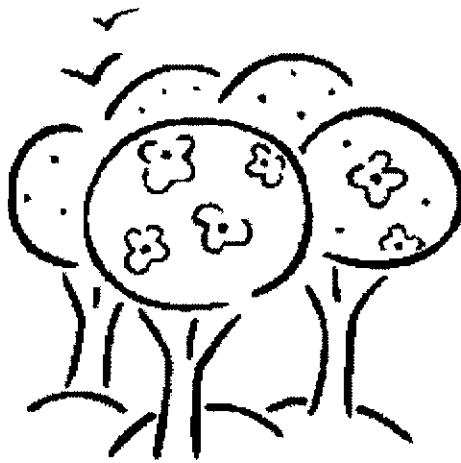


Welcome to Churchill Club  
Homeowners Association  
Oswego, Illinois  
60543



Managed by:  
Vanguard Community Management, Inc.  
1251 N. Plum Grove Rd.  
Suite 140  
Schaumburg, Illinois 60173  
847-490-3833  
[www.vanguardcommunity.com](http://www.vanguardcommunity.com)

This packet consists of the most commonly asked questions regarding associations and information regarding the rules and regulations at Churchill Club.

The purpose of rules, regulations and restrictions are to keep the value of your most important asset, your home, at a level of quality that may appreciate over the years. In order to do that, your Board and management company has provided a method of reviewing proposed improvements or changes in the architecture or landscaping on your property. For instance, gardens are lovely, but farming is not allowed.

Please read the information provided in this packet from the Declaration, as it will help you to understand what you as a homeowner need to do to obtain approval of a change to your home or lot. Also enclosed is an Architectural Approval Form that you must complete each time you change your home or homesite and submit to the management company for approval and for approval from the Village. Please also remember that your plat of survey must be included with the approval form, and you must draw on your plat where the improvement will be. Remember that anything added to your homesite, including fences, patios, etc. must be approved before being installed. Homeowners are required to obtain permits from the Village.

If a homeowner is in violation of these regulations, the management company will issue the homeowner a violation letter outlining the specific violation and the days allowed to rectify the violation. If a homeowner does not respond to the violation letter, fines may be levied. Though this is not management's desire, please remember that cooperation and a general regard for the aesthetic appeal of your community is the goal. Therefore, we do ask your prompt cooperation in correcting any violations on your homesite. Some common violations are as follows:

1. Fences not in compliance with Declaration.
2. Satellite dishes that are not approved
3. Garbage not enclosed.
4. Yard not being maintained.

Complete sets of the Declaration, By-laws and Rules & Regulations are available. In this packet, we have highlighted the most common issues only. If we all try to work together to follow the rules set forth, everyone will enjoy their ownership in Churchill Club.

## Most Often Asked Questions

1.     **What is an Association?**  
An Association is a not-for-profit organization of owners formed for the purpose of maintaining the common areas. An Association was formed when the Declaration of Covenants, Conditions and Restrictions was recorded. You became a member of the Association the day you closed on your new home at Churchill Club.
  
2.     **Who is the Board of Directors?**  
In a new development such as Clublands, there are two types of Boards of Directors. There is the "Initial Board", which is comprised of representatives of the Declarant (Developer). This initial board remains in place until 100% of the entire community is closed, at which time the next type of board comes into place. This board is comprised of homeowners. The homeowner board, elected after control is turned over to the homeowners, will be made up of three members.
  
3.     **What does the Board of Directors do?**  
Your Association is a non-for-profit corporation incorporated in the State of Illinois. As such, the Board of Directors responsibility is to run the business of the corporation. The board has a fiduciary responsibility to the stockholders or owners of the corporation. This includes timely collection of assessments as well as payments made for services provided to the Association. In general, the Board Members are the decision makers for the Association.
  
4.     **Why does the Board make rules and regulations to monitor things homeowners want to do to their home or homesite?**  
It is to the benefit of the homeowners to have some rules and regulations in place in their Association in order to ensure that improvements, additions and alterations to the homes and lots are not detrimental to the property value, but rather enhance the values. Rules also set a standard of aesthetic appeal throughout the community.
  
5.     **Are the Rules in place to settle homeowner disputes?**  
NO. Unless the problem is one causing a common area problem or a direct violation, homeowner disputes should be settled between the parties involved. Your Board is not there to serve as referee between neighbors. In any community, whether governed by an Association or not, homeowners run into personality clashes, neighborhood pet problems, and other neighborhood issues. Often, the problem can be easily resolved to the satisfaction of both parties with no hard feelings, with open communication between the parties.

6. Is there a procedure for filing complaints?  
Yes. Complaints should be submitted in writing to Vanguard Community Management, 1251 N. Plum Grove Road, Suite 140, Schaumburg, IL 60173. Complaints should state the problem, identify the offending homeowner, and the date(s) of the offense(s). Just as in any court of law, the offender has the right to know who is complaining and what he is being accused of during a hearing before the Board, should one be requested. Please be sure of your facts before filing complaints.
  
7. What is an assessment, and why do I pay one?  
As in any business, funds are needed to run that business. The business of your association is to maintain common area landscaping, signage, clubhouse operations, and pool operations. Your Association is also required to carry liability insurance, fidelity insurance on the Board of Directors, and Officers insurance. The insurance covers the common areas such as monument signs, liability on the pool/clubhouse, and common area. Additionally, there are costs such as accounting, postage, copies, management, maintenance, etc.
  
8. Do we have a budget?  
Yes. Copies are available through Vanguard Community Management. Since this is a new association with no history, the initial budget was prepared based on similar associations at other locations. After the first year of full operation, the budgets are drafted based on actual costs of that specific community.
  
9. Why did I pay the initial lump-sum amount at closing? I thought it was a pre-payment of assessments!  
Both your governing documents and mortgage institutions require that your community associations have savings accounts called reserve accounts. Since your ownership in the community is an automatic lien on your property, and the mortgage company is the actual owner of your home, they want to be assured that money is being saved to maintain the value of that investment. It is important that there is future money to replace items as they age, such as pool equipment, clubhouse and recreational facilities, bushes, trees, signs, etc. Without a reserve account, your association would not be prepared for these expenses. The lump sum you paid at closing is deposited into this reserve account. The calculation is based on your annual assessments, which often leads homeowners to the false impression that they are pre-paying monthly assessments. The reserve amount paid at closing is considered to be a one-time contribution by each homeowner.

10. Who do I call with questions regarding my home?  
The Town & Country Sales Office at 630-551-4353, for items still under warranty.
11. When is the clubhouse available for homeowners?  
The clubhouse facility and pool opened in July 2004.

We hope you found this information helpful.

#### ABOUT YOUR MANAGEMENT COMPANY

Vanguard Community Management provides professional management services to your Association at the direction of the Board of Directors. We welcome and encourage you to attend the board meetings and to participate in the management of your property. Before or at the closing of the purchase of your unit, you should have received a copy of the Association's Declaration and By-Laws, and Rules and Regulations. If you did not receive these documents, please call our office and ask for the Closing Department.

If you should need to call our office, our hours are weekdays, between 9:00 a.m. and 5:00 p.m. Our office is closed for lunch between 11:45 a.m. and 12:45 p.m. Our phone number is 847-490-3833. After hours and at peak business hours our phone is answered by a voice mail system. Please keep the following list of extensions handy.

- If you need Maintenance or Other Service ..... Ask for Customer Service  
or Press 1
- If you have a Question About Your Account..... Ask for Accounting  
or Press 2
- If you are Selling or Refinancing ..... Ask for Closing Department  
or Press 3



On-line Customer Service is always available at  
[www.vanguardcommunity.com](http://www.vanguardcommunity.com).

#### AFTER HOURS EMERGENCIES

When our office is closed, our phone is answered by an automated attendant. Simply follow the instructions and you may leave as detailed of a message as you wish. In the event of an emergency, you will be given a special emergency service phone number where you will speak to a live operator who has access to all emergency procedures. The emergency service has the ability to locate your property manager and other people in our company

who are familiar with your property.

In the event of a fire or crime, call the Fire Department or the Police Department first. DO NOT ASSUME THAT SOMEONE ELSE WILL REPORT THE EVENT.

|                                 |              |
|---------------------------------|--------------|
| EMERGENCY - POLICE OR FIRE      | 911          |
| Oswego Police (Non-emergency)   | 630-554-1160 |
| Oswego Fire Department          | 630-554-2110 |
| Village of Oswego               | 630-554-3259 |
| Animal Control (Kendall County) | 630-553-9256 |
| Clubhouse                       | 630-551-0513 |
| Clubhouse Fax                   | 630-551-0093 |

Additional information and other pertinent contact numbers can be found on the village website at [www.oswego.il.org](http://www.oswego.il.org).

#### NOTICES

Notices of meetings and other official notices are mailed to the owners.

#### MEETINGS

##### Annual Meeting and Election

The Annual Meeting and Board Election of unit owners will be held when 100% of the units have been sold.

NOTE: Occasionally, meetings may be rescheduled. It is recommended that you read any notices that are posted or mailed to you, or call the management office to confirm the date or time of a meeting.

#### ASSESSMENTS

Your annual assessment payment is due on the 1<sup>st</sup> day of the month. You will receive a statement. If payment is not received by the 30<sup>th</sup>, late charges can be levied to your account. Checks should be made payable to your association. Please do not send cash. If you would like to pay your assessment by having it automatically debited from your checking account on the first of each month, please complete and return the attached AUTO ASSESS application.

#### CABLE TV

Cable TV is provided by Comcast. They may be reached at 1-800-266-2278 and online at [www.comcast.com](http://www.comcast.com).

### GARBAGE AND RECYCLING

Garbage must be securely tied in appropriate trash bags or in trash containers with covers that close tightly. A common paper grocery bag is not considered a suitable container.

Garbage and recycling bins must be stored indoors. Garbage and recycling bins may be placed curbside for collection no earlier than sunset on the day before the scheduled pick-up date. Service is provided by the Village of Oswego.

### INSURANCE

Consult with your insurance advisor or agent in order to determine the homeowner insurance coverage that best suits your personal needs. It is recommended that you purchase building, contents and liability coverage for your home. Your Association carries property and liability insurance coverage.

### PETS

Pets shall not be left unattended or leashed to any common element or limited common elements. Pets shall be leashed or chained at all times. Pet owners are responsible for abiding by all applicable county and village ordinances. Pet owners must clean up immediately after their pets. Breeding of pets is prohibited.

### MAINTENANCE

It is the association's responsibility to maintain and care for the common elements. It is the owner's responsibility to maintain and care for his or her unit.

**CHURCHILL CLUB HOMEOWNERS ASSOCIATION  
VIOLATION REPORT**

**TO: VANGUARD COMMUNITY MANAGEMENT, INC.**  
1251 North Plum Grove Rd., Suite 140  
Schaumburg, IL 60173

**RE: VIOLATION**

I have observed and am reporting a violation of the Declaration, Article\_\_\_\_\_,  
Section\_\_\_\_\_ which has been committed by:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Neighborhood: \_\_\_\_\_

On \_\_\_\_\_(date), I personally observed the above-described homeowner doing  
the following:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I am willing to attend a hearing and to testify to the above, if the violator requests such  
hearing:

Signed:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City/State/Zip

\_\_\_\_\_  
Phone

**CHURCHILL CLUB HOMEOWNERS ASSOCIATION**  
*Appearance Control Committee*  
**Plan Approval Request**

The attached is submitted for approval by the Appearance Control Committee. I understand that final approval may take one (1) month from the time a complete and properly prepared submittal has been received by the Committee. ***I understand that all work must be completed within 30 days of approval.*** I am requesting permission for the following construction or installation:

- courtyard     patio     deck     wall     fence     exterior lights     satellite dish
- hot tub     other - describe: \_\_\_\_\_

As required, I have attached **TWO** (2) copies of the Plat of Survey, including "to-scale" drawings on plat, and **TWO** (2) copies of the contractor's plans.

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_ City/State: \_\_\_\_\_

Home Phone: (    ) \_\_\_\_\_ Work: (    ) \_\_\_\_\_ Fax: (    ) \_\_\_\_\_

Signature: \_\_\_\_\_

---

The Appearance Control Committee has reviewed the plans submitted. Please note:

Approval has been granted for the use and location only. Approval does not constitute any review or approval as to the adequacy or sufficiency of the design of the structure itself. For your own protection, may we suggest that you obtain a certificate of insurance and contractor's license number (if applicable) from your contractor. You must also comply with all other State and Local rules and regulations. A building permit may be necessary from the Village of Plainfield.

The following additional condition shall also apply:

\_\_\_\_\_  
\_\_\_\_\_

Your plans cannot be approved at this time for the following reason:

\_\_\_\_\_  
\_\_\_\_\_

Please work with your contractor and resubmit the plans with revisions as indicated:

\_\_\_\_\_  
\_\_\_\_\_

**APPROVAL:**

Appearance Control Committee:

By: \_\_\_\_\_ Date: \_\_\_\_\_

Return form to: Vanguard Community Management - Attn: Property Manager  
1251 N. Plum Grove Road, Suite 140  
Schaumburg, IL 60173

Phone: 847-490-3833  
Fax: 815-254-3657

# FINALLY, A WAY TO PERMANENTLY FORGET ABOUT YOUR ASSESSMENT. IT'S CALLED AUTO ASSESS...



And it's almost that simple, because with Vanguard Community Management's "Auto Assess" Payment Service your monthly assessment is automatically debited from your checking account then, credited to your Association's account with Community Association Bank. You'll no longer have to write or mail a check for your assessments, and you won't have to worry about being late. You'll still receive a statement for your records so you don't lose control over a thing. The only difference is that you won't have to mail anything back. With Auto Assess, it's all done for you, **free of charge**. If you have a question about your assessment, you'll be able to contact Vanguard before the debit is made on the first of the month. If you have any questions, please call the Accounts Receivable Department at Vanguard Community Management at **847-490-3833 ext. 302**

## RETAIN THIS PORTION OF THE APPLICATION FOR YOUR RECORDS.

I authorize Vanguard Community Management and the financial institution listed below to transfer (debit) money from the indicated **checking** account for payment of only my monthly association assessment bill.

Customer Name (as on assessment bill): \_\_\_\_\_  
Billing Account Number: \_\_\_\_\_  
Unit Address (Street/City/State/Zip Code): \_\_\_\_\_  
Daytime Phone Number: (     ) \_\_\_\_\_  
Mailing Address (if different): \_\_\_\_\_  
Financial Institution: \_\_\_\_\_  
Address (Street/City/State/Zip Code): \_\_\_\_\_  
Checking Account Number: \_\_\_\_\_  
Is this a Credit Union?  Yes  No

I agree to the terms on the back of this application.

Authorized Signature: \_\_\_\_\_

**Please continue paying your bill by check until we notify you that "Auto Assess" service has started.**

## RETURN THIS APPLICATION WITH YOUR VOIDED CHECK TO VANGUARD COMMUNITY MANAGEMENT

I authorize Vanguard Community Management and the financial institution listed below to transfer (debit) money from the indicated **checking** account for payment of only my monthly association assessment bill.

Customer Name (as on assessment bill): \_\_\_\_\_  
Billing Account Number: \_\_\_\_\_  
Unit Address (Street/City/State/Zip Code): \_\_\_\_\_  
Daytime Phone Number: (     ) \_\_\_\_\_  
Mailing Address (if different): \_\_\_\_\_  
Financial Institution: \_\_\_\_\_  
Address (Street/City/State/Zip Code): \_\_\_\_\_  
Checking Account Number: \_\_\_\_\_  
Is this a Credit Union?  Yes  No

I agree to the terms on the back of this application.

Authorized Signature: \_\_\_\_\_

PROVISIONS AND SERVICE AGREEMENT FOR AUTO ASSESS BILL PAYMENT SERVICE

**Payment Notice and Billing Questions.** If you're currently receiving a bill from us you will continue to receive it. From that day, you'll have at least ten days to plan for your automatic payment or contact us if you have any questions about your bill.

**Stop Payments.** In addition to questioning any statement you may also stop any automatic payment by notifying your financial institution at least three business days prior to the payment date. However, as when you stop payment on a check, you are responsible for any charges this may involve. You may be required to send written confirmation of the stop payment to your financial institution. Please advise us of any requested stop payment.

**Record of Payment.** The amount and date of your automatic transfer will be shown on your regular bank statement. This is your proof of payment. If there is a question about a transfer or if the amount differs from your bill, to initiate an investigation you must notify us and your financial institution within sixty days of the date of the statement on which the error is first reflected. Your financial institution will advise you of your rights in the case of an error.

**Availability of Funds.** You are responsible for having enough money in the account you selected on the payment date. You may be charged should your transfer be returned due to insufficient funds. Also, your automatic bill payment service may be cancelled if two payments are returned for any reason in a 12 month period.

**Payment Date.** We'll notify you prior to your first Auto Assess payment. Appropriate funds will be transferred from your checking account on the day your payment is due. If a payment is due on a weekend or holiday, your account will be debited on the next business day.

**Termination.** This authorization will remain effect until we receive written notice from you 30 days prior to the cancellation date or until your service has been terminated.

**Account/Address Change.** Please notify Vanguard Community Management of any account or address changes as soon as possible to ensure timely payments.

Please return signed form and voided check to:

Vanguard Community Management

1251 N. Plum Grove Rd.

Schaumburg, IL 60173

---

Please return this Auto Assess service application with a VOIDED CHECK.  
PROVISIONS AND SERVICE AGREEMENT FOR AUTO ASSESS BILL PAYMENT SERVICE.

**Payment Notice and Billing Questions.** If you're currently receiving a bill from us you will continue to receive it. From that day, you'll have at least ten days to plan for your automatic payment or contact us if you have any questions about your bill.

**Stop Payments.** In addition to questioning any statement you may also stop any automatic payment by notifying your financial institution at least three business days prior to the payment date. However, as when you stop payment on a check, you are responsible for any charges this may involve. You may be required to send written confirmation of the stop payment to your financial institution. Please advise us of any requested stop payment.

**Record of Payment.** The amount and date of your automatic transfer will be shown on your regular bank statement. This is your proof of payment. If there is a question about a transfer or if the amount differs from your bill, to initiate an investigation you must notify us and your financial institution within sixty days of the date of the statement on which the error is first reflected. Your financial institution will advise you of your rights in the case of an error.

**Availability of Funds.** You are responsible for having enough money in the account you selected on the payment date. You may be charged should your transfer be returned due to insufficient funds. Also, your automatic bill payment service may be cancelled if two payments are returned for any reason in a 12 month period.

**Payment Date.** We'll notify you prior to your first Auto Assess payment. Appropriate funds will be transferred from your checking account on the day your payment is due. If a payment is due on a weekend or holiday, your account will be debited on the next business day.

**Termination.** This authorization will remain effect until we receive written notice from you 30 days prior to the cancellation date or until your service has been terminated.

**Account/Address Change.** Please notify Vanguard Community Management of any account or address changes as soon as possible to ensure timely payments.