

RIVER OAKS HOMEOWNERS' ASSOCIATION

350 GILMORE ROAD #115
RED BLUFF, CA 96080

GUIDELINES

WELCOME TO THE RIVER OAKS HOMEOWNERS' ASSOCIATION!

As an owner of a lot in River Oaks, you are automatically a member of the Association. This entitles you to the use of all common areas, which include the clubhouse, pool, and RV storage areas.

The monthly dues for all homeowners, including pro-rated charges for water and sewer services, are set annually by the Board of Directors. Dues are payable on the first day of each month and delinquent on the fifteenth day. A late penalty of \$10.00 is charged if dues are not received by the fifteenth of the month. In the event of an interim change to the amount of the dues, you will receive written notification.

The Board of Directors meet on the third Monday of each month at 9:00 a.m. Meetings are posted in advance on the bulletin board. Special meetings will also be posted on the bulletin board. We welcome all members to these meetings, particularly new members, so that they will become familiar with current events and changes.

Enclosed in this packet are the following:

- River Oaks Guidelines and Community Procedures
- Map of the Subdivision
- Collection Policy and Timeline
- Penalty Schedule

We recommend that you read all of these carefully, especially these "Guidelines," which contain a condensed version of the requirements of the CC&Rs.

Welcome to your new home!

**RIVER OAKS
A SENIOR COMMUNITY
GUIDELINES AND PROCEDURES**

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WELCOME !!

Welcome to your new home! Your Realtor, Escrow Company or Seller should have provided you with a copy of our Bylaws, CC&R's and Guidelines. If you are renting, the Owner of the unit must provide you with these documents.

The following are certain items in these documents we wish to point out to you to make your transition easier.

(1) You are required to provide proof of qualification (age and/or caregiver status) before occupying the unit. Forms may be obtained at the office.

Office hours are 9:00AM – 2:00PM (Monday through Wednesday)

(2) Before taking any action that changes the appearance of your home or landscape, you must submit a plan for Board approval. This is to ensure compliance with the aforementioned documents. Some materials and plants are not allowed in our community.

(3) Antennas/ Satellite dishes are usually the first thing to be installed. They must be toward the rear of your house, as much as possible. Guidelines (pg.7)

(4) Animals are welcomed but are limited to one dog and one cat. Dogs must be on a leash and animals are not allowed in the clubhouse or Pool area. Cats should be inside cats only and must be held or on a leash when in the common areas. Guidelines (pg.9), other references are in the CC&R's.

(5) Parking of personal vehicles should be off the streets. All regular traffic rules apply. City code states you must provide off street parking for two vehicles. **All others should park in guest parking.** Please abide by our 15MPH speed limit.

(6) RV parking. We offer free RV storage spaces when available to the Residents. Non-resident owners may not store RV's in the RV area. All vehicles must be registered to resident. Guidelines (pg.11)

(7) Absolutely no fences allowed on properties without Board approval. Some landscaping decorations are also not allowed. Guidelines (pg.12)

(8) Swimming Pool rules are posted on the gate to the pool and in the Guidelines (pg.8). Guests must be accompanied by resident at all times while using clubhouse and/or pool. Guests are limited to four (4) persons per household. Guidelines (pg.7)

(9) All home and lot owners are subject to yearly assessments to cover maintenance and operations costs of the Common Areas.

(10) Our regular Board Meeting is held on the third Monday of each month. Members and Tenants are welcomed to attend as long as they are not disruptive.

(11) Tenants are welcomed at Association's Social Functions.

We suggest that you be familiar with your CC&R's, Bylaws and Guidelines.

INTRODUCTION

The social success of the River Oaks Senior Community depends in large part on the rules, regulations, and restrictions that govern how residents are expected to conduct themselves. Typically, the Covenants, Conditions, and Restrictions (CC&Rs) subject all homeowners to the general Covenants, while the Guidelines and Community Procedures provide specific guides for day-to-day living. Without these restrictions and a means to enforce them, the community living experience could become chaotic. Your Board of Directors has adopted the following rules and regulations to assure the enjoyment and tranquility of all persons living in the community.

These Rules and Regulations do not supersede or change the CC&Rs or Bylaws in any manner, but they are equally enforceable under the law.

Wherever the word "homeowner" appears in this document, it will include tenants and/or occupants. All Rules and Regulations herein will apply to all homeowners, tenants, and/or occupants.

Homeowners shall be responsible for their tenants' and occupants' actions or misconduct and adherence to the Rules and Regulations of the Association. Each homeowner shall be responsible for providing their tenants with a current copy of the Association Rules and Regulations (CC&Rs).

The monthly maintenance assessments by the River Oaks Homeowners' Association on common property will depend, in large measure, on the care and consideration exercised by each and every owner and their guests. If the maintenance costs are high and the current budget is not sufficient to meet these costs, association dues have to increase accordingly.

Water is master metered and cost is pro-rated per lot. To keep water charges low, homeowners are encouraged to conserve water consumption at all times. Do not over-water your yard, and use shutoff nozzles on hoses when washing cars. Water should not be left unattended (i.e. do not let water run while washing cars and cleaning patios without a shut-off nozzle on the hoses).

Office hours are Monday through Wednesdays 9:00 a.m. to 2:00 p.m. The phone number is 527-7945. Homeowners may leave a message on the answering machine if the office is closed. Make inquiries or report violations to River Oaks Board of Directors in writing. Do not take your complaints directly to a board member, except in an emergency.

Rules and Regulations herein may be changed or added to at any time by the Board of Directors. Any consents granted hereunder may be revoked by the Board. Receipt of this document shall constitute formal notice of written rules and regulations.

Fines:

In order to enforce the CC&Rs and Rules and Regulations, the Board of Directors has the power and authority to levy, assess, and collect reasonable fines and costs as established by the Board of Directors. These fines will be assessed against the homeowner for violations by the homeowner, members of his/her family, invitees, tenants, or lessees of such homeowners.

For procedures for violations please refer to the Association's Penalty Schedule, also known as a Fine Schedule. A clerical fee for processing any notice of violation may be assessed in addition to any fine levied.

Homeowners are responsible for damage caused to the common areas.

All legal fees or costs incurred by the Association to enforce violations or collect fines will be the responsibility of the homeowner.

It is each homeowner's sole responsibility to inform his/her tenants and guests of all Rules and Regulations. The homeowner is also responsible for any and all damage caused by his/her tenants and guests.

Anyone wishing to report alleged violations of the Rules and Regulations or CC&Rs may do so by contacting the office and completing a Complaint Form. Violations must be reported in writing. The identity of the person reporting the violation will not be disclosed. All reports will be kept confidential.

Failure to pay fines etc. within thirty (30) days from the date of a levy may result in the filing of an appropriate legal action. In addition, the voting rights and right to use recreational facilities may be suspended.

Collection Policy and Procedures.

1. A function of the Board of Directors is to collect the dues, assessments and other receivables of the Association. The Board has a fiduciary responsibility to protect the assets of the Association and the interests of the Homeowners. The Board does not have the option or the right to forgive dues or other assessments owed the Association by any homeowner.
2. Late fees and other charges:
 - a) A regular or special assessment and any late charges, reasonable costs of collection, and interest, as assessed in accordance with *Section 1366 of the California Civil Code*, shall be a debt of the owner of the separate interest at the time the assessment or other sum is levied. Late fees are imposed when dues payment is over 15 days late.
 - b) *California Civil Code 1367*, and the Association's CC&Rs and/or Bylaws allow the Association to levy late fees when a homeowner fails to pay Association dues or assessments on time. The amount of the late fee is ten dollars (\$10.00) per month. The law also allows the Association to levy a finance charge (interest) on unpaid Association dues. The interest charge may be determined by the Board of Directors.
3. Liens. To assure that the interests of the Association are protected, the Association may file a lien against an owing homeowner. This lien, commonly known as a Default Lien, may be recorded by the Association without court action. This lien is temporary and may be removed from the home within one (1) year. A stronger and more permanent lien is a Judgment Lien. This lien is filed when the Association receives a judgment against the homeowner by the court. The Association pays the required recording fee. This lien remains on the property for ten (10) years.
4. Forbearance Agreement: In the process of collecting Association dues or assessment from a cooperating homeowner, the Board may decide to enter into a payment agreement with that homeowner rather than foreclosing or taking other action. This document, often referred to as a Forbearance Agreement, sets forth the conditions and provisions of the agreement.

NEW HOME SPECIFICATIONS

Architectural Committee Guidelines.

It is recommended that all prospective buyers of lots meet with a member of either the Board of Directors or the Architectural Committee to discuss the guidelines, specifically Article 6, paragraphs 6.01 through 6.03.9 of the CC&Rs.

It is advisable to obtain the Architectural Committee's approval before ordering a manufactured home. Final approval from the Board of Directors must be obtained before the home is delivered and installed.

These guidelines have been revised in November 2005, and the changes made do not affect any home currently in place.

1. Check with Red Bluff Building Department before submitting plans and drawings. You must have final approval from the River Oaks Architectural Committee before your home is installed.
2. It is the objective of the River Oaks Architectural Committee to protect homeowners within the subdivision by supervising and advising home and landscape placement to obtain continuity. To avoid any misunderstanding, the following rules and regulations will apply for the benefit and protection of all. The CC&Rs are the principal authority and are incorporated into these rules by reference.
3. In order to maintain property values, all manufactured homes will be subject to the Architectural Committee's approval. This must be done prior to ordering your new home in order to make sure that it fits the lot purchased, meets subdivision standards, and is equipped with the correct size carport, decks, and storage units. In order for the Architectural Committee to review your plan quickly, please supply the following:
 - a) Plot plan including all of the following:
 1. Size of the home;
 2. Measurements from property lines and utilities to all structures;
 3. Door entrance;
 4. Carport measurements (per Red Bluff's Building Code, a minimum of 12'x40' applies);
 5. Storage shed (include plans for storage areas and decks);
 6. Set-back distances for front, sides, and rear of the property (minimum of 5' from front and sides, and 10' from the rear, with the exception of Lot 112, where the rear setback is 20').
 - b) Color of home and color of trim.
 - c) Color of shingles on the roof of the home. Shingles on carport, garage, decks and shed must match the color of the shingles on the home as closely as possible.

MANUFACTURED HOME SPECIFICATIONS

Size. Home size will be determined by lot size. Minimum living area space of one-thousand two-hundred (1,200) square feet.

Patio decks. Deck size will be determined by lot size. Plans should be submitted to the Architectural Committee as soon as you have determined your needs. Decks should be floor level, with railings of metal or stained wood to match the trim of your house.

Skirting. Skirting shall match the siding of your home or be simulated or real masonry. No standard vertical aluminum skirting will be allowed on future homes. Skirting must be installed within 45 days of issuance of the Certificate of Occupancy.

Carport. Carports are required if you do not have a free-standing garage, and must be no less than 12'x40'. A roof is also required to cover your carport and must extend to the front roofline. The carport roof must be unitized to the entire front of the house. Carport columns must be wood, stained or painted to match the trim of the home. The carport must be placed on the home within 60 days. The roof side of shingles used should match the color of the house roof as closely as possible.

Roofs. All roofs within the Development are required to have composition shingles. No metallic roofs will be allowed.

Trees. Trees that are on the property when purchased are the homeowner's responsibility. Owners must keep areas free of leaves and pine needles to prevent fire hazards or drain blockages within the Subdivision.

Subject to certain exceptions, homeowners have the right to trim, plant, or remove trees on their property. It is recommended that no large trees be planted that will encroach on neighboring properties.

The following trees are not to be planted in River Oaks Community: Mulberry, Weeping Willow, Silk, English Plain, and Oleander. The listed trees are very invasive to the sewer system, and undermine sidewalks, driveways, etc.

Trees, shrubs, and bushes should never be planted in areas where they may grow over any property lines, or where their roots will cause damage to neighboring properties, curbing, or streets. Homeowners are financially responsible for correcting or repairing these problems.

If it is necessary to remove a tree, it is recommended that it be replaced with another of the homeowner's choice. Oak trees may not be removed except when diseased. Oak trees may be pruned to avoid becoming overgrown, or a danger to people and/or homes.

Storage sheds. Storage sheds shall be on the carport side of the home. Siding used must match the siding of the home and have a standard wood frame. The roof of the shed shall be of the same pitch as the home, and the shingles must match as closely as possible the color of the home's shingles. Sheds should not exceed the width of the carport roof. The depth of the shed must not extend beyond the house without the approval of the Architectural Committee.

LANDSCAPING

The following landscaping rules apply:

1. No bark in any form or cinder rock is allowed, as they float and may block drains. No white rock is allowed as it glares from the sun and is hard on the eyes.
2. The River Oaks Board of Directors strongly recommends greenery in front of the home to maintain the quality of this area.
3. It has been a request of present homeowners that small decorative rock be placed across the street side of the homeowner's lot with greenery sporadically placed. Greenery should still be the dominant feature.
4. Corner lots require living green groundcover on both street frontages. 5. No artificial flowers are allowed in the front area of the home.
6. Small decorative rock is not recommended but may be used along the sides and rear of the home as long as greenery is planted sporadically in it.

ARCHITECTURAL RULES

Exterior modifications. Modifications or additions are prohibited, except as authorized by the Board of Directors. Written architectural approval must be secured when exterior changes are desired. This includes the home exterior, patios, and landscape planter areas. A sketch of the proposed changes must be submitted to the Board of Directors for review and approval.

Satellite dishes. All requests for satellite dishes shall be presented to the Architectural Committee for approval. All satellite dishes must be placed at the rear of the home if possible, so as not to be seen from the street.

Signs and Notices. Posting of notices, advertisements, signs, etc., is prohibited on homeowners' lots, except for real estate signs. Approval is required of any sign or notice that is posted on the clubhouse bulletin boards.

Residential Use Defined. No childcare service (any age) allowed in our senior community and no visitors are allowed to stay longer than (60) days in a twelve month period. The (60) days shall be cumulative.

CLUBHOUSE RULES

1. Guests must be accompanied by a homeowner/resident at all times.
2. A homeowner may have the exclusive use of the clubhouse by contacting the office. A \$100.00 deposit is held for cleaning. Two weeks' advance notice is required. There is no charge for parties that are open to all River Oaks Homeowners. Office hours are Monday through Friday, 9:00 am to 12 noon.
3. If the clubhouse area is not left in a condition "as good" or "better than" as it was found, the deposit will be forfeited to cover cost of cleaning and/or damage to the premises. All costs over and above the \$100.00 deposit will be the responsibility of the homeowner requesting exclusive use of the clubhouse area.
4. No outsiders can rent the clubhouse. No political, religious, or for-profit gatherings will be allowed. Permissibly of questionable reservations will be determined by the Board of Directors.
5. Persons in wet bathing suits are not permitted beyond the bathrooms of the clubhouse.
6. No alcohol of any kind in any common area of the association.

SWIMMING POOL RULES

The pool area is part of the Common Area and is for the enjoyment of all residents and their guests. All pool rules, as posted in the pool area and set forth in this document, must be observed.

1. Pool is open from 10:00 A.M. - 10.00 P.M. Monday through Friday. Weekend and Holidays are 9.00 A.M. – 10.00 P.M. Persons under 18 years of age must leave pool area by 6p.m.

2. Residents have first priority. Guests of residents will be allowed under the following conditions. Nonresident owners do not automatically have the right to use the pool).
3. Only four (4) guests per household allowed.
4. All guests using the pool must be accompanied by a resident. Homeowners and residents will be held responsible for the conduct and safety of their guests.
5. Children under three (3) years of age are not permitted in the pool or pool area.
6. Only proper swimming attire allowed. No cut offs, shorts, or any type of diapers allowed in the pool. Nude bathing is not permitted.
7. People in wet bathing suits are not allowed in the Clubhouse beyond the bathrooms.
8. No bobby pins, hair clips or like hair items, permitted in the pool as they may cause damage to the pool. Earrings in the pool are not recommended. Long hair must be in a swim cap or ponytail that is secured by a rubber band.
9. All flotation devices, including rafts, inner tubes of any kind are prohibited in or around the pool area. Properly fitted life jackets, exercise balls and noodles are allowed.
10. Safety equipment must always stay in place. The safety rope must remain in the pool and attached to each bracket when minor children are in the pool or pool area.
11. People who have any skin disease, open sores, inflamed eyes, runny nose, ear infections, incontinence or communicable disease are not permitted to use the pool.
12. No soap or other foreign substances allowed in or around the pool.
13. There will be no horse play allowed. There will be no diving, running and or jumping into the pool. No skateboards, skates or bicycles allowed in the pool area at any time. Homeowners and Residents assume liability and will be held responsible for the behavior of their guests.
14. Pool noise must be kept to a minimum. No blaring or loud music will be tolerated. No loud, offensive, obnoxious behavior or language will be allowed. Should a resident complain about loud music, compliance is required, and the volume reduced to a permissible level.
15. No animals allowed in the pool area.
16. No glass containers or food (snacks included) or any alcohol in or around the pool area.
17. Smoking is prohibited within twenty (20) feet of the clubhouse and pool area.
18. Pool furniture must remain in the pool area. Please use a towel to cover the chairs. Suntan oil can damage them.
19. Keys to the pool gates and clubhouse doors are not to be duplicated or given to anyone.
20. Gates and doors to the pool and clubhouse must be closed, locked and lights turned off when the pool and/or clubhouse is not in use.
21. Restrooms are in the Clubhouse for those using the pool. Do not use the common area as a toilet.
22. All costs of damage or repairs, resulting from misuse of the recreation facilities, will be charged to the resident and/or Homeowner and any deposits will be forfeited.

PET RULES

1. Dogs must be always leashed when outside the home lot. Homeowners should dispose of any animal waste immediately.
2. No pet is allowed in the clubhouse, pool, or pool area.

3. Visitors and guests with pets must abide by these same rules.
4. Pet enclosures:
 - a. May not exceed 36 inches in height:
 - b. May never be placed on easements or setbacks:
 - c. Must be approved by the Board of Directors:
 - d. Failure to meet these requirements will result in revocation of the Board of Directors and denial of permission for the enclosure.
5. If any pet becomes a general nuisance, restrictive action shall be taken. All animals shall be the exclusive responsibility of the homeowner. Pet owners are responsible for the immediate cleanup of animal waste. If a homeowner/occupant's pet runs free and leaves waste, the homeowner/occupant is responsible for the removal from the community or the cost of such removal. Damage to shrubbery, etc., by any animal shall be at their expense. Control should be exercised over noise made by a pet.
6. No animal of any kind shall be raised, bred, or kept in any home or in the common area or the association property, except one domestic dog, one cat, or household pet, which may be kept in the home provided they are not for breeding or any commercial purpose. Please refer to the CC&R's (page 18, section 9.04) as to number of dogs or cats allowed.
7. It has recently become newsworthy that certain dog breeds have attacked small children and even adults, maiming and killing others. Any dog identified as aggressive and dangerous or known to have caused serious injury and death is prohibited from the River Oaks property.

PARKING POLICIES FOR PERSONAL VEHICLES

1. The Association's Rules and Regulations permit each homeowner to park up to two (2) vehicles in the homeowner's carport and/or garage. All vehicles must have current state licenses and be in running condition.
2. Homeowners are required to use their carports/garages for vehicles at all times.
3. The Red Bluff Building Department requires that every home have two off-street parking areas.
4. Carports and garages are for automobiles only.
5. Carports and garages shall not be used for patios or storage areas, thus requiring vehicles to be parked on the street.
6. Overnight parking of homeowner vehicles on the street, if necessary to accommodate guests, is limited to seventy-two (72) hours.
7. Guest parking is limited to seventy-two (72) hours of on-street parking, and shall not block the entrance or exit to any garage or carport. It is recommended that guests park in the designated guest parking areas at the clubhouse.
8. Speed limit is 15 miles per hour within the River Oaks community.
9. Homeowners are responsible for their own vehicles and the vehicles of their guests.
10. It is recommended that garage doors always remain closed except when entering or exiting, or during activities which require that the door remain open.
11. Vehicles leaking gasoline, oil, or other fluids may, at the discretion of the River Oaks Homeowners' Association, be prohibited from parking on common areas. Any clean-up or damage expense caused by such leakage will be charged to the homeowner. If the vehicle owner is a guest of a homeowner, that homeowner may be held responsible. If the vehicle owner is a tenant, the homeowner of the home being rented may be held responsible. Vehicles in violation are subject to fine or removal at homeowner's expense.
12. Mechanical work on cars is not permitted at any time except for emergency repair (Le. flat tire, etc.) Carport and garages are not to be used for major auto repairs of occupant vehicles or for the repair of any person's vehicles.
13. Neither the Homeowners' Association nor the Board of Directors shall be responsible for the maintenance, insurance, liability, theft, vandalism, or any damage which may come to any vehicle. Damage to any vehicle parked on Association property, including damage or theft of personal and/or private property within any vehicle is the sole responsibility of the owner of that vehicle.
14. Parking on any lawn or landscaped area is absolutely always prohibited.
15. Street parking must be in the direction of traffic only. Parking of any vehicle against traffic is prohibited.
16. The Association may, at its discretion, prevent a vehicle from being parked in common areas for reason of deficient appearance. Such vehicles are subject to removal at the homeowner's expense after the owner has been given written notice and has been given the opportunity to appear before the Board of Directors of the River Oaks Homeowners' Association.
17. Owners of vehicles found to be in violation of the Association's parking regulations or policies are to be notified by letter of the Association's intent to assess fines or remove vehicles. This notification shall also be posted prominently on the vehicle, and shall be given one time only.

Once notice has been given, the Association will wait a minimum of twenty-four (24) hours before issuing any assessment or tow authorization.

18. The Board of Directors may authorize the towing of any vehicle parked in violation of these parking rules at any time, day or night. All towing charges are the responsibility of the homeowner.

PARKING POLICIES FOR RECREATIONAL VEHICLES

Homeowners may park their recreational vehicles (hereinafter referred to as RVs, and including motor homes, travel trailers, fifth-wheel trailers, boats, and pick-up trucks with or without camper shells) within the RV parking lot under the following conditions:

1. Space available.
2. Vehicle or unit must be registered to the homeowner. Vehicle registrations will be checked, and parking spaces assigned, by the RV manager or the office manager. All vehicles must have current license plates.
3. Parking is at each vehicle owner's own risk. The Association shall not be responsible for security.
4. A homeowner who is preparing for or returning from a trip may park his/her RV on the street in front of his/her home for a maximum of seventy-two (72) hours while loading or unloading. RVs must be parked in assigned spaces in the RV storage area at all other times.
5. Parking of any RV on any vacant lot in the subdivision is prohibited.
6. Guest RVs must be parked in the visitor RV area, if space is available. If space is not available, guest RVs must be parked outside the park. Reservations may be made by calling the office at 527-7945. A fee of \$15.00 per day applies (to cover power and sewer hook-ups). Guest parking is limited to four (4) days unless prior Board approval is received.
7. New lot owners requiring parking during construction will be given first consideration in the guest RV parking area.
8. Boats are to be kept only in the RV area in assigned spaces. All RV rules apply.
9. RV owners using the storage area must keep their assigned spaces clean and free of weeds.
10. Oil changing is prohibited in the RV storage area.
11. Any homeowner violating any RV parking rule will be denied RV parking space. After violation, seven (7) days written notice will be given to remove the RV from the storage area.

CRIMINAL OR SUSPICIOUS ACTIVITY

Homeowners are encouraged to be active participants in Neighborhood Watch. If you observe any suspicious or illegal activity, call the Red Bluff Police Department immediately at 527-3131. Tell them you are observing a suspicious person or persons. Give them your report in calm, slow, and precise language. Do not confront the person(s) involved.

If you observe or hear activity in the pool area after hours, notify Red Bluff Police Department at 527-3131. Do not confront the person(s) involved.

The River Oaks Homeowners' Association should be contacted as soon as possible thereafter so that a home-by-home record can be compiled of such activities within the community.

ADDITIONAL RESTRICTIONS

1. No fences are allowed in the subdivision, apart from perimeter fencing, freeway fencing, and the fencing surrounding the RV area.
2. Each lot is to be maintained by the homeowner. A letter will be sent to the homeowner if his yard is not adequately maintained giving a ten (10) day period for compliance. Thereafter, the Board of Directors shall hire an outside party to provide the yard maintenance at the expense of the homeowner.
3. Trash shall be kept in covered containers and out of sight whenever possible.
4. Homeowners are to keep street gutters clear of leaves, yard clippings, and all trash.
5. Articles of clothing, linens, towels, bathing suits, etc., are not to be hung on porches, decks, railings, or outside clothes lines.
6. Homeowners are responsible for removal of leaves blown into the street by mechanical means.
7. The board may record their own proceedings, for the purpose of preparing the minutes, but prohibits any 3rd parties from doing so.

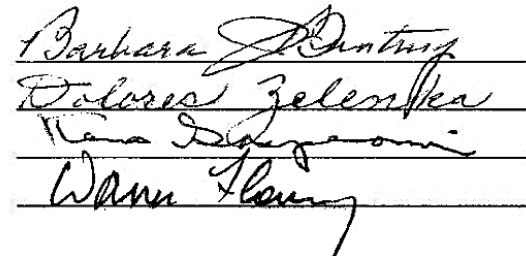
Guidelines updated and approved by the Board of Directors by unanimous vote, this 17 day of JANUARY, 2006.

River Oaks Homeowners' Association



By Dean Lawson, President

Board Members:



Revised in 2011 by the then ruling board; on December 15, 2014 during the Regular Board Meeting by the then ruling board, and on September 19, 2016 during the Regular Board Meeting by the then ruling board.

River Oaks Homeowners' Association Board of Directors

Page 5 was revised June 10, 2016, in order to comply with the newly recorded amendment of the CC&Rs, (see page 14-15, Article 7, Section 1.)

Revised 6/1/2024 by current board of directors.

These guidelines are a synopsis of your CC&Rs. Please refer to the CC&Rs if you have any questions, or contact the current Board of Directors.

River Oaks Homeowners Association
A Senior Community

350 Gilmore Road #115
Red Bluff, California 96080
(530)527-7945 / riveroaksbod@att.net

COLLECTION POLICY AND TIMELINE

- DAY 1: Assessments are due on the first day of the month.
- DAY 16: A late fee of \$10.00 may be levied 15 days after assessments are due.
- DAY 30: The Association may charge interest at 12% per annum.
- DAY 46: Pre-lien letter with copy of the Association's collection policy and Notice of Owner's Rights to meet and confer with Association. (Internal Dispute Resolution)
- DAY 76: Record lien against property and give Notice of Right to Internal Dispute Resolution or Alternative Dispute Resolution.
- DAY 166: Notice of Default and Election to sell.
- DAY 256: Sale of unit and 90-day redemption period.
- DAY 346: Owner's Redemption Rights terminate.

INTERNAL DISPUTE RESOLUTION: Either the Association or the members may request a meeting in an effort to resolve the issue. The request must be in writing. The Association may not refuse such a request, and the member may not be charged a fee to participate in the process. The association must designate a board member to attend the meeting. The meeting must be timely and held at a mutually convenient location. Both parties must explain their positions to each other and must confer in good faith. If the parties agree on a resolution, the agreement must be in writing and signed by both parties. The agreement must be put in writing and signed by both parties. The agreement is binding and enforceable by the law.

ALTERNATIVE DISPUTE RESOLUTION: Very similar to Internal Dispute Resolution, but involves a neutral person in the decision making process. The form of Alternative Dispute Resolution may be binding or nonbinding, with the voluntary consent of the parties.

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PENALTY SCHEDULE

Homeowners purchased their homes in River Oaks HOA in order to enjoy the attractive residential environment that River Oaks provides. However, the purchase of a home in this community also imposes a legal obligation on all homeowners to adhere to the River Oaks Homeowners Association Covenants, Conditions and Restrictions (CC&R's) and related policies.

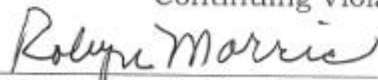
River Oaks Board of Directors have an affirmative duty to enforce the CC&R's policies, but occasionally the only practical tool for enforcement of the CC&R's and policies is a penalty or the threat of penalties. The purpose of the penalties is to encourage compliance with our CC&R's and policies.

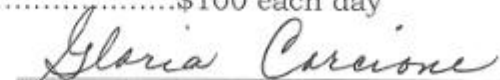
The schedule of penalties serves to provide each homeowner a clear understanding of the penalties involved for violations of our CC&R's and policies, and for failure to respond to notice of alleged violations.

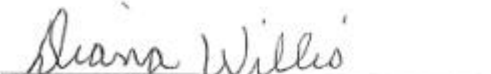
As of July 1st, 2025, California state law mandated a policy change that is reflected in the schedule below. The following schedule of penalties were ratified by the River Oaks Homeowners Association's Board of Directors on August 18th, 2025.

PENALTY SCHEDULE

Non Health & Safety Violations... \$100 each
Safety and Health Violations..... \$ Dependent upon severity
Violations include but are not limited to the following:
Fire hazards
Hazardous materials
Dangerous pets
Conduct Resulting in property damage
Conduct resulting in personal injury
Continuing Violations.....\$100 each day


Robyn Morris, President


Gloria Carcione, Vice-President


Diana Willis, Secretary/Treasurer


Bev Koball, Board Member


Clarissa Ortner Board Member

