



To: Owners
From: Board of Directors and Compliance Committee
of The Cordova Club Owner's Association
Subject: Codes, Covenants & Restrictions – SUMMARY DOCUMENT

In 1991, the Owners and Developers of Cordova Club adopted a detailed set of Codes Covenants and Restrictions (“CCRs”). The CCRs were adopted to preserve the integrity and beauty of our community. Cordova Club has a very active Owners Association, as well as Compliance and Architectural Committees that work very hard to fairly administer the Covenants. Below, in abbreviated form, are of some the more significant requirements and restrictions that are applied to owners and properties in Cordova Club.

ASSESSMENTS

Each property in Cordova Club is subject to an annual assessment. This assessment currently ranges from \$320 to \$470, depending on the area where the property is located. The assessment is mailed around the first week in March and is due and payable March 30th each year. Fines are charged on late payments received after April 15th. | **CCRs Section 13.1**

PARKING & STORAGE

Boats, Large Lawn Mowers, Trailers can not be stored in a garage if it requires a car to be left out at night. Cars must not be left on the street for extended periods. If a resident has two cars, they BOTH must be stored in the two-car garage. If the owner has three cars, and his residence has three-car garage, all vehicles must be stored in the garage an night. If the owner has three cars, but his home has only a two-car garage, the owner may park only one vehicle in the driveway at night. Under no circumstances can a vehicle be left out at night, if the garage is being used for any other purpose than storing cars, SUV, mini vans or pickups. Motor Homes or Campers are not allowed full time. It is OK if you have an occasional visitor with one. | **CCRs Section 4.27**

CHANGING APPEARANCE OF STRUCTURE OR LANDSCAPE

All external modifications to an owner's house such as paint color changes, roofing replacement, lighting etc. MUST have the prior written approval of the Architectural Committee. Owners may not change the drainage of his lot to the extent is forces water into his neighbor's yard. | **CCRs Section 4.18 and Resolution 6.0**



LAWN AND GARDEN MAINTENANCE

Grass and shrubs must be maintained on a regular basis. Grass clippings must be bagged and not allowed to wash into the storm drains. | **CCRs Section 4.10**

GARBAGE COLLECTION

Garbage Containers should be placed at the curb ONLY the night before pickup, and returned to the storage area the next day. The stored container must not be visible from the street. Tree limbs must be cut into 4 ft lengths and stacked before they will be picked up by collection agencies. | **CCRs Section 4.28**

RENTING OR LEASING PROPERTY IN CORDOVA CLUB

Cordova Club was established with restrictions to discourage rentals and tenant occupancy. The CCRs limit an owner's ability to lease or rent his property. Specifically, the CCRs provide that an owner may not rent his property for more than thirty-six (36) months in the aggregate or three (3) years total or less than ninety (90) days. Renting less than the entire residence is not permitted. (No Boarding Houses) | **CCRs Section 4.20 and Resolution 8.0**

BASKETBALL GOALS

Basket Ball Goals must be stored when not in use and must not be visible from any streets. | **CCRs Section 4.40 and Resolution 7.0**

SIGNS (POSTING)

The ONLY signs allowed to be placed on a lot in Cordova Club are: 1) signs as may be required for legal proceedings; 2) name and address signs, subject to the approval of the Architectural Committee; 3) a builders sign when Improvements, as that term is defined in the CCRs, are underway (however, this category does not refer to signs from contractors who are simple working on the house and/or performing routine maintenance, e.g., roof replacement or painting, etc.) , and 4) a "For Sale" sign or "For Rent" sign. Residents can post one only in their front yard. If you live on a lot that backs up to the golf course, one can be posted in the front yard AND one in the back yard. ALL other signs are prohibited. NO SIGNS (of any kind) can be placed on the Common Open Spaces. This includes yard sales, garage sales, open houses, political etc. | **CCRs Section 4.26**



PETS

Pets are not allowed to make an unreasonable amount of noise, create any kind of nuisance and *must* be on a leash no longer than six (6 ft) in length when outside. Owners are required to pick up after their pets if they have soiled another resident's yard. | **CCRs Section 4.29.**

COMPLIANCE WITH ALL LAWS

Any violation of any federal, state, municipal or local law, ordinance or regulation pertaining to the ownership, occupation or use of any property within the Cordova Club is a violation of the CCRs Declaration and subject to any or all of the enforcement procedures contained in CCRs and Resolutions (for example, operating a business in your home in violation of the Shelby County Zoning Ordinance). | **CCRs Section 9.5**

PENALTIES, FINES, AND LIENS

The CCRs empower the Association to levee penalties for late payments of assessments, fines for non-compliance of the CCRs, and liens if the fines or assessments are not paid. The CCRs also grant the Association the power to enforce the CCRs through the court system. | **CCRs Section 9.6 and 12.8 and Resolutions 1.0 and 3.0**

WE WELCOME YOUR INTEREST AND ANY QUESTIONS YOU MAY HAVE IN BECOMING A MEMBER OF THE CORDOVA CLUB COMMUNITY.

THE SUMMARY POINTS SET OUT ABOVE ARE NOT INTENDED TO BE AND SHOULD NOT BE TAKEN AS REPRESENTING THE ENTIRE CONTENT OF THE CCRs. A COMPLETE COPY OF THE CCRs, AS WELL AS THE ASSOCIATION'S BYLAWS AND RESOLUTIONS PASSED BY THE BOARD CAN BE FOUND AT THE ASSOCIATION'S WEBSITE: WWW.CORDOVACLUB.NET