



CEDAR TREE VILLAGE HOMEOWNERS ASSOCIATION
 P.O. BOX 1438
 BETTENDORF, IOWA 52722
www.cedartree.org
CTVHAEM@gmail.com Email

BASIC INFORMATION FOR HOMEOWNERS!

**NO RENTAL Policy is in force for any home purchased after 9-23-2011 in CTVHA.
 Each home must be owner - occupied by the listed deed holder of record.**

INSURANCE POLICIES per covenants:

1. NO CONDO POLICIES ALLOWED! CTVHA COMMON GROUND INSURANCE DOES NOT COVER YOUR BUILDING.
2. This association does not insure any portion of the homeowners property, inside nor outside!
3. Homeowners must insure entire home, garage and property themselves using a replacement cost coverage policy HO-3 or 5.
4. Insurances will list CTVHA as additional insured so we can coordinate roof and siding repairs using their homeowners insurance as needed.

Please have your insurance company send copies of your insurance policy showing that we are additional insured to the CTVHA office at PO Box 1438, Bettendorf, Iowa, annually upon renewal.

Contact Arthur J. Gallagher & Co. @ 563-322-3521 for particulars of the CTVHA common grounds liability insurance.


Cedar Tree Village Homeowners Association is a "not-for-profit" (PUD) Planned Unit Development.

Association Documents below are listed by file numbers and can be found online at the Scott County Recorder's Office using <http://www.scottcountyiowa.com/recorder/> or online at cedartree.org

TITLE	FILE #	DATED
Article of Incorporation	1976-23408	12-17-1976
Restrictive and Protective Covenants and conditions	2010-00029337	10-19-2010
Affidavit: <u>NO Rental of Dwelling Units</u>	2011-00026097	09-23-2011
By-laws of Association	2011-00007877	03-25-2011

Current homeowners must pass on these two items to new homeowners at closing:

1. Metal Pool Key, is a \$35 expense to homeowner if lost or not passed on for replacement.
2. Any remaining current years dues coupons as illustrated below.



MONTHLY SERVICES
 CEDAR TREE VILLAGE HOMEOWNERS ASSOCIATION
 P.O. BOX 1438 BETTENDORF, IA 52722
www.cedartree.org

Name & Address	Amount Due
Stage Lot	Date Due

Monthly association fees are due the 1st of the month. Please return this coupon with your remittance for the corresponding month being paid. Thank you.

Questions? Please call:
Robert Anderson, Treasurer, CTVHA
 563-528-4481 Cell
CTVHAEM@gmail.com

WELCOME, WELCOME, WELCOME!

A few notes of things the office needs from you as we start our new shared adventure in CTVHA.

1. You will need a homeowners insurance policy for your home and garage and property. CTVHA does not purchase nor include any insurance on or in your property, home or garage. Please tell your insurance agent that we need a HO3 or HO5 policy coverage listing CTVHA as additional insured (additional interest allowed) so we get real time notice of your insurance action. This is a covenants requirement.
2. Make no changes to your home until you contact the web site at CTVHAEM@gmail.com with your written requests of any nature involving the physical home.
3. Refer to our latest CTVHA Directory for contact numbers for questions. We try to show all things about this association as we find the need for them in both the Directory and the Web Site: cedartree.org.
4. The annual dues are \$1,560 per year per home. They are payable in 12 monthly payments of \$130, due on the first of each month. A \$25 late fee is charged at the beginning of the following UNPAID month.

Thanks,



Bob Anderson
CTVHA Treasurer

Contact me at email: ctvhaem@gmail.com
or phone: 563-528-4481 from 9AM to 5PM Weekdays