



Dear Saddle Lake Farms Resident:

April 25, 2016

As residents of SLF (Saddle Lake Farms), we all enjoy the benefits of a beautiful and well-maintained neighborhood. The Board wishes to thank all residents for the work you do to maintain your property and ensure the home adds value to our neighborhood. We are all very fortunate to call SLF home, and this Board desires to work in a way that the tradition of the beautiful and well-maintained neighborhood continues.

As a Board, we are seeking your assistance in maintaining our great neighborhood. The Board has worked to establish consistency in enforcement of the SLF covenants, and make our community one in which we are all proud. The covenants were written at the time the residential development was established, and are intended to protect all property owners and the neighborhood's quality and value. We are striving to do a better job in providing oversight, and attempting to make certain that the covenants are followed for the protection of the residents here.

Consequently, we want to make sure you are informed of the covenants that govern the SLF community, and that they are considered in the decisions you make related to your home and property. As a Board we are asking for your cooperation. We want to remind you to follow the covenants when making changes relative to your property as it is subject to the various provisions and requirements set forth therein. Please remember that the SLF covenants are legally binding and must be adhered to by all property owners.

In an effort to ensure you are informed, the Board would like to provide you with the following information:

- All residents have access to SLF covenants, by-laws, financials, etc. . . on our neighborhood website: www.SaddleLakeFarms.com. If you are not familiar with this site and need login assistance, then send note to Webmaster at: www.SaddleLakeFarms.com/EForm_WM.htm.
- At a property closing, all new homeowners must acknowledge, by their signature, receipt of the SLF covenants.
- Projects that require approval must be submitted to the Board for consideration.



All residents are encouraged to visit the website and familiarize themselves with the covenants which govern our neighborhood (click on the horsehead-style link captioned "Covenants" on the left-hand side of the SLF website homepage). Our Covenants include the "Declaration of Condominium" and "Bylaws" and other documents, including various amendments, and are meant to be taken as a whole. However, the following sections of the "Declaration of Condominium" may be helpful as a quick reference:

- XI Restrictions
- XI.4, (a), (b) Maintenance
- XI.5 Temporary Structures
- XI.10 Storage of Boats, Trailers, and other Vehicles
- XI.12 Enforcement

This "Covenants" page (as well as the "About Us" page) also has links to other documents that may be informative and of use, such as Lake Rules, Welcome Page, and more.

Recently, the Board discussed how best to address violations related to portable buildings. These are structures that appear to have been brought onto a property in violation of the SLF covenants. As a Board, it was decided the structures already in place shall not be required to be removed at this time, but when the property is sold they must be removed by the seller. SLF will not release or authorize approval of closing documents until the structure has been removed.

If you are not sure whether you need to seek approval for a home project or change to your property, you should contact the Board for guidance and assistance. The Board wants to be a resource for you. Working together we can maintain our neighborhood's quality and make this a place we can all be proud to call home!

Also, it is VERY IMPORTANT that each homeowner furnish the covenants, and this letter, to any renter or long-term guest.

We appreciate you as a neighbor, and thank you in advance for your attention to these matters.

Sincerely,
The Saddle Lake Farms Board of Directors
P.O. Box 161, Saginaw, AL 35137