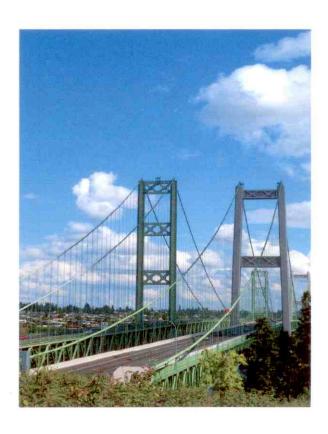
RULES and REGULATIONS for the



Homeowners of Bridgewood Estates Divisions I, II and III

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Bridgewood Estates, Divisions I, II and III Homeowner Rules and Regulations

1. APPLICATION AND AUTHORITY

1.1. Rules and Regulations Establishment

These Rules and Regulations are established to protect the rights of all residents and to preserve the attractive, quality appearance of the homes in BRIDGEWOOD ESTATES, DIVISIONS I, II and III ("the property"). They apply EQUALLY to all RESIDENTS, OWNERS, and RENTERS.

1.2. Rules and Regulations Approval

These Rules and Regulations have been approved by the Board of Directors in accordance with the DECLARATION OF PROTECTIVE COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE PLAT OF BRIDGEWOOD ESTATES.

1.3. Rules and Regulations Effective Date

Owners shall be provided with a current copy prior to the effective date of the Rules and Regulations.

1.4. Severability

If any provision is ruled invalid, the remainder of these rules shall remain in full force and effect.

2. ARCHITECTURAL CONTROL COMMITTEE

The Architectural Control Committee (ACC), working under the authority of the BRIDGEWOOD ESTATES, DIVISIONS I, II and III Homeowners Association Board of Directors, has been created for the sole purpose of maintaining the quality and value of the entire property of BRIDGEWOOD ESTATES, DIVISIONS I, II and III. The Committee shall have the authority to determine and establish standards, involving but not limited to, aesthetic considerations of harmony of construction and color which it determines to be in the best interest of providing for the attractive development of the Subdivision.

2.1. Submission of Plans

Construction plans, drawings, specifications, and plot plans must be submitted to the ACC including the nature, kind, shape, height, materials, colors and location. All plans are to be submitted to the Committee utilizing the ACC Request for Architectural Review Form.

2.2. Time Period for Application and ACC Response

Application for ACC approval must be submitted prior to commencement, erection or alteration of any building or structure. The ACC must respond in writing within thirty (30) days after receiving a fully complete package of plans, as outlined in 2.1 (above).

2.3. Approval or Disapproval

If the ACC fails to approve or disapprove such design and location within thirty (30) days after receiving a fully complete package of plans, approval by the ACC will not be required.

3. GENERAL CONSTRUCTION GUIDELINES

3.1. Construction Time

Any structure erected or placed on any lot shall be completed as to external appearance, including finish painting, within six (6) months from date framing commences.

3.2. Landscape Completion

Landscaping shall be completed within 45 days from the date the structure is completed. Landscaping includes the lawn, rock structures, shrubbery, etc., for the entire front yard. The remaining yard (back and sides) must be completed within six (6) months from date of completion or ownership. Landscaping must be consistent with existing neighborhood landscaping and shall not detract from the appearance of the dwelling.

3.3. Roofs

The existing standard for roofs is cedar shake; alternative materials must be preapproved by the ACC (medium grade or better). Roofs must have a pitch of 6/12 or steeper.

3.4. Driveways

All driveways and exterior walks shall be exposed aggregate concrete unless approval for use of other material is granted by the ACC.

3.5. Fences

Fences and gates must be constructed of cedar. Chain link fencing is not permitted without prior approval by the ACC. Exterior design and color of fences shall be approved by the ACC.

3.6. Garages

Garages are required and shall be incorporated in or made a part of the dwelling house. Single-car garages, carports and detached garages are specifically prohibited.

3.7. Stick-Built Construction

All dwellings shall be of a "stick-built" variety. Mobile homes, manufactured housing, and modular homes are specifically not permitted.

3.8. Storage Sheds

All storage sheds must be submitted to the ACC for approval prior to construction. All sheds must fit the color scheme and match the harmony of the existing exterior design and location in relation to, and its effect upon, surrounding structures and topography. Maximum dimensions: 10' x 12' (120 sq. ft. floor area) and 12' height.

3.9. Exterior Finishes

The exterior of each home (color and finishes) must be approved by the ACC. No approval is required to paint using an existing color scheme; pre-approval from the ACC is required to change an existing color scheme.

3.10. Colors

All colors of all exterior materials and trim features must be approved by the ACC. All vinyl or aluminum painted windows shall be white.

4. GENERAL USE OF RESIDENCE

4.1. Business and Commercial Use

No lot shall be used for trade, craft, business, commercial or manufacturing enterprise or business activity, as determined by the BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION Board. Goods, materials, or supplies used in connection with any trade, service or business kept or stored outside of any building on any lot is strictly prohibited.

4.2. Emergencies

If FIRE, MEDICAL, POLICE assistance is needed, call 911.

4.3. Firearms

Any use of firearms within Bridgewood Estates is strictly prohibited.

4.4 Vehicle Parking on Lots

No lot shall be used for other than one single-family dwelling with outdoor parking for not more than three (3) cars. All vehicles parked must be in operating condition and display current licensing. Inoperative vehicles will be towed or removed at the owner's risk and expense without additional warning. Parking is allowed on streets and in driveways only. No parking is allowed on or across sidewalks, or where driveway access may be blocked. Parking on the street shall not exceed 72 hours in any seven (7) day period without prior approval from the BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION Board of Directors.

4.5 Oversize Vehicle Parking

No recreation or commercial vehicles, including but not limited to boats, campers, motor homes, trucks in excess of three-quarter (3/4) ton or trailers, whether operable or not, shall be parked, stored, or maintained on any lot or street in such a manner as to be visible from the street or neighboring lots for a period greater than 72 hours within any seven (7) day period. When parking such vehicles, homeowners must maintain adequate street access for normal traffic and delivery, emergency and utility vehicles.

4.6 Work Vehicles

Overnight driveway parking of a single commercial vehicle, (trucks not exceeding one ton) directly related to the occupants' work and used as the resident's primary transportation from home to place of employment, is allowed. Any deviation requires a time limited written waiver from the BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION Board of Directors.

4.7 Vehicle Noise

Automobile noise is to be kept to a minimum, with no prolonged idling or racing of engines. Radio/stereo systems will not be audible outside of the vehicle while in the neighborhood. Homeowners will be responsible for their guests in this regard as they enter and leave the neighborhood.

4.8 Entrance Gate Policy

Entrance gates at 25th Street, 28th Street and 30th Street will not be opened by the Association for any reason other than one (1) annual community-wide garage sale weekend, the date of which is determined by a general vote of the homeowners at the annual meeting. Any homeowner who parks a vehicle on the gate sensor or uses any other method to keep the gate(s) open for any reason shall be subject to a fine of \$100.00 on first offense.

Realtors holding an 'open house' event must either list the three digit home access code (if the home is owner-occupied) on the 'open house' sign placed at the entrance gate or list the realtor mobile phone number to grant access on an individual basis using the standard visitor code.

Homeowners who plan special events for large groups of visitors must instruct guests to use the standard visitor code, which is 'Key' symbol twice (2x), followed by 2270. This code allows guest access from 9 AM to 9 PM seven days a week.

4.9 Speed Limits

Signs regulating speed limits are to be strictly observed.

4.10 Owner Responsibility

All owners are fully responsible for compliance with these Rules and Regulations by their dependents, guests, tenants or any other occupants of their property.

4.11 Renting/Leasing

Any owner intending to lease or rent his/her property is to provide a current copy of the Rules and Regulations of the Association, including any Amendments, to the tenant prior to the beginning of the lease or rental period.

4.11.1 Owner/Tenant Responsibility

Owners are responsible for their tenant's awareness and familiarity with the Rules and Regulations of the Association prior to move-in. Emphasis should be placed on the fact that every resident is accountable under the Rules and Regulations. Owners are responsible for tenant compliance with these Rules and Regulations. If a tenant is in violation, the owner shall be subject to any fines (see Section 7.4).

4.12 Quiet Hours

At no time will a resident or guest cause loud or disturbing noise, nor do or permit any act that will impact on the rights, comforts, or convenience of other homeowners. The Lot owner or tenant is responsible for the conduct of any and all guests of the residence. The hours between 10:00 PM and 7:00 AM are to be considered "quiet hours".

4.13 Laundry/Clothes Drying

Clothes lines and outdoor laundry drying are strictly prohibited.

4.14 Refuse

No rubbish or debris of any kind shall be dumped, placed, or permitted to accumulate in any portion of any lot except in appropriate containers provided for the collection of same. No trash, refuse pile, vehicles, underbrush, or other unsightly growth or objects shall be allowed to group, accumulate or remain on any lot so as to be a detriment to the neighborhood or become a fire hazard.

All containers used for the weekly disposal of household trash and recycled materials and yard waste shall be screened and shielded from adjacent properties and shall be kept in a clean and sanitary condition. Such containers will not be placed by the curb for weekly pickup before Monday afternoon, and will be removed from curbside no later than Tuesday evening.

4.14.1. Use of Green Belt and/or Open Spaces

No yard waste, animal waste, or trash of any type is to be discarded in, or on, the greenbelt areas within, or bordering the BRIDGEWOOD development. Pierce County and the Department of Ecology strictly prohibit dumping any materials in the green belt areas.

4.15 Tree Removal in Common Areas and/or Open Spaces

No trees, shrubs or vegetation in the Common Areas (tot lots, riding trails, entrance areas and holding pond) may be cut or altered without prior written permission from the BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION Board.

4.16 Homeowner Assessments and Fees

Annual assessments are billed in December and are due on January 31st. Any assessment not paid within thirty (30) days after the due date shall bear interest at the rate of twelve percent (12%) per annum. In addition, a monthly billing fee of \$25 will be assessed for all outstanding balances 90 days after the due date. The monthly billing fee will be charged each month until the assessment is paid in full. Homeowner fees/fines unpaid within the allotted time shall become a continuing lien on the lot owned, which lien may be foreclosed by the Association.

4.17 Signs

No signs shall be displayed to the public view on any lot except one Realtor's or similar quality sign of not more than five (5) square feet advertising the property for sale or rent. Realtor flyers on Jahn Avenue at the 25th and 28th Street entrances shall be placed in the designated common area box locations.

Political signs are allowed with a limitation on size of two (2) square feet and must be removed within 24 hours after the completion of elections. Political signs may be installed three (3) weeks prior to the election.

Garage sale signs may be installed no more than five (5) days prior to the event and must be removed by dusk on the final day of the sale.

Any sign not removed in a timely manner will be removed by the ACC or BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION Board. The ACC shall have the sole jurisdiction on all signs.

4.18 Holiday Decorations

Exterior holiday lights and decorations are allowed. Lights and decorations may go up two weeks prior to the holiday and must be removed within one week after the holiday.

The exception to this will be the Christmas/Chanukah period when lights and decorations may go up at Thanksgiving. All Christmas and Chanukah decorations including lights must be completely removed by January 31st.

All holiday displays must be in good taste. If complaints by homeowners arise, the Board may ask for removal of the display. If the display is not removed, a fine may be imposed (refer to Section 7.4).

5. GENERAL MAINTENANCE GUIDELINES

5.1. External Structures

All structures upon a lot shall at all times be maintained in good condition and repair and be properly painted, stained or otherwise finished. Exterior lights, brickwork, siding, gutter work, etc., are to be kept in good repair and functional condition.

5.2. Landscape

All trees, hedges, shrubs, flowers and lawns shall be maintained and cultivated so that the lot is not viewed as detrimental to the neighborhood as a whole, as determined by the Board of Directors. Lawns will be maintained in a green condition unless prohibited by state or local water restrictions. Slope banks on any lot shall be properly watered and maintained by the owner thereof.

6. PET POLICY

No animals shall be raised, kept, or permitted on any lot except domestic dogs, cats, and typically caged small animals such as birds, hamsters, guinea pigs, gerbils, rabbits, and fish kept in an aquarium or as part of a waterscape feature outdoors.

6.1. Pet Owner Responsibility

Pet owners are directly and solely responsible for their pets. Barking or other annoying conduct by a pet will not be tolerated. Owners are responsible to keep pet barking/noise to a minimum and not impact on the rights and comforts of other homeowners.

6.2. Leash Rule

Non-incorporated Pierce County has a leash law. Pets must be walked on a leash, not running unattended to neighboring properties.

6.3. Outdoor Control

When outside, pets must be in the company of and controlled by their owners.

6.4. Off Limit Areas

All neighborhood landscaped areas, flower beds and rock areas are strictly OFF LIMITS for animals.

6.5. Clean Up

Pet owners are required to clean up any excrement deposited in the Common Areas/Open Space or on neighbor's properties by their pets and are financially liable for any damage caused by their pets.

7. ENFORCEMENT/DUE PROCESS

The BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION Board has the authority, per the Declaration, to use monetary fines to assure timely and consistent compliance with these Rules and Regulations. Violations may result in a fine according to the Schedule in Section 7.4. Failure to pay any portion of the fines will result in action by the BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION Board or its legal representatives in placing a lien against the owner in violation and may be foreclosed upon by the Association.

7.1. Due Process

The following three separate actions collectively comprise "Due Process": (1) a written Report of Violation must be received by the BRIDGEWOOD HOMEOWNERS ASSOCIATION Board or its legal representatives; (2) a Notice of Violation must be provided to all parties involved; (3) a Hearing Committee meeting must take place with opportunity for all parties involved to be heard.

7.1.1. Report of Violation

A report of a violation must be made in writing and delivered or mailed to the BRIDGEWOOD HOMEOWNERS ASSOCIATION Board or its legal representatives. It must include contact names, phone numbers, and addresses, plus the specific date, time, and address of the home in violation. Verbal or anonymous reports will not be considered, and do not initiate Due Process.

7.1.2. Notice of Violation

A written notice of the reported violation shall be sent by the BRIDGEWOOD HOMEOWNERS ASSOCIATION Board or its legal representatives to the owner and parties involved.

7.1.3. Hearing Committee

A hearing shall be scheduled for the next Bridgewood HOA Board meeting or a special hearing will be called to determine if there was a violation of the Rules. The Hearing Committee shall consist of three (3) members from the Board, Homeowner Association, or other individuals appointed by the Board.

All parties involved (owners, renters, residents) shall be notified of the hearing date and have an opportunity to be heard. The parties involved in the violation

claim need not be present for the Hearing Committee to render a decision. The Hearing Committee shall then determine, by a majority vote, if a rules violation has occurred. All parties shall be notified of the decision in writing.

If the homeowner in violation offers no contest to the claim and takes immediate and effective action to rectify the situation, no hearing will be required, however the fee schedule outlined in Section 7.4 will be enforced at the discretion of the BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION Board or its' legal representatives. Documentation of the claim and its resolution status will be maintained by the BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION Board or its legal representatives for future reference.

7.2. Failure to Reform

Repeated reports of similar rules violations by the owner preceding the convening of the Hearing Committee meeting will be accumulative to that Hearing Committee meeting. Significant and successful efforts by the owner to correct the cause of the violation may be considered in the decision of the Board directed fine imposed.

7.3. Timely Owner Action

Action required of the owner to correct the cause of any rules infraction will be immediate, following the results of the Hearing Committee meeting, or within a timely basis as directed by the board at the time of the Hearing Committee decision. If the owner fails to comply, and the rules violation still exists after the time or date specified by the Board at the time of the Hearing Committee decision, a written Report of Violation can be initiated, launching the Due Process of a subsequent violation occurrence.

7.4. Fine Schedule

The Fine Schedule for any Rules violation will be at the discretion of the BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION Board of Directors, and made prior to, or at the Hearing Committee meeting. The current Fine Schedule is as follows:

Incident Occurrence	Infraction Fee
Gate Violation (see Section 4.8)	\$100
Other Violations	
First Offense	Warning Letter
Second Offense	\$150
Third Offense	\$250

THE PURPOSE OF ASSESSING A FINE IS TO ENCOURAGE COMPLIANCE WITH THE RULES ONCE A WRITTEN NOTICE OF VIOLATION HAS BEEN ISSUED.

7.5. Rules and Regulations Distribution

All owners shall be sent a copy of the Rules and Regulations to their last known address.

8. CERTIFICATE OF ADOPTION

The undersigned Board of Directors of the BRIDGEWOOD ESTATES HOMEOWNERS ASSOCIATION hereby certify that the foregoing Rules and Regulations were duly adopted by the Board of Directors at a meeting of the Board held on June 11, 2009. These rules supersede all previous versions and shall be effective on June 30, 2009.

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Joe Vaulkner, President Bridgewood Estates HOA	
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Deanne Matthew	
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