

LOMA ALTA TOWERS OWNER’S ASSOCIATION, INC.

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1 RULES AND REGULATIONS

1.1 Introduction

These Rules and Regulations have been adopted by the Board of Directors of Loma Alta Towers Owner's Association, Inc., at a meeting held July 30, 2009, and have been promulgated in accordance with the Articles of Incorporation of Loma Alta Towers Owners Association, Inc., dated April 21, 1988, as amended March 20, 1992, and with the By Laws of Loma Alta Towers Owners Association, Inc., as filed in the Office of Judge of Probate of Baldwin County on April 28, 1988, and after considering comments made by owners.

The purpose of these Rules and Regulations is to provide owners and lessees with guidelines for preserving their rights and privileges.

1.2 Address

Residents should describe their address as follows: 100 Tower Drive, No. _____, Daphne, AL 36526.

As a general rule, the U.S. Postal Service will not deliver mail to this address without the unit number displayed or the designation "Office" on the item to be delivered.

1.3 Units

1.3.1 General Use of Units and Restriction

- Use is to be consistent and in accordance with Sec. 9. Use Restrictions. Declaration of Condominium of Loma Alta Towers, page 38, which is incorporated herein by reference. In addition, owners and lessees shall observe the following:
- A unit shall be used as a single-family residence only. A single family is defined as a family unit including grandparents, children and close relatives or any one couple (two people) living together.
- No articles that will constitute a fire hazard may be stored in any unit.
- No flame-producing grills or other similar devices are permitted to be used or stored on any of the balconies of the residents' units or within 10 feet of any structure on the premises. Electric grills are permissible but must be placed at least 12" (twelve) from building walls when hot.

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- All units have been provided with a working fire extinguisher. This extinguisher has been placed in the unit's utility closet and should not be removed from the closet of the unit. If the fire extinguisher is not available at the time of the annual inspection, the unit owner will be billed by the association for a replacement.
- A door name plate of a type approved by the Board of Directors may be mounted in the place and manner approved by the Board of Directors.
- Owners on each floor may decorate the interior common elements of their particular floor but must first meet and agree on a plan. No 110 volt devices may be installed in hallways without written permission of the Board.
- Interior common element decorations may not block access to units as defined by the police, fire department, or EMT services.
- No decorations are permitted that change the appearance of the common elements including balconies. Residents shall not paint, decorate, or illuminate any common elements of the exterior of the building or display plants or other objects upon balconies or railings or exterior window sills or ledges that would be publicly visible.
- Residents may not use the maintenance closets located on each floor for storage of personal property.

1.3.2 Maintenance of Individual Units (SEE ATTACHMENT B)

- Maintenance responsibility of individual owners shall comply with Section 4. The Unit, page 17, Declaration of Condominium of Loma Alta Towers. In addition, the following is specifically required of owners:
- Owners shall replace worn-out rollers on sliding glass doors in order to minimize noise when the doors are used.

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1.4 Common Areas: Use, Maintenance, and Repair

1.4.1 General

- Fire escapes, halls, stairways and landings are for ingress and egress to and from units and shall not be obscured by any items, including, but not limited to the following: carts, carriages, bicycles, garbage cans, supplies, etc.
- Smoking is prohibited in the hallways, stairways, elevators, lobby, pool club house, fitness center, and racquetball courts.
- Residents, visitors and contractors shall not store any waste, rubbish, debris, or other unsightly materials on or in the common areas. Construction debris must be removed daily.
- While the Association is responsible for repairing and painting all common areas, including balconies, unit owners are responsible for cleaning balcony floors, windows and for replacing exterior balcony lights including bulbs and fixtures.
- Since maintenance of common areas is the responsibility of the Association, residents shall not voluntarily attempt to maintain or perform repairs in these areas without written consent of the Board of Directors.
- Cell phone towers and related equipment are located on the roof. Access to the roof must be arranged with the Manager. Anyone accessing the roof should be aware of posted hazards.

1.4.2 Equipment

- Equipment owned by the association, such as, but not limited to the following: exercise equipment, furniture dolly, wheelchair, shall be used only for purposes intended.
- Residents should report any equipment failures to the Manager.
- Residents shall not place equipment in common areas unless it is donated to and accepted by the Association and with prior written approval of the Board of Directors.
- The Association shall control individual common area thermostats.
- Residents may use carts owned by the Association to transfer goods from the ground floor to individual units. The resident shall return the cart or carts immediately thereafter for use by other residents.

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- Residents are liable for all damage caused by misuse of equipment by themselves or by their guests.

1.4.3 Buildings

- No one may mount any object upon the exterior or roof of the buildings without the written approval of the Board of Directors.
- No one shall alter, construct, add to or remove any article from the common elements without written consent of the Board of Directors.
- Access to the roof of the building is prohibited except for official purposes.

1.4.4 Elevators

- The south elevator is designated as a “service” elevator and is equipped to hold pads and carpet that must be installed prior to moving in or out of the building and prior to having construction work done in the building. Residents shall contact the Manager to ensure that pads and carpet are furnished when required.
- The red button located in each elevator is for emergency use only.
- In the event of a power failure, the Association's exterior generators will provide electrical power to the elevators and hall lights in the main building, front door access, main gate access, and fire escape stairwell lights.
- If you experience a mechanical failure while on the elevator, please use the emergency telephone in the elevator to notify the service company which in turn will call for help.
- Do not use the elevators in the event of fire. If a fire alarm sounds, the elevators will go to a noninvolved floor, allow passengers to exit, and will cease to function. Exit the building via the east stairwell that leads to the outside of the building.

1.4.5 Lobby

- Lobby doors must remain locked at all times.
- Residents and guests returning to the building from the swimming pool should not enter the building without a cover-up, nor should they sit on lobby furniture in wet bathing suits or walk through the lobby barefoot for safety purposes.

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- The bulletin board in the lobby is for internal communications only. Advertising and/or soliciting business on the bulletin board is prohibited. Please consult the Association president for specific questions regarding notices you would like to post.
- The bulletin board located outside the Manager's office is available for advertising and for posting other notices.

1.4.6 Parking: Residents and Visitors

- The Association has assigned each unit one parking space in the garage. Each assigned space is clearly marked with the applicable unit number.
- From time to time the Association has additional garage parking spaces for rent. A resident interested in an additional garage parking should contact the Manager.
- Residents and visitors should not park in an assigned parking space unless it is assigned to their unit or unless they have permission to do so from the unit owner. The unit owner must advise the manager of the arrangement.
- The parking spaces in front of the building are allocated as follows: one short-term visitor space; two short-term resident spaces; and one handicapped parking space. A temporary loading space is designated with white stripes alongside the building at the entrance.
- Parking large recreational vehicles in the Loma Alta parking lot, such as, but not limited to campers, boats, gliders and trailers, is not allowed without the prior written approval of the Board of Directors. Long-term parking of the type vehicles mentioned above is not permitted.
- Contact the Manager for information regarding parking motorcycles, small recreational vehicles, golf carts, bicycles and other similar items. If necessary, the Board of Directors will determine the permissibility of parking the vehicle in the Loma Alta parking lot.
- Visitors should park in undesignated or unmarked spaces in the Loma Alta parking lot.
- Residents may not park non-working or unsightly vehicles in the Loma Alta parking lot.
- Residents may load/unload or wash their vehicles in the area closest to the ramp at the rear of the building; however, this is not a designated parking space.

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1.4.7 Recreational Facilities

- The use of recreational facilities is limited to residents and their guests.
- Use of all recreational facilities is limited to the times that owners/residents are on site.
- The following recreational facilities are available: Swimming Pool, Pool Club House, Tennis Court, Racquetball Courts, and Fitness Center. The recreational facilities are designed for specific use and no other uses are allowable. (SEE: ATTACHMENT C)

1.5 Children

- Owners and residents must insure that children do not play in the lobby and hallways or play with any Loma Alta equipment.
- Skating and bicycling are not permitted in the Loma Alta common areas.
- See Attachment C: Individual recreational facility rules for specific information about permissible ages for children using Loma Alta facilities unaccompanied by an adult.

1.6 Pets

- Only one house pet (dog or cat) per unit is permitted. The adult weight of the pet may not exceed fifteen (15) pounds.
- All pets should be kept inside the owner's unit unless accompanied outside and must be on a leash at all times.
- Pets are not allowed in the recreational facility areas.
- Pet owners are solely responsible for curbing their pets and immediately cleaning up and disposing of pet excrement deposited inside the common areas of the Loma Alta complex.
- Residents may not permit their pet to disturb other residents and their guests.
- Pets must be immunized and licensed as required by applicable law.

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1.7 Security

- The Association has installed the following security devices: electronic entry gate device; electronic front door device; combination lock on rear entry gate; keyed entry to storage areas and all public entry doors; keypad entry to roof and other secure areas; and security camera system in various locations throughout the complex.
- See the Manager to purchase additional front door access “fobs”.
- All keys issued to owners by the Association remain the property of the Association and may not be duplicated. Owners may replace lost keys through the Association at a cost of \$100.00 per key.
- Owners are responsible for accounting for keys and key fobs issued to them by the Association that they in turn give to their guests or lessees.
- If an act of an owner causes any of the security systems to be jeopardized the owner will be responsible for the cost of refitting locks, making keys or replacing/repairing/recoding other security devices.

In addition, residents should observe the following:

- Keep unit doors locked at all times.
- Close and lock all public entry doors.
- Report any defective security device to the Manager or Board Member.
- Do not permit solicitors entry without an appointment.
- Require visitors to use the electronic entry system.
- Contact the Manager to establish routine entry for domestic help and contractors.
- Advise the Manager if there is a change in entry for domestic help and contractors.
- Notify the Manager of any planned deliveries.
- Immediately report any suspicious person or persons and any suspicious activity to the Manager or Daphne Police Department if appropriate.
- Provide the Manager with a unit access key in the event the owner's unit must be accessed in case of emergency such as fire, flood or medical necessity. Repair of forced entry damage remain the responsibility of the unit owner.
- Notify the Manager or a Board Member in advance if the resident requires access to the double gates at the back of the complex since these gates are never left unlocked.

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1.8 Trash and Waste Disposal

- Residents should use the unit's garbage disposal to dispose of perishable waste.
- Place all items for disposal in the trash chute in a well-sealed bag not to exceed a thirteen-gallon (tall kitchen) bag.
- The following items cannot be compacted and/or may clog the chute or cause foul odors and should not be put down the chute:

Perishables	Wire Hangers	Glass
Carpeting	Loose Rags or Paper	Cat Litter
Corrugated Boxes	Boxes Larger than a Cereal Box	Bundled Paper
Anything burning or Flammable	Bundled Magazines	

- Residents should bag all other trash and hand-carry it to the disposal bins in the ground floor utility room which also contains bins designated for voluntary recycling of paper, plastics and aluminum cans.
- Residents should not dispose of any type waste such as dirt, dust or cigarettes from any balcony or window.

1.9 Manager

- The Association has hired a Manager to oversee the day-to-day operations of the grounds and building.
- Please make all requests for common area service concerning Association property directly to the Manager. The Manager will keep a log of all such requests and will prepare a monthly report for the Board of Directors. If the Manager cannot provide the service requested, the Manager will immediately notify the Chairman of the Building Committee.
- The manager may be contacted from 8:00 a.m. to 5:00 p.m., Monday through Friday, as follows: Tel. 626-6064 (office); 508-7025 (cell). You may also leave a written message in the drop box outside the Association's office.

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1.10 Association Dues (Assessments and other Payments)

- Mail monthly assessments and other payments to Loma Alta Towers Owners Association, 100 Tower Drive, Office, Daphne, AL 36526, or deposit your payment in the drop box outside the Association's office.
- Monthly assessments are due on the first day of the month and become delinquent after the 15th day of the month at which time the Association will charge the owner a late fee for each delinquent month. The Manager will mail a notice of delinquency to the owner with demand for payment of the late fee.
- Owners who are delinquent in paying their monthly fees may be required to pay the outstanding balance of that year's total assessment.
- The Board of Directors will set the monthly assessment and late fee annually. The Board will also notify owners of the monthly assessment and late fee when set at the Annual Meeting by written communication. (See ATTACHMENT E, FEES AND MEETINGS.)

1.11 Committees

Each year the Board of Directors assesses the need for committees and will appoint owners to these committees to consider issues affecting the Association that arise from time to time. Examples of committees are as follows:

- Standing Committees
 - Building
 - Grounds
 - Financial
 - Social
- Ad Hoc Committees
- Appointed as needed.

If an owner or resident is interested in serving on a committee, please notify the President/Chairman of the Board.

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1.12 Moving In and Out of Loma Alta Towers (SEE ATTACHMENT F)

1.12.1 Deliveries: Furniture, Appliances, Construction Materials

- The manager sets up wall padding and floor coverings prior to the delivery of any furniture, appliances and construction materials in order to protect the elevator designated for deliveries.
- In order to facilitate the padding and floor covering, owners or owners' lessees must schedule all deliveries with the Manager no less than 24 hours prior to the time of delivery. Deliveries scheduled for a Monday must be scheduled on the previous Friday.
- Deliveries may be scheduled Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. and must be completed by 5:00 p.m.
- All furniture and appliance deliveries must be made through the back door of the building.
- The owner, lessee or designated appointee must be present for a delivery. The Manager will not accept deliveries on behalf of an owner, les or appointee. Additionally, deliverymen will not be permitted to leave furniture or appliances in the hallway outside a unit.
- Delivery personnel must remove all packing materials associated with a delivery from the premises and may not deposit this material in the Association's trash receptacles nor may delivery personnel leave such material outside the Association's back gate. The Association may impose a fine on the owner for noncompliance with this rule.
- Delivery personnel may not use Loma Alta equipment.

1.13 Rules and Regulations Enforcement

The Board of Directors, as governed by the Declaration of Condominium of Loma Alta Towers, will enforce all rules and regulations without bias or prejudice. Unless the Board deems that more immediate action is necessary, the Board will adhere to the following:

- Serve written notice of the violation upon the owner by mail or by hand delivery, with a copy retained in the Association's files. (If the violation was committed by a lessee, the Association will serve notice on the owner as noted above and will also serve notice in the same manner on the lessee.)

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- A second written notice (with a copy retained in the Association's files) will be served on the owner (and lessee if applicable) with notice of a date set for hearing.
- On the date set for hearing, the owner may discuss the matter with the Board and notify the Board of any exculpatory circumstances.
- After hearing or if the owner fails to appear at the appointed time, and if the matter cannot be resolved in this instance, the Board will determine the amount of the damages and if it will impose a fine upon the owner for noncompliance.
- If the Board imposes a fine and/or assesses damages, it will notify the owner in writing by mail or hand delivery of the amount of the fine and will also notify the owner of the time period in which to pay the damages or fine in accordance with the Bylaws of Loma Alta Towers Owners Association.
- If the owner does not pay the damages and/or fine, the Association will seek remedies available under the laws of the State of Alabama.

1.14 Television Service

Both satellite and cable television are available to owners and lessees. Contact the Manager for information regarding installation of either satellite or cable television. Please see Heading 1.3.1: UNITS, General Use of Units and Restrictions.

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1.15 Attachments

1.15.1 ATTACHMENT A: LEASING GUIDELINES FOR LOMA ALTA TOWERS UNITS

1.15.1.1 GENERAL

1. The unit must not be delinquent on monthly or special assessments.
2. No more than 9 units may be leased at any time at Loma Alta Towers (LATOA or Association). Once 9 units have been leased at LATOA, no further units will be leased. Manager should maintain a list of owners who wish to lease in the future should a leased unit changes status.
3. Owners who lease their unit(s) have full accountability to the Association for the actions of their tenants.
4. The owner must ensure that tenants understand and abide by the Condominium documents and rules and regulations published by the Board of Directors. The owner is responsible for providing copies of the rules and regulations to their tenants. The Board may impose fines upon the owner when a tenant violates rules and regulations.

The Manager will not show units to prospective tenants or handle maintenance problems within a unit. The unit owner is the primary contact at Loma Alta Towers. The Manager will be available and will respond to general problems such as water leaks, damages to common areas, special garbage requests, reporting existing hazards, other emergencies, etc. Neither the Board, its members nor the Manager is the agent of the owner.

1.15.1.2 SPECIFICS

- Unit owners must use a rental form approved by the Board of Directors. Before a tenant will be allowed to occupy a unit, the owner must file a copy of the approved, executed lease with the Manager one full business day before the scheduled move-in date.
- Units may not be leased for less than 12 months. After the 12th month, month-to-month extensions are permitted.
- Units may only be leased as single-family residences and may not be used for business or commercial purposes.
- All rental arrangements with tenants must be made between the owner and the tenant. The Manager will not become involved in this process.
- Unit owners must also ensure that the tenant receives a copy of the Rules and Regulations, all keys needed and that the tenant understands the security system.

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- Tenants are subject to Attachment F: MOVING IN AND OUT OF LOMA ALTA TOWERS.
- Tenants must provide the Manager with their telephone number so that the Manager will be able to program the number in the LAT security program. Either a landline telephone number or a cell phone number with Caller ID is acceptable.
- The owner must also advise the tenant about garbage and trash disposal and trash chute limitations. Food refuse should be disposed of through the unit's kitchen sink disposal in order to avoid unpleasant odors in the Loma Alta utility room. The utility room also contains bulk recycling containers for voluntary recycling.
- The owner must also advise tenants about the use of shopping and luggage carts and that these items must be returned immediately after use to the utility room. All residents should breakdown all boxes before placing them in the compactor room.
- Unit owners should also explain to their tenants the rules and regulations about car parking, recreational facilities and use of the exercise room.
- The Association has restricted owners to having one pet with an adult weight of 15 pounds or less per unit. This rule applies to lessees as well. Residents who have a pet must immediately remove any animal excrement deposited in common areas, must ensure that their pet does not disturb other residents and their guests, and must adhere to all other regulations pertaining to pets such as the leash law and immunization requirements.
- Owners should also advise their tenant how to arrange for electrical service and satellite or cable television service.
- Owners must provide their tenants with instructions to follow when air conditioning, kitchen appliance, plumbing, etc. problems occur. The Manager will not become involved with these issues unless the problem concerns common areas such as water heater leaks or overflowing toilets which affect other units or common areas.

1.15.1.3 SUMMARY

The Board and the Manager are required by the LAT Owners Association to carry out their primary responsibilities with condominium owners only. Owners are responsible for conveying all relevant information to their tenant. The Association will, however, provide tenants with notices from time to time that affect the day-to-day operations in the complex.

***1.16 ATTACHMENT B: GUIDELINES FOR
RENOVATING/REDECORATING OR ALTERING A UNIT (June 4,
2021)***

1. The owner of the unit is ultimately responsible for all actions ensuing from work performed in a unit and is responsible for acts of all personnel performing the work. Owners should make sure that they have adequate liability insurance coverage and the Association requires that any contractor a unit owner engages is properly licensed and bonded, and carries proper insurance both on their company and their employees.
2. A Certificate of Liability Insurance (COI) for Commercial General Liability, Automobile Liability and Workers Compensation and Employers' Liability must be provided to the owner and LAT office prior to any contractor beginning work in a unit. A sample COI is included in this attachment. The purpose of obtaining valid COI(s) from contractors is to limit risk exposure to the unit owner and the Loma Alta Towers Owner Association (LATOA) in case a contractor damages unit or LATOA property or a worker suffers injury while on LATOA property. Many small contractors do not carry workers compensation insurance and if they refuse to obtain it, they are not allowed to work at LAT. If a contractor is insured by different companies, a COI is required from each company. Key elements of an acceptable COI are: Current date; name(s) of insurers, policy number(s), limits - \$1,000,000 is recommended for commercial general liability and workers compensation policies; the box for ADDL INSD for commercial general liability and automobile liability must contain a "Y", the box for SUBR WVD for workers compensation must contain a "Y"; signature of insurer representative, list Loma Alta Towers Owner Association and the owner's name and address in the CERTIFICATE HOLDER box; and add the statements in the sample COI in the DESCRIPTION OF OPERATIONS box. Most insurance companies will charge the policy holder for the ability to name additional insured and to waiver subrogation so expect the contractor to charge the owner for this expense. The manager, LATOA Board President or the Board Building Committee chairperson must approve all COIs before work can begin. The process is normally slow so start the COI process early.
3. The owner must advise the Manager that the owner plans to have work done in a unit before any contractor will be allowed on the premises. Once advised, the Manager, and only the Manager, will activate the special contractor access procedure for the contractor's entry onto the premises. Contractors must enter the grounds through the rear gate.
4. The Board of Directors must approve all building design "alterations" within a unit that are not routine maintenance in order to insure that issues in areas related to structural, plumbing, electrical, fire protection, safety protection, etc., will not occur for the unit being altered or for adjacent units or for any common areas. The owner must submit a brief summary of the work to be accomplished within the unit, along

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with any required permits (e.g., from the City of Daphne) to the Manager or acting Manager no later than 10 days prior to the planned commencement of the work.

5. Actual contract work within a unit may only be performed on Mondays through Fridays and only during the hours of 8:00 a.m. and 5:00 p.m. Contractor personnel should leave the premises by 5:00 p.m. Unless there is an emergency, such as a water leak, contractors may not work at Loma Alta Towers on Saturday, Sunday, and legal holidays.
6. Any owner engaging a contractor to perform work lasting more than two days must make a deposit of \$250.00 to the LAT Manager to ensure that the contractor cleans up and hauls away all debris. The deposit will be returned to the owner upon completion of the job and once all trash and debris are removed. Contractors may not deposit debris and trash in the utility room on the ground floor of the building.
7. These guidelines apply to all owners who perform work on their units themselves.

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1.16.1.1 SAMPLE CERTIFICATE OF INSURANCE

LOMA ALTA TOWERS OWNER'S ASSOCIATION, INC.



FOR WORK IN AN OWNER'S UNIT CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
5/12/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
ABC, LLC
1234 ABC Lane
Gulf Shores AL 36542

CONTACT NAME: John DOE
PHONE (A/C, No, Ext): 251-111-2222 FAX (A/C, No): 251-111-2223
E-MAIL ADDRESS: john.doe@abc.com

INSURED
John Doe Construction
1 Tower Drive
Daphne AL 36526

LOMAALT-01

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A: Aspen Specialty Insurance Company	10717
INSURER B: Progressive Insurance Group	
INSURER C: Sheffield Group	
INSURER D:	
INSURER E:	
INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 678625463

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PRO-JECT ☐ LOC OTHER:		Y	CIUCAP003737-05	2/1/2021	2/1/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COM/POP AGG \$ 2,000,000 \$
B	AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ ALL OWNED AUTOS ☐ HIRED AUTOS ☐ SCHEDULED AUTOS ☐ NON-OWNED AUTOS		Y	1111122	2/1/2021	2/1/2022	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ UMBRELLA LIAB EXCESS LIAB DED RETENTION \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/ MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y	600-2021-0437900	1/1/2021	12/31/2021	☒ PER STATUTE ☐ OTHER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

John Doe Construction:

Additional Insured: Dave Treutel (100 Tower Dr., Daphne, AL 36526) and Loma Alta Towers Owner Association

Workers Compensation includes Waiver of Subrogation.

CERTIFICATE HOLDER

CANCELLATION

Loma Alta Towers Owner Association
and ~~Dave Treutel~~ OWNER'S NAME
100 Tower Drive UNIT number
Daphne AL 36526

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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ACORD 25 (2014/01)

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There Could Be Separate COIs for Liability and Workers Comp

LOMA ALTA TOWERS OWNER'S ASSOCIATION, INC.

1.17 ATTACHMENT C: RECREATIONAL FACILITIES REGULATIONS¹

Use of all recreational facilities is limited to the times when owners/residents are on site.

1.17.1 SWIMMING POOL RULES

1. Hours: 8:00 a.m. – 11:00 p.m. daily.
2. No music after 10:00 p.m.
3. Use of the pool is limited to residents and their guests.
4. All residents and guests must abide by the following rules:
 - Children under 16 years of age must be accompanied by an adult who is responsible for the child or children.
 - Guest use must be authorized by a resident of the towers. The Manager has been instructed by the Board of Directors to ask non-invited guests to leave the pool area.
 - The two gates providing access to the pool area are locked at all times.
 - Guests must also abide by all applicable rules and regulations issued by the LAT Association.
 - Proper attire must be worn in the pool area. Baldwin County laws require all toddlers and young children to wear special diapers called “swimmies” (available at Wal-Mart and other stores) under their bathing suits. No children wearing regular diapers are permitted in the pool.
 - Swimmers should use restrooms in the pool house.
 - No lifeguard is ever on duty. All persons using the pool do so at their own risk.
 - No diving permitted.
 - No running, shouting, boisterous games or disturbing music is permitted in the pool area.
 - No glassware, glass bottles, or any breakable items may be brought to the pool area.
 - No littering is permitted. Please clean up your area before leaving.
 - If you have moved furniture, please return it to its proper place before you leave. Please also lower umbrellas.
 - No wet swimsuits or clothes or bare feet are allowed in the lobby. Please wear a cover-up and shoes.

NOTE: There is an emergency-use-only telephone installed in the pool area. In an emergency, simply press the button and you will be automatically connected to 911. Both parties cannot talk at the same time, so after the operator has asked about the emergency, speak slowly and state the problem.

¹ A Loma Alta Towers Recreational Activities Waiver of Liability Form, available at the Manager's office, must be completed by any guests using Loma Alta Recreational Facilities. All completed forms must be returned to the Manager's office.

LOMA ALTA TOWERS OWNER'S ASSOCIATION, INC.

1.17.2 POOL CLUB HOUSE RULES

1. Hours: 8:00 a.m. - 11:00 p.m. daily.
2. Residents are responsible for opening and locking the doors at all times.
3. No loud music after 10:00 p.m. as per ordinance of the City of Daphne.
4. Use of pool clubhouse is limited to residents and guests only.
5. Children under sixteen (16) years of age are not permitted unless an adult is in the pool area.
6. Resident and guests in wet swimming suits are not allowed beyond the tile floor area of restrooms.
7. The Club House can be used as an extension of your home for card games, eating lunch, or visiting.
8. After use, the Club House should be restored to its normal condition.
9. No animals are allowed in the Club House.
10. No smoking.
11. Private parties: (All Club House rules must be observed)
 - The Club House can be reserved by residents for their exclusive use for personal private parties excluding Memorial Day, July 4 and Labor Day.
 - Reservations are to be arranged in the manner prescribed by the Manager.
 - Residents reserving the Club House are expected to arrange for their own clean up. If the resident chooses not to do so, there will be a minimum \$50 charged for such a service.
 - Residents reserving the Club House should inspect the facility before use, as they will be held responsible for any item broken, damaged, or stolen during the course of exclusive use.

1.17.3 TENNIS COURT RULES

1. Court hours: 8:00 a.m. - 10:00 p.m.
2. Proper attire must be worn by players including appropriately soled shoes.
3. No food is allowed on the tennis court.
4. Beverages are allowed in non-breakable containers only.
5. No animals are allowed on the tennis court.
6. Players must leave the court free of waste and debris.
7. Turn lights off after use.
8. Children under thirteen (13) years of age are not permitted on the tennis court unless accompanied by an adult who is responsible for the children.

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1.17.4 RACQUETBALL COURT RULES

1. Court hours: 8:00 a.m. - 11:00 p.m.
2. Proper attire must be worn by all players including appropriately soled shoes.
3. No food or drink is allowed on the racquetball courts.
4. No animals are allowed on the racquetball courts.
5. All players must leave the court free of waste and debris, turn lights off, reset thermostat, and lock door upon completion of use.
6. Children under sixteen (16) years of age are not permitted on the racquetball courts unless accompanied by an adult who is responsible for the children.

1.17.5 FITNESS CENTER (INCLUDING SAUNA) RULES

1. Hours: Always open.
2. Residents and their guests use the fitness center at their own risk.
3. Each user will be responsible for returning the equipment to its original position after use.
4. Proper attire must be worn by all users.
5. Children under sixteen (16) years of age are not permitted within the fitness center unless accompanied by an adult who is responsible for the children. Children under the age of sixteen (16) years may not use the exercise equipment under any circumstances.
7. No food is allowed in the fitness center.
8. No animals are allowed in the fitness center.
9. Playing on or with the equipment is not allowed.
10. Turn off sauna after use.

1.17.6 USE OF THE LOMA ALTA OWNERS ASSOCIATION GRILL

1. Read the instruction sheet under the lid of the BBQ grill.
2. Turn gas on at top of gas tank.
3. Open lid to the grill before lighting burners. Turn gas on with center knob and push auto start. You may then turn on as many burners as needed.
4. NOTE: A spare tank of gas is available when needed. Please see the Manager for details when reserving the grill.
5. Use a wire brush only to clean grates. Wipe off the exterior of the grill with a damp cloth or sponge. This BBQ grill belongs to everyone so please leave it as you found it.
6. There is a grease collection drawer in rear of unit. Please empty it after each use.
7. Please remember to turn gas burners off first, then turn gas tank off.
8. Use grill sign-up sheet located on bulletin board outside Manager's office.

***1.18 ATTACHMENT D: TIPS AND RECOMMENDATIONS ON
MAINTENANCE REPAIR AND INSURANCE (July 30, 2009)***

Condominium living (especially in a high rise) presents different considerations than in other community living circumstances. The information listed here is designed to help individual unit owners/residents understand their responsibilities versus those of the Association, how maintenance of their units helps both the Association and themselves in the long run, how to avoid some costly repairs, and what to consider insuring within their units. Repairs and problems should be reported to the Manager, especially those dealing with balconies and windows. (See Documents regarding decorations and damage.)

1.18.1 INSURANCE

The Association insurance covers the common elements and the structure of individual units up to and including the unfinished walls, floors and ceilings. All internal equipment, appliances, fixtures, and furnishings are the responsibility of the individual and should be covered by a homeowner's policy. You may also want to consider special coverage for water damage from the sprinkler system, earthquake insurance, etc., which can usually be added for a nominal cost to most policies. (Ask for credit on our having a fire alarm and sprinkler system and for the close proximity of the Daphne fire station.)

1.18.2 PLUMBING AND ELECTRICAL

All plumbing and electrical repairs and maintenance within a unit are the responsibility of the individual unit owner. However, some problems may extend to, or be coming from, other parts of the building and therefore need to be attended to immediately, particularly any electrical shorts or water leaks. Dripping or leaking faucets and toilets are wasteful and expensive and increase the association's water bill, paid through the monthly fees. Also, slow draining plumbing will eventually clog.

1.18.3 AIR CONDITIONING AND HEATING UNITS

The air conditioning and heating units inside your condominium (as well as all other appliances) are the responsibility of the unit owners. Good maintenance can prevent problems and breakdowns (and prolong the life of the compressors which are located on the roof and are also the individual owner's responsibility). Air conditioning and heating units should be checked yearly and the filters changed regularly (about four times a year).

The filter is located on the lower part of the AC unit. There is also a white PVC drain pipe coming out of the AC unit which may have a screwed-on cap where the pipe drops down. This pipe can clog and overflow, and therefore it is recommended that a cup of half water and half cup of bleach should be poured into this pipe periodically (about four times a year) to keep it clear.

The Association recommends that residents turn off the main water valve in their unit if the resident expects to be absent for extended periods of time.

LOMA ALTA TOWERS OWNER'S ASSOCIATION, INC.

1.19 ATTACHMENT E: FEES AND MEETINGS (July 30, 2009)

1.19.1 Monthly Assessment and Other Payments

Address and mail to:

Loma Alta Towers Owners Association, Inc.
100 Tower Drive, Manager's Office
Daphne, AL 36526

OR
Deliver to drop box next to the Manager's office.

Due:	1st of the month
Delinquent:	After the 15th of the month (when a late fee is charged)
Late fee:	\$20 per month for each monthly payment that is past due. Owner is also subject to acceleration of current year's balance. Notification of delinquency will be made by the Manager.

1.19.2 Additional Garage Parking Space Rental (available on first come/first served basis):

- \$180.00 per year, or \$15.00 per month.

1.19.3 Change of Residence Within the Building

- Fee: \$50.00 for change of a residence, regardless of amount of possessions moved due from owner
- Refundable damage deposit: \$250 from resident moving.
- See Attachment F.

1.19.4 Meetings

- The time and day of the monthly Board of Directors' meetings are set by the incoming Board of Directors each year and posted regularly on the bulletin board.
- Owners are welcome to attend the monthly Directors' meetings. However, any owner wishing to request an item for the agenda must submit it in writing to the President of the Board 24 hours in advance of the meeting.
- The Annual Meeting is held during the month of December. The meeting will be called by the outgoing Board of Directors of the Association. Any agenda items must be received seven (7) days prior to the scheduled meeting. (See condominium documents regarding proposed amendments.)
- Proxies must be filed with the Secretary prior to the start of the annual meeting. (Proxies may only be voted by the Secretary or another owner.)
- Once a year a Special Meeting of the Board of Directors is called to approve the new annual budget. The Treasurer, Secretary or officer designated by the Chairman of the

LOMA ALTA TOWERS OWNER'S ASSOCIATION, INC.

Board shall transmit a copy of the prepared budget to owners 30 days in advance of and along with the notice of the Special Meeting. Comments and suggestions regarding the new budget must be sent to and received by the Chairman of the Board at least 14 days prior to the scheduled meeting.

1.20 ATTACHMENT F: MOVING IN AND OUT OF LOMA ALTA TOWERS (July 30, 2009)

1. A resident or lessee must make moving arrangements with the Manager at least two (2) working days prior to a move, but not less than one (1) working day under special circumstances. The following fees must be submitted to the Manager prior to the move:
 - \$100.00 move-in fee
 - \$250.00 damage deposit (The damage deposit will be returned if no damage is done.)
 - \$50.00 move-out fee
2. Monday through Friday, between 8:00 a.m. and 5:00 p.m., excluding holidays are the only designated move-in/move-out days and times.
3. If a move extends beyond 6:00 p.m., the Association will impose an additional \$25.00 fee for that hour or partial hour.
4. No move-in/move-out is permitted after 6:00 p.m.
5. The Manager will pad the walls and place carpet on the floor of the south elevator which is the only elevator residents may use for moving in or moving out of Loma Alta Towers.
6. Residents who have hired movers should advise the movers not to exceed the posted weight limits inside the elevator and not to block passageways in front of elevators and mailboxes.
7. The Manager will schedule only one move per day.
8. Large moving vans must park at the curbside in the street at the back gate.
9. Residents or lessees should ensure that their mover moves all goods in or out of the building through the back doors. Residents should also abide by this rule if they are moving their own property in or out of the building.
10. Do not use the front entrance for any move-in/move-out or any appliance or furniture delivery.
11. The owner or an appointee must be available during a move.
12. Owners are responsible for all damage done by movers when both their property or the property of their lessee is moved in and out of the building.

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1.21 ATTACHMENT G: Drone Usage (August xx, 2020)

1. Owners, lessees and guests are not permitted to operate any form of drone anywhere on or above Loma Alta Towers property at any time with the exception for realtors noted in paragraph 2 herein below.
2. Owners wishing to sell their unit may complete the form below along with their realtor for the express, limited purpose of recording aerial video to be used for marketing their unit. The form must be signed by the unit owner and the realtor, and approved by the Manager, the LATOA Board President, or the LATOA Building Committee Chairperson. A twenty-four (24) hour notice must be provided after the approval has been signed in order to alert LAT residents of drone use around the building and pool area.
3. The purpose of this attachment is to ensure that safety procedures are followed and that all residents are aware the drone will be used.

1.22 AMENDMENTS TO RULES AND REGULATIONS

The Board of Directors may add, amend or repeal any consent or approval given under these rules and regulations.

The failure by the Board to enforce any or all of these rules, or changes to these rules shall in no way imply that all rules are not in force and are not enforceable. See: Sec. E, NO WAIVER OF RIGHTS, Declaration of Condominium of Loma Alta Towers, page 45.