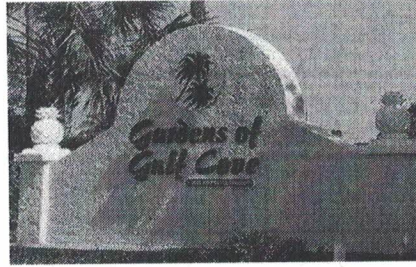


Gardens of Gulf Cove Property Owners Association, Inc.

~ A Deed Restricted Community ~



CHECKLIST FOR BUYERS, RENTERS AND ADDITIONAL OCCUPANTS:

All forms can be submitted in person, email, via U.S. Mail or after hours we have provided locked drop boxes at both offices. It is important to fill forms out completely to avoid any delay.

1. **Homeowners, Renters and Additional Occupants**: Fill out the Background Application (revision 11-19-15) for each adult over the age of eighteen (18) intending to reside at your property or one (1) form for each married couple.

2. **Homeowners, Renters and Additional Occupants** Provide a copy of a valid driver's license, legally accepted ID (if no driver's license) or passport (non-US citizen) with the application for each adult.

3. **Homeowners, Renters and Additional Occupants** Add to the application a check, money order or credit card (small % fee for credit card use).

\$75.00 each person over the age of 18 (background/credit check)

\$75.00 for a married couple (background/credit check)

\$150.00 for the application fee.

Renters and Additional Occupants *The property owner will have to determine who is going to be responsible for these fees. Please note these fees are subject to change without notice.*

4. **Homeowners, Renters and Additional Occupants** The Association Manager will review the background/credit checks report. If there are complications with any report additional review may be necessary with the Board of Directors and/or Attorney. Upon approval of the background/credit check, each applicant will be notified by the Manager or Office Manager.

5. **Renters, Additional Occupants** Property Owner is responsible to fill out the Property Owner Registration & Assignment of Rights listing you as occupants and a copy of your lease to release temporary ownership over to you for use facilities. **Homeowners** Within 30 days of taking possession register with the association office which includes executing your Property Owner Registration, Disclosure Summary and submitting your Warranty Deed at this time we will issue to you an information packet.

Homeowners, Renters and Additional Occupants After all steps are completed visit the Recreation Center for your facility pass(es).

**Additional information on this process and other important rules can be found in the Gardens of Gulf Cove Bylaws and Declaration of Covenants and Restrictions. These documents are available at www.thegardensofgulfcove.com and at the facility offices. Your cooperation with these requirements are appreciated. Thank you and congratulations for deciding to make our community your home.

6464 Coniston Street, Port Charlotte FL 33981 ~ office: 941-697-4443 ~ fax: 941-698-9274

gardensofgulfcove@gmail.com ~ www.thegardensofgulfcove.com

Gardens of Gulf Cove Property Owners Association, Inc.

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Background/Credit Application

NOTE: Please print neatly. Information that is not legible will delay the process of this application. Provide a copy of a valid driver's license, legally accepted ID (if no driver's license) or passport (non-US citizen) with application for each adult.

** Non-married applicants or additional occupants residing at residence over the age of 18 need to fill out this form separately. **

Garden's Property Address: _____

Lease Date (s): from: _____ to _____

If purchasing Closing date: _____

Applicants Full Legal Name: _____ **Maiden Name:** _____

Phone #: _____ Email Address: _____

Date of Birth: _____

Driver's License # _____ State _____

Have you ever been evicted? _____ If so, please explain: _____

Have you ever been arrested on misdemeanor or felony? _____ If so, please explain: _____

Present Address: _____ **ZIP CODE** _____ **OWN/RENT**

Dates (from - to): _____ **Manager/Landlord:** _____ **Phone:** _____

Reason for leaving: _____

SPOUSE

Spouse Full Legal Name: _____ **Maiden/Alias:** _____

Driver's License # _____ State _____

Date of Birth: _____

Phone #: _____ Email Address: _____

Have you ever been evicted? _____ If so, please explain: _____

Have you ever been arrested on misdemeanor or felony? _____ If so, please explain: _____

I understand that an investigative background inquiry is to be done, including but not limited to identity and prior address(es) verification, criminal history, credit history, employment verification, reason(s) for termination, work and other references. I understand that for the purpose of this inquiry, various sources will be contracted to provide information, including but not limited to various federal, state, municipal, corporate and private sources which may maintain records concerning my past activities relating to possible criminal conduct, civil court litigation, driving history and credit performance as well as other information. I authorize without reservation, any company, agency, party or other source contacted to furnish the above information.

Applicant's signature

Date

Spouse

Date

This portion of the form will be disposed of after background is completed.

Applicants Full Legal Name: _____

Social Security #: _____

Para información en español, visite www.consumerfinance.gov/learnmore o escribe al Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G. Street N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20423
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 th Floor Washington, DC 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.

	Washington, DC 20549
8. Federal Land Banks, Federal Lank Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

Gardens of Gulf Cove Property Owners Association, Inc.

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PROPERTY OWNER REGISTRATION & ASSIGNMENT OF RIGHTS

Please fill out completely and print clearly!

Property Owner's Name(s): _____

Gardens Address: _____ Phone #: _____

E-Mail Address: _____ Phone #: _____

Mailing Address: _____

Seasonal Phone #: _____

Emergency Contact: _____ Emergency Contact Phone #: _____

Tenant/Guest occupied: yes / no (please use other side for additional occupants)

• Occupant #1 (please print): _____ M/V Tag: _____

• Occupant #2 (please print): _____ M/V Tag: _____

Total Number of occupants: _____ Duration of occupancy (dates from - to) _____ Occupant's Phone # _____

Additional occupants:

Name & relation to responsible occupant(s) (please print) Date of birth

Name & relation to responsible occupant(s) (please print) Date of birth

Name & relation to responsible occupant(s) (please print) Date of birth

Name & relation to responsible occupant(s) (please print) Date of birth

All property owners, residents & guests are required to register with the Gardens of Gulf Cove Property Owners' Association office. In accordance with Florida Statute 720, it is the responsibility of each Property Owner to update this information with the Association business office **as often as circumstances change.**

PLEASE PROVIDE TRUST DOCUMENTATION FOR ANY PROPERTY DEEDED AS A TRUST.

Thank you in advance for your co-operation!

In keeping with the Bylaws, the Covenants & Restrictions, and the Rules & Regulations of the Gardens of Gulf Cove and insurance regulations, please fill out this form completely and return it our offices prior to guest/tenant check-in. This information is required to insure only residents and their authorized guests are using the amenities. If the Association office does not have current information on file, your guest/tenant will not be permitted use of the amenities.

SIGNATURE OF PROPERTY OWNER

DATE

RENTAL AGENT'S NAME & PHONE # (please print clearly)

RENTAL AGENT'S EMAIL (please print clearly)

It is the responsibility of the property owner to update new contact and/or occupant information as it occurs.
Please note, resident & guest ID's are non-transferable! ID's cannot be "shared".

6464 Coniston Street, Port Charlotte FL 33981
offices: 941-697-4443, 941-697-1211 ~ fax: 941-698-9274
email: gardensofgulfcove@gmail.com ~ website: www.thegardensofgulfcove.com 4.2014

COMMON FACILITY RULES AND REGULATIONS

These regulations are established pursuant to the authority of the Board of Directors in Section 4.4 of the Association's By-Laws to adopt and publish rules and regulations governing the use of the common properties and facilities and the personal conduct of the Garden's staff, members and their guests thereon, and pursuant to the purpose of the Association.

Priority for exclusive use of any Common Facility shall be: (1) Property Owners' Association (POA); (2) POA Board of Directors; (3) Committees of the Board of Directors; (4) A group formally chartered by the Board of Directors; and (5) Individual Property Owners.

Section I - GENERAL REGULATIONS

1. The Recreation Center, Club House, Swimming Pools, and all other Common Facilities belonging to the Gardens of Gulf Cove Property Owners' Association, Incorporated (GGCPOA), are for the exclusive use of Gardens of Gulf Cove Property Owners. The objective of these regulations is to make the facilities available to the greatest number of residents. Resident ID cards are required for anyone who resides in the Gardens who wishes to use the amenities and are available from the Association office. Invited guests of residents may also use the facilities on a temporary basis. PLEASE NOTE: A guest may enter a swimming pool area only after being registered by the resident host at the Association office, and having secured a pass. Visitor Passes for temporary guests are available from the Club House office or Recreation Center staff.

2. Any activity conducted in any Common Facility by a recognized Group or Organization must be open to full and equal participation by all Property Owners. and their family members who desire to participate in the defined purpose, activity, or agenda of the Group. A chartered Group or Organization may sponsor activities such as meals or performances, for attendance at which a ticket or fee is required. Such activities are NOT to be advertised or publicized except within the Gardens of Gulf Cove Properties.

3. Pursuant to 4.13.3 of the By-Laws of the GGCPOA, the Board of Directors may suspend the right of any Association member (and his/her family and tenants) to the use of Common Facilities during such time as such member is delinquent in the payment of any assessments (Special or Regular). The Board of Directors also may order a suspension, for a violation of any rule or regulation concerning use of a Common Facility.

4. A resident may rent the Club House Hall for a private function. Application should be submitted to the Community Association Manager (CAM) at the Club House Office at least four weeks prior to date requested. Application is to include two checks made payable to GGCPOA in the amounts of (1) \$200 rental fee; and (2) \$200 Refundable Security Deposit (\$100 to be refunded if the hall is clean and properly set up by 8:30 a.m. the next day, plus \$100 to be refunded if there has not been damage to the premises).

5. The Club House hall, kitchen and restrooms are to be restored to normal condition before departing. The hall must be ready for use at 8:30 a.m. the next day.

6. The security deposit will be held up to 5 business days in order for management to check for damage and/or to ascertain whether any of the deposit needs be to spent on cleanup. Repair of any damage to common property shall be the responsibility of the Property Owners related to the damage by one of the chains: Property Owners, Property Owners-family member or Property Owners-guest, Property Owners-tenant, Property Owners-tenant-family member or Property Owners-tenant-guest.

7. No alcoholic beverage is permitted at, on, or in any of the recreation facilities with two exceptions:

A. Any recreation or social organization chartered by the Board of Directors may have functions (dinners, parties, etc.) to which a member of the organization may bring alcoholic beverages for consumption by self and Property Owner's immediate family members of legal drinking age. Application for such use of a facility should be submitted to the Board at least one month prior to targeted date of use.

B. Alcoholic beverage use at a private function is limited to (1) alcoholic beverage, brought by an individual, the use of which is limited to the individual and other persons directly accompanying him/her; (2) alcoholic beverage brought by the renter at his/her own expense, that is, for which he/she has received (or will receive) directly or indirectly, no money (or thing of value) from any person attending the function.

8. GGPOA properties are tobacco free. This prohibition includes all of the various forms of tobacco now distributed and any additional that may be distributed in the future. This prohibition includes tobacco use at private functions at any GGPOA facility.

10. Property owners are required to register with the office within 30 days of purchasing a property in the Gardens and when any changes of contact information occurs, this includes mailing address, telephone number and/or email address.

SECTION II - SWIMMING POOL RULES

1. Entrance is denied to:
 - a. Children under 14, unless accompanied by an adult.
 - b. Children under the age of four without an approved "swim diaper".
 - c. Persons under the influence of alcohol or narcotics.
 - d. Persons with colds, coughs, nasal or eye discharges, skin eruptions, open wounds, open sores or bandages.
 - e. Animals.
2. Personal property not permitted in the swimming pool includes, but not limited to:
 - a. Soap and shampoo.
 - b. Street clothes and shoes, except plain white t-shirt.
 - c. Floating apparatus (exception: infant float, basic foam noodles), glass objects or glass containers of any kind.
 - d. Sports or electronic equipment.
 - e. Wheeled vehicles (roller blades, bicycles, skateboards, skate shoes, etc.) or toys (exception: snorkel & mask).
 - f. Any items that may be used as a weapon.
3. Showers must be taken before entering pool.
4. Smoking and/or the use of tobacco products is prohibited.
5. Eating and drinking permitted in designated areas only.
6. Foul or abusive language prohibited.
7. For the safety of our residents there is no:
 - a. Running on the pool deck.
 - b. Climbing, sitting on or jumping from fences or structures.
 - c. Diving, including but not limited to feet-first diving and cannon-balling.
 - d. Horseplay on the pool deck or in pool at any time.
 - e. Participating in other dangerous practices as determined by the CAM or designee.
8. All swimmers must wear proper swim attire. Acceptable attire is:
 - a. MALE: Swim suit with a liner and string or board shorts extending no lower than the knee.
 - b. FEMALE: one-piece or two-piece bathing suit. Trunks or board shorts may be worn in conjunction with a one-piece or two-piece bathing suit, but the trunks must conform to the male standard explained above.
 - c. Not permitted: Undergarments, cutoffs, leotards, gym shorts, biking shorts or colored or printed T-shirts, sports bras, sport shorts, basketball shorts, cotton materials, shorts/cover-ups worn over swim wear that are not made of swim suit material, underwear or jock straps worn under swim suits or shorts, thong bikinis or suits that are deemed too revealing for a family environment.
 - d. Adults who are supervising children less than eight (8) years old must wear proper swim attire and accompany the children into the water.
 - e. All residents and/or guests are required to change garments within the restroom facilities. Changing garments on or about the pool area is prohibited.
 - f. CAM or designee reserves the right to inspect patrons for proper swim attire prior to entrance and while they are inside the facility.

9. The CAM or designee may, at his/her discretion, limit the number of persons at a pool at any given time to less than the legally permitted for the safety and welfare of pool users.
10. The CAM or designee is authorized to take such action as he/she deems necessary to enforce these Rules and Regulations. Any person who violates a Rule or Regulation, or fails to follow reasonable instructions with respect thereto, will be subject to suspension of use rights in accordance with the Declaration of Covenants and Restrictions and Florida Statute.

SECTION III - CONCERNING RESERVED AND EXCLUSIVE USE OF COMMON PROPERTIES FACILITIES BY GROUPS OR ORGANIZATIONS OF GARDENS OF GULF COVE RESIDENTS

1. Any group of Property Owners desiring to reserve for exclusive use any component of Common Facilities shall submit to the Board of Directors an application stating the intended purpose and/or function of the Group or Organization and the times and duration of use of such portions. The application shall include wording indicating the Group or Organization understands any meeting, gathering, or activity at a Common Facility shall be open to any Property Owner of the GGCPA who desires to participate in the purpose or function of the Group or Organization. The application must be accompanied by documentation indicating the group has secured a Federal tax ID number. The application shall include designation of a Leader (or President or Chairperson, etc.), and of a treasurer if the Group/Organization expects to have on hand funds of \$25 or more at any time.
2. Unless the Board of Directors finds a conflict of interests in the application, the Board of Directors will issue a Charter to the Group or Organization as a named sub-committee of the Recreation Committee of the GGCPA, with a copy to the CAM, who will attempt to schedule use of facilities as requested.
3. Each group and organization shall notify the CAM or designee of any change in leadership, temporary or otherwise.
4. Each chartered Group and Organization shall submit to the Board of Directors, on the Tuesday preceding the regular second Wednesday of monthly Board of Directors meeting, a financial report which includes at least (1) account balances start of month; (2) income (receipts) for month; (3) outgo (expenses) for month; and (4) account balances end of month. Each chartered Group or Organization, which has income or outgo of more than \$25 for any month shall keep (for at least two years from date of creation) detailed accounting records of income, outgo, and balance. Those records may be audited annually in January by an agent as authorized by the Board of Directors, with copies of audit report going to members of the Group or Organization sub-committee.
5. Each sub-committee shall have a yearly election of Leader (or President or Chairperson, etc.), and of such other officers as is applicable.
6. All banking checks must be signed by two persons such as Leader and Treasurer, or other officers.
7. No chartered group organization may deny to any GGCPA Property Owner the right to record or transcribe the proceedings of any meeting or other activity conducted in or on the Common Facilities.

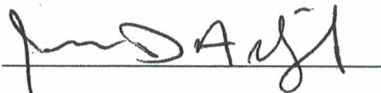
SECTION IV - TENNIS COURTS AND SHUFFLEBOARD COURTS

1. The Tennis Courts and Shuffleboard Courts are open to residents during Recreation Center hours.
2. When there are other persons waiting to play, the courts may not be used for a period in excess of one hour.
3. Priority of use shall be given to those who have reserved the courts in advance.

SECTION V - MISCELLANEOUS REGULATIONS

1. Wearing bathing attire is prohibited in the interiors of the Recreation Center and the Club House. Persons entering those buildings must be fully clothed and dry, including shirts and shoes.
2. Children under **14** years of age shall be permitted to use the Recreation Center pool table only under the direct supervision and control of a parent or designated adult (18 years of age or older). The use of the billiards table shall be limited to 30 minutes when other persons are waiting to use it.
3. Bicycles must be parked in the racks provided. Automobiles and motorcycles must be parked in the parking lot between painted lines. Recreation vehicles, trailers, and oversized trucks are not to be parked at either facility. Vehicles may be temporarily stopped on the driveway through the Recreation Center portico to discharge or pick up passengers. Long-term parking under the portico is prohibited.
4. The use of skateboards and/or roller blades is forbidden on all common property.
5. Recreation Center facilities will be normally open 8:00 AM to sunset daily, weather permitting. The Club House pool will normally be open 8:00 a.m. to sunset daily. All facilities will be closed Thanksgiving Day, Christmas Day, and New Year's Day. Watch the "GARDEN SPOT NEWSLETTER" for notices of temporary changes or extended hours. Pool hours may be changed, based upon seasonal changes or impending weather conditions for the safety of our residents.
6. The CAM or designee is authorized to take such action, as he/she deems necessary to enforce these Rules and Regulations. Any person who violates a Rule or Regulation, or fails to follow reasonable instructions with respect thereto, will be subject to suspension of use rights as authorized by the GGPOA Declaration of Covenants and Restrictions.

Adopted by the Board of Directors of the Gardens of Gulf Cove Property Owners Association, Inc., at a duly noticed board meeting held on March 14, 2012.

Signed: , as President
Print Name: JOHN P. ARLTZ