

Diamond Cove

Handbook

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INTRODUCTION

Diamond Cove is one of the premier living areas in Southwest Orange County. We have a great location, Sand Lake Elementary School, Dr. P. Phillips Park, and a safe, friendly neighborhood that enhances our quality of life. We are only a few miles from Disney World, Universal and Sea World. Nearby are many shops and restaurants. Prestigious golf tournaments are also nearby.

There are 235 homes in Diamond Cove. We must all abide by the same Rules and Covenants that were signed at the closing of our houses. For owners, this handbook is an explanation of the Rules and Covenants. If you are renting a home in Diamond Cove, this handbook will acquaint you with the rules all residents are required to live by.

Diamond Cove homeowners have a Homeowners Association to address concerns common to us all. The Board of Directors is made up of homeowners in the neighborhood who have volunteered their time and skills to manage the affairs of our community with the assistance of Committees and a Property Management Company.

There are many responsibilities that you have as a homeowner or resident in Diamond Cove. You have the responsibility to respect your neighbors' rights by your adherence to the community rules and regulations. You also have the right and responsibility to become an active member of the community either by serving on the Board or one of the Committees. Your ideas and commitment are needed. Please volunteer.

Welcome to your Neighborhood. We are glad you are here.

TELEPHONES, UTILITIES AND TRASH COLLECTION

You pay for utilities such as water/sewer, electricity and telephone. You must make your own arrangements for these services.

Duke Energy (8-372-847777) provides the electricity and requires a deposit. AT&T (888-757-6500) provides your residential phone land line

service and may require a deposit. Orange County Water & Sewer (407-836-5515) provides the water and sewer services. Orange County provides curbside garbage collection and the cost is included in the property tax bill.

TRASH DISPOSAL AND REFUSE

Disposal of garbage and trash shall only be by the use of covered trash cans placed on the curb on the evening before or the day of collection. Remove cans after pick-up as soon as possible. Present collection days are Monday and Thursday. Recyclables are picked up on Monday. Yard waste and cuttings are picked up on Wednesday. All yard cuttings must be tied and bundled in lengths of no more than four (4) feet. There is a limited of ten (10) yard trash bundles. If a holiday should fall upon any of these days, collection will take place on the next scheduled collection day. Two times each year, the County has pickups of large items. Look for The Orange County Recycler (newsletter), or in the Orlando Sentinel Newspaper for notice of the dates. Computers, electronics, paints and household chemicals must be disposed at designated Orange County drop off locations. Contact the Orange County Utilities Solid Waste Division (407-836-6604).

CABLE TV

You may wish to order Cable or Satellite TV services for your home. Dish TV (1-855-318-0573) and Direct TV (1-866-946-2779) provide satellite services. All satellite dish installations require HOA Architectural Review Board approval in advance. Bright House Networks (877-892-3279) and AT&T U-verse (888-986-9710) provide cable service. All these services provide a wide selection of local and remote commercial channels. Contact them for a schedule of services and charges.

BROADBAND INTERNET ACCESS

There are many Broadband Internet services available such as AT&T U-verse, Bright House Networks (Road Runner) and Earthlink. Satellite TV

providers also offer broadband. Review their respective website for services offered and charges.

FIRE PREVENTION

Fire safety is the responsibility of all residents. Fire extinguishers can be lifesavers, if you do not have one, we strongly urge you to obtain one.

Test your smoke detectors monthly, and be sure to place one in your garage. Add fire detection to your security monitoring service. Practice a family evacuation route. Two-story homes may want to acquire rope ladders.

Orange County Fire Department will provide personal home inspections if you desire. Please phone the inspector to arrange an appointment.

For a **FIRE EMERGENCY DIAL 911.**

PETS

Pets are welcome in Diamond Cove. However, as we all know, pets can be a source of irritation to your neighbors if you do not follow the community regulations regarding pets. Therefore, the Association absolutely requires that you adhere to these rules.

Pets are allowed outside of your property **only** on a leash and accompanied by a resident. The Orange County Sanitation and Health Department prohibits pets in or around the swimming pool areas. Pets are also **NOT allowed** on the tennis courts. Breeding or keeping pets for commercial purposes is forbidden.

If your pet defecates in an area outside your yard, you **MUST** clean it up immediately. The HOA has purchased several “Doggy Pots” for disposals of your dog waste, but you must pick it up and place it only in the provided “Doggy Pots” or take it home.

Inside your yard you must remove dog waste as is required under Orange County health code.

VECHICLES

All vehicles parked in driveways must have valid and current license tag/registration and be in operating condition. If they are not, they can be towed at the owner's expense. The garage is the best is the best place to store a vehicle, maintain its full value and avoid vandalism.

Your neighbors and the Association ask that you park your vehicles according to the rules as written in the Covenants. You cannot park your vehicle on the street. In addition, parking on the grass and across any sidewalk is prohibited at all times Please be considerate of your neighbors when entertaining visitors and guests by ensuring parked cars on the street do not present a hazard to through traffic.

Boats, trailers and motor homes must be parked in a closed garage. They cannot be parked in the driveway or the street or seen on the side of your home or your backyard.

Cars parked in the recreation area must belong to residents or their guest. Any vehicle parked in the recreation area after sunset will be towed at the owner's expense.

HOMESTEAD EXEMPTION

Residents of Florida are exempt from paying taxes on the first \$50,000 of the assessed value of their property, provided they file for the exemption between January 1st and March 1st. Contact the Tax Collectors Office for Orange County at (407-836-5045) for filing locations. Filing need be done only once so long as you continue to live on the property and claim it as your primary residence.

SECURITY, KEYS AND LOCKS

Each original owner received a mechanical key to the HOA common area facilities upon the purchase of their home. If you are not an original purchaser, you should obtain the mechanical key from your seller or landlord. This key is used for the rest rooms. The pool and the tennis court gates are activated by an electronic key. The electronic key will be deactivated when a resident transfers the house title to another or rents out the house. The new home owner or tenant will need to request a new electronic key account and activation of the key. Call the Management Company for the account and activation.

Homeowners and tenants should contact the Management Company for lost mechanical and electronic keys at their expense.

It is recommended for your personal security that you have the locks changed when you move into your home. It is also recommended that you install a deadbolt lock and sliding glass door security device where appropriate. Check all your windows to make sure they can be locked. Compression locks placed in the tracks of windows offer added security.

For the security of your home and others, as well as for aesthetic purposes, garage doors should be closed when not in use. Open doors invite intruders and can result in the theft of your personal property.

Other considerations for security:

Motion activated outside lights.

Home alarm system that is monitored.

Interior motion detector.

Outside strobe light with alarm activation.

COMMUNITY OPERATIONS

Your community is managed and run by a group of homeowners, comprised of a Board of Directors and is assisted by a professional management company. A management company contacted by the Association provides the day-to-day operations.

BOARD OF DIRECTORS

The Board of Directors is composed of homeowners. Members serve three-year terms. Each year HOA members are asked to nominate and elect board members at the annual Homeowner's meeting. The Board's primary function is to manage the affairs of the community. Any person who owns a home in Diamond Cove is encouraged to run for a seat on the Board of Directors.

The members of the Board elect the Officers of the Board. Officers consist of the President, Vice President, Secretary, and Treasurer.

The Board of Directors meets monthly. Meeting time and location is posted via a sign at the entrance to Diamond Cove and on the website at least 48 hours in advance of the meetings. Homeowners are welcomed to attend Diamond Cove Board Meetings.

MASTER COMMUNITY

Diamond Cove is part of a planned development located within a Master Community named Buena Vista Woods. This community consists of Diamond Cove and Emerald Forest. Diamond Cove and Emerald Forest share the recreation area and split the operating cost proportionately by community members. Buena Vista Woods Boulevard is maintained by the Buena Vista Woods Master Association, and is managed by a Management Company. Part of your Association Fees are contributed to the upkeep of the Master Association.

COMMITTEES

From time to time the Board of Directors appoints certain committees to perform specific functions. If you have an interest that would serve the Community, you are urged to join one or more of the committees.

- Neighborhood Watch Captain

- Architectural Review Board – year round
- Welcome Team/Social Committee – year round
- Holiday Decorations – seasonal
- Community Yard Sale – spring and fall
- Neighborhood Night Out – August
- Magazine – Editor, Story Writers, Story Ideas, Photographers

MANAGEMENT COMPANY

The Homeowners Association (HOA) retains a licensed Management Company to take care of the day-to-day operation of Diamond Cove Association business. They assist in the resolution of residents' problems, inspect the property regularly, and enforce all regulations and pay the HOA bills. They develop bids and contracts for services, e.g. lawn maintenance, pool service, special cleaning, etc. The Management Company is the Board of Directors' agent to relate on a daily basis with contractors, attorneys, residents, owners, insurance agents, etc. They file liens, receive and pay all bills, and collect the maintenance fees and special assessments. They insure the work contracted is performed to the contract specifications before payment is made, generally reviewing and assisting in the development of Diamond Cove's Annual Budget and preparing the monthly financial statements for the Board.

ANNUAL BUDGET

The Diamond Cove annual budget is developed from past history of annual expenses, an inflation factor, and projected capital improvements. Homeowners may obtain a copy of the budget from the property manager.

ASSOCIATION FEES

Your regular annual fees are used to for such things as common area lawn maintenance, insurance and other budget items. The fees provide the only income for the payment of our regular bills, so it is important for you to

pay your dues on time, by the last day of January. Owners will receive an invoice for each property and one full payment is made once a year. Late charges are assessed after January 31st. If fees are not paid in a timely fashion, the association can file a lien and ultimately foreclose on the property to collect the debt. The additional legal fees and interest will exceed the cost of the dues and will be additional cost to the member.

In addition to the normal annual maintenance assessment, you may be obligated for a special assessment for a specific purpose as approved by your Homeowners Association. The Board has the right, to levy a special assessment of financial requirements not included in the budget.

If you have violated a covenant and receive a letter from the HOA attorney you will owe the HOA attorney for the attorney letter and you will have a Special Assessment (not a fine) levied against your property. Failure to pay the assessment will result in a lien, leading to foreclosure, just like to pay the annual assessment.

ANNUAL HOMEOWNERS MEETING

The Annual Homeowner's Meeting is held each year. Business includes the election of members to the Board of Directors. If a quorum (30% of members) is represented, there will be an election. Often there will be additional items that will be discussed and voted upon.

COMMUNITY POOL

The swimming pool is for your recreation and enjoyment. It is shared with the residents of Emerald Forest. Your enjoyment of the pool area will be greatly increased by observance of the pool rules. Please be considerate of other residents when inviting guest to swim in the pool. The resident must accompany guests. Access is restricted to electronic key entry. No fence jumping and never leave the gate open.

In general, common element facilities are available for resident use from dawn to dusk. Group functions are permitted, but there is no reservation allowed for the pool facility for just one resident's function. The

pool is to be shared and not dominated by any one group at the exclusion of others. Only one guest is allowed per each member present at the pool. Pool furniture must remain in the pool area. Pool rules are listed at the pool and further in this book. Please observe all rules.

Failure to pay the HOA dues, or abide by the HOA covenants will result in the deactivation of the electronic pool key.

If you see anyone breaking the pool rules, any activity after posted hours, or unauthorized visitors, please call the Orange County Sheriff's Department immediately. The non-emergency number is (407-737-2400).

TENNIS & PLAYGROUND

These are located adjacent to the pool. Please be considerate of others waiting to use these areas and observe all rules listed further in this book.

Remember, it is our facility and any damage to the area will come out of our Association Fees or a Special Assessment levied against the person responsible. If you see anyone breaking the rules, any activity after posted hours, or unauthorized visitors, please call the Orange County Sheriff's Department immediately. The non-emergency number is (407-836-4357).

Additional recreation facilities can be found at the Sand Lake Elementary School and the Dr. Phillips Community Park on Buena Vista Woods Boulevard.

YARD SALES

Diamond Cove residents have two days per year to conduct garage sales, the last Saturday in April and October. Other times are a violation of the Covenants and unwelcomed by your neighbors. The HOA will advertise for the entire community and post a banner at the Buena Vista Woods entrance that week. You must have a County permit to have a yard sale and the HOA will arrange a group permit if you register with the

Property Manager at least one week before the community yard sale. The County will fine you for unpermitted garage sales.

The Diamond Cove HOA and Orange County regulate sales to reduce the carnival scene of sporadic garage sales to reduce the carnival scene of sporadic garage sales in the community, reduce the unwanted traffic and keep potential criminals from being invited to our streets.

MODIFYING YOUR HOME OR PROPERTY

Should you wish to construct on your property or to alter the exterior of your home in any way you are required to submit plans to the Architectural Review Board (ARB) who must approve the modifications in writing to assume harmony with external design and location. **PRIOR WRITTEN APPROVAL FROM THE ARB IS REQUIRED BEFORE ANY MODIFICATIONS TO YOUR HOME OR PROPERTY.** The procedures are as follows:

1. Apply for approval by contacting the Management Company.
2. Complete the ARB application available on the website or sent to you by the Management Company.
3. The ARB will review your request and the Management Company will send you written approval or denial of your request. You **MAY NOT** begin the alteration or construction until you written approval.

All construction must also comply with the zoning code of Orange County, Florida. The owner is responsible for obtaining all permits and inspections required by law.

The ARB must also approve all signs in the community as well as house painting, pools, fences, flagpoles, solar collectors, playground equipment, antennas, etc. Consult your Rules and Covenants for complete information. The above information only briefly summarizes some of the rules and regulations.

GROUNDS MAINTENANCE AND APPEARANCE

It is very important that every Diamond Cove resident has well maintained grounds. Residents are required to keep their landscaping clean, neat and attractive.

Additions or modifications to your landscaping must be approved by the ARB.

No trees may be removed without the approval of the ARB and will need to be replaced with a permitted tree.

LAKE, CONSERVATION AREA & PONDS

Lake Crowell is a natural, spring fed lake. Fishing is permitted under the laws of the State of Florida. There are largemouth bass, brim and gar in the lake. NON-COMBUSTION MOTORIZED (electric motor) boats are permitted. No wake can be raised and boats can only be launched from the resident's docks along the lake. Boats cannot rest or be transported across the Conservation Area surrounding the lake. Fishing or sightseeing access to Lake Crowell is made from the Recreation Area via the path and dock. Do not cut through people's yards to get to the lake. Swimming is discouraged because there maybe alligators and snakes in the lake at any time.

There is a protected Conservation Area surrounding Lake Crowell. No intrusion or disturbance of the plant life, grounds or animal life is allowed. Removal of noxious vegetation (vines-primrose) requires a permit issued by the Environmental Protection Division (EPD) of the County. Do not extend your lawn past the berm into the conservation area. Keep the berm tall enough to stop water flow into the Conservation Area. The berm traps and filters runoff that contains fertilizers, pesticides and herbicides that are applied to yards and will pollute the lake. The lake and the berm cannot be utilized for dumping pool waste water.

The Association cuts the grass around the surface water storage ponds and drainage system although the surface water pond and drainage system is operated by Orange County. Residents cannot utilize the ponds for watering their yards, dumping pool water waste or alter vegetation.

Please be aware that alligators have been seen in several of these ponds and Lake Crowell. **DO NOT FEED OR TEASE THEM.** Do not leave children or pets unattended near the Conservation Area.

SOLVING PROBLEMS

If you are experiencing a problem and it appears to be one in which the Association should be involved, contact the Management Company. They will assist you from that point. If you are uncertain whose problem it should be, still call the Management Company. They can help you determine responsibility. Sometimes discussing things with your neighbors can help. Many problems between neighbors that are not covered within the covenants can be worked out through peaceful means.

COMMUNITY RULES & REGULATIONS

Diamond Cove is in unincorporated Orange County. We are not in the City of Orlando. We function as a member corporation under corporate and HOA laws and we self-govern, subject to limited and applicable County and State laws. At Diamond Cove we try to have the least number of rules, but still have a community that is an enjoyable place to live. These rules are for the protection of you and your neighbors. If you feel a rule or regulation should be enforced and is not, please contact the Management Company.

Though a summary of rules and regulations are found in the Handbook, the Declaration of Rules, Covenants and Restrictions for Diamond Cove is the absolute authority governing Diamond Cove homeowners, their tenants and guests. The Covenants should be consulted whenever there is a question about rules. When you bought

your home, you signed a legal, contract document stating that you would follow and obey these Rules and Covenants.

Failure to comply with the Rules and Covenants will result in a violation letter sent to you. If you do not respond to the violation the HOA will move forward with attorney action and the cost to the HOA will become a special assessment against your property.

MOVING OUT

When you leave Diamond Cove you should notify the Management Company that you are doing so. This insures that all maintenance fees and/or special assessments have been paid prior to the title search and title transfer. Any outstanding monies owed will block the home sale. All HOA electronic keys will be deactivated and the HOA pool restroom key must be returned.

If you rent a house to another party, you must do on a one year lease and you must notify the Management Company. The tenant details must be reported to the Management Company.

If you are living under a lease agreement and are moving, you must notify the homeowner and the Management Company.

DIAMOND COVE RULES & REGULATIONS

Rules and restriction providing for the manner in which our common property is used are basic to the Association concept. The covenants specifically authorize such restrictions, and the courts have commented on their necessity, "...inherent in the concept is the principal of the home owners, since they are living in such close proximity and using facilities in common, each homeowner must give up a certain degree of freedom of choice which he might otherwise enjoy in separate, privately owned property."

SOME, BUT NOT ALL, of the rules and regulations listed in the HOA Declaration, Articles of Incorporation, and By-laws are restated in this Handbook because of their importance.

Each owner, lessee, invitee, relative, guest or otherwise, hereinafter referred to as “occupant” of the home, shall be governed by the following house rules and regulations and all those that are listed in your declaration of covenants, articles of incorporation and by-laws. The papers signed by each homeowner who has purchased a home in Diamond Cove include an agreement to abide by all provisions of the covenants and restrictions. If you do not have a copy of the covenants, they are available on the website or by contacting the Management Company.

It is the responsibility of each homeowner to inform their occupants of all rules and regulations. The homeowner as well as the occupant may be held accountable for any violation incurred.

DIAMOND COVE HOUSE RULES FROM THE COVENANTS

- **ANNUAL ASSESSMENT** (from homeowners) must be received once a year by the 31st of January. The assessment shall bear interest from the due date at the maximum rate of interest permitted by law per annum.
- **DISTURBING NOISES** in order to ensure health, happiness and peace of mind, no occupant shall cause any noise at any time in his or her home, or in the common areas that shall, in any manner disturb another occupant of the Association. This rule is directed, but not limited to, the following areas: stereos, people noises, mechanical noises and animals. Gas engine lawn cutting is restricted to after 8AM for the benefit of your neighbors.
- **PETS**
 1. All pets must be walked on a leash.

2. The occupant is responsible for insuring that their pet does not disturb any other occupants by noise, running loose or waste materials. The occupant is responsible for the immediate pick up and disposal of pet waste.
3. The occupant is responsible for any damage or injury the pet may cause.

- **PARKING VEHICLES**

1. Please be sure you are not blocking driveways, sidewalks or right of way.
2. Parking is NOT permitted on non-paved areas. Parking on the grass does damage to the turf and irrigation and is strictly forbidden.
3. Commercial vehicles must be enclosed in a garage if kept on the property for more than 4 hours.
4. No street parking is permitted for the safety of the residents.
5. Boats, trailers, recreational vehicles, etc are to be parked a closed garage. Regulations are strictly enforced for your safety and the appearance of the Community. Violators may be towed away at the vehicle owner's expense. Please inform your guest of the parking rules.

- **STORAGE OF VEHICLES** Non-operational vehicles or vessels shall not be stored on the property outside the owner's garage. Unauthorized vehicles or vessels may be towed away.

- **MULTIPLE VEHICLES** All vehicles must be parked within the confines of the owner's garage or driveway.

- **GUESTS USING THE COMMON FACILITIES** Guests, thirteen years old or over, may use the common recreational facilities in the absence of the owner or lessee. Residents are permitted to politely inquire as to their identity and the identity of their host. If a satisfactory answer is not forthcoming, the resident should report

the incident to the Management Company or Sheriff's Department at the non-emergency number (407-838-4357).

- **GARBAGE CONTAINERS** should NOT be placed in front of the home before 5:00 p.m. of the day prior to scheduled collection. Scheduled collection is Monday and Thursday. Trash cans should be removed by dusk on the day of pickup and must be stored out of sight, such as in the garage.
- **SPEED LIMITS** are posted and will be strongly enforced. 25 MPH is the speed limit throughout Diamond Cove and all of Buena Vista Woods. There are many pedestrians and small children in our neighborhood and speed limit enforcement ensures their safety.
- **WINDOWS** Nothing must hang outside from the windows. All window coverings as seen from the outside must be in good taste.
- **ANTENNAS** No radio, television antenna and/or satellite dish or any other wiring for any such purpose may be installed on the exterior of any building on the property without the prior written consent of the ARB. Please consult the Management Company and/or your covenants for further information.
- **COMMON AREA USAGE** Common areas such as landscaped and grassed areas, recreational area, and others shall be used only for the purpose intended.
- **SIGNS** No signs, advertising or notices of any kind shall be posted or displayed in such a manner as to be visible to any occupant anywhere on the common grounds, without first receiving permission from the Board of Directors.
- **BREACH OR VIOLATION OF RULES** Any breach or violation of the rules by an occupant, at the discretion of the Board of

Directors, may be cause for legal against the occupant through the judicial channels with liens and foreclosure as a potential result.

- **MISCELLANEOUS** All outside equipment and garbage cans must be screened from view or behind an approved fence. No clotheslines are permitted outside unless obscured from visibility from the street and neighbors.

TENNIS COURT / PLAYGROUND RULES

- Tennis Shoes **Only!**
- The court is for playing tennis only. No bicycles, skateboards, roller skates or other recreational equipment is allowed inside the fence.
- Time Limit (if others are waiting):
SINGLES: ONE HOUR – DOUBLES: TWO HOURS
- Please place trash in receptacle.
- No food, drinks or animals are allowed on the courts.
- No loud or abusive language on the courts
- Court Hours: Dawn to Dusk
- Please report to the Management Company any needed repairs.
- One guest per each member present.
- Entry to the tennis court is by electronic key. Electronic key only works if HOA dues are current.
- Please be sure the gate locks behind you when entering and leaving the courts.
- Children under the age of 14 must be supervised by an adult 18 years of age or older.

RECREATION AREA

The recreation area is for the exclusive use of Diamond Cove and Emerald Forest residents and their invited guest. All others are trespassers.

POOL RULES

- This is a family pool – an adult must accompany all children under the age of 13.
- **NO SMOKING** is permitted in the fenced and gated area.
- No food, glass container of any kind, pets, bicycles, or other vehicles are allowed in the pool area at any time.
- No beverages are allowed **IN or ON** the edges of the pool at any time.
- Shower before entering the pool.
- Proper swimming attire must be worn.
- Radios must be played at minimum volume, as to not disturb others.
- No running, horseplay, unnecessary noise or excessive splashing allowed in the pool area. **NO DIVING.**
- Floaters must allow swimmer the right-of-way.
- **WARNING** – swim at your own risk. **NO LIFEGUARD ON DUTY.**
- Pool has a maximum Bathing Load of 50 people.
- All trash must be properly disposed of before leaving the pool area. Pool furniture must be returned to its proper position.
- No furniture is to be removed from the pool area.
- Management and/or its agent reserve the right to deny the use of the pool to anyone at any time.
- For the safety of all our children: **NEVER** leave the pool gates open after entering or leaving the pool area. Climbing over the fence is prohibited.
- Always carry your key with you.
- No diapered children allowed in the pool.
- Pool hours: Dawn to Dusk.
- Keep restrooms clean at all times.
- Entry to the pool area is by electronic key. Electronic key works only if HOA dues are current.

- One guest per each member present.

PHONE NUMBERS QUICK REFERENCE

Property Management Company

Community Management Professionals, Inc.
4700 Millenia Blvd, Suite 515
Orlando, FL 32839
407- 455-5950
407- 903-9234 fax

Police – Fire EMERGENCY 911

Orange Co. Sheriff Non-Emergency 407-836-4357
Orange Co. Fire Department Non-Emergency 407-678-7600

Utilities

Electric: Duke Energy
Business 877-372-8477
Outage 1-800-228-8485
Before Digging 811 or 800-422-4770

Telephone: AT&T
Services 1-888-757-6500
Repair 1-877-737-2478

Cable TV: Bright House Networks
Business 1-866-227-4081
AT&T U-verse 1-888-986-9710

Water/Sewer: Orange County Utilities
Business 407-836-5515
Emergency 407-836-2777

Garbage/Recycling: Orange County Utilities Solid Waste
Hotline 407-836-6601

Orange County Homestead Exemption 407-836-5045

Acknowledgement:

We have developed this Handbook based upon the Emerald Forest Handbook, and we gratefully acknowledge Emerald Forest's initiative and generosity in allowing us to use their instructive handbook format.