**The proposed new declaration has 11 articles. This outline has broken the 11 articles into three groups – 5, 3, 3, and uses the first letter of each article as a visual-memory aid. So, 1-D is first article and D stands for Definition. 2-E is second article and E stands for Establishment of…. So on and so on.**

**Article#/Memory aid letter related to the Article**

**1-D** Definitions: common elements (General and Limited), common expenses and assessment, improvements, community CIC, limited common elements, owner, Unit, Unit boundaries

**2-E** Establishment of condominium: #units, allocated interests, description of Unit, easements

**3-M** Members and Voting rights

**4-A** Association, The HOA: Purpose, duties, enforcement, liens indemnification, limited liability

**5-C** Covenant to assess and pay: Creation of powers, purpose, apportionment common exp, assessments, Reserves, Notice to lien holders, non-payment, lien priority, working capital assessments

**6-M** Maintenance Responsibilities: Owner – Assoc responsibilities; easement for maintenance/repair/replacement (MRR)

**7-A** Architectural Control Committee (ACC): Approvals, failure to act, guidelines, liabilities, waivers

**8-I** Insurance/Condemnation: Insur carrier, owner insur, prop insur Units and Common Elements, liability, fidelity, work and liability comp, duty to repair, condemnation, duty payment deductible, disease

**9-R** Restrictions, Use: Residential purposes, vehicle restrictions, leasing-occupancy, amenities, use common area, reallocation limited common, use or common, owners liability for damage, pets, use causing loss of insurance, smoking, vermin

**10-A** Amendment/Termination: Technical, clerical, typo or clarification amendment, underwriting, amend by owners, recording of amendments, termination

**11-G** General Provisions: Compliance and enforcement, severability, registration of owner by mailing address, owner caused damages, final determination, conflict of provisions, challenge to this amendment.