

EXHIBIT D



RESIDENT HANDBOOK

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PREFACE

The Amended and Restated Declaration of Covenants, Conditions and Restrictions for Cottages at Carolina Place ("CCRs") provides that this Resident Handbook contains the rules, regulations and procedures governing the Property and the Owners, as those terms are defined in the Declaration. To the extent that there is any conflict between this Handbook and the Declaration itself, the Declaration controls. Residents should become familiar with this Handbook and the CCRs as compliance with both, along with consideration and willingness to work together, will make this a great community for all residents.

INTRODUCTION

This Resident Handbook has been developed to enhance the enjoyment of the Cottages' way of life for residents, their families, and their guests.

Appropriate amendments to this Handbook will be made when necessary. If you have any questions or suggestions, please refer them to the Homeowners Association Board of Directors.

HOMEOWNERS ASSOCIATION (HOA)

The Cottages HOA is governed by a five-member Board of Directors (BOD) -- President, Vice President, Treasurer, Secretary, and member at large -- which are elected annually by Cottages owners. The BOD is responsible for the day-to-day operations of the Cottages at Carolina Place. The BOD may create committees made up of residents to assist with the management of the Cottages. All procedures for electing the BOD are provided for in the Declaration of Covenants, Conditions and Restrictions for Cottages at Carolina Place (CCRs) and in the Bylaws.

Additionally, said owner may give a power of attorney to an immediate family member as defined in the CC&Rs, that resides in the owner's cottage and is in good standing, for the specific purpose of serving on the BOD or other various committees.

Residents who wish to meet with the BOD to discuss a need or suggestion should contact the Secretary of the BOD. The Secretary will put that resident on the agenda to speak or submit a concern. This contact should be made not less than ten days before the BOD meeting and identify the subject matter of the request.

BOD meeting minutes are distributed to each resident owner, posted on the Clubhouse bulletin board, and on the Cottages' website. The date and time of the next scheduled meeting are reflected the BOD meeting minutes.

The Cottages HOA makes no assurance of security for any resident or property at any time of day or night. Suspicious or criminal activity should immediately be reported to the Pineville Police Department via telephone number 911. Medical emergencies or fires should also be immediately reported via 911.

MANAGEMENT COMPANY

A management company for the Cottages at Carolina Place handles monthly fee collection. They are responsible for monitoring our accounting, financial matters, and property management matters.

The management company is to be contacted to:

1. Ask questions regarding your monthly HOA payments.
2. Request assistance in a neighborhood emergency that does not warrant calling 911.
3. Report other issues such as trash not picked up, parking complaints, vehicles blocking alleys for a lengthy period, pets not on leashes.

All landscaping issues (personal or common areas) are to be reported to the Landscape Committee Chairperson via email.

HOA SERVICES AND MONTHLY FEES

Each cottage or lot owner is required to pay a monthly homeowner's fee (i.e., the assessments described in the Declaration) for the day-to-day operations of The Cottages at Carolina Place. This fee covers water and sewage, lawn care, irrigation, trash pick-up, upkeep of the Clubhouse, pool, all common areas, and management fees. All assessments are due on the first (1st) day of each month. If any assessment is not paid within thirty (30) days after the due date, a late fee will be assessed as outlined in the Delinquency Policy which has been separately adopted by the Board.

For a partial first month, the fee will be prorated on a per diem basis.

Coupon payment books will be issued by the management company before the first of each year. Owners may choose to pay by check, on-line billing, or drafting of their bank account.

MAINTENANCE INFORMATION

1. Prolonged outside temperature below 20 degrees F. can result in frozen water pipes if residents do not take precautions. These precautions include:
 - Maintaining the heat in your cottage at 65 degrees F. and higher at all times. Insurance will not cover damages resulting from frozen pipes if the heat has been turned off in the cottage. Therefore, please do not turn heat off as it could result in your assuming personal liability for damages.
 - If you plan to be away for an extended period during the winter months, turning off the water supply and draining the pipes by opening all interior faucets.
 - Checking exterior faucets to ensure they are not freezing. Please remove all garden hoses from all exterior faucets during the winter months.
2. Residents are encouraged use either white or off-white backings for curtains, drapes, blinds, or other window treatments to ensure the community's exterior appearance continuity.
3. As provided in the Declaration, each Owner is responsible for repairing, maintaining and replacing all portions of his or her Lot and any improvements thereon, except to the extent that such responsibility is specifically assigned to the HOA in the Declaration or this Handbook. For example, and not by way of limitation, each Lot Owner is responsible for:
 - Maintaining, repairing and, when necessary, replacing all portions of the cottage and any other structure(s) or improvement(s) situated upon the Owner's Lot.
 - Maintaining, repairing and, when necessary, replacing any walkways, sidewalks and/or stairs which are situated upon the Owner's Lot.
 - Repairing any damage which may result from any instance of water or sewage intrusion into the structure(s) or other improvement(s) located on the Owner's Lot.
 - Cleaning all of the porch(es), windows, and gutters that are located on the Owner's Lot.
4. The HOA will be responsible for normal lawn care of common areas and each cottage premises.

5. The HOA will replace, if feasible (as determined by the Landscaping Committee), dead trees and shrubs in common areas. The HOA will prune all shrubs and crepe myrtle and wax myrtle trees and mulch (pine needles) shrub/flower beds for all common areas.
6. The HOA will prune all shrubs and trim any branches of the wax myrtles and any crepe myrtle trees that are touching a cottage, and mulch (pine needles) shrub/flower beds for each cottage premises. If a homeowner opts out of having shrubs trimmed by the HOA, the owner must place the appropriate color tape around the shrubs that are not to be trimmed.
7. Residents are permitted to plant bedding plants in their respective cottage lot. Residents will be responsible for maintaining these bedding plants in a manner that conforms to the standardized community landscaping design as determined by the HOA. Residents desiring to plant shrubs or trees must submit their plans to the Landscaping Committee for approval. The Lot Owner is responsible for replacing any tree or shrub that dies or must otherwise be replaced on his or her Lot.
8. Residents have the option to install, in the backyard area only of their respective cottage, a fence to enclose all or part of such backyard area. All fences must conform to the standards outlined in Section 6.6 of the CCRs and be approved by Architectural Control Committee before any fence is purchased/installed. Any such fence that shall be so erected shall contain a gate providing access to said backyard area that shall not contain any lock or locking device. In no event shall the resident or occupant of such cottage lock or otherwise secure said gate in such a way that it cannot be opened to permit access into said backyard area.
9. Common areas are provided for the benefit and use by all residents and their guests. Sidewalks, alleys, streets, and other such common areas should not be obstructed with personal items or used for any purpose other than as originally intended as community/public space. Residents should not use such areas for personal storage, as this also compromises safety and constitutes a fire hazard.

MAINTENANCE REQUESTS

To report a problem or voice a concern over an issue covered by the HOA, contact our management company that is found on the Cottages' website and posted on the Clubhouse bulletin board.

FIRE AND CASUALTY INSURANCE

Cottage owners are responsible for maintaining homeowners' insurance, including fire and casualty coverage.

The HOA maintains a fire and general liability insurance coverage for the common areas. In case of an incident, contact the management company IMMEDIATELY. Also, an Incident/Property Damage Report Form (found on the Cottages' website) should be completed with the incident details and the contact information of the parties involved.

VEHICLE PARKING

In order to keep our community beautiful, safe, and functional, please follow the vehicle guidelines as noted below:

1. Residents are encouraged to park their vehicles in their respective garage and/or driveways.
2. No parking is permitted on the right side of the Roadway as you enter the Cottages as designated by the yellow, painted curbs as no parking zones. The purpose of this restriction is to permit emergency vehicles unobstructed access to the community.
3. Commercial-use vehicles and trucks not involved with construction activity on the Property and having a carrying capacity and/or size designation greater than or equal to three-fourths (3/4) ton shall not be permitted to park overnight on the Roadways, driveways, or otherwise within the Property, unless stored in an enclosed garage. No vehicle of any size which transports inflammatory or explosive cargo may be kept within the Property at any time.
4. All vehicles with commercial lettering are prohibited from parking anywhere on the Property, except in an enclosed garage or screened area approved by the Architectural Review Committee. However, the previous sentence shall not apply to any vehicle that is on the Property temporarily and for the purpose of providing goods and/or services to the HOA or any Resident, which vehicles may be parked outside of an enclosed garage or screened area within the Property only between the hours of 7:00 am and 6:00 pm.
5. No recreational vehicles or related equipment, including any boat, houseboat, trailer, motor home or "camper" vehicle may be maintained, stored or kept on any portion of the Property, except in enclosed garages or in an enclosure or common storage area specifically approved for such maintenance or storage by the Architectural Control Committee. The owner must obtain written approval from the BOD before any vehicle can be parked in the common storage area, located at Lift Station I on Bishops Gate Blvd. near the front entrance of the community.

6. No construction office trailers may be placed, erected or allowed to remain on any Lots during construction, except as approved in writing by the Architectural Control Committee.
7. No vehicle may be parked or stored in areas not designated for such purpose, including, but not limited to, areas near or around the pump stations, lawns and walkways.
8. The alleys are designated as one-way service roads, and not thoroughfares, to provide access to Owner's garages. No vehicle may be parked in the alley at any time except for temporary parking for loading or unloading of items and temporary parking of service vehicles. When driving through the alleys, extreme caution should be used as vehicles leaving the garages cannot see oncoming traffic. The speed limit in the alleys shall be 10 mph.
9. No inoperable vehicle of any type is permitted on the Property. All tires on any vehicle, motorcycle, trailer, etc., must be inflated at all times. All vehicles must have current license tags. Such vehicles can be housed and confined in the lot's garage.
10. Vehicles may not be washed or undergo routine maintenance while parked on a street, but such work may be done on back alleys behind garages as long as the vehicle does not block alley traffic.
11. Space in to the rear of 10016 Bishops Gate Boulevard ("Lift Station Area") is limited. Accordingly, Owners must apply for a permit to park in that area and if granted said Permit, may only park on the gravel surface. Lift Station Area Yearly Permits shall be allocated at the discretion of the Executive Board of the Association or the Architectural Control Committee acting as the Executive Board's delegate. The permit sign must be displayed behind the vehicle's windshield when parked in the permitted area. The Association may charge a fee for space in or use of the Lift Station Area, which fees shall be treated as assessments and if unpaid, may be collected in like manner to assessments as provided in this Declaration or as otherwise provided by law.
12. Unlicensed, non-electric equipment or vehicles shall not be operated on the Property; provided, however, lawnmowers, lawn equipment and lawn and garden tractors are permitted so long as they remain in an enclosed garage or other screening approved by the Architectural Review Committee. Owner shall provide the Association, upon request, with documentation verifying the licensing of non-electric vehicles or equipment.
13. HOA shall have the right to tow or remove any vehicle, trailer, or equipment of any type parked, stored, placed, or kept in violation of this Section. If your vehicle or the

vehicle of your visitor is towed, please contact the management company for information on how to reclaim the vehicle.

EXTERIOR HOME ALTERATIONS

In the event you desire to make an exterior alteration of any type to your cottage, a written request must be submitted to the Architectural Control Committee, established pursuant to the CCRs, for review and approval prior to the commencement of any work. In addition, plans and specifications must be submitted to the Architectural Control Committee for review and approval prior to the commencement of any outside alteration/addition, including fences, and shall contain, at a minimum, the following information:

1. A complete description of the proposed alteration/addition.
2. A complete description of the materials, finishes, fixed equipment, etc., to be used in the proposed alteration/addition.

Once written approval is obtained, the alterations must begin within 3 months of the date of approval and be completed within 6 months from the date the work began.

Failure to obtain written approval from this committee may result in your having to restore your cottage/lot to its original condition at your expense. Further, your failure or refusal to perform the required restoration as determined by the HOA BOD within a reasonable period of time may result in the HOA BOD having the restoration completed. Should this occur, you shall be personally responsible and liable to the HOA for all direct and indirect costs that are incurred in the performance of such restoration work.

TRASH REMOVAL

One of the best ways to assure that our community remains beautiful is the effective management of trash. The following guidelines are established in order to accomplish this objective:

1. All household trash should be placed in plastic bags, tied, and deposited in the trash receptacle. Plant debris (limbs, clippings, etc.) should be tied in bundles no more than four feet long and placed next to the trash receptacle. Smaller clippings are to be placed in paper bags.
2. Recyclable garbage is to be thoroughly rinsed and collected in a firmly tied, clear plastic bags prior to placement in the recycling bin. Cardboard boxes are to be broken down and, if in many pieces, tied and placed in the recycling bin. Newspapers are to be bundled and tied or placed in tied, plastic bags

3. Pineville regular household trash pick-up is every Wednesday and recycling is picked up every other Wednesday. Weeks with major holidays usually run on a one-day delay but could change depending on landfill schedules.
4. Large trash items, such as used furniture, mattresses, appliances, building materials, etc., or unacceptable/hazardous material should not be placed in the trash receptacle. You may schedule them for pick-up by calling the Town of Pineville designated trash/recycle company to schedule your pick-up. Bulky items are only picked up on Wednesdays so avoid putting your items out until they are scheduled to be picked up. You also may take these items directly to the appropriate recycling or trash collection centers. The closest recycling center for our community is:

Fox Hole Recycling Center
17131 Lancaster Highway
Charlotte, NC 28277
Telephone: 704-341-4962

5. No construction debris of any kind (e.g., fencing, boards, flooring, drywall, concrete) will be picked up.
6. North Carolina state law bans all TVs, computers, and related computer equipment from being dumped into landfills. These items can be donated to local charities. Trash service providers are no longer permitted to pick these items up; they must be taken to the Fox Hole Recycling Center.
7. Trash receptacles should be positioned at the end of your driveway next to the back alley or curbside next to the street for cottages without alleys.
8. Position your trash receptacle for collection the evening prior to the scheduled collection day and return it to its storage location no later than sunset the day after the scheduled collection day. Violation of these trash guidelines may result in a fine of \$25 per occurrence.

OPEN-FLAME GRILLING

In an attempt to keep our community safe from fire, the Cottages will follow the Town of Pineville Code of Ordinance. Please note the following guidelines regarding the operation and storage of outdoor grills and related fuels/supplies:

1. Residents may use outdoor grills for open-flame cooking on their premises and on approved common community property so long as they are more than three feet above, below, or beside a combustible part of any cottage, garage, or other structure.

2. Residents may store charcoal, LP-gas, natural gas hibachis, gas and electric grills, and smokers in their garage when not in use. These items cannot be visible from the main streets.
3. The HOA may remove grills left unattended on common community property.

CLUBHOUSE AND COMMON AREAS

Residents, their spouses, children, grandchildren and residents' parents may use the Clubhouse facilities. A guest of a resident may use the Clubhouse facilities only if accompanied by the resident.

1. Children under the age of 16 will not be allowed to use the Clubhouse unless she/he is accompanied by an adult resident 21 years of age or older.
2. If a resident or owner abuses the Clubhouse privileges, according to the rules or by the determination of the HOA Board, the owner or resident will receive a written warning. Upon the second violation, after notice and an opportunity to be heard, the Executive Board may suspend the resident/guest privileges for a period of time to be determined by the Executive Board. Any damage caused must be paid for by the responsible party.
3. Smoking or pets are NOT allowed in the Clubhouse or the pool area at any time.
4. Clubhouse hours are 6:00 a.m. – 11:30 p.m.

Outside Shades: If shades are lowered, they must be retracted when no longer needed or make arrangements for someone else to do that before leaving Clubhouse. How to do this:

- A. Unwind the rope from the cleats on the column and let the shade down slowly.
- B. Use the small cords at the end of the shades on each side and tie around the column to secure it. Do not tie in a knot that cannot be untied.
- C. When finished, untie the small cords, pull the rope to roll shade back up, and secure by wrapping rope around the cleat.
- D. **Do not** put shade down in windy, stormy weather.

CLUBHOUSE RENTAL POLICIES

A resident may rent the Clubhouse for a private event by contacting the Clubhouse Chairperson to obtain the Clubhouse Reservation Form, Clubhouse Care, and Clubhouse Rental Policies forms. (These forms can also be located on the Cottages' website.) These forms state the rules and regulations that must be followed to reserve the Clubhouse.

CLUBHOUSE POOL

Before the pool opens annually, the pool rules are updated and a copy is given to each household. These rules should be reviewed before using the pool. A copy of the pool rules can be found on the Cottages' website and posted on the community bulletin board inside the Clubhouse.

PETS

The following rules and regulations apply to all pets and animals within the Property:

1. Neither wild or undomesticated animals nor any animal trained to attack will be permitted within the community. All pets must be kept on a leash and accompanied by a resident or guest when outside of their cottage.
2. Pets may **not** be walked on other residents' property.
3. Pets are **not** allowed in the Clubhouse or pool area.
4. Pet owners **must immediately scoop** and discard solid waste in their own waste containers after pet eliminations.
5. Pets must not be allowed to behave in any manner that creates a nuisance in the community. Any dog barking longer than 10 minutes will be considered a nuisance.
6. Immunization records of each resident's pet(s) must be up-to-date and available for HOA review, if requested. Residents who are observed continuing to disregard these community rules may be cited in accordance with Charlotte Mecklenburg Municipal Codes and fines assessed for violations.
7. Any damage to property or any injury caused to any person by a pet will be the direct financial responsibility of the pet owner.

DISTURBING NOISES AND NUISANCES

In an attempt to keep our community peaceful for the comfort and enjoyment of all residents, please adhere to the following policies governing prohibited activities and nuisances:

1. Residents shall not engage in or permit any noxious, offensive, or illegal activity within the community, including common community areas, parking areas, or within any cottage.
2. Residents or their family members, guests, and invitees shall refrain from any act or use of their property that could reasonably violate community-wide standards by causing embarrassment, discomfort, annoyance, or nuisance to other residents in the community. This may include, but not be limited to, disturbing noises (exterior speakers, horns, whistles, bells, fireworks, discharge of firearms, etc.) or any other activity that interferes with the rights, comfort, enjoyment, convenience and safety of other residents.
3. Residents may not erect any signage or advertisement (except for small "For Rent" / "For Sale" signs, not to exceed two feet by two feet) on the premises of their cottage or common community areas. (Before a "For Rent" sign can be displayed, the owner must follow the guidelines stated in Section 3.5 of the CCRs.) This prohibition shall include the placement of any signage within their cottage that may be visible from the outside, as well as the placement of any signage in or upon any motor vehicle.
4. Solicitations in or about the community are prohibited without the prior written consent of the HOA Board.
5. Yard sales in or about the community are prohibited.
6. All deliveries must be scheduled between the hours of 8 a.m. and 10 p.m.

MAIL AND POSTAGE DELIVERIES

Mail boxes are conveniently located in front of your cottage or in the rear alleys behind your cottage. Packages may be delivered directly to your door. Address numbers are displayed on mail boxes and the front of your home.

ADDITIONAL RESTRICTIONS

Additional policies to assure resident security and comfort by governing miscellaneous aspects of community living at The Cottages are noted below:

1. Single Family Use. All Lots shall be used only for single-family residential purposes. A Lot shall be deemed used for single-family (one or more related or unrelated adults) residential purposes only if the total number of occupants are no more than 2 people per bedroom per residence. For purposes of this paragraph, the number of “bedrooms” on any Lot shall be determined consistent with standards published in the North Carolina Residential Building Code. No Lot shall be used for any commercial, business, or professional purposes as defined in the Cottages’ CCRs.
2. Animals. Cottage premises shall not be used for the keeping or breeding of livestock animals or poultry of any kind. A reasonable number of household pets may be kept, provided that they are neither kept for breeding nor maintained for any commercial purpose and provided that none of such pets are permitted to be a source of annoyance to any other resident.
3. Antennas, Aerials, Satellite Dishes, Solar Panels. Antennas, aerials, satellite dishes, solar panels, or other reception devices having a diameter or diagonal measurement greater than 39 inches shall not be installed on any cottage premises. Reception devices of allowable size shall be located only on that portion of the cottage premises which is least visible from public view and shielded so as to minimize any risk and to ensure a nuisance is not created. Any exception to this rule must be approved by the HOA BOD.
4. Clothes Lines. Clothes lines shall not be erected on any portion of any cottage premises.
5. Outdoor Furniture. Outdoor furniture shall be limited to furniture that is in good repair/condition and that will not move if winds increase or other turbulent weather conditions arise.
6. Window Air Conditioners. Air-conditioning units shall not be installed in any window of any cottage, nor shall any air-conditioning unit be installed on any cottage so that it protrudes through any exterior wall of such cottage. However, the garage structure with the extended level is exempt from this condition.
7. Temporary Structures. Structures of a temporary character, including, without limitation, any trailer, tent, shack, or other building, shall not be permitted on any cottage premises at any time, whether temporarily or permanently, except with prior written consent of the HOA BOD. However, temporary structures may be erected or placed upon a cottage premises by the HOA for use in connection with sales, repair, or construction of structures upon such cottage premises.
8. Subdivision of Lots. No cottage premises may be further subdivided into any smaller lot.

ASSOCIATION VIOLATION POLICY

To ensure the Association and the Board of Directors conducts the business affairs of the Association on a consistent basis, a Violation Resolution Relating to Violation Processing and Fines was adopted. This resolution is applicable to the processing of violations of the CCRs, Bylaws, Architectural Guidelines, this Handbook, and other rules of the Association and the imposition of fines against owners of lots that are in violation. Copies of this resolution with its attached Violation Fine Schedule are available to residents at any time through the management company or by contacting a member of the Board of Directors.

GENERAL

Owners who sell, rent, or lease their property are **required** to:

- Follow the policies and procedures outlined in the Cottages' CCRs.
- Provide the buyer/renter/lessee a copy of this Handbook and other governing documents (CCRs, Bylaws).

Owners should be familiar with the sections in the CCRs regarding the selling, leasing, or renting of their respective property.

HELPFUL HINTS

1. Residents should acquire and periodically review their individual insurance coverage for personal belongings and personal liability. This is to assure that you and your belongings are adequately protected.
2. Residents should test their smoke and burglar alarms regularly.
3. Residents should keep doors and windows locked when leaving their cottage.
4. HOA Board meeting minutes and agendas are posted on the Clubhouse bulletin board. "Cottage Courier" newsletter is published at the discretion of the editor and distributed to residents. To keep abreast of HOA Board decisions and other news, it is recommended you attend the monthly HOA meeting and read these publications. Both the HOA Board meeting minutes and the Cottage Courier can be located on the Cottages' website.

CHANGES IN RESIDENT HANDBOOK

The Resident Handbook may only be modified or amended from time to time in accordance with the procedures set forth in the CCRs. The procedures are designed to ensure the Resident Handbook is not changed arbitrarily and there are consistent rules and regulations for the Cottages.