

**PORTO FINO HOMEOWNERS ASSOCIATION
C/O PINDELL-WILSON PROPERTY MANAGEMENT COMPANY
PO BOX 20969
RALEIGH, NC 27619
919-676-4008 Fax 919-676-2721**

FREQUENTLY ASKED QUESTIONS

1. **Q. What is a Homeowners Association?**
A. A residential subdivision that is a corporation in which all members agree to abide by a set of covenants and conduct themselves for the common good of the community.

ANNUAL DUES

2. **Q. What are my annual homeowner dues used for?**
A. Your dues are used to pay for expenses that your Association incurs and has budgeted for, such as landscaping maintenance of common areas, newsletters, insurance on common areas, Directors and Officers Insurance, management, legal fees, etc.
3. **Q. Who determines what the dues are spent on?**
A. The Board of Directors of your Association, which are elected by you, the homeowners.
4. **Q. Is an invoice or bill sent for my annual homeowners dues?**
A. Your Association or management company is not required to, but yes. Pindell-Wilson Property Management Co. sends an invoice for your annual dues in December of each year for the next years dues.
5. **Q. I do not want to be in the Homeowners Association. Can I voluntarily withdraw?**
A. No. Being in Porto Fino is not voluntary and you cannot withdraw from the Homeowners Association. When you purchased property in Porto Fino, you agreed by deed to abide by the Homeowner Association Documents and Restrictive Covenants. Being a member of the Porto Fino Homeowners Association is not a choice, it is mandatory since you purchased in Porto Fino. You are obligated to be in the Association by your deed.
6. **Q. What happens if I do not pay my annual homeowner dues?**
A. Three notices are sent, an invoice in, a reminder, and a final notice. If the dues are not paid, your account is turned over to a collection attorney. Per the Covenants, Conditions, and Restrictions for Porto Fino, the debtor (homeowner) is responsible for any and all legal/court costs, which can be costly. **A lien will be placed on the property. If the dues are not paid after a lien is secured, the property will be foreclosed and sold at public auction. If the property does not sell at the auction, the Homeowners Association has the legal right to take the property and evict the owner.**
7. **Q. I thought my dues were included in my mortgage payment. Why am I getting a separate bill?**
A. Your dues are not included in your mortgage payment like your insurance and taxes are. Your mortgage company does not escrow your homeowner dues payment.

BOARD OF DIRECTORS

8. **Q. Who handles the affairs of the Homeowners Association and is responsible for making decisions for the Association?**
A. The Board of Directors, **NOT the Property Management Company. The Board of Directors oversees all operations of the Association, including the employment of a Property Management Company.**
9. **Q. What is the purpose of the Board of Directors?**

- A. To manage and handle the affairs of the homeowners association. The Board of Directors is just like the Town Council. The main purpose and objective of the Board is to preserve, protect, and enhance the property values in the homeowners association.
10. Q. Who elects the Board of Directors and how often are they elected?
A. You (the homeowners) elect the Board of Directors. At the annual meeting each year, the Board of Directors are voted in by the homeowners. The number of Board members and their term limits are defined in the By-Laws of the Association. The Board members elect their own officers (Pres., VP., Sec., Treas.) The term of the officers is one year.
11. Q. I would like to address the Board of Directors at a meeting. How do I do that?
A. Contact a Board member or Pindell-Wilson for the date and place of the next Board of Directors meeting to have yourself placed on the agenda for that meeting.
12. Q. I am interested in serving on the Board or on a committee. How can I get involved?
A. Either contact a Board member, Pindell-Wilson, or attend an annual meeting. Volunteers are welcome!

ARCHITECTURAL

13. Q. I want to install a fence on my property. What do I do?
A. Fill out an architectural request form and submit the plans as to the type, size, location, and materials used and submit the request to Pindell-Wilson or a Board member. It will then be forwarded to Architectural Control Committee.
1. At the closing for your property you were given a deed. With the deed is a drawing. (map with your house located on your lot.) Make a copy of the drawing and draw where you would like the fence on your lot.
2. Please state the type of fence you want ie., shadow, slated, picket, etc. (Draw a picture)
3. The height you want the fence to be.
4. Mail or fax the request to Pindell-Wilson at the address above. It will be forwarded to the Architectural Control Committee. A decision on your request will be made within 30 days.
14. Q. Why do I have to get permission to make changes to my property? I should have the right to do whatever I want since it is my house.
A. When you purchased in Porto Fino, you agreed by deed to abide by the Declaration of Covenants, Conditions, and Restrictions for Porto Fino. These covenants restrict your private property rights and stipulate many things that you cannot do, however, they insure that your property values will be preserved, protected, and enhanced. For example, it insures that no one is going to build a truck garage next to your house, or put a pink fence around the yard. By having to obtain written permission from the Architectural Control Committee before any improvements, modifications, or alterations are made, insures every homeowner that nothing should be done in the community that would be detrimental to their property values and their way of life.
15. Q. Can I put up a mini satellite dish?
A. Yes, but it should be placed in the back yard or on the back of the house if at all possible.
16. Q. I would like to put a storage shed or dog house in my back yard. Do I need permission, and if so, how do I go about getting permission?
A. Yes, you do need permission for any exterior alteration, addition, or change. Please see #13 above for the procedure.
17. Q. What will happen if I install a fence, storage shed, or add a dog house (or make any exterior alteration, improvement, or modification) and I do not get permission from the Architectural

- Control Committee?
- A. The Declaration of Covenants, Conditions, and Restrictions for Porto Fino gives the Board of Directors the authority to enforce the governing documents. If someone is not in compliance with the Covenants, then the Board has the power to force the violator to remove the improvement/alteration/ addition by any legal means. A court order may be obtained and/or the violator may be fined up to \$100.00/week for non compliance in accordance with the Declaration of Covenants, Conditions, and Restrictions for Porto Fino. If fining is implemented and the violation is not abated in thirty days, a lien will be placed on the property and foreclosure proceedings will commence. This is for your protection to help preserve, protect, and enhance property values. It prevents homeowners from making any changes that might hurt property values in the community.

HOME MAINTENANCE

18. Q. My heating and air conditioning system is broken. Does the homeowners association take care of this repair?
- A. No. The maintenance and repair of your HVAC system as well as any other repairs to your home is your responsibility, not the association's.
19. Q. What will happen if I do not take care of my property, such as leave trash in the yard, a junk car in the driveway, not mow my lawn or prune my bushes?
- A. You will receive a notice from the Board of Directors/Management Company giving you a reasonable amount of time to correct the violation. If it is not corrected in this time frame, you may be fined up to \$100.00/week until the violation is corrected.
20. Q. Who do I call if my sewer line stops up?
- A. Call a plumber. This is not the homeowners association's or management company's responsibility.
21. Q. I don't have any water, who do I call?
- A. The Town of Wake Forest Water Department. This is not a Homeowner Association responsibility.
22. Q. When it snows, who is responsible for snow removal on the streets?
- A. Wake Forest or DOT. The streets are city streets and do not belong to Porto Fino, therefore any problems should be reported to the city or DOT, NOT the Board or Management Co.

LAWN CARE

23. Q. What does the yard maintenance provided by the homeowners association take care of?
- A. Only the Common Areas. You are responsible for mowing your own lawn and any other yard work that is necessary to maintain the property in good order. The owner of the property is responsible for seeding, fertilizing, and weed control of the yards, pruning the shrubbery, replenishing the mulch, replacing any dead plants, etc. If grass is allowed to get high, the owner will be subject to \$100.00 fine for each day the lawn is not mowed.
24. Q. My neighbor's yard is not maintained and the grass is two feet tall. What should I do?
- A. Contact a Board member or the Property Management company. A warning letter will be sent and if the yard is not mowed within a stipulated amount of time, they may be fined up to \$100.00/day. In addition, The Town of Wake Forest has an undue growth ordinance requiring yards to be maintained. Please contact The Town of Wake Forest @ 554-6140.
25. Q. A tree or bush has died in my front yard. Who is responsible for replacing it?
- A. You are, not the homeowners association.
26. Q. Can I add several more trees to my front yard?
- A. Yes, but you should get permission from the Board of Directors/Architectural Committee first.

GENERAL QUESTIONS

27. Q. Children are continually playing in my yard, what should I do?
A. Contact the parents and try to correct the problem. If the problem persists, call the police.
28. Q. People are speeding thru the neighborhood. Who should I call?
A. Call the police. This is police jurisdiction, not the management's or homeowners association's.
29. Q. My neighbor has a dog that barks all the time, and when the dog is out, it runs free and messes up our yard. What can I do?
A. First of all, do the neighborly thing - - go talk to your neighbor and see if this will help. If it does not, you should call the local animal control.
30. Q. My neighbor is loud, plays loud music, has parties, etc. What do I do, who do I call?
A. Try to talk to the neighbor first. If this does not work, call the police! Neither Pindell-Wilson nor the Board of Directors have police power. It is a matter for the local authorities.
31. Q. I never got a copy of the Covenants. Where can I get one?
A. You should have received a copy of the Covenants from your closing attorney, when you purchased your home. If you did not, please visit our web site at www.pindell-wilson.com for a downloadable copy.
32. Q. If I sell my property, is there anything I need to do?
A. Make sure your closing attorney calls Pindell-Wilson for dues payment information. Also, after your property has closed, please call Pindell-Wilson and let them know.
33. Q. I would like to contact Pindell-Wilson. What are your hours of operation and contact information?
A. You are welcomed to call our office during business hours at 919-676-4008, or fax us any information at 919-676-2721. Our business hours are 8:30am - 5:00pm, Monday through Friday. You may also visit us on the web at www.pindell-wilson.com.