings or any other common element area. Storage rooms are provided for storage of these items.
- J.** Garbage should be disposed of by either disposing of such down the garbage chutes on each floor or by bringing such to the disposal areas in each of the buildings (either in the basements or in the garbage bins on the grounds). Recyclable items should not be disposed of in the compactor chutes. Compactors are to accommodate normal household trash. Wood, metal, glass, plastic, cardboard item, etc. are to be brought down to the recyclable areas in each of the buildings and disposed of in proper containers. Under no circumstances should garbage be left in hallways, outside of apartment doors, stairways, elevators, laundry rooms or on any area that is common element.
- K.** Under no circumstances should cat litter be disposed of down the garbage chutes. Cat litter is to be disposed of in the designated cat litter disposal areas of the buildings.

1. PUBLIC HALLS, LOBBIES, ELEVATORS, STRAIRWAYS, ROOF, GARBAGE CHUTES - CONTINUED

- L.** The Public Hallways, Lobby, Stairways, Lawns, Parking Lots, Driveways, Courtyards, etc. are not to be used for any activity such as children playing, riding of bikes, skateboarding, rollerblading, ball playing, etc.
- M.** No one is permitted on any of the rooftops of the three buildings without the consent of the Board of Directors and/or its Managing Agent.
- N.** Grocery carts are provided for the convenience of residents and are to be returned immediately to the basement area after use. Grocery carts are to be used for bringing resident groceries and other personal items from the side loading/unloading zone of the 150 building to resident apartments. Under no circumstances should shopping carts be used to assist in walking or as “walkers”. Shopping carts are not to be stored in individual residents’ apartments or kept outside resident’s apartment doorways or used for any other purpose than what they were designed for including using them for carting laundry to and from the laundry rooms.
- O.** Under no circumstances are Shareowners/Residents to urinate or participate in any lewd activities in the public hallways, stairways, elevators, laundry rooms or in/or on any other common property of the Corporation.
- P.** Smoking is prohibited in public hallways, elevators, laundry rooms, stairways, lobbies, on the building rooftops, at the pool and pool deck and within 100 feet of such and in any other common areas within the buildings.
- Q.** Under no circumstances are pets, including cats, allowed in the public hallways, laundry rooms, stairways, elevators rooftops, lobbies, or in any other common element areas of the Corporation. This rule applies whether your pet is attended to or unattended. The only exception is if you are leaving the building or returning to the building and your pet is contained in a pet carrier.
- R.** Our garbage disposal facilities are for the exclusive use of the River House Shareowners/Residents only. Under no circumstances is it acceptable to bring in garbage from individuals who do not live at River House or garbage from your job or place of business to dispose of at River House.
- S.** Toilets, water closets and other water apparatus in the buildings shall not be used for any purpose other than those for which they were constructed, nor shall any sweepings, rubbish, rags, sanitary napkins, pampers or any other similar article be disposed of by throwing into toilets. The cost of repairing damage resulting from misuse of any toilet or other similar apparatus shall be paid for by the Lessee who caused the damage.
- T.** The Lessor shall have the right from time to time to curtail or relocate any space devoted to storage or laundry purposes.
- U.** Delivery people, residents and their guests are prohibited from posting and/or distributing material anywhere in the buildings without the approval of the Board of Directors.
- V.** The passenger elevators in the 150 Building are of the automatic type and are intended to be operated by a passenger or passengers.

1. PUBLIC HALLS, LOBBIES, ELEVATORS, STRAIRWAYS, ROOF, GARBAGE CHUTES - CONTINUED

W. The following rules shall apply with respect to refuse disposal:

- I.** All wet debris shall be securely wrapped or bagged in small packages to fit easily into the hopper of the garbage chutes.
- II.** Debris or refuse should be drip free before it leaves the apartment and is carried to the garbage chutes even if this requires placing such in drip free containers.
- III.** No bottles, broken glass or cans should be dropped down the garbage chutes. Again, these items should be disposed at the recyclable areas.
- IV.** Cartons, boxes, crates, wood, or other solid material shall not be disposed of down the garbage chutes. These items should be disposed of at the recyclable areas.
- V.** Under no circumstances should any carpet sweepings containing naphthalene, camphor balls or flakes, floor scrapings, plastic wrappings or covers, oil soaked rags, paint cans whether empty or full or aerosol cans or any flammable, explosive, highly combustible or noxious substances be disposed of by dumping into the garbage chutes. Likewise, lighted cigarettes and cigar stubs should not be dumped into the garbage chutes.
- VI.** It is prohibited to empty vacuum cleaner bags into garbage or compactor chutes. Such should be wrapped in a securely tied bag or package and then disposed of into the chutes.
- VII.** The superintendent(s) shall be notified of any drippings or moist refuse appearing on the compactor chute doors, in the hallways, lobbies, or laundry rooms.
- VIII.** The installation of garbage disposals in individual apartments is strictly prohibited.

2. LAUNDRY FACILITIES –

- A.** The Laundry Facilities are for the exclusive use of all Shareowners/Residents, and are to be used for Shareowner's/Resident's own laundry. Shareowners/Residents are not permitted to use the laundry facilities for any individual who does not reside at River House. In other words, you are not permitted to do laundry for friends or relatives that do not live at River House (River House listed as their legal address).
- B.** The Washers, Dryers and Laundry Rooms are to be kept clean and residents are required to clean up after using the laundry facilities.
- C.** Residents are required to operate the laundry machines (Washers and Dryers) in accordance with posted directions and by using the correct detergent for high efficiency front load washers.
- D.** Shareowners/Residents are not permitted to monopolize the laundry rooms. When using one washer or dryer the other machines will be available to other residents for use.
- E.** Shareowners/Residents are required to promptly retrieve their laundry at the end of the laundry cycles (washers and dryers) so as to not inconvenience other Shareowners/Residents. Failure to retrieve laundry in a timely manner may result in the River House Staff removing you laundry and storing such in the storage room or superintendent's office.
- F.** No Shareowner/Resident is permitted to store any personal items in the laundry rooms for any purpose or for any length of time.
- G.** Smoking is prohibited in the Laundry rooms.
- H.** The Board of Directors reserves the right to revoke laundry facility privileges for any individual that does not adhere to the above Laundry Facility House Rules.
- I.** The Lessor shall have the right from time to time to curtail or relocate any space designated as Laundry Facilities.
- J.** It is strictly prohibited to dye clothes in the Laundry Equipment.
- K.** The doors of the laundry rooms must be kept close in accordance with the NYS Fire Code.

3. TERRACE, TERRACE RAILINGS, WINDOWS AND SCREENS –

- A.** The Lessee shall keep the Balconies, Windows, Screens and Balcony Railings clean and free of decorative objects including flags, placards, advertisements, illumination, lights, signs, etc., unless obtaining prior written approval of the Board of Directors and/or it's Managing Agent. Sun Umbrellas shall not be placed onto the balconies. Holiday decorations are permitted but must be removed within one week after the holiday.
- B.** Only outdoor furniture, including one cooler and/or storage box matching the color of the buildings and one gas grill meeting the Fire Code Guidelines of NYS (F3805) are permitted on the balconies. Grills with LP-Gas containers greater than 2.5 pounds are not to be used, stored or located on balconies. Using, storing or locating such on the balconies is a violation of the NYS Fire Code and can result in fines being levied on the corporation. Additionally, their presence voids out corporate insurance policies. A copy of the NYS fire code is attached as Addendum # 1.
- C.** Under no circumstance are you allowed to drill, nail or cut into any vertical or horizontal surface of the building structure, including the balconies. This extends to areas encompassing the balconies, including the walls, ceilings and concrete floors, without the written approval of the Board of Directors and/or its Managing Agent. Up to two hanging planters may be hung from balcony ceilings with written Board approval. The drilling of any holes to accommodate such planters may only be performed by River House Staff. No surfaces of the terraces, including the walls, floor and ceilings, balcony railings, and the balcony doors and door frame may be painted or coated without the written approval of the Board of Directors and/or its Managing Agent.
- D.** Cloths and other articles, including but not limited to, bathing suits, bedspreads, blankets, sheets, towels, rugs, etc. shall not be dried or aired on balconies or hung from balcony railings.
- E.** Flower pots and planters on balcony railings must be securely fastened and should be hung on the inside of the railings, not on the outside, for safety and liability reasons.
- F.** For safety reasons, no loose objects are allowed to be affixed or placed on the balcony railings.
- G.** Balconies are not to be used for storage, including the storage of bicycles, toys, scooters, baby carriages, velocipedes, garbage bags or garbage pails, brooms, mops, furniture, etc. Balconies should be kept clean and neat in appearance at all times.
- H.** Vertical storage cabinets of any kind are prohibited on Balconies.

3. TERRACE, TERRACE RAILINGS, WINDOWS AND SCREENS – CONTINUED

- I.** Satellite dishes are permitted in accordance to guidelines established which are available from the management office. All dish installations must be registered with management and inspected by Staff before written approval is given. Drilling of holes through the building structure to accommodate wiring of satellite dishes is prohibited.
- J.** No awnings, window air-conditioning units or ventilators shall be used in or about the buildings or on the balconies except with the written approval of the Lessor or its Managing Agent.
- K.** No fencing of any type or lattices shall be erected or installed on the balconies or balcony railings.
- L.** No radio or television aerials shall be attached to or hung from the exterior of the buildings, including the balconies without the written permission of the Board of Directors and/or its Managing Agent.
- M.** No article shall be hung or shaken from balconies including but not limited to rugs, cloths, towels, etc.
- N.** The Lessee or subtenant shall keep the windows of the apartment clean and shall cover same with shades, draperies or Venetian Blinds. In case of refusal or neglect of the Lessee or subtenant, after 10 days written notice of such violation, from Lessor or the Managing Agent to correct the default, the Lessor shall have the right, by its officers or authorized agent, to enter the apartment to correct the default and to charge the cost of cleaning and/or installing blinds or draperies and removing items unacceptable to the Lessor to the Lessee as additional rent or maintenance.
- O.** No Lessee shall install any plantings on any Balcony or roof without the prior written approval of the Board of Directors and/or its Managing Agent.
- P.** Shareowners/Residents should be considerate of neighbors and refrain from producing loud noise, including but not limited to, music, talking loudly, talking loudly on cell phones, fighting, cursing, etc. on their balconies.
- Q.** Shareowners/Residents are prohibited from throwing any object from balconies, including cigarettes, cigars, matches, bottles and cans, food, cups, garbage, etc.
- R.** It is the responsibility of the resident to move any object including furniture, grills, planters, carpeting, etc. from their balcony, as necessary, in order to accommodate those performing building maintenance.
- S.** The application of any deck covering (i.e. outdoor carpeting, wood decking, ceramic tiles, paint, cement or cement like materials, etc.) shall not be permitted without the written approval of the Board of Directors or its Managing Agent.
- T.** Feeding of any wildlife from balconies, including birds, pigeons, squirrels, raccoons, etc. is prohibited.

3. TERRACE, TERRACE RAILINGS, WINDOWS AND SCREENS – CONTINUED

- U. The exterior facing portion of all draperies, blinds and shades must be of a similar neutral color (off white or light beige).
- V. In circumstances where the Lessee refuses or neglects to cure any of the above defaults and after 10 days of written notice from the Lessor or managing Agent to cure such default, the Lessor shall have the right by its officers or authorized agent to enter the apartment to correct the default. Any costs associated or incurred by the Lessor to cure the default will be charged to the Lessee or subtenant in the form of additional rent or maintenance.

4. LAWNS, GROUNDS AND GARDENS –

- A.** Lawns, Grounds and Gardens are common element of the corporation. These common areas are not to be altered in any way without the written permission of the Board of Directors or its Managing Agent. Altering includes, but is not limited to, plantings, digging, decorating, etc.
- B.** There will be no bike riding, ball playing, skating, skateboarding, paint ball playing or playing of any type on the grounds, gardens or lawns. However, bike riding is allowed in the rear section of the lower lot when that area is absent of automobiles. Children bike riding in this area must have adult supervision at all times.
- C.** Children of Shareowners/Subtenants and those of their guests are to be supervised and not allowed to run through or play in the gardens of the property. Shareowners/Subtenants, will be responsible for any damage to common areas sustained as a result of their children's misbehavior.
- D.** There will be no cooking, grilling or picnicking on the grounds with the exception of those areas designated for such activity. All users of these areas are duly responsible for proper care and cleanup of such areas.
- E.** Lawns, Grounds and Gardens are not to be used for storage, whether temporary or long term, of any personal items without the permission of The Board of Directors or the Managing Agent.
- F.** Garbage, including but not limited to cigarettes butts, cigars, beer cans and bottles, bags, paper and plastic cups, etc. should not be thrown or discarded on the grounds, in the gardens in the parking lots or on the walkways, nor should these items be thrown off balconies or out of windows.
- G.** Feeding of or leaving food for any wildlife or domesticated animals on the grounds of the complex is prohibited.

5. PARKING LOTS, PARKING, DRIVEWAYS AND WALKWAYS –

- A.** Shareowners/Residents will be assigned one parking space per apartment, the Charge of which is included in the monthly maintenance charge. All Resident vehicles parking on premises must be assigned a parking space which will be assigned by the management office. Parking can be reassigned at management's discretion should the need arise. Additional parking spaces require a Parking Lease to be signed for each additional vehicle and a fee of \$30.00 per month per vehicle. This fee is payable in two installments annually. 50%, or \$180.00 is due on or before January 1st and the remaining 50% or \$180.00 installment on or before March 1st. All parking leases are for a one-year term. See Addendum # II - Parking Lease.
- B.** Failure to submit a signed parking lease with payment within a 10 day grace period or after 10 days of the due date (January 10th) will result in a late charge of 10%. Failure to submit a signed parking lease with payment by the 15th of January will result in the revocation of your parking space and the towing of your vehicle at your expense. Likewise, failure to pay the second installment by the 10th of March will result in a late charge of 10% and if the corporation does not receive the second payment by March 15th, your parking space will be revoked and your vehicle towed at your expense. For new residents, additional vehicle parking leases are payable at date of closing and charges are prorated.
- C.** Prorated refunds – See Parking Lease – Addendum # II.
- D.** Once a sale or vacancy takes place, the assigned parking space reverts back to the Co-op and may be reassigned by management.
- E.** All residents must affix and display current parking permits issued by the Managing Agent.
- F.** All vehicles carrying or displaying advertisements or writing of any type as well as exposed material, such as construction material, must be assigned a parking space in the lower parking lot.
- G.** Parking for any length of time, is prohibited in Fire Zones, Fire Lanes, including the 150 circle, on the Lawns and on Driveways and Sidewalks. Repairs for any damage cause by any Shareowner/Resident or their guests, as a result of parking on sidewalks, lawns or curbs will be billed to that Shareowner/Resident.

**PARKING LOTS, PARKING, DRIVEWAYS AND WALKWAYS –
CONTINUED**

- H. Shareowners/Residents and guests are prohibited from using the access driveway just below the 150 circle as a means of avoiding the speed bumps. Likewise, Shareowners/Residents and their guests are prohibited from cutting through parking spaces as a means of avoiding driving over speed bumps.
- I. Shareowners/Residents or their guests are prohibited from blocking in other residents' vehicles by restricting ingress and/or egress from assigned parking spaces, driveways, loading/unloading zones, etc.
- J. Resident parking on the loading/unloading ramp in front of the side door of the 150 building, or in any of the non-handicapped parking spaces in that same area is limited to 30 minutes. This area is only to be used to load and unload your vehicle, for deliveries, for contractors, for staff and for moving in and moving out purposes. Since there are only three parking spaces on that ramp, we ask that all residents strictly adhere to this 30 minute time limit. Failure to do so may result in the towing of your vehicle at your expense, the imposition of fines and the revocation of parking privileges for repeat offenders.
- K. Handicapped Parking - A limited number of spaces are available on the side of the 150 Building for use by residents with a handicap or disability. Requests to use the handicapped or disabled parking spaces shall be made to the Board of Directors, which shall determine eligibility to park in such spaces on a case-by-case basis. The Managing Agent shall maintain a waiting list for use of any handicapped or disabled parking space.
- L. Under no circumstances may a Shareowner/Resident or their guests' park in the assigned handicapped spaces. Parking in these spaces will result in the immediate towing of your vehicle at your expense.
- M. Shareowners/Residents are responsible for informing their guests and/or contractors of where they are permitted to park. Guests or contractors who park in assigned parking spaces, Fire Lanes, Fire Zones or in any other area not designated as guest or contractor parking will be towed at their own expense. The Lessee will be billed for the Staff time devoted to the towing of such vehicles.
- N. Driveways, walkways, parking lots should be kept clear of velocipedes, bicycles, scooters, baby carriages, or similar vehicles or obstructions.
- O. There will be no skating, bike riding, ball playing, skateboarding, paint ball playing, etc. in the parking lots, on the walkways or in the driveways of the Cooperative with the exception set forth in **Section 4, Paragraph B** of these House Rules.

**PARKING LOTS, PARKING, DRIVEWAYS AND WALKWAYS –
CONTINUED**

- P.** While driving on River House property, Shareowners/Residents and their guests shall drive at a reasonable and safe speed and proceed with caution and give the right of way to pedestrians.
- Q.** Visitors who are staying overnight must obtain a visitors parking permit which must be displayed visibly behind your windshield. Visitor parking permits are obtained from management or staff and must be returned once your guest has departed. Failure to adhere to this House Rule can result in the imposition of fines, your guests' vehicle being towed at their expense and shareowner parking privileges being revoked for repeat offenders.
- R.** Unfortunately, there is limited parking at the 154 building. As such, parking at 154 is limited to owner occupants only. Since the 154 parking lot cannot accommodate all 154 shareowners, management asks that those requesting a parking space in the 154 lot place their name on a waiting list.
- S.** Playing of loud music originating from vehicles either parked or in the process of entering or exiting the parking lots is prohibited.
- T.** Vehicles possessing mufflers which do not suppress exhaust noise, whether designed for that purpose or because they are in disrepair, are prohibited.

6. SNOW EMERGENCY PROCEDURES –

- A.** Shareowners and Subtenants are expected to make every reasonable accommodation in order to assist the landscapers and River House Staff in the removal of snow and ice in the parking lots, driveways and walkways. In order to accomplish the orderly and efficient clearing of snow and ice, residents are required to move their vehicles to the rear portion of the lower parking lot **AFTER** snowstorms, providing there is room. You should not relocate your vehicle(s) until that rear portion of the lower lot is cleared of snow. If there is no room for parking in the lower lot, ask staff where you should park. Once the top lots are cleared of snow your vehicle(s) can then be moved back into your assigned space. It is important that vehicles not be relocated to the rear portion of the lower lot before snowstorms or before this lot is cleared, as this would severely impede the snow removal process.
- B.** If any Shareowner/Subtenant is going to be away on business or vacation, a set of keys for each of your vehicles should be left, either with a neighbor or River House Staff, so that your vehicle(s) can be relocated after snowstorms.
- C.** Failure to abide by the Snow Emergency procedures of the House Rules can result in fines being imposed and your vehicle being towed at your expense. Staff time devoted to towing or digging out your vehicle(s) will be billed to you and the additional costs billed by landscapers will be added to your monthly maintenance charges.

7. PARKING PRIVILEGES REVOCATION –

The Corporation may revoke the right of any person to use a parking space if the person, (1) defaults in the payment of maintenance, additional maintenance, assessments, parking charges, late charges or legal fees imposed by the corporation, (2) violates any provision of the Corporation's House Rules, (3) defaults in any other provision of the proprietary lease, or (4) engages in conduct which violates the rights of any other resident of the River House. (See addendum # 3)

8. RECREATION AREAS (POOL, POOL DECK, TENNIS COURTS, PLAYGROUND, BARBEQUE AREA) –

A. RECREATION AREAS - When using Recreation Areas, Shareowners/Residents and guests are required to be considerate of their neighbors and to conduct themselves in such a manner as to ensure harmony among all individuals using these facilities.

B. POOL RULES & REGULATIONS –

- I.* Swimming is prohibited when the Lifeguard is not on duty.
- II.* Running and unnecessary noise is not permitted in the pool area. Behavior which is annoying to other individuals will not be tolerated. The lifeguard and/or staff, will have the authority to ask any individual who is disorderly or considered a danger to himself or others in the pool area, including the pool deck area, to leave the pool and pool deck area.
- III.* Badgering and complaining with the intent to disrupt other individual's peace and quite enjoyment of the pool area and pool deck area is prohibited. Such behavior will result in the revocation of pool privileges.
- IV.* Tubes, Floats and other swimming assist devices will only be allowed in the pool with direct adult supervision or lifeguard approval. No rafts are permitted at any time nor are any other devices which would interfere with the use of the pool by other individuals.
- V.* No ball playing is permitted in the pool or pool area except with permission from the lifeguard. Such ball playing cannot interfere with other individuals using the pool or pool area including the pool deck.
- VI.* For safety reasons, diving from the sides of the pool is strictly prohibited.
- VII.* Smoking is prohibited within the confines of the pool area, on the pool deck and within 100 feet of the pool area and pool deck area. The pool area is defined as the area contained within the fencing surrounding the pool. The pool deck area is defined as the deck area adjacent to the pool, the deck stairway and deck ramps.
- VIII.* Food and beverage are not permitted in the pool area with the exception of beverages contained in plastic bottles or plastic or paper cups or containers. Alcoholic beverages are prohibited in the pool area.
- IX.* No towels or clothing are permitted to be hung over the railings and fencing of the pool and pool deck. All towels are to be removed from the pool area at the scheduled closing time each day.

8B. POOL RULES AND REGULATIONS - CONTINUED

- X.* Children of shareowner's and subtenants must be at least 13 years of age to be permitted in the pool or "pool area" without an adult supervising them. The pool deck area is considered "pool area".
- XI.* Nothing shall be taken into the pool which tends to pollute the water or is injurious to pool equipment, such as bobby pins, barrettes, hair clips, etc. Oil based sun screen is prohibited if you are entering the pool.
- XII.* Infants in diapers are prohibited from using the pool.
- XIII.* Residents or guests of residents shall not request lifeguards to perform personal services.
- XIV.* Only swimsuits are permitted in the pool. Entering the pool with Cut-off shorts is not permitted.
- XV.* No one under the influence of drugs or alcohol will be permitted in the pool or pool area, including the pool deck.
- XVI.* The Lifeguard and Staff are the ultimate authorities at the pool. The Lifeguard is directly responsible for enforcing the above Pool House Rules and Regulations. The Lifeguard answers only to the River House Staff, The Managing Agent and the Board of Directors. Persistent violators will be asked to leave and risk having their pool privileges revoked.
- XVII.* The Board reserves the right to revoke a Shareowner/Residents pool privileges based upon a violation of the foregoing Rules and Regulations.

C. ADMISSION TO THE RIVER HOUSE POOL –

- I.** Admittance to the pool and pool area is by permit only. Any resident 13 years of age or older must have a permit. Children under 13 years of age must be accompanied by an adult.
- II.** Each apartment may have ***no more than two guests at the pool***. Guests must be accompanied by the resident shareowner or subtenant, who must accompany their guest at the pool. This applies to shareowner's and subtenant's children who bring a friend to the pool. In other words, if your child brings a friend to the pool, the shareowner or subtenant will need to accompany and supervise them at the pool.
- III.** Occasional exceptions can be made to admission rule # II "***the two guest rule***". Such exceptions will be made with prior written approval from the Managing Agent. Approval should be requested well in advance, keeping in mind that management is not on site on a daily basis. Such exceptions will be granted in advance for those who occasionally have family or friends visiting. This exception to the pool admission rules should not be construed as a way to circumvent the guest policy and if this exception is abused, the Board of Directors reserves the right to revoke this provision.
- III.** Upon arriving at the pool everyone must sign in with the lifeguard. This applies to both residents and their guests. A sign in book is provided at the Lifeguard station.
- IV.** A guest is defined as anyone who has a legal residence other than 150, 152 and 154 Overlook Ave. Peekskill, NY 10566.
- V.** Guest rules are subject to modification by the Board of Directors and/or its Managing Agent,
- VI.** Each Shareowner/Resident is responsible for his/her guest's behavior and for any damages caused by their guests.

D. TENNIS COURT RULES AND REGULATIONS –

- I.*** The River House Tennis Courts are for the exclusive use of shareowners, subtenants and their resident family members.
- II.*** Shareowners/Subtenants may bring up to three guests to the tennis courts. When bringing guests to the tennis courts, only one court may be used by you and your guests so that the other court is available to other Shareowners/Residents. Residents are responsible for their guest's behavior at and near the tennis courts.
- III.*** The Tennis Courts are to only be used for their intended purpose, TENNIS. Children playing rollerblading, skateboarding, bike riding, ball playing, etc. is strictly prohibited.
- IV.*** Admission to the Tennis Courts requires a key. Keys are provided seasonally by placing a \$25.00 security deposit with the Managing Agent.
- V.*** The Tennis Court doors are to be locked when you leave the courts and users are required to clean up after themselves.
- VI.*** Under no circumstances is anyone to attempt to climb over the Tennis Courts fence. Doors are provided for both egress and ingress.

E. PLAYGROUND –

- I.*** There is a playground for children's activities and all such activities should be conducted in or on areas so designated. Children and/or adults are prohibited from playing in or on any common element area including, lawns, gardens, walkways, driveways, parking lots, roofs, courtyards, stairways, etc. The only exception is that playing is permitted in the rear section of the lower parking lot when there are no vehicles present and adult supervision is required.
- II.*** Children should be supervised at all times by an adult while at the playground.
- III.*** Smoking is prohibited at the playground and within 100 feet of such when children are present.

F. BARBEQUE AREA –

- I.*** The Corporation provides grills for use by Shareowners/Residents and their guests. Guests must be accompanied at all times by the Shareowner or Sub-lessee. Shareowners/Sub-lessees are responsible for the behavior of their guests. The Corporation does not provide charcoal and it is the Shareowners/Residents responsibility to provide such. Grilling can only be done in designated areas of the property.
- II.*** Shareowners/Residents are required to clean the grills and the area of use after they have completed their grilling. It is not the Staffs responsibility to cleanup after residents.
- III.*** Use of the grills is on a first come first serve basis. Shareowners/Residents should be respectful and courteous to neighbors that are also using the grills and barbeque area in order to ensure a harmonious environment.
- IV.*** Children should be supervised by an adult at all times, at and in the vicinity of the grills and barbeque area.
- V.*** Under no circumstances should any Shareowner/Resident participate in any activity which may interfere with other Shareowners/Residents who are also using the barbeques facilities. Likewise, under no circumstances should any individual conduct themselves in a manner which could create a dangerous circumstance at the barbeque area.
- VI.*** Shareowners/Residents should make every effort to keep the charcoal contained within the grills in order to prevent the possibility of a fire.
- VII.*** Shareowners/Residents should make every effort to inform staff if the gas grill should run out of gas so that it may be replaced.
- VIII.*** Under no circumstances should there be any ball playing, bike riding, skating, or playing of any kind in the barbeque area.

9. STORAGE AREAS –

- A.** If any storage space outside of the apartment is furnished, whether leased or provided without charge by the Lessor, the Lessor shall have no liability in connection therewith.
- B.** The storage space may only be used to store items that are boxed, labeled and approved by the Lessor.
- C.** The Lessor shall have the right to curtail or relocate space devoted to storage.
- D.** Storage of dangerous, flammable or explosive materials such as paints, paint thinner, fireworks, gasoline, alcohol, etc. is prohibited.
- E.** Storage areas should be cleaned out when moving.

10. BUILDING EXTERIORS –

- A.** No common element, including building exteriors are to be altered in any way.
- B.** Under no circumstances are you permitted to drill, cut, nail or screw into the horizontal or vertical surfaces of the building exterior surfaces.

11. INDIVIDUAL APARTMENTS –

- A. Individual units should be used for residential purposes only. The Proprietary Lease prohibits the use of units for any other purpose other than as a private dwelling used for residential purposes only.
- B. All alterations of a structural, electrical, plumbing nature, etc., requires a written approval of the Board of Directors or its Managing Agent before work can commence. ***All such work must adhere to The City of Peekskill Building Code and approval must be obtained from the City of Peekskill Building Department. If in doubt just ask first!*** If you start or complete unauthorized work without obtaining such approvals, in addition to facing potential fines from the city, you will be required to restore your unit back to its original design at your expense. You will also face legal action by the corporation to correct such.
- C. Interior painting and repairs are the responsibility of the shareowner. Shareowners are also responsible for the maintenance, repair, and replacement of appliances, including, refrigerators, dishwasher, stoves, microwaves, baseboards, and air conditioning units.
- D. Shareowners are responsible for ensuring that all contractors working in their units provide the Managing Agent with a CERTIFICATE OF INSURANCE AND WORKERS COMPENSATION COVERAGE. Contractors are required to work in accordance to the City of Peekskill Rules and Regulations and within the Corporations Rules and Regulations.
- E. Construction, repair and installation work involving the generation of noise, that are not of an EMERGENCY nature, shall be conducted between the hours of 08:30AM and 05:00PM. Exceptions may be made with written approval of the Board of Directors or the Managing Agent.
- F. Shareowners are responsible for the plumbing inside their units and for electrical elements including the fuse box. The corporation is responsible for plumbing and electrical elements behind the walls. The superintendent should be called for plumbing and electrical problems outside individual units or behind the walls of your apartment. Maintenance of the smoke detectors and carbon monoxide detectors are the responsibility of the Lessee as are the replacement of such.
- G. The Superintendent or Assistant Superintendent should be called if you experience any leak inside your unit so that steps to mitigate the leakage into other apartments can be taken. Likewise the Staff should also be called if any smoke or foul smell is detected in your apartment or in any of the common areas of the buildings.

INDIVIDUAL APARTMENTS - CONTINUED

- H.** Work orders need to be filled out for staff to attend to issues within an individual's apartment. If parts need to be replaced that are not common property, the shareowner will be billed for such.
- I.** Nothing should be kept in individuals' units that may endanger or annoy your neighbors, such as flammable substances or any material causing noxious odors.
- J.** Kerosene heaters and sterno fireplaces are prohibited.
- K.** No Lessee shall make or permit any disturbing noise in the building or in individual apartments. Similarly, no Lessee shall engage in any activity which will interfere with the rights, comfort or convenience of other Lessees/Subtenants, or rights of the quiet enjoyment of other Lessees/Subtenants. An example would be playing loud disturbing music. No Lessee shall play upon or permit to be played upon a musical instrument or permit to be operated, any phonograph, stereo, radio or television loud speaker, or any audio equipment in between the hours of 11:00PM and the following 08:00AM if same shall annoy other occupants of the buildings. Likewise, no Lessee shall engage in or be party to loud talking, yelling, screaming, partying etc. during these same hours if same shall disturb or annoy other occupants of the buildings.
- L.** In emergency situations, the Board of Directors, its Managing Agent or the Staff of River House has the right to access individual units.
- M.** In accordance with the Proprietary Lease, a duplicate key for your apartment must be provided to the Superintendent's office. If forced entry is required, the resulting damage and repairs will be at the shareowners expense.
- N.** In case of emergencies, such as a leak or fire, etc. Shareowners/Subtenants, where possible should take any and all measures to mitigate damage to their unit from such, without endangering themselves and call the Superintendent immediately.
- O.** Unless expressly authorized by the Board of Directors, 80% of the floor area of each apartment must be covered with rugs or carpeting. Only Kitchens, Closets Bathrooms and the Foyer are exempt from this rule.
- P.** The Lessee/Subtenant shall keep the windows clean and shall cover same with shades, blinds, or draperies. Such shades, blinds or draperies shall have the exterior facing portion of similar neutral color (off white, light beige) so as to match the color of the exterior of the buildings. In the case of refusal or neglect of the Lessee or Subtenant, and after 10 days written notification of such default from the Managing Agent, or the Board of Directors, the Lessor will have the right by its officers or authorized agent to enter the apartment for purposes of curing and to charge the associated costs to the Lessee.
- Q.** The agents of the Lessor any contractor or workman authorized by the Lessor, may enter any apartment at reasonable hours of the day for the purpose of inspecting such apartment to ascertain whether measures are necessary or desirable to control or exterminate any vermin, insects or other pests. If the Lessor takes measures to control or exterminate vermin, including, but not limited to, Bed Bugs, Carpet Beetles, Flies, Cockroaches, etc. the costs thereof shall be payable by the Lessee as additional rent or maintenance.

INDIVIDUAL APARTMENTS - CONTINUED

- R. Under no circumstances may clothes washers or clothes dryers be permitted to be installed or operated in any individual apartment.
- S. Moving in and moving out should be scheduled with the staff and or the managing Agent. Such moves should only be scheduled between the hours of 10:00AM and 04:00PM Monday through Friday. Weekend and holiday moves are not permitted. *See House Rule # 12.*
- T. For all Moves, there is a \$500.00 refundable security deposit requirement.
- U. On a Re-sale of an apartment, the assigned parking space reverts back to the corporation. The new shareowner will have a parking space assigned by the managing agent. Additionally, upon the expiration of a sublease, the parking space reverts back to the corporation for reassignment.
- V. All Subleases are for a one-year term, without exception. For a detailed description of the Sublet Policy see **House Rule # 16.**
- W. Under no circumstances should a shareowner give possession of their apartment to an individual or individuals without entering into an approval process, including the completion of the application, background checks, payment of the sublet fee or capital improvement fee (**Addendum IV**) where applicable and approvals from the Board of Directors. This rule applies whether you are subletting or transferring ownership. **See House Rule # 16 – Sublet Rules.**
- X. All new residents whether new shareowners or subtenants, must go through a screening process and be approved by The Board of Directors subject to rules established for such purposes. Failure to strictly adhere to the established approval process for ownership transfers or sublets will result in the denial of the transfer or the denial of the sublet. A shareowner in violation of any sublet rule will be responsible for all costs incurred by the Corporation which are associated with the default, including, but not limited to legal fees and court costs.
- Y. There will be no transfer of ownership of apartments to corporations, partnerships or LLC's.
- Z. No group tour or exhibition of any apartment or its contents shall be conducted without written approval of the Board of Directors or its Managing Agent. The exception to the forgoing being Real Estate Open Houses.
- AA. If any resident is being picked up by a taxi or friend, please advise them to refrain from beeping their horn out of consideration for other residents.
- BB. Complaints regarding the service of/or conditions of the buildings should be made in writing to the Managing Agent.
- CC. Do not let anyone into the buildings that you do not know.
- DD. Any consent or approval given under these House Rules by the Corporation shall be revocable at any time.
- EE. Converting apartments by adding additional bedrooms is prohibited.

12. MOVING – HOUSE RULES -

- A.** Moving in or moving out should be scheduled in advance, Mondays through Fridays between the hours of 10:00AM and 04:00PM. Moves are not permitted on weekends or on legal holidays. Please schedule moving arrangements with River House Staff or the Managing Agent.
- B.** A \$500.00 refundable security deposit is required for moves. This fee applies to both owners as well as subtenants. Damages to common property are the responsibility of the individual who is moving and any damages will be deducted from the security deposit. Damages over \$500.00 will be billed to that individual and recovery sought by all means necessary.
- C.** All moves must take place in the elevator designated by the River House Staff or Managing Agent. Only one elevator may be used for moving and it must be protected from damages by the installation of wall protective coverings. The remaining elevator must be kept available for resident usage and emergency situations.
- D.** Any deliveries of large items such as, but not limited to, large appliances, large boxes, trunks, furniture, etc. should be scheduled in advance with River House Staff or Management. These deliveries must be placed in an elevator which has protective coverings installed.
- E.** The 150 delivery entrance at the tennis court side of the building is to be used for deliveries and moves for residents of the 150 building. It is prohibited to use the front entrance for these purposes.
- F.** It is the residents' responsibility to dispose of unused items.
- G.** Before moving out, a forwarding address is required and should be provided to the Managing Agent to guarantee the return of your move out deposit.
- H.** Security deposits are returned provided:
 - I.** Move out policies are adhered to.
 - II.** There is no damage to common areas inside or outside the buildings.
 - III.** Tennis court keys are returned to the management office.
 - IV.** Parking fees, if any, are current.
 - V.** Any violation of the aforementioned may result in the forfeiture of your deposit or a portion thereof.

MOVING – HOUSE RULES –CONTINUED -

I. Moves are prohibited on the following days:

- New Year's Day
- Martin Luther King's Day
- Presidents Day
- Good Friday
- Memorial Day
- 4th of July
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

13. DELIVERIES –

- I.** Although move in/out is restricted to Monday-Friday 10:00AM through 04:00PM and no moves are permitted on holidays, store deliveries do not have this restriction. Store deliveries are permitted 7 days a week, but not before 09:00AM and not after 08:00PM.
- II.** The resident or his /her designee must meet the delivery person at the delivery door. Do not instruct delivery persons to leave your items with building staff. The corporation cannot take responsibility for your personal deliveries.

14. SHAREOWNER/RESIDENT BEHAVIOR –

- A. **Conduct** – Residents are required to be considerate and courteous of their neighbors and to conduct themselves in such a manner as to ensure harmony among all individuals living at the River House.
- B. **Noise** – No Shareowner/Resident shall make or permit any disturbing noise in the buildings or on the grounds or do or permit anything to be done therein which will interfere with the rights, comfort or convenience of other residents of the River House. Shareowners/Residents are entitled to the quiet enjoyment of their premises. No Shareowner/Resident shall play upon or permit to be played upon any musical instrument or permit to be operated a phonograph or other audio equipment in individual units at any time of the day or night if this act will disturb or annoy any occupants of the buildings.
- C. **Construction** - No construction or non-emergency repair work or other installation involving noise shall be conducted in any apartment on weekdays between the hours of 05:00PM and 08:30AM. Construction or repair work is permitted at any time for emergency repairs, such as a water leak, etc. No construction or non-emergency work is permitted on weekends and on legal holidays.
- D. **Visitors** – Shareowners/Residents are responsible for their guests. Guests are required to act in a courteous and considerate manner. A Shareowner/Resident will be held liable for any violation, associated fine and remedy that may result from a guest violating a House Rule. This shall include, but shall not be limited to, the cost of legal fees incurred by the Corporation in correction the violation.
- E. **Visitor Parking** – Shareowners/Residents are responsible for informing their guests of the visitor parking areas. If your guests’ park in any other area not designated “visitor parking” or if your guest(s) park in an assigned parking space of another resident, The River House Staff will have them towed without warning. Additionally, the Shareowner or Sub-lessee will be charged for the time our Staff devoted to rectifying the situation.
- F. **Shareowner/Resident Parking** – See “Parking Rules and Regulations” #’s 5, 6 & 7.
- G. **Employees** – No shareowner or subtenant shall send any employee of the corporation on any private business or request work on the inside of their apartment while the employee is on company time. Staff may be hired at Staff’s discretion, while on their own time at the request of the shareowner/resident and the corporation will be absolved of any liability associated with such employment. River House Staff is not covered for liability purposes or workers compensation when doing work on their own time and outside the scope of their employment for River Ridge Owners Corporation. Shareowner/Residents may not request River House Staff perform any work to common element areas without the written approval of the Board of Directors or its Managing Agent unless the situation needing attention is deemed dangerous and needs immediate attention as determined by Staff.

- H.** No vehicle belonging to a resident, family member, contractor, subtenant, guest or employee of a resident shall park in such a manner as to impede or prevent ready access to any assigned parking space, driveway, fire lanes or fire zones, loading or unloading zone, or egress or ingress to the River House.
- I.** All residents and their guests must wear proper attire while in the common areas of the buildings, including shirts and shoes.
- J.** Playing of loud music originating from vehicles either parked or passing through the parking lots is prohibited.
- K.** Vehicles possessing mufflers which do not suppress exhaust noise, whether designed for that purpose or because they are in disrepair are prohibited as the loud exhaust sound interferes with the quiet enjoyment shareowners are entitled to.

15. PET POLICY –

- A.** No animal of any kind may be brought into, maintained, or kept in any apartment or building including on balconies or on the grounds of the cooperative without the expressed written consent of the Board of Directors or its Managing Agent. The exception is for fish and small birds of the size of a canary or parakeet. The Lessee/Subtenant shall be responsible for any damage resulting from the leakage of any fish tank they may have in their apartment.
- B.** The presence of a Dog(s) in any apartment or building is absolutely prohibited.
- C.** Lessee shall be responsible for the actions of all Sub-Lessees, occupants and guests with respect to the pet policy.
- D.** Any Shareowner or Sub-Lessee seeking written permission from the Board of Directors to keep a household pet shall submit a written request to the Board of Directors or its Managing Agent, describing the pet. Additionally, any Sub-Lessee seeking such permission to harbor a pet shall submit written consent from the shareowner from which the Sub-lessee is Subletting, to the Board of Directors or its Managing Agent
- E.** The Board of Directors may, at its discretion, impose such conditions on the granting of its consent to the presence of a pet as it deems appropriate, including but not limited to, the neutering or spaying of the pet and the number of pets.
- F.** Pets that are permitted to be kept in the apartments of the cooperative under the pet policy or pet rules shall be kept confined in the apartment in which the owner of the pet resides. The only exception would be when the pet is being transported away for the cooperative or being returned to the cooperative apartment in which the owner resides. When taking a pet outside of the apartment in which it resides in order to transport the pet away from the cooperative, the Lessee or Sub-Lessee must carry the pet or keep the pet in a carrying case.
- G.** Any authorization for harboring a pet under the Pet Rules will be revoked if a pet poses a hazard to the health or the well being of other residents, makes noises that can be heard in the hallways, in other apartments, on balconies or creates odors that escape outside of the apartment or otherwise interferes with the quiet enjoyment of other residents of the cooperative. Likewise, that same authorization for harboring a pet will be revoked if an individual permits their pet to wander into any of the common areas of the cooperative, including but not limited to hallways, laundry rooms, staircases, lobbies, etc. whether attended or unattended.

15. PET POLICY - CONTINUED

- H.** Pet litter must be bagged, sealed and disposed of in designated areas of the buildings.
- I.** A maximum of two cats are permitted per apartment and they must be neutered and have all required immunological shots. Cats must be registered with the managing agent and their owners must provide proof of immunological inoculations.
- J.** Each resident who harbors a pet or pets in their apartment shall indemnify the Cooperative and its Board of Directors and hold said parties harmless against any loss or liability of any kind or character arising from or as a result of harboring that pet or pets in their apartment. Notwithstanding the foregoing, the Board of Directors shall have the right to limit the number of animals or pets kept by a resident.
- K.** The Board of Directors also reserves the right to prohibit any animal that the Board of Directors of the Cooperative determines to be interfering with the use and enjoyment of the building by other residents.
- L.** Residents are prohibited from feeding any birds or any other animal from the balconies or in any other public or common areas of the buildings or grounds.
- M.** Any authorization for the presence or harboring of a pet under these House Rules will be revoked if any of the Pet Rules are violated, including, permitting the pet to roam in the hallways, lobbies, stairways, laundry rooms or in or on any other common or public property, whether the pet is accompanied or unaccompanied by the pet owner or any other resident.

16. RIVER RIDGE OWNERS CORP. SUBLET POLICY –

The Board of Directors (hereafter “The Board”) of River Ridge Owners Corporation (hereafter “The Corporation”) has reviewed The Corporations policy with respect to subletting of shareowner apartments. The Board has decided that a restrictive sublet policy is required to preserve, maintain and enhance the quality of life at River House. Such restrictive sublet policies are customary in the co-op environment. Moreover, a high number of sub-tenancies historically have had a detrimental effect for the following reasons: (1) it undermines resale values, (2) it decreases the quality of life for resident shareowners, (3) it impairs the ability of shareowners and their buyers to obtain financing, (4) it impairs the ability of The Corporation to obtain financing if that need arose, (5) it increases wear and tear on the common areas, (6) an unrestricted or lax sublet policy would turn River House into a rental property and that would be disadvantageous for the vast majority of our shareowners. Our shareowners purchased at River House because they preferred ownership as their choice, rather than live in a rental building.

Therefore, The Board has adopted a sublet policy which allows a limited number of sublets. This policy is similar to, but supersedes any previous Sublet policy The Corporation may have established.

The Board reserves the right to change, modify or amend this sublet policy by resolution at a Board of Directors Meeting and entered into the meeting minutes. Such resolution may or may not be reflected in these house rules.

Subleasing: All sublets are subject to the following rules and restrictions.

- A. The Board of Directors will not consent to any subletting for which its consent is required under the Proprietary Lease (Proprietary Lease- Paragraph, 14, page 6 and Paragraph 15, page 7) except to shareowners who purchased their apartments prior to January 1, 1990. Personal hardship cases will be considered on a case by case basis and should be thoroughly documented, although approval of such is not guaranteed. The Board may permit a sublet for reasons other than personal or financial hardship if the sublet ratio declines below a level which The Board deems to not be detrimental to the shareowners at large.

- B.** The term of the sublease shall be solely for a one (1) year period. It is the Board's intention to limit the length of time any apartment is sublet, so shareowners should not count on any extension of/or renewal of such subleases. Any renewal shall be subject to and conditioned upon evaluation and approval of a written application by the Board and its Managing Agent. This request must be submitted by the shareowner at least **60 days** prior to the termination of the sublease and of any renewal thereof. A fee of **\$50.00** will be imposed for each lease renewal request.
- C.** A written statement shall be provided from the shareowner's lending institution, consenting to the sub-tenancy.
- D.** The shareowner and the prospective subtenant must sign a sublease application as well as a 'Rider to Sublease Agreement' and any other consent forms required by The Board of Directors. This Agreement shall represent that the provisions of the sublease are in compliance with the Proprietary Lease, all applicable House Rules and all applicable laws.
- E.** Under no circumstances shall a shareowner give possession of an apartment to an applicant prior to receiving written approval by the Board of Directors and the applicant being screened. Likewise, no one is allowed keys or access to an apartment or to the buildings until such written approvals by The Board. Admittance to an apartment prior to written Board approval is considered an unauthorized occupancy and will automatically void the sublet application.
- F.** It is the responsibility of the shareowner to provide a copy of the current sublease to the Managing Agent and such shall remain on file. Failure to do so will result in the sublease revocation.
- G.** There will be no subleases to corporations, partnerships or limited liability companies (LLC's).
- H.** The Subtenant must sign and return to the attorney for The Corporation a consent to entry of a warrant of eviction in the event the subtenant(s) do not vacate possession at the end of the sublease term.
- I.** The shareowner will relinquish the parking space assigned to their apartment and the subtenant is not guaranteed to have the same parking space that the shareowners had assigned. If the shareowner reoccupies the apartment, that shareowner may be assigned a new parking space which may or may not be the same parking space said shareowner had prior to subletting.

- J.** Both the shareowner as well as the subtenant must provide proof of homeowners (Co-op) insurance listing River Ridge Owners Corporation 150 Overlook Ave. Peekskill NY 10566, as either an additional Insured or as an interested party. Additionally, both the shareowner as well as the subtenant must provide River Ridge Owners Corporation with evidence of insurance prior to the commencement of the sublease and prior to any renewal thereof.
- K.** Shareowner is responsible to furnish the superintendent a duplicate key to all apartment door locks.
- L.** The Managing Agent must be provided with the residence and office address and contact phone numbers as well as an E Mail address of the shareowner during the term of the sublease and any renewal thereof. Additionally, the shareowner shall provide the same in the event of any change of residence address, phone numbers or E Mail address. Also, the shareowner must designate a person in Westchester County, NY to accept service of legal process. Moreover, the shareowner shall execute an agreement that service by mail to the address given by the shareowner to the Managing Agent is deemed valid service of legal process under New York State Law.
- M.** Shareowner and subtenant must comply with all House Rules, covenants of the Proprietary Lease and By-Laws of The Corporation.
- N.** Failure to comply with any of the House Rules, including those pertaining to the Sublet Policy will result in the immediate revocation of permission to sublet. Furthermore, The Corporation will seek remedy by any and all Legal means and Shareowner will be responsible for all fees incurred by The Corporation, including legal fees, if such remedy is pursued by The Corporation.
- O.** The Board of Directors may add to, change or modify any of the Sublet Rules and Regulations passed by resolution at a Board of Directors meeting and entered into the meeting minutes.

17. SUBLET PROCEDURE:

- A.** The shareowner seeking permission to sublet must submit a written request to The Board explaining why the shareowner(s) desires to sublet their apartment.
- B.** If permission is granted, a “Sublease Application Package” (available for the Managing Agent) must be completed and submitted to the Managing Agent (see Sale/Sublet Procedures). Completion and submission of this package does not guarantee approval of the applicant as applicant must meet all guidelines such as financial, criminal background, screening approval, etc.

18. SHAREOWNER EMERGENCY RECORDS UPDATE FORM -

- A. Shareowners are responsible for updating the Shareowner Emergency Records form as changes occur such as contact information (address, phone number, E mail address etc.), change in vehicles, Etc.

19. LOCAL, STATE AND FEDERAL ORDINANCE-

- A. No local, State or Federal laws or ordinance may be violated by any Shareowner, Resident, or Guests as those laws or ordinances pertain to the behavior of any shareowner, resident or guest.
- B. CARBON MONOXIDE DETECTORS ARE REQUIRED UNDER NEW YORK STATE LAW (SEE ADDENDUM # V).

- 20.** The Board of Directors reserves the right to amend, or add to the House Rules passed by resolution at a Board of Directors meeting and entered into the meeting minutes as circumstances warrant. Such changes may be made either by amending existing House Rules or by an Addendum to these existing House Rules.

ADDENDUM # I

FIRE CODE OF NEW YORK STATE

§F3805 PROHIBITED USE OF LP-GAS

§F3805.3 Balconies.

LP-gas containers with a water capacity greater than 2.5 pounds (1.14 kg) shall not be stored on balconies. LP-gas burners having an LP-gas container with a water capacity greater than 2.5 pounds (1.14 kg) shall not be located on balconies or within 10 feet (3048 mm) of combustible construction.

Exception: One-and two-family dwellings.

§F307 OPEN BURNING

§F307.5 Open-flame cooking devices.

Charcoal burners and other open-flame cooking devices shall not be operated on combustible balconies or within 10 feet (3.1 m) of combustible construction.

EXCEPTIONS:

1. One-and two-family dwellings.
2. Where buildings, balconies and decks are protected by an approved automatic sprinkler system.

§F307.5.1 Liquefied-petroleum-gas-fueled cooking devices.

LP-gas burners having an LP-gas container with a water capacity greater than 2.5 pounds (1.14 kg) [nominal 1 pound (0.454 kg) LP-gas capacity] shall not be located on combustible balconies or within 10 feet (3048 mm) of combustible construction.

EXCEPTION: One-and two-family dwellings.

Addendum # II

PARKING SPACE LEASE AGREEMENT

This agreement is made and entered into this _____ day of _____, between River Ridge Owners Corporation, 150 Overlook Avenue, Peekskill, NY 10566, hereinafter referred to as the "Lessor and _____, of _____ hereinafter referred to as "Lessee".

WHEREAS, Lessor desires to lease to Lessee and Lessee desires to lease from Lessor parking space(s) at the location described as the River House, the "Premises", it is herein agreed as follows:

1. Lessor hereby leases to Lessee parking space located at the Premises described above and designates as space(s) No. _____, for a term of one year beginning _____, hereinafter referred to as the "Beginning Date" and ending _____. The space(s) is to be used by Lessee for the parking of the following described vehicle(s):
 - A. Make _____ Model _____ License _____ Color _____
 - B. Make _____ Model _____ License _____ Color _____
 - C. Make _____ Model _____ License _____ Color _____

2. The rent for the above mentioned parking space(s) shall be _____ Dollars (\$) annually, to be paid in two equal installments. The first installment of _____ Dollars (\$) to be paid on or before _____; the second installment of _____ Dollars (\$) to be paid on or before _____.

3. Lessee agrees to pay the stipulated rent as described above to Lessor or his agent by mail or in person to Lessor or his agent at their respective address as noted above, except when that day falls on a weekend or a legal holiday, in which case rent is due on the next business day. Lessee covenants to pay the rent when due and payable, without any setoff, deduction or prior demand whatsoever. Any payment by Lessee or acceptance by Lessor of a lesser amount that shall be due from Lessee to Lessor shall be treated as payment on account. The acceptance by Lessor of a check, or other instrument, for a lesser amount with an endorsement or statement thereon, or upon any letter accompanying such check or other instrument, that such lesser amount is payment in full, shall be given no effect, and Lessor may accept such check or other instrument without prejudice to any other rights or remedies which Lessor may have against Lessee.

4. Upon receiving any payment of parking space rent in cash, Lessor agrees to issue a receipt stating the name of the Lessee, the amount of rent paid, the designation of the parking space(s) and the period for which said rent is paid.
5. Lessee affirms his/her understanding that Lessor does not furnish attendants for the parking of automobiles, and if any employee of Lessor shall, at the request of the Lessee, handle, move, park or drive and vehicle placed in the parking area, then, and in every case, such employee shall be deemed the agent of the Lessee, and Lessee, not Lessor, shall be liable for any damages, injury or expenses that may be suffered or sustained in connection therewith or arising from the acts of Lessee or any employee who may be acting as agent of Lessee.
6. Lessor shall not be liable for any damage or injury to Lessee, or any other person, or to any property, occurring on or at the parking space(s) or any part thereof, and Lessee agrees to hold Lessor harmless from any claim for damages, during the term of this Lease or any extension of this Lease, no matter how caused.
7. Lessee agrees to pay, and to indemnify Lessor against all costs and expenses (including but not limited to, Lessor's reasonable attorney's fees) incurred by or imposed upon Lessor by or in connection with any litigation to which Lessor becomes or is made a party without fault in its part, whether commenced by or against Lessee, or that may be incurred by Lessor in enforcing any of the covenants and agreements of this Lease (with or without the institution of any action or proceeding relating to the premises, parking spaces(s) or this Lease). Lessee shall reimburse Lessor for any and all costs and expenses incurred by Lessor as a result of Lessee's failure to fulfill any of his/her obligations under this Lease, including attorney's fees, and any other costs to remedy Lessee's failure and to enforce Lessee's obligations and Lessor's rights under this Lease. The foregoing cost and expenses shall be paid as additional rent within ten (10) days of Lessor's demand.
8. Lessor or Lessor's agents or assigns are not responsible for any loss, theft or damage to any property left in any vehicle while in, or being driven to and from, said parking space(s) or adjacent areas and Lessee hereby indemnifies lessor for any loss, theft, injury or damage of any kind resulting from acts not directly attributable to Lessor or Lessor's agents.
9. In the event of any significant injury or damage to Lessee, Lessee's employees, or Lessee's invitees, licensees, and /or guests, or any personal property, suffered in the leased parking space(s) or in the parking area on the premises, written notice of same shall be provided by Lessee to Lessor at the address designated above as soon as possible but not later than five (5) days after said injury or damage. Failure to provide such notice shall constitute a breach of this Lease.
10. It is understood and agreed that Lessor shall have the right at any time following the execution of this Lease, and upon reasonable notice, to reassign Lessee to a different designated parking space on the same premises on the same terms and conditions as provided in the Lease.
11. Lessor and Lessee agree to waive a jury trial in any action or proceeding instituted in connection with this Lease. In any action or proceeding instituted to recover possession of the parking space and/or enforce Lessor's rights under this Lease. Lessee shall be prohibited from asserting any counterclaim whatsoever.

12. Lessor may provide all rules and regulations for the use of the parking space(s) any may charge the same from time to time and Lessee agrees to be bound thereby.
13. Upon failure to pay when due said sums as required herein or upon failure to observe any of said rules and regulations, Lessor shall have the right at anytime to terminate this Lease upon five (5) days prior written notice to Lessee.
14. Lessee shall not assign this Agreement or any interest of right therein and that any such Purported assignment shall be null and void.
15. All automobiles in said parking space(s) shall be driven and handled at the risk of the owner thereof, and any person driving any said automobile shall, and agrees to, be the agent or employee of the owner of said automobile.
16. Lessee agrees to use the demised parking space(s) only for the parking of automobiles and the demises parking space shall be used for no other purpose by Lessee or any other person.
17. This Lease constitute the entire agreement between the parties. No modification to this Lease shall be effective unless in writing and signed by both parties.
18. If any part of this Lease is invalid or illegal, then only that part shall be void and have no effect. All other parts of this Lease shall remain in full force an effect.

Lessee Printed Name(s)

Lessee Signature(s)

Date

Lessee Signature(s)

Date

Lessor or Authorized Agent

Date

ADDENDUM TO PARKING LEASE AGREEMENT

19. Lessee shall have the right to terminate this Lease upon the occurrence of one of the following events: (1) Lessee relocates prior to the expiration of the Lease term; (2) Lessee transfers title to the vehicle(s) described in paragraph 1 of this Lease and, as a result, no longer needs use of the designated parking space. In no event may Lessee terminate this Lease based upon Lessee's election to park his/her vehicle in another location which is not part of the premises.
20. Lessee must provide five (5) days written notice of his/her intention to terminate the Lease as indicated above. In the event Lessee seeks to terminate the Lease based upon the event described in subdivision 2 of paragraph 19, Lessee shall provide documentary proof which demonstrates that title to the subject vehicle(s) has been transferred pursuant to law. The foregoing notice and/or documentary proof shall be delivered to the property manager. Upon proper notice and termination of the Lease, Lessee shall receive a refund of previously paid rent as follows: previously paid rent shall be prorated on a daily basis and the refund will be calculated based upon the number of calendar days remaining in the Lease term.

Lessee Printed Name(s)

Lessee Signature(s)

Date

Lessee Signature(s)

Date

Lessor or Authorized Agent

Date

ADDENDUM # III

Hudson North Management, LLC

1053 Saw Mill River Road, Ardsley, NY 10502

Phone: 914.674.2100 Fax: 914.674.5926

Email: gscherocman@hudsonnorth.com

C/O

River Ridge Owners Corp.

150 Overlook Avenue

Peekskill, NY 10566

03/11/2011

Subject: Amendment to House Rules/Arrears

Dear Shareowner/Resident:

At the March 10th Board Meeting, the Board of Directors approved the following amendment to the House Rules:

The Corporation may revoke the right of any person to use a parking space if the person (1) defaults in the payment of maintenance, additional maintenance, assessments, parking charges, late charges or legal fees imposed by the corporation, (2) violates any provision of the Corporation's House Rules, (3) defaults in any other provision of the proprietary lease or (4) engages in conduct which violates the rights of any other resident of the River House.

The Board of Directors, in consultation with corporate counsel, found that we must take additional steps with regard to dealing with those in arrears and those in breach of our House Rules and Proprietary Lease.

Our current arrears are approximately **\$50,000.00** and increasing by the month. Not only is this situation alarming, it cannot be allowed to continue! Failure to address this now will compromise our financials and result in increased maintenance charges for all of our shareowners. This **\$50,000.00** arrears shortfall amounts to approximately a **2.5% maintenance increase** in order for the corporation to make up that difference. We have two choices, (1) increase maintenance charges for all shareowners to make up this shortfall, or (2) compel those that owe the Corporation money to pay their fair share. Another words, the money has to come from somewhere. Either we all pay more, or we aggressively pursue those that are not paying their share of our business expenses. As a reminder, the Board has gone to great lengths over the past two years to curtail maintenance increases. The arrears situation

together with the precipitous increase in oil prices will certainly stress our future ability to continue in that direction.

In addition to revoking parking privileges, the corporation is also pursuing legal remedy which includes taking individuals to court and as a last resort, lease revocations. We currently have court dates set for several individuals and will be auctioning off one apartment.

These actions are something that the Board members take no joy in doing; however such actions are a responsibility placed upon us by the covenants contained within our proprietary lease. I know we said this before, but as Board members we are legally mandated to enforce such covenants.

Sincerely,

The Board of Directors

ADDENDUM IV

**RIVER RIDGE OWNERS CORP.
150 Overlook Avenue
Peekskill, New York 10566
(914) 737-1244**

December 17, 2007

TO: All Shareholders

RE: 1) Capital Improvement Fund &
1) Sublet Fee

As you know by now, shareholders voted in favor of the two amendments on the above fees.

At the December 13, 2007 Board Meeting the Board voted that effective with sale contracts entered into after January 1, 2008, a fee of two month's maintenance will be payable by the purchaser to River Ridge Owners Corp. at time of closing. This should be addressed in your contract of sale. This will not apply to new owners executing contracts prior to January 1, 2008.

Also at this meeting the Board voted effective January 1, 2008 a sublet fee of \$1.25 per share would be due and payable to River Ridge Owners Corp. with the execution of each new sublease. All subleases and renewals must be filed with the Management Office.

The Board advises that the passing of the above two amendments played an important role in reducing your 2008 maintenance increase.

Donna J. Harrison
Property Manager

ADDENDUM V

CARBON MONOXIDE DETECTORS REQUIRED UNDER NEW LAW

Amanda's Law, passed in the 2009 Session of the New York State Legislature, will establish a new requirement for installation of carbon monoxide detectors in homes. Under the new law, one-family homes, two family homes, dwellings located in condominiums or cooperatives, and multiple dwellings must have a carbon monoxide detector installed regardless of the date of construction or sale.

The law was named after Amanda Hansen, a teenager whose life was tragically ended by a carbon monoxide leak from a defective boiler while she was sleeping at a friend's house in January 2009.

The new law requires that the carbon monoxide detector be a device meeting New York State standards, and that it be installed in an operable condition in dwellings where there are appliances or systems that may emit carbon monoxide or have an attached garage.

Prior the Amanda's Law, carbon monoxide detectors were required in one family dwellings, two family dwellings and dwellings located in condominiums and cooperatives only if they were constructed or offered for sale after July 30, 2002. For multiple dwellings (such as a tenement, hotel, and dormitories) carbon monoxide detectors were required if they were constructed or offered for sale after August 9, 2005.

As a result of Amanda's Law, a carbon monoxide detector will be found in nearly all residential structures in the state. This creates a safer living environment for New York residents and creates a greater awareness of home safety issues that are intensified by seasonal heating issues prevalent in the Northeast.

Amanda's Law takes effect on February 22, 2010