CONCORD RIVER FALLS
CONDOMINIUM TRUST

RULES AND REGULATIONS

The following Rules and Regulations are designed for the benefit of the community. Adherence to the Rules and Regulations is necessary in order to preserve the integrity of the community and to enhance our quality of condominium living.

A. DEFINITIONS

The following definitions shall apply unless they conflict with Massachusetts law or administrative regulations:

(1) "Residents" means and includes all unit owners, their assigns or lessees, and all persons residing in a unit as their domicile or legal residence. Residents will be held responsible for the acts of guests visiting their unit.

(2) Rules and Regulations denote the written policies and procedures issued to the residents of the community.

RULES AND REGULATIONS

1. Permanent Use of Common Areas:

The grounds of the common areas are for the use and enjoyment of all residents of the Condominium. However, no objects or fixtures shall be permanently placed or affixed on or about the grounds or any other part of the common areas without prior Trustee approval.

2. Effect On Insurance:

No resident shall use his or her unit in such a fashion as to result in the cancellation of insurance or an increase in the cost of insurance for the Condominium. This rule includes, but is not limited to, the storage of combustible and/or hazardous materials such as gasoline, ethyl

alcohol, propane, gun powder, explosives, creosote, and all other materials considered combustible and/or hazardous by the Fire Department or other government agency. (This rule exempts propane tanks for outside grills provided the propane is stored outside.)

Residents are reminded to adhere to the requirements of Section 5.6.2 (c) of the Declaration of Trust relating to Notice of Owner's Improvements concerning improvements which exceed a total value of One Thousand Dollars ($1,000.00).

3. Exterior Decorations, Lights, Fixtures and Signs

The architectural and structural integrity of the buildings and the exterior of the units shall be preserved without modification. Without limiting the generality of the foregoing, residents shall not place or replace or change any decoration, light, fixture, or sign on the exterior of their unit, including exterior doors, decks, patios, privacy barriers, and balconies.

The Trustees will approve the seasonal use of exterior decorations on a temporary basis, at the discretion of the Trustees.

This rule does not prohibit residents from installing dead-bolt locks or locks of a similar nature or design. Residents are encouraged to bring specific security concerns, including concerns relative to lighting, to the attention of the Trustees.

Residents may not display "For Sale" or "For Rent" signs or advertisements of any kind in the windows of their Unit, and upon the Common Areas. This Prohibition shall not apply to its Declarant.

4. Patios, Decks and Balconies:

Patios, decks and balconies shall be kept in an orderly fashion at all times. Residents shall not use patios, decks or balconies for the storage of personal property (except grills) or in any other way which in the opinion of the Trustees detracts from the appearance of the

SP
DPD

Condominium.

Grills may be used only in deck areas and fires should be controlled at all times. Excessive smoke which annoys neighbors is prohibited.

5. Laundry:

No resident shall hang laundry, rugs, drapes and the like from any unit or any appurtenance of a unit.

6. Common Areas and Facilities:

Improvements to the landscaping of the Common Areas and Facilities shall be done only by the Trustees or in such cases as permission of the Trustees has been obtained in writing.

7. Pets:

(a) No domestic pets weighing in excess of thirty-five (35) pounds shall be allowed in the condominium.

(b) The Trustees may insist upon not keeping a pet which the Trustees, in their sole discretion, determine interferes with the rights of other unit owners.

(c) All pets must be registered with the management office within thirty (30) days of unit occupancy or pet acquisition. No unit owner or resident may have more than one (1) pet, without the written approval of the Trustees.

(d) All dogs must be licensed by the City of Lowell.

(e) No pet is allowed on lawns or shrubbery beds.

(f) All pets are to be walked on hand held leashes. Pets may not be confined to common areas by chains, anchors, ropes or the like.

(g) Pets are not allowed to defecate on Condominium lawns, shrubs, shrub beds or pavement.

EP DRD 45

(h) Any resident who witnesses a violation of the aforementioned rules may send a written notification (complaint) to the management office detailing the offense. The complaint must be signed by the resident filing the complaint.

(i) Upon receipt of a signed complaint, the management office representative will immediately send a written notice of the violation to the pet owner. Pet owners are entitled to review all written notices regarding their pet. The name of the complainant will not be disclosed.

(j) Residents shall prevent their pets from becoming nuisances to adjoining residents, including, but not limited to, noisy pets.

(k) Any pet owner who violates the aforementioned rules/regulations is subject to specific action based upon the following criteria:

1st, 2nd offense -	written warning
3rd offense -	$25.00 Fine
4th offense -	$50.00 Fine
5th offense -	$100.00 Fine and subject to pet removal

(All fines are payable to: Concord River Falls Condominium Trust)

All offenses are cumulative over a twelve month period only.

(l) Pet owners are responsible for any damage caused by their pet. Charges to restore or replace the damaged property, at then current contract rates, will be the responsibility of the pet owner.

(m) Condominium owners who lease/rent their unit are liable for any violations of the pet rules and regulations by their tenants.

(n) Condominium pet owners are not liable for damage caused by animals owned by non-condominium residents, except guests.

EP
DPD

8. Radios, Phonographs, Musical Instruments:

The volume of television sets, radios, phonographs, stereos, musical instruments and the like shall, at all times, be kept at a sound level which will not annoy the residents of neighboring units.

9. Abuse of Physical Plant:

The Trustees may charge to any resident any damage to the mechanical, electrical or other building service system of the Condominium caused by such resident's misuse of the systems. This rule applies to any misuse caused by any resident's agent, servant or employee.

10. No Offensive Activity:

No noxious or offensive activity shall be carried on in any unit, or in the common areas and facilities, nor shall anything be done therein, either willfully or negligently, which may be or become an annoyance or nuisance to other residents or occupants. No resident shall make or permit any disturbing noise by himself or herself or his or her family, servants, employees, agents, visitors and licensees and pets thereof, nor permit anything by such persons or pets that will interfere with the rights, comforts or convenience of the other residents.

11. Use of the Premises:

The Condominium Property is for residential purposes only. No unit may be used, in whole or in part, for business purposes, except for the Declarant. No industry, business, trade, occupation or profession of any kind, commercial, religious, education or otherwise, designed for profit, altruism, or otherwise shall be conducted, maintained or permitted on any part of the property, except for the Declarant.

EP
DPD

12. Parking Spaces:

The following restrictions and regulations shall apply to the use and occupancy of parking spaces of the Condominium.

(a) No trucks or pickup trucks in excess of one (1) ton capacity, vans, boats, trailers (whether capable of independent operation or attached to automobiles or other vehicles) unregistered vehicles, and the like may not be parked and/or stored unless written consent of the Trustees of the Condominium is first obtained. Only one (1) vehicle is allowed in each parking space and "piggyback" parking is strictly prohibited.

(b) No vehicle is permitted to park in designated fire lanes or restricted parking lanes.

(c) All trucks, pickup trucks, vans, boats and trailers not approved for parking in designated spaces of the Condominium shall not be parked on the Condominium Premises without the written consent of the Trustees.

(d) In instances where vehicles using the parking areas and facilities of the Condominium do not comply with the foregoing provisions, or in the case of unregistered vehicles, the Trustees are authorized to allow the towing of the non-complying vehicles at the expense of the owners of such vehicles.

13. Dumpsters:

Garbage and rubbish must be wrapped and put into, not onto, the dumpster. Areas in front of dumpsters are not to be obstructed at any time in any manner. Violation of this rule will be followed by immediate removal of the rubbish at the resident's expense. All rubbish will be disposed of in accordance with standards as established by the Trustees.

14. Recreational Vehicles:

Riding or parking of any pedal-powered or motorized vehicle, including automobiles, on the lawns and sidewalks of the Condominium is strictly prohibited.

15. Rentals/Offsite Unit Owners:

(a) All offsite unit owners shall register with the condominium management company the names, addresses and phone numbers of tenants in each unit owned by the unit owner within seven (7) days of commencement of the lease or rental of said units.

EP
DPD

(b) The Trustees reserve the right to screen prospective tenants and to require the use of a standard lease and/or rental agreement.

(c) All offsite unit owners are responsible for the acts or omissions of any tenant(s), and shall be liable for violations of any rule or regulation by said tenant(s).

(d) Offsite unit owners shall protect the rights of unit owners who reside in units adjoining the rental property by enforcement of excessive noise and parking regulations contained in these rules and regulations.

(e) The Trustees reserve the right to require separate damage deposits for rentals, to be held in escrow.

16. Collection of Overdue Common Area Fees:

The Trustees may impose a late charge of Twenty Five Dollars ($25.00) if any annual assessment, monthly installment, fine, or late charge, interest or legal fees (the "assessment") is not received by the tenth (10th) day of the month when due. If such assessment is not received within thirty (30) days when due, the Trustees may impose a late charge of not more than Twenty-Five Dollars ($25.00) per month until payment in full is received.

If the resident is in default of the payment of an assessment for a period of more than sixty (60) days, the Trustees may accelerate any remaining installments of the assessment for the fiscal year. Prior to accelerating the remaining installments, the Trustees shall give notice to the unit owner, and if the delinquent installment or assessment theretofore has not been theretofore paid, the then unpaid balance of the assessment shall become due and payable immediately.

17. Amendment:

These Rules and Regulations may be amended from time to time as provided for in the By-Laws. The Trustees shall have the authority to enforce these regulations thought the us of fines and legal actions provided for in the Condominium By-Laws.

DPD