

RIVER CROSSING COMMUNITY ASSOCIATION
RULES AND REGULATIONS

The Board of Directors of the River Crossing Community Association, (hereinafter referred to as the "Association"), under the authority of Section 21 entitled, Compliance and Default of the Declaration of Covenants, Conditions and Restrictions which grants the Board of Directors of the Community Association the "power to adopt, amend and enforce compliance with any reasonable rules and regulations relative to the use and occupancy of the lots and the community facilities consistent with the provisions of the Declaration of Covenants, Conditions and Restrictions", has adopted the following rules and regulations applicable to each lot and owner.

1. In the event a lot owner by any act or omission on his or her part causes the Board of Directors of the Association, upon the reasonable exercise of their discretion to obtain services to evaluate, advise, take action respecting or to perform any other service in an effort to resolve any issue caused by or raised by the owner of any lot, the River Crossing Community Association shall be entitled to recover from such lot owner all expenses, fees, costs incurred by the Association.

2. The Board of Directors shall be entitled to assess all such expenses, fees or costs incurred by the Association against the lot owner whose act or omission has precipitated action by the Board of Directors of the Association and shall be authorized to use every means provided in the Declaration of Covenants, Conditions and Restrictions of the River Community Association, Sections 7, 8, 9, 10, 11 and 12 to recover the same.

This Rule of the River Crossing Community Association is approved by the Board of Directors, a requisite number of Directors being present and participating in the vote on this 29th day of March, 2005.

[Signature]
Director

[Signature]
Director

Director

Robert A. Loutzy - president
Director

German Pasteris
Director

Tom Kovalcik
Director

Director

COPY



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March 23, 2005

Robert A. Lantzy, DMD
River Crossing Community Association
67 Woodside Lane
New Hope, PA 18938

**Re: River Crossing Community Association
Legal Fees and Expenses chargeable to homeowners**

Dear Bob:

I have reviewed the Declaration of Covenants, Conditions and Restrictions of River Crossing Community Association. Section 7, Owner's Assessment Obligation obliges each home owner by acceptance of the Deed to pay:

- (a) Capital Contribution of \$500.00;
- (b) Regular monthly assessments (dues);
- (c) Special assessments (to cover unexpected expenses);
- (d) Any other charges determined by the Association to be common expenses (all other charges for the benefit of all home owners);
- (e) Interest charges, attorney's fees, penalties and fines levied by the Board of Directors, penalties, fines levied by the Board of Directors for non-payment of assessments or for non-compliance with the terms and provisions of this declaration, the Bylaws or any other rules or regulations created by the Board of Directors.

Section 7(e) authorized the Board to assess fees, penalties, interest and attorney's fees. All home owners are bound to pay such expenses. The Board of Directors may pass rules and regulations or new Bylaws requiring the payment of expenses incurred by the Board in responding to any complaint or resolving any dispute or issue between the Association or Board and any home owner or resolving disputes between home owners.

Robert A. Godwin and Associates
Attorneys at Law

If the Board passes a regulation or bylaw that requires a home owner to pay all fees, expenses, penalties or interest with legal fees and costs which the Board incurs in resolving any issue raised by a home owner or any dispute caused by a home owner or any dispute between two or more home owners, it would appear to bind the home owners under Section 7(e) amended the Declaration of Covenants, Conditions and Restrictions and recording the same does not appear to be necessary.

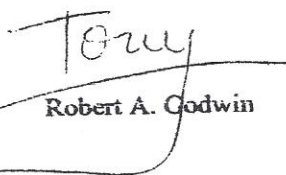
The Board can create rules and regulations to govern activities permitted and activities prohibited within the community. Such rules or regulations should be reasonable. There may be some issues raised by a home owner that the association should absorb, others for the benefit of the home owner alone might be subject to assessment against the home owner. Before assessing any home owner expenses for items other than those expressly set forth in Section 7, a notice should be sent to the home owner prior to the association incurring the expense, to permit the home owner to resolve the matter before any expense is incurred.

It can impose the cost of enforcement or evaluating and resolving any issue presented to the community association or for resolving any dispute between home owners or to obtain information or advice from professionals for any improvement to a member's premises or the removal from any professional, to require payment of all expenses, fees and costs.

I have attached a draft of general Rules and Regulations to cover this contingency. I believe a regulation may be passed by the Board of Directors without the vote of the general membership of the community association.

If I have missed anything or if you wish anything added, please call.

Regards,


Robert A. Godwin

RAG:jck
Enclosure