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GENERAL INFORMATION

BYLAWS & DECLARATION OF COVENANTS, EASEMENTS & RESTRICTIONS

Residents are encouraged to review the Cornerstone Village governing documents for important information regarding the Cornerstone Village community. Homeowners may obtain a copy of the governing documents through the Cornerstone Village website. Homeowners may also contact ALK to request an electronic copy of the documents. Any residents who do not have access to the Internet or a computer may request a hard copy of the documents.

CORNERSTONE VILLAGE FISCAL YEAR

The Cornerstone Village fiscal year commences on September 1st and ends on August 31st. The new budget for the upcoming fiscal year is mailed to homeowners with the new fiscal year assessment notice and payment coupons in August each year.

ASSESSMENT PAYMENTS

Association assessments are collected on an annual or a quarterly schedule. Assessments are used to maintain the common elements of the community including the entranceways, community pool, bike paths, and snow removal.

Homeowners have the option to pay their association assessments once annually for the entire fiscal year or they may pay them on a quarterly schedule. Homeowners receive a discounted rate if they choose to pay their assessment in full at the beginning of the fiscal year. Homeowners wishing to take advantage of the annual assessment rate must remit their payment for receipt by September 30th, otherwise homeowners will be billed at the quarterly rate for the remainder of the fiscal year.

ALK will issue quarterly payment alert reminders via email or text to remind homeowners to remit their quarterly assessment payments. The alerts will be sent to all homeowners (even those who paid annually) and will be sent according to homeowner preference. No payment reminder notices will be mailed, so please keep track of your payment coupons, subscribe to the alerts and mark your calendars. Homeowners who have a balance on their association account will incur collection fees and will have their pool access suspended until their account is paid in full.

The payment periods for Cornerstone Village are as follows:

Annual Assessments (September 1 – August 31) - Payment Due Date: September 1st

Annual assessment payment is due for receipt by September 30th to receive the annual discounted rate.

Homeowners may remit payment for the remainder of the fiscal year at any time throughout the year, but will be billed at that quarterly rate for payments received after September 30th.

1st Quarter Assessments (September 1 – November 30)- Payment Due Date: September 1st

Payment is due September 1st and must be received by September 30th without late fee. Payments received after September 30th will be invoiced a 15% late fee.

Note: The association reserves the right to bill homeowners on an annual payment schedule only, in accordance with the adopted Board Resolution, if past quarterly payment history has not been timely.

2nd Quarter Assessments (December 1st – Last Day of February)- Payment Due Date: December 1st

2nd quarter payments are due on December 1 and must be received by December 31st without late fee. Payments received after December 31st will be invoiced a 15% late fee.

3rd Quarter Assessments (March 1st - May 31st) – Payment Due Date: March 1st

3rd quarter payments are due on March 1st and must be received by March 31st without late fee. Payments received after March 31st will be invoiced a 15% late fee.

4th Quarter Assessments (June 1st - August 31st) – Payment Due Date: June 1st

4th quarter payments are due on June 1st and must be received by June 30th without late fee. Payments received after June 30th will be invoiced a 15% late fee.

All homeowner assessments payments must be made payable to "**Cornerstone Village Subdivision Association**". All checks made payable to "ALK Association Management Services" will be returned to the homeowner for reissuance and a processing fee and/or late fee may apply.

Payments may be mailed directly to the association PO box for deposit or paid online via credit card or eCheck (ACH deduction from your bank account) through the "Make Payment" link at the top of the ALK website. Homeowners will be redirected to the secured Mutual of Omaha Bank site where payments can be scheduled. Please note that the bank charges a processing fee for each credit card transaction.

Note: ALK receives daily deposit reports from Mutual of Omaha Bank. The report date is the date that is used to determine when payments are received, so please plan your payments accordingly. Online payments do not post immediately, so please allow at least 2 business days for your online payment to post on the bank report. Mailed payments should be mailed at least 5 days prior to the due date to allow time for payment to be received and posted on the report.

TO PAY BY CHECK:

- 1) Payments must be made payable to Cornerstone Village Subdivision Association, not ALK. Please include your address and account number on your check. Your account number is your lot number (i.e. "Lot001").
- 2) Mail payments to the following address:

Cornerstone Village Subdivision Association
c/o ALK Association Management Services, Inc.
PO Box 52926
Phoenix, AZ 85072-2926

TO PAY ONLINE:

- 1) Go to the ALK website at www.alkmanagement.com and click on the "**Make Payment**" tab at the top of the page. This link will take homeowners to the secured Mutual of Omaha Bank site for payment processing. You may review the FAQ in the drop down tab under the "Make Payment" option or contact Mutual of Omaha at 866-800-4656 x 7520 for help processing your payment.
- 2) Select "Pay by eCheck" or "Pay by Credit Card", "continue", then on the right side of the screen, you may select "One-time Payment" or "Register". If you would like to schedule automatic payments from your bank account or credit card, you will need to register. Otherwise, you can process your payment by using "one-time payment" option; will need to schedule your payment
- 3) Fill out the information in the form completely. You will need the Management Company ID# 6132, the Association ID# CORV, and the Account Number which is your lot number (i.e. "Lot001").

TO PAY VIA YOUR ONLINE BANKING (for payments mailed directly from your bank):

- 1) Please include your address and Lot number in the “Account Number” field on your payment.
- 2) Payments should be mailed to: Cornerstone Village Subdivision Association, c/o ALK Association Management Services, Inc., PO Box 52926, Phoenix, AZ 85072-2926.

IMPORTANT NOTE TO ALL HOMEOWNERS: Homeowners who are unable to pay their assessments on time in full, should contact ALK immediately to request payment arrangements to avoid further collection action. Do not ignore the assessment due dates!

Legal fees and management fees associated with the collection of delinquent accounts quickly escalate once the account is sent to the attorney’s office, so please make every effort to pay your assessments on time.

ALERT REGISTRATION

ALK Association Management Services, Inc. has a contract with AMG Alerts in order to better serve our communities. The alert system allows ALK to send alerts to owners and tenants through e-mail, text or phone and is more cost effective and timely than mailing notices to homeowners.

The alert system is utilized to send time sensitive notifications to homeowners for such things as assessment reminders, Annual Meeting reminders, pool closures, maintenance items such as path resealing and snow removal concerns and safety concerns. Alerts are fanned out to all homeowners registered in the system.

All homeowners are requested to complete the Email Authorization Form, which is enclosed in this package, and return it to ALK. This form allows ALK to send email notices to homeowners in lieu of mailed correspondence and also provides needed information to register homeowners in the alert system to receive alert notifications. ALK will add homeowners to the alert system upon receipt of the completed form. Homeowners are encouraged to also access their alert account to update their information to ensure it is current on a periodic basis.

To register or update your information in the alert system:

- 1) Go to the ALK website at www.alkmanagement.com and click on the “**Our Services**” tab at the top of the page.
- 2) Select “**Homeowner Alert Registration**”, this will redirect you to the AMG Alert site for ALK. Enter your information. Make sure that you select “**CORV**” (Cornerstone Village) under the Association drop down menu in the middle of the page. If CORV is not selected, you will not receive Cornerstone Village alerts.
- 3) When complete, please scroll down to the bottom of the page and select “**Submit Information**”.

Please enter your primary email address or number where you wish to receive alerts. You may choose a different method to receive alerts as well (i.e. email, text or phone message). Please only register only one alert registration per household, as AMG Alerts charges a fee for each alert sent. ALK will monitor registrations and will delete duplicate registrations per household.

BOARD OF DIRECTORS

The Cornerstone Village Board of Directors consists of (5) volunteer residents. The board members oversee the business within the subdivision with the management company and make the decisions on behalf of the community such as which contractors to secure for maintenance, actions regarding collection of delinquent accounts, enforcement of restrictions, approvals of modifications, maintenance and operation of pool and oversee the community financial management. The positions of the board members are two-years and are staggered to allow continuity when board members change.

The board typically meets for their regular monthly meetings on the 4th Tuesday of each month at 7:00pm in the clubhouse. If homeowners wish to bring a concern to the board meeting to discuss directly with the board, they must contact ALK in advance so that they can be added to the agenda. Homeowner issues/walk-ins are addressed at the beginning of each meeting. Homeowners are welcome to attend the meetings, but will be asked to leave when the board has to discuss sensitive issues regarding homeowner issues such as delinquencies or violations.

Most correspondence to the board members is coordinated through ALK. However, if homeowners wish to contact board members directly, they may do so through email at the following addresses: president@cornerstonevillage.org, vicepresident@cornerstonevillage.org; treasurer@cornerstonevillage.org, co-treasurer@cornerstonevillage.org and secretary@cornerstonevillage.org. ALK does not disclose board members personal email addresses or phone numbers to homeowners to respect their privacy, as the board members are homeowners who volunteer their time for the management of the community.

ANNUAL HOMEOWNER MEETING

The Cornerstone Village Annual Homeowner Meeting and Board of Director Elections occur each year in April. The meeting usually is held at the Clinton-Macomb Public Library located at 24 Mile Road and Romeo Plank. The Cornerstone Village governing documents require a 35% quorum for holding the meeting and completing the election so every eligible homeowner should make an effort to attend the annual meeting in person or by proxy and vote in the election. If the quorum requirement is not met, a 2nd or successive meeting will be called at a significant expense to the association. Homeowners are asked to return their proxy form in advance of the meeting if they are unavailable to attend the annual meeting in person to assist the association in meeting the quorum requirement. New board member participation is always welcomed and encouraged.

ASSOCIATION WEBSITE

The Cornerstone Village Association website can be found at www.cornerstonevillage.org. Limited information is available for review by the general public on the website. Homeowners wishing to access the secured information on the website must establish an account. This may be done by going to the website, selecting "Sign In" at the upper right corner of the screen and then select "New User? Sign Up Today...". Homeowners are responsible for updating their own personal information on their account.

COMMUNITY NEWSLETTER

The association periodically publishes a community newsletter named "The Village Voice". Newsletters are printed and delivered to homeowners or they are available on the subdivision website.

GARAGE SALES

The Cornerstone Village Association coordinates a community garage sale twice per year in the subdivision. The sales are typically held once in the spring and once in the fall, Thursday through Sunday for all homeowners wishing to participate. Homeowners may participate in the sale as many or few days as they desire. The association advertises the sale in the Macomb Daily and Daily Tribune in print and on-line during the week of the sale. Homeowners are not permitted to install garage sale signs in their yard or the entrances if they wish to hold an independent garage sale.

SUBDIVISION SPONSORED COMMUNITY EVENTS

The Cornerstone Village Association sponsors a number of community events throughout the year. These events typically include an Easter Egg Hunt, Movie Nights, the Annual Subdivision Party and a Halloween Parade. All the events are held at the clubhouse/pool or in the common area around the club house at 48508 Village Drive. Watch the website, the newsletter, and register to receive alerts for the dates and times of upcoming events.

LAMP POSTS

There are black lamp posts on the streets throughout the subdivision which are owned by DTE. From time to time, the lamp posts require maintenance. Homeowners may contact DTE directly at 1-800-477-4747 to report lamp posts that are not functioning properly or require repair. Homeowners will need to provide the identification number located at the bottom of the lamp post and the location of the post within the subdivision when reporting the post to DTE.

GARBAGE PICK-UP & TRASH CANS

Macomb Township holds a contract with Rizzo Environmental Services for garbage pick-up for the township. Rizzo picks up garbage and recyclables in Cornerstone Village on Wednesday morning. If the regular pick up day falls on a holiday, garbage will be picked up on the next business day after the holiday. Homeowners who have any questions about garbage service should contact Rizzo Environmental Services directly at 866-772-8900.

Homeowners may put their trash cans at the curb the day before scheduled garbage pick-up. Garbage containers must be stored out of plain view from the street.

VIOLATIONS, INCIDENTS & CRIME REPORTING

ALK reviews the community on a quarterly basis and reports findings to the Board of Directors for recommended action. ALK receives violation complaints from homeowners as well. Homeowners who are reporting a concern are asked to provide the address of the home in question and as much detail about the concern as possible so that ALK can follow up on the concern. Homeowner names who report the complaint are never shared with the violating party. This information is held in confidence between the board and ALK.

Please note that incidents reported at the pool or on the bike path are difficult to enforce without the ability to trace the incident back to a homeowner (name and/or address). Any pool incidents that are reported must include a date, time and, if possible, the time that the violating party swiped in or out of the pool. Without this information, it is difficult to trace the violating party to a homeowner and/or residence for enforcement.

The Board of Directors and ALK are notified about incidents that occur in the subdivision from time to time. All homeowners who witness or are a victim of a crime within the subdivision should always contact the Macomb County Sheriff Department at (586) 469-5151 to report the incident. Homeowners are encouraged to inform the board or ALK of the crime after the Sheriff Department is notified, as from time to time the association sends out notifications or posts the information on the association website to alert homeowners of incidents.

Homeowners are always encouraged to lock their cars and homes at night and to turn on porch lights and motion/security lighting in the evening.

MAILBOXES

Homeowners are expected to complete regular maintenance on their mailboxes as an extension of their yard. The cost of mailbox repairs is the responsibility of the homeowner. Mailboxes should be painted and in good repair at all times. Homeowners will receive violation notices if mailboxes are in disrepair or need paint. Homeowners may complete their own mailbox repairs referencing the enclosed mailbox specifications. Upon request, ALK may direct homeowners to contractors who are familiar with the mailboxes in Cornerstone Village and have completed prior work in the subdivision. Homeowners are responsible for obtaining quotes and arranging payments to the contractors who are selected to complete the mailbox repairs. Mailbox repairs are not coordinated by ALK or the board.

Replacement parts may be coordinated through the board or ALK. Mailbox flags are available for purchase at the clubhouse during the monthly board meetings (\$7) or by mail through ALK. All payments should be made payable to "Cornerstone Village" and mailed to the Shelby Township PO box at: **Cornerstone Village Subdivision Association, PO Box 183723, Shelby Township, MI 48318**. ALK will mail the new flag to the homeowner upon receipt of payment.

AMENITIES

COMMUNITY POOL

The Cornerstone Village community pool is opens over the Memorial Day weekend and closes after Labor Day each year. The pool is located behind the clubhouse at 48508 Village Drive. The pool is maintained by the association. The pool maintenance expenses are paid for by collection of homeowner assessments. The pool is available for use by Cornerstone Village homeowners and their guests (limited to 4 guests) to enjoy from 9:30am - 9:30pm during the summer pool season. Should an emergency occur at the pool, 911 should be dispatched at the pool if necessary and ALK should be called. There is a working emergency phone at the pool and should be used only in the event of an emergency.

Homeowners are assigned a pool access card that is used to obtain entry into the pool through the scanner on the pool gate. Access is only granted to homeowners who are current on their association account. The board has the ability to deactivate pool access cards for homeowners who owe a balance on their account or who have an outstanding violation. For this reason, homeowners are discouraged from letting others into the pool who do not have a functioning access card. Cards are activated/deactivated twice monthly by the association throughout the pool season as residents become current on their association account.

Homeowners are requested to return lost pool cards in the secured drop box located at the clubhouse. There is a \$25 fee to replace a lost pool card. New cards are issued by ALK upon receipt of the \$25 payment. Old pool cards will be deactivated when a new card is assigned to a homeowner.

Homeowners are required to review the pool rules before using the pool. Homeowners who accept and use of the pool card assume the responsibility for the pool rules and are responsible for damages that occur as a result of misuse by members of their household or guests. Alcohol, tobacco, glass and food is strictly prohibited at the pool. There is no lifeguard on duty. Children under 15 years of age must be supervised by a valid resident at all times.

The pool is supervised by a pool attendant who periodically checks on the pool, the pool access database which records when each card is swiped in the system for entrance or exit and by surveillance cameras. Any pool incidents reported may be traced back to the pool card number that was scanned in the card reader and surveillance cameras. Any incidents traced back to a homeowner's residence may be enforced by revocation of pool privileges and fining, depending on the circumstances surrounding the incident.

CLUBHOUSE

The Cornerstone Village clubhouse is not available for rent or use by the residents. The clubhouse houses the bath houses and the pump room for the community pool. The small living area of the clubhouse is used for board meetings and occasionally for community events. There is no on-site manager on staff at the clubhouse.

BIKE PATHS

The bike paths within the Cornerstone Village community are for the enjoyment of residents and their guests. The paths are to be used for walking, jogging and biking only. Motorized vehicles of any type are strictly prohibited from the bike paths in order to protect the safety of the residents using the paths and to protect the paths themselves.

Absolutely no construction equipment is allowed on the paths at any time. Homeowners who allow contractors to drive construction equipment on the paths will be responsible for any damages that occur as a result.

COMMUNITY RULES / ENFORCEMENT

APPROVAL REQUESTS

Cornerstone Village residents are required to remit a request for review and approval by the Cornerstone Village Board of Directors for all changes/revisions to the outside of the home or the lot. This includes installation or changes to landscaping including, installation of fences, pools, basketball poles, paint, siding, roofing, etc. Homeowners are required to complete and remit the enclosed Approval / Modification Request Form upon request for review and approval of a project. All required information should be included with the request including a materials list, landscape print, specs/sizes of the material and location of the items with respect to the property lines and house. Homeowners are responsible for pulling all permits required by the township and obtaining approval by the board before commencing any work.

Homeowners are encouraged to remit their requests electronically to ALK so that they can be promptly distributed to the Cornerstone Village board for review and approval. Any written requests, plans, etc. should be mailed to the Cornerstone Village post office box in Shelby Township. In order to expedite the approval process, homeowners are asked to remit (5) hard copies of any written requests that are mailed to the association post office box so that they may be disbursed to the board members for review. Two copies are required at a minimum. The Board of Directors are volunteer homeowners who meet once monthly, therefore homeowners are encouraged to submit approval requests to ALK electronically if they do not wish to wait for their request to be reviewed at the monthly board meeting.

FENCES

Only fences of a common material, style and height are permitted in the Cornerstone Village subdivision. Fences are not permitted on any lot that borders a common area unless an in ground pool is installed on the lot. All fences must be 4 foot, black aluminum fencing or a common style. A number of fences in Cornerstone Village have been installed by Radiance and Capitol Fence companies, although homeowners may use the fence company of their choice as long as the specifications are followed and proper permits are pulled. Fences must be installed along the parameter or lot line of a lot, in accordance with Macomb Township permits; homeowners may not fence a section of their lot. An approval request must be remitted for board review and approval and the proper permits must be pulled before any work can commence on the lot.

BASKETBALL POLES

Permanent in-ground basketball poles are permitted within the Cornerstone Village community. Portable poles and garage mounted poles are prohibited within the subdivision. Only black in-ground poles with clear backboards are permitted within the subdivision. Homeowners wishing to install a basketball pole must remit a request to ALK and include the make/model of the pole and a photo if possible.

VIOLATION FINING SCHEDULE

Homeowners should become familiar with the restrictions in the Cornerstone Village Declaration of Covenants, Easements and Restrictions. The association will fine homeowners in accordance with **Article VII. Assessments of Fines**. The fining schedule is as follows:

- 1) First Violation Notice - no fine levied.
- 2) Second Violation Notice - \$25 fine is levied.
- 3) Third Violation Notice - \$50 fine is levied.
- 4) Forth Violation Notice - \$100 fine is levied.

In addition to the fines, the board may suspend homeowner voting rights and use of the common elements within the subdivision.

ASSESSMENT DELINQUENCY PROCEDURE

Assessment payments are due on the first day of the month of the payment period. A grace period of the entire month is provided to homeowners (i.e. please refer to "Assessment Payments" above for details). Payments must be RECEIVED by the last day of the month of payment due date (i.e. September 30, December 31st, March 31st, June 30th), or a late fee will be applied to the homeowner account.

The procedure that is followed for late payments is as follows:

- 1) Homeowners will receive a late notice if payment is not received by last day of the month that the payment is due. Late fees and/or collection fees will be assessed to the account and will be due in full by the date on the late notice.
- 2) A lien will be recorded against properties when the homeowner if full payment is not received by the date on the late notice. Liens will be recorded against lots who become delinquent after only one quarter. The fee for the lien preparation and recording will be the responsibility of the homeowner and will be invoiced to the account.
- 3) Homeowners accounts owing \$250 (or two quarters) or more, will be sent to the association attorney for additional collection proceedings. All legal fees and management fees resulting in collection of delinquent accounts will be invoiced to the homeowner account.

NOTE: Homeowners who are unable to pay their assessments in full, should contact ALK to request payment arrangements immediately to avoid further collection action. Do not ignore the assessment due dates and do not wait until you receive a notice from the attorney's office before you contact ALK, it will be too late!

Please note that legal fees and management fees associated with the collection of delinquent accounts quickly escalate once the account is sent to the attorney's office, so make every effort to pay your assessments on time.