Sand Creek Homeowners Association
Chesterton, IN 46304

Re: Fines and Fee Schedule

Dear Sand Creek Homeowner,

The governing documents of the Sand Creek Homeowners Association ("SCHOA"), the Bylaws, and the New Construction Rules for Sand Creek (collectively referred to herein as the "Documents") list numerous violations for a homeowner's failure to follow published guidelines. Despite these rules and regulations, the SCHOA Board of Directors ("the Board") devotes substantial time addressing various, and in many cases, reoccurring, violations.

Accordingly, Section 3.22 of the Documents allows the SCHOA Board of Directors to set and impose fines for the violation of the Rules and Regulations of the SCHOA. The Board has thus passed and implemented a fine schedule, attached hereto as Exhibit A. Please note that the SCHOA Board does not intend to look to these fines merely as a funding source, but rather as a deterrent to violations of these policies with no current penalty.

The attached fine policy will go into effect November 1, 2015.

As you will note, the list of violations deals mainly with construction issues and may be amended by the Board from time to time to include additional language or enforcement requirements. All of these fines must be paid within thirty (30) days of the date of invoice, the homeowner shall be liable for all costs incurred by the SCHOA in the collection of these fines, including but not limited to late fees, legal fees and all other costs.

The Board has arrived at this list after much thought and deliberation and thanks you for your professionalism in complying with these new policies.

Sincerely,

Sand Creek Homeowners Association Board of Directors
Drew Levenfeld, President
Bryan Huseman, Vice President
Faith Michael, Secretary
Kim Abbett, Treasurer
Chris Jones, Modifications Committee Chair
Alec Miller, New Construction Committee Chair
Rugby Popa, Country Club Committee Chair

1st American Management
John Marshall, President
Katie Trout, Property Manager
The Declarations of Covenants and Restrictions and Bylaws of the Sand Creek Homeowners Association Section 3.22 Enforcement. The Board shall have the power to impose fines which shall constitute a lien upon property of the violating owner, and to suspend an owners right to vote or any person’s right to use the Common Area for violation of any duty imposed under the Declaration, these By-Laws, or any rules and regulations duly adopted hereunder; provided, however nothing herein shall authorize the Association or the Board of Directors to limit ingress and egress to or form a Unit. In the event that any occupant, guest, or invitee of a Unit violates the Declaration, By-Laws or a rule or regulation and a fine is imposed, the fine shall first be assessed against the occupant; provided however, if the fine is not paid by the occupant within the time period set by the Board, the Owner shall pay the fine upon notice from the Association. The failure of the Board to enforce any provision of the Declaration, By-Laws, or any rule or regulation shall not be deemed a waiver of the right of the Board to do so thereafter.

**Neighborhood Violations**

1. Underage/ Non Drivers licensed Golf Cart Driver on roadways $25.00
2. No ATV’s or Snowmobiles Allowed $25.00
3. Parking or long term storage in excess of 10 Days of trailer, boat, RV, or other commercial vehicle and residential vehicle if determined to be inoperable. $50.00
4. Entering the property through the exit gates. $50.00
5. Any construction, erection or placement of a thing, permanently or temporarily, on the outside portions of the unit unless approved by the New Construction/Modifications Committee, including but not limited to, basketball hoops, swing sets, clotheslines, sports or play equipment, garbage cans, electric bug killers, wood piles, above ground pools, dog runs, animal pens or fences of any kind and signs of any kind except those allowed by law. $25.00 per day a/notice
6. Vandalism/Damage to HOA property, includes gates, gate reader boxes, curbs, roads, landscape or other common areas. $50.00 + actual repair

**Covenant Violations: Construction**

7. Starting construction without NCC approval $100.00 per day
8. Violations of construction hours $250.00
9. Construction not completed as per approved/reviewed plans $500.00
10. Construction not completed by given date $250.00 per day
11. Failure to maintain erosion control $250.00 per day
12. Debris stored on construction site $250.00
13. Delivered materials must be delivered and stored on property in orderly manner $250.00
14. No overnight street parking of vehicles or construction equipment $100.00
15. Failure to prove and maintain porta pottys $100.00
16. Failure to clean of roadways of construction debris same day $250.00
17. Failure to install and maintain the permanent mailbox, standard set by Sand Creek HOA $50.00

All fines imposed must be paid within 30 days of the date of invoice, the owner shall be liable for all cost incurred by the Association in the collection of these fines including but not limited to late fees, legal fees and all other costs.

Adopted this 14 day of Oct, 2015

[Signature]
President, Sand Creek Home Owners Association.