

ACTION OF THE BOARD OF DIRECTORS OF CREEKWOOD TERRACE CONDOMINIUMS

August 1, 2026

Pursuant to the provisions of the ByLaws of the Council of Co-Owners of the Creekwood Condominium Association, Inc. dated May 9, 2002 which provisions authorize the Association to impose sanctions on Unit Owners, including, without limitation, reasonable monetary fines which shall be considered Assessments. The elected members of the Board of Directors of the Council of Co-Owners of the Creekwood Condominium Association, Inc., a Kentucky nonprofit corporation, hereby unanimously adopt the following rules containing penalties for violations of the Master Deed, ByLaws and the Project Rules (hereinafter referred to as the "Governing Documents") for Creekwood Terrace Condominiums:

ENFORCEMENT OF GOVERNING DOCUMENTS

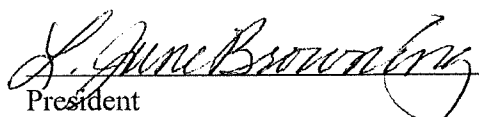
Resolved, that in order to enforce the rules and restrictions of the community for protection of public safety, uniform appearance and the property values of Creekwood Terrace Condominiums, the following policy for infractions of the Governing Documents has been adopted by the Board and will be enforced, with or without written warning, as outlined below:

1. Unit Owner will be sent a courtesy reminder letter outlining the alleged violation of the Governing Documents and allowing the Unit Owner an opportunity to correct before a formal warning is issued.
2. If the violation is not corrected within ten (10) days, the Unit Owner will be sent a warning letter allowing another 10 days to correct. The letter will advise that if the violation is still not corrected, then starting on the 11th day following the warning letter a fine will be charged against their account.
3. Should the correction of the violation not be possible within the time frame allowed, or if the Unit Owner challenges the existence of the violation itself, the Unit Owner may send a written letter to the Property Manager with any and all corresponding documentation within 10 days from the date of the letter, whereby the Unit Owner can request an extension of time to comply, or challenge the violation itself by outlining the reasoning to support that a violation had not actually occurred. The Unit Owner also has a right to request a hearing before the Board to outline the reasoning for the request or challenge. If no hearing is requested within 10 days of the violation, the Property Manager will respond with the determination of the Board within 10 days of the receipt of the extension request or challenge. In the event a hearing is requested, the Board will schedule a special hearing

within 10 days of receiving the request to allow the Unit Owner the opportunity to be heard and to consider the merits of the challenge/request. At the conclusion of the hearing, the Board will render a determination as to whether the violation had occurred based on the evidence before it.

4. Upon a Unit Owner's failure to comply within forty five (45) days of the first notification of violation, the Association may take action as necessary to remedy therewith and the Unit Owner shall immediately upon demand, reimburse the Association all expenses incurred in so doing, which may be inclusive of, but not limited to, reasonable attorney fees and costs in enforcing.
5. Should the same violation occur again, the Board reserves the right to fine the Unit Owner without the benefit of a warning letter.
6. Warning letters are not sent for violation of any Metro City Ordinance, NFPA Fire Code, major vehicle repairs or for failure to clean up after pets. Additionally, an owner is required to reimburse the Association for any damage they may cause to a common area. The Unit Owner will receive a letter outlining the alleged violation/damage and the amount that will be charged against their account. Repeat violations will incur additional fines.
7. Any unpaid fine shall constitute a lien. The Unit Owner shall be responsible for all collections, including attorney's fees and costs of the unpaid fine.
8. In the case of a violation by an approved tenant or other resident, the notice will be sent to the tenant with a copy to the Unit Owner. All fines are added to the account of the Unit Owner.

Adopted by the Board of Directors of the Council of Co-Owners of the Creekwood Condominium Association, Inc.

 7/31/2026
President Date

 7-31-2026
Treasurer Date

Anne Harris 7/31/26
Secretary Date